

# RBR

## RUTH BRUNO REAL ESTATE

# SELLER'S GUIDE

## 2026 EDITION

Top **1%** In **Orange County**



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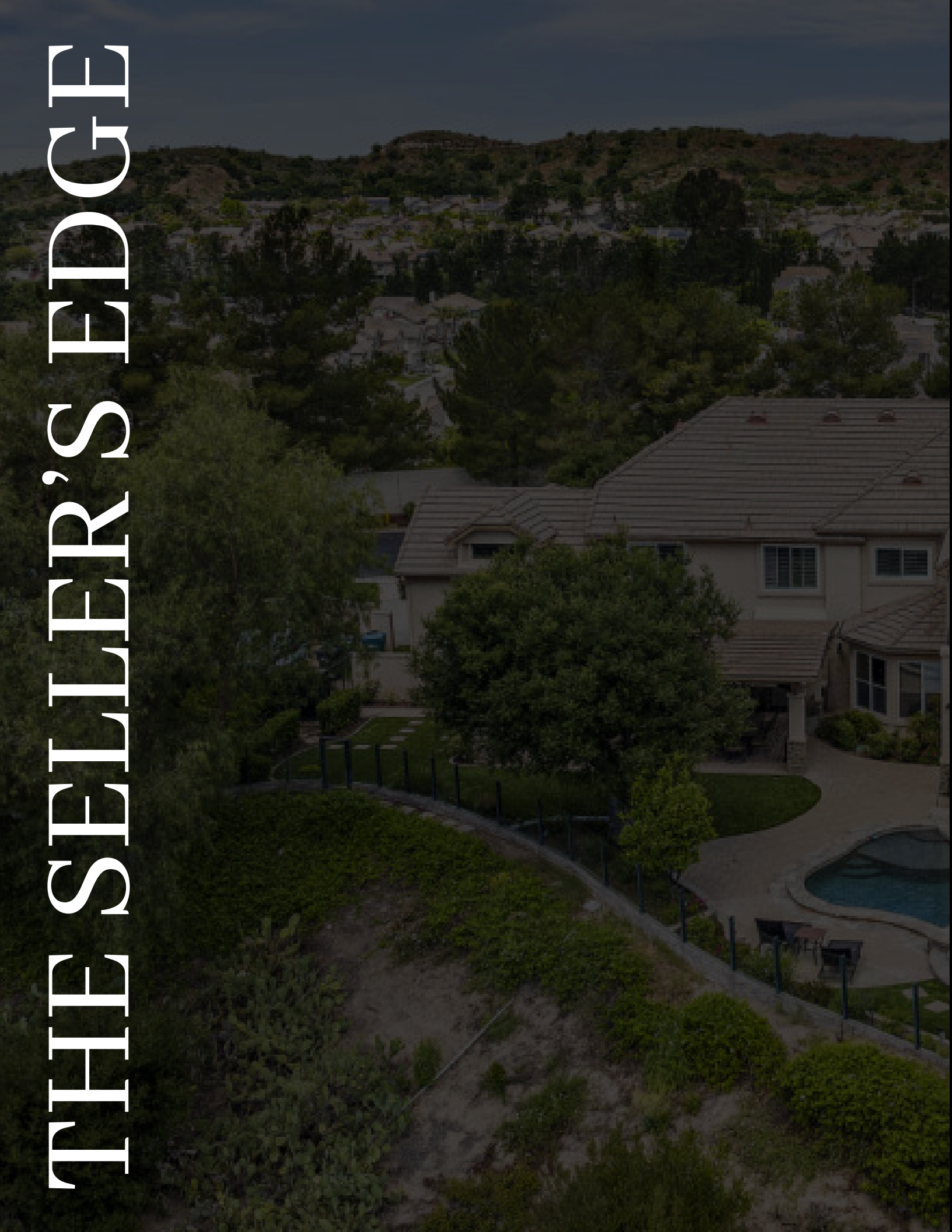


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**HOME VALUE REPORT**  
*BEFORE LISTING YOUR HOME*



DRE #02076443

# THE SELLER'S EDGE



# Current Trends & Insights

## A guide to help you sell your home.



**RUTH BRUNO REAL ESTATE**

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MY YOUTUBE CHANNEL FOR  
MORE SELLER TIPS





# Are You Asking Yourself These Questions About Selling Your House?

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

If you already own a home, you might be wondering if it's smart to make a move, especially if it means taking on a higher mortgage rate. I get it. That hesitation is totally normal. But here's something to think about: your current home has probably gained a lot of value, and that equity could make your next move more possible than you realize.

Take a second to think, do you know anyone in your neighborhood who sold recently? Did you hear what they got for their house? With the way home prices have jumped over the past few years, you might be surprised at what buyers are paying right now.

In fact, Lawrence Yun, Chief Economist at the National Association of Realtors (NAR), says the average homeowner has gained around \$147,000 in equity over just the last five years. That's a big deal. When you sell, that built-up equity can help power your next purchase, even with today's rates.

