

## WHY BUY DURING THE WINTER?

### OUTSMART THE HERD MENTALITY

People have a need to change homes during every month of the year. Long term leases end, jobs change, life events like marriages occur, health needs change, family needs change, people feel the pain as their needs change, and the desire to improve lifestyle and reward success occurs. Here are some of the smart reason to go against the “herd mentality” this winter.

### GET YOUR FIRST CHOICE WHEN BUYING

★ **LESS DEMAND COOLS DOWN THE MARKET.** Over the past several years, some buyers during competitive Spring & Summer have had to offer on 3-5 homes just to get one. And those that wanted to sell and buy simultaneously were greatly challenged. Some couldn't get their first choices without paying cash. Winter is much less competitive and more favorable for home buyers!

### GET A BETTER DEAL WHEN PURCHASING A HOME

★ **BUYERS HAVE MORE POWER.** During winter, home buyers are much less likely to get in a multiple-offer bidding war, are more likely to get the seller to pay their closing costs, may pay less and actually get money off of asking price, may be able to receive additional repairs and concessions, and may have a little more time and less pressure to make a buying decision.

### AVOID FUTURE HIGHER PRICES & HIGHER INTEREST RATES

★ **PRICES ARE NOT RISING.** Over the past several years, home prices have been flat or actually dropped during the winter, compared to Spring & Summer when prices go up almost daily. Due to the many people moving to SLC for our job market, homes will cost more and you'll get less for your money if you wait till next Spring/Summer when buyer competition peaks.

### GET A NICER HOME NOW COMPARED TO NEXT YEAR

★ **MORTGAGE INTEREST RATES STILL LOW.** Interest rates are volatile now that the government is no longer helping and it is in the hands of investors. There is risk of record low rates going up toward normal if you wait. A small change can take a huge bite out of what you can afford right now.

★ **GOOD CHOICES.** There are less homes for sale in winter, but there are also less buyers. Home sellers also have a need to sell homes all year long. And you will get more bang for your buck in a less competitive environment.

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