

Rapid City Real Estate Update

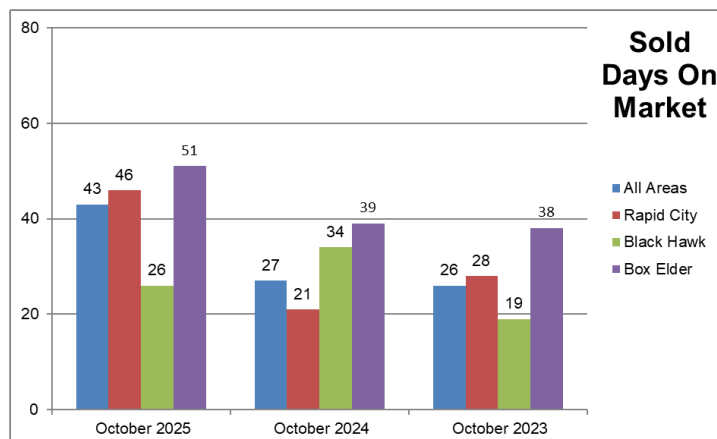
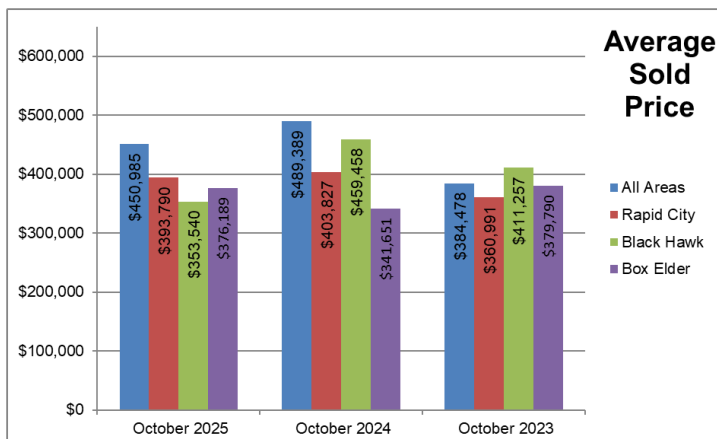
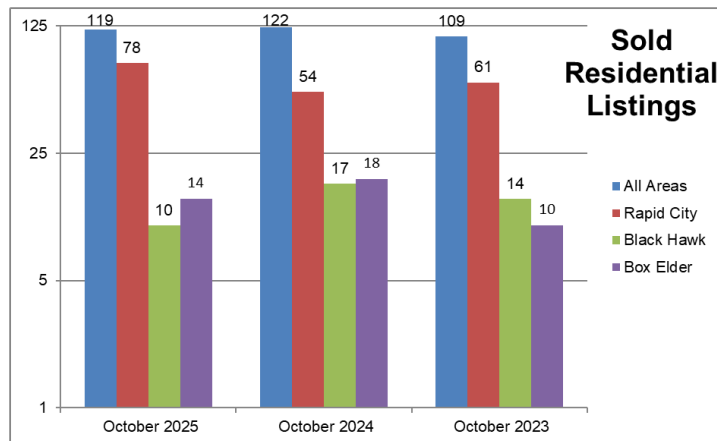
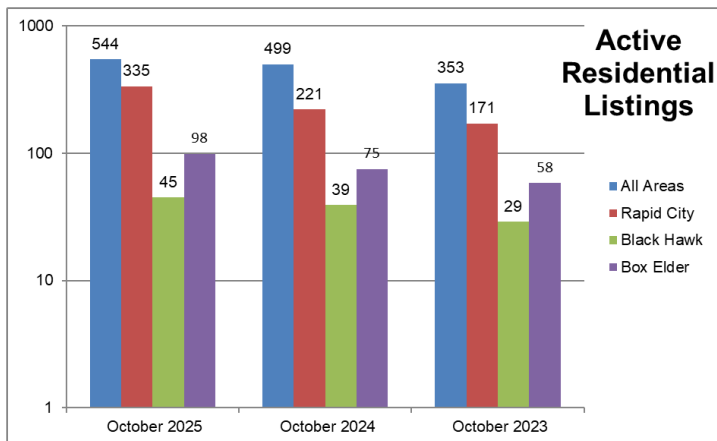


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Rapid City & Area Market Conditions For October 2025



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6 Ways You Can Protect Your New Home

When you purchase a new home, you want to take care of it as well as you can. There are a lot of different ways you can protect your home. They range from security to preparing for expected expenses. These six tips will help you ensure your home is always as protected as possible.

