

THE DELIA GROUP

REAL ESTATE PROFESSIONALS

BUY NOW OR WAIT?
HOW TO DECIDE



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If you're thinking about buying a home, one question probably keeps popping up: *Should I buy now or wait?* The truth is, there's no universal answer—and that's okay. Timing a home purchase involves a mix of personal readiness, financial stability, and understanding the market. At Omada Real Estate, our goal isn't to rush you into buying—it's to empower you to make the right decision for your life.

This ebook will give you a complete, timeless framework to help you evaluate whether buying now or waiting is best for your situation. You'll find clear insights, helpful comparisons, and tips to help you feel confident no matter what the market looks like.

INTRODUCTION

YOUR PERSONAL READINESS

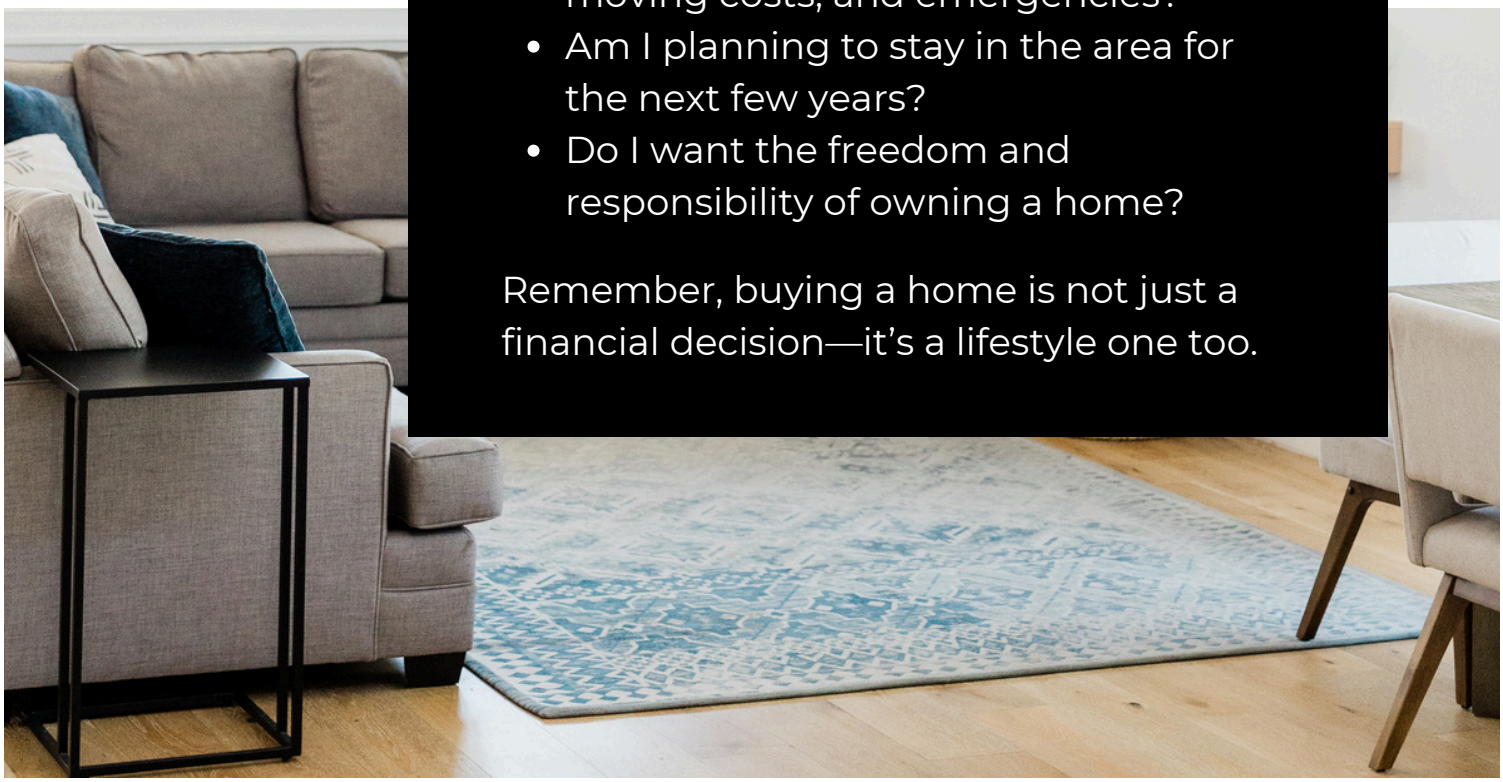
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Before diving into market trends or interest rate speculation, it's important to check in with yourself. Are you personally ready to take on homeownership? Life circumstances, financial stability, and personal goals are all critical.