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

If you're thinking about moving, you might be worried about whether there are even homes out there worth considering. That concern probably comes from how tough it was to find a house during the last few years. But here's the good news, things have changed.

According to data from Realtor.com, the number of homes for sale has jumped by nearly 28% compared to this time last year. That's a big improvement.

Sure, inventory isn't back to normal levels just yet, but it's definitely moving in the right direction. And experts predict it'll grow another 10-15% in 2026. What does that mean for you? You've got more choices now than you've had in a long time, and a real shot at finding a home that checks all your boxes.

### 3. Are People Even Buying Right Now?

You might be wondering, "With rates and prices where they are, is anyone even buying homes?" It's a fair question, but let's look at what's really happening.

Even though last year wasn't what we'd call a "normal" market, there were still 4.06 million homes sold, not including new builds. That's according to the National Association of Realtors (NAR). And projections show that number could grow in 2026.

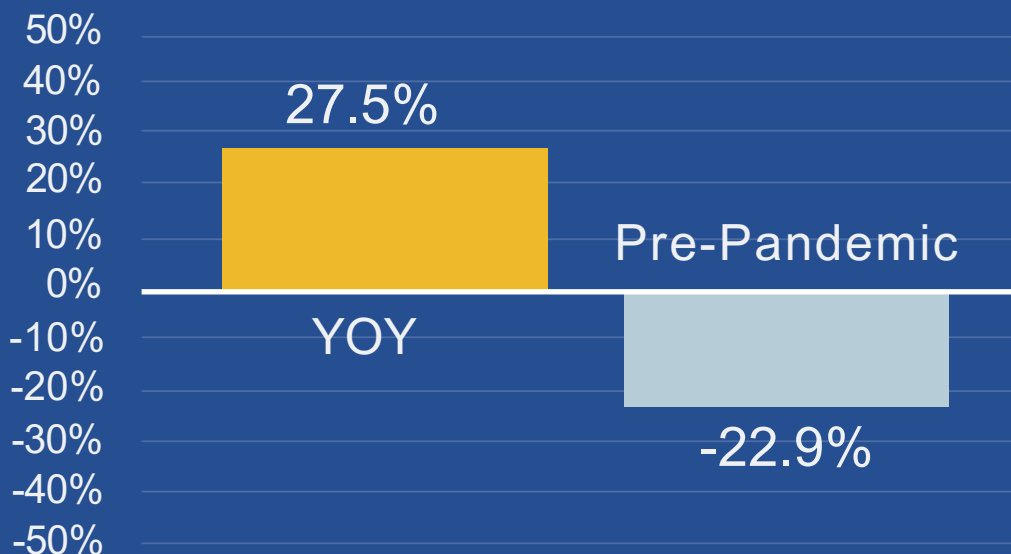
But even if we stay at last year's pace, check this out:

- $4.06 \text{ million homes} \div 365 \text{ days} = \text{about } 11,123 \text{ homes sold every day}$
- $11,123 \text{ homes} \div 24 \text{ hours} = \text{roughly } 463 \text{ homes sold per hour}$
- $463 \text{ homes} \div 60 \text{ minutes} = \text{about } 8 \text{ homes sold every minute}$

Let that sink in. While you've been reading this, around 8 homes just sold. The market is definitely moving, and buyers are out there actively searching for homes like yours.

## 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)*





# What Homeowners Should Understand as the Market Evolves

The housing market is moving toward a healthier, more balanced state. And while that shift is happening, there's still plenty of opportunity if you're thinking about selling, whether that's in the near future or sometime down the road. The key is staying informed and having a strategy that fits the moment.

## Inventory Is Rising, and Buyer Leverage Is Growing

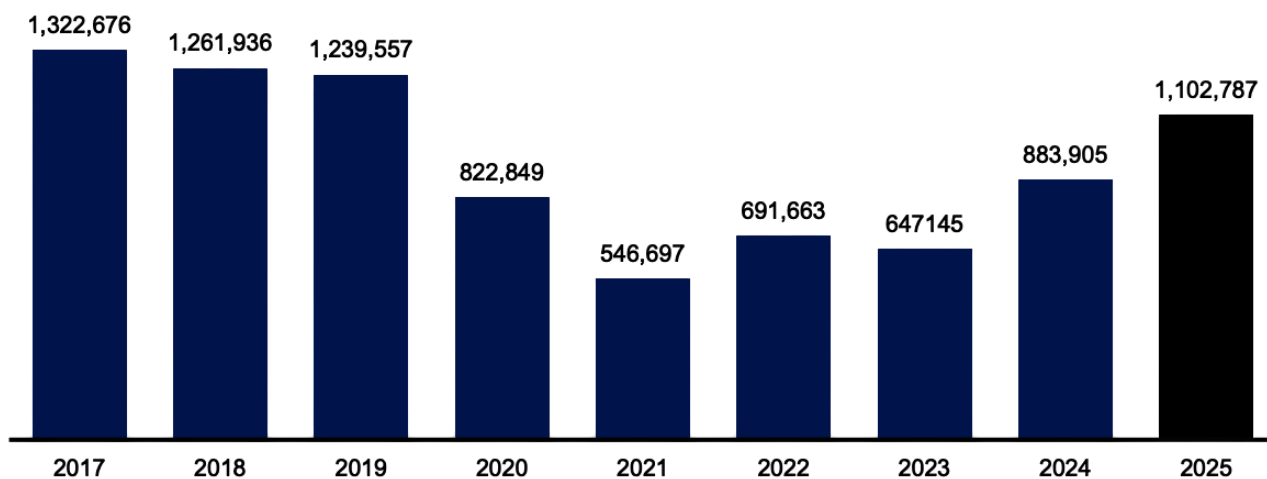
Across the country, the number of homes for sale is increasing, but how much varies by location.

