FALL 2026 EDITION

THINGS TO CONSIDER WHEN

Selling Your House

Brett Ross

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

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

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LOVE WHERE YOU LIVE

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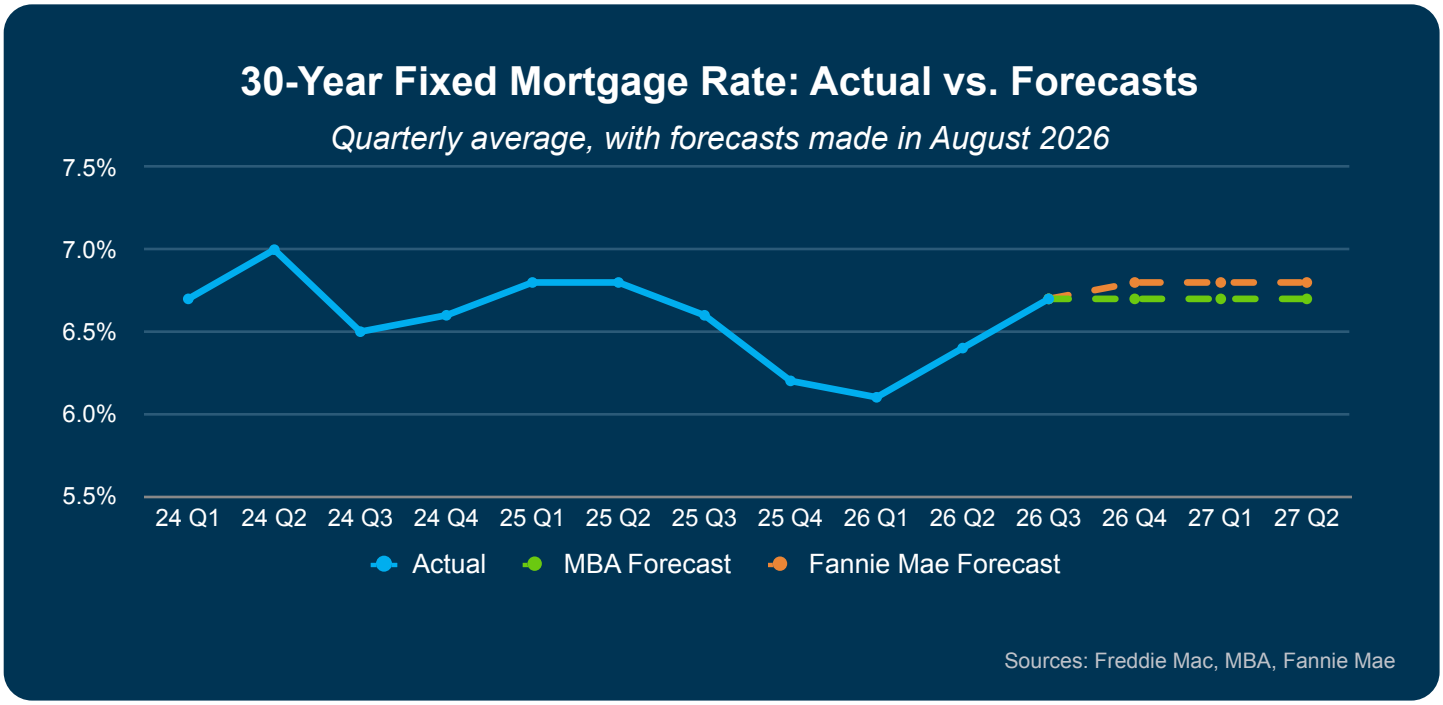
What To Expect from the Housing Market for the Rest of 2026

Rates jumped this fall and the headlines are loud. Here's what's actually driving the market, what could happen next, and what it means for your sale.

Why Rates Jumped Above 7%

The cause is oil, not housing. The conflict in the Middle East is keeping oil near $100, which feeds inflation. When inflation runs hot, investors demand higher returns to lend their money, which pushes up the 10-year Treasury yield, now near its highest level in about 25 years. Mortgage rates ride directly on top of that yield, so when it climbs, your rate climbs. **Rates just reached 7.49%, the highest in almost three years** (*see graph below*):

