

THINGS TO CONSIDER WHEN

Selling a Home

FALL 2026 EDITION | MILWAUKEE METRO AREA

LEBIECKI & Co.
REAL ESTATE
PROFESSIONALS



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Fall Is a Smart Time to Sell

If you're ready to sell, let's talk about the right strategy for putting your house in front of serious buyers right now.

Fall isn't the leftover season, it's a real opportunity, especially this year.

Fewer Competing Listings Means Your House Stands Out

Here's a real thing that happens every year: a lot of sellers who were going to list "eventually" decide to wait until spring once the leaves start turning. That's good news for you. Fewer new listings hitting the market means less competition for buyer attention, and your house gets a longer, clearer look instead of getting lost in a flood of spring inventory.

Buyers Still Shopping in the Fall Are Serious

Spring and summer bring window-shoppers, people who've been looking since February, comparing dozens of homes, taking their time. Fall buyers are different. The ones still actively looking this time of year usually have a real reason to move before the year is out, a job relocation, a lease ending, a life change that won't wait for spring.

That works in your favor. Serious buyers make cleaner offers, move faster through inspections, and are less likely to nickel-and-dime you through negotiations just to see what they can get.

Homes.com's listing guide puts it plainly:

"Selling a home in October means listing into a market where buyers are fewer in number than spring but perhaps more serious about purchasing."

— Homes.com Listing Guide

The Milwaukee Metro Fall Advantage

Your house doesn't have to compete with the crowd the way it would in May. With fewer sellers testing the market and buyers who are actually ready to act, this is a real window, not a consolation prize for missing peak season.

Bottom Line

The sellers who succeed right now understand the market has shifted toward quality over quantity, fewer buyers, but the ones left are ready to move.

The right expectations, the right agent, and the right strategy will make all the difference. Let's build yours together.



What Every Homeowner Needs to Know

About Today's Market

Inventory Is Up. That Changes the Game.

Buyer competition isn't what it was in 2021 or 2022. Nationally, inventory has been climbing steadily since 2023, and in most Milwaukee metro communities, buyers have more options than they've had in years.

What that means for you: your house needs to stand out. Buyers today have the ability to be picky. They can afford to skip over the home that feels overpriced, or the one where the photos don't quite look right, or the one where deferred maintenance is obvious.

The savvy sellers right now are the ones who understand this shift and prepare accordingly. Price it right, present it well, and stay flexible in negotiations. That's the winning formula.

Buyers Are Still Out There

Buyers don't have the upper hand everywhere. Here's what the Wisconsin REALTORS® Association reported in its August 2026 home sales report:

"Even though sales fell in August, closings for the peak season for housing remain the strongest since 2022. This is true for the May-through-August period as well as the traditional summer period of June through August."

— Amy Curler, Chair of the Board of Directors, Wisconsin REALTORS® Association

That matters here. Your house isn't competing in a dead market. Buyers are still out there and still closing, which is exactly why how you price and present your home decides who gets them.

Your Asking Price Matters More Than Ever

I want to be direct with you on this one, because it's the number one thing I see sellers get wrong: pricing too high is the fastest way to slow down your sale.

Here's what happens when a house is overpriced: the first two weeks are the most important, and if buyers skip your listing during that window, you lose momentum. Then you sit. Then you cut the price. And by the time you finally sell, you often net less than if you'd priced correctly from day one.

Homes.com Insights notes that sellers may have to adjust their expectations and price carefully as median days on market inch toward pre-pandemic levels. NAR Senior Economist Nadia Evangelou said it plainly in a December forecast:

"Well-priced homes will stand out in the market immediately."

— Nadia Evangelou, Senior Economist, National Association of REALTORS®, via Homes.com Insights

Flexibility Wins Negotiations

Buyers in today's market have more leverage to ask for things, repairs, closing cost help, credits. That doesn't mean you need to give in to every request. But it does mean the smartest sellers view concessions as tools, not losses.

Home prices in the Milwaukee metro have appreciated significantly over the past five years. That means most sellers have plenty of room to make a smart concession or two and still walk away with a great result. The key is knowing which concessions actually help close the deal, and which ones aren't worth giving up.

Bottom Line

The sellers who succeed right now understand the market has shifted.

The right expectations, the right agent, and the right strategy will make all the difference. Let's build yours together.

Thinking of Selling As-Is?

Read This First.

If you're thinking about selling, you may be weighing two options: do you sell it as-is and make it easier on yourself, no repairs, no effort, or do you fix it up a bit first, so it shows well and sells for as much as possible?

