

THINGS TO CONSIDER WHEN Buying a Home

FALL 2026 EDITION



Brett Ross

★ #1 Coldwell Banker Agent, Playa Vista & Venice Offices 2025

★ Top 1.5% of U.S. Realtors - RealTrends Verified 2026

Global Luxury & Investment Specialist

BeRossHomes@gmail.com

www.BrettRossGroup.com

(818) 424-1675

CalRE# 01994246





Table of Contents

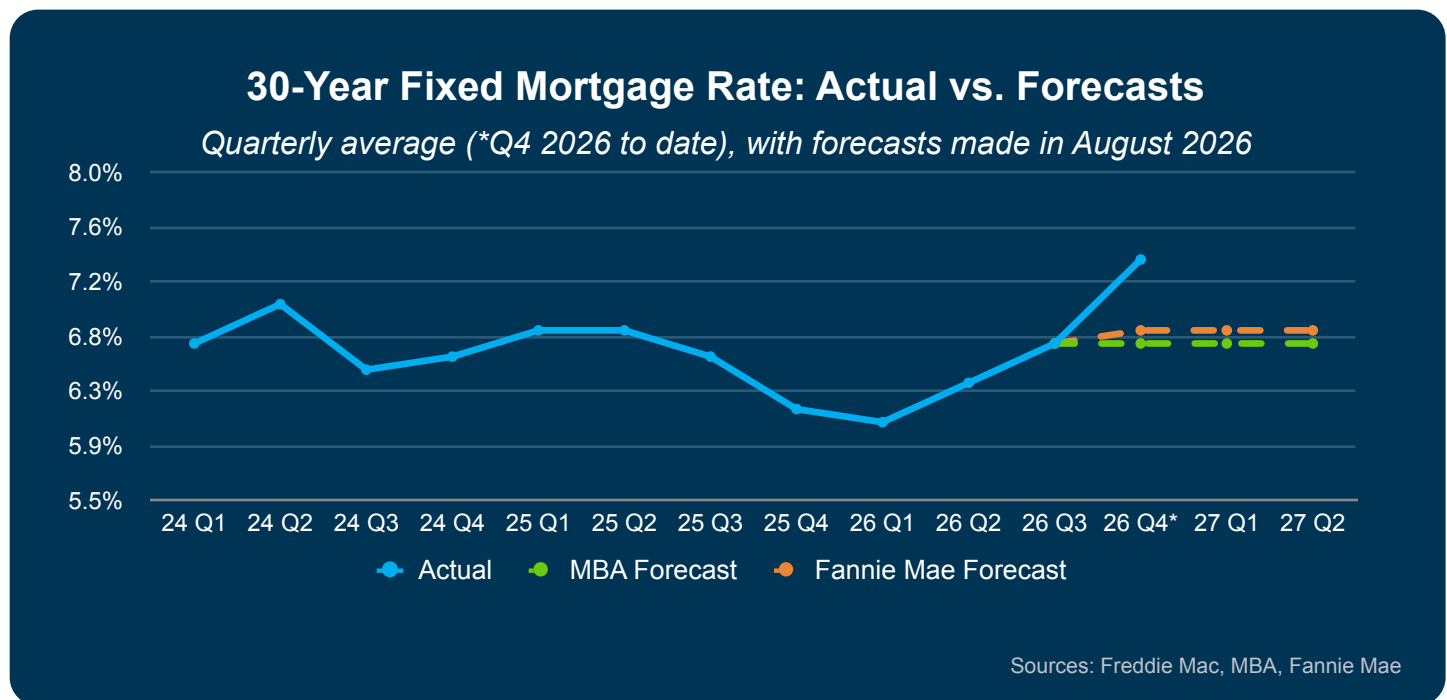
- 3. What To Expect from the Housing Market for the Rest of 2026**
- 4. What's Next: 7% or 8% Mortgage Rates?**
- 5. Home Prices Will Grow at a Moderate Pace**
- 7. How Changing Mortgage Rates Affect Your Future Monthly Payment**
- 8. More Options for Your Search**
- 10. Access Most Buyers Never Get**
- 11. The "Take It or Leave It" Attitude Is Fading from the Market**
- 12. The House That's Sitting Could Be Your Best Shot at a Deal**
- 14. The Top Two Buyer Mistakes Today**
- 16. What My Clients Say About Me**
- 17. Why Work With Me, Not Just Anyone**
- 18. Dream Home Program Flyer - About 1% Below Market Rates For Qualified Buyers & Properties**

What To Expect from the Housing Market for the Rest of 2026

If this year has left you feeling stuck, you may be asking yourself: will the rest 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 Moved Higher This Fall

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's happening. **The cause is oil, not housing.** The conflict in the Middle East is keeping oil near \$100, which feeds inflation and has pushed the 10-year Treasury yield near its highest level in about 25 years. Mortgage rates ride on top of that yield. **Freddie Mac's 30-year average hit 7.40% on October 8, and the MBA's reached 7.49%, the highest in almost three years (see graph below):**



Why? Rates are influenced by inflation, the economy, global events, and a lot of other moving pieces. **Even before this spike, Fannie Mae and the MBA were forecasting rates in the high 6s through 2027.** A big drop back to 6% was never really on the table.