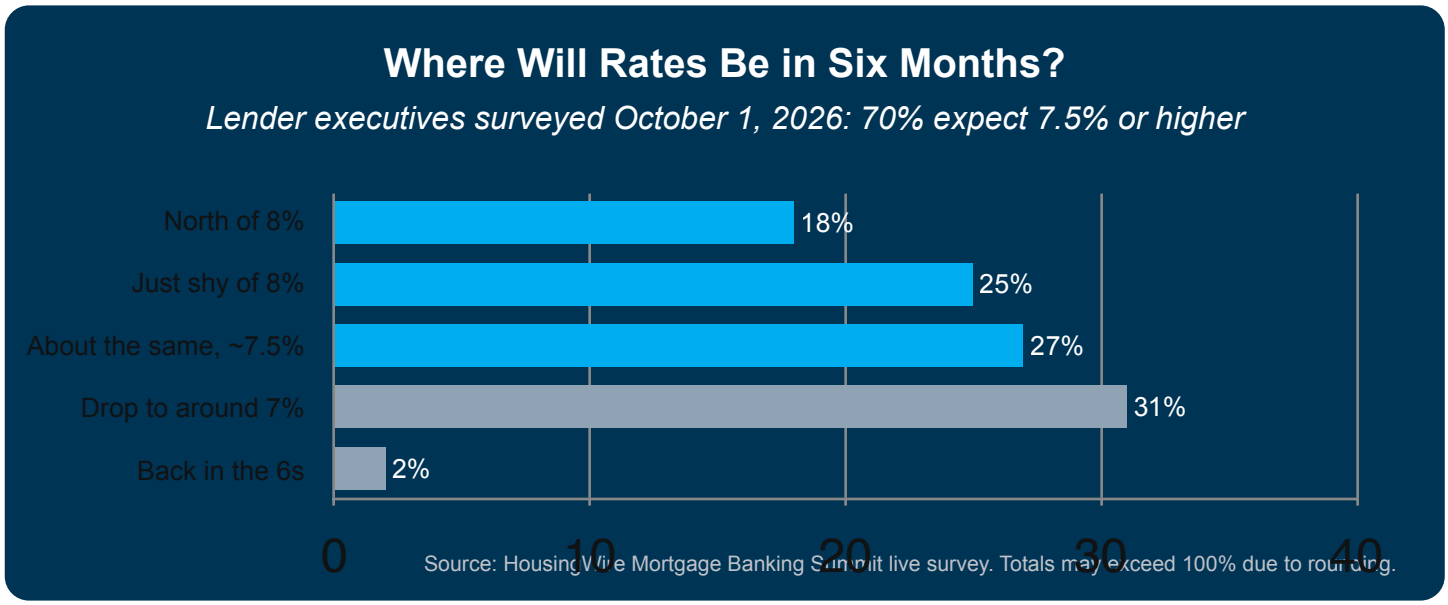


A weak September jobs report barely moved rates. Only 29,000 jobs were added. Normally that pulls rates down. This time it didn't, which tells you the bond market is trading on the conflict, not the economy.

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.

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*):



This Is Nothing Like 2008

About 40% of U.S. homes have no mortgage at all (ATTOM), homeowner equity is far higher than it was during the bubble, and distressed sales are just 2% of sales (NAR).

Waiting Is a Bet, Not a Plan

If you're holding off on your next move 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*).

Bottom Line

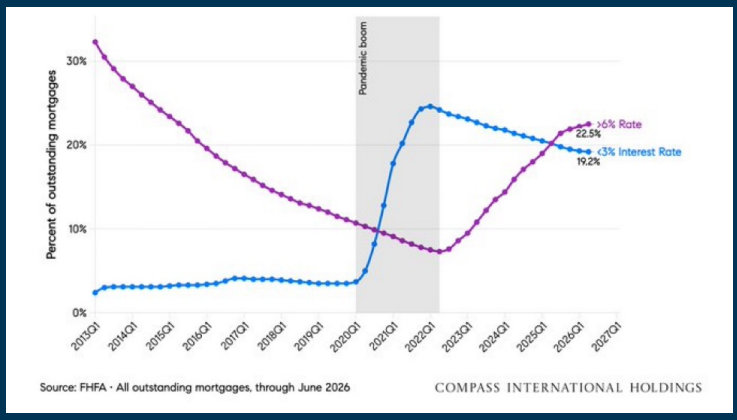
Plan around today's market, not a big drop. The sellers who do best price for the buyers who are here right now.

More Owners Already Have a Higher Rate

Here's what many sellers miss. **More mortgages now carry a rate above 6% (22.5%) than below 3% (19.2%)**, according to FHFA data through June 2026. A higher rate on your next home is common now, and for many owners the equity in their current home covers the difference.

Expensive and Cheap Mortgages

Percent of outstanding mortgages by rate



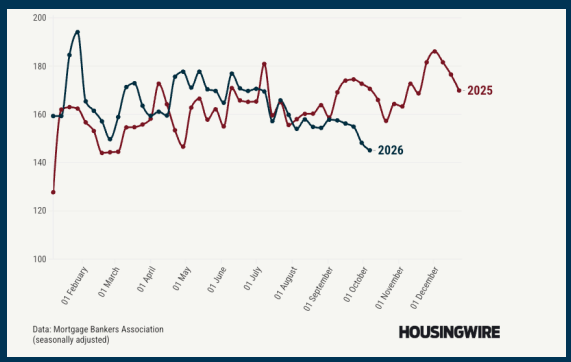
Source: FHFA, Compass. All outstanding mortgages through June 2026

Buyers Are Feeling It

Applications to buy a home were 15% below last year for the week ending October 2, and refinance applications were 56% below (MBA). Total mortgage applications also dipped 4.2% from the week before. The buyers still shopping have a real reason to move, and that's the buyer you want.

