SPRING 2026 EDITION

THINGS TO CONSIDER WHEN

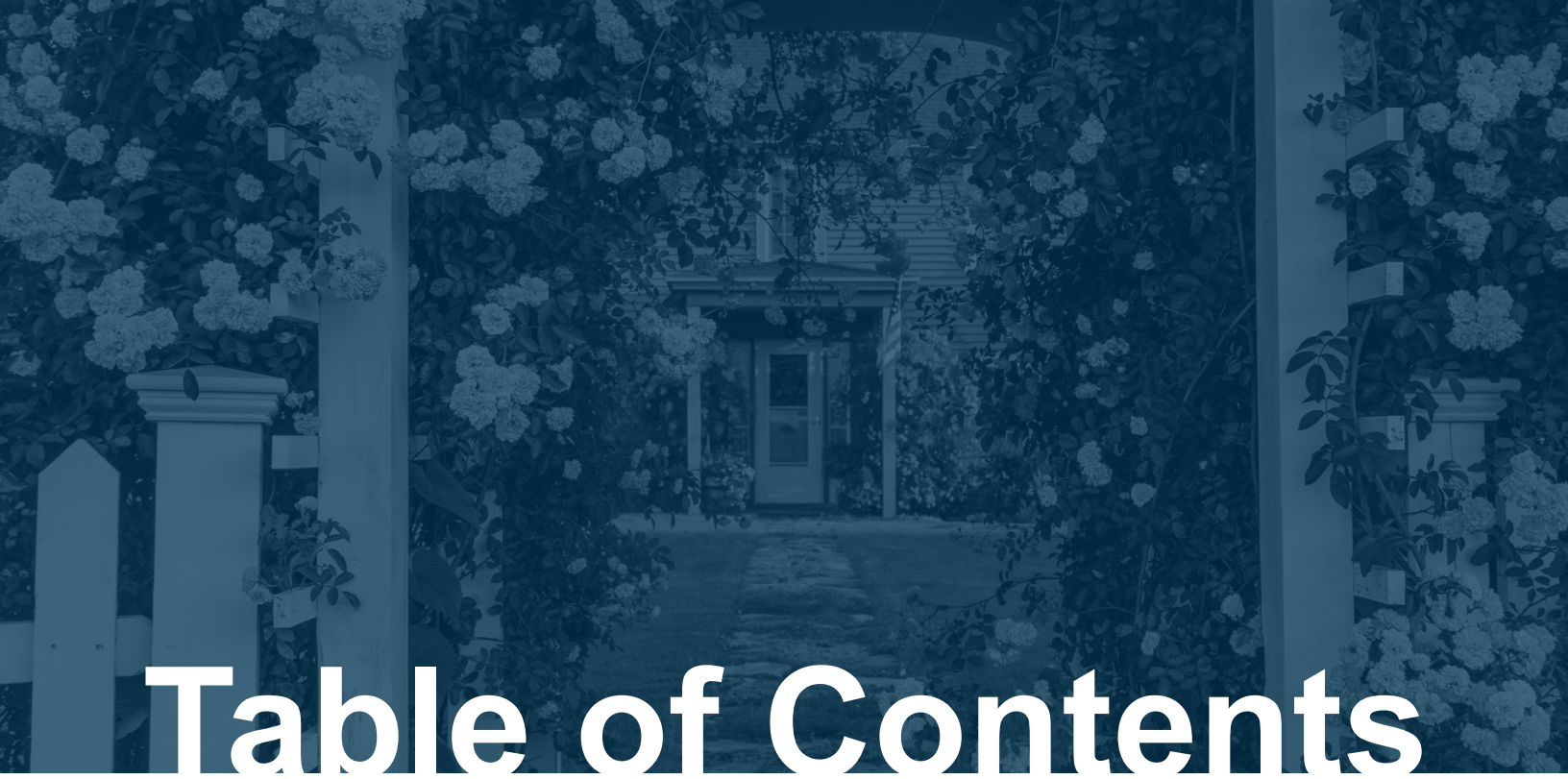
# Selling Your House






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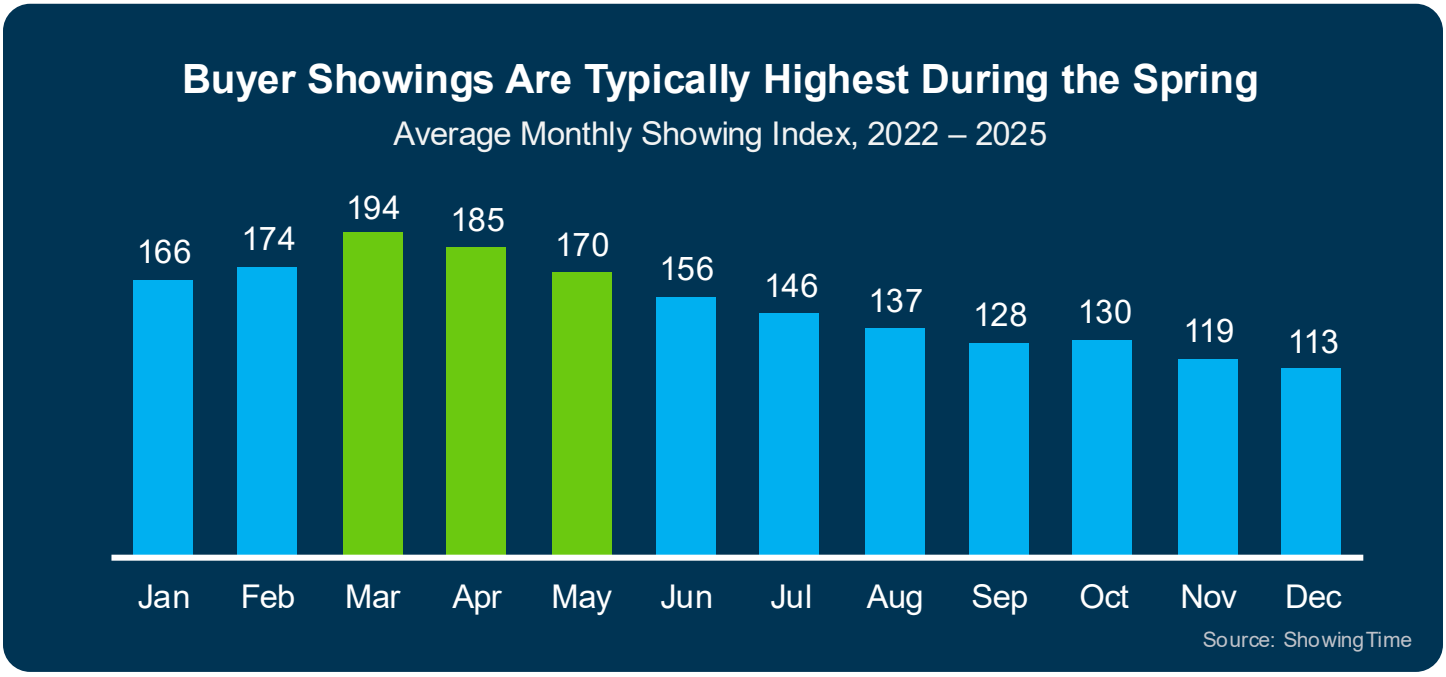
# The Benefits of Selling This Spring

