FALL 2026 EDITION

THINGS TO CONSIDER WHEN

Selling Your House

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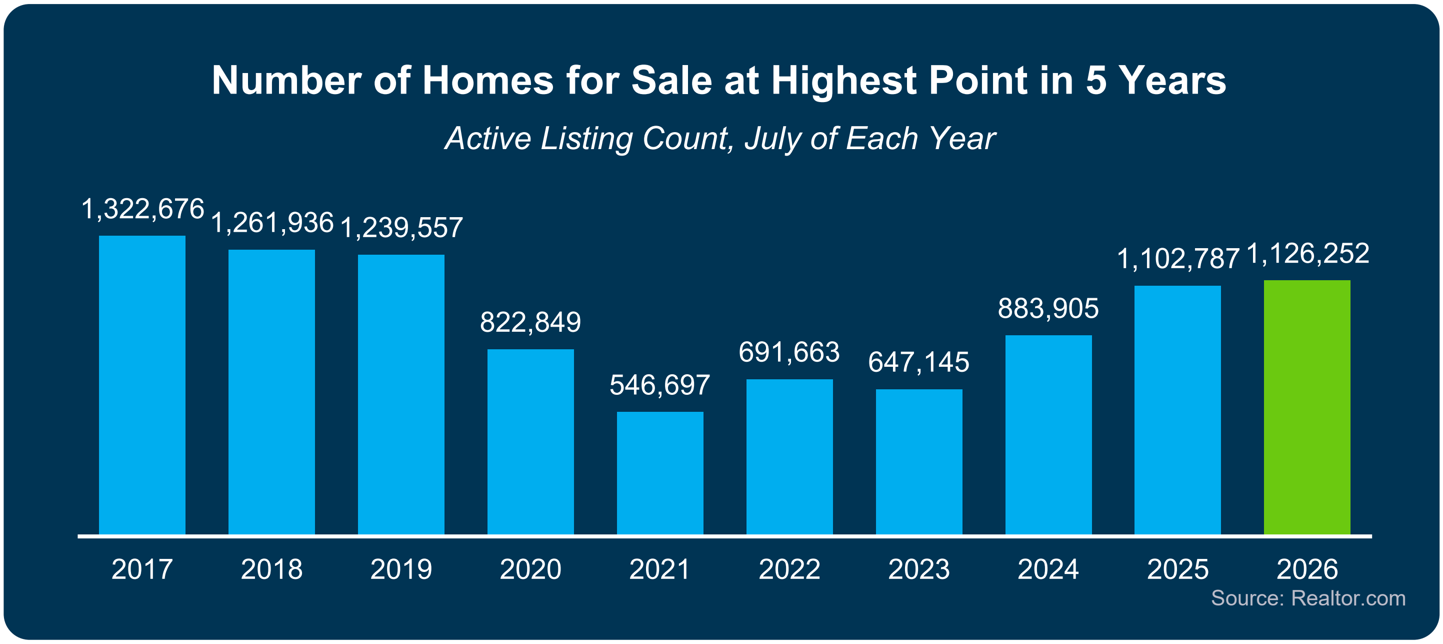
What Every Homeowner Needs To Know About Selling Now

You're in a stronger position to sell this fall than the headlines suggest. But getting top dollar still comes down to strategy, so here's what you need to know before your house hits the market.

Inventory's Up, So Plan Accordingly

There are more homes for sale than there have been in years. That's great because it gives you more options for your own move. But it also means the buyers looking right now have more choices too. According to *Realtor.com* data, the number of homes for sale is inching back toward more normal levels nationally (*see graph below*):



That means, in many places, the days of ultra-low inventory are behind us. So, you need to brace for your house to have some competition from other sellers. It's smart to do what you can to stand out and make sure your house shows well.

Your Asking Price Matters

Here's something else important. With more homes to choose from, buyers are quick to skip over ones that feel overpriced. If you price too high, you may have to backtrack and do a price cut to try to draw people back in. And once you miss that initial window of buyer attention, it's hard to re-gain momentum, even with a price drop. It's better to avoid putting yourself in this situation.

The best way to get make sure you're priced to sell is to lean on your local agent. **Because, as they say, if your price isn't compelling, it's not selling.** And you don't want to be one of the sellers that realize that the hard way.

Flexibility Wins Negotiations

On a similar note, since buyers have options, they're able to ask for things like repairs, credits, and help with closing costs. According to the most recent data from *Zillow,* **67% of sellers paid for some or all of their buyer's closing costs.** So, be ready to negotiate.

Compromises and concessions can be a smart way to bridge gaps, sweeten deals, and get across the finish line. And don't stress. Since the FHFA says prices went up roughly 33% over the past 5 years, you've got plenty of room to make a concession or two and still come out ahead. Just work with your agent to understand which ones could be the key to sealing the deal.