- In areas where inventory has returned to more typical levels, buyers now have more options, giving them slightly more negotiating power. That doesn't mean sellers lose control, but it does mean your home needs to shine to stand out.
- In areas where inventory remains tight, competition among buyers is still strong, and that can work in your favor.

Regardless of your local conditions, the smartest move is to work with a trusted real estate professional. They'll help you adapt your selling strategy to today's shifting market and put you in the best position for success.

## Number of Homes for Sale at Highest Point in 6 Years

Active Listing Count, July of Each Year



## **The Right Price Matters More Than Ever**

With more inventory on the market, today's buyers won't waste time on homes that seem overpriced. That's why setting the right price from the start is the key to selling quickly and for the best return. Miss the mark, and you could find yourself making price cuts later to regain buyer interest.

In fact, about 1 in 5 sellers (20.6%) are reducing their asking price to attract buyers. As Danielle Hale, Chief Economist at Realtor.com, explains:

"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 smartest way to nail your pricing strategy? Partner with a local real estate professional who understands current conditions. If your price isn't competitive, your home likely won't sell.



## **Flexibility Is a Winning Strategy**

The days of buyers waiving inspections and appraisals just to secure a home are gone. With more choices available, buyers are asking for repairs, credits, and help with closing costs. Redfin reports that 44.4% of sellers are now offering concessions, the second highest level since 2019.

Successful sellers see concessions not as losses, but as tools to get a deal across the finish line. Think of them as ways to bridge gaps and keep negotiations moving forward.

And don't worry, you've got plenty of room to work with. Home prices are still up roughly 54% over the past five years, which means even with a few concessions, you can come out well ahead. The key is working with your agent to identify which concessions make the most sense for your sale.



# Housing Market Outlook for 2026

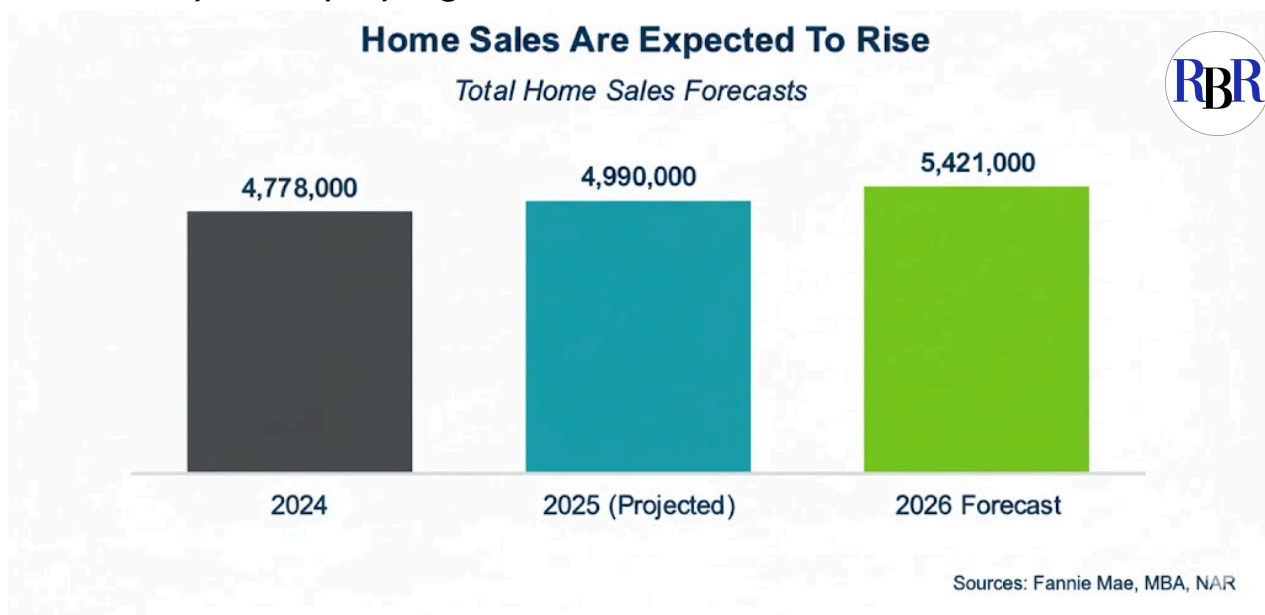
## Mortgage Rates May Keep Gradually Improving

For most buyers and homeowners, one factor has outweighed almost everything else: mortgage rates. After hitting highs near 7% in early 2025, rates have generally been moving in a downward direction. Current forecasts suggest that trend could extend into 2026, though economists aren't predicting a dramatic drop.

