

THE SELLER'S EDGE

Current Trends, Insights & What to Expect in Spring 2025



Machelle Williams
Real Estate Group



SCAN THE QR CODE
TO VISIT MY
WEBSITE



Are You Asking Yourself These Questions About Selling Your House?

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

Already own a home but feeling stuck because of today's mortgage rates? You're not alone, and that hesitation? Totally normal. But let's hit pause for a second and look at the bigger picture: your current home might be holding a secret weapon—equity, and a lot of it. Ask yourself, has anyone near you sold recently? Did you do a double take when you heard what they got? With home prices climbing over the last few years, chances are your house has appreciated more than you think—and that could change everything.

Here's where it gets interesting: Lawrence Yun, Chief Economist at the National Association of Realtors (NAR), says the average homeowner has gained around \$147,000 in equity in just the last five years. That's not pocket change—that's major buying power. So even with today's rates, that equity might be your ticket to your next dream home, investment property, or lifestyle upgrade. You're not just sitting in your home—you're sitting on opportunity.

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

Thinking about making a move, but worried there's nothing out there worth packing for? You're not alone. After the wild ride of the past few years, it's easy to assume the market's still bone-dry. But here's the plot twist: things have shifted—and in your favor.

According to Realtor.com, the number of homes for sale has shot up by nearly 28% compared to this time last year. That's not a little bump—that's a serious inventory boost. Now, are we back to "normal" levels yet? Not quite. But we're getting there. In fact, experts are forecasting another 10–15% increase in inventory for 2025.

Translation? You've got way more options than you've had in a long time—and a much better shot at finding the home that actually checks your boxes instead of just settling for "close enough." The window of opportunity is opening. The question is, are you ready to step through it?

3. Are People Even Buying Right Now?

You might be thinking, “With prices and interest rates doing what they’re doing, is anyone even buying homes right now?” Totally fair question—but let’s break it down.

Last year wasn’t exactly a textbook market, but according to the National Association of Realtors (NAR), a whopping 4.06 million homes still sold. And that doesn’t even include new construction. Even better? That number is expected to grow in 2025.

Still not convinced? Let’s do the math:

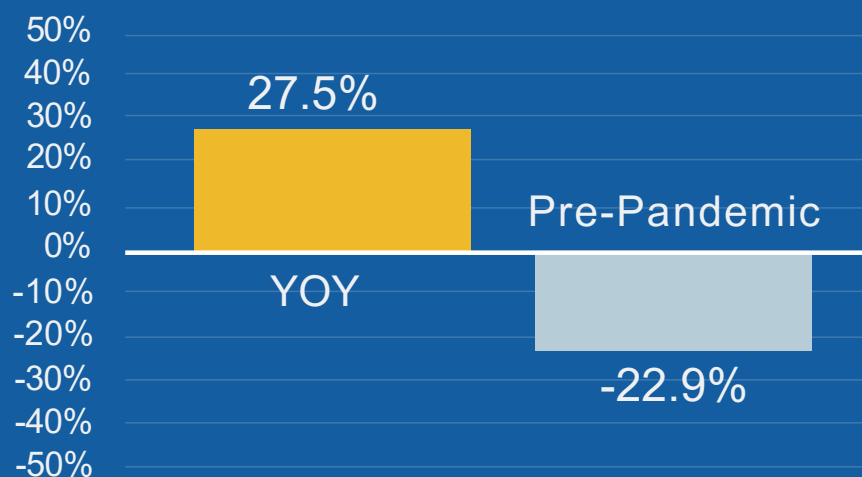
- 4.06 million homes a year = 11,123 sold every single day
- That’s 463 homes per hour
- And about 8 homes every minute

So while you’ve been reading this? Yep—another 8 homes just sold.

Bottom line: the market is moving. Buyers are very much out there, and homes are selling. The real question is—when do you want to be part of that momentum?

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

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



How the Equity in Your Home Could Help You Buy Your Next With Cash

What Is Home Equity?

Let's talk about home equity—because it might be your biggest hidden superpower. Home equity is simply the difference between what your home is worth and what you still owe on it.

