Things To Consider When **Buying a Home**

SPRING 2026
EDITION

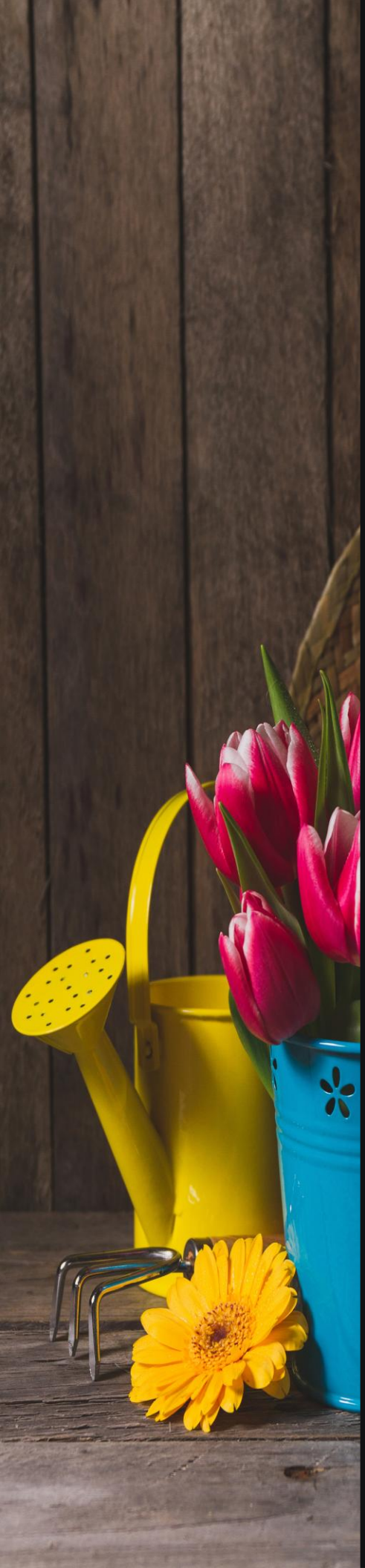




REALTYONEGROUP EMERGE

KIM PYNE
REALTOR®
Cell: 732.330.9245 • Office:732.477.0200
KimPyneRealtor.com
KPeCARD.com •
JRZshoreHomes@gmail.com





REALTYONEGROUP
EMERGE

Table of Contents

(**CLICK** on the topics below)

3. **Mortgage Rates Hit a 3-Year Low This Year**
6. **How Changing Mortgage Rates Affect Your Monthly Payment**
8. **Affordability Is Moving in the Right Direction**
10. **Inventory Is Making a Comeback in 2026**
15. **Why a Newly Built Home Might Be a Smart Move Right Now**
16. **Should You Buy an Existing Home or a Newly Built One?**
17. **The Top 2 Buyer Mistakes Today**
18. **Things To Avoid After Applying for a Mortgage**
22. **Top 3 Benefits of Mortgage PRE-APPROVAL**
24. **Top Reasons To OWN Your Home**
27. **5 Reasons You Need an Agent When Buying a Home**
29. **Let's Chat**

Mortgage Rates Hit a 3.5-Year Low This Year

If you're one of the thousands of homebuyers waiting for rates to fall, you should know it's already happening. And this year, they crossed an important milestone. They're the lowest they've been in 3.5 years.

Here's why that's such a big deal.

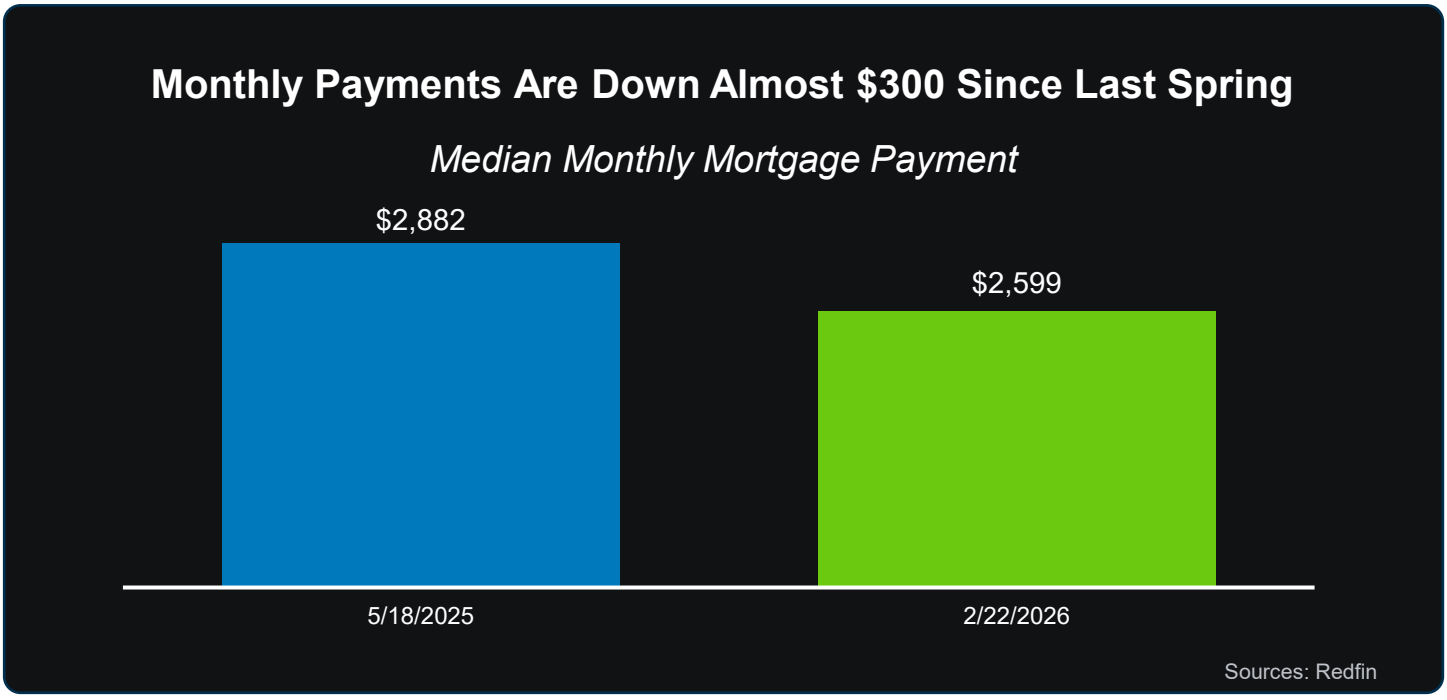
How Lower Rates Help You

A mortgage rate doesn't just affect the interest you end up paying on your home loan. It shapes your entire buying experience.

When rates were up around 7% just over a year ago, a lot of buyers felt priced out. Payments were higher. Budgets felt tighter. Affordability was a bigger challenge. That's especially true for first-time homebuyers, who felt the biggest pinch.