QUESTIONS TO ASK:

- Do I have stable employment and reliable income?
- Have I saved for a down payment, moving costs, and emergencies?
- Am I planning to stay in the area for the next few years?
- Do I want the freedom and responsibility of owning a home?

Remember, buying a home is not just a financial decision—it's a lifestyle one too.



03 MARKET CONDITIONS: WHAT TO KNOW



Real estate markets can shift, but understanding the basics helps you navigate the landscape. Focus on timeless indicators that matter, not hype.

WHAT TO TRACK:

- **Interest Rates**: Higher rates mean higher monthly payments. Lower rates can improve affordability.
- **Inventory Levels**: A buyer's market typically has more inventory and better pricing power. A seller's market often means more competition and quicker sales.
- **Home Price Trends**: Are prices trending up, stable, or declining in your target area?
- **Rent vs. Buy Comparison**: In some areas, mortgage payments are comparable to or cheaper than rent.

Use this information to help assess the opportunity—not dictate your urgency.



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THE REAL COST OF WAITING

Waiting can be a smart move if done with intention. But waiting without a plan can come at a cost—especially if prices or interest rates rise.

WHAT TO CONSIDER:

- Will home prices in your area continue to climb?
- Could interest rates increase, affecting your affordability?
- Are you currently renting and missing out on building equity?
- How long will it take you to save a larger down payment?

Buying sooner might help you lock in pricing or rates. Waiting might allow you to strengthen your finances. Weigh both sides carefully.

05 WHEN BUYING MAKES SENSE

There are moments when buying sooner offers strategic and personal benefits—especially if market conditions and your personal situation align.

BUYING MAY BE RIGHT IF:

- You've found a home you love that fits your budget
- You're financially stable and pre-approved for a mortgage
- Rent prices are high and comparable to mortgage payments
- You're ready to start building equity and settle into a long-term home

Even in competitive markets, buyers who are prepared can find success.





WHEN WAITING MAY BE WISER

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There’s no shame in hitting pause. Sometimes, the smartest move is giving yourself time to prepare or wait for better conditions.

WAITING MAY BE SMART IF:

- You’re unsure about your job or long-term plans
- You need to improve your credit or save for a down payment
- You’re not emotionally or financially ready for homeownership
- Inventory in your preferred area is very limited or overpriced

Waiting doesn’t mean giving up—it means preparing strategically.

Whether you're buying next month or next year, staying prepared helps you move quickly when the time is right.

GET READY WHILE YOU WAIT:

- Monitor your credit and work on improving your score
- Get pre-approved to understand your borrowing power
- Create a savings plan for down payment and moving costs
- Tour homes casually to understand your must-haves and preferences
- Follow your local market for trends and price movement

Preparation puts you in the driver's seat—so you're ready when the moment comes.



07 TIPS TO STAY PREPARED

08



FINAL THOUGHTS

The best time to buy a home isn't about chasing the "perfect market." It's about aligning your personal situation with smart planning and timing.

Whether you're ready to buy now or prefer to wait, our team at Omada Real Estate is here to guide you every step of the way.

This decision is about you—your goals, your finances, and your future. We're not here to pressure you. We're here to help you make a decision you'll feel great about for years to come.

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