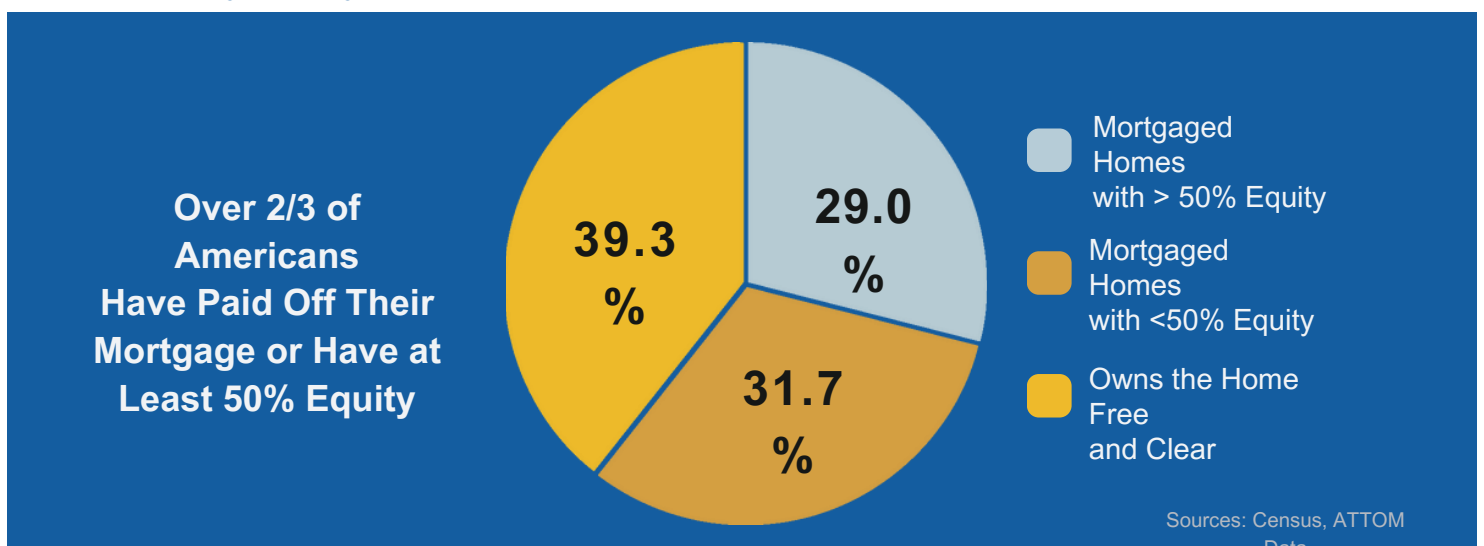
For example:

If your home is valued at \$400,000 and you still owe \$200,000 on your mortgage, that means you've built up **\$200,000** in equity. Boom—instant financial muscle. It's money you've earned just by owning your home—and it can be a game-changer when it comes to upgrading, downsizing, or investing in your next chapter.

Why Home Equity Matters If You're Thinking About Selling

Here's why home equity matters more than ever right now: Recent data from the U.S. Census and ATTOM shows something big, over two-thirds of homeowners either own their homes outright or have at least 50% equity in them. Let that sink in: 2 out of every 3 homeowners have built up serious equity—half or more of their home's value. That's major.

Need some jaw-dropping numbers? The Intercontinental Exchange (ICE) reports that the average homeowner with a mortgage is sitting on more than **\$319,000 in equity**. That's not just wealth—that's leverage. And if you've been toying with the idea of moving, that equity could open doors you didn't even know were available. In some cases? You might not even need a loan to buy your next home. That's the power of equity. Are you tapping into it?



Imagine Buying Your Next Home with Cash

No mortgage. No monthly payments. No interest rates keeping you up at night. Just you, holding the keys to your next home—**free and clear**.