But according to industry experts, that's starting to change now that rates are slowly inching down. Let's break down why. At a rate around 6% or below, you'll see:

- **Lower monthly payments**. *Redfin* shows mortgage payments on a median-priced home are now roughly **$300 lower than they were last Spring**
- **More buying power**, thanks to the extra breathing room in your budget



MY e-CARD





REALTYONEGROUP EMERGE

KIM PYNE
REALTOR®
Cell: 732.330.9245 • Office:732.477.0200
KimPyneRealtor.com
KPeCARD.com •
JRZshoreHomes@gmail.com



This kind of monthly savings adds up fast, and totals **over $3,300 over the course of a year.** While this isn't enough to completely change the affordability game overnight, think about it this way. You can now make a stronger offer, purchase in a different location, or buy a home that checks more of your boxes. And that feels like a big shift compared to when rates were at 7%.

This Opens the Door for 550,000 Buyers

To drive home just how much this helps potential homebuyers like you, consider this research from the *National Association of Realtors* (NAR). It shows that when mortgage rates sit around this level, millions more households can afford a home. When rates are at 6% or below:

- **5.5 million more households can afford the median-priced home**
- **And roughly 550,000 of those people will likely buy a home within 12 to 18 months**

That's not just speculation. That's pent-up demand finally getting the green light they've been waiting for. You have the chance right now to get ahead and buy before more people notice the game has just changed. Because the math is already working in your favor.

An Important Call Out

Mortgage rates don't operate in a vacuum. Home prices, local inventory, property taxes, home insurance, and your personal finances still matter. And a rate in this territory doesn't mean every home suddenly works for every buyer. That's why getting pre-approved and running your numbers with a trusted lender is key.

Still, this rate environment puts more buyers in play than we've seen in years. So, if buying didn't work for you before, it's worth taking another look.

Bottom Line

Affordability is improving. And that may reset the math on your move.

Let's run the numbers together so you can get a rough estimate of how much more buying power you may have than you did just a few months ago.



How Changing Mortgage Rates Affect Your Monthly Payment

Experts say rates will come down slightly in the year ahead – but some volatility is expected.

> ***Average mortgage rates will decline modestly but remain above 6 percent, with likely bouts of volatility.***
>
> Fannie Mae

So, you shouldn't try to time the market. Instead, it's better to focus on how even a small change impacts your future mortgage payment.

Home Loan Amount	Fixed Mortgage Interest Rate	Monthly Mortgage P&I*	Monthly Savings Compared to 7.5%
$250,000	7.5%	$1,748	-
	7.0%	$1,663	**$85**
	6.5%	$1,580	**$168**
	6.0%	$1,499	**$249**
$450,000	7.5%	$3,146	-
	7.0%	$2,994	**$152**
	6.5%	$2,844	**$302**
	6.0%	$2,698	**$448**
$650,000	7.5%	$4,545	-
	7.0%	$4,324	**$221**
	6.5%	$4,108	**$437**
	6.0%	$3,897	**$648**

**Principal and Interest Payment. Total monthly payment may vary based on loan specifications such as property taxes, insurance, HOA dues, and other fees. Interest rates used here are for marketing purposes only. Consult your licensed Mortgage Advisor for current rates.*

Source: Mortgagecalculator.net

MY REVIEWS

CLICK HERE



★★★★★

Kim is always a call or text away! Hands down on of the top in the business!
Jennifer C.

“Kim is an excellent realtor. She is knowledgeable, uses resources to assist clients, genuinely committed to her clients and making the home buying process as easy as possible. Kim is always a call or text away and frankly; I wouldn’t have bought a home without her. I have referred her to family friends who have had the same experience. It was a pleasure to work with her and I’m now happy to also call her my friend. Hands down one of the top in the business!
You won’t be disappointed.”



REALTYONEGROUP EMERGE

KIM PYNE
REALTOR®
Cell: 732.330.9245 • Office:732.477.0200
KimPyneRealtor.com
KPeCARD.com •
JRZshoreHomes@gmail.com

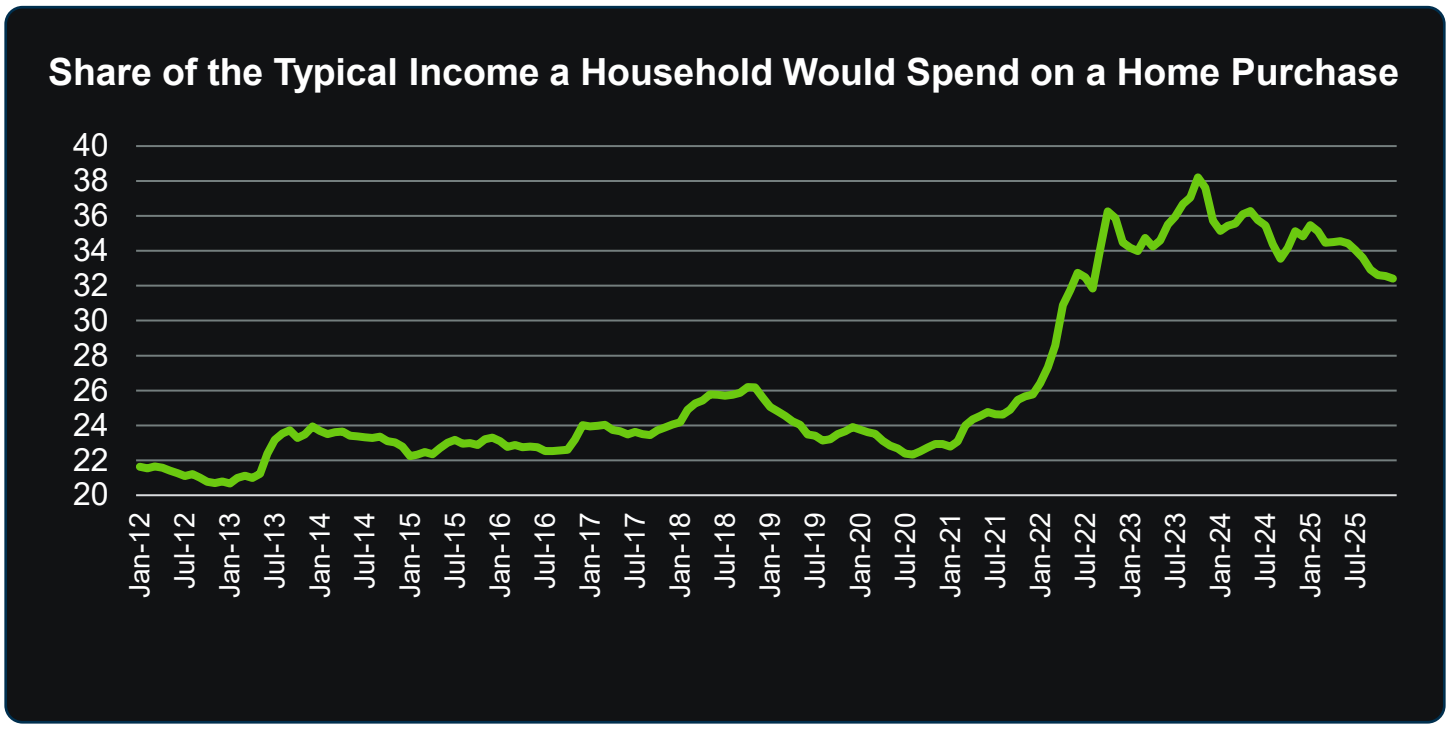


Affordability Is Moving in the Right Direction

There's finally good news for anyone who's been priced out or sitting on the sidelines. Buying a home is getting more affordable. While that doesn't mean everyone can suddenly afford a home, the improvement we're seeing matters.

