

PETER & VICKY ROYSTER
REALTOR®

(713) 805-6247

POWERED BY CB&A, REALTORS



Are You Asking Yourself These Questions About Selling Your House?

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

Let's cut straight to it—if you already own a home, you've probably wondered whether it makes sense to move right now, especially with rates doing their little dance. Totally normal. But here's the part most homeowners overlook: your house has likely built up a ton of equity... the kind that can turn a "maybe someday" move into a "we can actually do this" moment.

Think about your street for a second. Anybody sell recently? Did you hear the number they walked away with? Around the area, prices have climbed more than most people realize. And buyers are still stepping up.

Lawrence Yun, Chief Economist for NAR, recently pointed out that the average homeowner gained roughly $147,000 in equity in the last five years alone. That's not pocket change—that's life-changing. And the beauty of it? That equity can carry you into your next home, even with higher rates.

Your home's value may be doing more heavy lifting than you think. And if you're even considering a move, now's the time to at least look at the numbers.

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

If you're toying with the idea of moving, you're probably wondering, "Will I even find anything I love?" Fair question. The last few years were a wild ride—low inventory, bidding wars, and homes disappearing before you could finish your coffee.

But here's the good news: that market is gone.
Realtor.com reports that the number of homes for sale is up nearly 28% from this time last year. That's not a tiny bump—that's a real shift.

Are we back to perfectly "normal" inventory? Not yet. But the trend is headed in the right direction, and fast. Experts expect another 10–15% increase in 2025, which means more options, more variety, and more opportunities to find a home that actually fits your life.

Bottom line?

You've got more choices now than you've had in years—and the odds of finding a home you're excited about just got a whole lot better. And if you want help cutting through the noise, we're here for it.

3. Are People Even Buying Right Now?

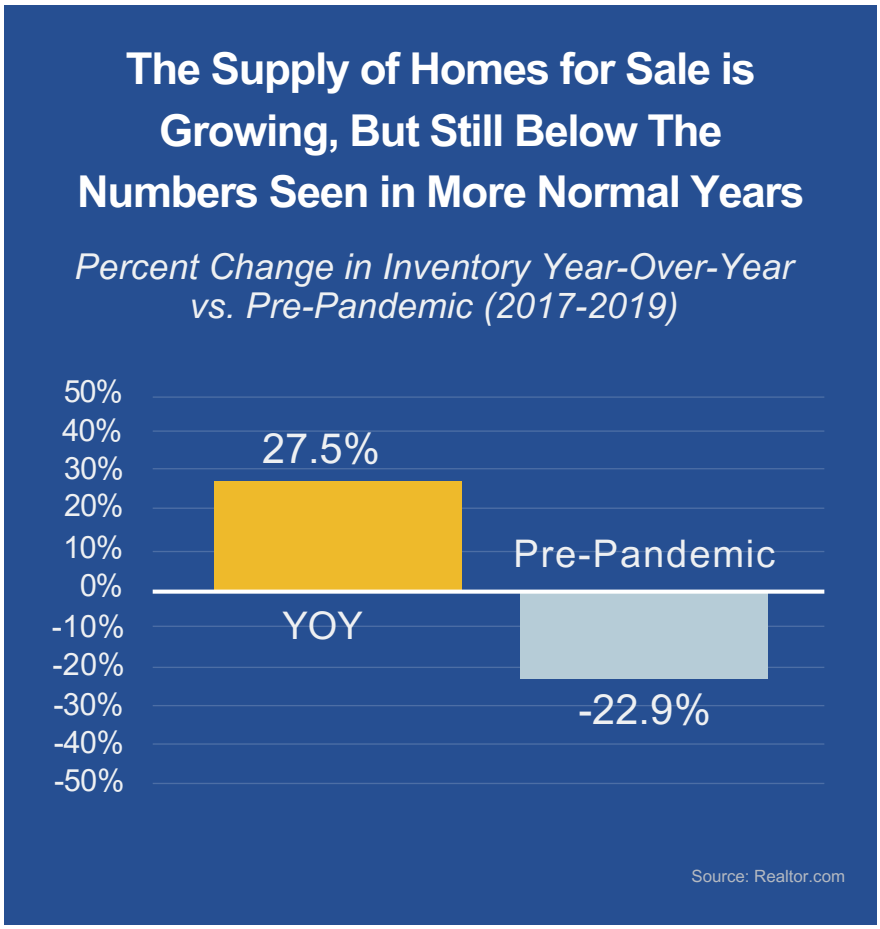
You might be wondering, "With rates and prices where they are, is anyone even buying homes?" It's a fair question, but let's look at what's really happening.