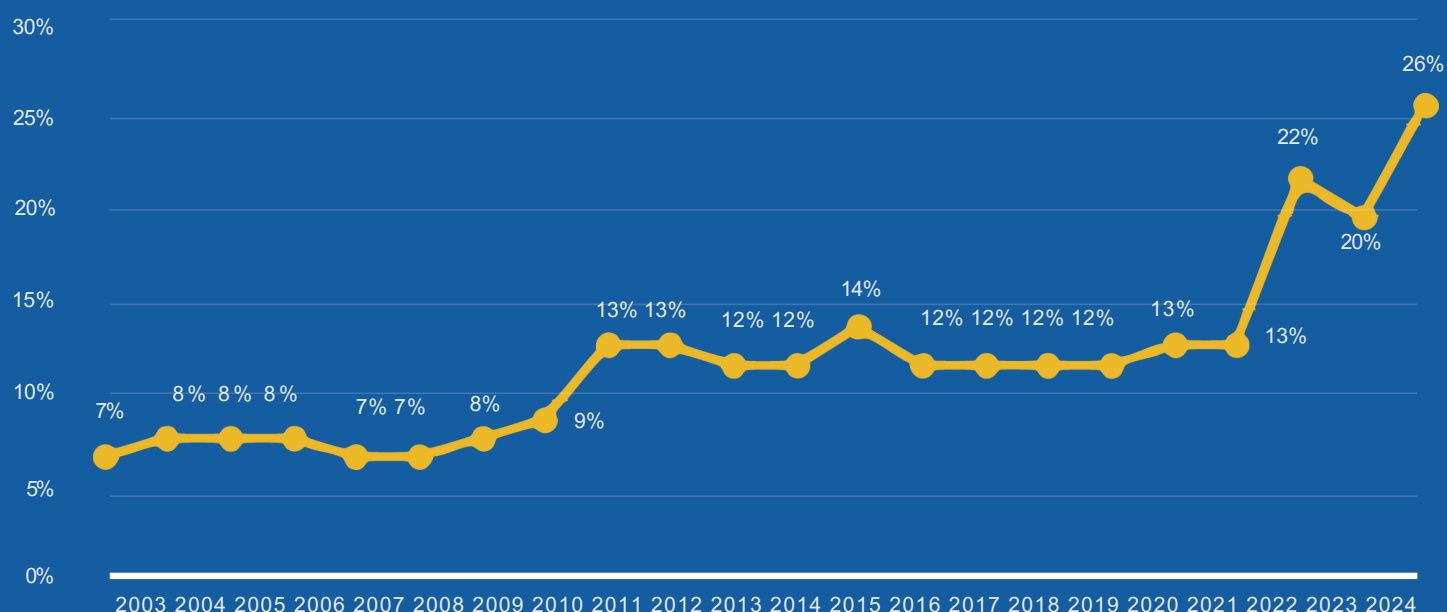
Sounds like a dream, right? But here's the thing: depending on how much equity you've built up, that dream might be a lot closer than you think.

Want to find out? Ask your real estate agent for a Professional Equity Assessment Report (a PEAR—because yes, even equity has a cute acronym). It's quick, it's free, and it gives you a clear picture of your home's value and how much financial muscle you really have. And what if that report shows you could buy your next home with cash? In today's rate environment, that's a total power move.

Even if you're not there yet, you might have enough for a much bigger down payment—meaning lower monthly costs and a lot less paid in interest over time. Either way, your equity is working hard behind the scenes. Now's the time to find out just how far it can take you.

The Share of All-Cash Buyers Reaches New High

Percent Distribution, 2003–2024



What Experts Are Predicting for the 2025 Housing Market

Are Mortgage Rates Going to Drop?

A lot of folks are glued to mortgage rate headlines right now—waiting, watching, hoping for that magical dip. But the real question isn't if rates will drop... it's how much and how soon? The good news? Experts do expect rates to ease a bit in 2025.

The not-so-good news? Don't hold your breath for those dreamy 3–4% rates—they're not making a comeback anytime soon.

Most forecasts suggest rates will likely settle in the mid-6% range by the end of the year. That's definitely an improvement over where we've been—but not the dramatic plunge some buyers are banking on.

Now, keep this in mind: these forecasts are based on what we know right now. Mortgage rates are like weather in the Rockies—changeable. Inflation, economic shifts, and global trends can all push rates up or down with little warning. So yes, some bumps in the road are expected.

Here's the smarter play: instead of chasing the “perfect” rate, look at the overall trend. Even a modest drop can make a noticeable difference in your monthly payment—and trying to time the market to perfection? Nearly impossible. Watching the direction it's heading? That's where the real strategy lives.

Mortgage Rate Projections

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

Quarter	Fannie Mae	MBA	Wells Fargo	All Three
2025 Q1	6.90%	6.90%	7.10%	6.96%
2025 Q2	6.80%	6.90%	6.90%	6.86%
2025 Q3	6.70%	6.70%	6.65%	6.68%
2025 Q4	6.60%	6.50%	6.50%	6.53%

Will Home Prices Drop?

Short answer: probably not.