One of the best ways to see the affordability shift is by looking at how much of a household's income it takes to buy a home. According to *Zillow*, housing is typically considered affordable when it takes **30% or less of your monthly income** to cover your expenses. That includes your mortgage payment, taxes, insurance, and basic maintenance.

For the past few years, the math was well above that threshold, and it made buying a home unachievable for many. But now, **it's taking less of a typical household's income to buy a home than it did just a few years ago** (*see graph below*):



Now, affordability is still tight. But things are trending in the right direction. And some markets may even fall back under that 30% threshold by the end of this year.

Bottom Line

The improvement isn't happening everywhere at the same speed. If you want to see how these trends show up in our area, let's talk.

REALTYONEGROUP EMERGE

First-Time Buyer To-Do-List

Buying your first home doesn't come with instructions – but maybe it should.

Want more information? Contact me today.

Cell:
732.330.9245

Assemble Your Dream Team

- ❑ Find a local agent
- ❑ Find a trusted lender

Prep Your Finances

- ❑ Check your credit score
- ❑ Save for your down payment + closing cost
- ❑ Look into assistance programs
- ❑ Talk to a lender about mortgage options
- ❑ Get PRE-APPROVED
- ❑ Figure out your budget

Gather Your Documents

- ❑ W-2s and tax documents
- ❑ Recent pay stubs
- ❑ Bank statements
- ❑ Investment account statements
- ❑ Copy of your drivers' license
- ❑ History of where you've lived
- ❑ Statements for student or car loans
- ❑ Proof of any supplemental income



REALTYONEGROUP EMERGE

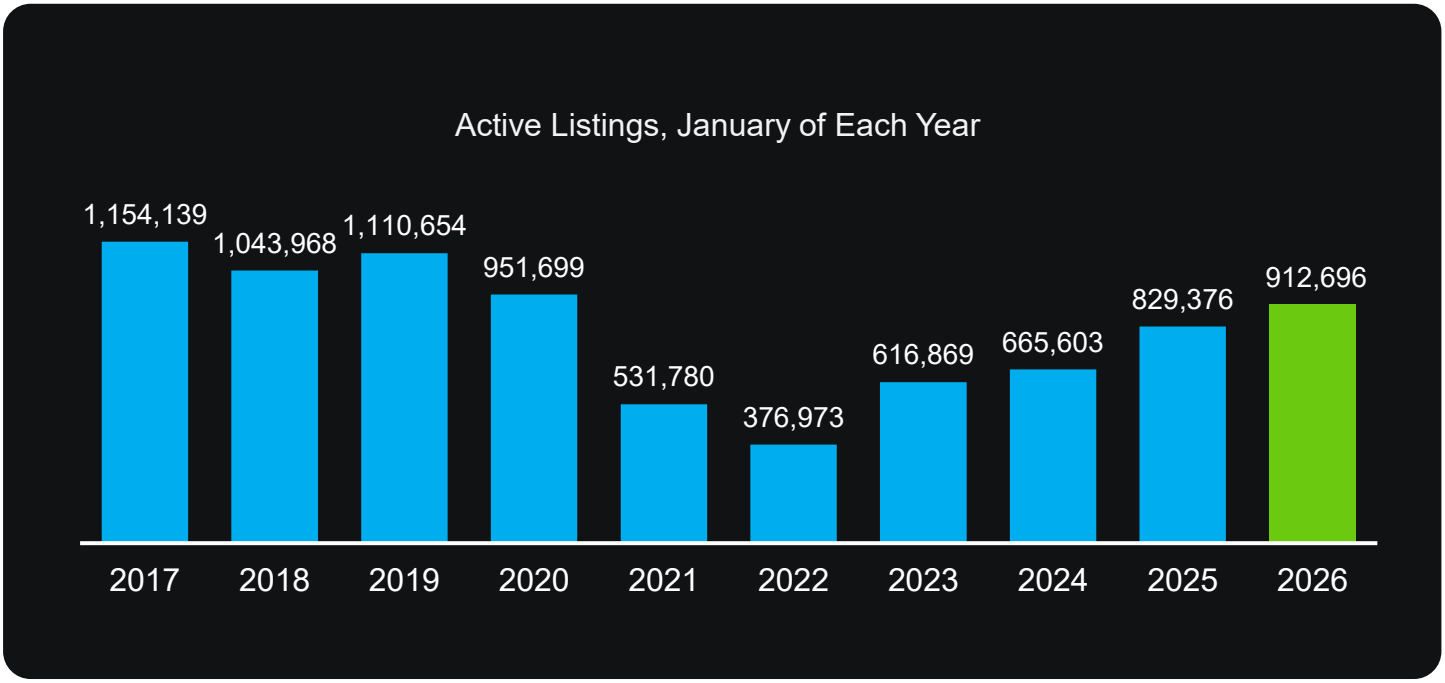
KIM PYNE
REALTOR®
Cell: 732.330.9245 • Office:732.477.0200
KimPyneRealtor.com
KPeCARD.com •
JRZshoreHomes@gmail.com



Inventory Is Making a Comeback in 2026

After a long stretch where buyers were competing for too few homes, inventory has made a comeback over the past year. And depending on where you live, that's opening up your options in a meaningful way.

According to *Realtor.com*, the number of homes available for sale has climbed to its highest level since 2020. And that's another big milestone for the market. Getting back to pre-pandemic levels signals a slow and steady return to what's typical (*see graph below*):



Now, it's worth noting, nationally the market isn't there yet – and having more inventory won't suddenly "fix" everything. But the growth the market has seen lately still changes how competitive it feels.

- **When there are more homes for sale**, buyers gain time, options, and leverage.
- **When there aren't**, the pressure ramps up quickly.

In the years since 2020, there haven't been enough homes for sale, and that's made the market feel different. Rushed. Stressful. Intimidating. But now it's finally getting better.

AVOID

THE RENT TRAP



CLICK HERE

Is It Better To RENT or BUY a Home Today?



