

THINGS TO CONSIDER WHEN
Selling Your House

FALL 2025 EDITION





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Are You Asking Yourself These Questions About Selling Your House?

If you're debating whether you want to sell right now, it might be because you have some unanswered questions. Here's some information that can help.



1. Is It Even a Good Idea To Move Right Now?

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.

Think about it. Do you know a neighbor who's sold their house recently? If so, did you hear what it sold for? With how much home values have gone up in recent years, the number may surprise you.

According to Lawrence Yun, Chief Economist at the *National Association of Realtors (NAR)*, the typical homeowner has gained \$140,900 in housing wealth in the last five years alone. That's significant. And when you sell, that increase in value can give you what you need to fund your next move.

2. Will I Be Able To Find a Home I Like?

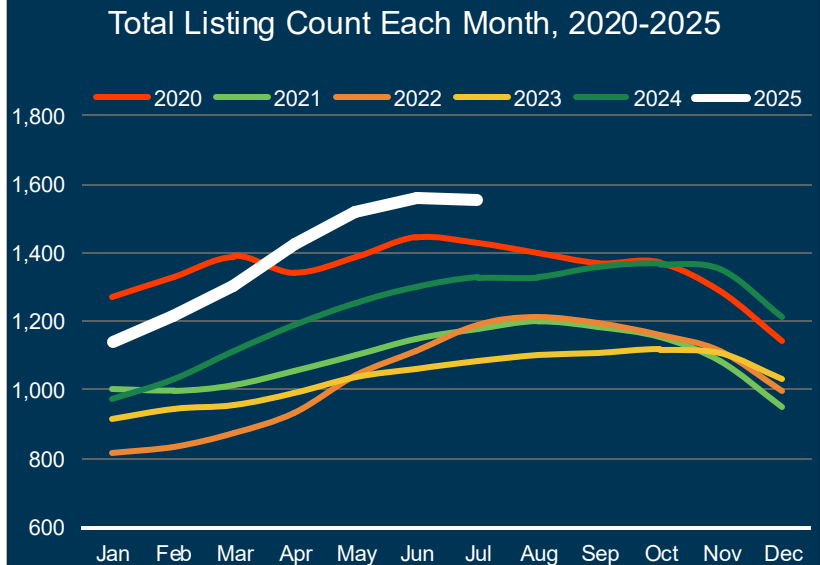
If this is on your mind, it's probably because you remember just how hard it was to find a home over the past few years. But in today's market, it isn't as challenging.

Data from *Realtor.com* shows how much inventory has increased.

The white line shows we have more homes for sale now than we did at any other time in the past five years.

That means you have more options for your move – and the best chance in years to find a home you love.

Number of Homes for Sale Is Up 16.9% Compared with Last Year



Source: Realtor.com

3. Are Buyers Still Buying?

And last, if you're worried no one's buying with rates and prices where they are right now, here's some perspective that can help. While there weren't as many buyers active right now as there'd be in a normal market, that doesn't mean nothing's selling. According to NAR, based on the current pace, we're on track to sell 4.03 million homes this year (not including new construction). Here's what that number actually means when you break it down:

- 4.01 million homes ÷ 365 days in a year = **10,986 homes sell each day**
- 10,986 homes ÷ 24 hours in a day = **458 homes sell per hour**
- 458 homes ÷ 60 minutes = **roughly 8 homes sell every minute**

Think about that. Just in the time it took you to read this, 8 homes sold. Let that sink in. Every minute, buyers are making moves – and sellers are closing deals. If selling your house is part of your next chapter, we can make it happen. Roughly 11,000 homes are still selling every day – and yours could be next.

