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Buyers in good shape as housing inventory up, prices dropping

The current housing market has buyers in a great position.

Overall interest rates are hovering around 6 percent, and lenders have many programs available. Existing owners may be able to trade up with little increase in payments. In addition, FNMA and FHLMC recently came out with affordable housing programs like "My Community" and "Home Possible" to replace the subprime market and allow people with less-than-perfect credit an opportunity to buy at an affordable rate.

Many average sale prices are up over 2006. Contrary to what you have been hearing on a national level the average sales prices around here are up, compared to 2006. Wheaton's average price is up more than 4 percent, while Naperville is up more than 3 percent, and Glen Ellyn is up more than 4 percent. The same goes for many of the other towns around with some such as Woodridge, West Chicago and Winfield up

John WiltDollars
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over 10 percent. Real estate is still a great investment. In this area, the chances of losing money on a good purchase are slim.

There are more homes on the market now than any time in the last several years. That means there are more homes for purchasers to view. With less competition from other buyers and more inventory to choose from there is no need for a buyer to rush into a purchase. Buyers can feel comfortable taking their time and choosing the perfect home.

Sellers know that the days of throwing a sign in the yard and watching multiple offers come in are over. As a result, their pricing is more realistic from the start. More importantly, sellers have spent additional time and resources

maintaining their property and making it more presentable to buyers. This includes everything from new paint and flooring to entire kitchen remodeling.

A more balanced market means buyers can close on their terms. In the past, sellers could sometimes dictate that they may need a week or even longer "rent-back." Buyers were often in a position where they could not move into their new home after closing. Now, closing and possession go hand in hand.

In a nutshell, low interest rates, a good inventory of well priced and well maintained homes combined with an overall increase in value means the time has never been better for buyers to break the rental chains or trade up to their dream home.

John Wilt is a real estate broker and owner of RealStar Realty, with offices in Naperville, Oswego and Glen Ellyn. He may be reached at 630-420-7400 or john@realstarrealty.com.

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