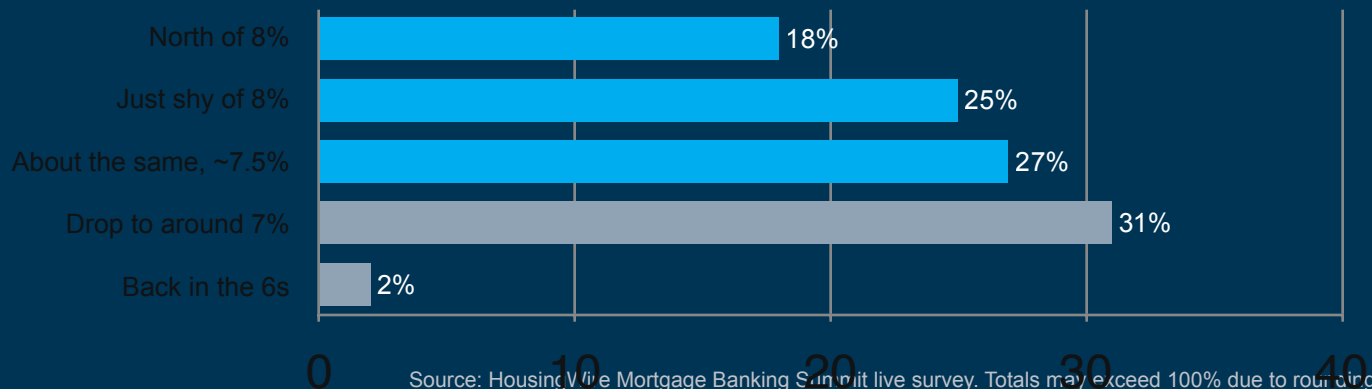
If there's a lasting resolution to the conflict abroad or if inflation starts to cool, that could create room for rates to come down. We'll have to wait and see. The good news is, there are things we can do to make your move more affordable even if rates don't change, like first-time buyer programs running almost 1% below market, or negotiating a rate buydown. **So, don't assume waiting is your only option.**

What's Next: 7% or 8%?

Back toward 7% is the most likely path, and all it takes is the conflict winding down and oil easing. 8% would need the conflict to drag on with strong economic data and an aggressive Fed, all at once, which is a stretch. **70% of mortgage lender executives surveyed at the HousingWire Mortgage Banking Summit on October 1 predicted rates of 7.5% or higher next spring** (see graph below):

Where Will Rates Be in Six Months?

Lender executives surveyed October 1, 2026: 70% expect 7.5% or higher



Your Competition Is Leaving

Applications to buy a home were 15% below last year for the week ending October 2 (MBA). Higher rates are pushing other buyers to the sidelines, which means less competition and more room for you to negotiate.

Waiting Is a Bet, Not a Plan

If you're holding off for a better rate, the history isn't on your side. **AD Mortgage studied every state from 2000 to 2022. Buying when ready beat waiting two years in 61% of cases nationally, and 74% in California**, one of the highest in the country (see graph below).