While mortgage rates might tick down a bit...home prices? They're expected to keep rising—just not as dramatically as in recent years. According to most expert forecasts, home values are projected to climb by around 3%, with some estimates even landing in the 3–4% range. **So no, prices aren't skyrocketing anymore—but they're definitely not heading south either.**

If you're sitting on the sidelines waiting for a big price crash to score a deal, you may be waiting a while. But here's the upside: the wild swings we saw in the past few years? Those are behind us. What we're seeing now is normal, steady growth—and that's actually a good thing.

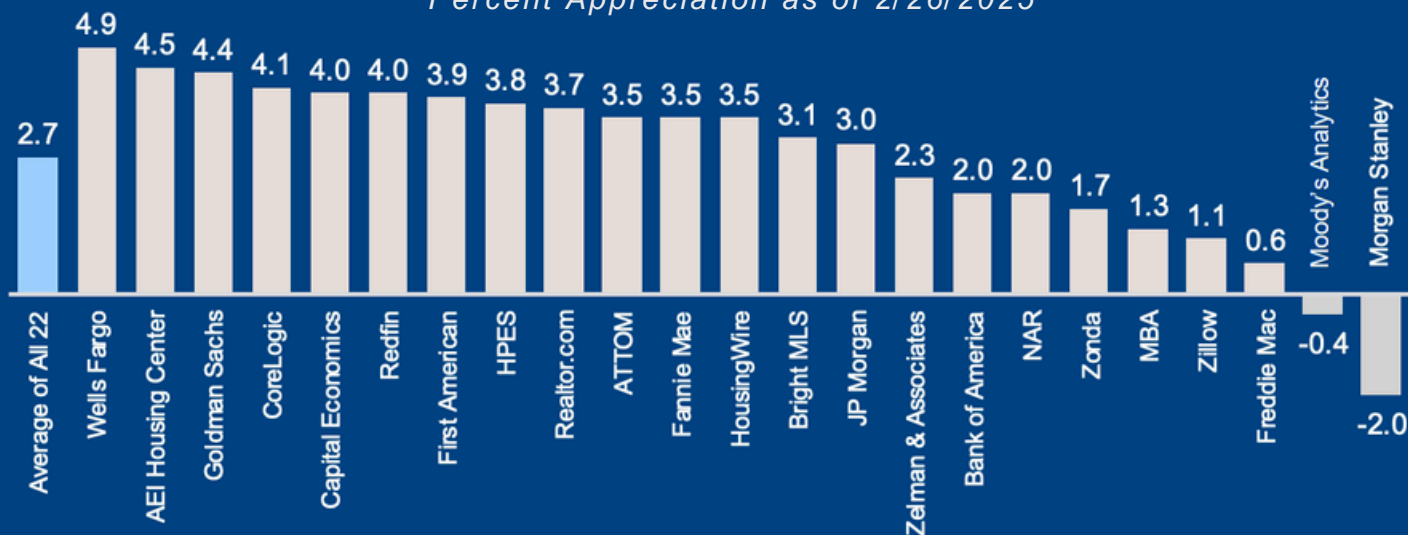
Why? **Because steady appreciation builds long-term wealth.** Buying in a more stable market means you're not chasing the peaks—you're building equity, predictably and sustainably.

That said, real estate is hyper-local. Some markets may rise a little faster, others may flatten out depending on inventory and demand. But overall, most areas are expected to keep climbing, as they almost always do over time.

So if you're waiting for prices to drop dramatically before you make a move... you might miss the real opportunity that's already here.

2025 Home Price Forecasts

Percent Appreciation as of 2/26/2025



Top 3 Mistakes Home Sellers Are Making Right Now

Thinking about selling your home? **Then listen up**—because in today's market, the right strategy and mindset aren't just helpful... they're everything. The market has shifted, and sellers who haven't kept up? They're learning some very expensive lessons the hard way.

Let's break it down: Right now, there are three major missteps sellers are making...and each one can cost you time, money, or your perfect buyer. The good news? With the right real estate agent (hi, it's me 🙋), you can dodge every single one of them and sell your home with clarity, confidence, and no regrets.

Ready to sell smart in today's market? Let's talk about how to do it right.

1. Overpricing the Home

Pricing your home right is one of the biggest challenges sellers face today—and getting it wrong can be costly.

According to a survey by John Burns Real Estate Consulting (JBREC) and Keeping Current Matters (KCM), real estate agents agree: the number 1 issue for sellers right now is overpricing.

Here's why it matters:

Price too high, and you risk scaring off buyers. Your home sits, momentum drops, and you may end up slashing the price anyway—often for less than you could've gotten with the right price from the start.