Bottom Line

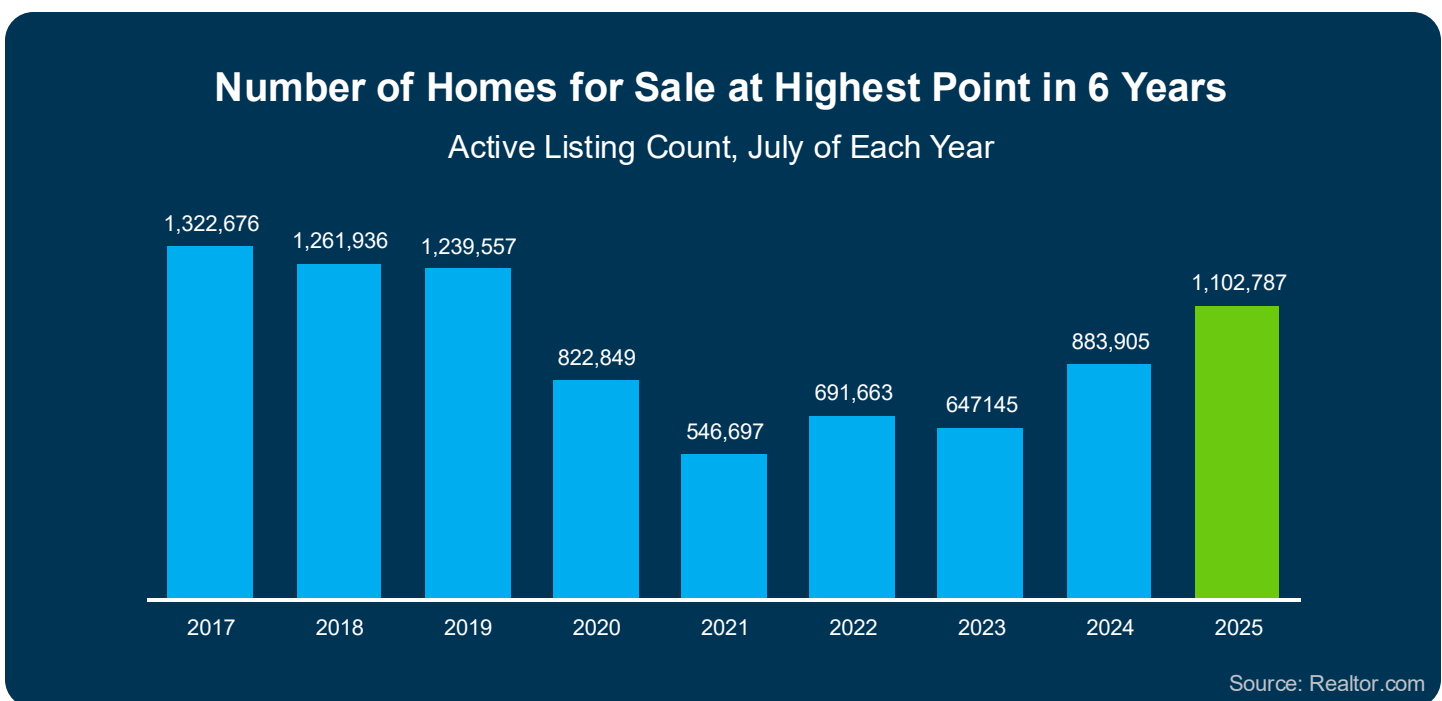
If you want to talk more about these questions or need more information about what's happening in our area, reach out.

What Every Homeowner Needs To Know in Today's Shifting Market

The housing market is getting back to a healthier, more normal place. And what you need to remember is, even with that shift, there's still plenty of opportunity to be had if you're thinking about selling – whether that's next month or next year. You just need to stay up to date on what's happening in the market, and have a strategy that matches the moment. Here's your update.

Inventory's Up. Buyer Power Is Coming Back.

According to the data, the number of homes for sale is rising back toward more normal levels (see graph below):



But inventory growth is going to vary a lot based on where you live.

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. But if you live where inventory is still pretty limited, you may see more 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.

The Right Price Matters More Now Than Ever

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. Today, about **1 in 5 sellers** (20.6%) are reducing their asking price to attract buyers. Danielle Hale, Chief Economist at *Realtor.com*, says:

"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 best way to get that information? Lean on your local agent. **Because if your price isn't compelling, it's not selling.**

Flexibility Wins Negotiations

Gone are the days of buyers 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 nearly 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 54% 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

The takeaway? This isn't a bad market. It's just a different one. 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.





Well-priced homes are more likely to sell quickly, but pricing your home to sell quickly and for maximum dollar requires strategy and knowledge of your local market. You need to have a clear-eyed view of your home in relation to the competition, and knowledge about whether you're in a buyers or sellers market.

Zillow



Housing Market Forecasts for the Rest of 2025

If you've been watching the market, you've likely noticed a few changes already this year. But what's next? From home prices to mortgage rates, here's what the latest expert forecasts suggest for the rest of 2025 – and what these shifts could mean for you.

Will Home Prices Fall?

