

## Off-Season Can Be Prime Time

By Teri Cettina, [bankrate.com](http://bankrate.com)

If the end of the spring-summer real estate season is stressing you out, relax. Even though sales do slow at the end of warm weather, there's still plenty of buying and selling during fall & winter. Terry Hankner, an agent with Comey & Shepherd, confirms real estate definitely buzzes in the fall and winter, "Real estate isn't nearly as seasonal as it used to be. If a house is priced and marketed appropriately, no matter what time of year, there will be a buyer for it." What's more, many buyers & sellers are finding that fall and winter have many advantages - not the least of which are the gorgeous fall leaf colors and holiday decorations that showcase many homes to their fullest potential.

The fall season is unquestionably the busiest time of year for Dick Dils. As a country broker based in Shelburne Falls, Ma., Dils finds that the latter part of the year is the best time for potential buyers to understand the lay of the land and see a home's structure without the distraction of summer shrubbery. Plus, "New England is at its best in the autumn," he says. In fact, seeing a home decked out for the winter holidays can be an emotional trigger for many buyers. "I bought my own house in the summer, but I was actually imagining it with a Christmas tree beneath its cathedral ceilings."

No matter which side of the transaction you're on, you can make the off-season work to your advantage:

### Sellers

- **Buyers are motivated.** Many off-season buyers are more serious than the horde who descend like locusts on open houses in the spring. After all, there's a reason they didn't buy during the peak season. Perhaps they didn't have enough for a down payment or couldn't get financed.
- **There is a second season.** While sales definitely fall off in the early fall, they usually escalate again in October in many parts of the country.
- **Cyber sales.** The Internet has added a significant off-season dimension to real estate sales. Buyers can now find properties for sale in the comfort of their home. Virtual tours can take them into homes and they can preview neighborhoods, schools and city information before venturing out.
- **Hindsight.** You can review which homes sold quickly in your area during the "peak season." This gives you the chance to adjust the price and terms accordingly and to make a home more marketable.

### Buyers

- **There's less competition.** How many times did that darling house you had your eye on in May get bought out from under you while you and your spouse talked over making an offer the very next day?
- **Sellers are often pressured.** Motivation is critical in any real estate situation. Find out how long the house has been on the market. If it's been hanging around awhile, there's a good chance the seller is getting antsy.
- **Tax considerations.** When you buy a new home before the end of the year, you'll be able to report items such as mortgage interest, points, closing costs, and property taxes on your tax return.
- **Interest rates.** If you're ready to buy, waiting until next spring can spell disaster. Many experts think we've seen the end of record-low interest rates and that mortgage rates will only go up from here.
- **Beating price hikes.** As high as the prices may seem to you now, chances are they'll only be higher when a new real estate season starts in March.



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