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 2025.

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

- 4.06 million homes ÷ 365 days = about 11,123 homes sold every day
- 11,123 homes ÷ 24 hours = roughly 463 homes sold per hour
- 463 homes ÷ 60 minutes = about 8 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.



What Homeowners Should Understand as the Market Evolves

The market is settling into a healthier, more balanced place. And while things shift, there's still strong opportunity for sellers—whether you're moving soon or planning ahead. The key is knowing what's happening and having a smart 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 us, The Move Live Love TX Team™. We'll help you adapt your selling strategy to today's shifting market and put you in the best position for success.



Pricing Smart Matters More Than Ever

With more homes hitting the market, today's buyers aren't entertaining anything that looks overpriced. Nailing the right price from day one is the fastest path to strong offers and a smooth sale — miss it, and you risk sitting on the market or cutting later just to get attention.

As Danielle Hale, Chief Economist at Realtor.com, puts it: “Many sellers are still anchored to prices that aren't realistic in today's market.”

1 in 5

sellers are already dropping their price to spark interest. Work with us and we'll make sure yours is competitive from day one.

Flexibility Wins Deals

The days of buyers waiving every contingency are gone. With more options, buyers are asking for repairs, credits, and closing cost help — and that's not a loss, it's a tool smart sellers use to bridge gaps and keep negotiations alive.

The key is working with us to decide which concessions actually help you win, not hold you back.

44.4%

of sellers are offering concessions — one of the highest rates since 2019

54%

home price growth over the last five years, giving you room to negotiate

Housing Market Outlook For 2026

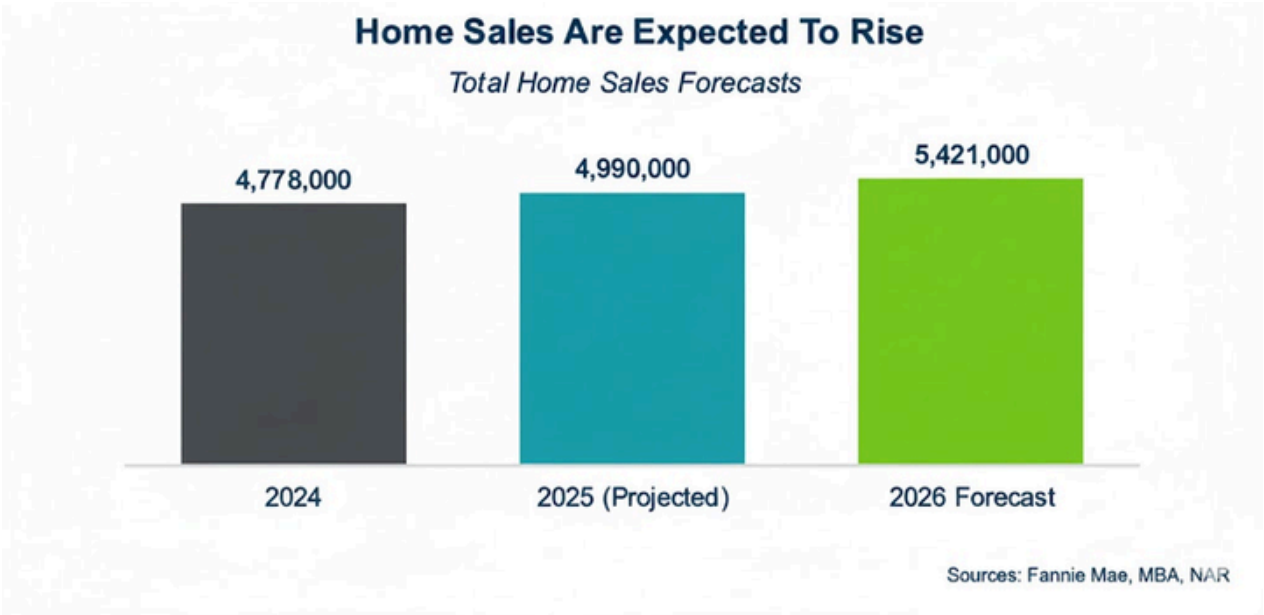
Mortgage Rates May Keep Gradually Improving

Mortgage rates have been the factor everyone keeps coming back to. Buyers talk about them. Sellers worry about them. After pushing close to 7% in early 2025, rates have started easing slightly. It hasn't been dramatic or fast, but the direction has been improving.