Buying When Ready Beat Waiting Two Years

Share of scenarios where buying right away cost less, 2000 to 2022



Bottom Line

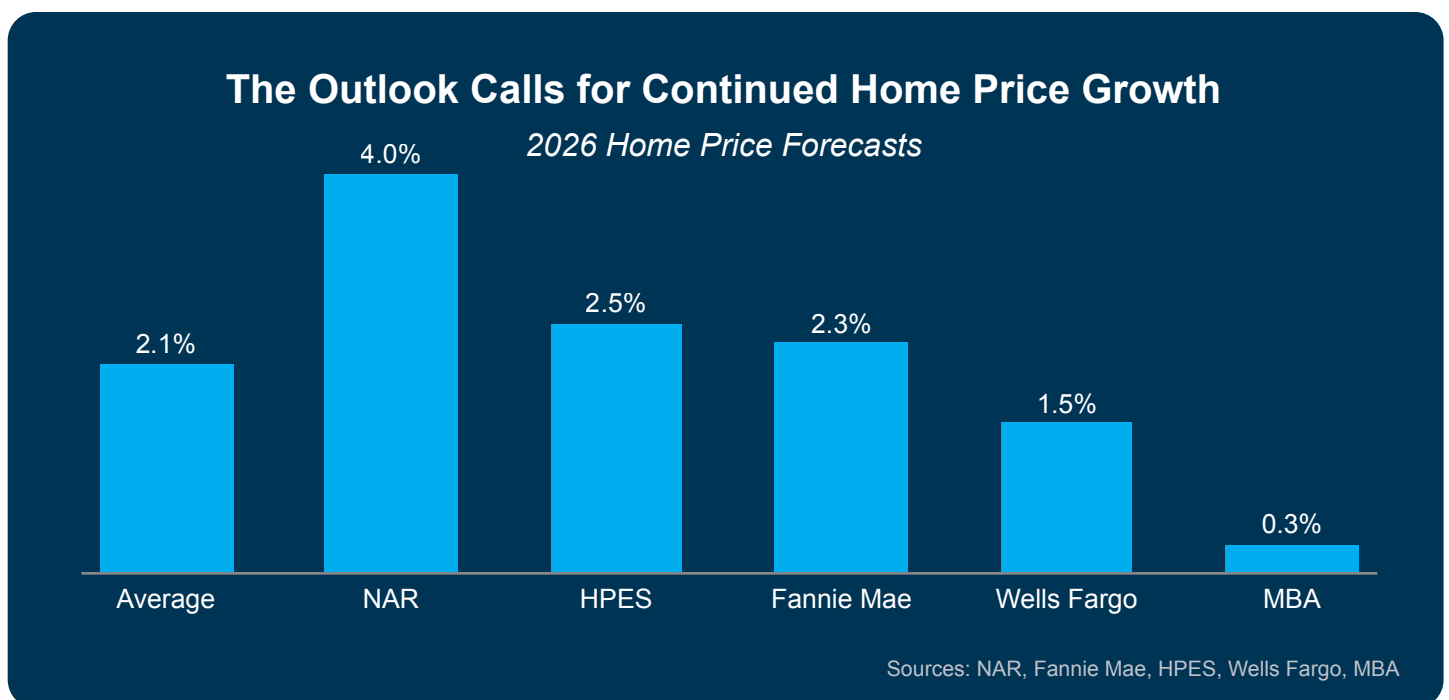
Plan around today's market, not a big drop. High rates are keeping other buyers on the sidelines, which gives prepared buyers real leverage right now.



Home Prices Will Grow at a Moderate Pace

A lot of buyers 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 2.6% nationally year-over-year. **Here in LA, prices are up 1.2% to 1.7% from a year ago**, depending on the measure (S&P Case-Shiller, *Redfin*, C.A.R.). Closer to home, Moody's forecasts the LA metro to rise another 2.5% over the next 12 months, and Zillow says 2.3%. 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. And there's no wave of distressed sales coming. **Distressed sales were just 2% of August home sales** (NAR), and about 40% of homes are owned free and clear (ATTOM).

That's why buyers shouldn't assume waiting will guarantee a lower price later.

Home Sales Will Begin Their Seasonal Slowdown

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.

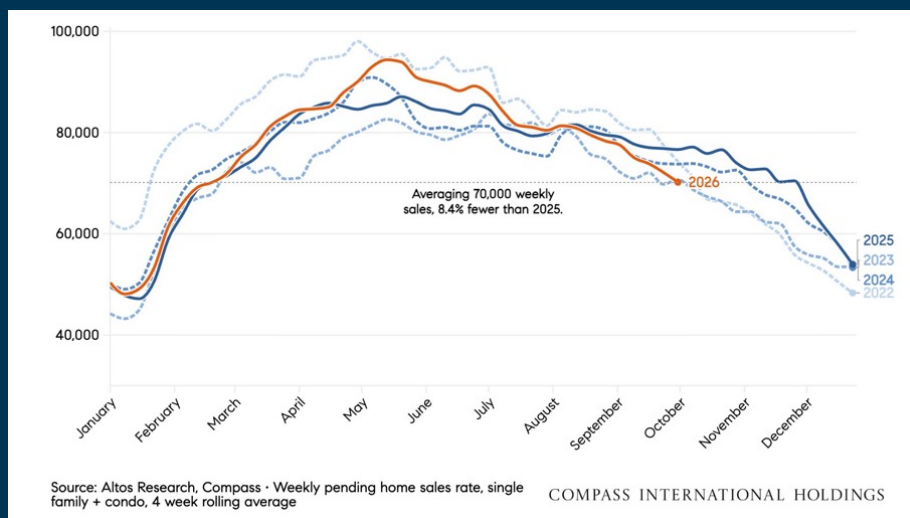
After a slow winter, sales climbed through the spring and peaked in the summer, as is fairly typical for the market. Now, we're moving into what's usually a slower season: fall. **In September, pending sales ran about 8% below last year** (see graph below), and applications to buy a home were 15% below last year in early October (MBA).