Mortgage Purchase Applications Index

2026 vs. 2025, seasonally adjusted



Source: Mortgage Bankers Association, HousingWire

Bottom Line

Don't wait on rates to make your move. Your equity, the right price and the right buyer matter more than a quarter point.

What Every Homeowner Needs To Know About Selling Now

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

Inventory's Up, So Plan Accordingly

There are more homes for sale than there have been in years. That's great because it gives you more options for your own move. But it also means buyers have more choices too. **Listings are up 5.4% nationally from a year ago and 4.2% in the LA metro** (*Realtor.com*, September). Nationally, the number of homes for sale is inching back toward more normal levels (*see graph below*):

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

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

Your Asking Price Matters

With more homes to choose from, today's buyers are quick to skip over homes that feel overpriced. **Right now, 42.8% of active listings nationally have taken a price cut, the most for any recent September** (*see graph below*). Miss the mark, and you'll have to backtrack and do a price cut. Once you miss that first window of buyer attention, it's hard to regain momentum.

The best way to make sure you're priced to sell is to lean on my expertise & data analysis. **Pricing wrong can be the difference between 6 weeks on market and 6 months.**

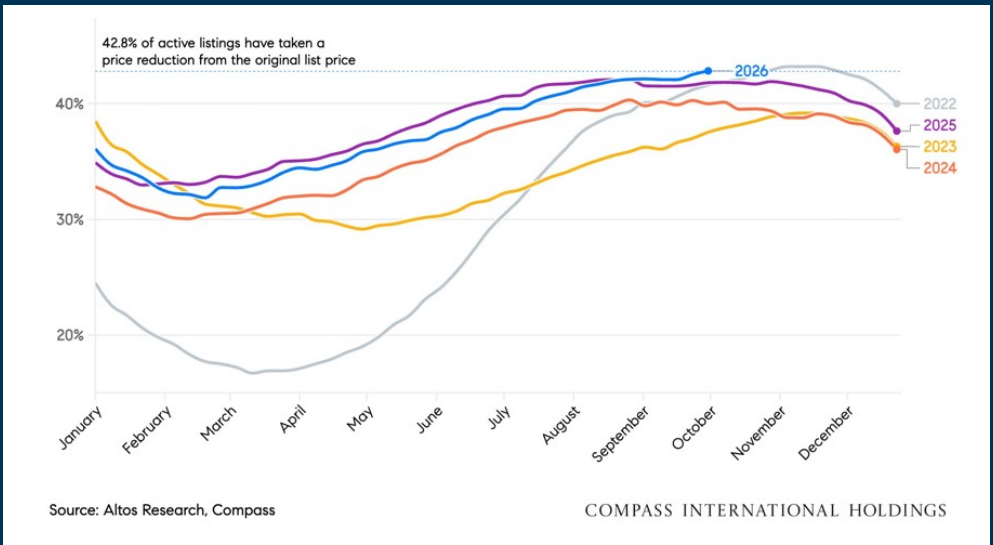
Flexibility Wins Negotiations

Buyers have options, so they're asking for repairs, credits and help with closing costs. **Data from *Redfin* shows 44.7% of August home sales included a seller concession, the highest August share in its data going back to 2020.** And according to *Zillow*, 67% of sellers paid some or all of their buyer's closing costs.

The right concession can bridge a gap and seal a deal. The wrong one costs you thousands. I routinely cut buyer credit and concession requests by 60% to 75%, so you know what buyers will ask for and how to hold your line.

Price Reductions Move Higher

Share of active listings with a price cut, by month



Source: Altos Research, Compass

Bottom Line

With the right price, the right prep, and a little flexibility, your house will be well set up to sell. The demand is real. It's just more selective, which is exactly why price and presentation matter more than they did at the peak.

Test Your Price Before the Public Ever Sees It

Want to know what buyers will pay before you commit?
You can test the market at a price you're comfortable with, ***without generating any listing history.***

The day your home hits the MLS, a public record starts. Every price cut, status change and day on market follows it to Zillow, Realtor.com and automated value estimates, and buyers read that history as a sign something is wrong. With 42.8% of listings already carrying a price cut, that record matters more than ever.

- No public price history or days on market
- Real feedback from qualified buyers and agents
- Your price, your timing, your privacy
- Go public anytime, from a position of strength

Option 1: Private Exclusive

Your home is shared quietly with my private network and Coldwell Banker's global network of qualified buyers and agents. No MLS entry, no portals, no public record. If the right buyer shows up at your price, we can sell. If not, we adjust before anyone else ever sees it.

Option 2: Coming Soon + Redfin Early Access

Your home is entered as an MLS Exclusive and shown on Redfin, Compass and Coldwell Banker sites before it goes fully active. Buyers can find it and reach out, but no days on market, price-reduction history, status changes or automated value estimates build up. When you're ready, we go fully active everywhere.