Buyers Are Still Buying

So, with the right price, the right prep, and a little flexibility, your house will be well set up to sell. Because despite the headlines talking about a slower market, there are still buyers out there. In fact, about 4.09 million houses are on pace to sell this year, which means…

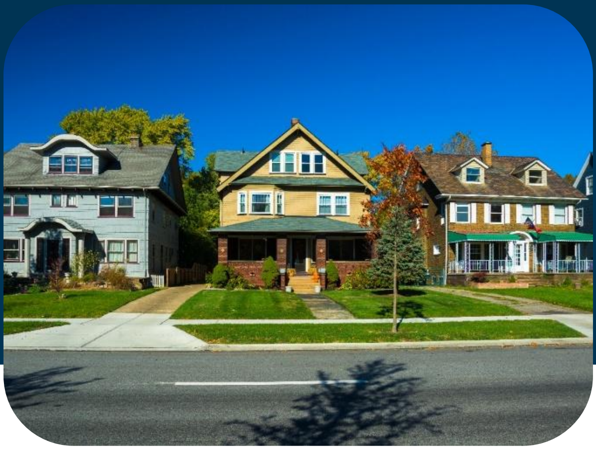
Bottom Line

The sellers who do best in this market price their house right, stay flexible when it counts, and rely on a local agent who knows what it takes to sell. Because buyers are still buying – our job is to make sure your house is ready for them.

> For sellers, the days of pricing aggressively and expecting instant offers are largely over. **Homes that are well-priced and well-presented will still sell, but pricing discipline matters more than it did during boom years**.

Selma Hepp
Chief Economist at Cotality

The Secret To Selling Fast, No Matter the Market

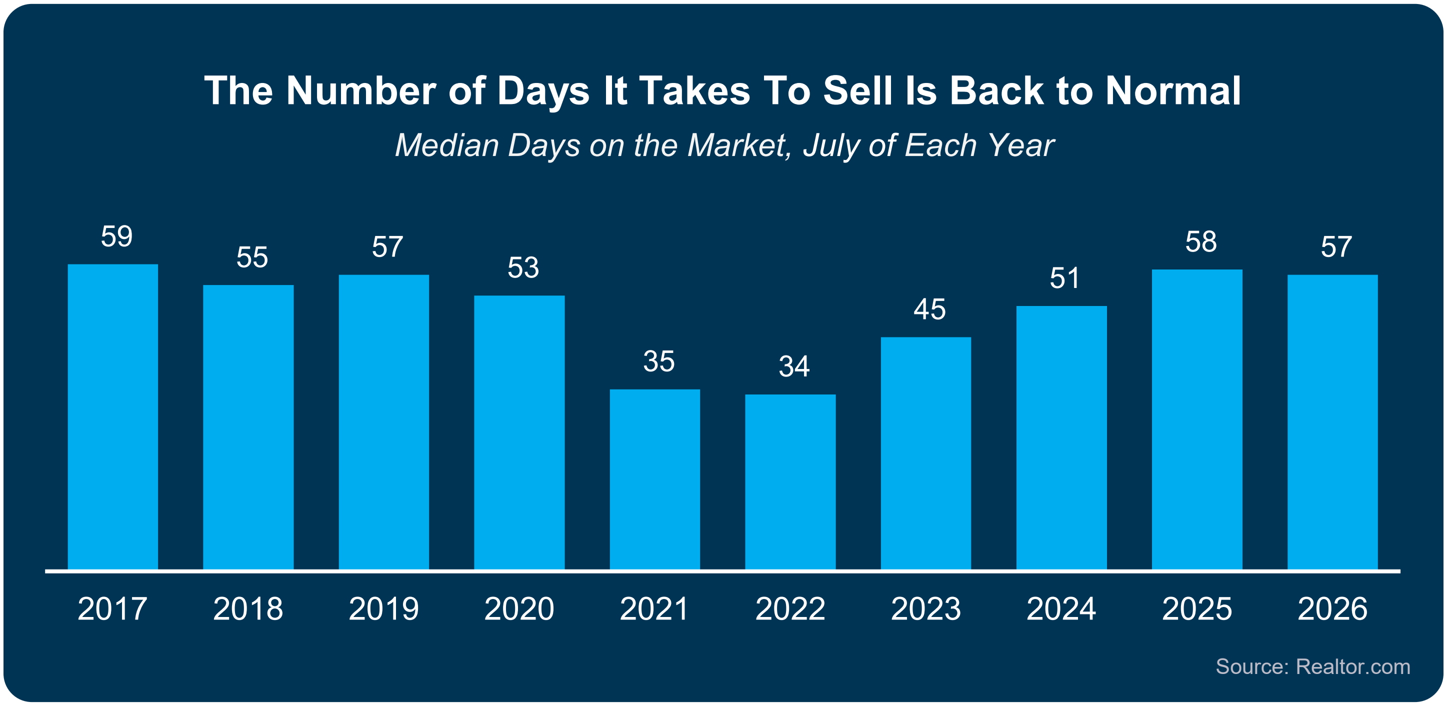


*When you put your house on the market, you don't just want it to sell. You want it to sell **fast**. But the thing is, nationally, it's taking a little longer to sell lately now that buyers have more options. And that slowdown can feel frustrating for sellers. But, here's what you need to realize.*

