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THE DELIA GROUP

AFFORDABILITY UNLOCKED

How to Buy a Home in Today's Market – Even If Rates Feel "Too High"

BEFORE YOU CLOSE THIS GUIDE...

If you've said any of the following:

- "Rates are too high."
- "My payment would be way too much."
- "I'll wait until things calm down."

This guide is for you.

Because the biggest myth in today's market isn't about interest rates.

It's about ***affordability strategy.***

THE REAL PROBLEM ISN'T RATES – IT'S PAYMENT FEAR

Most buyers don't actually know what their payment would be.

They hear:
"7% interest rate."

And immediately assume:
"I can't afford that."

But here's what most people don't realize:

- Your monthly payment is negotiable.
- Your rate is adjustable through strategy.
- Your out-of-pocket cost can be reduced.

The market right now is offering something rare:
Leverage.
And buyers who understand how to use it are winning.

THE HEADLINE RATE IS NOT YOUR REAL RATE

Interest rate ≠ actual payment.

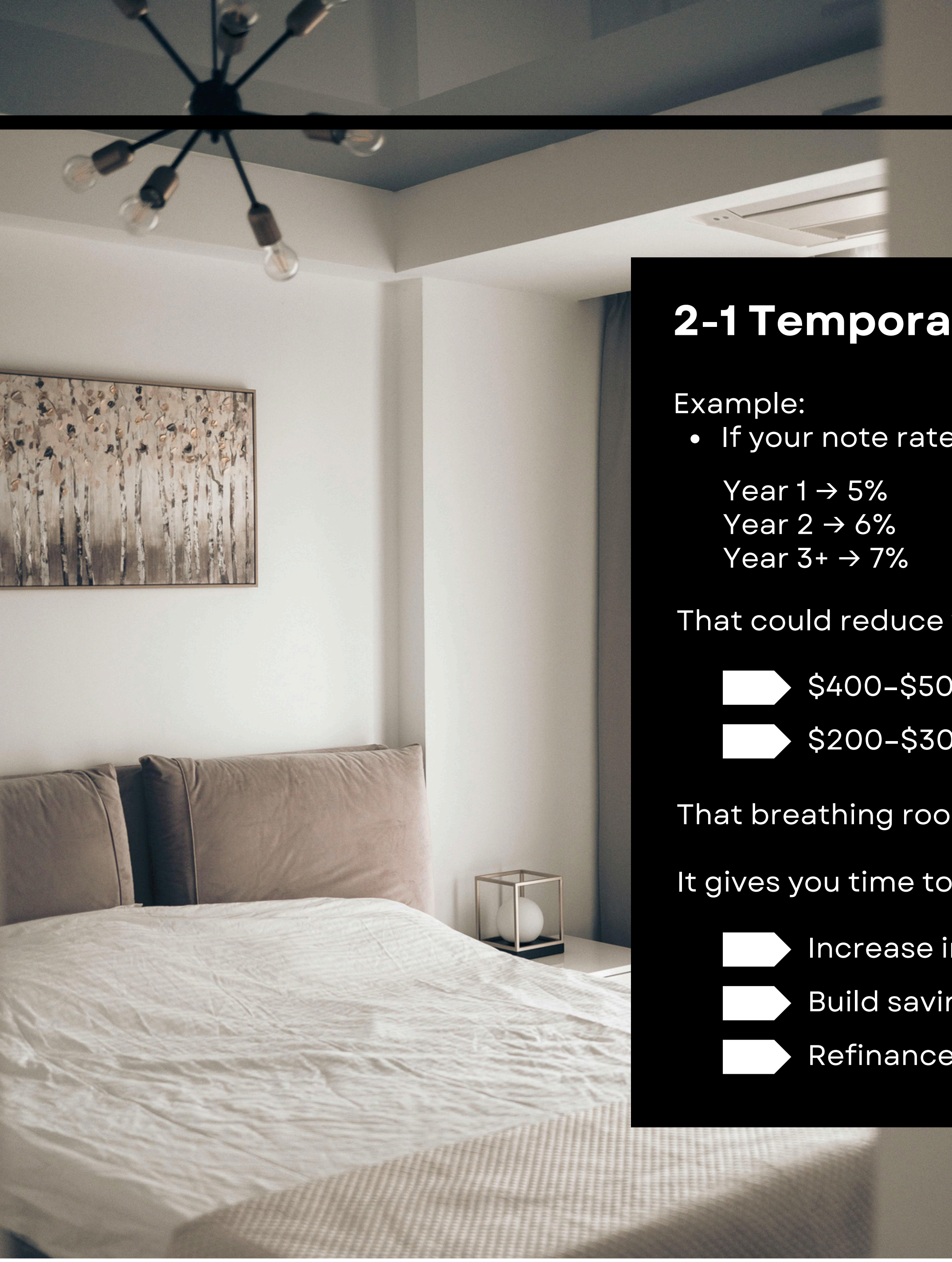
Your payment depends on:

