



Love our interest rate, but this house doesn't fit our needs anymore."

Many people worry about finding their next home, or the rates remaining high. But there's a price to waiting. This might be the best time to get top dollar for your home.

### The Price **Sellers** Pay for Waiting

### The Price **Buyers** Pay for Waiting

- More competition — a projected 13% increase in sellers in 2024.
- More competition from new construction — new home sales are projected to keep rising.
- More risk for expensive repairs that can wipe out savings.

- 40% of potential buyers said they won't wait for rates to drop — that's more competition for the home you want.
- Average renters pay 32% of their income towards rent — all while losing out on building equity.
- Median home price is expected to rise in 2024.

### Impact of waiting for lower rates

	BUY NOW	BUY LATER
PRICE	\$400,000	\$420,000
RATE	7%	6%
20% DOWN	\$80,000	\$84,000
MORTGAGE	\$2,129 /mo	\$2,014 /mo

### Good news!

As rates continue to normalize, and more new homes are being built, buyers and sellers will be on the move. But don't try to time the market. Get your house in order (actual or financial) to get ahead of the crowd.



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oh by the way...I'm jonesin' for your referrals!



# Taking Care of Our Most Valuable Asset



74%

of people say owning a home is the most important factor in achieving the American Dream.

94%

say it's important to have neighbors who maintain their curb appeal.

A pristine house (and yard) helps it sell for more money. It also helps reduce stress, overwhelm and even neighborly disputes.

## Boost your curb appeal

- Tidy your landscaping (lawn, hedges, trees, etc.)
- Pressure wash the exterior
- Maintain lighting, windows, shutters, doors and trim

## Don't forget the inside

- Fix the squeaky doors, broken cabinet handles, etc.
- Do a deep clean
- Check and clean HVAC systems

SOURCES: 1. forbes.com/advisor/mortgages/home-buyers-more-willing-despite-high-mortgage-rates 2. bankrate.com/real-estate/housing-market-2024/#will-inventory-increase 3. businessinsider.com/advisors-recommend-only-spending-30-of-your-income-on-housing-2022 4. bankrate.com/real-estate/housing-market-2024/#key-market-stats 5. forbes.com/sites/terriwilliams/2023/08/14/the-best-ideas-to-boost-your-homes-curb-appeal 6. bankrate.com/mortgages/homeownership-remains-centerpiece-of-american-dream

If you or someone you know is considering a move, feel free to contact me with any questions. I'm here to offer clear, concise information you can trust. I also belong to a network of top real estate professionals, and I can connect you to one wherever you're looking to go.

I have a referral for you!



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12/31/2025

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