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 how that helps you. Since fewer sales will happen this fall than the summer peak, that gives the buyers who do choose to move more power. Expect inventory to climb (as fewer buyers buy), prices to ease as sellers meet the market where it is, and price cuts to become increasingly common as we inch closer to the holidays. It's a pattern that happens almost every year.

Pending Sales Continue to Slow

Weekly pending home sales, single family + condo, 4-week rolling average



Source: Altos Research, Compass

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. There are still opportunities this fall, if you know where to look. Want to understand what these forecasts mean for your plans and what's happening in our local market? Let's connect.

How Changing Mortgage Rates Affect Your Future Monthly Payment

Experts say rates will stay pretty much where they are now – but some volatility is to be expected. So, you shouldn't try to time the market. It's better to focus on how any change impacts your future mortgage payment.

Home Loan Amount	Fixed Mortgage Interest Rate	Monthly Mortgage P&I*	Monthly Savings Compared to 7.5%
\$500,000	7.75%	\$3,582	\$86 more
	7.5%	\$3,496	-
	7.25%	\$3,411	\$85
	7.0%	\$3,327	\$169
	6.75%	\$3,243	\$253
	6.5%	\$3,160	\$336
\$850,000	7.75%	\$6,090	\$147 more
	7.5%	\$5,943	-
	7.25%	\$5,798	\$145
	7.0%	\$5,655	\$288
	6.75%	\$5,513	\$430
	6.5%	\$5,373	\$570
\$1,250,000	7.75%	\$8,955	\$215 more
	7.5%	\$8,740	-
	7.25%	\$8,527	\$213
	7.0%	\$8,316	\$424
	6.75%	\$8,107	\$633
	6.5%	\$7,901	\$839
\$1,500,000	7.75%	\$10,746	\$258 more
	7.5%	\$10,488	-
	7.25%	\$10,233	\$255
	7.0%	\$9,980	\$508
	6.75%	\$9,729	\$759
	6.5%	\$9,481	\$1,007

*Principal and Interest Payment. Total monthly payment may vary based on loan specifications such as property taxes, insurance, HOA dues, and other fees. Interest rates used here are for marketing purposes only. Consult your licensed Mortgage Advisor for current rates.

Source: MortgageCalculator.net

More Options for Your Search

Even though mortgage rates probably won't drop much and prices may inch up, there's still good news for your move. There are more homes for sale right now. And that gives you more options that fit your budget despite rates and prices, less competition, and more room to negotiate to make the numbers work.

Take a look at the graph below. It uses data from *Realtor.com* to prove inventory is making a slow and steady comeback. And this is honestly the biggest bright spot for buyers today. **As of September, listings are up 5.4% from a year ago nationally, and 4.2% in the LA metro.**

Inventory Is Making a Comeback

Active Listings, July of Each Year



Source: Realtor.com

Here's what the graph shows. Each year we've been inching closer to the inventory levels we had back in 2017-2019. And that's a good thing. That's what's considered normal for the market. And after hitting ultra-low levels during the pandemic, getting back to normal is a welcome sight.

Now, it's worth noting, nationally we're not totally there yet. Inventory is still about 9% below pre-pandemic norms (*Realtor.com*), and having more inventory won't suddenly "fix" everything. But the growth the market has seen lately is still enough to change how competitive it feels when you buy.

- **When there are more homes for sale**, buyers gain time, options, and leverage.
- **When there aren't**, the pressure ramps up quickly.

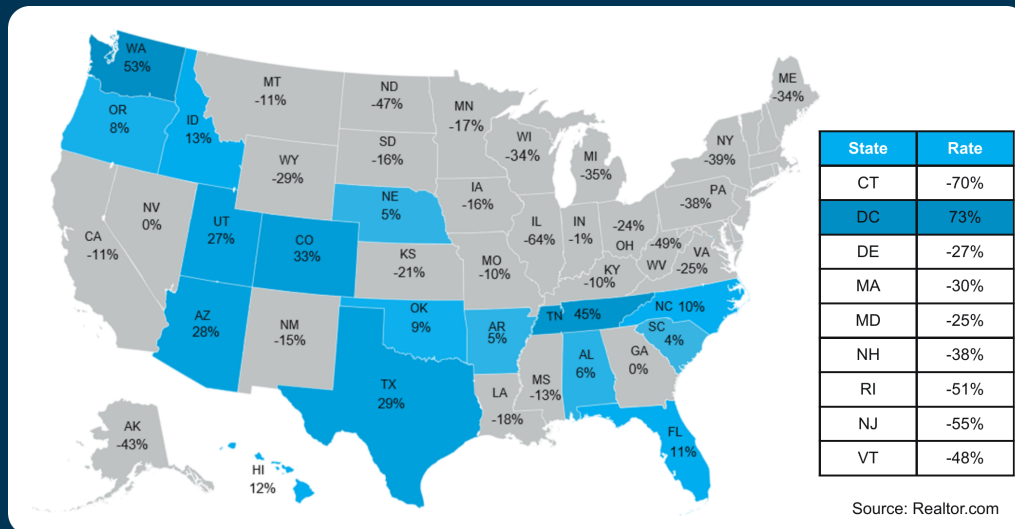
In the years since 2020, there haven't been enough homes for sale, and that's made the market feel rushed. Stressful. Intimidating. But now it's finally getting better.

