

*home seller*

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# Winter 2026

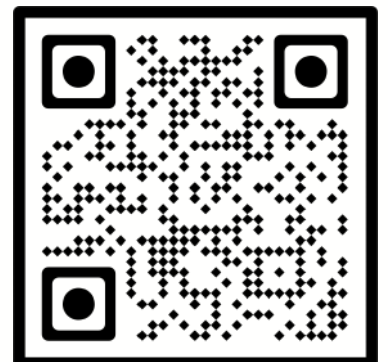
## The Seller's Advantage Guide

Current Trends, Insights and What to Expect

"It's not about how many houses I sell. It's about how many people I help."



SCAN FOR A  
LOCAL MARKET  
UPDATE AND  
SELLER TIPS



# Are You Asking Yourself These Questions About Selling Your House?

## 1. Should You Even Be Thinking About Moving Right Now?

If you already own a home, you might be wondering if it's smart to make a move—especially if it means taking on a higher mortgage rate. I get it. That hesitation is totally normal. But here's something to think about: your current home has probably gained a lot of value, and that equity could make your next move more possible than you realize.

Take a second to think—do you know anyone in your neighborhood who sold recently? Did you hear what they got for their house? With the way home prices have jumped over the past few years, you might be surprised at what buyers are paying right now.

In fact, Lawrence Yun, Chief Economist at the National Association of Realtors (NAR), says the average homeowner has gained around \$147,000 in equity over just the last five years. That's a big deal. When you sell, that built-up equity can help power your next purchase—even with today's rates.

## 2. Can I Even Find a Home I Actually Like?

If you're thinking about moving, you might be worried about whether there are even homes out there worth considering. That concern probably comes from how tough it was to find a house during the last few years. But here's the good news—things have changed.

According to data from Realtor.com, the number of homes for sale has jumped by nearly 28% compared to this time last year. That's a big improvement.

Sure, inventory isn't back to normal levels just yet, but it's definitely moving in the right direction. And experts predict it'll grow another 10-15% in 2025. What does that mean for you? You've got more choices now than you've had in a long time—and a real shot at finding a home that checks all your boxes.

### 3. Are People Even Buying Right Now?

You might be wondering, “With rates and prices where they are, is anyone even buying homes?” It’s a fair question, but let’s look at what’s really happening. Even though last year wasn’t what we’d call a “normal” market, there were still 4.06 million homes sold—not including new builds. That’s according to the National Association of Realtors (NAR). And projections show that number could grow in 2025.

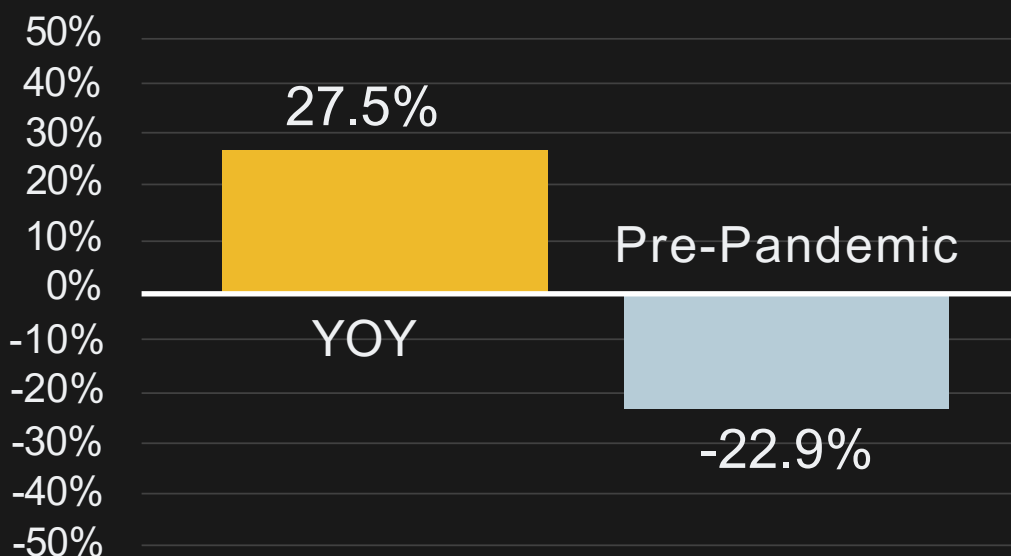
But even if we stay at last year’s pace, check this out:

- $4.06 \text{ million homes} \div 365 \text{ days} = \text{about } 11,123 \text{ homes sold every day}$
- $11,123 \text{ homes} \div 24 \text{ hours} = \text{roughly } 463 \text{ homes sold per hour}$
- $463 \text{ homes} \div 60 \text{ minutes} = \text{about } 8 \text{ homes sold every minute}$

Let that sink in. While you’ve been reading this, around 8 homes just sold. The market is definitely moving—and buyers are out there actively searching for homes like yours.

## The Supply of Homes for Sale is Growing, But Still Below The Numbers Seen in More Normal Years

*Percent Change in Inventory Year-Over-Year vs. Pre-Pandemic (2017-2019)*



# What Homeowners Should Know in Today's Shifting Market

The housing market is moving toward a healthier, more balanced state. And while that shift is happening, there's still plenty of opportunity if you're thinking about selling—whether that's in the near future or sometime down the road. The key is staying informed and having a strategy that fits the moment.

## Inventory Is Rising—and Buyer Leverage Is Growing

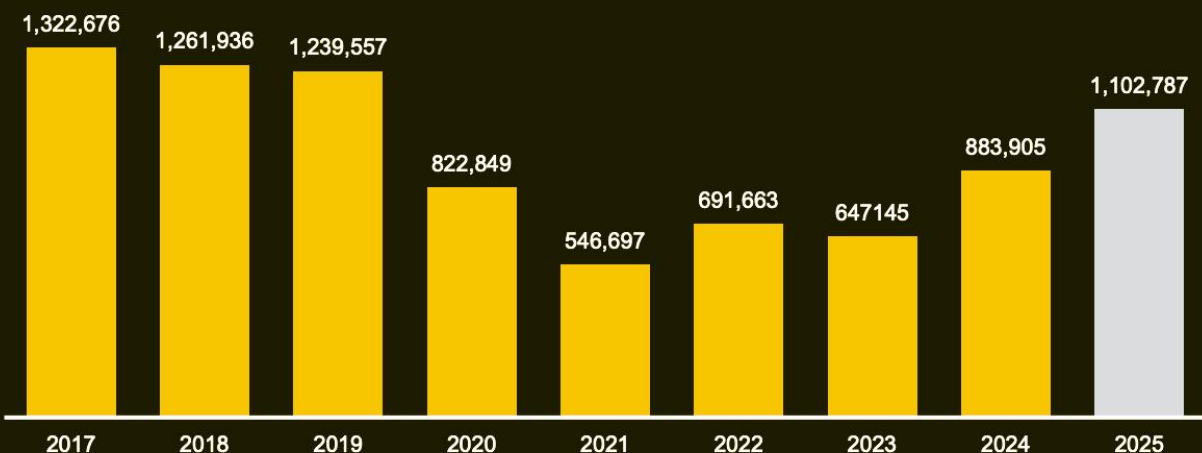
Across the country, the number of homes for sale is increasing, but how much varies by location.

- In areas where inventory has returned to more typical levels, buyers now have more options—giving them slightly more negotiating power. That doesn't mean sellers lose control, but it does mean your home needs to shine to stand out.
- In areas where inventory remains tight, competition among buyers is still strong, and that can work in your favor.

Regardless of your local conditions, the smartest move is to work with a trusted real estate professional. They'll help you adapt your selling strategy to today's shifting market and put you in the best position for success.

### Number of Homes for Sale at Highest Point in 6 Years

Active Listing Count, July of Each Year



Source: Realtor.com

## The Right Price Matters More Than Ever

With more inventory on the market, today's buyers won't waste time on homes that seem overpriced. That's why setting the right price from the start is the key to selling quickly and for the best return. Miss the mark, and you could find yourself making price cuts later to regain buyer interest.

In fact, about 1 in 5 sellers (20.6%) are reducing their asking price to attract buyers. As Danielle Hale, Chief Economist at Realtor.com, explains:

"The rising share of price reductions suggests that a lot of sellers are anchored to prices that aren't realistic in today's housing market. Today's sellers would be wise to listen to feedback they are getting from the market."