Insure It Fully

Your insurance is an important tool for ensuring that your home is protected against the unforeseen. It is a way to protect yourself against the costs of damages and personal liabilities. However, not all homeowner's insurance is equal. Understanding home insurance will help you make better decisions for your home. While not everyone needs every form of insurance, being prepared for the unforeseen is important. For example, if you live in Arizona, you likely don't need flood insurance, but you probably do in Florida.

Get a Warranty

Homeowners insurance won't cover all the possible expenses you experience. For example, it won't cover damage to major appliances and systems due to wear and tear. A home warranty, on the other hand, will help with these costs.

It is a simple way to extend your protection, so you aren't caught unprepared. Your home needs to be maintained and repaired from time to time. A warranty and insurance will help you do that.

Buy a Security System

Of course, damage and wear and tear aren't the only issues you need to contend with. Finding the right home security system will help you protect against unwanted entrants. Even a basic system can make a huge difference in your security. Burglars and other unauthorized people generally target homes that are easy to access.

Many systems also monitor for smoke and other hazards. The right monitoring subscription can protect you against many threats.

Trim Back Vegetation

Vegetation growing up against your house can be a risk for two reasons. First, it is a way for

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Moving? Avoid Making These Mistakes



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Whether moving across town or across the country, packing up and moving can be stressful, costly and full of surprises. From shady movers and inaccurate price quotes, to overpacking or not allowing enough time to get the move set up, every step of a move has the potential for mistakes that can make a move a nightmare.

These tips will help anyone preparing for a move, whether they currently live in a house, an apartment, a dorm, with friends or with mom and dad.

1. Hiring a shady mover.

We've all heard horror stories about moving scams, and perhaps maybe you've been the victim of a moving scam yourself. You can steer clear of a less-than-upstanding mover by doing your homework. The Better Business Bureau, Angie's List, your state transportation regulator and the U.S. Department of Transportation -- and even your relatives, friends, neighbors and colleagues -- are all good sources of information about whether a moving company is on the up-and-up. Doing some homework online can save you a lot of heartache on moving day.

If you've done your research and still aren't confident in the movers you've come across, you always can go the DIY route -- just be sure you're up for the task.

2. Messing up the quotes.

If you hire a mover, you should be able to have someone from that company come to your place for an in-home moving estimate. If a moving company won't do an in-home estimate, you should think about shopping around for another mover.

Along those lines, don't rely on just one quote from one mover. Contact several movers for quotes. If you really like one mover over another but your favorite company is a little pricey, try negotiating for a lower price. Always make sure to get a moving estimate in writing.

3. Packing too much stuff.

Do you really need those old boxes of baby clothes that you haven't laid eyes on since your 6-year-old was in diapers? Before you move, you need to "edit" your belongings. Think about whether you can trash some of your possessions, donate them to charity, or give them away to friends and relatives. Perhaps you could hold a garage sale to clear out some of the clutter. If you haven't seen, worn or used something in a year, it's best to think hard about whether you need to keep it -- and whether you need to haul it to your new place.

4. Failing to schedule your move well in advance.

During the summer months, good moving companies are booked up quickly. Rather than waiting till the last minute, make sure your move is scheduled weeks -- or, better yet, months -- in advance. You don't want to be scrambling to find a mover the day before you're supposed to head out. Moving already is stressful enough without adding that frustration.

5. Ignoring the need to pack ahead of time.

You'll find very few people who'll say that packing is fun. In fact, a survey commissioned by SpareFoot found that people who'd moved in the past year identified packing and unpacking as the biggest hassle in the process.

You can lessen the load by beginning to pack well before moving day comes along. Start by boxing up stuff that you won't need right away -- for instance, if you're moving in the summer, pack up your winter clothes so that they're out of the way. Also, be sure to carve out time in your schedule to check items off your packing-to-do list.

If you get down to the wire and need help with packing, enlist friends, neighbors, relatives or colleagues to lend a hand. Make sure you've got plenty of food and beverages as a "thank you" for your volunteer helpers. If you can't rustle up any free help, consider hiring laborers to do the packing for you; that may be a small price to pay to alleviate moving-related stress.

Courtesy of Realty Times



What Are The Pros And Cons Of Open-Concept?

If you've ever watched a real estate show, you've likely heard the number one thing buyers want is an open floorplan. Open-concept design has its perks certainly, but it's not right for everyone and their needs. Despite it being so in demand, it's important you think about those downsides you might not have considered.

What is Open-Concept?

An open-concept floorplan indicates a layout where there are large, open rooms and multiple functions within a single space. If you don't have a lot of square footage to work with, an open floorplan works well. If you have a large home, you might not need an open-concept plan because each individual room itself is so big. Homes built before the 1990s tended to have a lot of separation between rooms. By the 2000s, the open floorplan was definitely the more popular option.