REALTYONEGROUP EMERGE

KIM PYNE
REALTOR®
Cell: 732.330.9245 • Office:732.477.0200
KimPyneRealtor.com
KPeCARD.com •
JRZshoreHomes@gmail.com



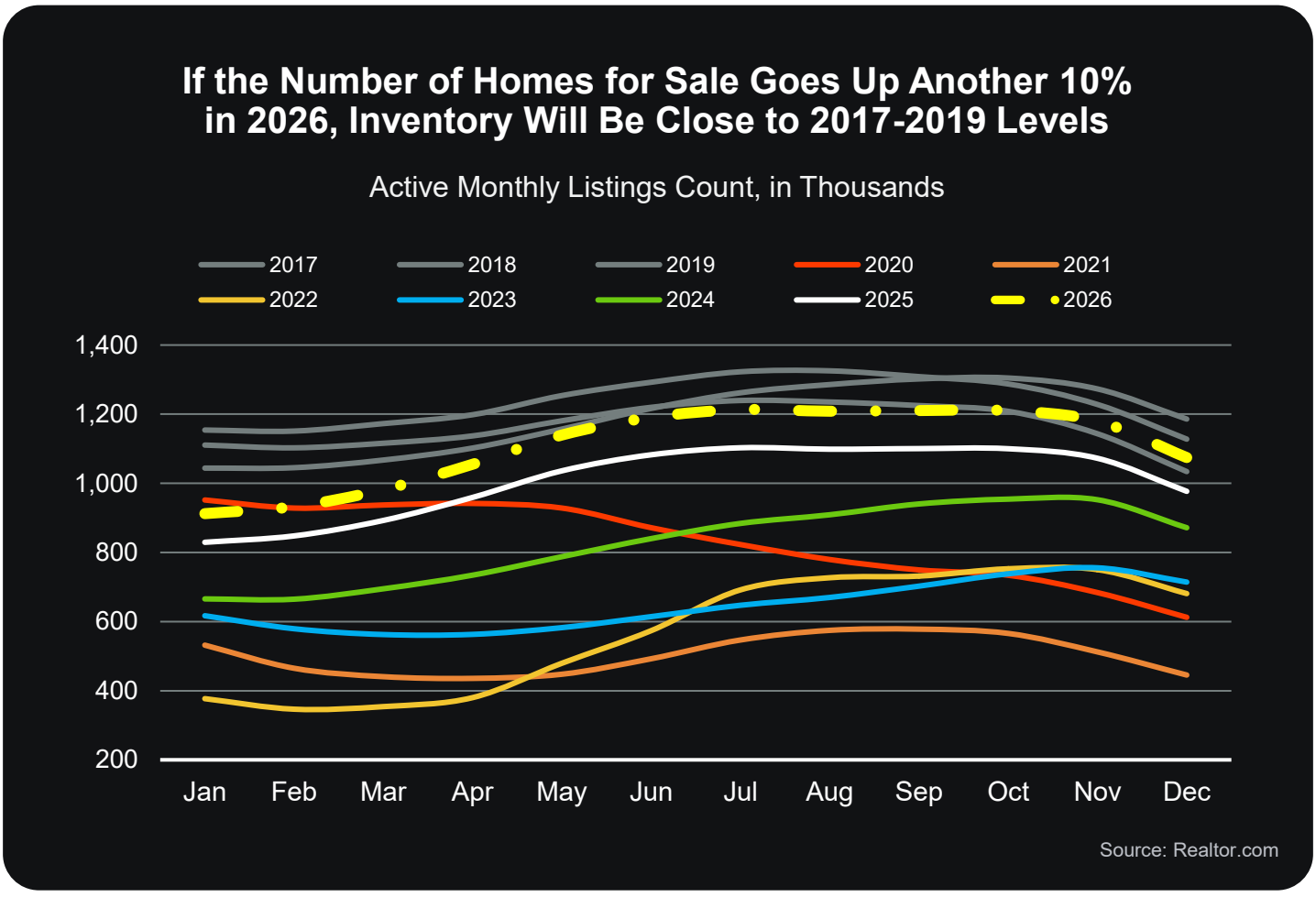
A Growing Portion of the Country Is Getting Back to Normal

Depending on where you live, inventory growth is going to vary. Some places are bouncing back faster than others.

According to Lance Lambert, Co-Founder of *ResiClub*, in January 2025, just a little over one year ago, **only 41 of the 200 largest metros were back to normal inventory.** But around the end of year, **almost half (90) of the largest 200 metro areas were back at or above typical levels.** That's a big improvement in roughly a year. And it's not done yet.

Inventory Is Expected To Keep Growing

Looking ahead, forecasts say the number of homes for sale could rise another 10% this year, which means even more markets should join the list of places where supply has rebounded.



That changes your home search in a good way. As Hannah Jones, Senior Economic Research Analyst at *Realtor.com*, puts it:

". . . housing market conditions are gradually rebalancing after several years of extreme seller advantage.

Buyers are beginning to see more options and modest negotiating power as inventory improves . . ."

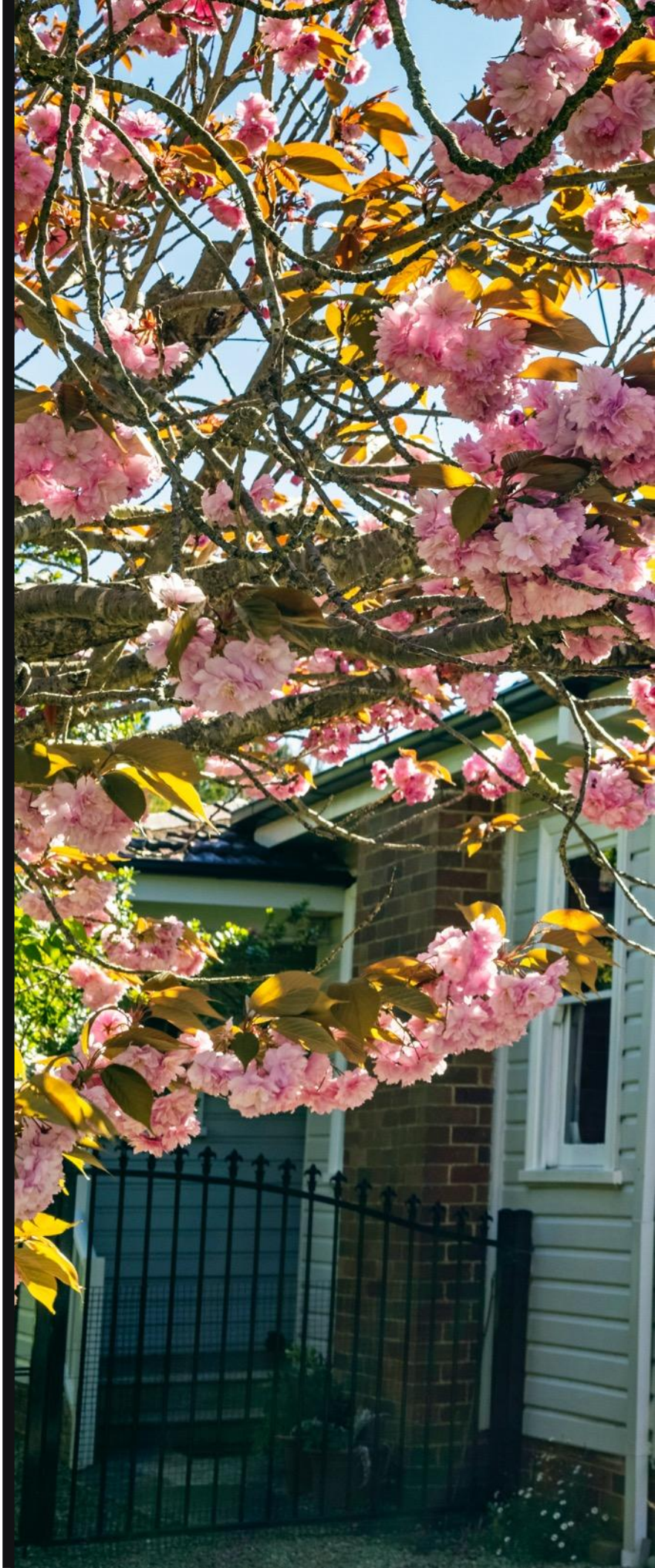
In other words, the market is starting to work *with* buyers again — not *against* them.