- Seller concessions
- Temporary buy downs
- Permanent buy downs
- Loan structure
- Taxes and insurance
- Down payment
- Credit profile

The number you see online is the starting point – not the final number.

THE STRATEGY MOST BUYERS DON'T KNOW ABOUT: BUY DOWNS

This is the game-changer.



2-1 Temporary Buy Down

Example:

- If your note rate is 7%:

  Year 1 → 5%
  Year 2 → 6%
  Year 3+ → 7%

That could reduce your payment:

- $400–$500/month in Year 1
- $200–$300/month in Year 2

That breathing room matters.

It gives you time to:

- Increase income
- Build savings
- Refinance when rates drop

Permanent Rate Buy Down

Sellers can contribute money to permanently lower your interest rate.

You negotiate.

They pay.

Your payment drops.

Right now, many sellers are offering concessions to get homes sold.

That leverage disappears when rates drop and competition increases.

“BUT IT’S STILL $400 MORE THAN MY RENT...”

Let’s be honest.

Yes – in many cases, buying right now may cost more per month than your current rent.

But here’s the difference:

Rent = 100% expense

Mortgage = partial investment

And rent goes up every year.

Your mortgage?

Locked in.

You can adjust your lifestyle short-term.

You cannot adjust 5 years of missed equity.

THE WEALTH GAP IS REAL

Homeowners build wealth in three ways:

- Appreciation
- Principal paydown
- Tax advantages

If a $400,000 home appreciates just 5%:

That's $20,000 in equity in one year.

Renters?

$0.

Even buying "small" is often better than waiting. Because time in the market beats timing the market.

WHAT HAPPENS IF YOU WAIT?

Let's say rates drop.

Here's what typically follows:

- Buyer demand spikes
- Competition increases
- Bidding wars return
- Concessions disappear
- Prices climb

Now instead of negotiating buy downs...
You're competing against 5 other buyers.

Right now:
You may not love the rate –
But you have negotiating power.
That window doesn't stay open forever.

PAYMENT COMPARISON: WHAT THIS REALLY LOOKS LIKE

Let's break this down simply.

Scenario: $400,000 Purchase

Scenario	Monthly Payment	Year 1 Cost	Equity After 1 Year
Renting at $2,000	$2,000	$24,000 spent	$0
Buying at Full Rate (7%)	$2,500	~$30,000	~$20,000 equity (5% appreciation assumption)
Buying with 2-1 Buy Down	~$2,050–$2,100 (Year 1)	~$24,600	~$20,000 equity

Notice something?

With a buy down,
Your first-year payment can look very close to rent…
But instead of spending $24,000 with nothing to show for it…
You could be building equity.

That's the shift.

THE REAL STRATEGY SMART BUYERS ARE USING

It's simple:

- Negotiate concessions
- Buy down the rate
- Lock in the home
- Build equity
- Refinance later

You marry the house.
You date the rate.

THE BIGGEST MISTAKE YOU CAN MAKE

The biggest mistake in this market is not buying at 7%.
It's assuming you can't afford something –
Without understanding your options.
Affordability isn't about the headline.
It's about the strategy behind the payment.

NEXT STEP

Before you decide to wait...
Run the real numbers.
Ask a lender about:

- 2-1 buy downs
- Permanent rate reductions
- Seller concessions
- Payment scenarios
- Refinance timing

You may discover:
Buying is more doable than you thought.

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