

# Top 6 Cities Where First-Time Homebuyers Can Score Big Savings in 2025



## Featuring Janelle Chmura

In a recent GoBankingRates feature, Realtor® Janelle Chmura of Smith & Associates Real Estate shared why 2025 is shaping up to be a strong year for homebuyers. She explained that inventory is finally up and sellers are more motivated, giving buyers leverage to negotiate on price, closing costs, or even secure rate buy-downs. Janelle advises against waiting for rates to drop, noting that when they do, more buyers will saturate the market and competition will spike again.

Tampa was highlighted as one of the top cities for homebuyers this year, with new developments in Land O' Lakes and Riverview offering builder incentives and flexible deals. Janelle also pointed out the advantages of Florida's Homestead program, which can reduce a home's taxable value by up to \$50,000—a major benefit many homebuyers overlook.

Her message is simple: with higher inventory, negotiable sellers, and powerful local programs, 2025 offers one of the best opportunities in years to become a homeowner.



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