Pre-marketing is the biggest shift in how homes are sold right now. In February, Compass and Rocket (Redfin's owner) teamed up so Coming Soon listings appear on Redfin without displaying days on market or price cuts. In March, Zillow rewrote its listing rules and launched its own pre-market preview. Sellers now have real choices before they ever go public.

The Data Behind Testing First

Compass, now Coldwell Banker's parent company, studied 70,809 of its own sales from April 2025 to March 2026. **Homes that started as a Private Exclusive or Coming Soon did better than similar homes listed straight on the MLS:**

Homes That Tested the Market First

Private Exclusive or Coming Soon vs. Listed Straight to the MLS

4.6%
higher sale price, on average

34%
faster to go under contract

29%
less likely to need a price cut

** Compass analysis of its own closed sales. Results vary and are not guaranteed.*

Source: Compass International Holdings, July 2026

Timing matters too. *Realtor.com* found homes that sell within four weeks get 1.8% more than homes that take the average 52 days, and price cuts peak right at the four-week mark. Testing first means you hit the open market with the right price on day one.

This is not a pocket listing. Coming Soon listings are open to anyone with internet access, and you can go fully public whenever you choose.

Bottom Line

You can test the market at a price you're comfortable with, without generating any listing history. Ask me which option fits your home and timing. Private Exclusive and Coming Soon may not be available in all markets.

The Secret To Selling Fast, No Matter the Market

*When you put your house on the market, you don't just want it to sell. You want it to sell **fast**. But it's taking a little longer to sell now that buyers have more options & rates are high. And that slowdown can feel frustrating for sellers, especially when most Realtors just want to tell you what you want to hear to get the job.*

In every market right now, there's one clear exception. **Well-priced, well-presented homes are still selling, and it's often faster than you'd expect.**

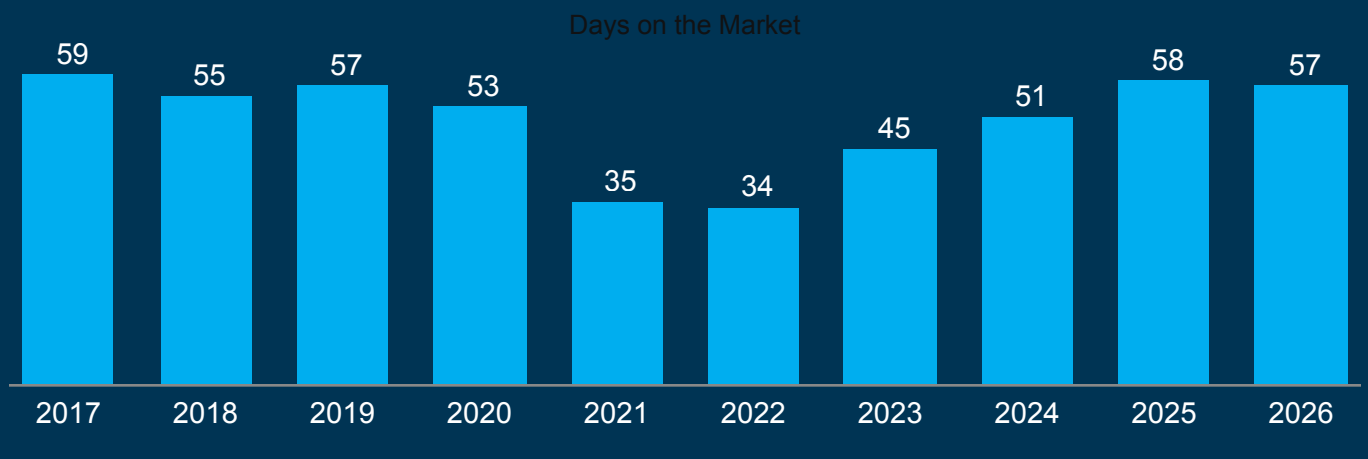
How Long It Takes To Sell Today

According to *Realtor.com*, the typical home spent 57 days on the market nationally in July and 61 in September. In LA County, it's about 56.

My listings average just **24.2 days on market** and sell for **101.56% of asking** on average while 60% of homes are selling below asking. **71.6% of my listings sell at or above asking in the first three weeks.**

The Number of Days It Takes To Sell Is Back to Normal

Median Days on the Market, July of Each Year



Source: Realtor.com

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

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

Some Homes Go Under Contract in as Little as a Week

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

It just depends on where you are, and how you prep & price your house.

The Big Reasons Some Homes Sit, and Some Sell Fast

Today's buyers are paying attention to condition. They're comparing photos, upgrades, layout, location, and price. And they're choosing homes that feel move-in ready and worth their price. As Orphe Divounguy, Senior Economist at Zillow, says:

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

Right now the spread across West LA is wide. Playa Vista homes sold in 36 days in August, 25% faster than a year earlier, while Mar Vista took 44, Culver City 47, Westchester 51 and Venice 57. Same few miles, a three-week gap. **My listings beat all of them, averaging 24.2 days on market and 101.56% of asking.**

While other Realtors tell you what you want to hear, I will tell you what you need to hear to prepare your property and secure the best result in this market.