In 2026, this decision matters more than it used to. Let me explain why.

Condition Matters Again

Here's the thing about the current market: buyers have options. When they had no choices, they'd tolerate a lot, dated kitchens, worn carpets, deferred maintenance. Now they can afford to be picky. And they are.

According to a recent National Association of Realtors study, roughly two-thirds of sellers today complete some level of updates or repairs before listing. Only about one-third sell as-is. That gap tells you something important about what buyers expect.

What Selling As-Is Actually Means

Selling as-is means you're telling buyers upfront that you won't handle repairs before listing or negotiate fixes after inspection. That can simplify things on your end, but it also narrows your buyer pool.

Move-in ready homes attract more buyers and stronger offers. When a home needs obvious work, fewer buyers are willing to take it on. That can mean fewer showings, fewer offers, more time on the market, and a lower final sale price.

A Kansas City-area agent put the risk plainly in a Homes.com piece on seller pricing:

"The longer you're on the market, the less likely you are to get full price."

— Rachel Kilmer, ReeceNichols agent, quoted by Homes.com, August 26, 2026

That's exactly what happens to a lot of as-is listings. It doesn't mean your house won't sell. It just means it may not sell for as much as it could have.

Pros of Selling As-Is	Cons of Selling As-Is
You'll save time	You'll deter some buyers
You'll save money upfront	Your house will take longer to sell
You don't have to negotiate repairs	Your house won't sell for as much
Simpler process on your end	Fewer competitive offers

How I Can Help

There's no one-size-fits-all answer here. It depends on your house, your timeline, your budget, and the specific micro-market you're in. That's why an honest conversation matters before you decide.

If you sell as-is: I'll focus the marketing on what your home does have going for it, location, size, layout, potential, so buyers see the opportunity, not just the projects.

If you make repairs: I'll help you pinpoint what's actually worth the time and money, and what you can skip. Not every update pays off, and I don't want you spending money on things that won't move the needle.

Bottom Line

Selling as-is can still make sense in the right situation, but in today's market, it may cost you more than you think.

Before you decide, let's have a quick conversation about your specific house.

Home Upgrades That Actually Pay You Back

When You Sell

Not every home improvement is a smart investment before selling. Some projects give you a great return. Others eat money you'll never see again. Knowing the difference matters, especially in today's market where buyers are more selective.

The Projects That Actually Pay Off

Zonda's 38th annual Cost vs. Value Report, released September 2025, is the most current national data available, and exterior projects swept the top of the list again this year:

267.7%	Garage door replacement Recouped at resale (\$4,672 average cost → \$12,507 added value). The top project nationally for the second year running.
216.4%	Steel front door replacement Recouped (\$2,435 → \$5,270). First impressions matter, and a new front door is one of the first things buyers see.
207.9%	Manufactured stone veneer Recouped (\$11,702 → \$24,328). Adds a premium exterior look for less than most people expect.
113.7%	Fiber-cement siding replacement Recouped (\$21,485 → \$24,420). Fixes "dated" curb appeal and holds its value well.
112.9%	Minor kitchen remodel Recouped (\$28,458 → \$32,141). The only interior project to crack the top five, think paint, hardware, lighting, maybe new countertops, not a gut renovation.

Eight of the top ten projects in the report are exterior improvements. That's not a coincidence. In today's market where buyers scroll through dozens of listings online, your home has to grab their attention before they'll ever step inside.

Small Updates: Big Impact

You don't have to spend a fortune to make a difference. Mallory Slessor, an interior designer and home stager, put it this way in a recent NAR interview: for affordable updates that pack a punch dollar-for-dollar, focus on painting, changing light fixtures, updating hardware, and swapping window treatments. Those small changes really transform a space.

The best advice I can give? Walk through your house pretending you've never seen it before. Look for the things a buyer would notice. Scuffed paint. A tired front door. A shrub that needs trimming. Fix those first, before you worry about anything bigger.

National Data Is a Starting Point, Not a Strategy

Here's the important caveat: national ROI data is a guideline. Buyer preferences vary by location, price point, and even neighborhood. What matters in a Mequon estate isn't what matters for a Menomonee Falls ranch. And what wows a Brookfield buyer might be overkill in Slinger.

That's why the first step is always a conversation with a local pro who actually knows your market. I can help you answer questions like which updates buyers in your specific neighborhood expect, what you can skip without hurting your sale price, and where a small investment will make the biggest difference.

Bottom Line

You don't have to over-improve to sell well.