The Pros of Open-Concept

The following are some of the upsides of a wide-open living area.

- If you have a family, particularly with young kids, open-concept can make it easier for everyone to be together and for you to keep an eye on the kids even while you're doing other things like cooking. You get a sense of togetherness with an open floorplan.
- Open floorplans help you make better use of space that would otherwise be unusable. For example, if you have a formal dining room, you may not use it often. With an open floorplan, you're more likely to use all of the space available to you.
- If you entertain, open floorplans are undoubtedly ideal for you.

- Taking out walls or having a design with limited interior walls allows for more natural light, and you can get outdoor views.

The Cons of Open-Concept

Again, while people rave about open-concept living, it's not right for everyone. Downsides include:

- If you have older children or multiple generations in your household, you might want the privacy that smaller rooms can bring to your home. If you have, let's say a nanny who lives with you or something similar, open-concept can bring you all together in a way that maybe you don't prefer.
- If you're someone who loves to display items on your walls, you're going to have limited space to do so with open-concept. For art collectors, as an example, you might want more rooms and thus more walls.
- If your kids regularly make a mess, having enclosed rooms can help you contain it to one room more easily, so it doesn't spill into other living areas.
- Noise travels a great deal in open-concept plans.
- You may want rooms that are dedicated to specific, individual uses. For example, maybe you want a home office, a workout room, or a crafts room. If you're deciding on a new home or thinking about renovations, it doesn't have to be all-or-nothing with open-concept.

There is a middle ground. For example, maybe your living area and kitchen are open to one another, but your dining area is separate. There might also be designs where you put partial walls to provide some delineation between spaces without full closure.

Courtesy of Realty Times

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burglars to get close to your home without being easily seen. Second, branches and debris can damage your home. Keeping your vegetation well-trimmed and maintained can help keep your home safe. Better yet, it is easy to do and will make your home look a lot nicer. It is a smart practice and much easier if you keep up with regular groundskeeping.

Keep Up With Maintenance

Similarly, regular maintenance will help protect your home against minor issues causing bigger ones. A little cracking paint may not seem like a big issue. However, paint protects the structure underneath it. Fixing the issue early involves a little sanding and painting. Waiting may mean mold, rot or other issues.

Again, it is significantly cheaper and easier to address problems promptly. This is one area that the right warranty and insurance can come in handy. For example, if your air conditioning is making a strange sound, you can use your warranty to get it checked and fixed rather than just waiting. That could save you from having to replace the whole system in the near future.

Meet Your Neighbors

Your neighbors are one of your best protections against issues such as unwanted entrants, fire and other similar problems. The people who live around you can e your eyes and ears when you aren't home. While not every neighbor is interested in looking out for you, getting to know the people around you can never hurt.

Plus, this has the added benefit of enjoying your local community. It is often nicer to live in a neighborhood when you are friends with those around you. So, get out there and get to know people, at least the ones on either side of your house.

These tips will help you protect your new home. They can give you peace of mind when you are out. Your home is a major investment and keeping it safe both physically and financially is worth the effort. Give these ideas a try in your new home.

Courtesy of Realty Times

October Real Estate Roundup

Freddie Mac's results of its Primary Mortgage Market Survey® shows that "Mortgage rates decreased for the fourth consecutive week. The last few months have brought lower rates and homebuyers are increasingly entering the market."

- 30-year fixed-rate mortgage (FRM) averaged 6.17 percent for the week ending October 30, 2025 down from last month when it averaged 6.3 percent. A year ago, at this time, the 30-year FRM averaged 6.72 percent.
- 15-year FRM this week averaged 5.41 percent, down from last month when it averaged 5.49 percent. A year ago, at this time, the 15-year FRM averaged 5.99 percent.

Courtesy Of Realty Times



Courtesy of:

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Black Hills Events

Rapid City Rush Hockey

November 21, 22, 26, 28 & 29
December 11, 12, 13, 26, 27 & 31
The Monument, Rapid City

SDHSAA State Volleyball Tournament

November 20 - 22
The Monument, Rapid City

Lille Norge Fest

November 22
Canyon Lake Activity Center, Viking Hall

Holiday Express

Various Dates between November 26
and December 28
1880 Train, Hill City

Storybook Island's Nights of Lights

November 28 - December 28
Storybook Island

Festival of Lights Parade

November 29
Downtown Rapid City

Winter Market

November 29
Main Street Square, Rapid City

Parade of Trees

December 2 - December 28
The Box Elder Events Center

Black Hills Symphony Orchestra Holidazzle Big Band Experience

December 5
Performing Arts Center, Rapid City

Holiday Marketplace Pop-Up

December 13
The Monument, Rapid City