*Here are a few reasons this is the perfect time to sell your house, if you're ready.*



## 1. Spring Is When Buyers Are Most Active

Typically speaking, in the housing market, there's no better time to sell than the Spring. Historically, that's when buyer activity peaks each year – and more buyers means more eyes on your house.





That doesn't mean the market will return to the frenzy it saw during the pandemic.

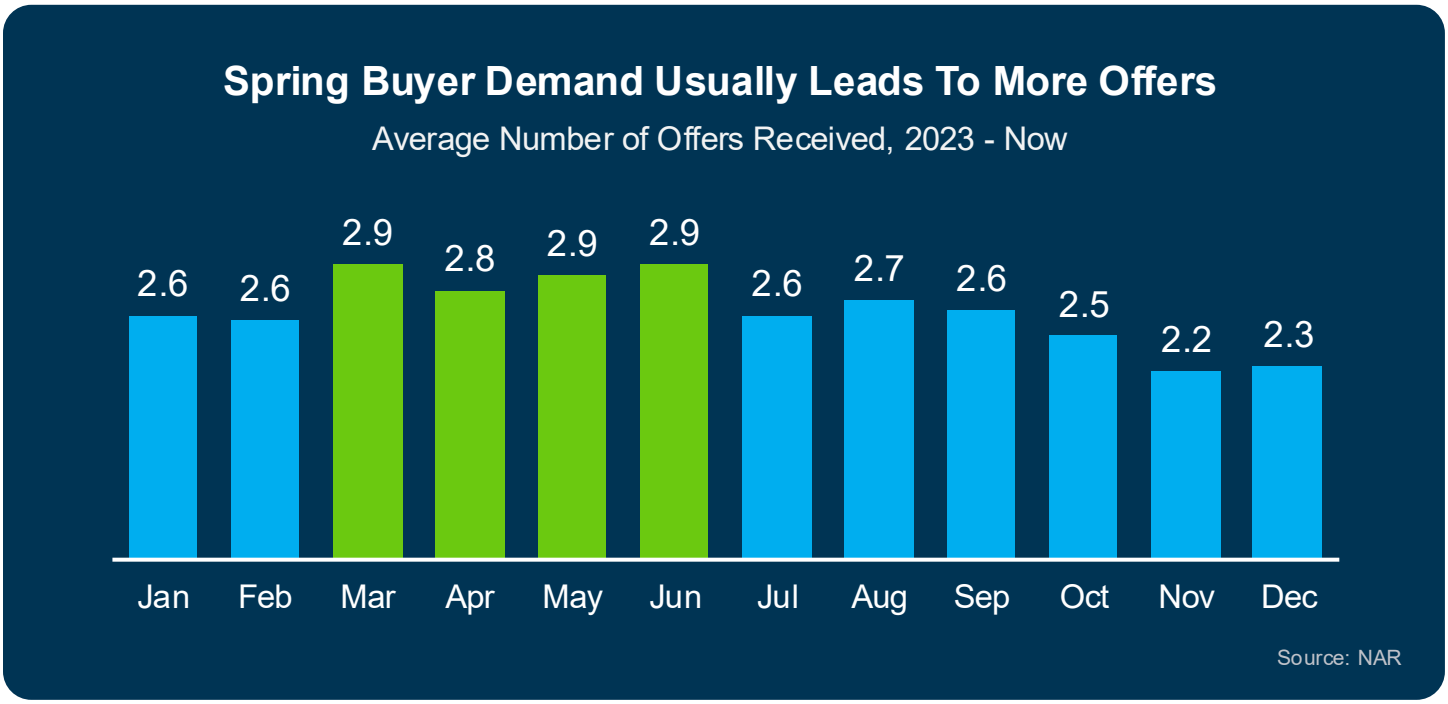
**But it does mean more buyers will be out looking, especially since mortgage rates have hit 3-year lows this year.**

With typical seasonality, lower rates, and home price growth slowing, more buyers feel ready to re-enter the market now. That means you should make sure your house is in front of them. As *Redfin* says:

*"Homebuying demand is improving . . . and mortgage-purchase applications are sitting near their highest level in three years. . ."*