The smartest way to nail your pricing strategy? Partner with a local real estate professional who understands current conditions. If your price isn't competitive, your home likely won't sell.

## Flexibility Is a Winning Strategy

The days of buyers waiving inspections and appraisals just to secure a home are gone. With more choices available, buyers are asking for repairs, credits, and help with closing costs. Redfin reports that 44.4% of sellers are now offering concessions—the second highest level since 2019.

Successful sellers see concessions not as losses, but as tools to get a deal across the finish line. Think of them as ways to bridge gaps and keep negotiations moving forward.

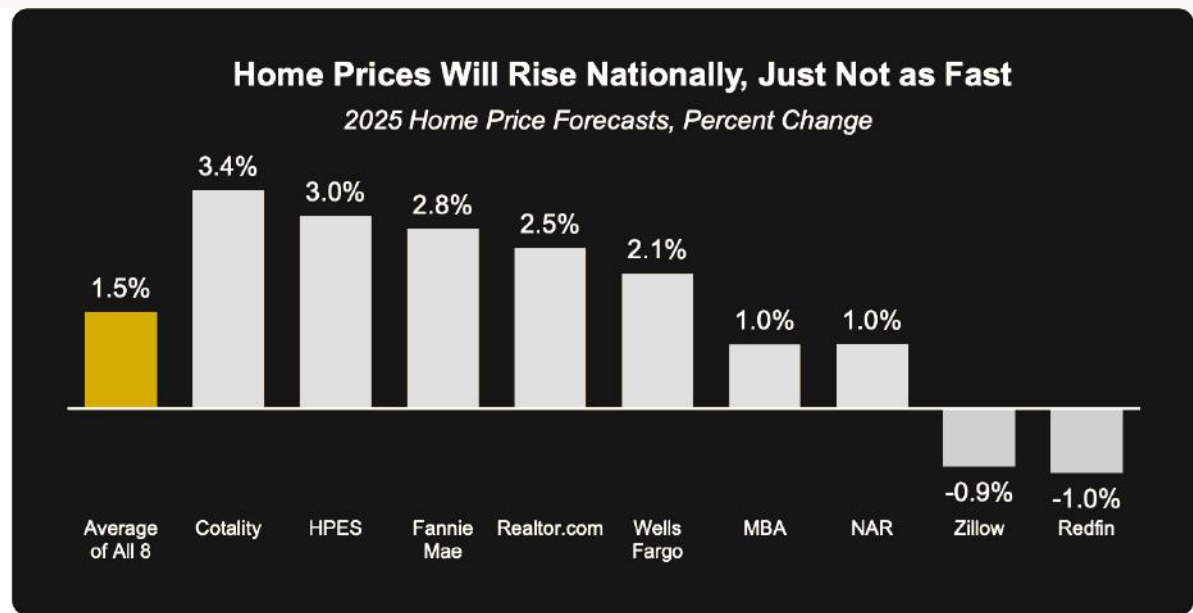
And don't worry—you've got plenty of room to work with. Home prices are still up roughly 54% over the past five years, which means even with a few concessions, you can come out well ahead. The key is working with your agent to identify which concessions make the most sense for your sale.





# Housing Market Outlook

If you've been following the housing market, you've probably seen some shifts already this year. But what lies ahead? From home prices to mortgage rates, here's what leading experts are projecting for the remainder of 2025—and what those changes could mean for you as a buyer or seller.



## Will Home Prices Drop?

A lot of buyers are holding out hope that home prices will take a significant dip. And with recent headlines about small declines in certain markets, it's easy to think a larger drop is inevitable. But the reality tells a different story.

While price growth has slowed, that doesn't signal a crash—it simply means the pace of appreciation is moderating. Prices aren't climbing as steeply as they have in the past few years, but they're not collapsing either.

## The National Association of Home Builders (NAHB) puts it this way:

"House price growth slowed . . . partly due to a decline in demand and an increase in supply. Persistent high mortgage rates and increased inventory combined to ease upward pressure on house prices. These factors signaled a cooling market, following rapid gains seen in previous years." In short, today's housing market is cooling—not crashing.

Of course, housing trends don't look the same everywhere. Some markets are cooling faster than others. Even in areas where prices have slipped, the average decline is only about 3.5%—a far cry from the nearly 20% drop during the 2008 crash. And when you consider how much home values have risen in recent years, those slight dips are relatively minor.