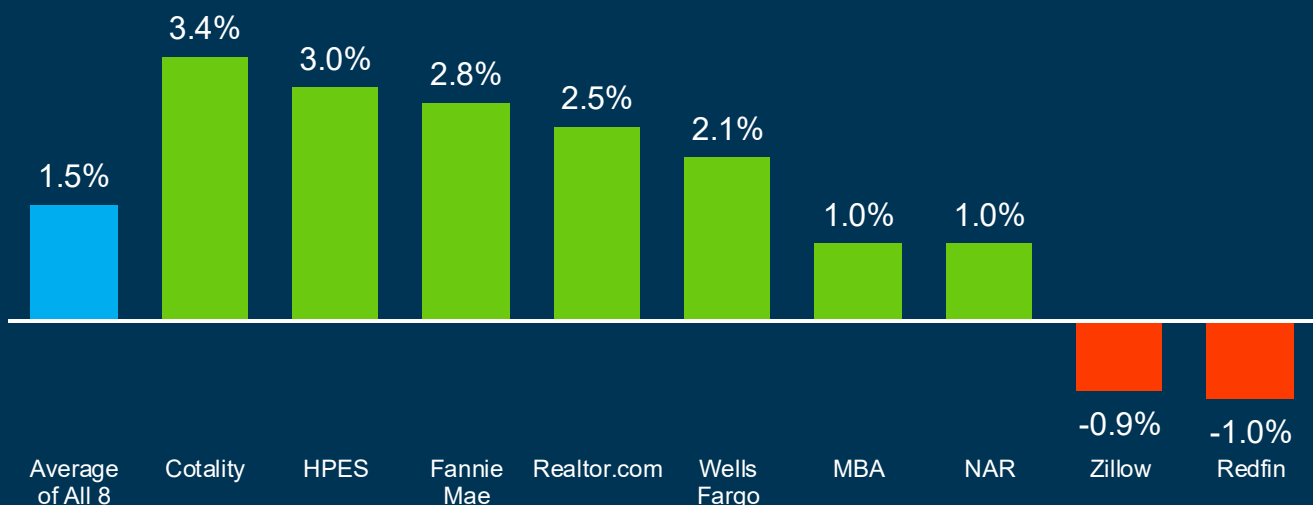
Many people are hoping home prices will come down soon. And recent headlines about prices dipping in some areas are making people believe it's just a matter of time before there's a bigger drop. But here are the facts.

While home price growth is slowing down, that doesn't mean we're headed for a crash. It just means things are moderating and prices aren't climbing nearly as fast as they were. As the *National Association of Home Builders (NAHB)* explains:

*“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.**”*

Home Prices Will Rise Nationally, Just Not as Fast

2025 Home Price Forecasts, Percent Change



But like with anything, it varies by area. Some markets are cooling more than others. Even in markets where prices have come down slightly, the average dip is **just -3.5%**. That's a far cry from the nearly 20% decline the market experienced during the 2008 crash. Plus, those small changes are easily absorbed when you consider how much home prices have climbed over the past few years.

The takeaway? **Prices aren't crashing. They're expected to keep climbing nationally – just not as quickly these days.**

And some may argue they'll be closer to flat by the end of this year. But, this is going to vary by market, with some local ups and downs. So, lean on a pro to see the latest price trends for your area.

Will Mortgage Rates Come Down?

Another common thought among today's buyers is: I'm just going to wait for rates to come down. But is that a smart strategy? According to *Yahoo Finance*:

"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, **don't try to time the market or wait for a drop that may not be coming.** While rates did come down a bit over the summer, most experts say rates will remain in the 6s, and projections have them settling in the mid-6% range by the end of this year (*see chart below*):

Don't Expect a Big Drop in Mortgage Rates

30-Year Fixed Mortgage Rate Projections

Quarter	Fannie Mae	MBA	Wells Fargo	Average of All 3
Q3 2025	6.70%	6.70%	6.65%	6.68%
Q4 2025	6.50%	6.60%	6.55%	6.55%
Q1 2026	6.40%	6.50%	6.50%	6.47%
Q2 2026	6.20%	6.50%	6.50%	6.40%



And that's not a big change from where they are right now. So, if you need to move, let's talk about how to make it happen and what you should watch for. Because while rates may not be as low as you want them to be, you don't want to put your needs on the back burner, hoping for a big drop the data shows isn't likely to happen.

Of course, things can change. That's why working with an expert who is keeping an eye on all the economic factors that can influence mortgage rates is going to be essential this year. That's because shifts in things like inflation, employment, and other key drivers could impact how mortgage rates move going forward.

The Takeaway for Homeowners

This market requires strategy, not guesswork. Prices are still rising nationally (just more slowly), and rates are projected to stay pretty much where they are, so **the bigger picture is one of moderation, not a meltdown.**

If you want to make a move, your best bet is to focus on your personal situation – not what the headlines say – and work with a real estate pro who knows how to navigate the shifting conditions in our local market.

