

THE SELLER'S EDGE

A 2026 Guide to Pricing, Preparing, & Selling with Confidence



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REALTY

SCAN FOR A LOCAL
MARKET UPDATE
AND SELLER TIPS



A NOTE FROM HOMA

Selling a home in 2026 requires more than simply putting a sign in the yard and waiting for buyers to appear. The market is more thoughtful now. Buyers are watching affordability closely, inventory is improving in many areas, and homes that are priced and prepared well are more likely to earn attention.

This guide was created to help you understand the decisions that matter most before you sell: pricing, preparation, negotiation, equity, and timing. My goal is to help you move forward with facts, a calm strategy, and confidence in your next chapter.

The big idea for 2026

This is not the overheated market of 2020 and 2021. It is also not a market where sellers are powerless.

The opportunity belongs to homeowners who position their homes carefully and respond to what buyers are telling us.

As you read through this guide, remember that national trends are only a starting point. Your home's condition, neighborhood, price range, competition, and local buyer demand matter most.

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2026 MARKET AT A GLANCE

WHAT SELLERS SHOULD UNDERSTAND BEFORE MAKING A PLAN

The 2026 housing market is expected to be steadier, but not explosive. Forecasts point to modest price growth, gradually improving inventory, and mortgage rates that remain a major factor in buyer decision-making.

- **Mortgage rates are still shaping demand. Realtor.com forecasted mortgage rates to average about 6.3% in 2026, which is an improvement from recent highs but still high enough to keep buyers selective.**
- **Inventory is improving. More available homes can help sellers who also need to buy, but it also means buyers may compare your home more carefully against competing listings.**
- **Price growth is expected to be modest. National forecasts point to slower, more normal appreciation rather than the rapid gains seen during the pandemic-era market.**
- **California remains competitive, but affordability is tight. C.A.R. forecasted a modest increase in California sales and prices in 2026, while affordability remains a challenge for many buyers.**

What this means for sellers

A successful 2026 sale is less about guessing the “highest possible price” and more about creating a strategy that attracts qualified buyers, supports the appraisal, and keeps the transaction moving.

WHY LOCAL STRATEGY MATTERS

MORE THAN HEADLINES

Real estate headlines can be helpful, but they are rarely specific enough to price or prepare one home. A national article cannot tell you how buyers are responding in Glendora, San Dimas, Claremont, Azusa, Covina, Monrovia, La Verne, or the surrounding San Gabriel Valley foothill communities.

Two homes in the same city can perform very differently depending on floor plan, lot size, upgrades, school boundaries, neighborhood feel, views, walkability, parking, condition, and nearby competition.

- A well-prepared home in a desirable pocket may still receive strong attention.
- An overpriced home may sit, even in a neighborhood buyers love.
- A home that needs work can still sell well if the pricing and marketing tell the right story.
- A move-in ready home may justify a stronger price if the local competition is limited.

Local question to ask

Before deciding on price or repairs, ask: “What will buyers compare my home to this week, and how do we make my home the clear choice?”

PRICING IS A STRATEGY

NOT JUST A NUMBER

In 2026, pricing your home correctly from the beginning is one of the most important decisions you will make. Buyers are cautious about monthly payments, and many are comparing homes closely before scheduling showings or writing offers.

A strong price does not mean the lowest price. It means the right price for your home's condition, location, competition, and current demand. The goal is to create enough confidence and urgency for buyers to take action.

- **Price too high:** buyers may skip the listing, wait for a price reduction, or assume the seller is not realistic.
- **Price too low:** you may leave money on the table or create unnecessary concern about the home's condition.
- **Price strategically:** you can attract more serious buyers, support stronger showing activity, and improve your chance of better terms.

A smarter pricing conversation

Instead of asking only, "What is the most I can ask?" also ask, "What price will create the strongest buyer response in the first two weeks?"

MORE INVENTORY

BUYERS HAVE MORE CHOICES

When inventory rises, buyers can afford to be more selective. That does not mean sellers have lost their advantage. It means presentation, pricing, and marketing matter more.

