

NEWS YOU CAN USE



REAL ESTATE NEWS



HOW TO KNOW WHEN IT'S TIME TO DOWNSIZE (OR UPSIZE) YOUR HOME

Tired of home maintenance or in need of a larger space? Sheri provides expert tips for deciding when it's time to make a change.

>>> [Learn More](#)

THE BARGAIN HUNTER'S GUIDE TO BUYING A NEW-CONSTRUCTION HOME

With nearly 1 in 3 homes on the market being new construction, buyers can find great deals through builder incentives, strategic timing and understanding the differences between custom and production builds.

[Learn More](#) **<<<**



LA NINA IS COMING: HOW TO PREPARE AND PROTECT YOUR HOUSE

With La Niña likely developing this winter, homeowners across different regions of the U.S. regions should prepare their properties for specific weather challenges.

>>> [Learn More](#)



THE MOST POPULAR HALLOWEEN CANDY IN MINNESOTA

Based on sales data from CandyStore.com, Minnesota's Halloween candy preferences might surprise you - diverging from national trends where M&M's claimed the top spot for the first time ever.

>>> [Learn More](#)

THIS IS WHEN PEAK NORTHERN LIGHTS ACTIVITY WILL OCCUR

Northern lights visibility is expected to peak between November 2024 and March 2026, offering increased opportunities to view this spectacular phenomenon in the Twin Cities and beyond.

[Learn More](#) **<<<**



WHAT OUR CLIENTS ARE SAYING

"Sheri helped us through the whole process of buying a home for the first time. She answered all of our many questions. She was patient through our decision making and could accommodate to meet us the next day at some showings. She told us all the important aspects to look for and consider when buying a home. She also got us in touch with the lender she works with and he really walked us through the financial process as well. Once we found the house we wanted she was very fast to close and helped us fight for the house we wanted so badly. Sheri will help you find the home that makes sense for you!"

• **GINNY & MITCH**


WE'D LOVE TO HEAR FROM YOU!



We value your feedback! If you've had a positive experience with Golden Homes Group, we'd love to hear from you. Please take a moment to share your thoughts and leave a review on Google!

Did you know that saving for a down payment doesn't have to stand between you and homeownership?

Minnesota and Wisconsin currently offer over 200 down payment assistance programs, many of which provide grants you never need to repay or zero-interest loans that may be forgiven after a certain period of residency. These programs are tailored to various situations — whether you're buying in a specific city, county or neighborhood, or if you qualify as a first-generation homebuyer.



First-Generation Homebuyer Loan Program

NOW OPEN!

What is Minnesota Housing's First-Generation Program?

- Deferred loan eligible for forgiveness
- Can be used for downpayment and closing costs
- Must be combined with a Minnesota Housing Start Up first mortgage
- Available statewide

Who is a first-generation homebuyer?

You may be a first-generation homebuyer if you and your parents or legal guardians:

- Have never owned a home
- OR
- Owned a home but lost it due to foreclosure

Let's get you in the door in 2024!

LEARN MORE

mnhousing.gov/first-gen
651.296.8215 | 800.657.3769
mnhousing.solution@state.mn.us

MINNESOTA HOUSING

In connection with Single Family Division loan programs, Minnesota Housing does not make or arrange loans. It is neither an originator nor creditor and is not affiliated with any lender. The terms of any mortgage finance transactions conducted in connection with these programs, including important information such as loan fees, the annual percentage rate (APR), repayment conditions, disclosures, and any other materials which are required to be provided to the consumer are the responsibility of the lender.

While navigating these options might seem overwhelming, that's exactly why we're here. Let us help you explore these valuable resources and find the program that best fits your path to homeownership. Get started with our **FREE buyer's and seller's guides on our website** and contact us for more information!



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QUICK FACTS

LOCAL MARKET UPDATE

September 2024 Twin Cities Metro Housing Market Stats



**+4.2% CHANGE IN
NEW LISTINGS**

5,956



**-11% CHANGE IN CLOSED
SALES**

3,739



**+2.4% CHANGE IN
MEDIAN SALES PRICE**

\$380,000

INSIGHTS FROM SHERI & MELANY



The Twin Cities housing market continues to evolve, showing signs of increasing opportunity for both buyers and sellers. The most recent data from September reveals a 4.2% uptick in new listings compared to last year, offering more choices for prospective buyers. While closed sales have decreased by 11%, reflecting current market challenges, the median sales price has maintained steady growth with a 2.4% increase.

These market conditions are creating unique opportunities for first-time homebuyers. Here's why: with fewer buyers in the market, you're less likely to face a bidding war, and sellers are more willing to negotiate. Though the median sales price has increased, the combination of more inventory and less competition means first-time buyers have more breathing room to find the perfect home within their budget.

If you've been waiting for the right time to enter the market, the current conditions offer some unique advantages. Let's connect to discuss your situation and explore all the options available to you!

- Sheri Wessel & Melany Thelander