Today's buyers are cautious and budget-conscious. With higher interest rates, they won't waste time on overpriced listings. If they're not showing up to see it, they're not making offers. Simple as that. The fix? Work with a skilled agent who understands your local market and knows how to price your home to sell—not sit. **Start smart, attract serious buyers, and position yourself for the best possible outcome.**

2. Skipping Repairs

Another common seller mistake? Skipping repairs.

That leaky faucet or squeaky door might seem like no big deal to you—but to a buyer, small flaws can spark big doubts. They'll start to wonder: If this hasn't been fixed, what else has been ignored? That kind of thinking leads to lower offers or requests for pricey concessions.

As **Investopedia** puts it: *"Failing to do these things can reduce your sales price and may also prevent you from getting a sale at all. If you haven't attended to minor issues... a potential buyer may wonder whether the house has larger, costlier issues."*

The good news? This is an easy fix. Work with your agent to pinpoint the most important repairs or touch-ups—and take care of them before listing photos are taken. A few simple updates can dramatically improve how buyers see your home—and what they're willing to pay for it.

3. Refusing To Negotiate

In today's market, don't be surprised if offers come in **below asking**. With higher home prices and mortgage rates, buyers are being cautious—and often have more room to negotiate thanks to rising inventory.

Here's the key: don't take it personally. Focus on your ultimate goal—selling your home—and let your agent lead the way. A skilled agent will help you negotiate smartly, keeping emotions out of the equation and your best interests front and center. Buyers may ask for things like repairs, closing cost assistance, or other concessions. That's normal. Being prepared for these conversations—and willing to make small compromises—can help seal the deal without sacrificing your bottom line.

As U.S. News Real Estate puts it: "If you've received an offer that isn't quite what you hoped... expect to negotiate. The only way to come to a successful deal is to make sure the buyer also feels like they benefit. "Sometimes a little give gets you a lot more in return."

The Biggest Mistake of All? Not Hiring an Agent

Are you seeing a pattern yet?

All of these seller mistakes—overpricing, skipping repairs, letting emotions drive negotiations—are completely avoidable with the right agent in your corner.

And that's why trying to go it alone? That's the biggest mistake of all.

A great agent doesn't just list your home—they bring strategy, market insight, and expert negotiation skills that can help you sell faster, smoother, and for more money.

Bottom line: selling your home is a major move. Don't do it without someone who knows how to get you across the finish line successfully.

Why Stage Your Home?

What Is Home Staging?

Home staging is the process of arranging and decorating your home to show it in the best possible light.

The goal is to highlight your home's top features and help buyers imagine themselves living there.

Staging can be as simple as adding a few finishing touches or as detailed as fully furnishing empty rooms—it all depends on your goals and budget.



How Does Staging Help Sell My Home?

Research shows that well-staged homes sell faster—and often for more money—than homes that aren't staged at all.

Why? Because staging helps your home stand out, creates a stronger first impression, and makes it easier for buyers to see its full potential.

What Are My Staging Options?

You've got a few choices when it comes to staging your home.

The most common (and often most effective) is to lean on your real estate agent for expert advice. They know what today's buyers are looking for because they're in showings every day and hear real-time feedback. That insight is invaluable when getting your home market-ready.

If your home needs more attention, you can also consider full-service staging. This involves hiring a professional stager or staging company to assess your space, make recommendations, and handle all the details for you. This option is more hands-on—and more expensive—but it can make a big impact, especially in vacant or out-dated homes.