If buyers see several similar homes, they often gravitate toward the one that feels easiest to say yes to. That may be the home with the best condition, the clearest value, the strongest photos, or the most realistic seller.

- **Your home should be easy to understand online.**
- **Photos and video should highlight the lifestyle, not just the rooms.**
- **Condition issues should either be addressed or priced appropriately.**
- **Buyer feedback should be taken seriously once the home is active.**

2026 seller mindset

You are not just selling a property. You are competing for buyer attention, buyer confidence, and buyer commitment.

SELLING AS-IS VS. PREPARING FIRST

Many sellers wonder whether they should sell the home as-is or make updates first. There is no one-size-fits-all answer. The right choice depends on your timeline, budget, equity, home condition, and the kind of buyer most likely to purchase your property.

Selling as-is can make sense when speed, simplicity, or limited upfront spending are the top priorities. Preparing first can make sense when modest improvements may help the home photograph better, show better, and attract stronger offers.

Option	Best Fit	Possible Tradeoff
Sell As-Is	Sellers who want simplicity, have limited time, or prefer not to manage repairs.	May reduce buyer pool, increase negotiation requests, or affect final price.
Prepare First	Sellers who can complete targeted updates that improve first impressions.	Requires time, planning, and smart choices to avoid overspending.

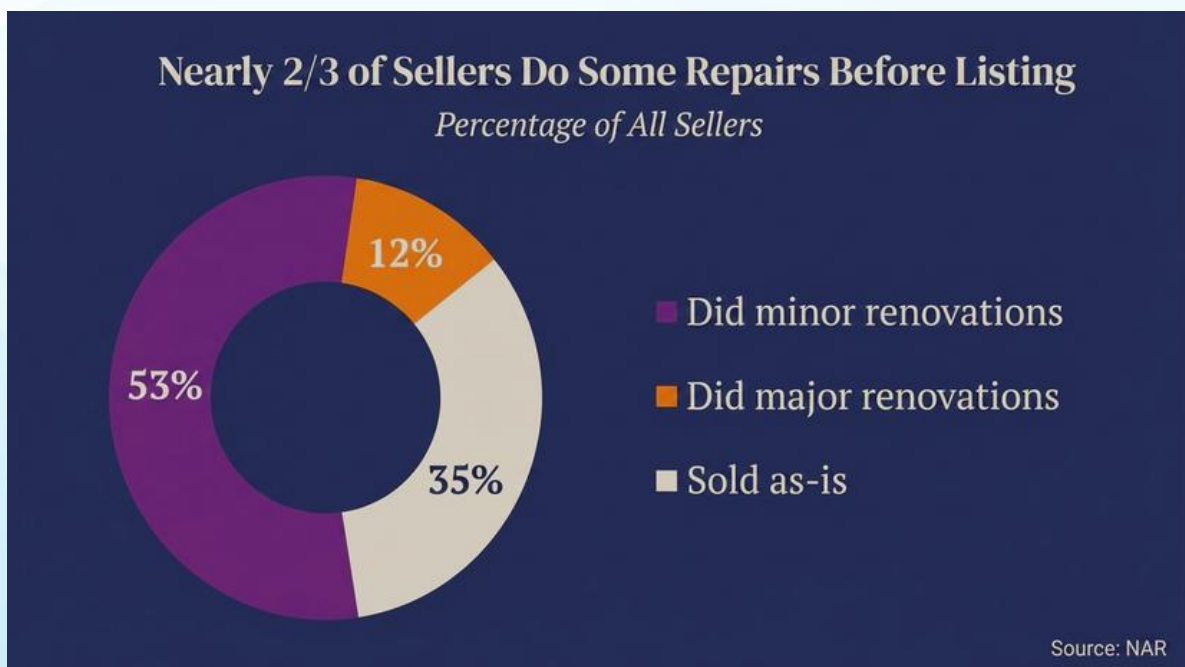
Best rule of thumb

The key is not to improve everything. The key is to identify which changes, if any, are likely to matter to your likely buyer.