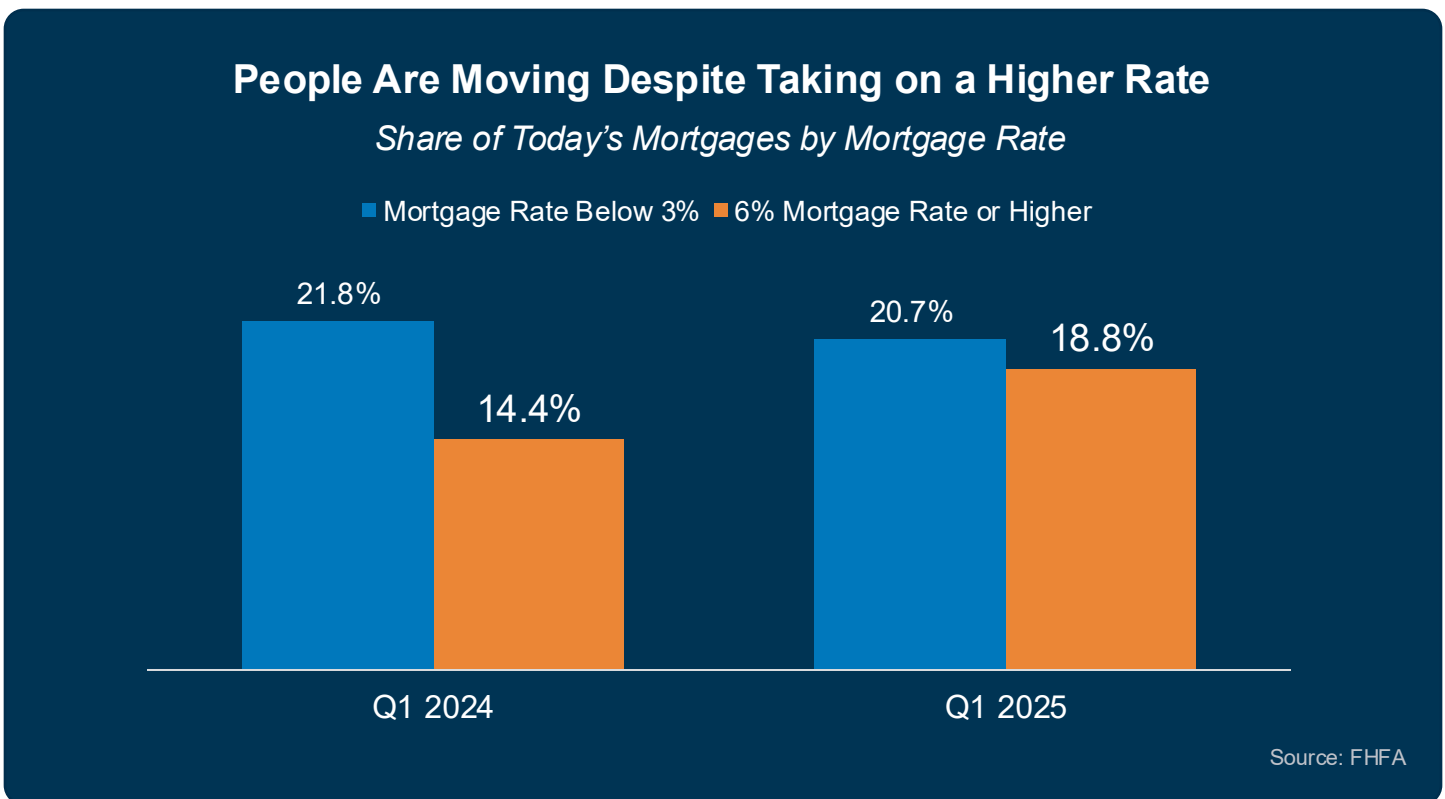
Bottom Line

Let's talk about what's happening in our area to build a plan that works for you.

Why More Sellers Are Choosing To Move, Even with Today's Rates

It's hard to let go of a 3% mortgage rate. There's no question about it. It's the main reason so many homeowners have delayed their move in recent years. But here's something to consider. While your low rate might be ideal, it doesn't make up being too cramped, having a staircase your knees can't handle anymore, or being 1,000 miles from your family.