Instead, expectations point to small, incremental improvements, with occasional ups and downs along the way. Economic reports and inflation data may cause short-term volatility, but the broader outlook still leans toward slightly lower rates over time.

There's a common phrase in real estate: interest rates rise quickly, but they come down slowly. When rates climb, it happens fast. When they fall, it's usually a gradual step-by-step process.

That's an important mindset to have right now. The path lower won't be smooth or immediate. There will be pauses, small jumps, and moments that feel frustrating along the way. But the direction matters more than the speed, and even a slow, uneven decline can still create meaningful opportunities if you're paying attention.



Looking ahead, most projections point to gradual improvement in mortgage rates over the coming year, but not without some turbulence. As new inflation reports, jobs data, and economic updates are released, short-term swings are likely. That's normal, and it's part of how markets adjust.

What matters most is the larger trend. Even with occasional bumps, the overall direction is expected to edge lower. And rates don't need to drop dramatically to change the math. Small decreases still translate into real savings.

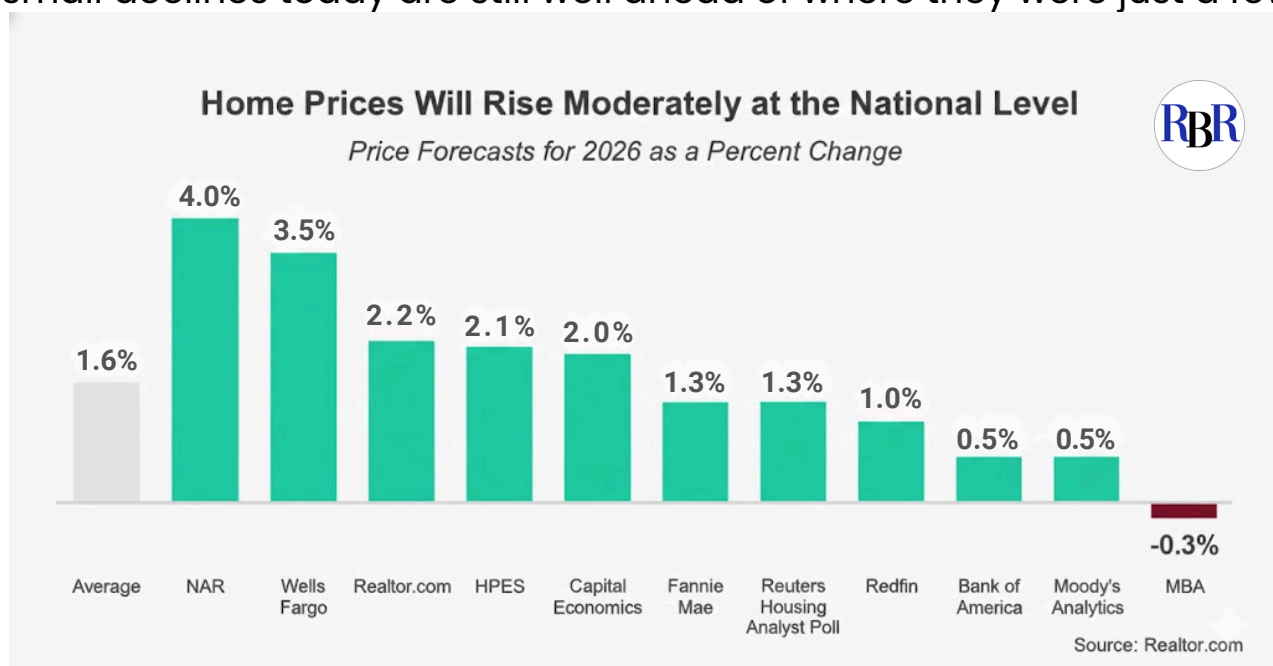
When you compare today's rates to the period when rates were sitting around 7%, many buyers are already looking at hundreds of dollars less per month on a future mortgage. That kind of difference can ease monthly budgets, expand buying options, and make affordability feel far more realistic.

For some buyers, that shift alone is enough to turn "someday" into "now."

### Home Prices Are Expected To Rise: Just Not Rapidly

So what's ahead for home values? On a national level, most forecasts point to continued appreciation, but at a far more controlled pace than we've seen in recent years. With mortgage rates off their early-2026 highs, more buyers are beginning to re-enter the market, and that added demand helps support prices.

That's why, even though a handful of markets are experiencing minor price pullbacks, a widespread downturn isn't expected. Home values climbed significantly over the past five years, creating a strong cushion. As a result, areas seeing small declines today are still well ahead of where they were just a few years ago.