Most forecasts suggest that trend could continue into 2026. Economists aren't predicting a major drop. Instead, they expect gradual improvements with some ups and downs along the way as inflation reports, job numbers, and other economic data continue to influence the market.

There's an old saying in real estate that tends to hold true: interest rates rise quickly, but they come down slowly. When borrowing costs increase, it often happens fast. When they fall, the change usually happens step by step.

That mindset matters right now. The path lower likely won't be smooth, but even a gradual shift can still create meaningful opportunities for buyers and homeowners who are paying attention.



Looking ahead, most forecasts suggest mortgage rates may continue easing over the next year, though it likely won't be a straight line. Inflation reports, job numbers, and other economic updates will still cause short-term swings. That's a normal part of how markets adjust.

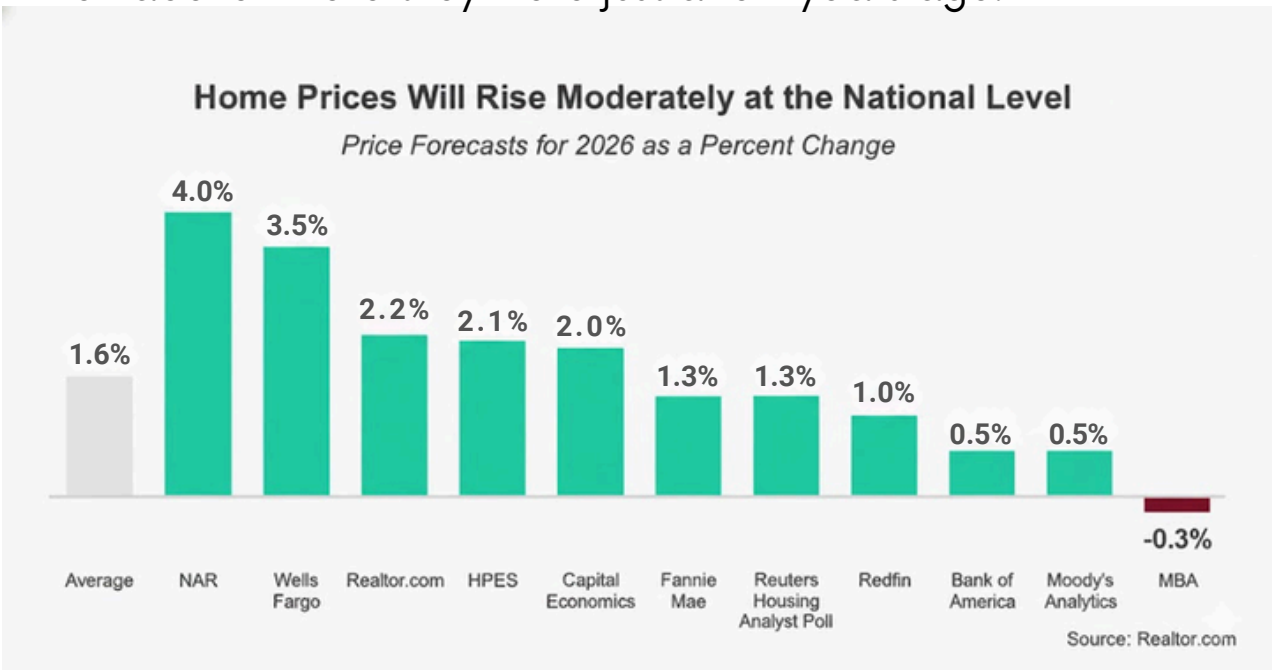
What matters most is the overall direction. Even small changes can start to shift the math for buyers. Compared to when rates were hovering around 7%, many buyers are already seeing monthly payments come down by a few hundred dollars depending on the price point.

That kind of difference can ease a monthly budget, open up more home options, and make buying feel much more realistic. For some buyers, that shift is enough to turn "maybe someday" into "let's start looking."

Home Prices Are Expected To Rise: Just Not Rapidly

So what's ahead for home values? Most national forecasts still show prices moving upward, just at a calmer pace than the rapid climb of the past few years. With mortgage rates easing from their early-2025 highs, some buyers who stepped to the sidelines are starting to come back. More buyers typically helps support prices.