Prices aren't collapsing. On a national level, they're still expected to keep rising—just at a slower pace. Some experts believe they could level off in certain areas by year's end, but outcomes will vary depending on the region. That's why it's so important to rely on a local real estate professional who can interpret the trends in your market.

### **Will Mortgage Rates Come Down?**

Another common question buyers have is: Should I wait for interest rates to drop? But according to Yahoo Finance, waiting may not be the best plan: "If you're looking for a substantial interest rate drop in 2025, you'll likely be left waiting. The latest news from the Federal Reserve and other key economic data point toward steady mortgage rates on par with what we see today." In other words, holding out for a big dip could leave you on the sidelines. While rates eased slightly over the summer, most forecasts suggest they'll remain in the 6% range, likely settling in the mid-6s by the end of the year (see chart below).



# Mortgage Rate Projections

*30-Year Fixed Rate, As of 2/20/2025*

Quarter	Fannie Mae	MBA	Wells Fargo	All Three
2025 Q3	6.70%	6.70%	6.65%	6.68%
2025 Q4	6.50%	6.60%	6.55%	6.55%%
2026 Q1	6.40%	6.50%	6.50%	6.47%
2025 Q2	6.20%	6.50%	6.50%	6.40%

And since rates aren't expected to shift much from where they are today, the focus shouldn't be on waiting—it should be on planning. If you're ready to move, let's talk through your options and map out a strategy. While mortgage rates may not be as low as you'd like, postponing your goals in hopes of a major drop (that data suggests isn't likely) could mean missing opportunities.

Of course, the market can always change. Factors like inflation, employment trends, and other economic drivers all influence mortgage rates. That's why working with an expert who tracks these shifts is so important this year.

## The Takeaway for Homeowners

Today's housing market demands strategy, not guesswork. Prices are still climbing nationally—though at a slower pace—and rates are projected to remain relatively steady. This isn't a meltdown; it's moderation.

The smartest approach? Focus on your personal circumstances, not the headlines. Work with a trusted real estate professional who understands how to navigate these changing conditions in your local market so you can move forward with confidence.



# Are Sellers Still Holding on to That 3% Rate?

## Why More Sellers Are Deciding to Move—Even with Today's Rates

Letting go of a 3% mortgage rate isn't easy—that's been one of the biggest reasons many homeowners have stayed put over the past few years. But here's the reality: even a historically low rate can't fix the challenges of everyday life.

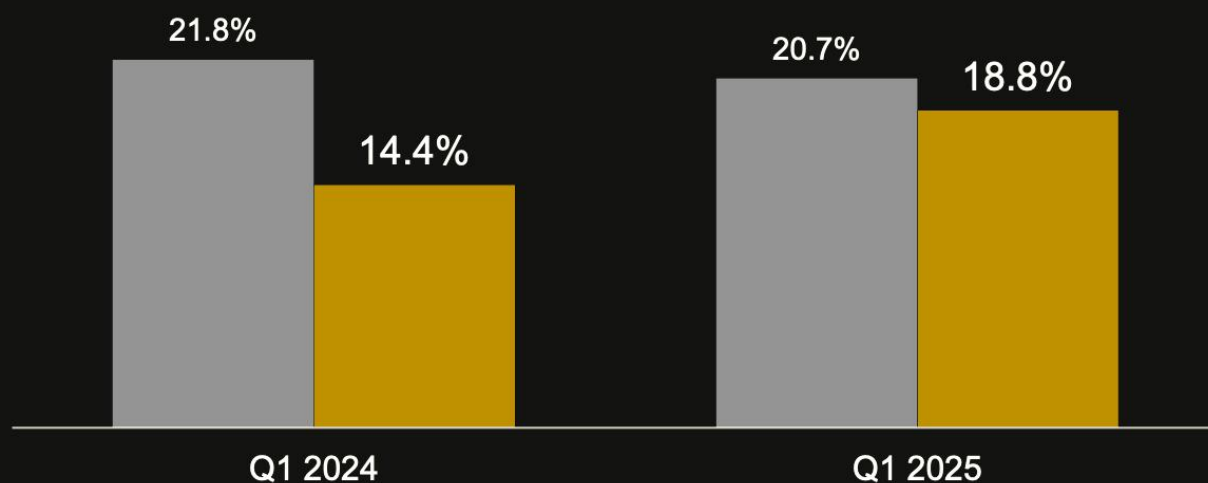
If your home feels too small, your stairs are no longer practical, or you're living thousands of miles away from family, those needs outweigh the benefit of a low monthly payment. And that's exactly what's motivating more sellers to make a move, despite higher rates.

