

THINGS TO CONSIDER WHEN

Buying a Home

FALL 2026 EDITION | MILWAUKEE METRO AREA

LEBIECKI & Co.
REAL ESTATE
PROFESSIONALS



Ann Lebiecki

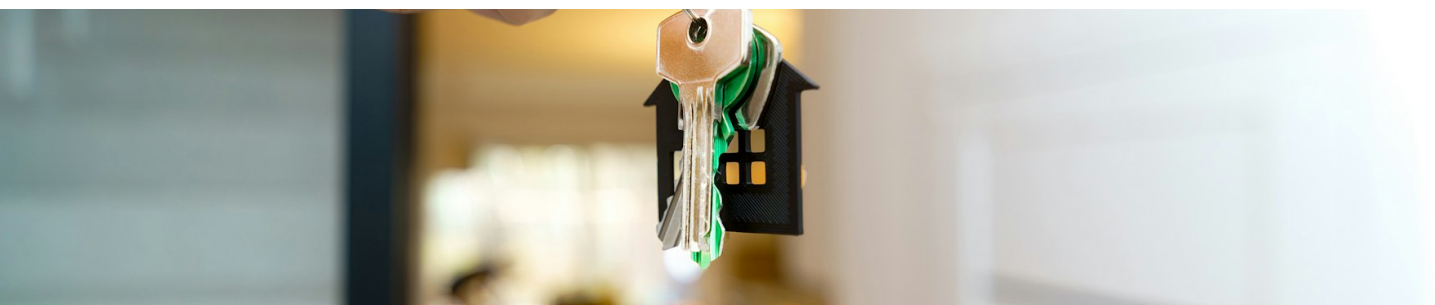
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Serving the Milwaukee Metro Area

Germantown · Menomonee Falls · Mequon · Cedarburg · Brookfield · Wauwatosa
West Bend · Hartford · Sussex · Slinger · Waukesha · Milwaukee

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Fall Is a Great Time to Buy

in the Milwaukee Metro Area

More motivated sellers, quieter showings, and a market that finally gives you room to think. Let's take advantage of it together.

Here's something a lot of buyers don't realize: fall isn't the leftover season after the "real" buying window closes. In the Milwaukee metro, it's one of the smartest times to make your move, and the sellers still on the market this time of year prove it.

Think about who's still listed in October and November. These aren't sellers testing the water. Most of them listed back in spring or summer, went through the showings, and now the calendar is working against them. They want to be closed and moved before the holidays hit. That's motivation you can work with.

Why Fall in the Milwaukee Metro Works in Your Favor

The buyers who were competing against you in June have mostly bought already, or they've paused until spring. That means fewer people at the open house, fewer bidding wars, and sellers who are far more willing to talk numbers, closing dates, and concessions than they were during peak season.

And here's a fall reality check: decisions made before the holidays tend to stick. Sellers want the house sold and the moving truck gone before family shows up for Thanksgiving. Buyers who close in the fall get to spend their first holiday season in the new place instead of watching someone else decorate it.

The Milwaukee Metro Is More Than Just One Market

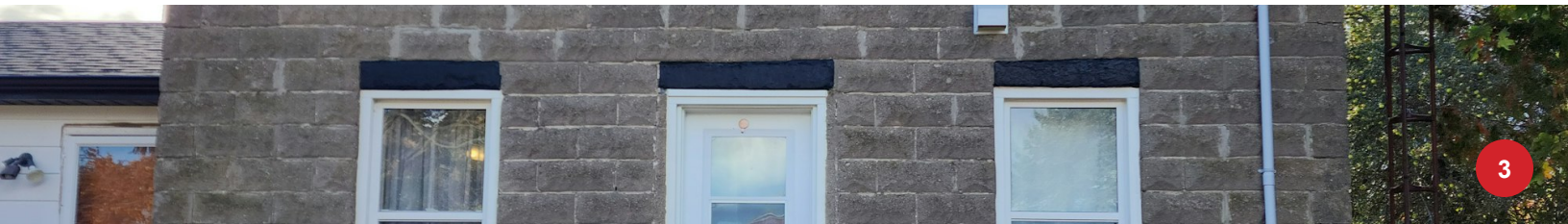
One thing I always tell buyers: there's no single "Milwaukee market." What's happening in Brookfield is different from what's happening in Hartford. A condo in the Third Ward doesn't move the same way a four-bedroom colonial in Sussex does. That's why working with someone who knows these neighborhoods, not just the zip codes, matters so much. I work across all of these communities every day:

Germantown	Menomonee Falls	Mequon
Cedarburg	Brookfield	Wauwatosa
West Bend	Hartford	Slinger
Sussex	Waukesha	Milwaukee

Bottom Line

Fall in the Milwaukee metro area is a strong time to be a buyer.