In every market right now, there's one clear exception. **Well-priced, well-presented homes are still selling, and it's often faster than you'd expect.** If you can nail your price and prep, you can set yourself up to move quickly, too. Here's how to get it done.

How Long It Takes To Sell Today

According to *Realtor.com*, homes are selling in about 57 days. That's how long the process takes from the day it hits the market until closing day. **And while that may sound *slow* to you, it's not slow. It's *normal*.** That's right in line with what it was during the last normal years in the market (*see 2018-2019 in the graph below*):



It just feels slow when you're eager to move – or when you think back a few years to when homes seemed to sell almost instantly. But here's what matters most.

This 57 days is just the norm for how long it takes from start to finish. You may have an accepted offer in hand even faster than this.

Some Homes Go Under Contract in as Little as a Week

Zillow says the typical home will go "pending" or "under contract" in 19 days. **Some homes even see it happen in as little as 7 days.**

It just depends on where you are – and how you prep your house.

The Big Reasons Some Homes Sit, and Some Sell Fast

Today's buyers are paying attention to condition. They're comparing photos, upgrades, layout, location, and price. And they're choosing ones that feel move-in ready and worth their price.

The homes that check those boxes? They're not sitting for long. As Orphe Divounguy, Senior Economist at *Zillow*, says:

"The cream of the crop is still selling fast, even in markets that have slowed considerably. . ."

Because in any market – hot or not – if a home is overpriced, needs too much work, or just doesn't meet current buyer expectations, it's not going to sell.

Bottom Line

Today's housing market rewards the right strategy. Because even in a slower area, the homes that are priced realistically and positioned well are still selling – sometimes faster than you may expect. Let's connect if you're ready to make yours one of them.

When you're selling your home, presentation matters, and the benefits of home staging are hard to ignore. Simply put, staging can speed up the selling process and often sell a house for more money.

Redfin

What To Expect from the Housing Market in the Second Half of 2026

If the first half of this year has left you feeling stuck, you may be asking yourself: will the second half of the year be any better for the housing market? While nobody has a crystal ball, here's what the experts say you can expect.

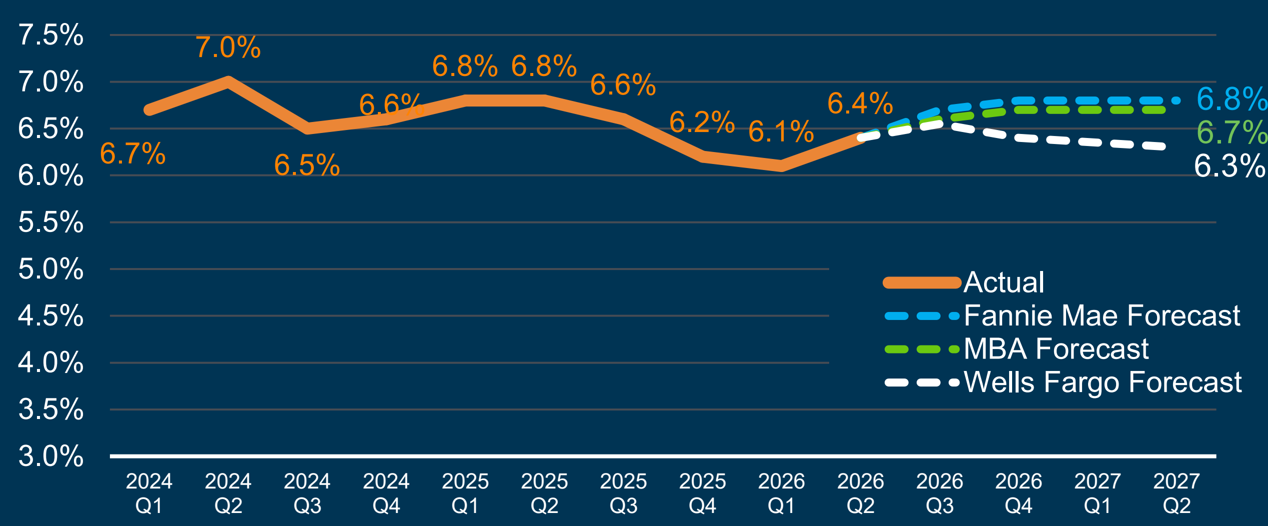
Mortgage Rates Aren't Expected To Fall Dramatically

If you're waiting for rates to fall, you're not alone. A survey from *Clever-Best Interest* found 42% of people believe mortgage rates will drop below 5% this year. The challenge is that's not what the experts who study mortgage rates every day say is going to happen.

