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¿Qué dicen los expertos sobre el mercado de vivienda de la primavera?

Si se mudará pronto, se preguntará si habrá más casas para elegir, hacia dónde se dirigen los precios y las tasas hipotecarias y cómo navegar por el mercado actual. Esto dicen los profesionales:

Si piensa vender, esta primavera podría ser el mejor momento para hacerlo porque simplemente no hay muchas casas en el mercado. El inventario aumenta, pero no es suficiente para satisfacer la demanda de los compradores. Es por eso por lo que todavía se están vendiendo tan rápido.

Si busca comprar, tendrá más opciones que el año pasado por estas fechas. Pero actúe rápido, ya que habrá mucha competencia con otros compradores.

Lee el artículo completo en [Karen Reid Realtor](#)

Why Overpricing Your House Can Cost You

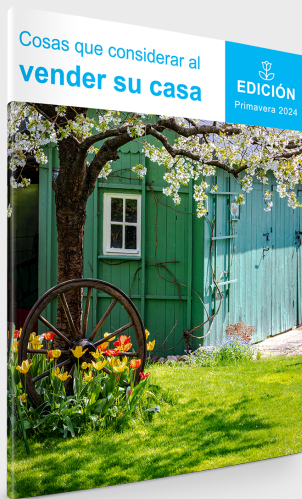
If you're trying to sell your house, you may be looking at this spring season as the sweet spot – and you're not wrong. We're still in a seller's market because there are so few homes for sale right now. And historically, this is the time of year when more buyers move, and competition ticks up. That makes this an exciting time to put up that for sale sign.



But while conditions are great for sellers like you, you'll still want to be strategic when it comes time to set your asking price. That's because pricing your house too high may actually cost you in the long run.

The Downside of Overpricing Your House

The asking price for your house sends a message to potential buyers. From the moment they see your listing, the price and the photos are what's going to make the biggest first impression. And, if it's priced too high, you may turn people away. As an article from U.S. News Real Estate says:



¿Está usted pensando en vender su casa pronto?

Es difícil saber cuando es el mejor momento para vender, o como obtener la mayor cantidad de dinero por su casa, pero usted no necesita pasar por el proceso solo.

Usted tal vez se pregunte si los precios están proyectados a aumentar o bajar... o si usted debería alquilar su casa en vez de venderla. La eGuía gratis a continuación va a contestar muchas de sus preguntas y probablemente traerá algunas cosas que usted ni siquiera había pensado aun.

Dele un vistazo y siéntase en libertad de comunicarse si usted tiene alguna pregunta dando click al siguiente link:

[Quiero obtener la eGuía](#)

“Even in a hot market where there are more buyers than houses available for sale, buyers aren't going to pay attention to a home with an inflated asking price.”

That’s because no homebuyer wants to pay more than they have to, especially not today. Many are already feeling the pinch on their budget due to ongoing home price appreciation and today’s mortgage rates. And if they think your house is overpriced, they may write it off without even stepping foot in the front door, or simply won’t make an offer if they think it’s priced too high.

If that happens, it’s going to take longer to sell. And ideally you don’t want to have to think about doing a price drop to try to reignite interest in your house. Why? Some buyers will see the price cut as a red flag and wonder why the price was reduced, or they’ll think something is wrong with the house the longer it sits. As an article from Forbes explains:

“It’s not only the price of an overpriced home that turns buyers off. There’s also another negative component that kicks in... if your listing just sits there and accumulates days on the market, it will not be a good look... buyers won’t necessarily ask anyone what’s wrong with the home. They’ll just assume that something is indeed wrong, and will skip over the property and view more recent listings.”

Your Agent’s Role in Setting the Right Price

Instead, pricing it at or just below current market value from the start is a much better strategy. So how do you find that ideal asking price? You lean on the pros. Only an agent has the expertise needed to research and figure out the current market value for your home.

They’ll factor in the condition of your house, any upgrades you’ve made, and what other houses like yours are selling for in your area. And they’ll use all of that information to find that target number. The right price will bring in more buyers and make it more likely you’ll see multiple offers too. Plus, when homes are priced right, they still tend to sell quickly.

Read more about this topic at [Karen Reid Realtor](#)

FIRST-GENERATION HOMEBUYERS

Community Down Payment Assistance Fund



**** Coming to Minnesota in 2024 ****

Forgivable First Generation Homebuyers Community Down Payment Assistance Fund

Homeownership is the #1 way families build wealth in America. But too many Minnesotans have historically been shut out of this dream. As a result, Minnesota is left with stark racial wealth and homeownership gaps that are among the highest in the country.

It's time to change this legacy.

Launching in 2024, a new, forgivable, statewide First-Generation Homebuyers Community Down Payment Assistance Fund will help to put the wealth-building power of homeownership within reach for more Minnesotans. The focus on first-generation homebuyers is very deliberate, as these buyers are the least likely to be able to afford or have access to generational wealth to help fund down payment and closing costs.

How Does It Work?

In May of 2023, the state of Minnesota established a new, forgivable, First-Generation Homebuyers Community Down Payment Assistance Fund.

This Fund provides up to ten percent of the home's purchase price (capped at \$32,000) in down payment assistance to eligible homebuyers across the state.

The funds are a zero-interest loan that is forgiven over five years, so long as the buyer lives in the home as their primary residence.

Buyers can purchase a 1-2-unit home located in Minnesota. This includes standalone homes, townhomes, condominiums, co-ops, or manufactured homes titled as real property. Shared equity, community land trusts and other resale restricted purchases are also permitted.

Who Can Qualify?

- For the purposes of this Fund, "first-generation" includes anyone who has never owned a home, or who owned a home at one point and lost it due to foreclosure AND whose parent or prior legal guardian never owned a home, or owned a home and lost it due to foreclosure.
- To apply, at least one buyer must be a first-generation homebuyer and a resident of Minnesota. All other buyers (co-borrowers) must be first-time homebuyers, meaning they haven't owned a home in the last three years.
- The total income of all buyers (everyone listed on the mortgage loan) must be at or below: \$124,200 for buyers currently living in the 11-county Twin Cities Metro; \$118,000 for buyers living in Dodge or Olmsted county; \$111,700 for buyers living in any other Minnesota county.
- The first-generation buyer on the loan (we recommend everyone) must have completed an approved homebuyer education workshop within the last 12 months.
- Buyers must be pre-approved for a mortgage loan before applying for the Fund.

How to Get Ready

You can Get Ready now, so you can Be Ready when the First Generation Homebuyers Community Down Payment Assistance Fund launches!

Sign up for a homebuyer education workshop to learn about the entire home buying process. You can take the Home Stretch[©] workshop in-person or live virtually. A self-guided online course called Framework[®] also is available, and can be completed on your own time. The first-generation buyer on the loan must have completed an approved homebuyer education workshop within the last 12 months.

Learn more about this program at www.firstgendpa.org/

COMPRA TU CASA SOLO CON TU ITIN

- **Tasa de interés razonable**
- **Sólo el 10% de enganche**
- **Con o sin crédito**

Renta con opción a compra

Si no puedes comprar ahora la renta con opción a compra es la mejor alternativa.

Vive en tu propia casa mientras preparas tu compra.

Espera a que baje la tasa de interés, renta y espera.

Tenemos préstamos y programas para bajar el interés de inmediato.



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