

Are you wondering if now is a good time to buy [homes in Boise ID](#)? Do you worry that it may be better to wait until interest rates go back down?

If you want or need a new home, now is the time to buy. There is no indication that interest rates will fall back to their previous record low levels. In fact, they're likely to continue rising even more. The longer you wait, the higher they may be when you finally decide to buy.

Here are 3 more reasons why now is the time to buy a new home in Boise ID:

1. History has shown that home prices rise over time. This makes them more expensive as time goes on. It also means that the sooner you buy, the sooner you can start taking advantage of the buildup in equity and value.
2. In the short term, demand for new homes increases in spring and summer. That means you can get the best deals with less competition if you buy in the winter.
3. If you buy now and interest rates do fall in the future, you can refinance to the lower rate.

Here's more good news: If you're in a strong position credit-wise and have a solid employment history, you should be able to qualify for the lowest available rates. Having a large down payment also helps keep your mortgage as small as possible, reducing the interest you pay over time.

You can get a lower interest rate by opting for a 15-year mortgage rather than a 30-year. That option also reduces the total amount of interest you pay over the life of the loan. You repay your loan with a shorter mortgage and build equity faster.

Now is a great time to build your new home in The Highlands at Cartwright Ranch. This amenity-filled community in the Boise foothills offers a wide range of lot sizes and home designs to fit your tastes and budget. The Highlands at Cartwright Ranch features larger luxury homes on a hillside overlooking the foothills.

Call Jamie Nosek today at 208-917-4870 to start planning your new home in the Cartwright Ranch community of new [homes in Boise ID](#).