Let's talk about your specific house and what makes sense for your budget and timeline.

Your Equity Could Change Everything

About Your Next Move

If you own a home already, you might be hesitant to sell because you don't want to give up your current mortgage rate. That's completely understandable. But your situation may be more workable than you think, and here's why: your equity.

The Hidden Wealth of Homeownership

When you own a home, you build up equity two ways at the same time. Every mortgage payment you make chips away at your loan balance. Meanwhile, your home's value typically appreciates over time. Together, those two forces work quietly in the background, month after month, year after year.

And right now, homeowners nationally are sitting on more of it, and holding onto it longer, than at almost any point on record. Homeowner tenure, how long people stay in their home before selling, is at its highest point in at least 25 years, driven largely by homeowners not wanting to give up a low mortgage rate. If you've been in your home for a while, that combination of paydown and appreciation has done real work.

What That Really Means in Dollars

Nationally, the average mortgaged homeowner held about \$310,000 in home equity as of the second quarter of 2026, according to Cotality. Your actual number depends on your purchase price, your down payment, any improvements you've made, and your specific market, but the point stands: a lot of Milwaukee metro homeowners are sitting on significant equity, and many of them don't realize just how much.

Bottom Line

For many American homeowners, their house is their biggest financial asset.

Rising property values and years of steady mortgage payments may have built you a bigger cushion than you think. If you haven't looked at your equity number lately, it's time.



How Equity Solves the "Rate Trap"

I hear this concern all the time: "Ann, my current rate is so low. Why would I trade that for today's rate?" It's a valid question. But here's the math most people miss.

If you've built substantial equity, you have options:

Bigger down payment on your next home

The more equity you roll into your next purchase, the less you need to finance at today's rates. Your monthly payment on a new mortgage can be surprisingly manageable.

Pay cash, or mostly cash, for your next home

If you're downsizing, this may be very possible. And a cash offer? That's a massive negotiating advantage.

Preserve wealth for retirement or other goals

Equity that's been building for years doesn't have to sit locked up in a house you no longer need.

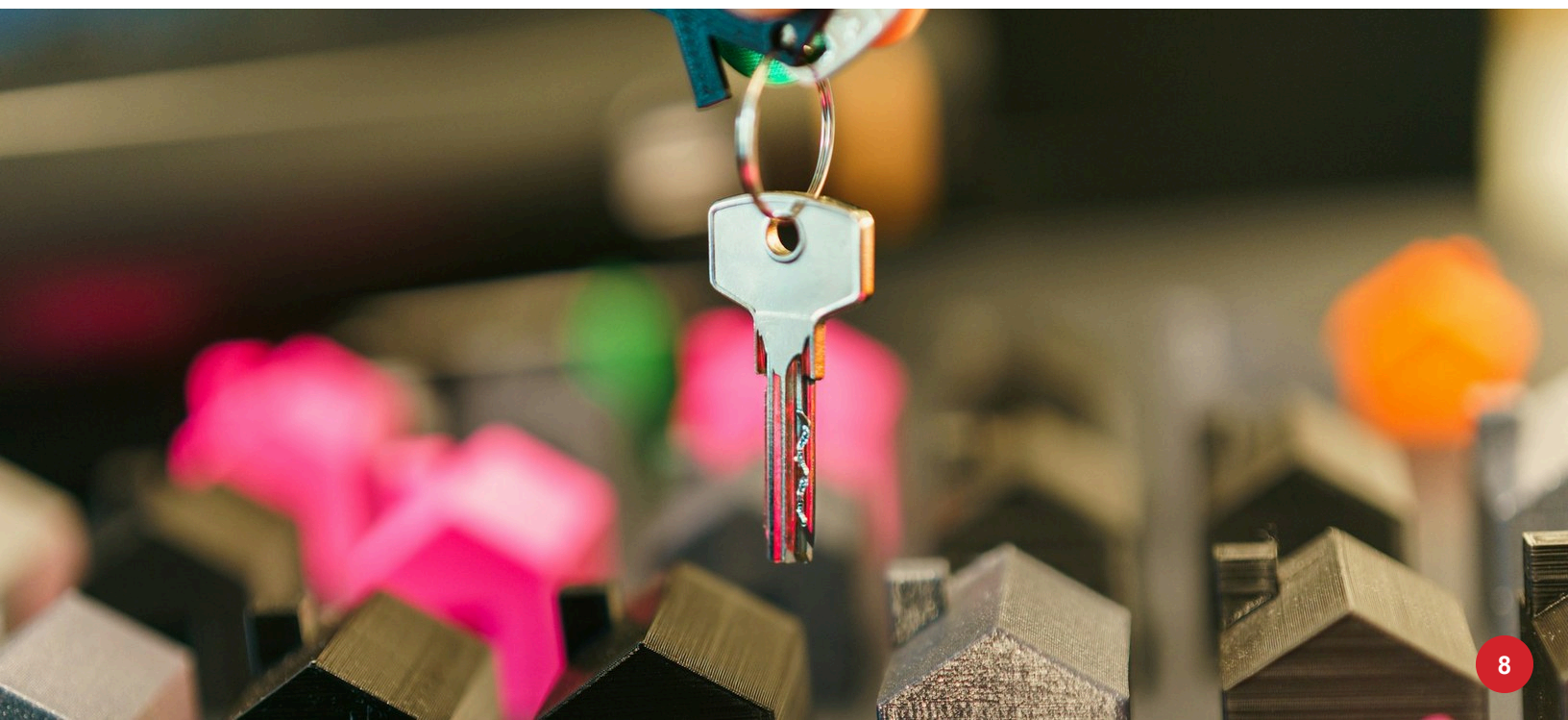
"For many American homeowners, their house is their biggest financial asset. Over the past few years, rising property values and steady mortgage payments may have helped you build a significant cushion of equity."