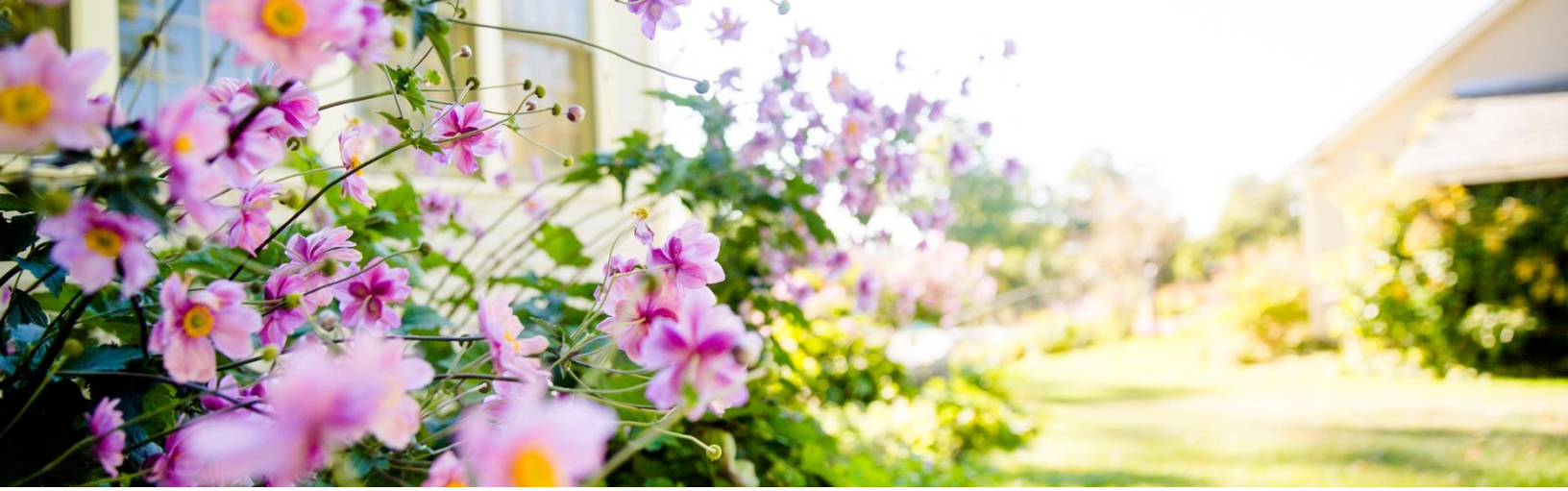
## 2. You May Get More Offers

With more buyer demand, it makes sense that you may get more offers for your house. And history shows us that's usually true. If we look at the last three years and take the averages for each month, it's clear sellers in the Spring and early Summer get more offers (*see graph below*):



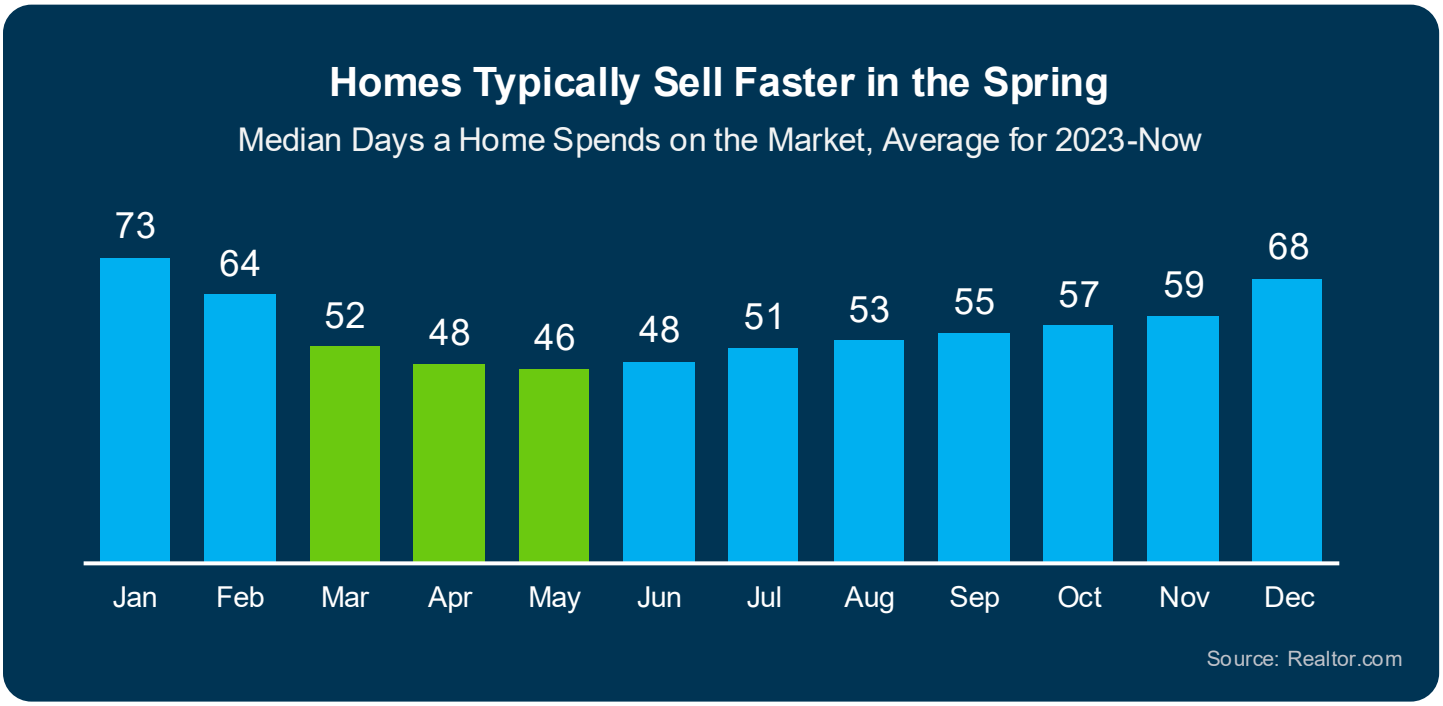

Now, don't expect the bidding wars that were so famous in 2020 and 2021. But it does mean, seasonality could help you out this Spring. As *Realtor.com* explains:

*"Spring typically brings out more buyers who are ready to make a move before summer.* ***Listings see more views, showings, and offers during this season****."*



## 3. Homes Sell Faster

There's one more predictable pattern that happens pretty much every Spring. Homes sell faster. And since homes have been taking longer to sell lately, listing your house during what's usually the fastest time of the year means you're setting yourself up to move quickly. And isn't that what sellers really want?




And if you're eager to go on to your next chapter, need to downsize, or you've run out of space, selling quickly has its perks. Compared to selling in the Winter, homes usually sell 20 days faster in the Spring.