Inventory Is Back To Pre-Pandemic Norms in Some States

But according to *Realtor.com*, California is still tighter than most of the country. While some markets flooded with listings and handed buyers the keys, LA stayed tight, especially for single family homes. That scarcity is why our values held while other markets softened.

16 States and D.C. Are Back Above 2019 Inventory Levels

Percent Change in Inventory Between June 2019 and June 2026



The numbers say it plainly. **LA metro listings are up 4.2% from a year ago** (*Realtor.com*, September), after bottoming out in July. Months of supply across the greater LA region is about 4 (C.A.R., August), still under the 6 that marks a balanced market. In LA County, homes sell at 99.5% of list on average, and 37.6% still sell above asking (*Redfin*, August). Prices are up 1.2% to 1.7% year over year. While condos are far weaker than houses, this is not a market drowning in inventory.

Your leverage depends on the neighborhood. In August, Playa Vista homes sold in 36 days, while Mar Vista took 44, Culver City 47, Westchester 51 and Venice 57. The longer homes sit, the more room you have to negotiate.

As a whole, though, you're getting more choices for your move. In other words, the market is starting to work *with* buyers again, not *against* them. And that should help in two big ways:

- More chances to find what you're looking for
- More homes for sale in your target price point

Bottom Line

More opportunity than buyers have had in years. The buyers who win here stay patient and engaged, waiting for the right opportunity. My last three buyers all averaged over \$15,000 in seller concessions with one home appraising \$40,000 above what they paid.

Access Most Buyers Never Get

*The right home isn't always on the open market. More sellers are testing the waters quietly before they go public, and **you only hear about those homes if your agent is plugged in.***

Here's the access I bring to your search. These are homes most buyers never see, because they are shared through relationships before they reach the portals.

01

Private exclusives

Shared inside the Coldwell Banker network

02

Off-market homes

Surfaced through my own agent network

03

Direct outreach

I contact owners on the streets you want

Private Exclusives & Off-Market Homes

Homes shared quietly inside Coldwell Banker's network of agents and buyers, with no MLS entry and no portals. I tap my private network of agents to find these, and I recently secured a home for a buyer off market before it ever hit the open market.

Want a Particular Home or Building?

I'll reach out to every owner directly on your behalf.



The “Take It or Leave It” Attitude Is Fading From the Market

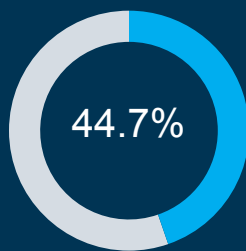
One of the biggest advantages for buyers in today’s market is this. Inventory has grown and that puts you in the driver’s seat again. More buyers are asking for better deals, and more sellers are giving them. So, you have more power to get a deal on your own terms.

More Sellers Are Agreeing to Concessions

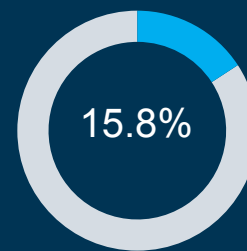
Almost half (44.7%) of homeowners who sold in August gave the buyer a concession, according to *Redfin*. **That’s the highest August share since at least 2020.** And roughly 1 in 6 (15.8%) sellers went a step further, cutting their asking price *and* offering a concession on top, a record for August (see *chart below*). Redfin also called August the strongest buyer’s market in its records, going back to 2013.

My last three buyers all won in multiple-offer situations and still averaged \$15,000 in seller concessions, with one home appraising \$40,000 above what they paid. That’s what the right negotiator gets you in a tight market.

A Record Number of Homeowners Made a Compromise



44.7% of homeowners made a concession when they sold this August, *the highest August share since 2020*



Roughly 1 in 6 (15.8%) sellers made a concession and cut their price in August, *a record high for that month*

Source: Redfin, August 2026

But a concession isn’t always a price cut. A seller might cover part of your closing costs, take care of a repair, or offer a credit that trims your upfront costs. **In my recent deals, that’s meant \$10,000 to \$20,000 credits, 1 to 3 year rate buydowns and price reductions.**

Price cuts are near a yearly high, too. Nearly 43% of active listings have cut their price (*Compass*), and 67% of sellers paid some or all of their buyer’s closing costs (*Zillow*).