A few markets are seeing small pullbacks, but that's very different from a broad downturn. Home values rose significantly over the past five years, creating a strong cushion. Even where prices have softened a bit, most homes are still well above where they were just a few years ago.



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

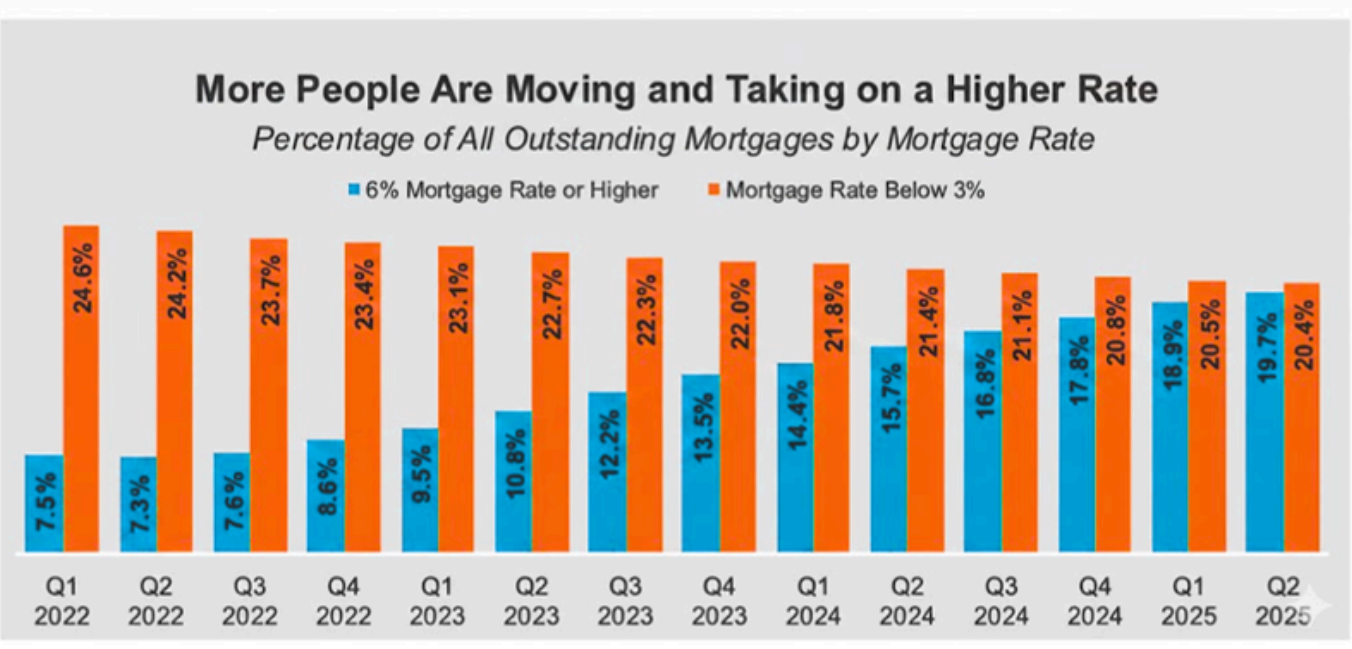
For the past few years, a lot of homeowners felt stuck. They locked in those ultra-low mortgage rates—2%, maybe 3%—and the idea of giving that up felt almost impossible, even if the home itself no longer fit their life. But that thinking is starting to shift.

More people are stepping back and looking at the bigger picture. Life changes. Families grow. Jobs move. Commutes get old. And eventually the question stops being about the rate and starts being about how well the home actually works for your day-to-day life.

As the market adjusts and affordability slowly improves, some homeowners are realizing that waiting has its own cost. Staying in a house that's too small, too far from work, or simply not right anymore can add up over time.

So the conversation is changing. Instead of asking, "Why would I ever give up this rate?" more homeowners are asking, "What is staying here costing me?"

That shift is why more people are choosing progress over perfection. The right home for this stage of life can matter more than the rate they locked in years ago.



Houston & The Woodlands: What Sellers Are Seeing

National headlines are one thing. Here's what's actually happening in the market you're selling into — Greater Houston and The Woodlands, side by side.

99%

sale-to-list price ratio across Greater Houston — homes are closing close to asking

45 Days

median time on market across Greater Houston

96.5%

sale-to-list price ratio in The Woodlands

39 Days

median time on market in The Woodlands

Sources: Houston Association of Realtors (HAR) MLS report, July 2026; Redfin market data, August 2026.

