

The September Buyer's Advantage Guide

How to buy smart while the market finally gives you some room to breathe.

Spring and summer get all the real estate headlines. But September quietly hands buyers a few things they haven't had much of the last couple of years: more homes to choose from, sellers willing to negotiate, and a little breathing room. Here's what's actually happening, and how to use it.



Where the Market Stands Right Now

- 1 Rates are holding, not spiking.** The 30-year average is sitting in the high-6% range. The Fed meets September 15–16, and that decision could move things again worth a conversation with your lender about rate-lock timing before you tour.
- 2 Inventory is up.** Homes for sale nationally are running ahead of last year, and roughly 1 in 5 active listings has already had a price cut. More options for you, less pressure to overpay. Sellers get more flexible from here.
- 3 Buyer activity typically eases off its summer peak through September, and sellers historically grow noticeably more motivated by October.** Shopping in this window usually means less competition for the same house.

Negotiating Leverage You Have This Fall

- Ask for a rate buy-down or closing cost credit instead of or alongside a price cut. Many sellers would rather help with costs than lower their number.
- Don't waive the inspection to compete. With less bidding-war pressure, you rarely need to.
- Take your time on showings. Homes are sitting longer than they did in spring. A rushed decision isn't a requirement anymore.
- If a listing already had a price cut, ask why. Sometimes it's the market; sometimes it's worth digging deeper.

5 Things to Check Before You Make an Offer

[] **Get fully pre-approved, not just pre-qualified.** A real pre-approval carries weight with sellers and tells you your true budget before you fall for a house. [Start your Pre-Approval here](#)

[] **Ask for the home's days-on-market.** Anything sitting 30+ days is often a sign the seller, and the price, has room to move.

[] **Request the seller's disclosures early.** Reading them before you write an offer can save you from surprises and renegotiations later.

[] **Don't skip the inspection just because inventory feels loose.** Use what it finds as a negotiating tool for price or repairs, not just a pass/fail.

[] **Have your lender walk you through your cash-to-close.** Don't just look at the purchase price or monthly payment. Ask about closing costs, prepaid expenses, seller concessions, and how much you'll actually need to bring to the closing table. A good lender should help you understand the numbers before you write the offer—not after.

Heroes Save with Homes for Heroes

Heroes buying or selling a home with a Homes for Heroes receive a check after closing for 0.7% of the sale price back, or about \$700 for every \$100,000. Add on the savings from our mortgage, title, and inspection specialists, heroes save an average of **\$3,000**. Sell and buy your next home with us, and that reward doubles to roughly **\$6,000**.



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