## Bottom Line

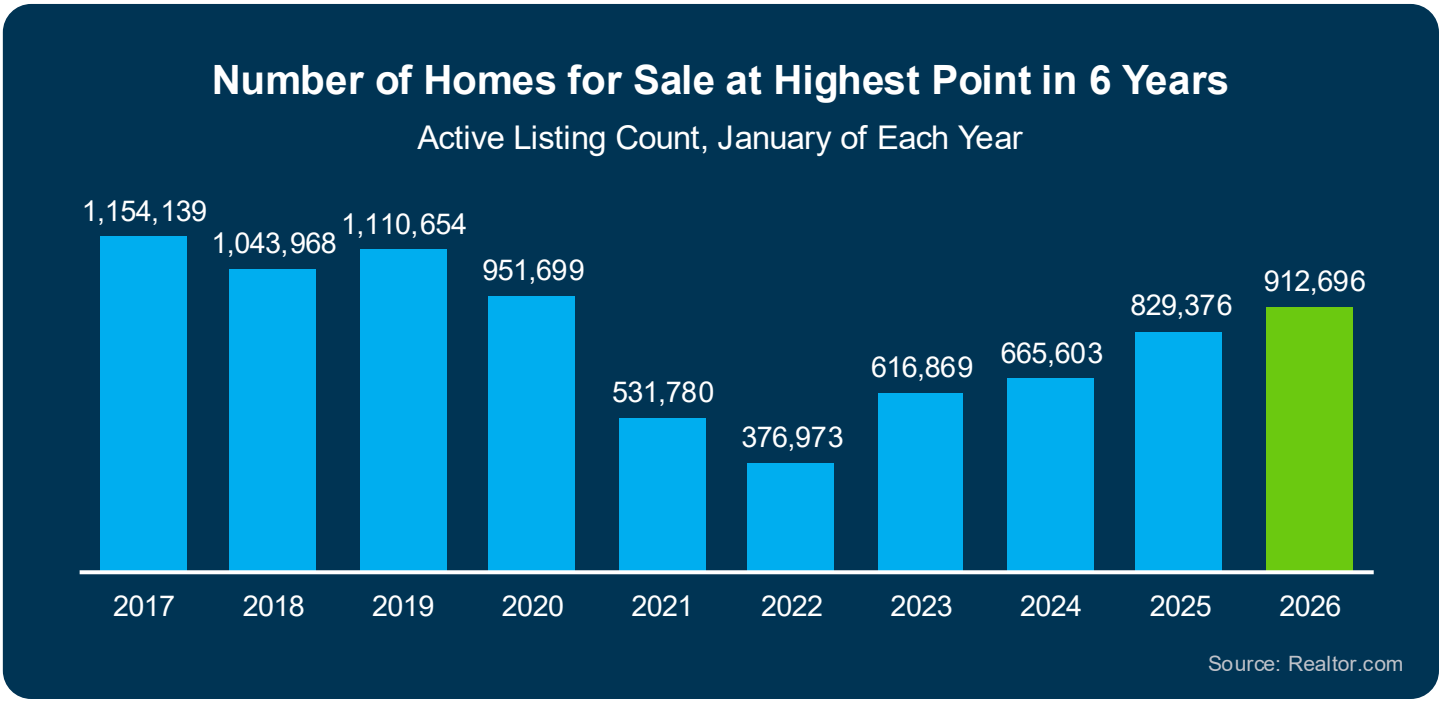
If you want to talk more about what's happening in our area and why this season may be a great time to list, reach out.

# What Every Homeowner Needs To Know About Today's Market

*Entering the Spring season, there's plenty of opportunity if you're thinking about selling – whether that's next month or even in early Summer. But you still need to have a strategy that matches the moment. Here's what you have to know.*

## Inventory's Up. Buyer Power Is Coming Back.

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, those extra buyers looking right now, have more choices too. According to the data, the number of homes for sale is rising back toward more normal levels nationally (*see graph below*):




**But the improvement is going to vary by area.** If you're in a market where the number of homes for sale is back to normal, buyers may have more sway than you'd expect. That doesn't mean buyers have all the power – it just means they have more choices, so your home has to stand out and you need to be ready to negotiate. But if you live where inventory is still pretty limited, you may see buyers competing for your house.

**No matter where you are, the key is to work with a pro who can help you adjust your game plan for your local market.**

## Your Asking Price Matters

And with more homes to choose from, today's buyers are quick to skip over homes that feel overpriced. That's why pricing your house right is the secret to selling quickly and for top dollar. Miss the mark, though, and you may have to backtrack and do a price cut. Danielle Hale, Chief Economist at *Realtor.com*, says:

*". . . 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 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.**

## Flexibility Wins Negotiations

Even though there are more buyers active right now, don't expect to see them waiving inspections and appraisals just to get a deal done. Now that buyers have more options, they're able to ask for things like repairs, credits, and help with closing costs. **Data from *Redfin* shows 44.4% of sellers are offering concessions like that right now. That's the second highest level since 2019.**

**The savviest sellers are the ones taking advantage of every opportunity to work with buyers. It'll help if you think of concessions as tools, not losses.**

Use them to bridge gaps, sweeten deals, and get across the finish line. And don't stress. Since prices went up roughly 43% over the past five 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 concessions could be the key to sealing the deal.

## Bottom Line

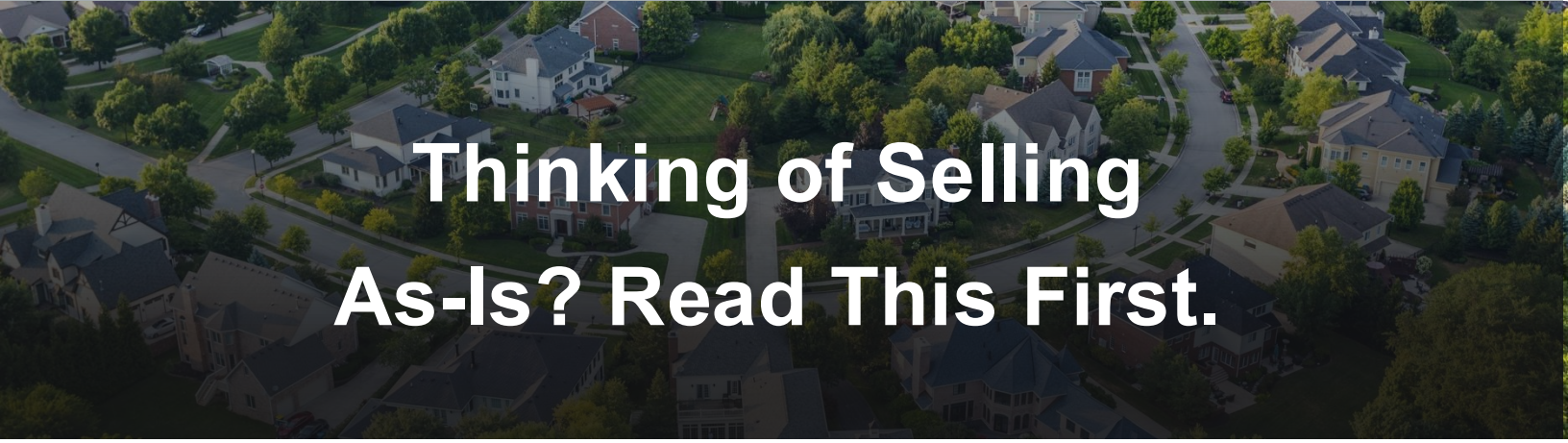
Sellers who are going to succeed in the months ahead are the ones who understand this shift and lean into it with the right expectations, the right agent, and the right strategy.