Motivated sellers, less competition, and a real shot at closing before the year turns over.



Mortgage Rates and

What's Actually Happening

Let's run the numbers together based on what rates actually look like right now, not what we wish they were. You might be closer to your target monthly payment than you think.

Rates aren't the only number that matters. In the Milwaukee metro, property taxes, homeowner's insurance, and HOA fees (if applicable) all factor into your true monthly cost. Where rates land helps, but we still need to run your numbers for your specific situation.

That's where getting pre-approved first comes in. It's not just a box to check. It tells you exactly what you can afford, so when the right house pops up in your desired location, you're not scrambling. You're ready.

As of fall 2026, 30-year fixed rates are running around 7.125% to 7.5%. If you were watching the market over the summer, you'll notice that's higher than where things sat a few months ago. I'm not going to pretend otherwise. Rates moved, and I want to be straight with you about it.

Here's the real question, though. It isn't "should I wait for rates to drop?" It's "what can I afford right now, and does the math work for my life?" Home prices in the Milwaukee metro haven't stopped moving while everyone watches the Fed. Every month you wait, if you're renting, you're paying someone else's mortgage while hoping for a rate drop that may or may not come, and you're doing it while fewer sellers are as motivated as the ones on the market right now.

The buyers I see winning this fall are the ones who stop trying to time the market and start planning around it. They get pre-approved. They understand their monthly comfort zone. And when the right house shows up, especially from a seller who wants to close before year-end, they're ready to move fast and negotiate hard.

A Quick Reality Check (Because I Keep It Real)

Rates today aren't perfect, but a motivated seller and a quieter market can make up real ground on the total deal. Rate and price aren't the same negotiation, and this fall, you have leverage on both.

Bottom Line

The best time to buy a home is when you're ready, financially and personally.

Trying to time the perfect rate often costs more than it saves, and a motivated seller this fall can offset a lot of what the rate costs you.



How Changing Rates Affect Your Monthly Payment

Here's what I want you to notice: even a quarter-point difference in your rate adds up to real money over the life of your loan. That's why the conversation with a trusted lender matters, and why I always connect my buyers with professionals who give them straight answers, not just what they want to hear.

Rates will move around a little. That's normal. Instead of trying to predict every twitch in the market, let's focus on what actually matters: how each rate scenario affects your monthly payment. That way, when it's time to lock, you'll know exactly what you're working with.

Loan Amount	7.125% (today)	6.875%	6.625%	6.375%
\$250,000	\$1,684/mo	\$1,642/mo save \$42/mo	\$1,601/mo save \$84/mo	\$1,560/mo save \$125/mo
\$400,000	\$2,695/mo	\$2,628/mo save \$67/mo	\$2,561/mo save \$134/mo	\$2,495/mo save \$199/mo
\$550,000	\$3,705/mo	\$3,613/mo save \$92/mo	\$3,522/mo save \$184/mo	\$3,431/mo save \$274/mo
\$700,000	\$4,716/mo	\$4,599/mo save \$118/mo	\$4,482/mo save \$234/mo	\$4,367/mo save \$349/mo

Principal and Interest only. Total monthly payment will vary based on property taxes, insurance, HOA dues, and other fees. Consult your licensed Mortgage Advisor for current rates. Rates used here are for illustration purposes only, based on a standard 30-year fixed amortization.

If you want to see how these numbers play out for the specific communities you're considering, let's talk. I can walk you through what your real numbers look like where you want to live.



Affordability Is Moving in the Right Direction

According to Zillow, housing is typically considered affordable when it takes 30% or less of a household's monthly income to cover the mortgage, taxes, insurance, and basic maintenance. For the past few years, a lot of buyers blew right past that number.

What's helping now is a combination of more homes on the market and sellers who are motivated to make a deal happen before the year ends. That combination is giving buyers room to negotiate in a way that simply wasn't available a year or two ago.

What This Means in the Milwaukee Metro Areas

The Milwaukee area has some distinct advantages when it comes to affordability. Compared to coastal cities, our home prices are more grounded in reality. That's not a small thing. It's one of the best-kept secrets about living here.