Forecasts show mortgage rates staying relatively steady in the mid 6% range through at least mid-2027. That's in line with where they've been lately.

Mortgage Rates Forecasts Call for Little Change

30-Year Fixed Mortgage Rate Projections



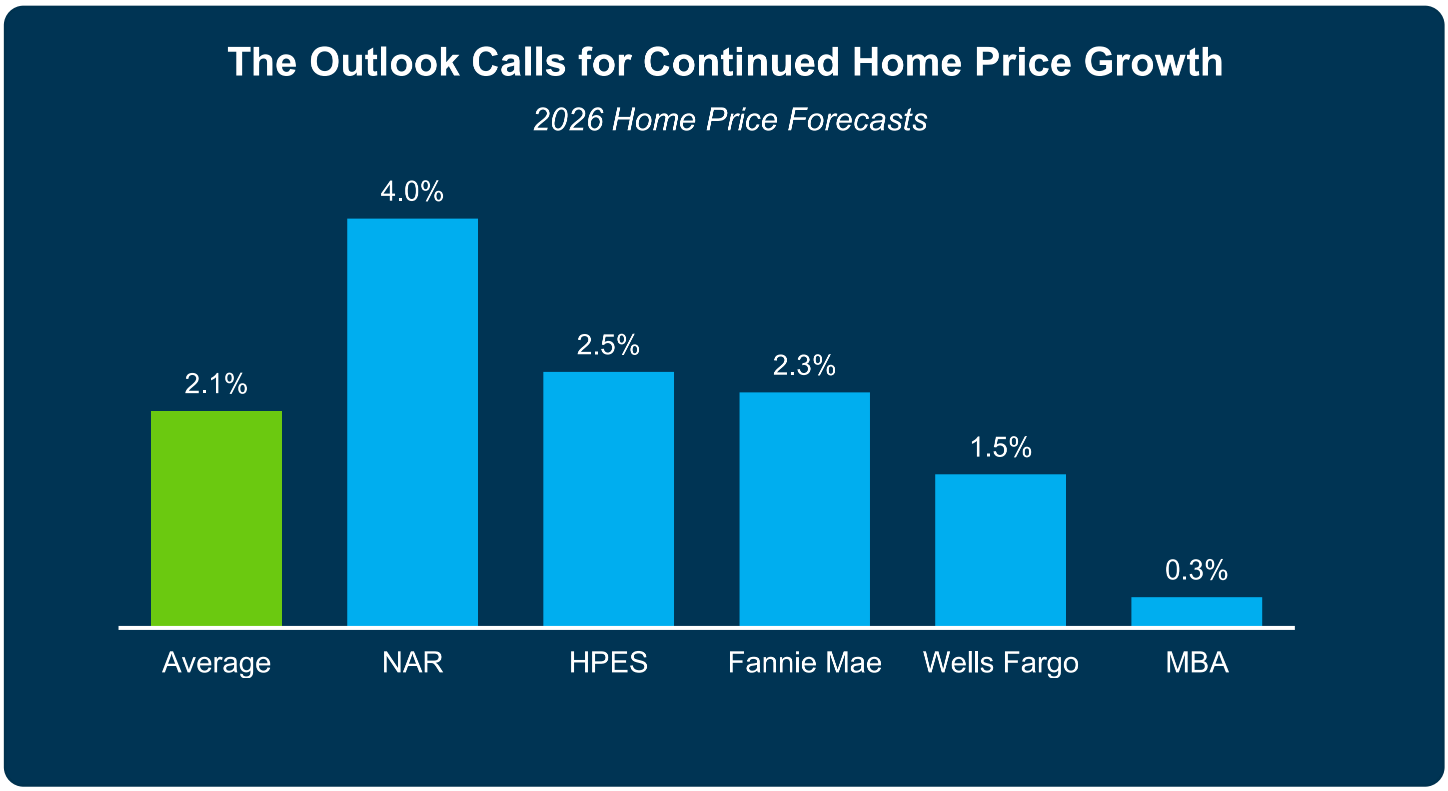
Why? Rates are influenced by inflation, the overall economy, global events, and a lot of other moving pieces. And right now, those things simply aren't pointing toward the kind of dramatic rate drop many buyers are waiting for.