And those real-life needs are pushing more sellers off the fence despite today's rates. Data shows the share of homeowners with a mortgage rate below 3% is dropping as more people move. And, as a result, the share of homeowners taking on a rate above 6% is rising too (see graph below):

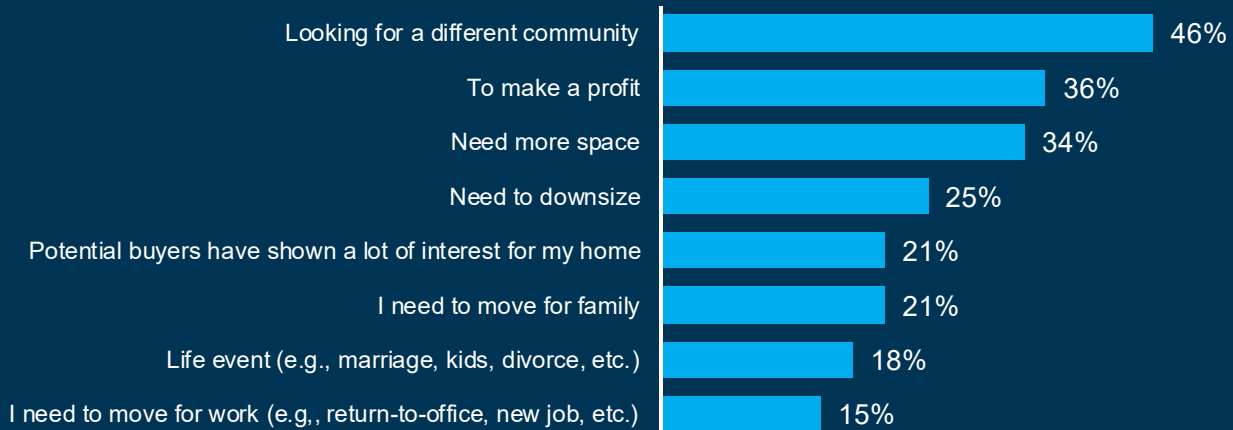


The Biggest Reasons People Are Moving Right Now

Why are some homeowners willing to take on a higher rate? A survey from *Realtor.com* helps shed light on that. **It shows 79% of homeowners considering selling today are doing it out of necessity.** And most of the necessary reasons people are moving are non-financial in nature.

Most Motivators for Moving Today Are Non-Financial

Top Reasons Potential Sellers Are Considering Selling



Source: Realtor.com

Do any of these reasons resonate for you, too?

- **You Need More Space:** Whether it's welcoming a new baby or having your parents move in so it's easier to take care of them, outgrowing your space can happen fast.
- **You Need Less Space:** The kids are out of the house now and you're craving a life that's a little simpler. Downsizing can mean fewer rooms to clean and less to maintain.
- **You Want to Be Closer to Family:** Whether it's to help with grandchildren or care for aging parents, sometimes the pull of being near loved ones outweighs the math.
- **A Relationship in Your Life Has Changed:** Divorce, separation, or moving in together for the first time – all can create the need for a new place to call home.
- **Your Job Is Taking You Somewhere New:** If you finally landed your dream job or your partner's company is relocating, you may need to move too.

Since rates aren't forecast to change much, delaying any longer could mean more time feeling stuck in a space that no longer fits. According to *Realtor.com*, nearly 2 in 3 potential sellers have already been thinking about moving for over a year. That's already a long time. So, maybe the question is: ***how much longer are you willing to press pause on your life?***

Bottom Line

Mortgage rates are part of the equation, for sure. But you may still want or need to move, and that's okay. Let's connect so you can see that's still possible, even at today's rates.



With home equity steadily rising over the past five years across 90 percent of major metro areas, American homeowners have gained significant wealth, averaging nearly \$150,000 . . . While home price growth has begun to slow recently, equity continues to be an extremely valuable commodity for homeowners.

Bankrate



How Home Equity May Help You Buy Your Next Home in Cash

Building equity in your house is one of the biggest financial advantages of homeownership. And right now, homeowners across the country are sitting on near record amounts of it.