Whether you're looking at a starter home in Slinger or Hartford, a move-up home in Mequon or Cedarburg, or a townhome in Wauwatosa, there are price points here that simply don't exist in other major metro areas. Add in a fall market full of sellers who want to close before the holidays, and this might be one of the more negotiable buying environments we've seen in a while.

"As the number of For Sale signs rises, real estate pros point to more choices and opportunities for buyers who decide to make moves this fall."

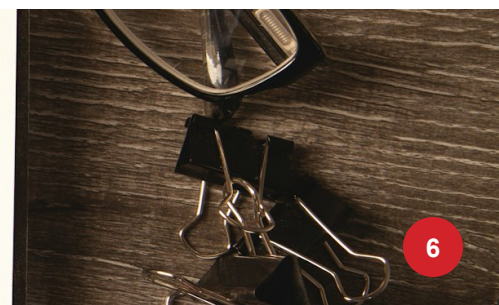
— National Association of REALTORS®, September 2026

The 30% Rule, and Why It's Worth Watching

The improvement isn't the same in every neighborhood. Affordability is still tight in certain pockets. But the trajectory is changing, and fall's motivated sellers are part of why. If you've been sitting out because the math didn't work, it's worth taking another look.

Bottom Line

Housing affordability is more favorable, and more sellers want deals done before year-end. The backdrop for prospective homebuyers this fall is modestly improving.



Inventory Is Up, and Sellers Are Ready to Move

Every community in the Milwaukee metro tells its own story. Germantown and Menomonee Falls tend to move at a different pace than Hartford or Slinger. Mequon and Cedarburg have their own dynamics, especially for buyers looking at established neighborhoods with mature trees and character. Brookfield and Wauwatosa are consistently popular and still move quickly.

The point is, inventory being up doesn't mean you can afford to be slow in every specific neighborhood. But it does mean the overall buying experience has gotten a lot less stressful, and fall adds something spring and summer don't: a real deadline on the seller's side.

Not that long ago, buying a home in the Milwaukee metro felt like a sprint through an obstacle course. Homes would come on and be gone in a weekend. That's not the market we're in right now, especially this time of year.

What More Inventory (and a Fall Calendar) Actually Feels Like

Here's the practical reality of a higher-inventory, fall-timed market:

- You can actually schedule a second showing before making a decision.
- Inspections are back. No more buying homes sight-unseen.
- Sellers who listed months ago and haven't sold yet are motivated to make a deal before the holidays, not hold out for a better one in spring.
- You have time to compare neighborhoods, not just whatever happened to be available.

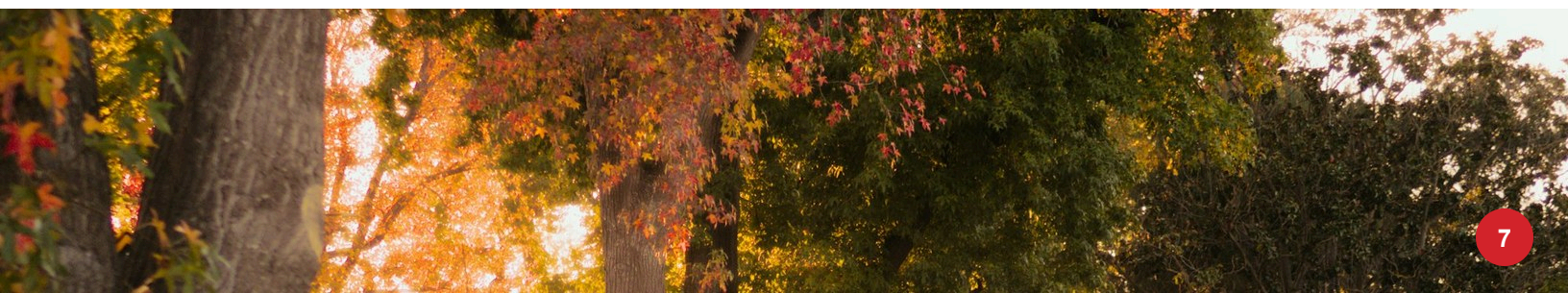
"The ample supply of homes for sale on the market is giving homebuyers better opportunities to negotiate."

— Lawrence Yun, Chief Economist, National Association of REALTORS®

That's a lot of opportunity if you know where to look and how to negotiate, especially with a seller who wants to be done before the new year.

Bottom Line

If you've been waiting for a moment when you have real options, a little breathing room, and a seller motivated to get to the closing table, this is it.



Buying Before Winter:

The Logistics That Matter

Let's talk through what closing before the ground freezes actually looks like, and why the timing works in your favor if you move now instead of waiting until spring.