How Staging Your House Affects Your Sale

Staged homes sell 73% faster



Offer prices can go up between 1-5%



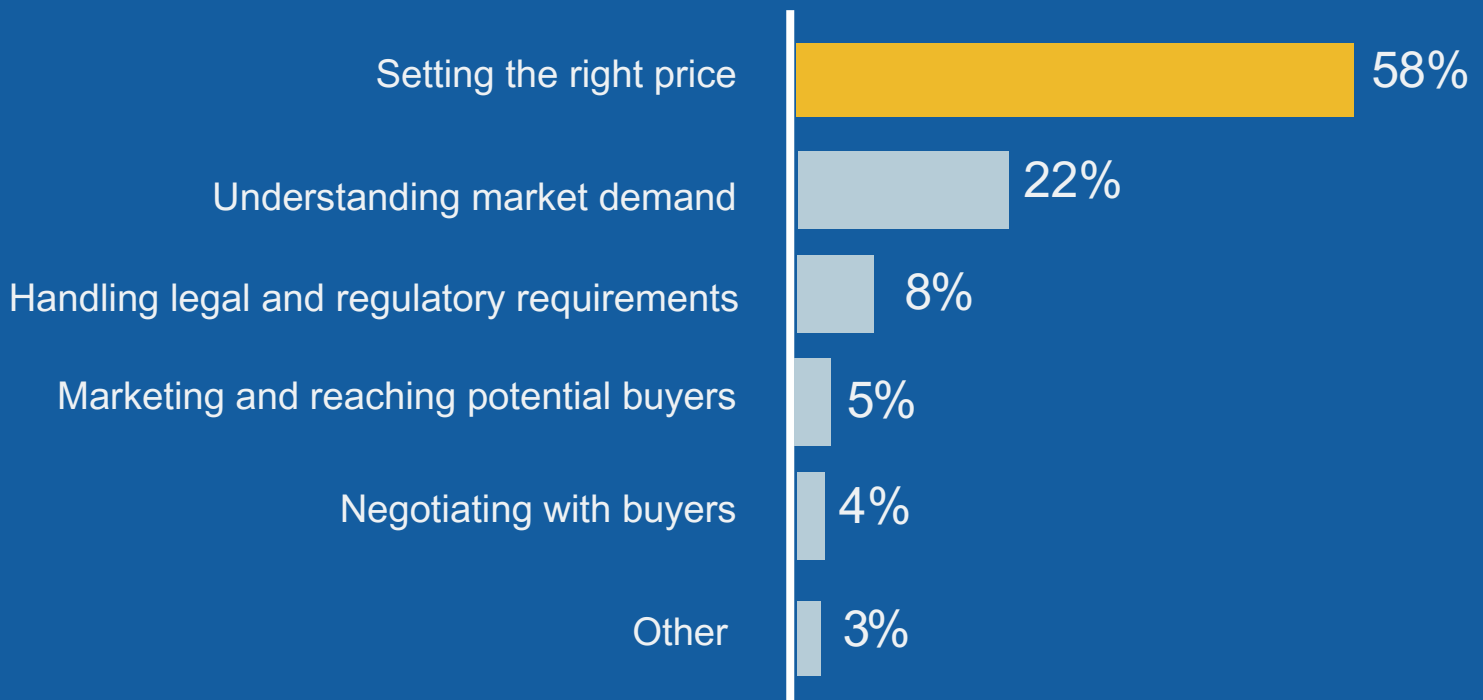
How Do I Know Which Staging Option Is Right for Me?

Your real estate agent will guide you on the best staging approach based on a few key factors:

- **Market Conditions:** In a slower market, full staging can help your home stand out and attract more attention. In a hot market where homes are selling quickly, you may only need minimal touch-ups.
- **Your Home's Condition:** If your home is vacant, has a unique layout, or could use help with flow and function, bringing in a professional stager with the right furniture and décor can make a big difference.
- **Your Budget:** If you're working with a limited budget or your home just needs minor updates, your agent can provide simple, cost-effective DIY tips to help your home shine without breaking the bank.

58% of Agents Say Sellers Have the Most Trouble Setting the Right Price in Today's Market

Top Issues Sellers Find Most Challenging in Today's Market



Source: JB REC and Keeping Current Matters Real Estate Agent Survey

Home Seller's Checklist

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

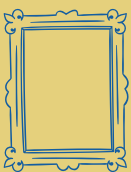
Make It Inviting



Open blinds or curtains to let the light in



Check lightbulbs and replace as needed



Take down personal photos or items



Declutter throughout

Show It Is Well Taken Care Of



Clean your vents and baseboards



Vacuum, mop, or sweep floors



Fix anything that's broken

Boost The Curb Appeal



Power wash outdoor surfaces



Wash the windows (inside and out)