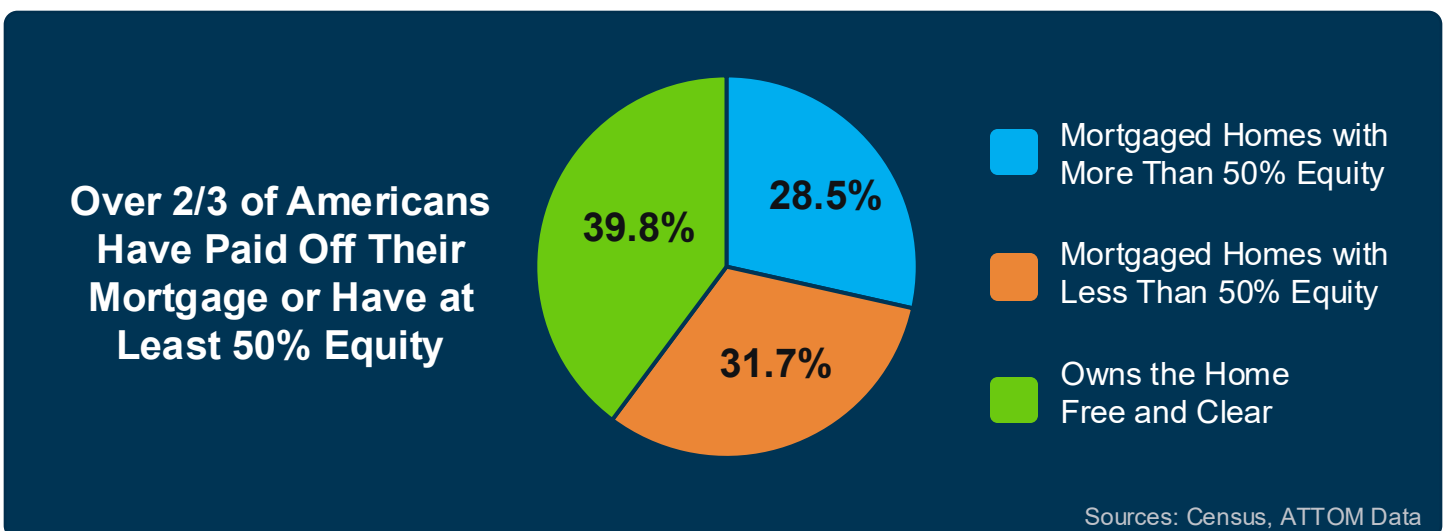
Here's a look at how that equity could be a game changer for you, and why it'll flip your perspective from "Why would I move right now?" to "Why wouldn't I?"

Home Equity: What Is It?

Home equity is the difference between how much your house is worth and how much you still owe on your mortgage. For example, if your house is valued at \$400,000 and you only owe \$200,000 on your mortgage, your equity would be \$200,000.

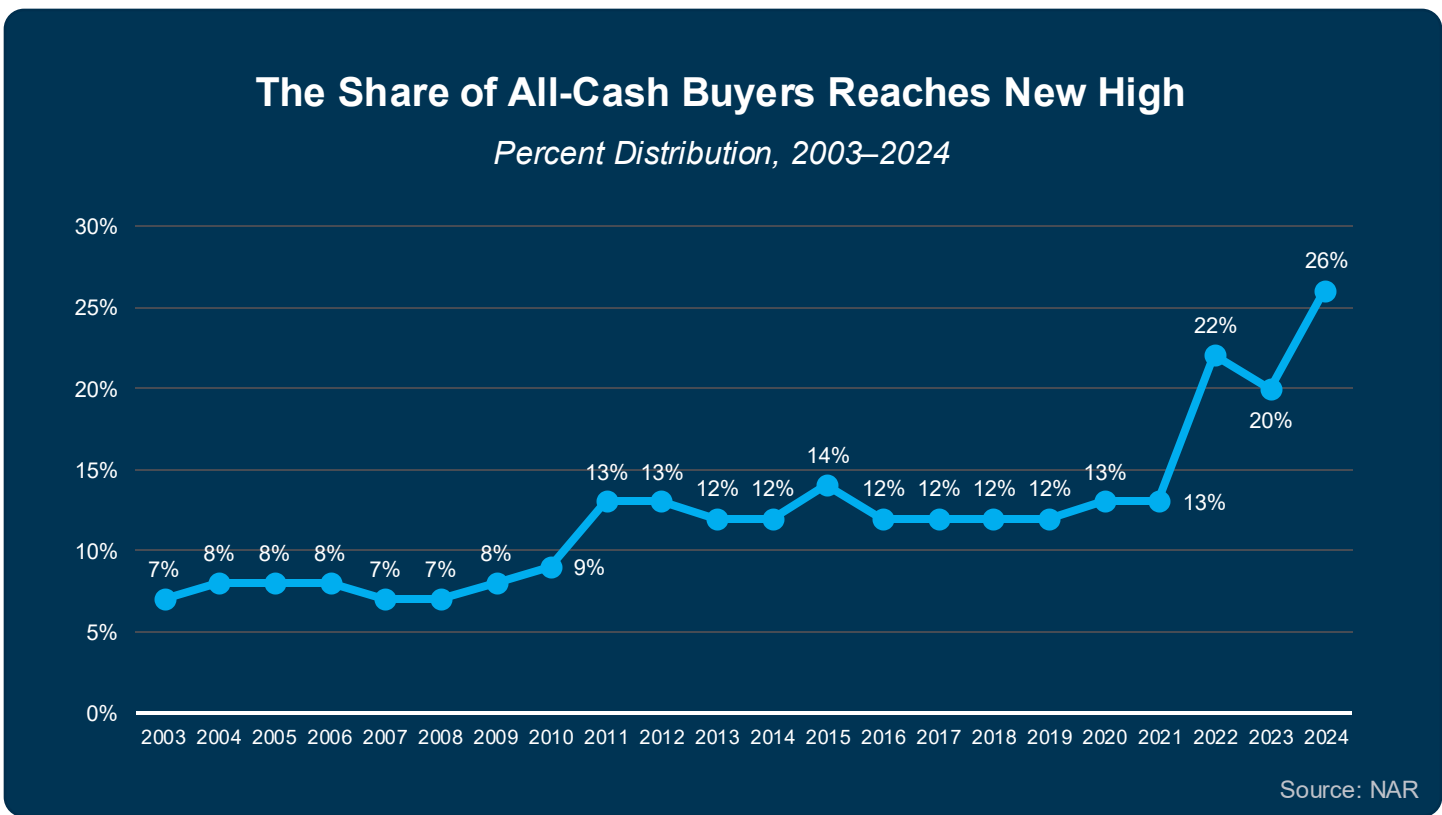
Why Equity Is Such a Big Deal for Homeowners Looking To Sell