SMART UPDATES HELP A HOME STAND OUT

Not every improvement is worth doing before you sell. In many cases, the most effective updates are simple, visible, and tied to buyer confidence.

- **Curb appeal:** clean landscaping, trimmed plants, fresh mulch, swept walkways, and a welcoming front entry.
- **Freshness:** touch-up paint, clean baseboards, working lightbulbs, clean windows, and brighter lighting.
- **Function:** fixing obvious broken items, loose handles, leaking fixtures, stuck doors, or safety concerns.
- **Modern touches:** updated hardware, fresh fixtures, or small cosmetic details that help the home feel cared for.
- **Decluttering:** creating breathing room so buyers can see the home, not the belongings.

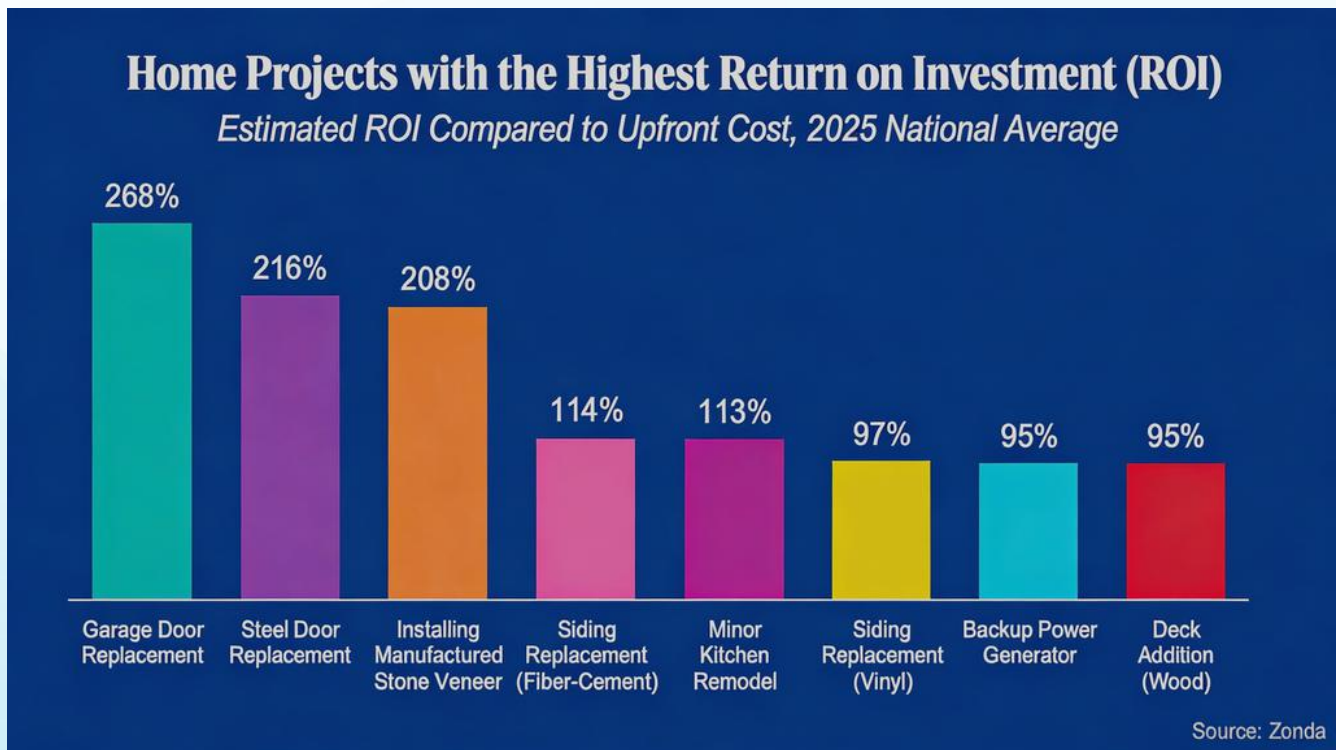


A HELPFUL GUIDE

NOT A ONE-SIZE-FITS-ALL PLAN

It is important to remember that national data and general advice are just a starting point. What works in one market may not make sense in another. Buyer expectations can vary depending on the area, neighborhood, price range, and condition of the home.

