

Waiting for spring to sell?

Spring in DC gets you about four percent more. Waiting from September to April costs seven months of owning a house you have already decided to leave. Fill in the right-hand column and add it up. Whichever number is bigger wins.

A The spring lift

Your likely sale price if you listed this month

Times four percent. That is the spring lift.

(What the same house would likely bring in March to May, over October.)

Quick reference: four percent of

\$1,000,000	\$1,250,000	\$1,500,000	\$2,000,000	\$2,500,000
\$40,000	\$50,000	\$60,000	\$80,000	\$100,000

B What seven months of waiting costs

	Per month	Times seven
Mortgage (principal and interest)		
Property tax		
Homeowner's insurance		
Utilities		
Upkeep: lawn, snow, small repairs		
Anything else: storage, a bridge loan		
Holding total	add the right-hand column	

C The decision

If A beats B, wait for spring.

If it doesn't, list now.

Two more things the data says. From October 1 to 15, listings still priced at the September level; after the 15th they dropped about four points. And about seven in ten October listings were under contract within thirty days.

Source: 30,451 DC row house sales, 2016 to 2025, from the DC Brief at brianhill.co. Spring is March to May. The four percent is the per square foot gap between spring and October listings over those ten years; in 2025 it had nearly closed (spring 96.5 percent of asking, October 96.2). This sheet is arithmetic, not advice. Rates, your lease, your job, and your street all move the answer.

Waiting for spring to buy?

Waiting costs a buyer twice. Seven months of rent, then the spring lift on the price of the house you eventually buy. Same four percent, other side of the table. Fill it in and add it up.

A Seven months of rent

Your rent per month

Times seven (September to April)

Plus any month-to-month bump or lease break fee

B The spring lift on your budget

The price you expect to pay

Times four percent. That is what the same house costs in spring.

Quick reference: four percent of

\$1,000,000	\$1,250,000	\$1,500,000	\$2,000,000	\$2,500,000
\$40,000	\$50,000	\$60,000	\$80,000	\$100,000

C Your cost of waiting

A plus B

Rent you will never see again, plus the lift on the price.

D What fall gives you instead

31% vs 42%

October sales that closed above asking, against spring. Fewer bidding wars.

25% vs 19%

October sales that closed under 95 percent of asking, against spring. More room to negotiate.

15.5 vs 8 days

Median days to contract above \$1.3 million, October against spring. Time to inspect and think.

If the right house is on the market now, C is what it costs you not to buy it.

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