Buying in the fall isn't just about a quieter market. It comes with its own logistics, and getting ahead of them is what makes the difference between a smooth close and a scramble in December.

Get Your Inspection Done While Systems Are Still Running

A home inspector can tell a lot more about a furnace, roof, and gutters while the weather still lets them test things properly. Waiting until the first snowfall makes it harder to spot certain issues, and it can slow down scheduling. Booking your inspection early in the process keeps your timeline on track.

Movers Book Up Fast Around the Holidays

Moving companies get slammed between Thanksgiving and New Year's. If you're closing in November or December, lock in your mover as soon as you have a closing date, not the week before. The same goes for locksmiths, cleaners, and anyone else you need lined up on moving day.

Closing Before Year-End Can Work in Your Favor

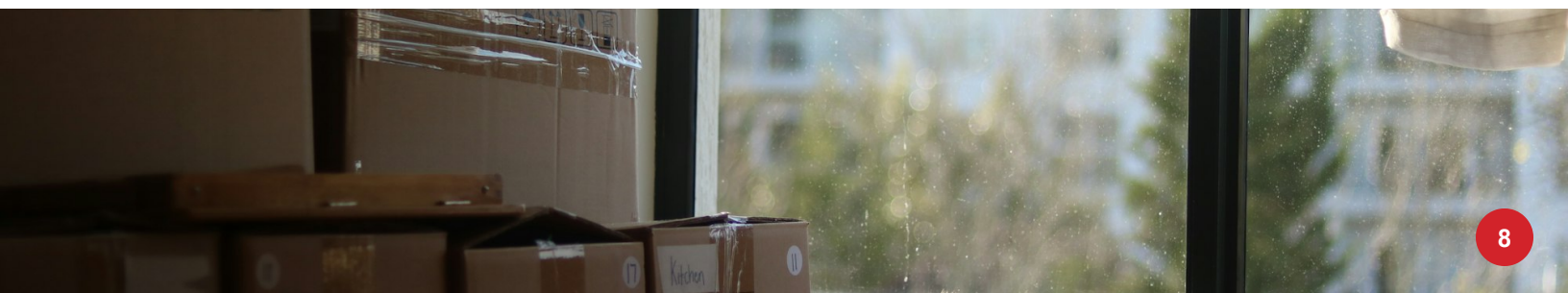
Sellers who want to be done before the holidays are often more flexible on price, closing costs, and repair requests to get a deal signed. And starting the new year already moved in, instead of still hunting for a house, is its own kind of relief. Ask your accountant whether closing before December 31 makes sense for your specific tax situation. I can't give tax advice, but I can make sure your closing date lines up with what your other advisors recommend.

Weather Can Complicate Showings and Moving Day

Snow and ice change the math on both ends. Fewer daylight hours mean showings need to happen earlier in the day. Moving trucks need clear driveways and walkways. None of this is a reason to wait until spring, it's just something to plan around instead of being surprised by.

Bottom Line

Buying before winter takes a little more coordination, but a motivated seller and a clear plan on inspections, movers, and your closing date make it very doable, and you start the new year already home.



The Top Two Buyer Mistakes Right Now

I want to be upfront with you: these aren't obscure, technical mistakes. They're the ones I see all the time, and they're the ones that cause the most stress and the most regret.

Mistake #1: Putting Off Pre-Approval

I get it, touring homes is fun. Talking to lenders about your finances is not as fun. But here's the thing: if you fall in love with a house and you're not pre-approved, you can't move. And in Milwaukee suburbs like Brookfield, Mequon, Wauwatosa, or Menomonee Falls, where well-priced homes still move quickly even in fall, that delay can be the difference between getting the house and losing it to someone who was ready.

Pre-approval also gives you something really important: clarity. You'll know your actual budget, not a rough estimate. That makes every decision that follows, neighborhoods, home size, offer amount, more confident.

My advice? Get pre-approved before you fall in love with a listing. It costs nothing to get started, and it saves you from a lot of heartbreak.

Mistake #2: Buying More Home Than You Can Comfortably Afford

This one is sneaky. You get pre-approved for a certain amount, and then it starts feeling like that number is your target rather than your ceiling. But your pre-approval doesn't factor in everything. It doesn't account for utility bills on a larger home, increased property taxes, homeowner's insurance, or the random stuff that comes up in every home.