Every submarket tells its own story. That's exactly why local insight matters more than national headlines — let's pull the real numbers for your specific neighborhood.

How Your Home Equity Could Make a Cash Purchase Possible

If you've owned your home for a while, there's a good chance you're sitting on more equity than you realize. And when it's time to move, that equity can become a powerful tool. In some cases, it's enough to buy the next home outright or at least make a much stronger offer.

Home values have climbed quite a bit over the past few years, and many owners built that equity quietly along the way. When you sell, that value rolls into your next purchase—reducing how much you need to borrow, speeding up the process, and giving you a real advantage when the right home comes along.

What Home Equity Really Means

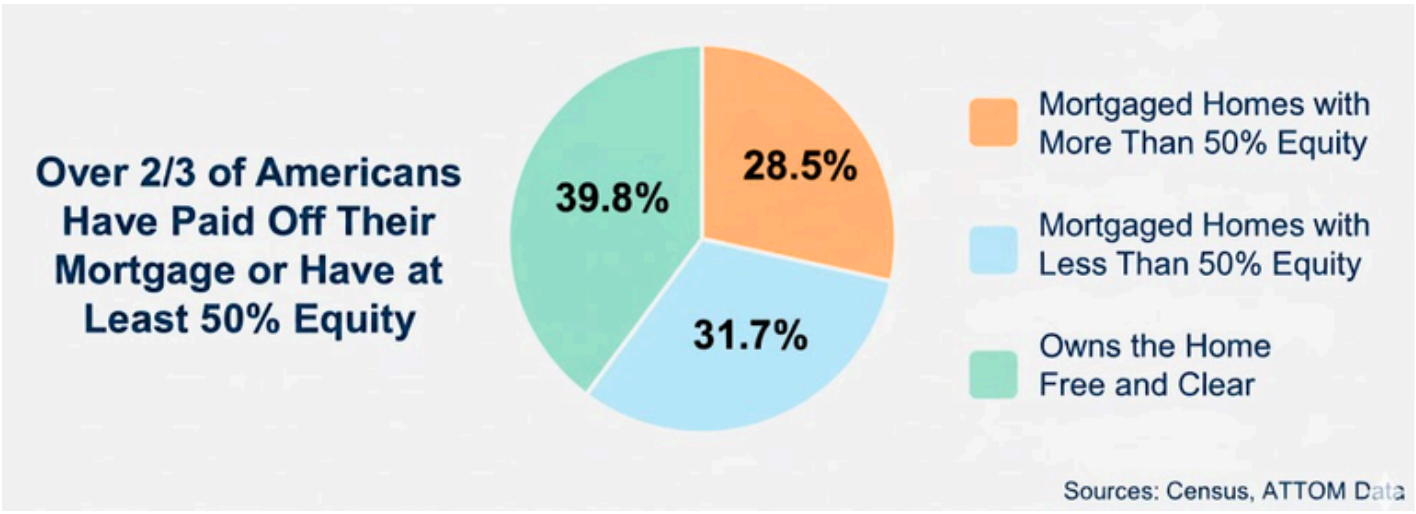
Home equity is the portion of your home that's truly yours. It's calculated by taking your home's current market value and subtracting what you still owe on your mortgage.

For example, if your home is worth $400,000 and your remaining loan balance is $200,000, you've built $200,000 in equity. That number isn't just theoretical—it's real value you can put to work when you're ready to sell or make your next 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