The House That's Sitting Could Be Your Best Shot at a Deal

Open up a home search and you'll see them. Listings that have been on the market for two months. Three. Some longer. Most buyers scroll right past them, assuming something's wrong with the house. But that instinct could be costing you.

Where Some Buyers Are Finding Better Deals

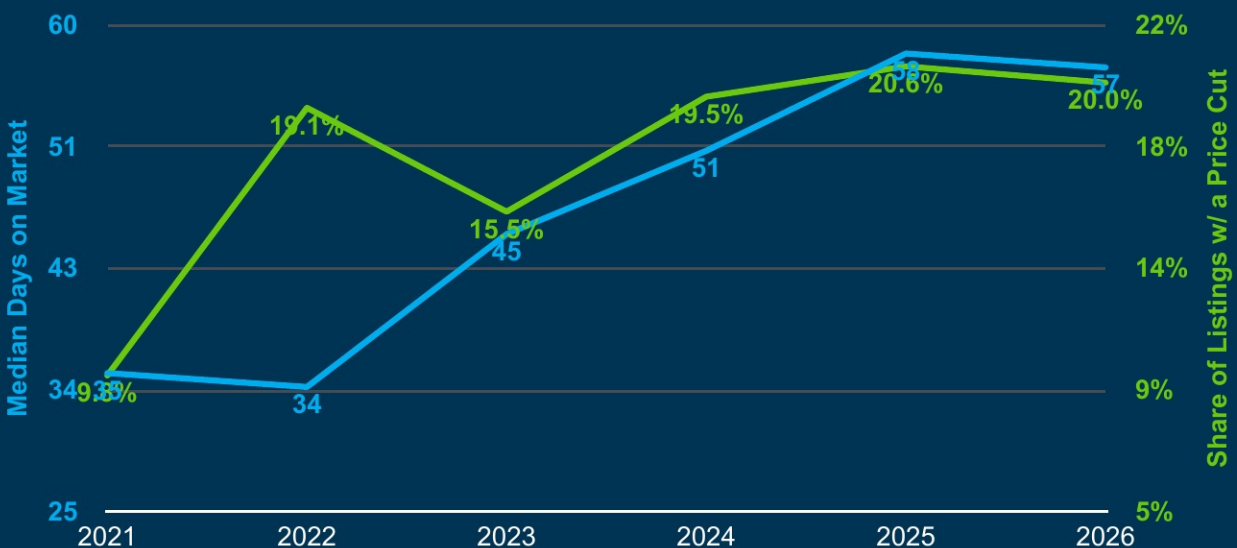
If affordability has been your #1 hurdle, there's a surprisingly simple strategy that could help you finally get your foot in the door. Start with the homes that have been sitting the longest. That's often where the best deals are since the longer a home sits, the more motivated the seller usually gets.

Data from *Realtor.com* shows there's a connection between longer time on the market and lower sales prices. **Basically, the longer a house sits, the more likely it is that the seller will reduce the price to try to get it sold** (see graph below).

The blue line tracks how long homes stay on the market, while the green line tracks the share of homes getting a price reduction. As one climbs, so does the other:

The Longer a House Sits, the Better Price You May Get

Median Days on Market and Share of Listings with Price Reductions, July of Each Year



Source: Realtor.com



And if you focus on these homes that are just sitting and waiting, the opportunity for you is bigger than you may think right now.

Redfin data shows there are \$347 billion worth of stale listings on the market right now – more than ever before for this time of year. So, ask your agent to filter listings for you from oldest to newest. The home that fits your budget might already be there. Just further down the list than you thought.

Lingering Doesn't Always Mean Something's Wrong

Let's say you do that and something catches your eye. Still, you might be questioning why the home has been sitting in the first place. Just remember, sometimes it has nothing to do with the home itself. According to *Redfin*, common causes are:

- The asking price was set too high to start
- The home didn't show well online
- There are a lot of homes for sale in the area, so it just got buried

So, nothing that's necessarily a dealbreaker, or even anything that's wrong with the home itself. If there's a real issue, a thorough inspection will surface it. And that's information you can use to negotiate. Not a reason to assume it's a house worth skipping over.

How To Turn a Lingering Listing into a Win

According to *USA Today*, you have two main levers to pull on homes like this:

- **The first is price.** Work with your agent to study what comparable homes recently sold for, then build an offer around that. Coming in below asking price is fair game when a home has been sitting.
- **The second is concessions.** If a seller won't budge on price, they may still help in other ways, like covering closing costs, repair credits, or even a mortgage rate buydown that lowers your monthly payment. Your agent will know what other buyers in your area are asking for – and what they're getting. That'll help you know what's realistic to expect.