Recent data shows the share of homeowners holding onto sub-3% mortgage rates is shrinking, while the number of those taking on rates above 6% is steadily increasing (see graph below).

## People Are Moving Despite Taking on a Higher Rate

*Share of Today's Mortgages by Mortgage Rate*

■ Mortgage Rate Below 3% ■ 6% Mortgage Rate or Higher



Source: FHFA

## Do any of these reasons sound familiar?

- **You Need More Room:** Maybe you're welcoming a new baby or caring for parents moving in—either way, space can suddenly feel tight.
- **You're Ready to Downsize:** With the kids out of the house, you may want a simpler lifestyle with less upkeep and fewer rooms to manage.
- **You Want to Be Closer to Loved Ones:** Being near family—whether to help with grandkids or support aging parents—often matters more than the numbers.
- **Life Circumstances Have Changed:** A new relationship, separation, or divorce can all spark the need for a fresh start in a different home.
- **Your Career Requires It:** Landing that dream job—or a partner's work relocation—may mean it's time to move, too.

Since mortgage rates aren't expected to shift much, waiting longer may only leave you stuck in a home that doesn't fit your needs. Realtor.com reports that nearly two-thirds of would-be sellers have already been considering a move for more than a year. That's a long time to hit pause on your life—so the real question is: how much longer are you willing to wait?

### Most Motivators for Moving Today Are Non-Financial

*Top Reasons Potential Sellers Are Considering Selling*



Source: Realtor.com

# How Your Home Equity Could Help You Buy Your Next Place with Cash

## Home Equity: What It Means

Home equity is simply the difference between your home's market value and what you still owe on your mortgage. For example, if your property is worth \$400,000 and your loan balance is \$200,000, your equity would be \$200,000.

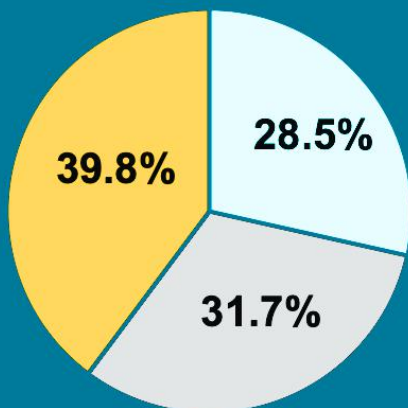
## Why Equity Is a Big Deal for Sellers

Recent data from the Census Bureau and ATTOM highlights just how much equity homeowners have built up. More than two-thirds of U.S. homeowners either own their homes outright (shown in yellow on the chart below) or have at least 50% equity (shown in blue).

That's significant. In fact, 2 out of every 3 homeowners have reached the 50% equity mark. And to put a number to it, Cotality (formerly CoreLogic) reports that the average homeowner with a mortgage holds more than \$302,000 in equity.

That kind of wealth can be a real game changer if you're thinking about selling—it gives you the financial flexibility and buying power to make your next move with confidence.

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



-  Mortgaged Homes with More Than 50% Equity
-  Mortgaged Homes with Less Than 50% Equity
-  Owns the Home Free and Clear

Sources: Census, ATTOM Data

That's one reason the share of all-cash buyers has recently hit a new high. According to the latest annual report from the National Association of Realtors (NAR), 26% of buyers purchased without a mortgage (see graph below).