Now, if there's a lasting resolution to the conflict abroad or if inflation starts to cool, that could create room for rates to come down more than expected. We'll have to wait and see. The good news is, there are things we can do to make your move more affordable even if rates don't really change. **So, don't assume waiting is your only option.**

Price Growth Will Hold Steady

A lot of people want home prices to fall, too. But that's not what most forecasts show either. While price trends are going to vary by area, and some places are seeing mild declines, experts still expect home prices to net positive this year at the national level.

In fact, they're projecting prices will rise by an average of 2.1% in 2026 (*see graph below*):



Right now, *Federal Housing Finance Agency* (FHFA) data shows prices are up about 2.13% nationally year-over-year. Based on the forecasts, here's what we can assume. They keep rising at almost the same pace they are now. Some experts even think they'll climb faster.

Now, price trends will continue to vary by local market, but that means, in most places, prices will still rise (albeit moderately) for the rest of the year.

For sellers, that's good news if you've been worried about your home's value.

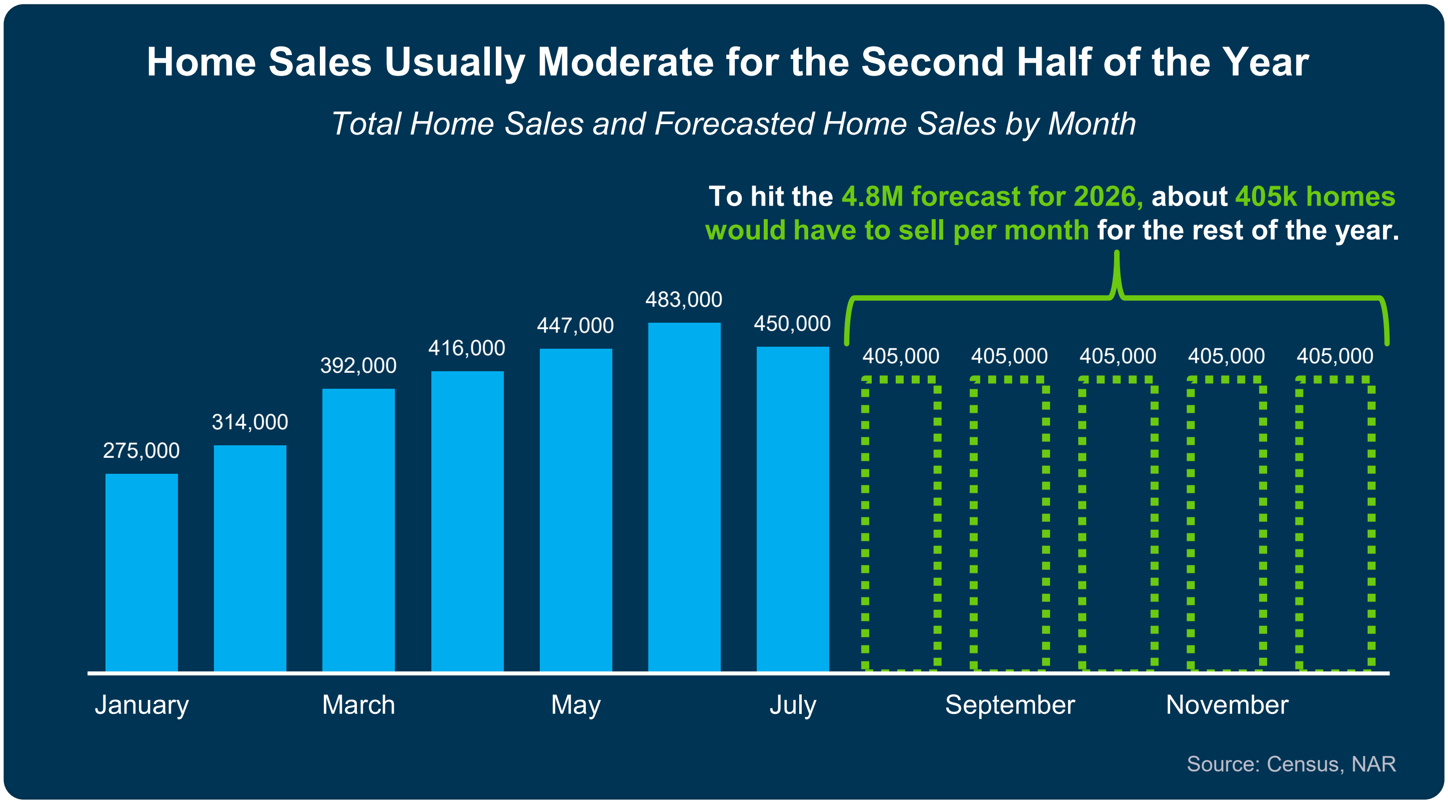
Home Sales Will Be Driven By Life Changes

If you've been wondering why the housing market has felt quieter lately, you're not imagining it. But that doesn't mean people have stopped wanting to move.