Bottom Line

Inventory isn't fully back to normal everywhere. But it's moving in the right direction. And, in some areas, it's already there.

If you've been waiting for a moment when you have options, and a little breathing room, this is the strongest setup buyers have seen in a long time.

If you want to know what's happening in our local market, let's talk.



Top Homebuyer Mistakes in Today's Market

- Trying to TIME the market
- Buying MORE house than you can afford
- MISSING OUT on Assistance Programs
- NOT leaning on the Expertise of a Pro



REALTYONEGROUP EMERGE

KIM PYNE
REALTOR®
Cell: 732.330.9245 • Office:732.477.0200
KimPyneRealtor.com
KPeCARD.com •
JRZshoreHomes@gmail.com





Why a Newly Built Home Might Be a Smart Move Right Now

Are you looking for better prices? You might find it in an unexpected place: a newly built home. That's why more buyers are choosing new construction. It's not just about getting the latest technology or modern floorplans. It's because they may be able to get a better deal.

There are more brand-new homes available right now than there has been in years. And as a buyer, that can help you in two big ways. It gives you more options, and it motivates builders to sell their inventory before they build more. That's exactly why so many homebuilders are offering serious incentives like price cuts, mortgage rate buydowns, and help with closing costs.

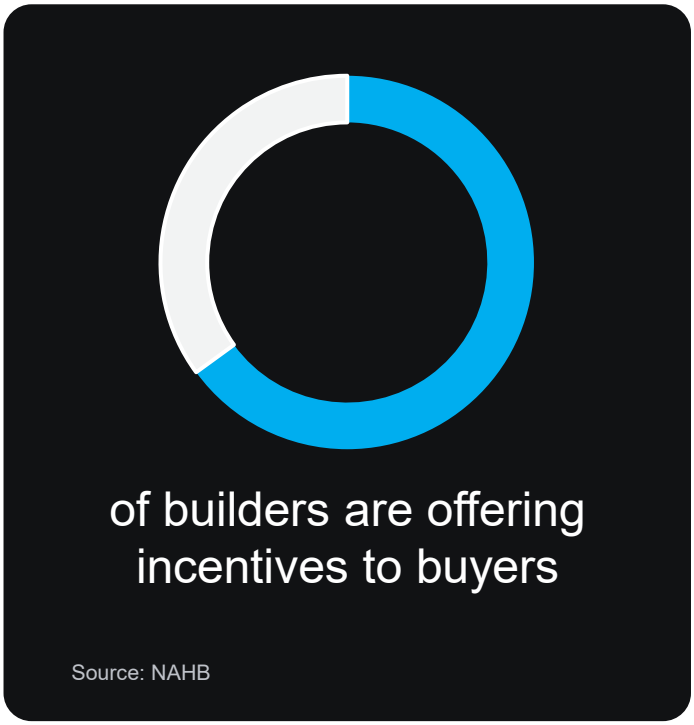
And perks like that are hard to ignore. That's why, in 2025, new home sales hit their highest level in over 3 years. Buyers saw the opportunity, and they jumped on it. Maybe you should do
the same.

Builder Incentives Are at an All-Time High

Data from the *National Association of Home Builders* (NAHB) shows 65% of builders offered special perks to buyers.

That's the highest percentage in 5 years. Here's a quick rundown of some of the most common ones:

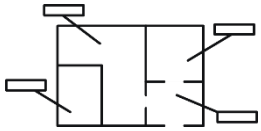
- **Help with Closing Costs:** Some builders are covering thousands of dollars in fees to reduce the upfront cost of buying.
- **Extra Upgrades:** Think premium finishes, appliance packages, and designer features, often added at no extra cost.
- **Mortgage Rate Buydowns:** This is when the builder pays to get you a lower mortgage rate, which reduces your monthly payments. Right now, buyers can get a rate roughly a half a percentage point lower on new homes than buyers on existing homes, thanks to builder incentives.



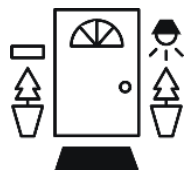
Should You Buy an Existing Home Or a Newly Built One?

If you're torn on whether you want to focus your search on new construction homes or existing ones, here are some differences that could help you decide.

Benefits of an Existing Home



A wider variety of floor plans and styles

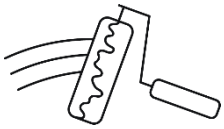


Details that add charm and character



More mature landscaping and neighborhoods

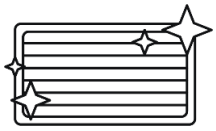
Benefits of a Brand-New Home



Ability to customize certain features during the build



Won't need repairs or renovation work up front



Energy efficient features may be standard

Both options have their perks; it just depends on what matters most to you.

If you have questions about what's available in our area, let's connect.

The Top 2 Buyer Mistakes Today



In today's complex market, you'll want to be sure you have advice from a team of professionals. If you don't lean on the pros, you may make some costly mistakes. Here are the top 2 other buyers are making right now and how your agent and lender can help you avoid each one.

1. Putting Off Pre-Approval

As part of the homebuying process, a lender will look at your finances to figure out what they're willing to loan you for your mortgage. This gives you a good idea of what you can borrow so you can really wrap your head around the financial side of things before you start looking at homes.

While house hunting can be a lot more fun than talking about finances, you don't want to do this out of order.

Make sure you get your pre-approval first before house hunting. As CNET explains:

"If you wait to get preapproved until the last minute, you might be scrambling to contact a lender and miss the opportunity to put a bid on a home."

2. Buying More House Than You Can Afford

With today's mortgage rates and home prices, it's even more important to avoid stretching your budget too far. This is especially true because other housing expenses like home insurance and taxes are on the rise.