Tidy up the landscaping



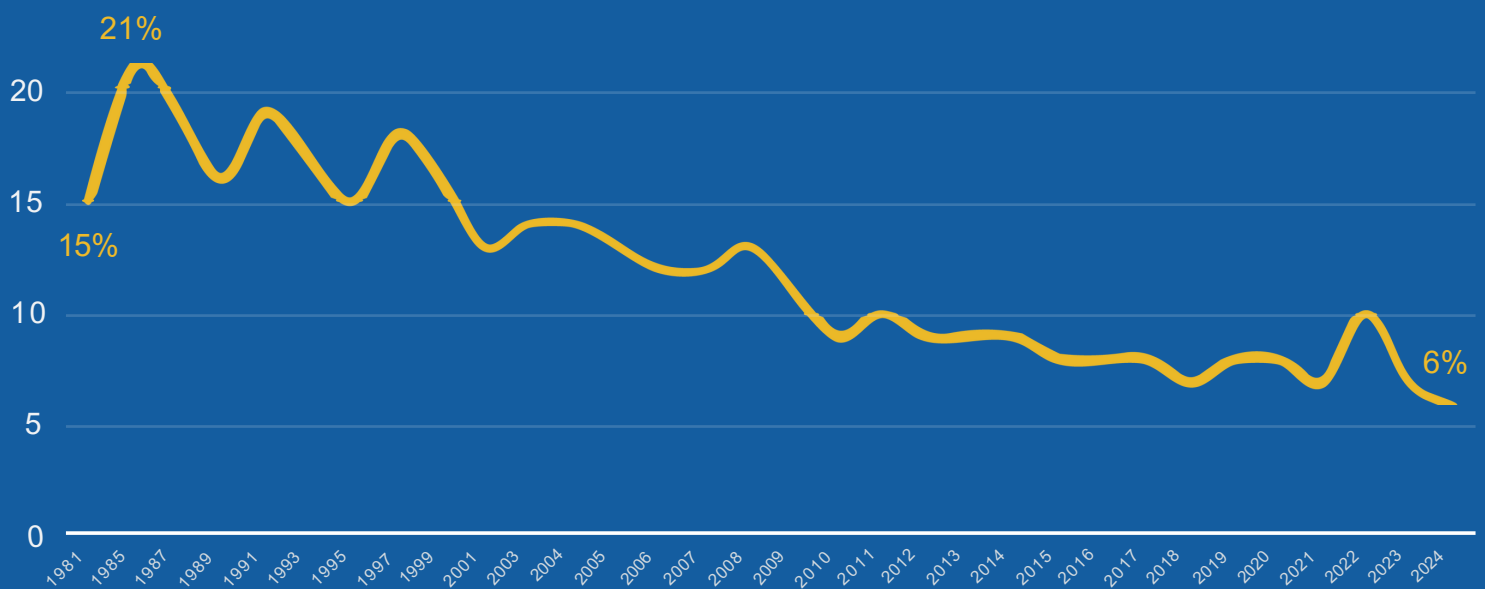
Sweep patios, decks, and walkways

Why More Homeowners Are Turning to Real Estate Agents To Sell

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

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

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



Source: NAR





1. Pricing Your Home Accurately

One of the biggest challenges of selling on your own? **Pricing it right.**

It's not about guessing—it's about hitting the sweet spot in today's market. Price too high and buyers scroll past. Price too low and you risk leaving money on the table—or raising red flags. That's where a great agent comes in.

As Zillow says: *"Agents are pros when it comes to pricing...They understand current trends and how your home stacks up."*

With expert insight into local sales and buyer behavior, your agent helps you price to attract attention—and maximize your return.

2. Navigating the Legal Paperwork

Selling your home means signing off on a mountain of paperwork—from disclosure forms to purchase contracts—and every single page has to be done right. If you're not familiar with these legal documents, it can get overwhelming fast. One misstep could lead to delays, legal trouble, or worse.

That's where a seasoned agent makes all the difference. They know exactly what's required, guide you through each step, and ensure everything's **accurate, compliant, and on time.**

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

Industry Experience



We're well-versed in the housing market and know the ins and outs of the entire process.

Expert Insights



We simply and effectively explain today's market conditions and what they mean for you.

Pricing and Market Value



We help you understand today's real estate values when setting the price of a listing or making an offer to purchase your next home.

Contracts and Fine Print



We help with all the disclosures and documents necessary in today's heavily regulated environment.

Marketing and Exposure



We have effective marketing tools and networks to attract more buyers.

Negotiation Experience



We act as a buffer in negotiations with all parties throughout the entire transaction.



MW

Machelle Williams
Real Estate Group



HOMESMART
PREPARED REALTY



MACHELLE WILLIAMS, REALTOR

WONDERING WHAT YOUR HOME IS WORTH?
CALL TODAY FOR A FREE HOME PRICE EVALUATION!
719-600-7684

www.machelle-williams.com

