TALUS RIDGE

SEPTEMBER 2026

NEIGHBORHOOD STATS

TALUS RIDGE

ACTIVE:1
BACKUP:0
UNDER CONTRACT: 0
SOLD: 2
PRICE RANGE: $649,500- $730,000
MEDIAN: $689,750
AVERAGE: $689,750
MEDIAN $/SF: $161
AVERAGE $/SF: $197
MEDIAN DOM: 71 DAYS ON MARKET

RIDGE

ACTIVE:7
BACKUP:1
U/NDER CONTRACT: 2
SOLD: 1
PRICE RANGE: $625,000-$974,500
MEDIAN: $729,900
AVERAGE: $756,565
MEDIAN $/SF: $198
AVERAGE $/SF: $194
MEDIAN DOM: 45 DAYS ON MARKET

QUAIL HILL

ACTIVE:6
BACKUP:0
U/NDER CONTRACT: 0
SOLD:0
PRICE RANGE: $539,000-$650,000
MEDIAN: $594,950
AVERAGE: $598,963
MEDIAN $/SF: $168
AVERAGE $/SF: $168
MEDIAN DOM: 51 DAYS ON MARKET

TALUS RIDGE • RIDGE • QUAIL HILL

The Neighborhood At a Glance

14	3	3
FOR SALE	SOLD	IN MOTION

THE STORY BEHIND THE NUMBERS

Ridge has the most homes for sale (7), plus all 3 backup or pending homes.

Talus Ridge recorded 2 sales; Quail Hill recorded none.

MEDIAN DAYS ON MARKET

71	45	51
TALUS	RIDGE	QUAIL

Interest Rates Went Up—What Does That Mean for Buyers and Sellers?

Mortgage rates moved higher again this week, with many buyers seeing rates around 7% or more. Is that bad news for buyers? A little—but it does not mean buying a home is automatically a bad decision.

If you are preparing to sell your home, one of your biggest competitors may be new construction.

Many builders have the financial ability to offer large incentives, closing-cost assistance and interest-rate buydowns that can make a buyer's monthly payment significantly lower. That means resale homes are no longer competing on price and appearance alone—they are also competing against the builder's financing package.

Before listing a resale home, we need to understand exactly what nearby builders are offering and price the home strategically. Sellers may also want to explore whether they can offer additional advantages, such as:

- An assumable mortgage, if the existing loan qualifies
- Seller-paid closing costs
- Funds toward an interest-rate buydown
- Seller financing, when appropriate and structured correctly
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Most conventional mortgages are not assumable, but some FHA, VA and USDA loans may be assumable with lender approval and buyer qualification. Seller financing should always be reviewed with the appropriate lender, title company and legal or tax professionals.

Higher rates can reduce buying power, but they can also create opportunity.
When rates are high, fewer buyers may be competing for available homes. That can give buyers more negotiating power on the purchase price, closing costs, repairs or an interest-rate buydown. A buyer may be able to purchase a home on better terms than they could in a market filled with multiple offers.
If rates decline later, demand may increase—and with it, competition and home prices. A homeowner may also have the option to refinance if rates fall and refinancing makes financial sense. However, neither lower future rates nor rapidly rising property values is guaranteed, so buyers should choose a home and payment they can comfortably afford today.
The most important thing in this market is strategy.

Sellers need to compete with builder incentives and monthly-payment savings. Buyers need to look beyond the advertised interest rate and evaluate the entire opportunity: price, concessions, incentives, payment and long-term goals.
A higher-rate market is not necessarily a "bad" market. It is simply a market where creative financing, smart negotiation and knowledgeable representation matter more than ever. Any questions on the market or how your home stacks up- message me!

Love, Kyra





TALUS RIDGE

SEPTEMBER 2026



TRY OUTS FOR PICKLE BALL IS COMING UP COACH ELISE IS LOOKING FOR SOME PLAYERS!

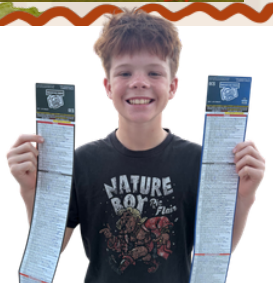




MEET THE PARKERS

The Parker family has lived in the neighborhood for 11 years and have been in Saratoga Springs for 16 years. Andrew works from home as a Site Reliability Engineer. He enjoys board games, horror movies/books, and being with their dog, Teddy. Elise is teaching music at an elementary school in Eagle Mountain and also coaches a competitive basketball team and the Westlake pickleball team. If you have a kid who wants to try out, follow @westlakethunderpickleball on instragram for updates! Kaden is 16 and recently made the Westlake golf team! You might've seen him all summer hitting balls at the lower park on Talus Ridge Dr. He also works for the Saratoga Springs Rec Department as a sports official. Levi is 14 and plays basketball, flag football, and baseball. He taught himself how to play the saxophone this summer and also takes piano lessons. Rylee is 10 and recently got a part in Thunder Ridge Elementary's school play as a Newsie. She plays softball, basketball and soccer and loves to compose her own songs for her family. They love it here!

FUNDRAISING SEASON
Respect the Hustle



If you've noticed a few extra knocks on your door lately, it's fundraising season in Talus Ridge!
Several of our neighborhood kids are currently going door-to-door raising money to support their teams—from soccer and football to wrestling, baseball and more.
It takes courage to knock on a neighbor's door, introduce yourself and ask for support. Sometimes they hear "no," sometimes a door closes quickly, and sometimes they're welcomed with a smile and encouragement. To those who take a moment to be kind—thank you. It means more than you know.
Fundraising helps with the costs of uniforms, equipment, tournaments and team expenses, but it's also teaching our kids something bigger: confidence, independence, communication and the value of working toward something they love.
And before you automatically say no, take a peek at those fundraiser cards—some of them have surprisingly great local deals! Whether you purchase, donate or simply offer an encouraging word, thank you for supporting the young athletes in our neighborhood.Its nice to be nice :)
Here's to the kids willing to knock on the door, hear a few "no's" and keep going. We respect the hustle!

Utah County PUMPKIN PATCHES

THANKSGIVING POINT CORN BELLY'S Lehi	**Opens Sept. 12, 2026**	Pumpkin patch, corn maze, rides & more
PUMPKIN DAYS Lehi	**Opens Sept. 19, 2026**	Local farms, activities & family fun
WILLOW CREEK FARM Spanish Fork	**Opens Sept. 18, 2026**	Pumpkin patch, animals, rides & food
SCARECROW FARM Mapleton	**Opens Sept. 18, 2026**	Pumpkin patch, corn maze, activities & concessions
PETERSON FAMILY FARM Saratoga Springs	**Opens Sept. 26, 2026**	Pumpkin patch, farm animals, activities & more
WHEELER FARM Santaquin	**Opens Sept. 26, 2026**	Pumpkin patch, corn maze, tractor rides & fall activities



SARATOGA SPRINGS
VOICE OF THE CITIZEN
YOUR VOICE. OUR COMMUNITY.
THE GOOD | THE BAD | THE UGLY

Saratoga Springs City Council Members want to hear from YOU!

A chance to connect with more of our residents, hear what's on your mind, and get a better understanding of what matters most to you and your families.

WHERE: Saratoga Springs City Hall Timpanogos Room (northeast corner of floor 2)

WHEN: Every 4th Tuesday of the month

TIME: 6:00 – 7:45 PM

All are welcome!

Whether you have a great idea, a concern, a question, or just want to come chat, **WE WANT TO HEAR FROM YOU!**