

West Des Moines Buyers Compete for Move-In Ready Homes as Listings Decline

In West Des Moines, buyers are vying for limited move-in ready homes as rising costs and low listings reshape the market.

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EINPresswire.com/ -- A shift in buyer behavior is reshaping the housing

market in West Des Moines and surrounding communities. Instead of pursuing fixer-uppers, many buyers are seeking homes that are move-in ready. At the same time, fewer homeowners are listing their properties, creating competitive conditions that present challenges for both buyers and sellers.



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Rising borrowing costs and unpredictable renovation expenses are driving much of this change. Materials, labor, and construction costs have climbed, turning once-manageable home projects into financial hurdles. For households already stretching to afford a mortgage, the idea of a large renovation feels increasingly out of reach, making turnkey homes especially attractive.

The trend is compounded by the fact that many homeowners are staying put. Those who secured historically low interest rates are reluctant to give them up, even if their homes no longer fit their needs. This has further reduced available listings and intensified competition for updated homes.

In West Des Moines, these conditions are particularly evident. The area features a mix of established neighborhoods where homes may need updates alongside newer developments offering modern amenities. Buyers are often weighing the costs of renovating older homes against the stability of purchasing properties that require little or no initial work. For some, this means widening searches beyond preferred neighborhoods or turning to new construction when available.

In this climate, local [mortgage lenders and financial experts](#) play an essential role. Buyers benefit from clear guidance on financing options, affordability, and long-term value. With each percentage point of interest carrying significant weight, education and expert advice help households make confident decisions.

For sellers, today's market presents both opportunities and challenges. Move-in ready homes that do hit the market often generate strong interest, sometimes resulting in multiple offers. On the other hand, homes that need significant updates may sit longer unless sellers use strategic pricing or offer incentives. Adapting to buyers' current preferences is key to success.

The West Des Moines market reflects a broader national trend: when homeowners keep their low-interest mortgages, inventory shrinks, demand shifts, and competition grows for quality listings. Buyers are increasingly focused on security and comfort, choosing homes that promise stability over the unknown costs of renovation.

For buyers in West Des Moines, preparation is crucial. Exploring a range of neighborhoods, considering new construction, and budgeting beyond the purchase price can make the difference in finding the right home. Sellers can benefit from making small updates that enhance move-in appeal, helping properties attract stronger offers. With the right information and local support, both buyers and sellers can navigate this evolving market with greater confidence.

About Gershman Mortgage – West Des Moines, IA

Gershman Mortgage is a locally rooted lender with a national presence, serving families and communities since 1955. The West Des Moines branch, located at 130 5th Street, Suite B, West Des Moines, IA, 50265, offers a wide range of mortgage solutions tailored to first-time buyers, growing families, and long-time homeowners. Loan officers Mattie Thomsen, Bannen Davis, Jon Fuhs, Katie Frame, Kyle Kuehl, Susan Moede, Puma Phommasen, and Emily Hemer provide clients with experience, care, and personal attention throughout the mortgage process.

[For more information](#), contact Gershman Mortgage – West Des Moines at 515-964-5952 or [visit them online](#).

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