Recent data from the *Census* and *ATTOM* shows how significant today's home equity really is. In fact, more than two-thirds of homeowners have either completely paid off their mortgages (*shown in green in the chart below*) or have at least 50% equity in their homes (*shown in blue in the chart below*):



That's a big deal. Think about it: **2 out of every 3 homeowners have at least 50% equity in their homes.** To put a more tangible number on it, *Cotality* (formerly *CoreLogic*) says the average homeowner with a mortgage has over \$302,000 in equity. That kind of net worth can go a long way if you're trying to make a move.

That's part of the reason why the share of all-cash buyers recently reached a new high. According to an annual report from the *National Association of Realtors* (NAR), 26% of buyers were able to buy without a mortgage (see graph below):



Imagine buying your next house in cash. No mortgage. No monthly payment. No mortgage rate to mess with. If you want to find out how much equity you have to see if that's an option for you, connect with a real estate agent and ask for a professional equity assessment report (PEAR).

Who knows, you may find out you have enough equity to buy your next place outright – and with today's mortgage rates, not having to take out a home loan is pretty incredible. Even if you don't have enough equity to buy in all cash, you may still have enough to make a larger down payment, which has its own benefits, too.

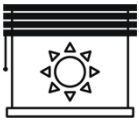
Bottom Line

Homeowners have an extraordinary amount of equity today – and that's why the share of all-cash buyers is on the rise. To see how much equity you have and talk through how it can help fuel 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



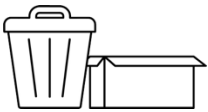
- Open blinds or curtains to let the light in



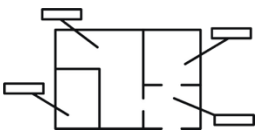
- Check lightbulbs and replace as needed