Bottom Line

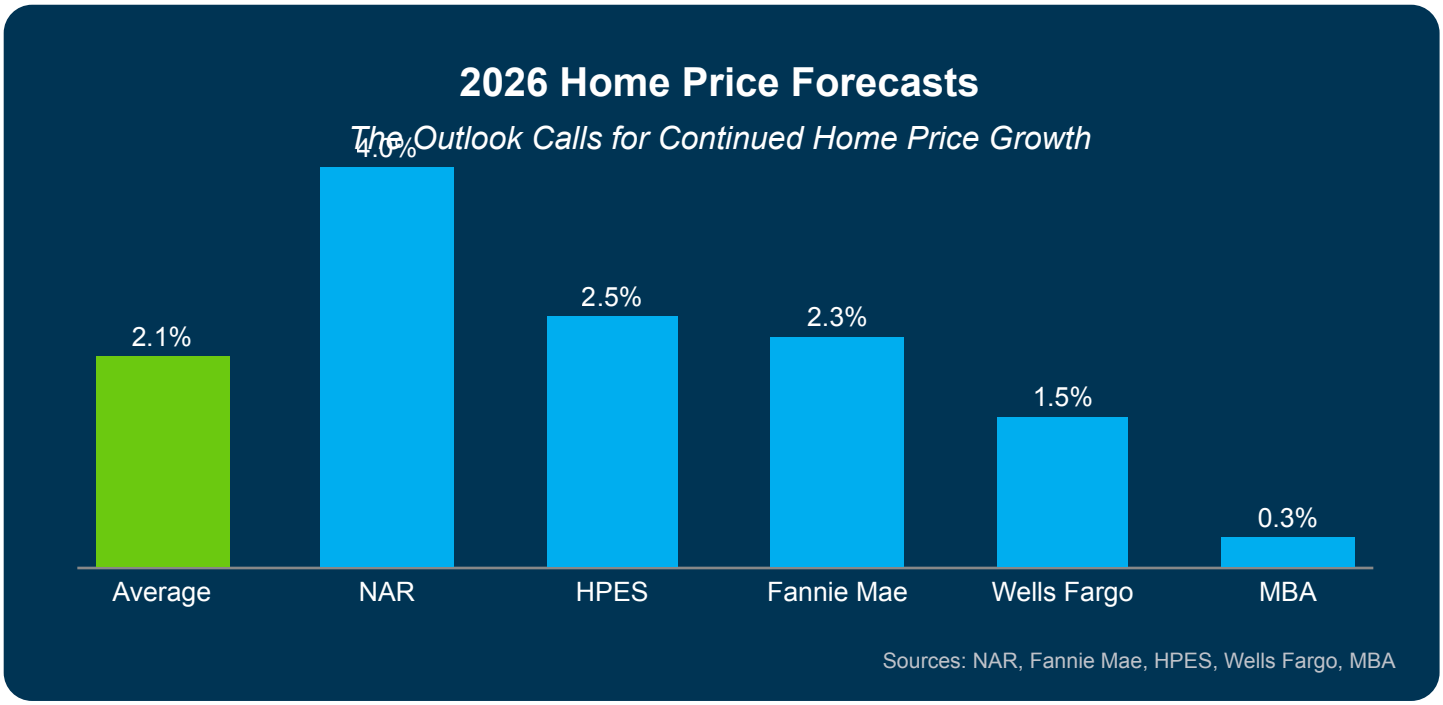
Today's housing market rewards the right strategy. Even in a slower area, homes that are priced realistically and positioned well are still selling, sometimes faster than you may expect. Let's connect if you're ready to make yours one of them.

Price Growth Will Hold Steady

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

Prices Are Still Rising, Slowly

Right now, Federal Housing Finance Agency (FHFA) data shows prices are up 2.6% nationally year-over-year, and *S&P Case-Shiller* shows LA up 1.2% (July). **Forecasts released in August project prices will rise by an average of 2.1% in 2026** (*see graph below*):



Based on the forecasts, prices keep rising at about the pace they are now. Price trends will continue to vary by local market, but in most places, prices will still rise (albeit moderately) for the rest of the year.

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

Experts expect prices to keep climbing. Fannie Mae's latest Home Price Expectations Survey projects a 14.7% cumulative gain from Q3 2026 through 2030.

Even the most pessimistic quarter of experts expects prices to rise 6.6% over that time.