After a slow winter, sales climbed through the Spring and hit a high point in June – as is fairly typical for the market. Now, we're moving into what's usually a slower season: fall.

In the second half of the year, expect the people who move to be driven by big life changes. The need to move closer to family, the feeling of running out of space in their current home, relocating for a job… Maybe one of those is why moving is on your radar too.

Here's what that means for your sale. The buyers who are looking right now are serious and have a real need to move. That's good. That's the type of buyer you want to work with. Just meet them where they are. Since fewer sales will happen this fall than the summer peak, you need to be willing to negotiate and maybe make a few compromises to get your sale done.



Bottom Line

Mortgage rates are unlikely to drop dramatically. And prices are expected to continue rising at a healthier, more sustainable pace. But that doesn't mean you have to wait. You just need a better strategy. Want to understand what these forecasts mean for your plans and what's happening in our local market? Let's connect.

. . . **buyers who are shopping in the fall are likely to be serious about buying.** Fall buyers may be moving because of a job relocation or change in family situation, so they're often **eager to close a deal.**

Zillow

How Home Equity Could Change Everything About Your Move

If you own a home already, you may be tempted to wait because you don’t want to sell and take on a higher mortgage rate on your next house. But your move may be a lot more feasible than you think, and that’s because of how much your house has likely grown in value. That one number might just change everything about your next move.

The Hidden Wealth of Homeownership

Here’s how it works. When you own a home, you build up something called **equity**.

Each time you make a mortgage payment, you’re chipping away at your loan balance. And that helps your ownership stake in your home grow. At the same time, home values typically rise – which drives up the overall value of your home.

When you put those two things together, you’re building wealth automatically, month after month, year after year.

And that combo can make a real difference in your move. That’s especially true if you’ve lived in your house for a while, which many homeowners have. According to *Realtor.com*:

“Nearly half (45.2%) of today’s homeowners have lived in their home for more than 15 years, and 1 in 4 for over 25 years.”

If that’s you, just imagine what 15-25 years of payments plus steady appreciation have done to your bottom line. It's time you see how your equity stacks up over time.

What That Really Means in Dollars

The chart on the next page uses research coming out of *Realtor.com* to show an estimate of how much equity homeowners have built up depending on when they bought.

For each time frame, it takes the median-priced home and uses it as the baseline example.

Check it out for yourself.

Real Examples of How Homeowners Gain Equity Over Time

Factoring in Purchase Price, Price Growth, and Monthly Payments

Purchase Year	Purchase Price	Down Payment (20%)	Principal Paid Down	Value Gained	Total Equity
1995	$114,600	$22,920	$91,680	$320,700	**$435,300**
2005	$229,000	$45,800	$84,317	$206,300	**$336,417**
2015	$236,300	$47,260	$38,476	$199,000	**$284,736**

Source: Realtor.com

Of course, your actual number is going to vary based on the purchase price, any work you've done to the house, the size of your original down payment, and more. The point is, **a lot of homeowners are sitting on hundreds of thousands of dollars in equity.**

And that can offset nearly every concern you have about moving right now.

- **Worried about taking on a higher mortgage rate?** Your equity could cover a significant down payment. And the more money you put down, the less you need to finance at today's rates.
- **Ever thought it would be easier to just buy your next house in cash?** Thanks to your equity, that may be possible. And an all-cash offer is something that's going to appeal to a lot of sellers because they don't have to worry about their buyer's financing falling through at the last second.

Bottom Line

When's the last time someone walked you through what your house is worth today? Let's connect to take a look. It doesn't mean you have to sell. But it does mean you'll know what you could be working with – and how far that number can take you.

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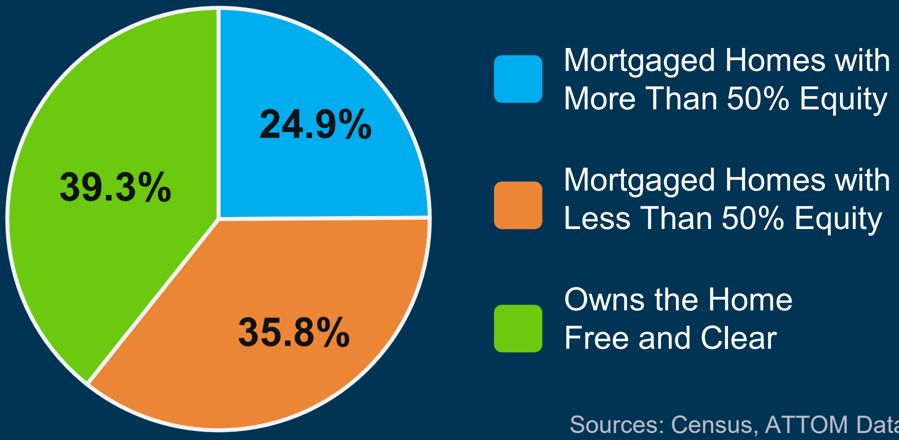
Your Equity Could Turn You into an All-Cash Buyer

What Is Home Equity?