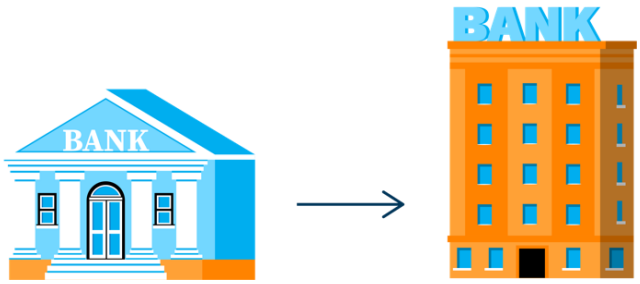
Be sure to factor these expenses into your budget so you don't overextend. *Bankrate* offers this advice:

"Focus on what monthly payment you can afford rather than fixating on the maximum loan amount you qualify for. ***Just because you can qualify for a $300,000 loan doesn't mean you can comfortably handle the monthly payments that come with it along with your other financial obligations.****"*

Bottom Line

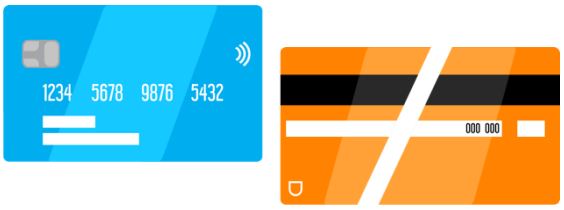
The good news is you don't have to deal with any of these headaches, if you have the right partner by your side. Let's connect so you have a pro who can help you avoid these costly mistakes.

THINGS TO AVOID
AFTER APPLYING FOR A MORTGAGE



DON'T change bank accounts.

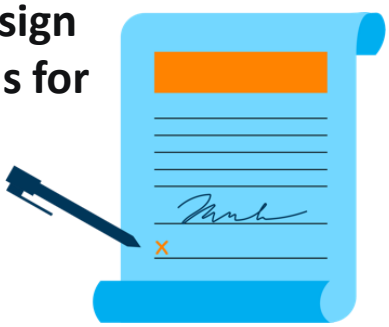
DON'T apply for new credit or close any credit accounts.





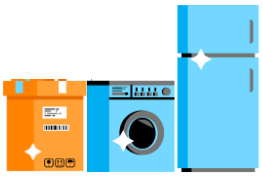
DON'T deposit cash into your bank accounts before speaking with your bank or lender.

DON'T co-sign other loans for anyone.





DON'T Make any LARGE Purchases!





REALTYONEGROUP EMERGE

KIM PYNE
REALTOR®
Cell: 732.330.9245 • Office:732.477.0200
KimPyneRealtor.com
KPeCARD.com •
JRZshoreHomes@gmail.com

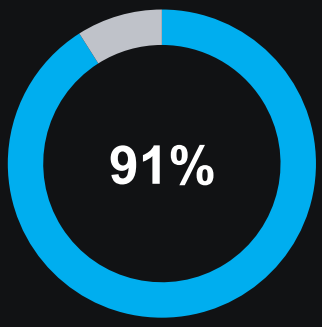


An Agent is a Key Part of the Homebuying Process

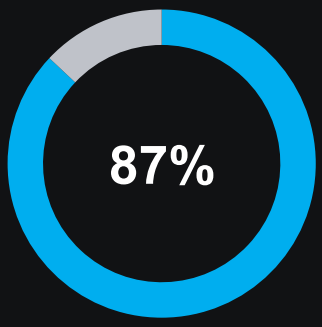


Your agent is the person who will guide you through every step when buying a home and look out for your best interests along the way. They smooth out a complex process and take away the bulk of the stress of what's likely your largest purchase ever. And that's exactly what you want and deserve.

This is at least part of the reason why a survey from *Bright MLS* found an overwhelming majority of people agree an agent is a key part of the homebuying process (*see visual below*):



Of respondents agree "It would be **very stressful** to navigate the home buying process without a real estate agent or broker."

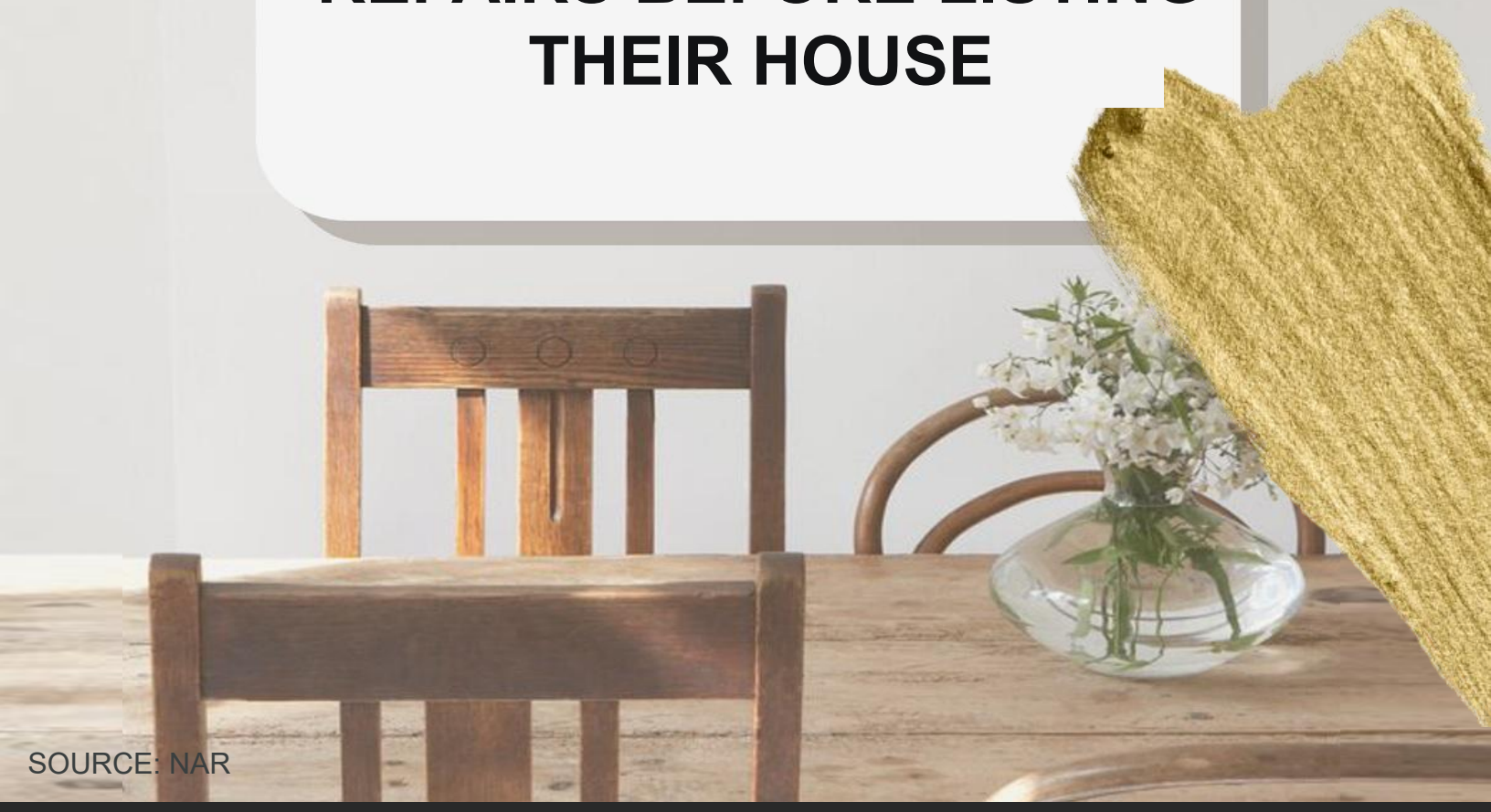


Of respondents believe "A real estate agent or broker is **an essential, trusted advisor** for a homebuyer."

