

Why Inauguration Day may be the bottom of the bottom in the housing market

“Market timing” in the stock market is something few investors do well because very few make the right guesses at the right time. The same principle applies to the housing market: by the time the “bottom” has come and gone, you may get the news too late and miss the buying opportunity of a lifetime.



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Consider these facts:

- The Obama administration is deeply committed to fixing the economy, and fixing the economy starts with fixing the housing market.
- Adding all that extra stimulus to the economy will press the accelerator to the floor. It's just a matter of how fast the housing market picks up speed.
- The problem is, even as it does pick up speed, the media will be behind the story, late in reporting it, which means you won't necessarily know that the bottom has come and gone.
- Once the perception takes hold that the bottom has come and gone, these factors will slam the window shut on the buying opportunities that are in place right now.
 - Pent-up demand will open the floodgates of all the prospective buyers, people just like you, who have been waiting for the bottom and are worried that they're missing it.
 - Those open floodgates will mean that sellers—builders and owners of existing homes—are less willing to entertain lower offers, and in the case of builders, offer special incentives.
 - Together, it will all add up to what's known as the flywheel effect: momentum will build as more buyers perceive that the deals and discounts are going away. As more of them rush to make their move, more deals and discounts will disappear until they're gone and prices are on their way back up.

So keep your eyes on the calendar between now and January 20th. Your window of opportunity is open now. Could it begin to slam shut starting January 21st? Yes. Can you afford to wait to find out? No.

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