> In the simplest terms, your home's equity is the difference between how much your home is worth and how much you owe on your mortgage.
>
> **Freddie Mac**

And thanks to years of home price appreciation and mortgage payments, **today's homeowners have a tremendous amount of it.**

Almost 2/3 of Americans Have Paid Off Their Mortgage or Have at Least 50% Equity



Sources: Census, ATTOM Data

You May Have Enough Equity To Buy Your Next House in Cash

1 in 4

In July, 26% of transactions were all-cash buyers.

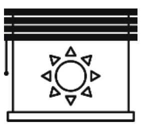
Especially if you're looking to downsize, that could mean you're able to buy a smaller home without taking out a mortgage at all. And that's because of home equity.

To see how much equity you have and how it can power your next move, let's connect.

A Checklist for Selling Your House

As you get ready to sell your house, add these items to your to-do list. A real estate professional will also provide other helpful tips based on your specific situation.

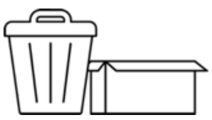
Make It Inviting



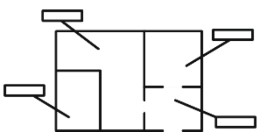
- [ ] Open blinds or curtains to let the light in

- [ ] Check lightbulbs and replace as needed

- [ ] Take down personal photos or items

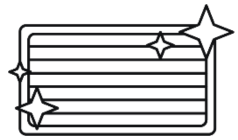


- [ ] Declutter throughout



- [ ] Give every room a clear purpose

Show It's Cared For

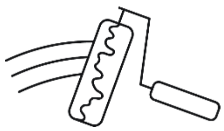


- [ ] Clean your vents and baseboards

- [ ] Vacuum, mop, or sweep floors

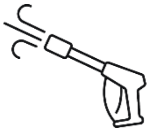
- [ ] Fix anything that's broken

- [ ] Organize countertops, cabinets, and closets

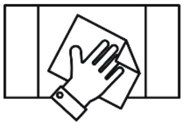


- [ ] Touch up any scuffs on the walls

Boost Curb Appeal



- [ ] Power wash outdoor surfaces



- [ ] Wash the windows (inside and out)

- [ ] Tidy up the landscaping

- [ ] Freshen up your entry

- [ ] Sweep patios, decks, and walkways

The #1 Regret Sellers Have When They Don't Use an Agent

Want to know the #1 thing homeowners regret when they sell without an agent? It's that they didn't price their house correctly for their current market.

Data from the *National Association of Realtors* (NAR) shows that's the most difficult task for homeowners who don't use an agent. And it makes sense that pricing claims the top spot. Pricing isn't as simple as picking a number from an online estimate or copying what your neighbor sold for last year. It takes real insight into:

- What buyers are actually willing to pay today
- What similar homes nearby are really selling for
- The condition of your house
- How in-demand your area is

Without that context, it's easy to shoot too high, especially now that buyers can be more selective. And in today's market, that'll backfire.

Overpricing Isn't a Small Mistake

When the price is too high, a chain reaction begins. Buyers are going to turn the other way. And when buyers bypass your house, you'll get fewer showings.