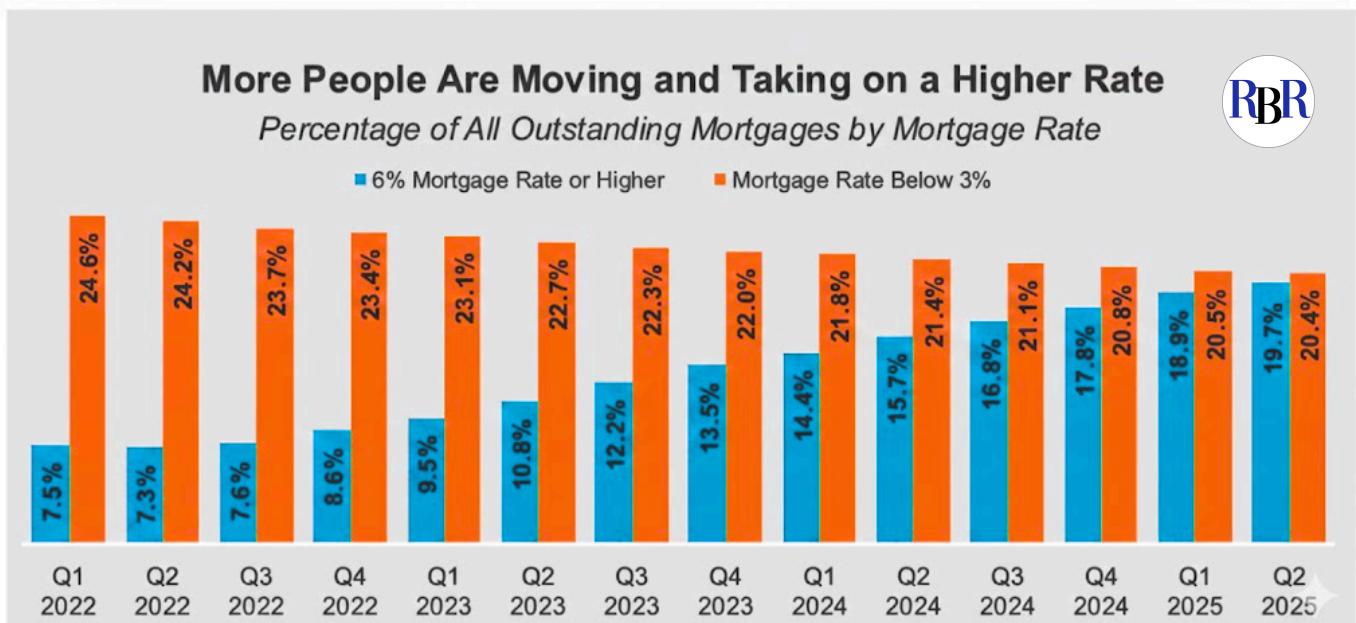
# Why More Homeowners Are Willing To Walk Away From Ultra-Low Rates

For a long time, millions of homeowners felt “locked in” by the incredibly low mortgage rates they secured years ago. Walking away from a 2–3% rate seemed unthinkable, even if the home no longer fit their life. But that mindset is starting to shift.

More homeowners are realizing that their lifestyle needs, family changes, job moves, and long-term goals matter more than holding onto a rate. As the market adjusts and affordability slowly improves, the cost of waiting is beginning to outweigh the cost of moving.

Instead of asking, “Why would I give up this rate?” many are now asking, “What is staying here costing me?” Whether it’s space, location, commute, or quality of life, the value of making a move is starting to win out over the fear of a higher mortgage rate.

The result? More homeowners are choosing progress over perfection, and deciding that the right home today can matter more than the rate they secured years ago.



## Why More People Are Moving: Even If It Means a Higher Rate

For many homeowners, the decision is no longer about math alone, it's about life. While a low mortgage rate is valuable, it doesn't stop real-world changes from happening. Families expand, careers evolve, priorities shift, and a home that once felt perfect can suddenly feel limiting. When that happens, staying put just to preserve a rate can start to feel like putting life on hold.

That's exactly what researchers are seeing now. As Chen Zhao, Head of Economic Research at Redfin, explains: many homeowners are deciding that moving forward in life matters more than holding onto a rock-bottom mortgage rate. People change jobs, welcome new family members, downsize after retirement, or simply want a different location and those needs are beginning to outweigh the financial advantage of staying locked into an old loan.

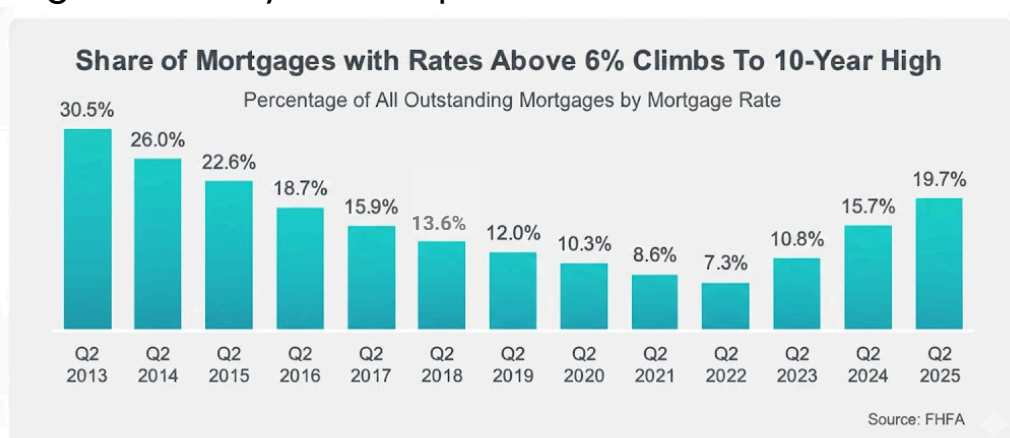
And this isn't a spur-of-the-moment shift. According to Realtor.com, nearly two out of three potential sellers have been thinking about moving for over a year. That's a long time to pause plans, delay goals, and stay in a home that may no longer support the life you're living now.