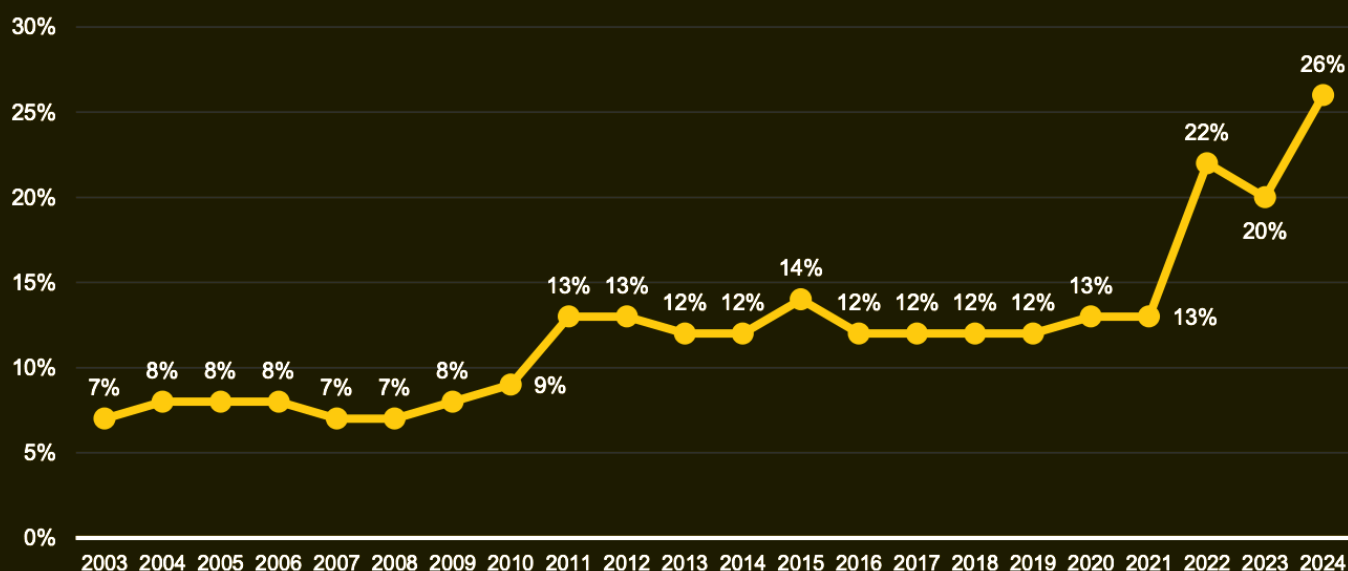
Now, imagine buying your next home entirely in cash—no loan, no monthly payments, no interest rate to worry about. It's possible, and the first step to finding out if it's within reach is to request a Professional Equity Assessment Report (PEAR) from a trusted real estate agent.

You may be surprised to learn you already have enough equity to buy your next place outright. And in today's higher-rate environment, skipping a mortgage altogether is a major advantage.

Even if you don't have quite enough equity to cover the full purchase price, you may still be in a position to make a significantly larger down payment—which can lower your loan balance, reduce your monthly payments, and help you secure better terms.

## The Share of All-Cash Buyers Reaches New High

*Percent Distribution, 2003–2024*



Source: NAR

# Home Seller's Checklist

As you prepare to sell your home, make sure these items are on your to-do list. A trusted real estate professional can also offer custom advice and tips tailored to your unique situation to help you get the best results.

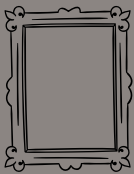
## Make It Inviting



- ☐ Open blinds or curtains to let the light in



- ☐ Check lightbulbs and replace as needed



- ☐ Take down personal photos or items



- ☐ Declutter throughout

## Show It Is Well Taken Care Of



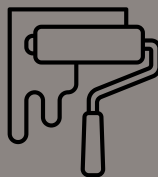
- ☐ Clean your vents and baseboards



- ☐ Vacuum, mop, or sweep floors



- ☐ Fix anything that's broken



- ☐ Touch up any scuffs on the walls

## Boost The Curb Appeal



- ☐ Power wash outdoor surfaces



- ☐ Wash the windows (inside and out)