Small repairs and maintenance are often needed to show buyers that you've taken good care of the home. **These small efforts can make a big difference when it comes to how long it takes to sell your home and how much it sells for.**

Bankrate



# Thinking of Selling As-Is? Read This First.

If you're thinking about selling your house this year, you may be torn between two options:

- **Do you sell it as-is** and make it easier on yourself? No repairs. No effort.
- **Or do you fix it up a bit first** – so it shows well and sells for as much as possible?

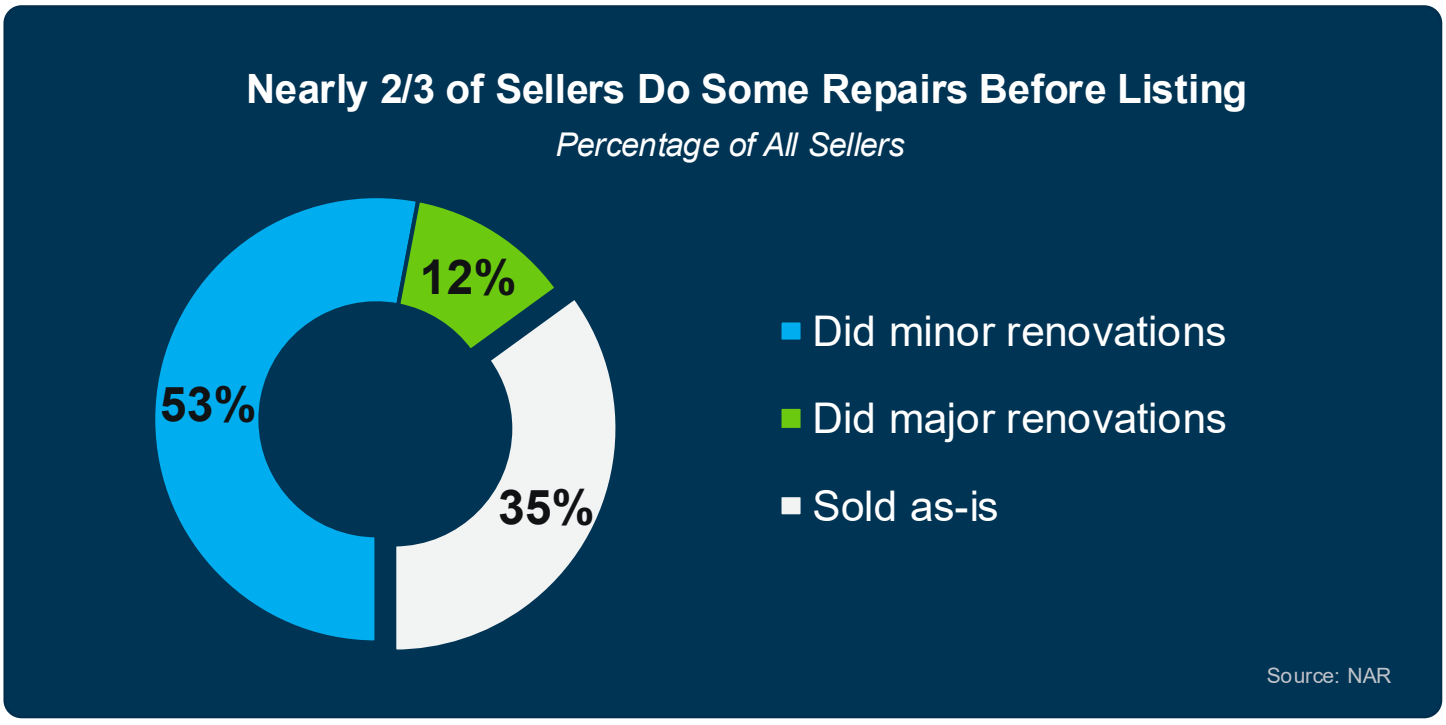
In 2026, that decision matters more than it used to. Here's what you need to know.

## Your Home's Condition Is More Important Again

Over the past year, the number of homes for sale has been climbing. And this year, a *Realtor.com* forecast says it could go up another 8.9%. That matters. As buyers gain more options, they also re-gain the ability to be selective. So, the details count again.

**That's one reason most sellers choose to make some updates before listing.**

According to a recent study from the *National Association of Realtors* (NAR), **two-thirds of sellers (65%) completed minor repairs or improvements before selling** (*the blue and the green in the chart below)*. And only one-third (35%) sold as-is:



## What Selling As-Is Really Means

Selling as-is means you're saying upfront that you won't handle repairs before listing or negotiate fixes after inspection. That can simplify things on your end, but it also narrows your buyer pool.

Homes that are move-in ready typically attract more buyers and stronger offers. On the flip side, when a home needs work, fewer buyers are willing to take it on. That can mean fewer showings, fewer offers, more time on the market, and a lower final price.

**It doesn't mean your house won't sell – it just means it may not sell for as much as it could have.**

## The Trade-Offs of Selling Your House As-Is

### Pros



- You'll save time
- You'll save money up front
- You don't have to negotiate repairs

### Cons



- You will deter some buyers
- Your house will take longer to sell
- Your house won't sell for as much

Sources: U.S. News, Ramsey Solutions

## How an Agent Can Help

**So, what should you do? The answer isn't one-size-fits-all. It's going to depend a lot on your house and your local market.** And that's why working with an agent is a must. The right agent will help you weigh your options and anticipate what your house may sell for either way – and that can be a key factor in your final decision.

- **If you choose to sell as-is:** They'll call attention to the best features, like the location, size, and more, so it's easy for buyers to see the potential, not just the projects.
- **If you decide to make repairs:** Your agent can pinpoint what's really worth the time and effort based on your budget and what buyers care about the most.

## Bottom Line

**While selling as-is can still make sense in certain situations, in some markets today, it may cost you.** So, no, you don't have to make repairs before you list. But you may want to.

To make sure you're considering all your options and making the best choice possible, let's have a quick conversation about your house.