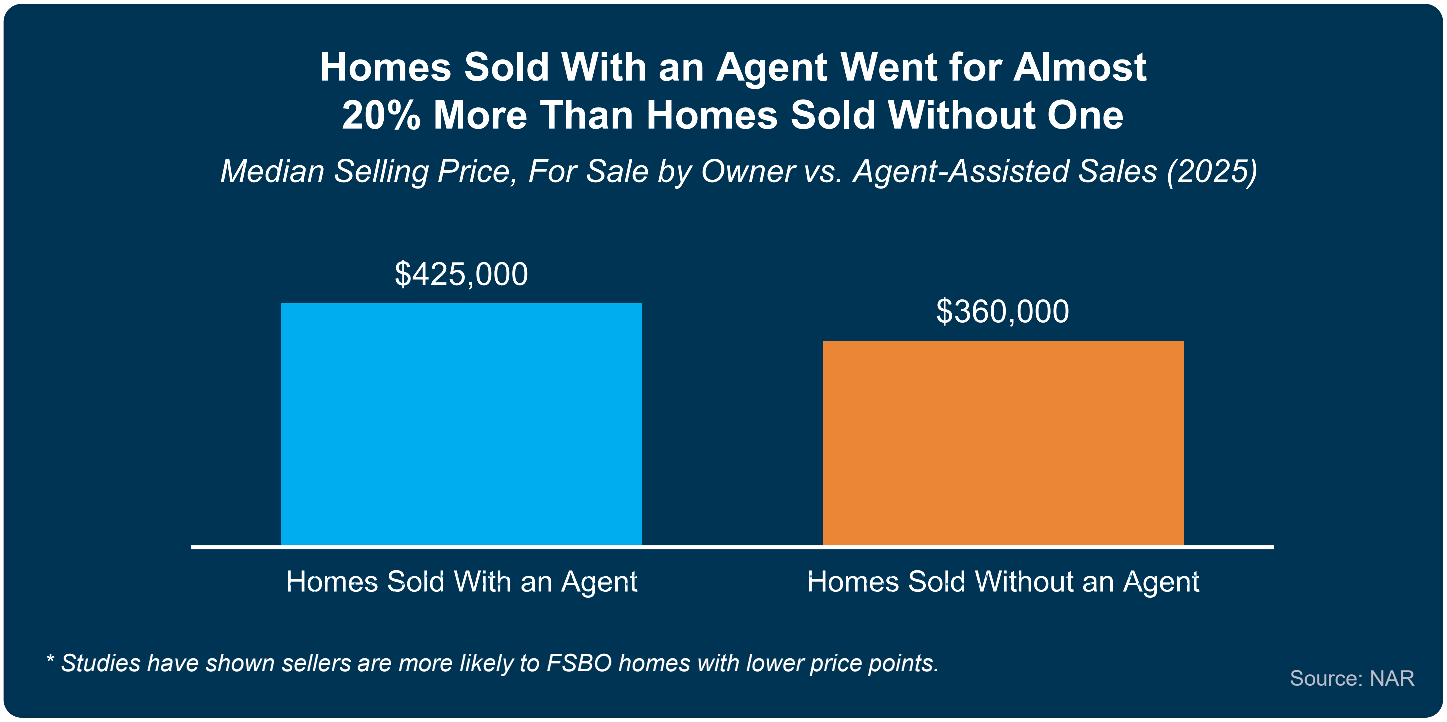
Fewer showings lead to fewer offers. And fewer offers usually mean making a price cut to try to draw buyers back in. That's happening more often, especially on homes sold without a pro.

The same NAR report shows most homes that sold without an agent (59%) had to reduce their asking price at least once.

The trouble is, price cuts don’t always fix the problem. They can attract bargain hunters rather than strong, confident buyers. That's because many buyers see a price drop as a sign there’s something wrong with the house. And that assumption can turn buyers away too.

The Part Sellers Don’t See Coming

By the time your house finally sells, you may net less than if you’d priced it correctly from the start. Again, the data backs this up. **NAR shows that homes sold with an agent sell for nearly 8% more than homes sold without one:**



That’s not because agents magically add value. It’s because they have the expertise needed to get it right. The price. The prep. The presentation. And the paperwork. Nail all of that from day one, and you'll be set up to get as much money as you can out of your sale.

Bottom Line

Today, the biggest risk of selling without an agent isn’t the paperwork or the hassle. It’s the price. And once pricing goes wrong, it’s hard to course correct.

So, if you’re thinking about selling and want to understand what your home would realistically go for in our market today, let's connect. A quick pricing conversation now can save you from bigger regrets later.

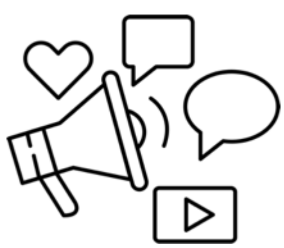
Key Reasons To Hire an Agent When You Sell

Industry Experience
We're well-versed in the housing market and know the ins and outs of the entire process.

Expert Insights
We simply and effectively explain today's market conditions and what they mean for you.

Pricing and Market Value
We help you understand today's real estate values when setting the price of a listing or making an offer to purchase your next home.

Contracts and Fine Print
We help with all the disclosures and documents necessary in today's heavily regulated environment.



Marketing and Exposure
We have effective marketing tools and networks to attract more buyers.

Negotiation Experience
We act as a buffer in negotiations with all parties throughout the entire transaction.

Let's Chat.

Do you have questions about something you read here or about buying a home in general? Don't hesitate to reach out.

Whether it's housing market-related, or something about your specific situation, I've helped other buyers find success – and I can help you too.

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TouchPoint PROPERTIES

EQUAL HOUSING OPPORTUNITY