— Yahoo Finance

You may have more flexibility than you realize. Let's connect, I'll help you understand what your home is worth today and how far that number can actually take you.

Bottom Line

If you haven't looked at your equity number lately, it's time.



A Checklist for Getting Your House Ready

Once you're ready to sell, use this checklist to get your house showing-ready. These are the little things that make a big difference in how buyers respond to your home, and I'll add more specific recommendations once I see your house in person.

Boost Curb Appeal	Make It Inviting	Show It's Cared For
☐ Power wash outdoor surfaces	☐ Open blinds or curtains to let the light in	☐ Clean vents and baseboards
☐ Tidy up the landscaping	☐ Check lightbulbs and replace as needed	☐ Vacuum, mop, or sweep floors
☐ Sweep patios, decks, and walkways	☐ Take down personal photos	☐ Wash the windows (inside and out)
	☐ Declutter throughout	☐ Fix anything that's broken
	☐ Freshen up your entry	☐ Organize countertops and closets
		☐ Give every room a clear purpose
		☐ Touch up any scuffs on the walls

The goal? A house that looks well-cared-for, feels inviting, and lets buyers picture themselves living there.

When you nail those three things, everything else gets easier.



The #1 Regret Sellers Have

When They Don't Use an Agent

Want to know the number one thing homeowners regret when they try to sell without an agent? They didn't price their house correctly for the market.

Data from the National Association of Realtors confirms this, pricing is the most difficult task for homeowners who go it alone. And honestly, it makes sense. Pricing isn't as simple as picking a number from an online estimate or copying what your neighbor sold for last year.

Real pricing takes insight into what buyers are actually willing to pay today, what similar homes nearby are really selling for (not just listing at), the specific condition of your house, and how in-demand your particular neighborhood is right now.

Without that context, it's easy to shoot too high, especially now that buyers can be more selective.

Overpricing Isn't a Small Mistake

Your price shapes buyers' first impression. When it's too high, a chain reaction begins. Buyers skip the listing. Fewer showings happen. Fewer offers come in. Eventually, you cut the price, but by then, the damage is done.

Here's the tricky part: price cuts often don't fix the problem. In fact, they can make it worse. Buyers see a price drop and start wondering what's wrong with the house. Instead of attracting strong offers, you attract bargain hunters.

NAR data shows that most homes that sold without an agent had to reduce their asking price at least once. That's not a coincidence.

The Part Sellers Don't See Coming

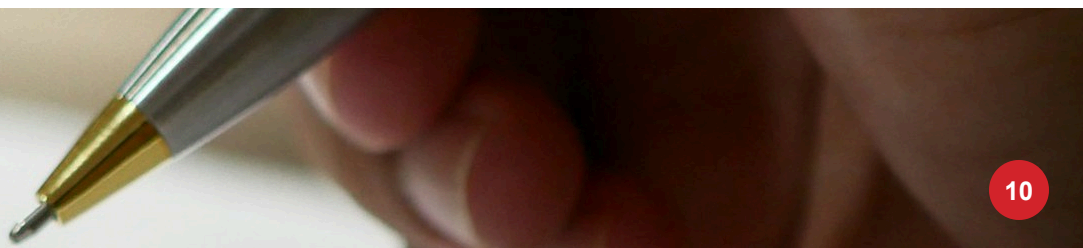
By the time your house finally sells at that reduced price, you may net less than if you'd priced it correctly from day one. NAR data also shows that homes sold with an agent tend to sell for meaningfully more than homes sold without one, roughly 8% more, on average.