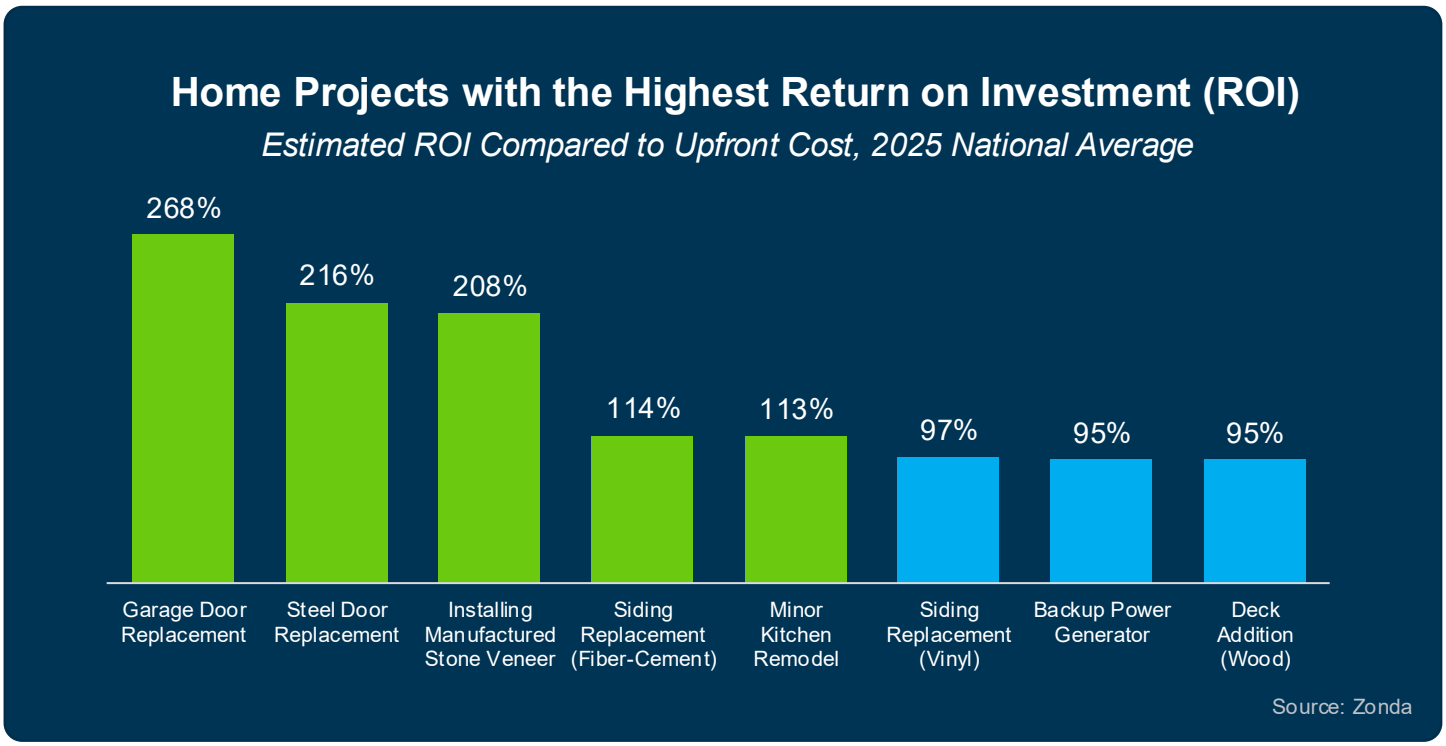


# Home Upgrades That Actually Pay You Back When You Sell

*Planning to sell your house? Just remember, buyers have more options than they did a few years ago. So, it's worth it to tackle repairs and make sure your house is set up to stand out. The key is focusing on updates that actually matter. And that's exactly where return-on-investment (ROI) data comes in handy.*

## Which Projects Tend To Pay Off

Every year, *Zonda* looks at which home improvements deliver the most value when you sell your home. And the results can be a little surprising. The green in the graph below shows the updates where sellers have the biggest potential to add value based on that research:




While there's a wide range of projects represented in this data, the good thing is, some of the top winners don't take a ton of effort.. They're just swapping out doors.



## Small Updates, Big Visual Impact

This goes to show little projects can have a big impact. So, you don't have to spend a fortune. And you don't need to tackle everything on this list. But in today's market, doing nothing can work against you. **Now that buyers have more homes to choose from, a lot of them are going to opt for what's move-in ready.**

The best advice? Focus on what your house needs, whether it's listed here or not – like the repairs you've been putting off. A front door or shutters in need of a little TLC. Piles of leaves in the yard. Scuffed up paint where your kids play inside. Those details matter too. Mallory Slesser, Interior designer and Home Stager, explains it to the *National Association of Realtors* (NAR) this way:

*"If you're looking for affordable updates that pack a punch, dollar for dollar, I would say painting; changing out light fixtures; changing out hardware; maybe new draperies or window treatments. Those are all cost-effective ways to make a big statement. It really changes the space."*

These seemingly small things help buyers focus on the home itself – not the work they think they'll have to do after they move in. And that's paying off for other sellers. Buyers are often willing to spend more on homes that feel well cared for, updated, and move-in ready.

## This Information Is a Starting Point, Not a Strategy

**Here's the important thing to remember. National data like this is a guideline.** Buyer preferences are going to vary by location, price point, and even neighborhood. That means a project that boosts value in one area might be unnecessary (or even overkill) in yours. **That's why the first step should always be to talk with a local real estate professional before you start.** An experienced agent can help you answer questions like:

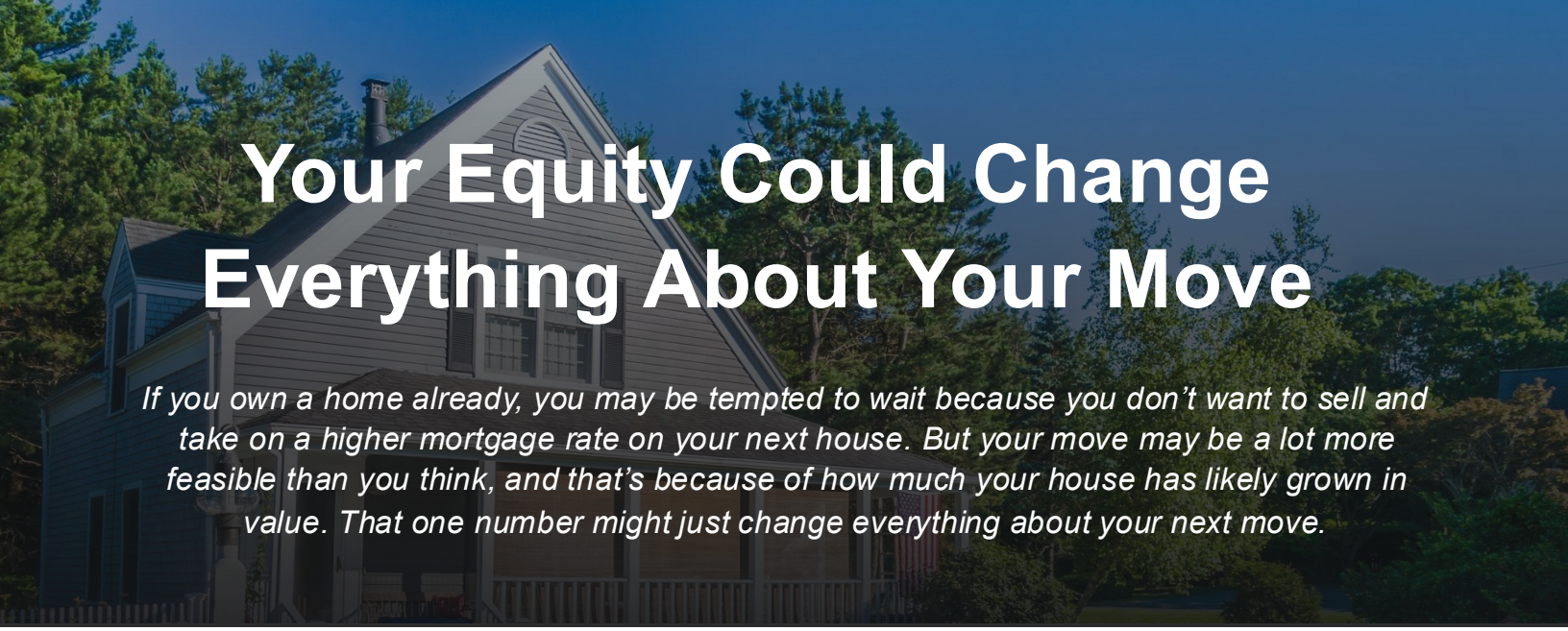
- Which updates do buyers in your market expect?
- What can you skip without hurting your sale?
- Where will a small investment make the biggest difference?

That guidance helps you avoid over-improving and under-preparing.

### Bottom Line

If you're not sure where to start, let's talk about what makes sense for your house. A quick conversation can help you prioritize the updates that'll pack the biggest punch.

**What's one upgrade you've been thinking about – and wondering if it's worth it?**



# Your 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.

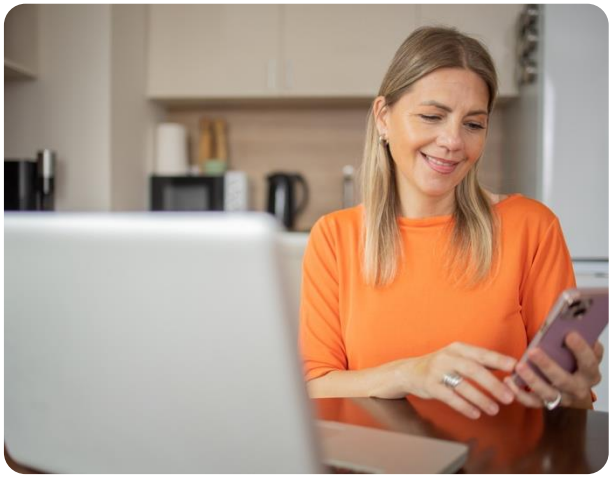
Each time you make a mortgage payment, you're chipping away at your loan balance. And that helps your ownership stake in your home grow. At the same time, home values typically rise – which drives up the overall value of your home.

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.**

**According to the study, if you bought the average-priced home in...**

- **The mid-90s:** You could be sitting on **over $400,000** in equity now.
- **The early 2000s:** You could have **over $330,000**, even with owning during the housing crash.
- **In 2015:** Even in that shorter 10-year time frame, many homeowners have already built nearly **$285,000** in equity.