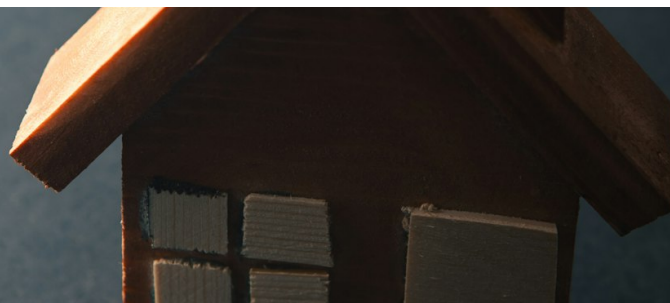
The rule that matters: focus on what monthly payment you can comfortably afford, not just the maximum loan you qualify for. Just because you can borrow \$400,000 doesn't automatically mean the payments fit your actual life.

Here in the Milwaukee metro, it's also worth factoring in Wisconsin property taxes, which can vary significantly by community. I'll always make sure you're looking at the full picture, not just the sticker price.

Bottom Line

The good news is these mistakes are completely avoidable.

When you work with the right team from the start, you never have to scramble. Let's connect so we can set you up properly from day one.



Things to Avoid After Applying for a Mortgage

Once your mortgage application is in, the single most important thing you can do is stay consistent. Lenders are going to verify your finances right up until closing day. Any changes, even ones that seem harmless, can delay or derail your closing.

Here's the simple rule I tell every buyer: once you've applied, talk to your lender before you do anything financial in nature.

X Don't apply for new credit New accounts change your credit profile.	X Don't co-sign other loans Even for family, it affects your numbers.
X Don't make large purchases Big buys shift your debt-to-income ratio.	X Don't close credit accounts Lenders want to see stable financial history.
X Don't change bank accounts Talk to your lender before moving money.	X Don't deposit cash unannounced This can actually lower your credit score.

I know it feels like you should be celebrating at this stage, and you should be. Just save the new furniture shopping for after closing. I promise it's worth the wait.



5 Reasons You Need an Agent When Buying a Home

Here's something I want to be transparent about: I'm going to make the case for why you need an agent, and yes, I am an agent. But I'm also going to give you the honest version, not the sales pitch version.

A survey from Bright MLS found that 91% of people agree it would be very stressful to navigate the home buying process without a Realtor. And 87% consider an agent an essential, trusted advisor. Those numbers exist because people have lived it both ways.

1. Local Knowledge You Can't Google

You can look up a Zestimate. You can't Google why two homes one block apart sell for wildly different prices. You can't Google that a certain subdivision has an HOA about to levy a special assessment, or that a neighborhood backs up to a parcel with future development planned. That's what local expertise actually means, and it's the kind of thing that protects you.

2. Pricing and Market Value, Neighborhood by Neighborhood

In the Milwaukee metro, micro-market conditions vary dramatically. What a home is worth in Mequon versus Menomonee Falls versus West Bend aren't the same, even for a similar-sized house. I work in these communities daily. I know what buyers are actually paying and what sellers are actually accepting. That knowledge is what helps you make an offer that's competitive without being reckless.

3. Negotiation That Actually Works for You

Realtors are specialists, educators, and negotiators. From offer to inspection to closing, there's a lot of back and forth. Having someone on your side who knows how to read a situation, when to push, when to let something go, when a seller is motivated versus firm, that's the difference between a deal that works and one that falls apart at the worst possible moment. And this fall, with more sellers motivated to close before year-end, knowing how to read that motivation is worth real money.

4. The Paperwork and Fine Print

Wisconsin real estate transactions come with a lot of disclosures, addenda, and contingencies. These aren't things you want to skim. I'll walk you through what you're signing so there are no surprises before closing or after.

5. Someone Who's Actually on Your Side

If you're buying a resale home, the seller has their own agent. I'm the one at the table who is entirely, exclusively focused on your outcome.

My job is to make sure you don't overpay, don't get surprised, and don't go through the biggest purchase of your life without someone genuinely in your corner. Let's connect.

"I could not have asked for a better realtor to work with. For being a first time home buyer, Ann used the opportunity as a teaching moment for homeownership. She made the process fun and educational, which put myself at ease. Ann continued to excel with communication and made sure we saw a home within 24 hours of the listing being posted. 15/10, highly recommend Ann to anyone who is either buying or selling a home. Thank you!"

— Elizabeth M. Brown

Let's Chat.

Do you have questions about something you read here, or about buying a home in the Milwaukee metro area this fall? Don't hesitate to reach out.

Whether it's about rates, inventory, a specific neighborhood, or just figuring out where to start, I've helped buyers all across this area find success, and I can help you too.



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