That's not because agents magically add value out of thin air. It's because agents have the expertise to get all the details right from day one: the price, the prep, the presentation, and the paperwork. Nail those four things, and you set yourself up to walk away with as much money as possible.

Bottom Line

Today, the biggest risk of selling without an agent isn't the paperwork, it's the price.

If you want to understand what your home would realistically sell for in today's market, let's connect. A quick pricing conversation now can save you from bigger regrets later.



Key Reasons to Hire a Realtor When You Sell

Selling your home is likely one of the biggest financial transactions you'll ever make. It's not the moment to figure things out as you go. Here's what having a great Realtor on your side actually looks like:

Industry Experience

I know the ins and outs of the entire selling process, no surprises, no scrambling.

Expert Insights

I'll explain today's Milwaukee metro market clearly, so you're never guessing.

Pricing and Market Value

I help you understand what your home is really worth in your specific neighborhood.

Contracts and Fine Print

Wisconsin disclosures and paperwork are no joke. I'll walk you through every line.

Marketing and Exposure

I have the tools and network to get your home in front of the right buyers.

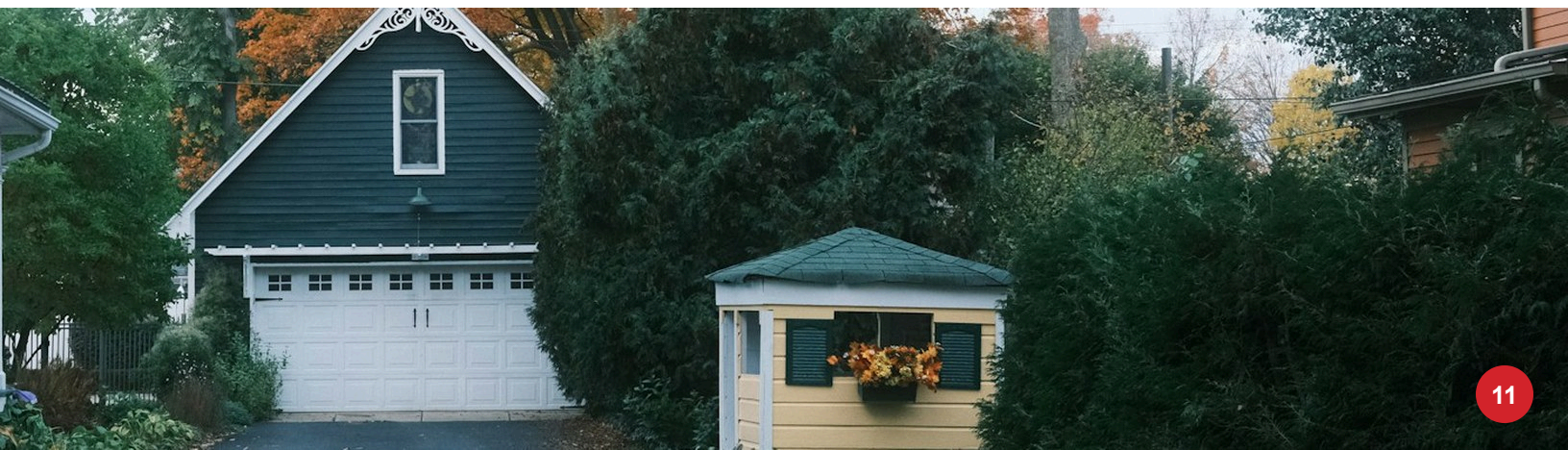
Negotiation Experience

I act as a buffer through every offer, counter, and inspection, always working in your best interest.

Realtors are specialists, educators, and negotiators. We adjust to market changes and keep you informed every step of the way. And keep in mind, every time you make a big financial decision, you deserve an expert on your side.

"As a senior living alone, who'd made the tough decision to leave my long-time home, I was concerned just how I would manage all the issues of selling it. Ann so expertly guided me through all the steps and all my many concerns. The house was marketed well and sold very quickly. It was a great pleasure to work with her, and I would be very happy to recommend her to others facing a similar situation."

— Evelyn Johnston





Let's Chat.

Do you have questions about something you read here, or about selling 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 sellers all across this area find success, and I can help you too.



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