## 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** |

** Estimates based on the purchase of a median-priced home*

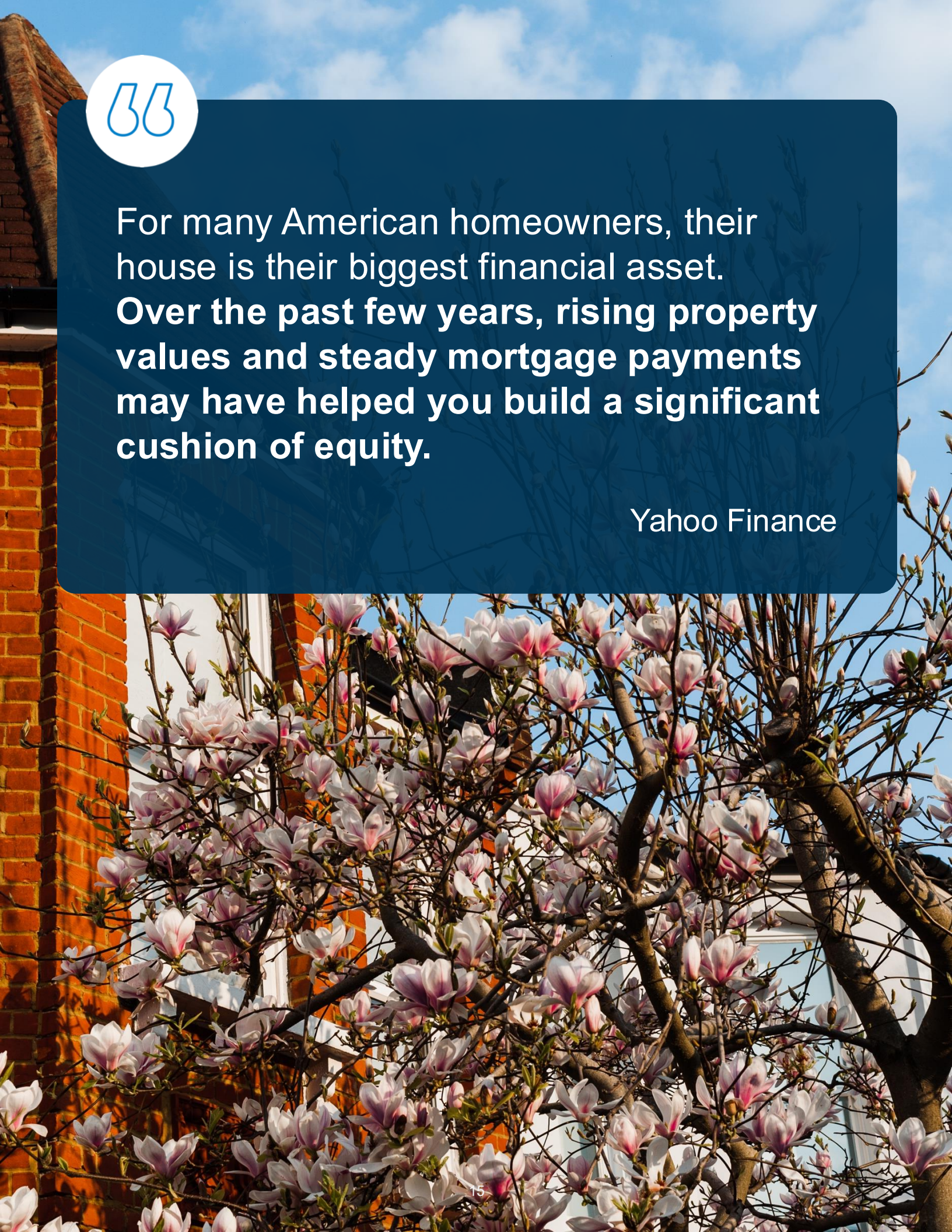
Source: Realtor.com

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

If you haven't had someone help you understand the value of your home this year, 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.



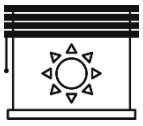
For many American homeowners, their house is their biggest financial asset. **Over the past few years, rising property values and steady mortgage payments may have helped you build a significant cushion of equity.**

Yahoo Finance

# 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



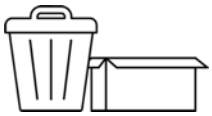
- [ ] Open blinds or curtains to let the light in



- [ ] Check lightbulbs and replace as needed



- [ ] Take down personal photos or items

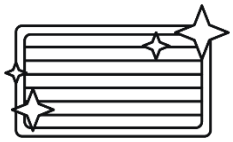


- [ ] Declutter throughout



- [ ] Give every room a clear purpose

## Show It's Cared For



- [ ] Clean your vents and baseboards



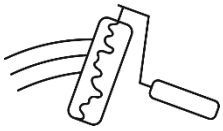
- [ ] Vacuum, mop, or sweep floors



- [ ] Fix anything that's broken

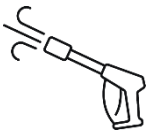


- [ ] Organize countertops, cabinets, and closets



- [ ] 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

Your price is part of what shapes a buyer’s first impression. And when it's too high, a chain reaction begins. If buyers think you’re asking too much, they’re going to turn the other way. And when buyers bypass your house, you'll get fewer showings.

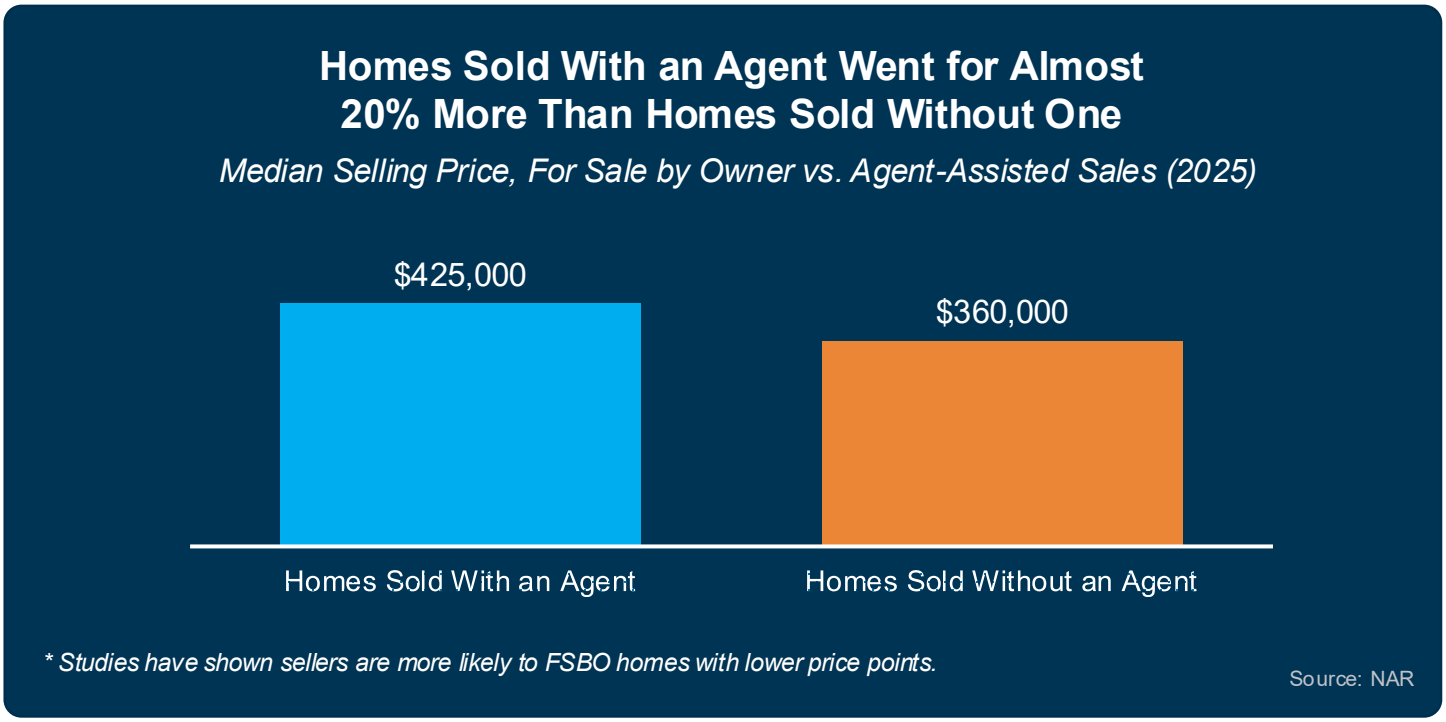
Fewer showings lead to fewer offers. And fewer offers usually mean making a price cut to try to draw buyers back in. And that’s happening more often right now, especially on homes sold without a pro.

**The same NAR report shows most homes 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.

So, even though you thought selling without an agent meant saving money, that's not necessarily true. The facts show selling on your own can mean selling for less in the long run. And that may be enough to totally change your perspective.

## 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 what to expect when you sell your house? Don't hesitate to reach out.

Whether it's housing market related, or something about your specific situation, I've helped other homeowners move with confidence - and I can help you too.


**Chris Garguilo**

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EQUAL HOUSING OPPORTUNITY