So, the real question often isn't "Should I move?"

It's "How long am I willing to stay somewhere that no longer fits my life?"

Yes, giving up a low rate is a real consideration. But rates have already come down from their recent peak, and forecasts suggest they may ease a bit further into 2026. When you combine that with genuine life-driven reasons to move, the balance can start to shift.

At the end of the day, a mortgage rate is just one piece of the equation. The right home, one that supports your family, your work, and your future, may be worth far more than waiting indefinitely for the "perfect" number.





# How Your Home Equity Could Make a Cash Purchase Possible

If you've owned your home for several years, there's a good chance you're sitting on more equity than you realize, and that equity can be a powerful tool when it's time to move. For some homeowners, it's enough to help them buy their next home with cash, or at least make a much stronger offer.

As home values climbed over the past few years, many owners quietly built substantial equity. When you sell, that equity can roll directly into your next purchase, reducing or even eliminating the need for a mortgage. That can mean fewer contingencies, a faster closing, and a major advantage in competitive markets.

## What Home Equity Really Means

Home equity is simply the portion of your home you truly own. It's calculated by taking your home's current market value and subtracting what you still owe on your mortgage.

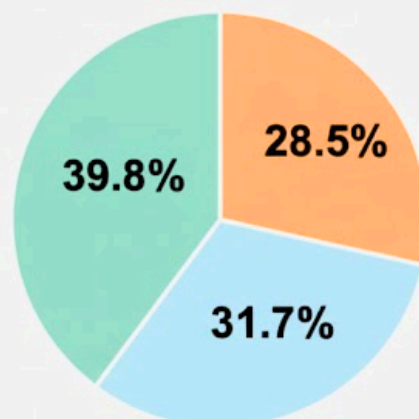
For example, if your home is worth \$400,000 and your remaining loan balance is \$200,000, you have \$200,000 in equity. That equity isn't just a number, it's a financial asset you can use when you're ready to sell or move.

## Why Equity Matters So Much for Today's Homeowners

And right now, homeowners are sitting in a very strong position. Recent data from the U.S. Census Bureau and ATTOM shows just how much equity has built up nationwide. According to their findings, roughly two-thirds of homeowners fall into one of two powerful categories:

- They own their homes outright, with no mortgage at all
- Or they have at least 50% equity in their homes