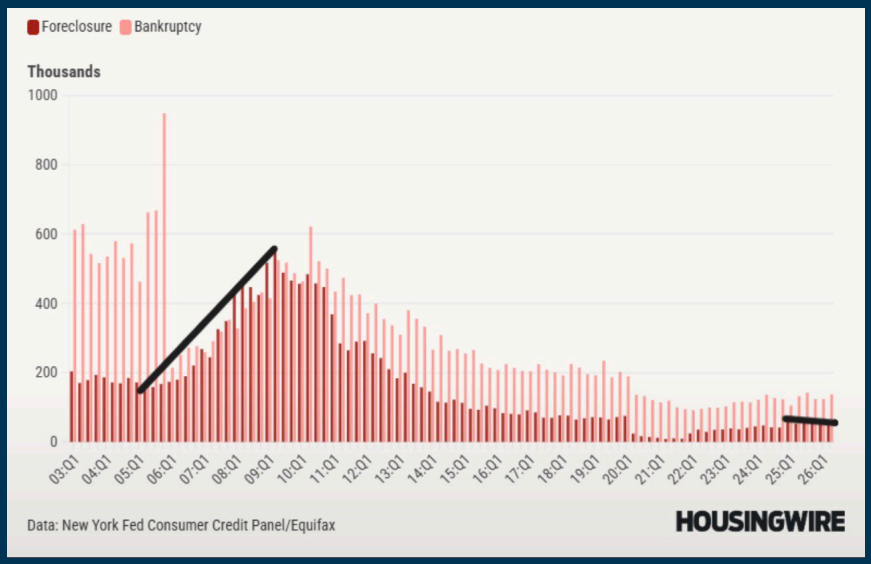
Closer to home, Moody's forecasts the LA metro to rise 2.5% over the next 12 months, and Zillow says 2.3%. **Want to know the data on your zip code or city? Reach out today.**

No Wave of Distressed Sales

Foreclosures and bankruptcies are still below pre-pandemic levels, and **distressed sales were just 2% of August home sales** (NAR). And 39.3% of homes are owned free and clear (ATTOM).

Foreclosures and Bankruptcies Are Still Below Pre-Pandemic Levels

Thousands, quarterly



Source: New York Fed Consumer Credit Panel/Equifax, HousingWire

Bottom Line

Your home's value is still growing, just at a more normal pace. That's why the price you set on day one matters more than waiting for appreciation.

Home Sales Will Be Driven by Life Changes

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

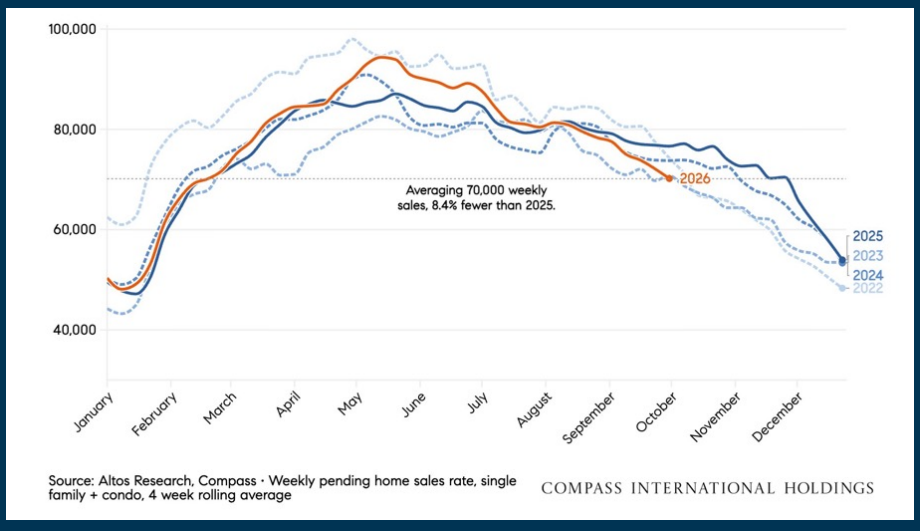
After a slow winter, sales climbed through spring and peaked in the summer, as is typical. Now we're moving into a slower season. **In September, pending sales ran about 8% below last year** (*see graph below*).