- 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



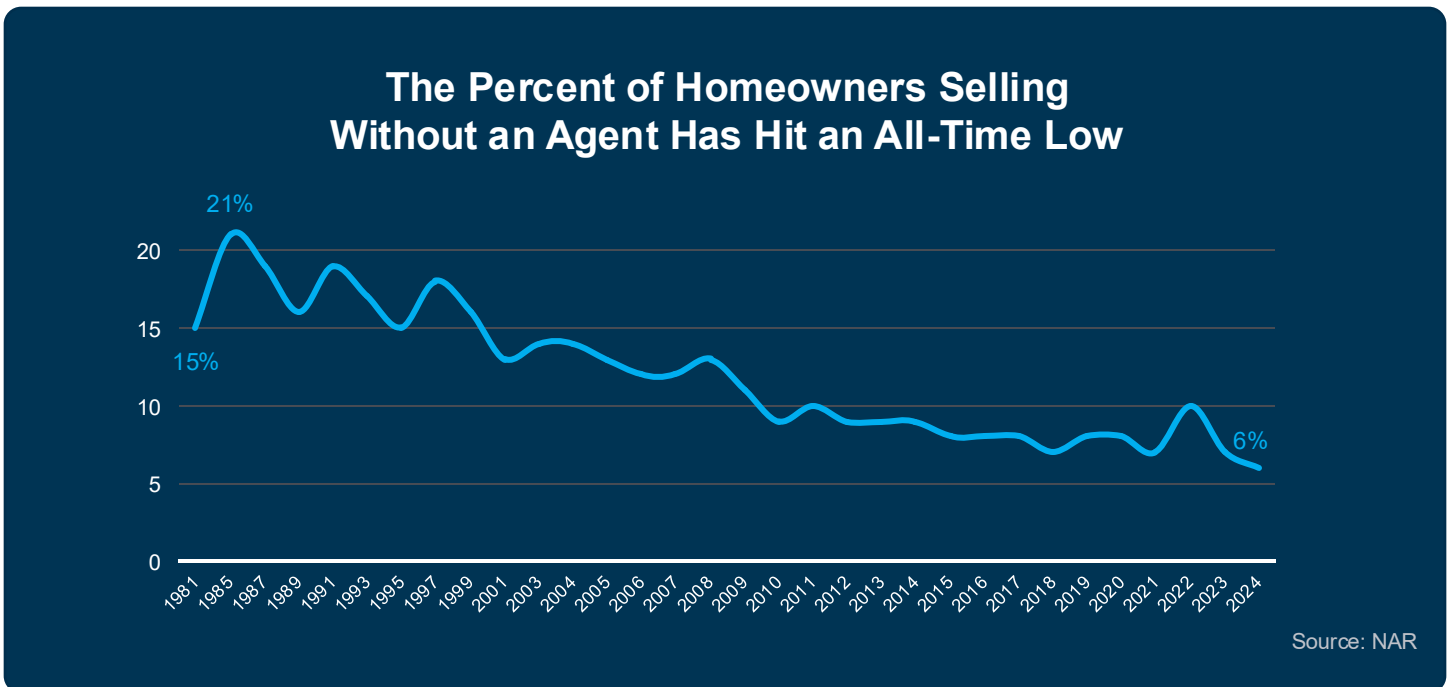
- Sweep patios, decks, and walkways

Why More Sellers Are Hiring Real Estate Agents Today

Selling your house without an agent as a “For Sale by Owner” (FSBO) may be something you’ve considered. But in today’s shifting market, more homeowners realize that’s not worth the risk.



According to data from the *National Association of Realtors* (NAR), the number of homeowners selling without an agent has hit an all-time low (see graph below):



And for the small number of homeowners who do decide to sell on their own, data shows they’re still not confident they’re making a good choice. A survey finds **3 out of every 4 homeowners who don’t plan to use an agent have doubts about whether that’s actually the right decision. And here’s why.**

1. Getting the Price Right

One of the biggest hurdles when selling a house on your own is figuring out the right price. It's not as simple as picking a number that sounds good – you need to hit the bullseye for where the market is right now. Without an agent's help, you're more likely to miss the mark. As *Zillow* explains:

“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.”

Basically, they know what's selling, what buyers are willing to pay, and how to help your house to stand out.

2. Understanding and Managing the Legal Documentation

There's also a mountain of documentation when selling a house. And a mistake can have big legal implications. This is another area where having an agent can help.

They've handled these documents countless times and know how to keep everything on track, so you avoid delays. And now that buyers are including more contingencies again and asking for concessions, your agent will guide you through each form, making sure it's documented correctly the first time.

3. Selling Quickly in a Shifting Market

Now that the number of homes for sale has grown, homes aren't selling at quite the same pace they were. But you can still sell quickly if you have a proven plan to help your house stand out.

Just remember, homeowners don't have the same network or marketing tools an experienced agent does. So, if you want the process to happen fast, you'll want a pro by your side.

Bottom Line

You don't want to take all of this on by yourself. Let's connect so you have a pro to help with everything from pricing your home to managing the details.



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.



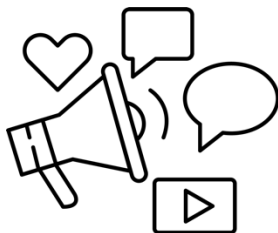
Pricing and Market Value

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.

CAFCU Mortgage Team

Corporate America Family Credit Union

cafcu.org/mortgages

800-359-1939 ext 2203