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

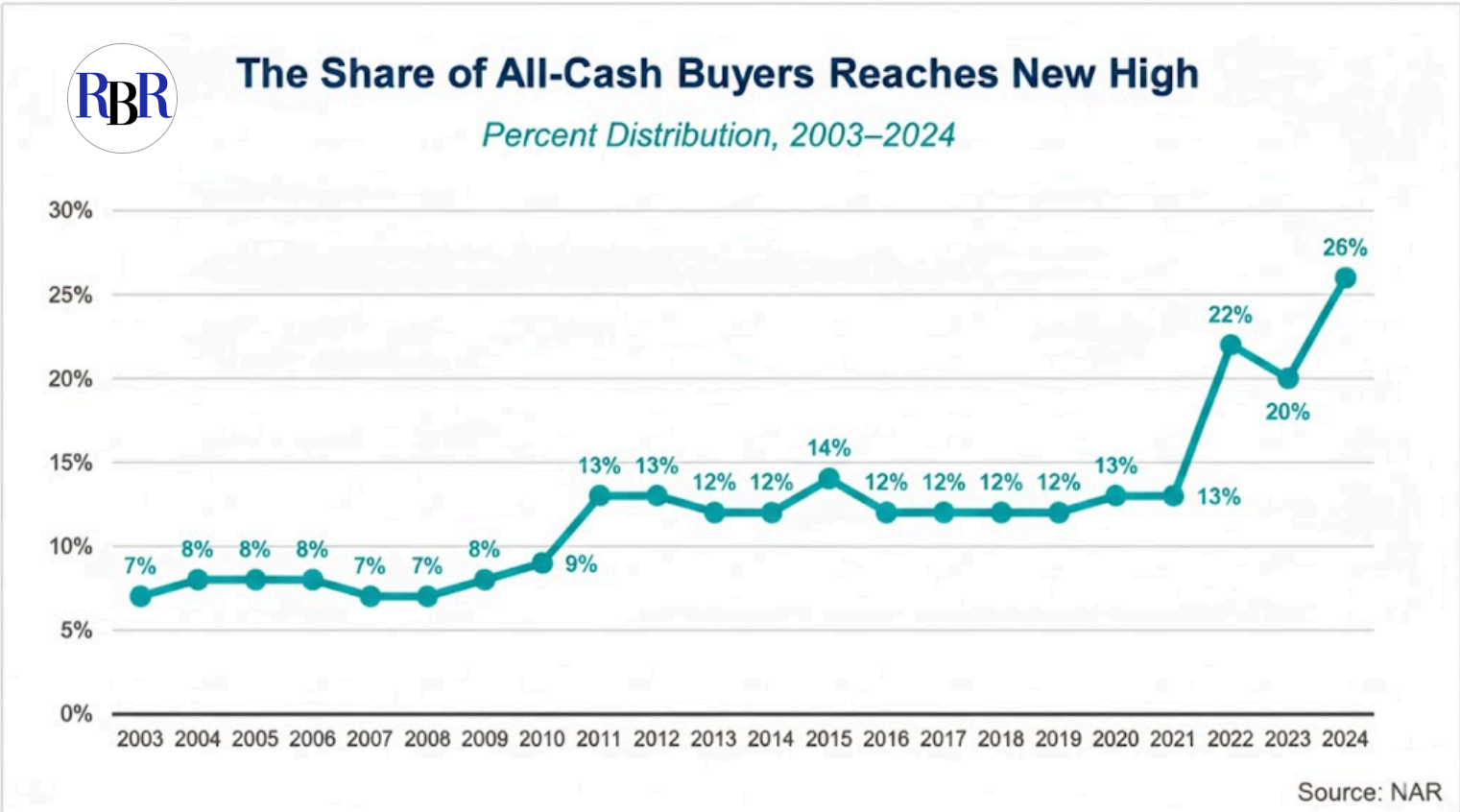


Picture stepping into your next home without a mortgage attached. No monthly payment. No interest rate to worry about. No lender dictating the terms. Just ownership from day one.

If you're curious whether that's realistic for you, the first step is understanding how much equity you've built. A local real estate professional can run a Professional Equity Assessment Report (PEAR) to show exactly where you stand based on current market value and your remaining loan balance.

You might be surprised by what you find. Some homeowners discover they have enough equity to purchase their next home outright, something that feels especially powerful in today's rate environment. And even if an all-cash purchase isn't in the cards, that equity could still allow for a much larger down payment, which can lower your loan amount, reduce your monthly payment, and improve your overall buying position.

Either way, equity gives you options, and in this market, flexibility is a big advantage.

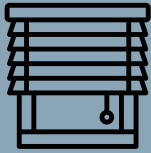




# Home Seller's Checklist

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.

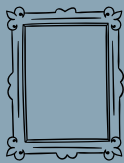
## Make It Inviting



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



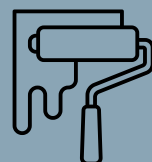
Clean your vents and baseboards



Vacuum, mop, or sweep floors



Fix anything that's broken



Touch up any scuffs on the walls

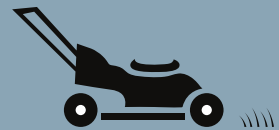
## Boost The Curb Appeal



Power wash outdoor surfaces



Wash the windows (inside and out)



