



Nemmers News

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Fall is a Good Time to Buy

Next to spring, fall is the busiest season for home buying and selling. Autumn offers certain benefits to home buyers, including:

Year-End Tax Breaks

Come September and October, people start to think about what year-end tax breaks they might be eligible for. Fortunately for home buyers, owning a home can yield great dividends in tax returns. For example, both **mortgage interest** and **property taxes are deductible from gross income**. **If you've prepaid some interest before the due date of your first payment and close your loan before the year's end, that interest can also be deducted.**



Getting Ahead of Mother Nature

Buying a house before winter sets appears to most home buyers. No one wants to worry about icy roads and snowstorms on moving day.

School Year and Holidays

By wintertime, kids have settled into school, established friendships and become involved in extracurricular activities. Moving in summer is the least disruptive to **your children's schooling or social calendar, but autumn is next best. Also, by moving in fall, you'll be settled into your new home before Thanksgiving and the winter holidays.**

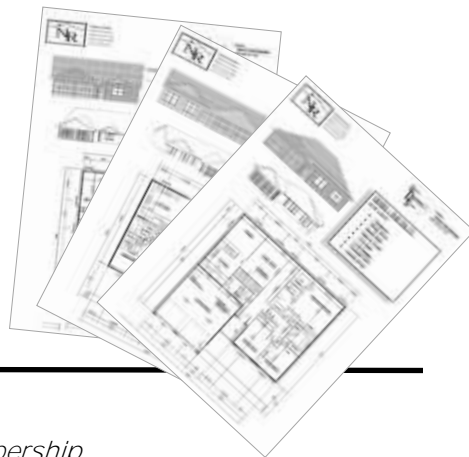
More Home Choices

While home demand is not as keen in fall as it is in spring, it's still high, so the competition can be high. Fall buyers and sellers tend to be motivated to move, unlike the window-shoppers who sometimes come out in spring.

You may experience pressure to buy, due to the quick **turnaround of houses on the market, but you'll also benefit from the broad selection of homes available. To make sure you don't miss out on your dream house, it's a good idea to regularly check listings and check in with your REALTOR®.**

Affordable New Construction Opportunities

If you are thinking about building a new home, Nemmers Realty offers three affordable new construction opportunities, starting at \$199,700. Call Nemmers Realty Owner-Broker Steve Nemmers at 563-590-5640 for details.



Nemmers Realty is proud to be part of the National Association of Realtors, whose membership consists of residential and commercial realtors, brokers, salespeople, property managers, appraisers and counselors, and others working in the real estate industry.

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