Source: Bright MLS

2 OUT OF 3

SELLERS MAKE REPAIRS BEFORE LISTING THEIR HOUSE



SOURCE: NAR



REALTYONEGROUP EMERGE

KIM PYNE
REALTOR®
Cell: 732.330.9245 • Office:732.477.0200
KimPyneRealtor.com
KPeCARD.com •
JRZshoreHomes@gmail.com



To get a better idea of just a few of the top ways agents add value, check out this list.

1. **Deliver Industry Expertise:** The right agent – the professional – will coach you through everything from start to finish. With professional training and expertise, agents know the ins and outs of the buying process. And in today's complex market, the way real estate transactions are executed is constantly changing, so having expert advice on your side is essential.
2. **Provide Expert Local Knowledge:** In a world that's powered by data, a great agent can clarify what it all means, separate fact from fiction, and help you understand how current market trends apply to your unique search. From how quickly homes are selling to the latest listings you don't want to miss, they can explain what's happening in your specific local market so you can make a confident decision.
3. **Explain Pricing and Market Value:** Agents help you understand the latest pricing trends in your area. What's a home valued at in your market? What should you think about when you're making an offer? Is this a house that might have issues you can't see on the surface? No one wants to overpay, so having an expert who really gets true market value for individual neighborhoods is priceless. An offer that's both fair and competitive in today's housing market is essential, and a local expert knows how to help you hit the mark.
4. **Review Contracts and Fine Print:** In a fast-moving and heavily regulated process, agents help you make sense of the necessary disclosures and documents, so you know what you're signing. Having a professional that's trained to explain the details could make or break your transaction and is certainly something you don't want to try to figure out on your own.
5. **Bring Negotiation Expertise:** From offer to counteroffer and inspection to closing, there are a lot of stakeholders involved in a real estate transaction. Having someone on your side who knows you and the process makes a world of difference. An agent will advocate for you as they work with each party. It's a big deal, and you need a partner at every turn to land the best possible outcome.

Bottom Line

Real estate agents are specialists, educators, and negotiators. They adjust to market changes and keep you informed. And keep in mind, every time you make a big decision in your life, especially a financial one, you need an expert on your side. Expert advice from a trusted professional is priceless.

Top 3 Benefits of
Mortgage Pre-Approval





It gives you clarity When determining your Homebuying budget.

CLICK HERE



You can be made Confident in your ability to secure a loan.



Your offer is more Desirable and has a competitive edge in a bidding war.



REALTYONEGROUP EMERGE

KIM PYNE
REALTOR®
Cell: 732.330.9245 • Office:732.477.0200
KimPyneRealtor.com
KPeCARD.com •
JRZshoreHomes@gmail.com



FEATURED OPEN HOUSES IN TOMS RIVER, NEW JERSEY







REALTYONEGROUP EMERGE

KIM PYNE
REALTOR®
Cell: 732.330.9245 • Office:732.477.0200
KimPyneRealtor.com
KPeCARD.com •
JRZshoreHomes@gmail.com



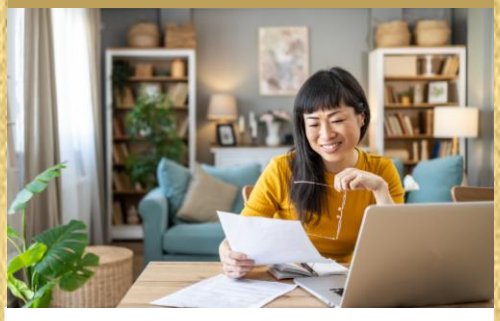
Top Reasons To Own Your Home

Accomplishment



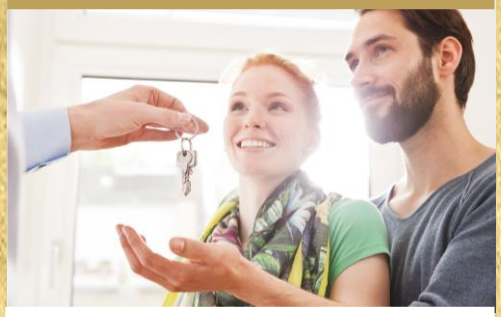
Feeling proud of your achievement

Stability



Locking in a large portion of your monthly housing payment with a fixed-rate mortgage

Appreciation



Home values usually rise, and that makes owning a home a good investment

Privacy



Having the key to a place that's truly your own

Wealth Building



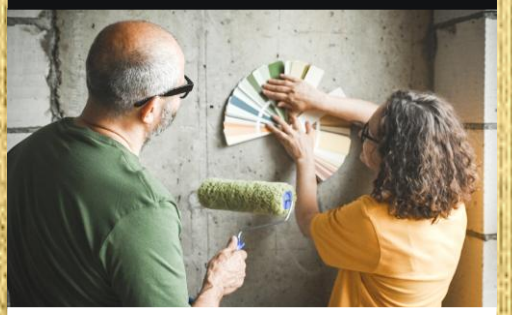
Growing your net worth as your home value climbs and you pay down your mortgage

Tax Benefits



Getting a tax break, if your situation applies. Talk to your accountant or financial advisor to learn more.

Personal Expression



Customizing your home to your unique style

Community



Putting down roots creates a greater sense of belonging and connection

What's the top reason you'd love to own a home?