Bottom Line

A house sitting on the market isn't always a glaring red flag. In today's market, it may be your best opportunity yet. For help deciding which lingering listings are actually worth a second look, let's connect.

The Top Two Buyer Mistakes Today

In today's market, you'll want to be sure you get your advice from a team of professionals. Here are the top two mistakes other buyers are making right now, and how your agent or lender can help you avoid each one.



1. Not Contacting Multiple Lenders / Putting Off Pre-Approval

Lenders will look at your finances to figure out what they're willing to let you borrow for your mortgage. Analyzing your full PITI payment (Principal, Interest, Taxes & Insurance) will help you really wrap your head around the financial side of things.

Most buyers just go with the lender they first get connected with through their bank or a friend. I can suggest multiple fantastic options that can make the difference in winning the deal & offer competitive pricing.

There are programs out there that can offer lower than market rates, especially for first time buyers like the Dream Home program. Contact me & let's find the best option for you

2. Buying More House Than You Can Afford

With today's mortgage rates and home prices, it's even more important to avoid stretching your budget too far. This is especially true because other housing expenses like home insurance and taxes are on the rise.

Be sure to factor these expenses into your budget so you don't overextend. *Bankrate* offers this advice:

*"Focus on what monthly payment you can afford rather than fixating on the maximum loan amount you qualify for. **Just because you can qualify for a \$1,500,000 loan doesn't mean you can comfortably handle the monthly payments that come with it along with your other financial obligations.**"*

Bottom Line

The good news is, you don't have to deal with any of these headaches if you have the right partner by your side. Let's connect so you have the best team possible and keep the most money in your pocket.



The housing market—like so many other markets—is almost impossible to time. **The best time for prospective buyers is when they find a home that they like, that meets their family’s current and foreseeable needs, and that they can afford.**

Orphe Divounguy
Senior Macroeconomist, Zillow Home Loans



What Clients Say



"He is the ultimate professional with strong knowledge of the real estate market and how to leverage his knowledge. Within 5 days he had multiple cash offers and had my Playa Vista house in escrow and closed in less than 4 weeks. Full price. His integrity is unmatched. I highly recommend him to sellers and buyers"

Zillow, Seller



"Brett was the best realtor my wife and I could hope for! He sold our home for 10% over the asking price and definitely delivered on all promises. He is always very quick to reply to email, phone, text, etc and made the home selling process as smooth and easy as possible. I've worked with Brett for 4 years ever. He found a great renter in a week and has helped me find tenants ever since"

Zillow, Seller



"I don't remember if I already wrote a review, but I will write one again because Brett is truly amazing. We met with several other realtors who just wanted to sell us something. Brett on the other hand is honest, trustworthy, and works very hard to find you a home or sell yours (he did both for us). He will tell you when he doesn't think a home is a good fit, a good investment, or the right neighborhood. This was huge to us, as it built fast trust and we really valued his opinion (and he is incredibly knowledgeable). He is also very responsive and dedicated. It doesn't seem like a job to him, but a passion. He truly wants you to find your dream home, and that means so much to us. We can't recommend him any higher!"

Deanna N., Bought & Sold



"Brett was the best agent we could have asked for when buying our home! He provided such detailed explanations every time we had a question. During escrow was where he really shined! Our financing fell through and he helped us find alternatives. He was on it, constantly communicating with the financing companies, the HOA, the seller's agent, and us." We highly recommend Brett and will absolutely be working with him again whenever we decide to move again one day.

Elizabeth P., Google, Buyer



"Brett was incredible to work with, and we couldn't recommend him more. We toured no less than 15 homes over many months while searching for the right fit. Brett never gave up, never made us feel like we were asking for too much and kept fighting for us until we found the right home. He was ALWAYS on time, super responsive, and followed through on everything he said he would do."

Paulina, Google, Buyer



"Brett Ross is undoubtedly the best realtor I know of. Brett has the heart of a teacher and patience unlike any other. I worked with Brett to buy my first home and sell it later on. He always wanted what was best for me long term and never pressured me whatsoever. On top of this, Brett is an exceptional communicator. I strongly recommend Brett as someone you can trust with your real estate needs. I can't recommend him enough."

Google, Bought & Sold



"Brett did a fantastic job walking us through the entire process on our first home from the prep, to the search, and finally purchasing. He's honest, kind, and knows LA incredibly well as he's a life long native. You won't find someone more responsive or willing to go above and beyond to help you find the perfect home."