- ☐ Tidy up the landscaping



- ☐ Sweep patios, decks, and walkways

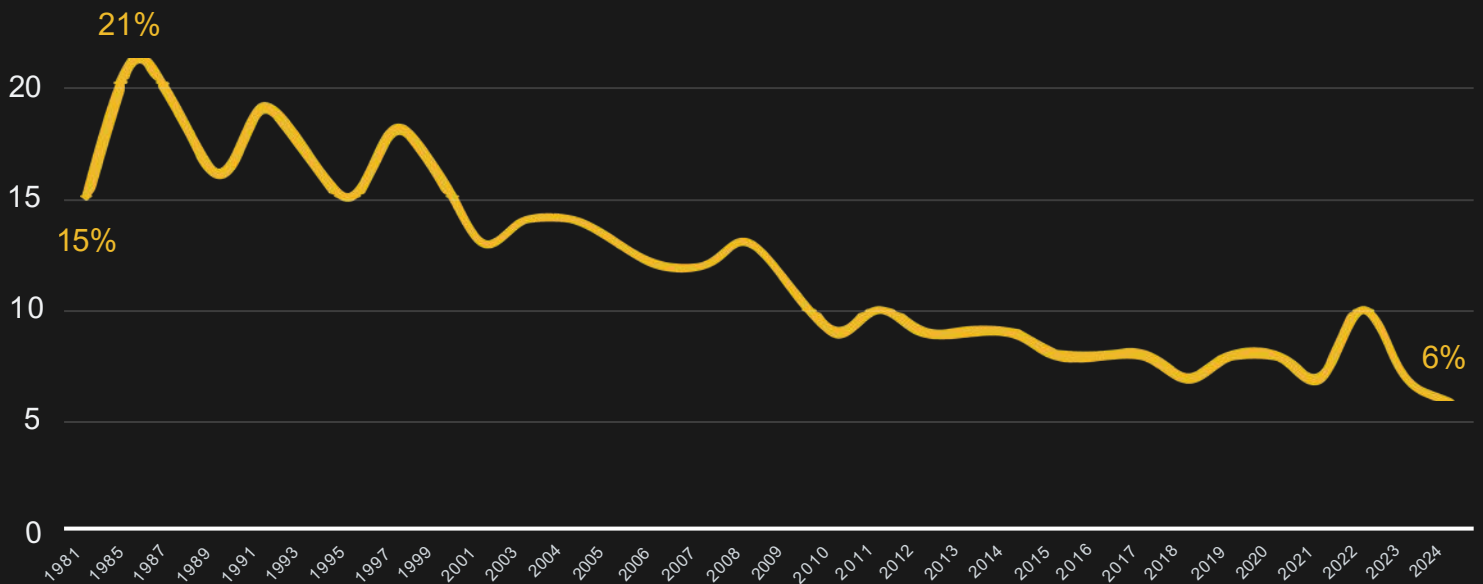


# Why More Homeowners Are Turning to Real Estate Agents To Sell

Thinking about selling your home on your own—what's often called For Sale by Owner (FSBO)? It might seem like a good idea at first, but the process can get complicated fast, especially in today's market.

That's why more homeowners are turning to real estate agents for help. The market is constantly shifting, and having an expert by your side can make all the difference. Here's why partnering with a trusted agent is the smart move for sellers right now.

## The Percent of Homeowners Selling Without an Agent Has Hit an All-Time Low



Source: NAR





## 1. Pricing Your Home Accurately

One of the biggest challenges when selling on your own is nailing the right price. It's not about picking a number that feels right—it's about hitting the sweet spot in today's market.

Price too high? Buyers might skip right over your listing.

Price too low? You risk leaving money on the table or raising concerns about your home's condition.

This is where a real estate agent's expertise matters. As Zillow puts it:

"Agents are pros when it comes to pricing properties and have their finger on the pulse of your local market. They understand current buying trends and can provide insight into how your home compares to others for sale nearby."

With deep knowledge of local trends, buyer behavior, and recent sales, your agent will help you price your home strategically—so it attracts attention and gives you the best shot at top dollar.

## 2. Navigating the Legal Paperwork

Selling a home comes with a stack of legal documents—from disclosure forms to purchase contracts—and every one of them needs to be filled out correctly and in line with local laws.

If you're not familiar with these forms, the process can quickly feel overwhelming. Any mistakes can lead to delays, legal issues, or worse.

An experienced agent knows exactly what's required and will walk you through every step. They've handled this paperwork many times before and will make sure everything is done accurately and on time, so you can avoid costly errors and move forward with confidence.

# Top Reasons To Hire a Real Estate Agent When Selling Your Home

## 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.

For more information  
about buying a home or  
selling your home,  
contact us today!

"It's not about how many houses I sell. It's about how many people I help."



Leilani Serrao-Baker

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Areas for the last 14 years

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