NIHOME



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pandemic-era frenzy. Buyers are in a better position to negotiate as the market shifts away from a seller's market.

However, affordability remains challenging. High mortgage rates mean monthly payments on the median-priced home remain elevated despite slower price appreciation. First-time buyers particularly struggle, though regional variations exist, with the Midwest offering more affordable options due to lower prices and better inventory.

For those financially prepared meaning debt-free with adequate emergency savings and a solid down payment—waiting for perfect conditions may not be necessary. Market timing is notoriously difficult, and those with stable finances and longterm horizons shouldn't let market predictions paralyze decision-making.

What This Means for Sellers

Sellers face a notably different environment than in 2021-2023. Properties are taking longer to sell, with homes averaging 34 days on market—the slowest October pace since 2019. This requires realistic pricing strategies and property preparation.

The silver lining is that prices remain near historic highs, allowing

many homeowners to capitalize on substantial equity gains. However, the "lock-in effect"—where homeowners hesitate to trade low mortgage rates for higher ones—continues to suppress some would-be sellers.

For those who must sell due to life circumstances, the market remains functional. Working with experienced real estate professionals and pricing competitively becomes even more critical in this environment.

The Road Ahead

The housing market appears to be rebalancing rather than crashing. Lower rates and the boost to inventory should lead to slightly higher home sales in 2025, with prices continuing to grow at a slower pace. This represents a return to more normal market dynamics after years of extremes.

The key factors to watch include Federal Reserve policy, economic stability, and new construction activity. While dramatic improvements seem unlikely in the near term, gradual normalization appears to be the most probable path forward. For buyers and sellers alike, focusing on personal financial readiness and long-term goals—rather than trying to time the market perfectly—remains the soundest strategy as we head into 2026.

*This article was created with some help from AI, but edited, reviewed, and fact-checked by a real person.

Sbothight A

HAMBURG



Move-in-ready patio homes in Mission Hills private patio home community! HOA covers all exterior work. Two first-floor bdrms, 2 full baths, 1st-flr laundry. Living rm/dining rm combo w/ corner windows & a tray ceiling. Hardwood flg throughout. Center kitchen with white, to-the-ceiling cabinetry, ceramic tile backsplash, quartz counter, lg island, & open layout to the back sunroom with a fireplace. Primary suite has WIC, primary bath with a ceramic tile shower. Reduced \$511.900. Tour another move-inready design at L205. Marrano. Open Sat/Sun 1-4 p.m. 809-8675.

LOCKPORT



Move-in-Ready - 3 homes to tour - HOA handles all exterior work, 1st floor primary suite with private bath, Priced from \$519,900 to \$533,900 plus the model home at \$576,900. Great location - quiet neighborhood, just minutes from Transit Rd. Buy gas now - Beat the NYS allelectric mandate. 6673 Curtis Ct. - Call for information. Marrano. 809-8676

WILLIAMSVILLE



This is your chance to own a luxury townhome at Stonham Place for an incredible price of \$549,900 - drastically reduced for quick sale. Loaded w/upscale amenities & packed w/everything you could want in a brand-new townhome. Limited number available-don't wait! Choose from 1st-flr primary suite layout or 3 bdrms on 2nd-flr. Marrano. Visit model: 37A Stonham Place (off Main near Youngs) Sat-Wed 1-5. 809-8674

LEWISTON NEW COMMUNITY



ESSEX HOMES: Essex Ridge Estates offers convenient HOA services & reduced property taxes (Condo Status). Beautiful tree-lined homesites with 10 different layouts to choose from. Visit our RaeAnn Plouffe incredible model home at 5194 Bridle Path 716-725-7577 Lane Sat – Wed 1-5pm!



LANCASTER



Close-out Special. Last chance to own a brand-new townhome in Marrano's Lancaster community, Juniper Townhomes. Featuring 1st-floor Primary suite w/attached bath. Conv open Kitchen/Family Rm layout with gas fireplace (end unit). \$427,900. Marrano. Call for info. 809-8678

CHEEKTOWAGA/LANCASTER



It's Back for a Limited Time - \$399,900. Move-in-Ready units available. Choose from primary suite on 1st flr or expanded living space w/3 bdrms on 2nd flr. All exterior work done by HOA. Big tax savings w/condo status. Marrano. Visit model: 120 Cloverleaf Ct. #1 (Transit/across from Pleasant View) Sat-Wed 1-5. 809-8686

LANCASTER WATER VIEWS



ESSEX HOMES: Essex Lake Estates offers 9 multi-acre lots with unbelievably beautiful panoramic pond and tree-lined views! Choose from 15 customizable home plans starting in the \$700k's. Visit our offsite model home at 5 Northfield Lane in Lancaster Saturdays – Wednesdays, 1-5pm!

Robert Bingel

CLARENCE RECENTLY SOLD



5962 CORINNE LANE: Stunning 4-bed, 2.5-bath Colonial in Waterford Estates. Gleaming hrdwds throughout the 1st flr. Kit w/granite, center isle & Irg eating area that opens to the 2-story great room w/gas frplc & magnificent windows w/ views of the private yard w/stone patio. Ensuite w/hrdws & glamour bath. CA closets throughout! Super location & Clarence Schools! \$875,000



Lic. R.E.