Fall Buyers Are Serious Buyers

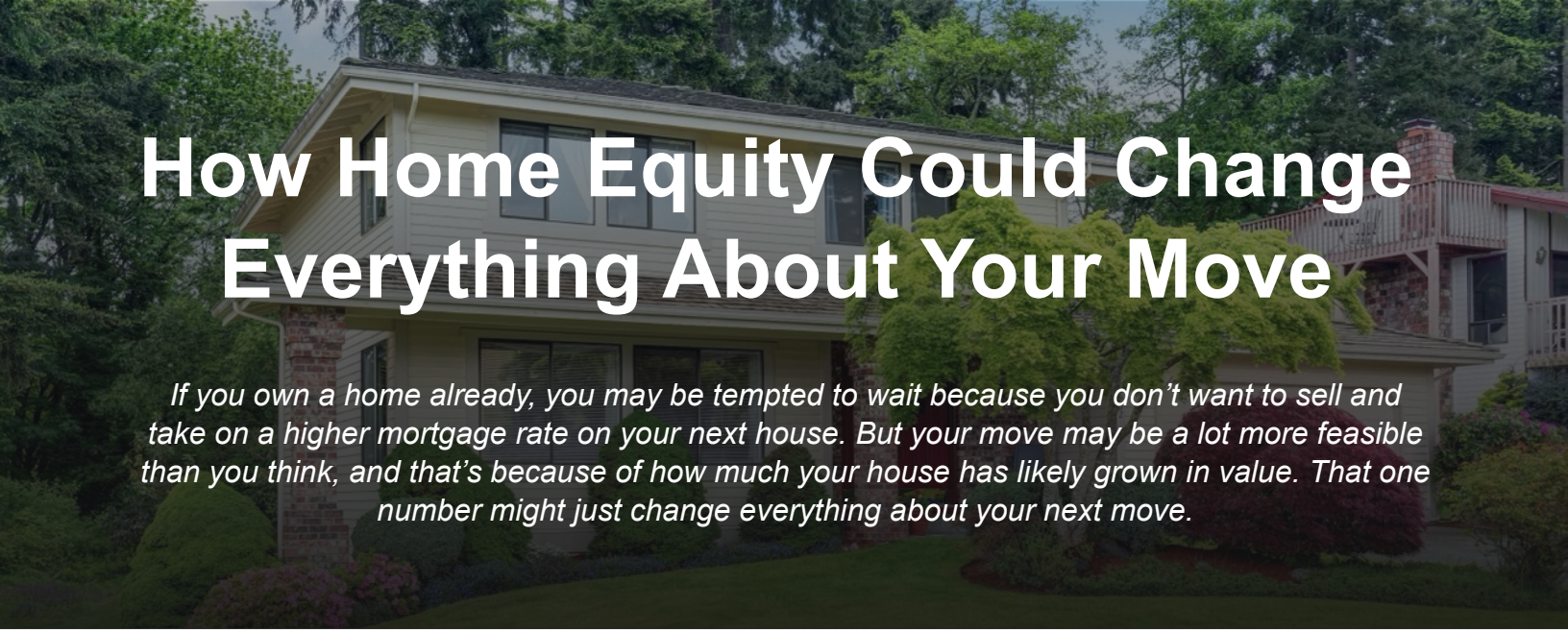
The people moving now are driven by big life changes: moving closer to family, running out of space, relocating for a job. As *Zillow* puts it, "Fall buyers may be moving because of a job relocation or change in family situation, so they're often eager to close a deal." **Be ready to negotiate and maybe make a few compromises to get your sale done.**

Pending Sales Continue to Slow

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



Source: Altos Research, Compass



How Home Equity Could Change Everything About Your Move

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

The Hidden Wealth of Homeownership

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

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

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

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

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

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

What That Really Means in Dollars

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

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

Check it out for yourself.

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

- **The mid-90s:** You could be sitting on **over $1.5M+** in equity now.
- **The early 2000s:** You could have **over $1M**, even with owning during the housing crash.
- **In 2015:** Even in that shorter 10-year time frame, many homeowners have already built nearly **$1M** 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	$375,000	$75,000	$300,000	$1,325,000	**$1,700,000**
2005	$850,000	$170,000	$340,000	$850,000	**$1,360,000**
2015	$1,000,000	$200,000	$194,000	$700,000	**$1,094,000**
2020	$1,200,000	$240,000	$128,000	$500,000	**$868,000**

** Estimates based on the purchase of a median-priced home in West LA - Contact Me If You Want To Check Your Equity*

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.
- **California homeowners 55 and older can transfer their existing property tax base to a replacement home anywhere in the state**, meaning if you've owned your home for years and your assessed value is a fraction of today's market value, you keep that tax advantage when you move. You don't have to choose between selling and losing your tax base.

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.

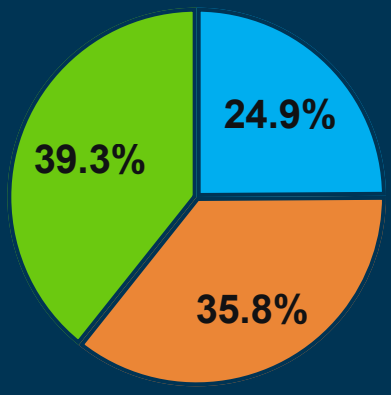
Your Equity Could Turn You into an All-Cash Buyer

What Is Home Equity?