Source: NAR

SCAN to get an "INSTANT" Home Value Estimate

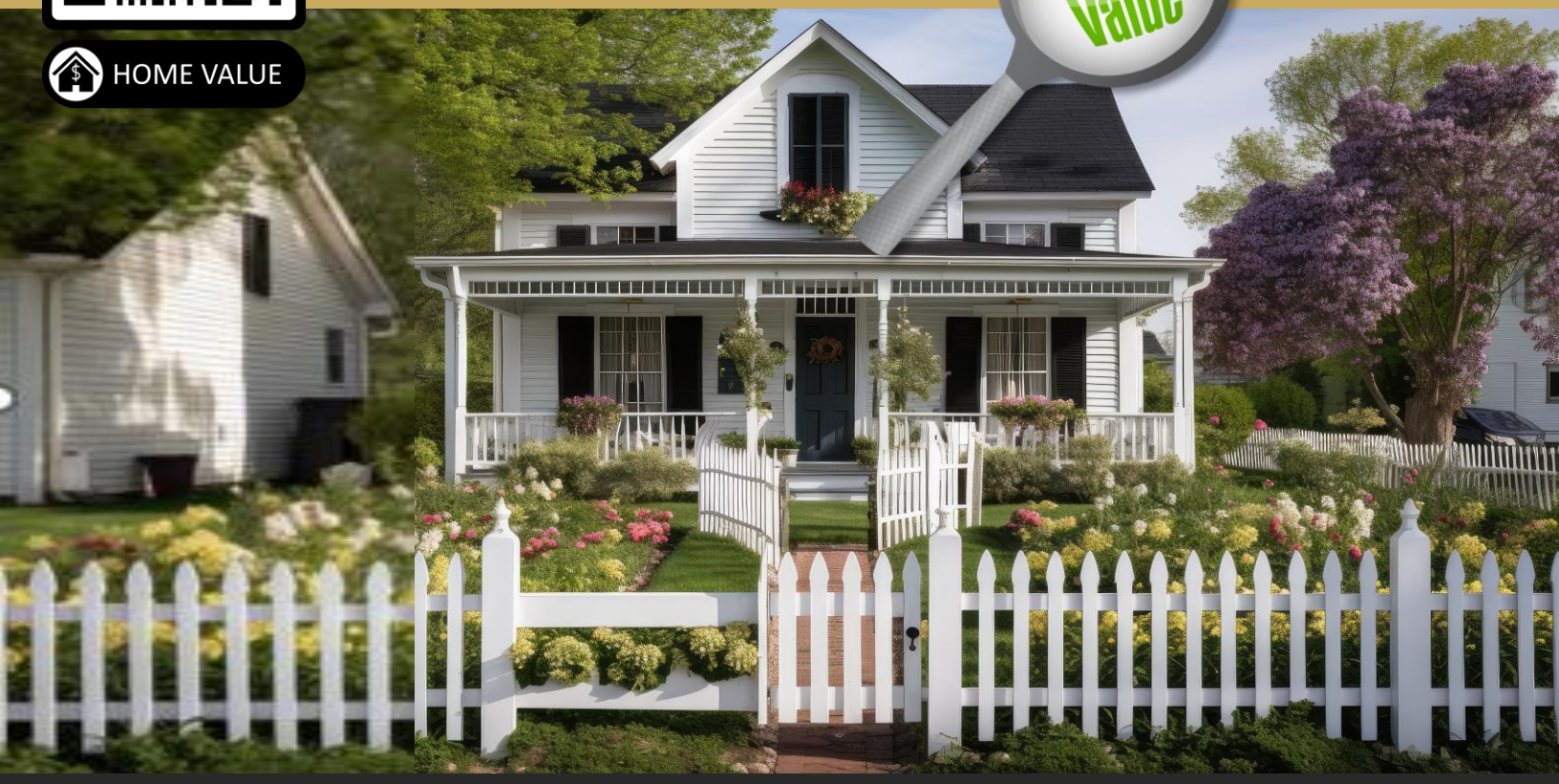
What is a home worth, in 2 minutes or less!

Get an Instant Home Value Estimate

Enter your street address, city, state & zip | Get Estimate

CLICK HERE

HOME VALUE





REALTYONEGROUP EMERGE

KIM PYNE
REALTOR®
Cell: 732.330.9245 • Office:732.477.0200
KimPyneRealtor.com
KPeCARD.com •
JRZshoreHomes@gmail.com



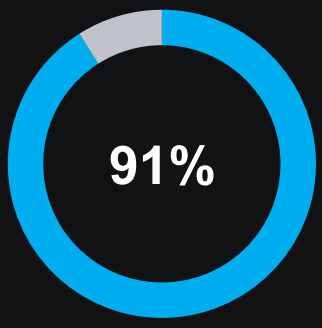
5 Reasons You Need an Agent When Buying a Home

When it comes to buying a home, expert advice from a trusted real estate agent is priceless, now more than ever. And here's why. ***An agent does a lot more than you may realize.***

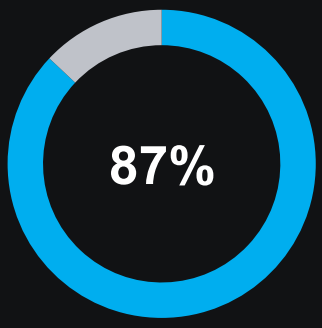


Your agent is the person who will guide you through every step when buying a home, and they'll look out for your best interests along the way. They smooth out a complex process and take away the bulk of the stress of what's likely your largest purchase ever. And that's exactly what you want and deserve.

This is at least part of the reason why a survey from *Bright MLS* found an overwhelming majority of people agree an agent is a key part of the homebuying process (*see visual below*):



Of respondents agree "It would be **very stressful** to navigate the home buying process without a real estate agent or broker."



Of respondents believe "A real estate agent or broker is **an essential, trusted advisor** for a homebuyer."

To get a better idea of just a few of the top ways agents add value, check out this list.

- **Deliver Industry Expertise:** The right agent – the professional – will coach you through everything from start to finish. With professional training and expertise, agents know the ins and outs of the buying process. And in today's complex market, the way real estate transactions are executed is constantly changing, so having expert advice on your side is essential.
- **Provide Expert Local Knowledge:** In a world that's powered by data, a great agent can clarify what it all means, separate fact from fiction, and help you understand how current market trends apply to your unique search. From how quickly homes are selling to the latest listings you don't want to miss, they can explain what's happening in your specific local market so you can make a confident decision.
- **Explain Pricing and Market Value:** Agents help you understand the latest pricing trends in your area. What's a home valued at in your market? What should you think about when making an offer? Is this a house that might have issues you can't see on the surface? No one wants to overpay, so having an expert who really gets true market value for individual neighborhoods is priceless. An offer that's both fair and competitive in today's housing market is essential, and a local expert knows how to help you hit the mark.
- **Review Contracts and Fine Print:** In a fast-moving and heavily regulated process, agents help you make sense of the necessary disclosures and documents, so you know what you're signing. Having a professional that's trained to explain the details could make or break your transaction and is certainly something you don't want to try to figure out on your own.
- **Bring Negotiation Expertise:** From offer to counteroffer and inspection to closing, there are a lot of stakeholders involved in a real estate transaction. Having someone on your side who knows you and the process makes a world of difference. An agent will advocate for you as they work with each party. It's a big deal, and you need a partner at every turn to land the best possible outcome.

Bottom Line

Real estate agents are specialists, educators, and negotiators. They adjust to market changes and keep you informed. And keep in mind, every time you make a big decision in your life, especially a financial one, you need an expert on your side. Expert advice from a trusted professional is priceless.



I’m sure you have questions and thoughts about the real estate process.

I’d love to talk with you about what you’ve read here and help you on the path to buying your new home. **CLICK**, or see my contact information below, and I look forward to working with you.

CLICK HERE



REALTYONEGROUP EMERGE

KIM PYNE
REALTOR®
Cell: 732.330.9245 • Office:732.477.0200
KimPyneRealtor.com
KPeCARD.com •
JRZshoreHomes@gmail.com

