WHAT'S THE COST OF WAITING TO BUY IN 2025?

Hint: It's not just about interest rates anymore.

- **Housing demand still outweighs supply,** despite high interest rates, especially for move-in ready homes.
- **Home prices are stabilizing,** not crashing. Pent-up demand from buyers waiting on the sidelines may push prices higher again.
- **Renters are still losing equity every month** - homeowners continue to build wealth through home appreciation and principal reduction.
- **High interest rates today could be tomorrow's refinance opportunity.** Historically, homeowners refinance within 3-5 years.
- **Government policy and elections add uncertainty**, but the fundamentals—low inventory and strong demand—continue to drive the market.

Think about this:

Even if rates drop in the future, more buyers will re-enter the market, pushing home prices—and competition—higher.

Buying now may mean less competition, more negotiating power, and refinancing later if rates fall.

Let's talk strategy. Whether you're ready now or just starting to explore, I can help you navigate today's market with clarity and confidence.

Contact me today and let's run the numbers together.

Errol Santos
Licensed Mortgage Loan Originator
NMLS #1115876

(718) 540-4810
(917) 231-5181
esantos@unmb.com

UNMB HOME LOANS INC.
NMLS #7230

UNMB Home Loans Inc.

3601 Hempstead Turnpike Suite 300
Levittown NY 11756