Zillow, Buyer



"Brett is absolutely phenomenal as a realtor. He is extremely responsive; never misses a beat. He is very professional and very. He is kind and cares deeply for the satisfaction of his clients. He worked tirelessly to make sure I was well informed and taken care of from the beginning and even after we had finished working together. Brett has a great depth of knowledge about the market in general, especially Playa Vista. Would recommend to anyone"

Zillow, Buyer



Brett ROSS | Realtor | CalRE# 01994246

T: 818.424.1675

BeRossHomes@Gmail.com

www.BrettRossGroup.com



Hi, I'm Brett Ross—a dedicated real estate professional passionate about helping clients build wealth & love where they live.

My commitment to excellence led to me ranking as the #1 agent in the Venice & Playa Vista Coldwell Banker Offices for 2025 & among the top 1.5% of U.S. Realtors based on sales volume as verified by Real Trends in 2026.

I've closed over \$127 million in transactions, leveraging decisive negotiation skills and expert market knowledge to secure the best opportunities and best price.

For sellers, I deliver outstanding results—averaging just 24.2 days on market and 101.56% of the asking price. 71.6% of my listings sell at or above asking price in the first 3 weeks.

My last 3 buyers all won in multiple offers & averaged over \$15,000 in seller concessions with one property appraising \$40,000 over asking.

As an LA native with degrees in Business and Psychology from the University of Colorado Boulder & over a decade of experience in Los Angeles Real Estate; I bring strategic analysis, clear communication & disciplined execution to every transaction.

Having lived & worked across Culver City, Playa Vista, Venice, Santa Monica, the South Bay, Malibu, the Valley & beyond; I offer unparalleled insight into LA's many neighborhoods.

Contact me anytime for expert guidance and results that outperform the market.

Sincerely,
Brett Evan Ross



[Scan the QR code below to view my website where you can use state of the art resources to get free home price evaluation, start a property search & learn more about my previous work history](#)



RESIDENTIAL BROKERAGE

Coldwell Banker Residential Brokerage | 3015 Main St. Santa Monica, CA 90405

6020 Seabluff Ave. Playa Vista, CA 90094



DREAM HOME PROGRAM

NO POINTS • NO MORTGAGE INSURANCE • AVAILABLE FOR PURCHASES ONLY

**10% DOWN TO A
MAX LOAN AMOUNT OF**

\$1,249,125

**100% FINANCING TO A
MAX LOAN AMOUNT OF**

\$832,750

30 YEAR, 20 YEAR & 15 YEAR FIXED TERMS AVAILABLE

CURRENT DREAM HOME RATE OPTIONS

NO PMI & NO POINTS

0% DOWN

6.625%

APR 6.699%
Loans up to \$832,750

10%+ DOWN

6.425%

APR 6.499%
Loans up to \$1,249,125

Rates and APRs are subject to change without notice. See disclosure below.

PRODUCT HIGHLIGHTS

- SFR, condo, townhome, duplex
- Owner occupied only
- Minimum 680 Fico Score
- MMCT Program - based on address, not median income
- Cannot have owned a home in the past 3 years



BRETT ROSS

Global Luxury & Investment Specialist
Coldwell Banker Realty

(818) 424-1675

BeRossHomes@Gmail.com
bretrossgroup.com
DRE #01994246

SCOTT T. SEALEY

Senior Loan Originator

(310) 650-4044

scott@insigniamortgage.com
scott@scottsealey.com
DRE # 01324875 | NMLS # 245283

Interest rates, annual percentage rates and loan programs are subject to change without notice. Effective Date: 10/12/2026
Insignia Mortgage Corp. | California Department of Real Estate
- Real Estate Broker NMLS #1277691 and DRE #01969620



Let's Build A Plan For Your Future.

2026
REALTRENDS
VERIFIED



BRETT ROSS

Ranked Among the Top Real Estate Professionals in the Nation

CalRE# 01994246

 COLDWELL BANKER | REALTY

Do you have questions about your local market or what to expect when you sell your house?

No matter how big or small the question, I'm here to help.

I'm an LA native with degrees in Business & Psychology, 11 years in Los Angeles real estate, \$127+ million in closed sales who has lived across Culver City, Playa Vista, the South Bay, Valley & Venice Beach.

I truly believe I can use my knowledge & skills to help people grow happiness & wealth through Real Estate. Let's discuss how I can help you too.

Brett Ross

★ #1 Coldwell Banker Agent, Playa Vista & Venice Offices 2025

★ Top 1.5% of U.S. Realtors - RealTrends Verified 2026

Global Luxury & Investment Specialist

BeRossHomes@gmail.com

www.BrettRossGroup.com

(818) 424-1675

CalRE# 01994246



FALL 2026 EDITION