The goal is not perfection. The goal is to make smart choices that will actually help your home stand out. When buyers walk through a home, you want them noticing the space, not making a mental list of repairs they will need to handle after they move in. The more polished and cared for a home feels, the more likely buyers are to feel confident about it — and that can lead to stronger offers.



SELLER PREPARATION CHECKLIST

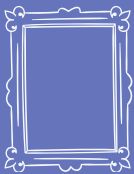
Make It Inviting



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

FLEXIBILITY HELPS THE DEAL

In 2026, many buyers are still sensitive to monthly payments and overall cash needed to close. That means some may ask for credits, repairs, rate buydown support, closing-cost help, or other terms that make the purchase feel more manageable.

Concessions are not automatically a loss. Used strategically, they can help protect the sale, widen the buyer pool, and create a better net result than waiting months for a different buyer.

- **Repairs:** may address inspection concerns and help the buyer feel confident.
- **Credits:** may allow the buyer to handle updates after closing while keeping the transaction moving.
- **Closing-cost help:** may make your home more attractive to buyers who are strong but cash sensitive.
- **Terms:** rent-backs, flexible closing dates, or possession timing may matter as much as price in some negotiations

Focus on net

The best offer is not always the highest headline price. The best offer is the one with the strongest combination of price, terms, certainty, and timing.

EQUITY - THE KEY TO YOUR NEXT MOVE

One of the biggest financial benefits of homeownership is equity. Equity is the difference between what your home is worth and what you still owe. For many longtime homeowners, equity has grown significantly because of years of mortgage payments and long-term appreciation.

That equity can create options. It may help you make a larger down payment, buy with a smaller loan, compete more strongly for your next home, move closer to family, downsize into a more manageable property, or fund future goals.

- How much might you net after selling costs and loan payoff?
- Would a larger down payment help offset today's mortgage rates?
- Would downsizing lower your monthly expenses or maintenance responsibilities?
- Could your equity help you move before selling, or create more flexibility in timing?

Important reminder

Equity is powerful, and your true selling strategy should be based on estimated net proceeds, not just a headline home value.

WHY PROFESSIONAL GUIDANCE MATTERS

Selling a home involves pricing, preparation, marketing, disclosure, negotiation, timelines, buyer qualification, inspections, appraisal risk, and contract details.

A good agent helps you make informed decisions at each step, not just once the sign goes up.

- **Pricing and market value: analyzing comparable sales, active competition, buyer behavior, and local trends.**
- **Preparation strategy: helping you decide what to fix, what to skip, and how to present the home.**
- **Marketing and exposure: creating strong digital presentation so buyers understand the value before they ever step inside.**
- **Contracts and disclosures: helping you move through required paperwork and timelines with more confidence.**
- **Negotiation: protecting your interests while keeping the transaction moving toward closing.**
- **Next-step planning: helping you align the sale with your next purchase, relocation, downsizing plan, or family goals.**

My role

My goal is to help you protect your equity, make the process as smooth as possible, and choose the selling strategy that fits your life - not just the market.

PROFESSIONAL GUIDANCE

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 & 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 & Fine Print



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

Marketing & 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.

BEFORE YOU DECIDE WHEN / HOW TO SELL

Before choosing a list price, making repairs, or deciding to sell as-is, it helps to understand your home's position in the current local market.

A personalized seller consultation can help you compare options, estimate your likely net proceeds, review your competition, and decide which strategy best supports your timeline and goals.

Your next step - Book a seller strategy call today and ask for a personalized monthly report for your ZIP code.

Book A Consultation



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AND CHOOSE THE MOST SUITABLE NEXT STEP.**

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