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

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

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



Sources: Census, ATTOM Data

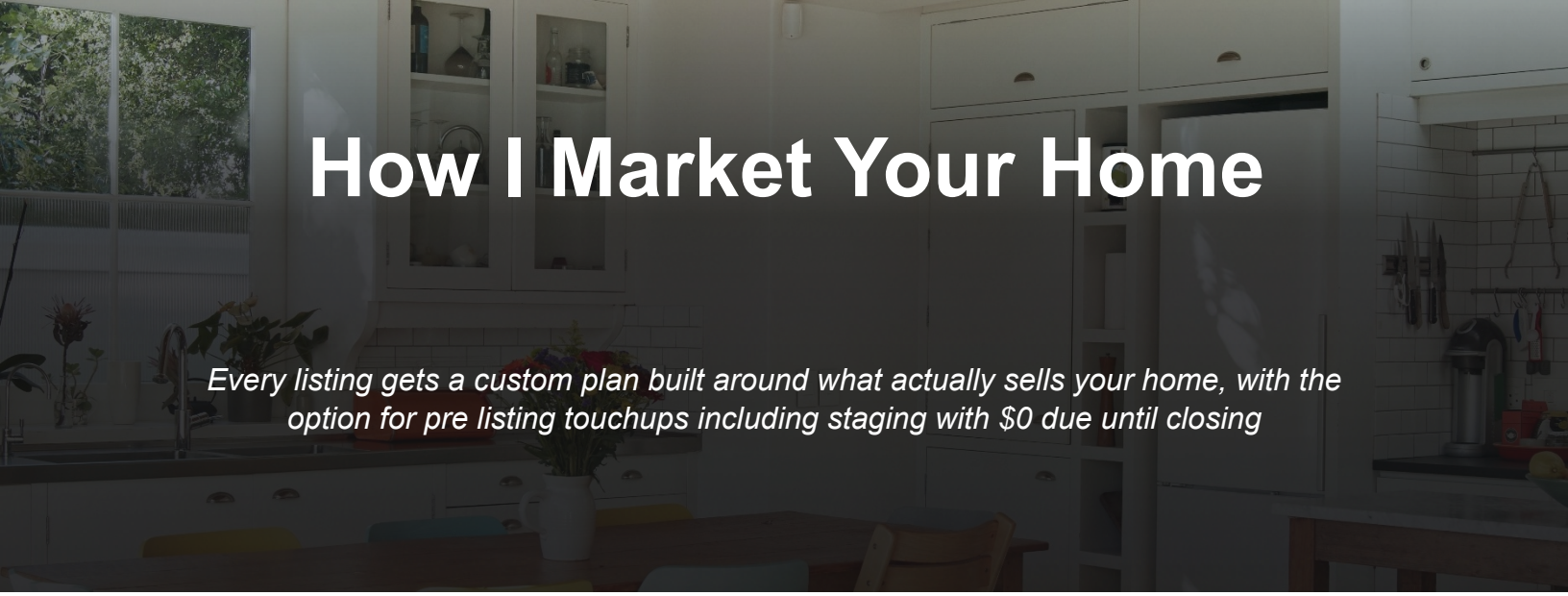
You May Have Enough Equity To Buy Your Next House in Cash

1 in 4

In August, 27% of home sales went to all-cash buyers.

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

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



How I Market Your Home

Every listing gets a custom plan built around what actually sells your home, with the option for pre listing touchups including staging with $0 due until closing

Professional Photography

Magazine-quality photos that show your home at its best, online and in print. After 10 years of experience I only work with select photographers

Cinematic Videography

I can offer high quality professionally produced video tour that tells your home's story as well as a self filmed / self produced option. Video to be posted on YouTube & Social Media as well as emails

Drone Video & Photo

Aerial views of your home, lot and neighborhood. Depending where you live this can add a luxury look & vibe. For some areas I have neighborhood aerials that can be added

3D Walkthrough Tour

Buyers can walk every room online, on their own schedule. For most multi level floor plans this sells your home more than the fancy video or drone shots that sells your agent.

YouTube & Social Ads, Boosted by AI

Targeted YouTube, Facebook and Instagram ads, optimized with AI to maximize reach to likely buyers by the thousands

700+ Websites

Exposure on Zillow, Realtor.com, Redfin and hundreds more sites buyers search.

Reverse Prospecting

Utilizing multiple resources I contact every agent that has an online buyer search that fits your property's specifications. I personally contact local agents, teams & agents that listed a similar property in addition to my automated area agent alert to all local agents to ensure maximum attention

Private Exclusive & Coming Soon

Test your price before going public, with no listing history (page 8).

$0 Due Until Closing

Pre listing touch ups or repairs staging, lighting, painting and landscaping now, repaid when your home sells.

Key Reasons To Hire Me When You Sell

24.2

Average days on market, compared to 56 for LA

101.56%

of asking price on average, while 60% are selling below asking

71.6%

Of my listings sell at or above asking in the first three weeks

100% Me, Start To Finish

You get me, not a junior agent and not a lockbox. I'm at every showing and inspection.

Pricing and Market Value

An accurate price backed by real data, not an inflated number to win your listing.

Test the Market With No Risk

Private Exclusive and Coming Soon: no listing history, no days on market (page 8).

$0 Down Repairs / Staging

Prep now and pay when your home sells, through Concierge (page 19).

Luxury-Level Marketing

Pro photos, video, 3D, drone, plus ads on 700+ sites, YouTube and social.

Negotiation Experience

I routinely cut buyer credit and concession requests by 60% to 75%.

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

Let's Chat.

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
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