



THE
STERN
TEAM

SMART MOVES BEFORE THE HOLIDAYS

7 STEPS TO SELLING AND
7 STEPS TO BUYING IN THE FALL MARKET

TABLE OF CONTENTS

• Introduction	0 2
• Why Fall Is Secretly a Seller's Season	0 3
• The "October Price Dip" Myth	0 3
• Preparing Your Home for Fall Buyers	0 4
• Getting Under Contract Before the Holidays	0 4
• Mortgage Rate Strategy for Sellers	0 4
• Managing the Move Before Year-End	0 5
• Selling With Confidence in a Shorter Season	0 5
• Why Fall Can Be a Smart Time to Buy	0 6
• Inventory Strategy for Fall Buyers	0 6
• Financing and Pre-Approval in Q4	0 7
• Making Competitive Offers in a Slower Market	0 7
• Closing Logistics Around the Holidays	0 7
• Post-Close Prep: Winterizing and Settling In	0 8
• Making the Most of Year-End Benefits	0 8
• Final Thoughts	0 8



INTRODUCTION

September through November is often overlooked—but it's actually one of the best times to make a move in real estate. The weather's cooler, serious buyers are still actively searching, and families are back from summer break with clearer schedules. If you've been thinking of selling or buying before the year ends, fall is your golden window.

This guide shares seven smart tips for sellers—and seven more for buyers—so you can make a confident move before the holidays arrive.

SELLERS:

7 SMART STEPS TO SELL BEFORE THE HOLIDAYS



- **Why Fall Is Secretly a Seller's Season**

Less inventory means less competition. Buyers still looking in the fall are motivated, serious, and ready to move quickly.

- *Take advantage of buyer urgency before the year ends.*
- *Fewer listings means your home can stand out more easily.*
- *Showings are easier to schedule with fewer summer distractions.*

- **The “October Price Dip” Myth**

Fall doesn't automatically mean lower prices. Homes priced correctly still sell strong.

- *Seasonal price growth slows—but home values remain steady.*
- *Motivated buyers are flexible on terms, not just price.*
- *A well-prepped home avoids the “slow season” effect.*

● **Preparing Your Home for Fall Buyers**

Staging matters more than ever during cozy season.

- *Use warm lighting, throws, candles, and seasonal decor.*
- *Keep your entry and landscaping clean and leaf-free.*
- *Schedule listing photos early to beat gray skies and bare trees.*

● **Getting Under Contract Before the Holidays**

Avoid the chaos of moving during Thanksgiving or December.

- *List by early October to allow time for showings and negotiations.*
- *Partner with a proactive agent who can keep timelines on track.*
- *Consider incentives or flexible closing terms to attract quick offers.*

● **Mortgage Rate Strategy for Sellers**

Even if you're not buying another home, rates still matter.

- *Buyers are closely watching rates—price accordingly.*
- *If buying too, ask your lender about bridge loan options or simultaneous close planning.*
- *Highlight buyer affordability in your marketing if rates dip.*



- **Managing the Move Before Year-End**

Fall schedules are tight, so plan logistics early.

- *Book movers and cleaners as soon as you list.*
- *Work around school breaks and holiday time off.*
- *If moving locally, pre-schedule utilities and mail forwarding.*

- **Selling With Confidence in a Shorter Season**

The fall market moves fast—but with the right strategy, you can close before the year is out.

- *Focus on efficiency: smart pricing, strong photos, quick feedback.*
- *Be ready for serious buyers, and don't wait to negotiate.*
- *Keep your eyes on the calendar—and your goal in sight.*



BUYERS:

7 SMART STEPS TO BUY BEFORE THE HOLIDAYS



• Why Fall Can Be a Smart Time to Buy

You'll face less competition—and more negotiating room.

- *Summer buyer fatigue often leaves fall inventory with opportunity.*
- *Sellers are motivated to close before the year wraps.*
- *Slower pace means more time to tour and make thoughtful offers.*

• Inventory Strategy for Fall Buyers

New listings slow down—but what's left can be golden.

- *Stay active on listing alerts—homes still pop up.*
- *Revisit homes that didn't sell in summer—they may be ready to deal.*
- *Explore off-market or "coming soon" opportunities with your agent.*

• **Financing and Pre-Approval in Q4**

Don't delay—lenders are often backed up late in the year.

- *Get pre-approved now so you can move fast when the right home appears.*
- *Ask about locking in rates before potential end-of-year increases.*
- *Have your financial documents organized to avoid holiday slowdowns.*

• **Making Competitive Offers in a Slower Market**

Yes, sellers are more motivated—but smart offers still win.

- *Offer flexible terms like quick close or rent-back when needed.*
- *Don't lowball—make a strong, clean offer with minimal contingencies.*
- *Use market comps to support fair but buyer-friendly pricing.*

• **Closing Logistics Around the Holidays**

Avoid closing chaos with early planning.

- *Title companies and lenders may close early near holidays.*
- *Aim to close by mid-November or early December.*
- *Schedule movers, inspectors, and appraisers well in advance.*



• **Post-Close Prep: Winterizing and Settling In**

Once you close, get your new place ready for the season.

- *Schedule HVAC servicing and chimney checks if applicable.*
- *Change locks and deep-clean before the holidays.*
- *Decorate and celebrate—this is your home now!*

• **Making the Most of Year-End Benefits**

Buying in Q4 can offer some financial advantages.

- *You may qualify for partial-year tax deductions (mortgage interest, property taxes).*
- *You'll lock in your rate and price before any January changes.*
- *Owning before year-end means starting 2025 as a homeowner.*

Final Thoughts

The fall real estate season is brief—but packed with opportunity. Whether you're looking to buy, sell, or both before the holidays, strategic timing and preparation are everything.

The Stern Team is here to help you make your next move smart, seamless, and seasonal—right before the year wraps up.



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