Tidy up the landscaping



Sweep patios, decks, and walkways

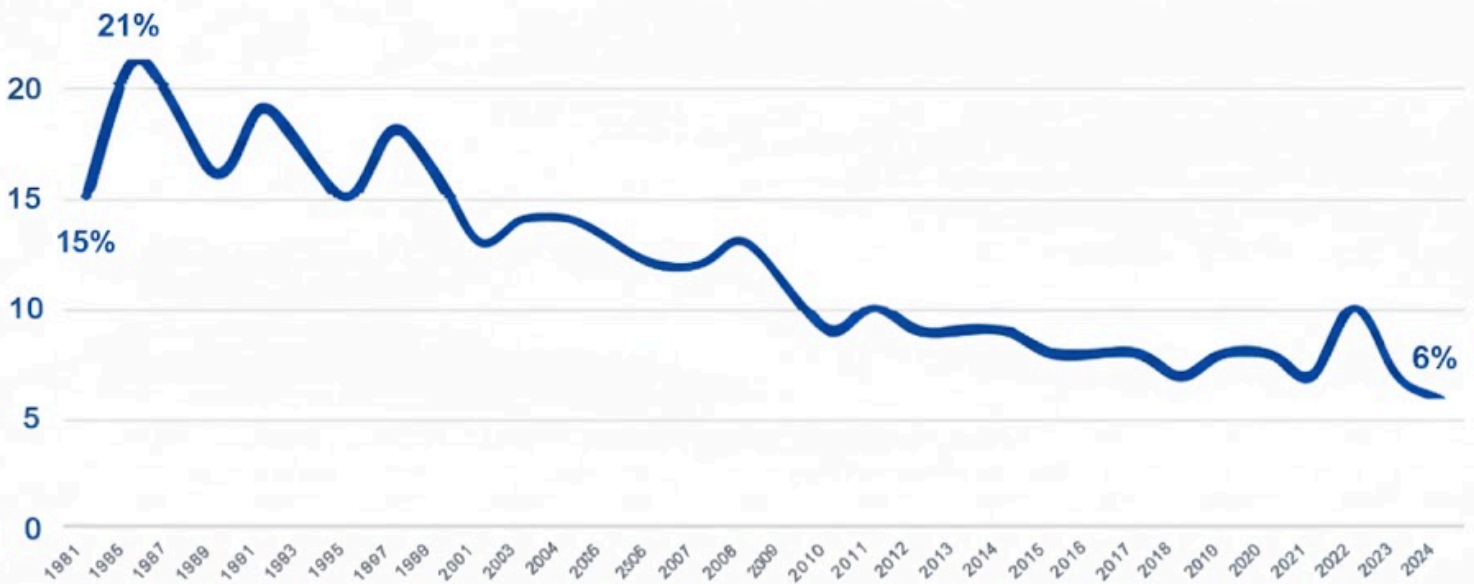


# Why More Homeowners Are Turning to Real Estate Agents To Sell

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 when selling on your own is nailing the right price. It's not about picking a number that feels right, it's about hitting the sweet spot in today's market.

Price too high? Buyers might skip right over your listing.

Price too low? You risk leaving money on the table or raising concerns about your home's condition.

This is where a real estate agent's expertise matters. As Zillow puts it:

"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."

With deep knowledge of local trends, buyer behavior, and recent sales, your agent will help you price your home strategically, so it attracts attention and gives you the best shot at top dollar.

## 2. Navigating the Legal Paperwork

Selling a home comes with a stack of legal documents, from disclosure forms to purchase contracts, and every one of them needs to be filled out correctly and in line with local laws.

If you're not familiar with these forms, the process can quickly feel overwhelming. Any mistakes can lead to delays, legal issues, or worse.

An experienced agent knows exactly what's required and will walk you through every step. They've handled this paperwork many times before and will make sure everything is done accurately and on time, so you can avoid costly errors and move forward with confidence.



# 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.



# HAPPY TO HELP. READY TO CLOSE.



**Real Stories from Real Clients  
Why They Trust Me with Their  
Largest Asset.**



..... This is the first time I have experienced a seamless selling transaction. Having Ruth as my agent, I had the confidence of a true professional with a wealth of experience and connections to close the deal with ease.....

*-L. LeVan*



When I thought about selling my Irvine home, I reached out to Ruth with Ruth Bruno Real Estate here in Orange County. I knew I wanted a realtor who knew the Irvine/Orange County market and would protect me and my largest asset. Ruth knows the Irvine market well and guided me through the entire home selling process. She was very thorough with clear ideas/suggestions on how to prepare my home for viewing.....

*-J. Packer*



.....Ruth managed the sale of our home in North Tustin. She seamlessly coordinated every aspect, from organizing an estate sale and overseeing pre-listing repairs with her reliable handyman, to expertly handling cleaning, staging, and managing all offers. Her comprehensive knowledge of the Irvine and greater Orange County real estate market, combined with her unwavering commitment to her clients, ensured a swift sale at a top-market price.....

*-D. Wieske*

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Real Estate**  
 **949-415-8344**

Top 1% In Orange County







**RENE REGENCY**  
Real Estate NEGOTIATION EXPERT REAL ESTATE BROKERS



# HAPPY TO HELP. READY TO CLOSE.



★★★★★

*Ruth was absolutely phenomenal throughout my entire home buying and selling process and I trusted her enough to represent me as both my listing agent and selling agent. She was incredibly knowledgeable about the local market and went above and beyond to negotiate the best possible deal for me.*

**-Amy Brubaker (Sellers)**



★★★★★

*Ruth helped us purchase our first home in the U.S., and when it came time to sell years later, there was no question we called Ruth. We truly appreciate how kind, helpful, and trustworthy Ruth is. She always makes us feel informed and protected. She guided us through every step of preparing our home for the market.*

**- F.C. Sorbille (Sellers)**



★★★★★

*Throughout the process Ruth kept us informed of each step and was always available whenever I had questions. Ruth made the entire process seamless, even from a distance. She went above and beyond to ensure everything fell into place. She exceeded our expectations every step of the way.*

**-Dr. M. Bonsangue (Sellers)**



★★★★★

*Ruth was was a blessing for us as we had to sell our parents home of 50 years as part of our trust. Ruth was more than a realtor she was also a counselor. Everything went very smooth with her guidance and we closed with an asking price that was more than we expected.*

**-T. Tisler (Sellers)**



For more information about buying or selling your home, contact us today!

*Always happy to help.*

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*BEFORE LISTING YOUR HOME*



*Ruth Bruno*

**DRE #02076443**

949-415-8344

ruth@ruthbrunorealestate.com

www.ruthbrunorealestate.com

@ruthbrunorealestate

