



Border real estate agents dispute the myth that winter is not the right time to be buying or selling homes, saying correct presentation and appropriate pricing do not alter with the seasons.

Thawing out some myths about the winter market

There are plenty of reasons to warm to buying or selling your home in the colder months, one being that 'buyers don't hibernate', writes Janet Howie.

THE colder months are nearly here, so it's time to forget all about buying and selling real estate.

Wrong. Houses don't look as good in winter, therefore there's no point putting them on the market until spring.

Wrong again. These perceptions can be common thinking among the general public, but Border agents say they are misplaced.

Although property markets do tend to be more active in spring and summer, potential vendors and buyers are advised not to dismiss winter's potential.

Heidi Bourke, principal of sellbuyrent, says the seasons do not really affect individual sales and pricing.

"If you need to sell, you just sell at any time of the year; 365 days a year there's always someone looking to buy," she says.

Mrs Bourke says people would note the warmth of a house viewed in winter, but equally they notice a home's comfort on a hot summer day.

"It's all about how well a house is maintained, structurally and cosmetically, how it's priced," she says.

"Those things stay the same.

"If someone says they want to wait for spring to sell, I'd ask why."

Buyer's agent and property author Patrick Bright says while winter may mean less housing stock, there also tends to be less competition as buyers hold off until later in the year.

"There is definitely a myth that winter isn't the best time to be buying property," he says.

"Whilst the largest volume of property hits the market from September to November, realistically people can't put their life on hold for the other nine months of the year.

"A lot of great property comes onto the market in winter so the best time to buy a property is when you're ready."

Wodonga Real Estate's Clinton Harvey says vendors fear their homes and gardens do not look as appealing in the winter months.

"But it's not like yours doesn't look as good as anyone else's; they're all in the same boat," he says.

"It can be an advantage to see a home in the least favourable season.

"If you present them right and price them right, they sell."

Mr Harvey says traditionally more people move with job transfers earlier and later in the year, but as he points out "buyers don't hibernate".

Andrew Kane, of Kane Real Estate, says the Albury-Wodonga

market generally is quite stable in terms of house numbers and pricing.

"I think winter's as good a time as any (to sell) with the way things have gone over the last few years," he says.

Bourdis Southern Cross Real Estate director George Bourdis says vendors potentially can miss out by overlooking the value of a midyear listing.

"There's always a need for people to get into property, it doesn't actually stop in winter," he says.

Mr Bourdis says waiting until spring increases the competition and the chance 30 to 40 similar homes will also be available.

Those looking to buy can take the present climate into account when viewing a house.

"I believe presentation is important, but good, clean, tidy, defined yards are what they are even in the winter time," he says.

From a buyer's perspective, a winter inspection can reveal aspects such as whether a house will be warm or cold, whether there is any dampness or moisture and the drainage of the yard.

Mr Bourdis says vendors should explore their options over the colder months.

"I believe you stand an opportunity of getting a really good sales result," he says.



Classic's got real charm thanks to renovation

WODONGA - \$235,000

113 Tarakan Street

Features: Studio/teenage retreat, renovated, nice surrounds
Agent: Professionals Wodonga
Phone: (02) 6024 3177



FIRST home buyers and those looking to open their property portfolio would be crazy not to cast an eye over this East Wodonga character property.

On the market for under \$240,000 and conveniently located close to the city CBD, White Box Rise shopping precinct, schools and the new Waves swimming complex, it looks the bees knees thanks to a major makeover that has turned this 20th century classic into a real charmer.

Flooded in natural light, this weatherboard with iron roof house offers comfort and ease for the younger family or for those wanting to downsize.

Set on a landscaped 710sq m private block, this neat-as-a-pin house showcases a practical floor plan, with polished renovated interiors for stylish, low-maintenance living and

it is ideally finished with a spacious and securely fenced backyard.

On offer is a front porch, a lovely sitting room, two bedrooms with built-in robes, a 9m x 4m studio (which could be used as a third bedroom), a revamped, period-style kitchen with a new upright cooker and a single-drawer dishwasher, a bright family bathroom and a new laundry.

There's also a sensational pitched roof entertaining area.



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THE BOTTOM LINE Your guide to mortgage repayments

Repayments based on 25-year loan with weekly repayments. Current cash rate 4.25%. Disclaimer: The information in this table is provided as a guide only. Neither CANNEX nor the provider warrants the accuracy of any information and neither is responsible for any loss, damage or expense incurred by you as a result of use of the data herein.

MORTGAGE	INTEREST RATE								MORTGAGE	INTEREST RATE							
	7.25%	7.50%	7.75%	8.00%	8.25%	8.50%	8.75%	9.00%		7.25%	7.50%	7.75%	8.00%	8.25%	8.50%	8.75%	9.00%
\$160,000	\$266.66	\$272.64	\$278.66	\$284.75	\$290.89	\$297.08	\$303.33	\$309.62	\$340,000	\$566.66	\$579.35	\$592.16	\$605.09	\$618.14	\$631.30	\$644.57	\$657.94
\$180,000	\$300.00	\$306.72	\$313.50	\$320.34	\$327.25	\$334.22	\$341.24	\$348.32	\$360,000	\$599.99	\$613.43	\$627.00	\$640.69	\$654.50	\$668.43	\$682.48	\$696.65
\$200,000	\$333.33	\$340.79	\$348.33	\$355.94	\$363.61	\$371.35	\$379.16	\$387.03	\$380,000	\$633.33	\$647.51	\$661.83	\$676.28	\$690.86	\$705.57	\$720.40	\$735.35
\$220,000	\$366.66	\$374.87	\$383.16	\$391.53	\$399.97	\$408.49	\$417.07	\$425.73	\$400,000	\$666.66	\$681.59	\$696.66	\$711.87	\$727.22	\$742.70	\$758.31	\$774.05
\$240,000	\$400.00	\$408.95	\$418.00	\$427.12	\$436.33	\$445.62	\$454.99	\$464.43	\$420,000	\$699.99	\$715.67	\$731.50	\$747.47	\$763.58	\$779.84	\$796.23	\$812.75
\$260,000	\$433.33	\$443.03	\$452.83	\$462.72	\$472.69	\$482.76	\$492.90	\$503.13	\$440,000	\$733.32	\$749.75	\$766.33	\$783.06	\$799.94	\$816.97	\$834.15	\$851.46
\$280,000	\$466.66	\$477.11	\$487.66	\$498.31	\$509.06	\$519.89	\$530.82	\$541.84	\$460,000	\$766.66	\$783.83	\$801.16	\$818.66	\$836.31	\$854.11	\$872.06	\$890.16
\$300,000	\$499.99	\$511.19	\$522.50	\$533.91	\$545.42	\$557.03	\$568.74	\$580.54	\$480,000	\$799.99	\$817.91	\$835.99	\$854.25	\$872.67	\$891.24	\$909.98	\$928.86
\$320,000	\$533.33	\$545.27	\$557.33	\$569.50	\$581.78	\$594.16	\$606.65	\$619.24	\$500,000	\$833.32	\$851.99	\$870.83	\$889.84	\$909.03	\$928.38	\$947.89	\$967.56