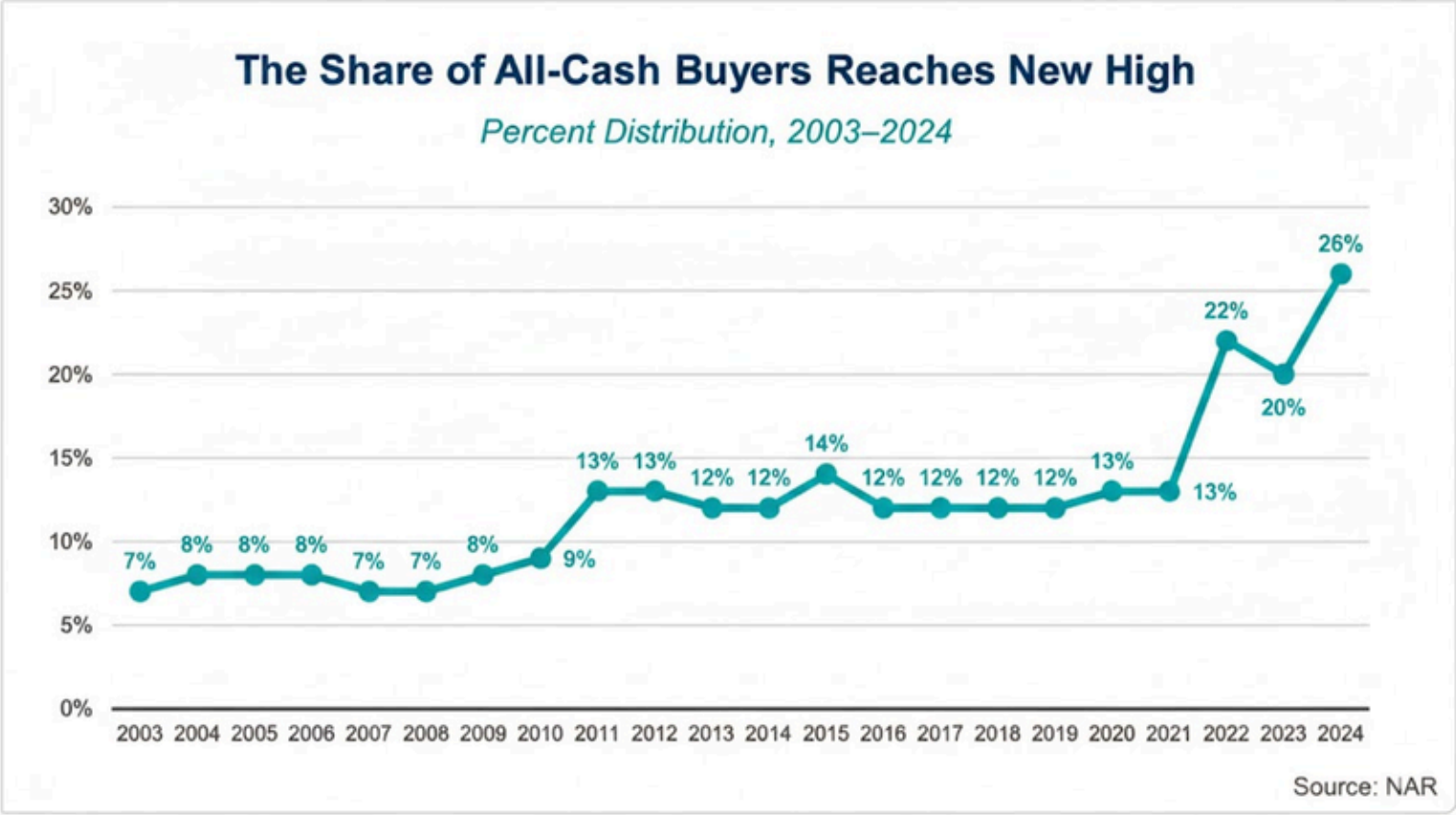


Imagine walking into your next home and owning it outright. No mortgage payment showing up every month. No interest rate hanging over the decision. Just a home that's yours from the start.

For some homeowners, that's more realistic than it sounds. The first step is simply understanding how much equity you've built. A local real estate professional can run a Professional Equity Assessment Report (PEAR) to show where you stand based on your home's current value and what's left on your loan.

Sometimes the numbers surprise people. Some homeowners discover they have enough equity to buy their next home outright, which can feel pretty powerful in today's rate environment. Even if that's not the case, the equity you've built could still mean a much larger down payment, a smaller loan, and lower monthly payments.

Either way, equity gives you options. And in today's market, having options is a real advantage.



Home Seller's Checklist

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

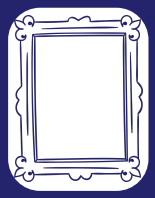
Make It Inviting



- [ ] 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, fans & baseboards



- [ ] Vacuum, mop, or sweep floors



- [ ] Fix anything that's broken



- [ ] Touch up any scuffs on the walls

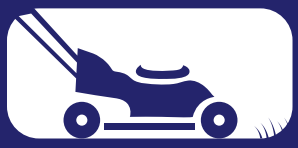
Boost The Curb Appeal



- [ ] Power wash outdoor surfaces



- [ ] Wash the windows (inside and out)



- [ ] Tidy up the landscaping

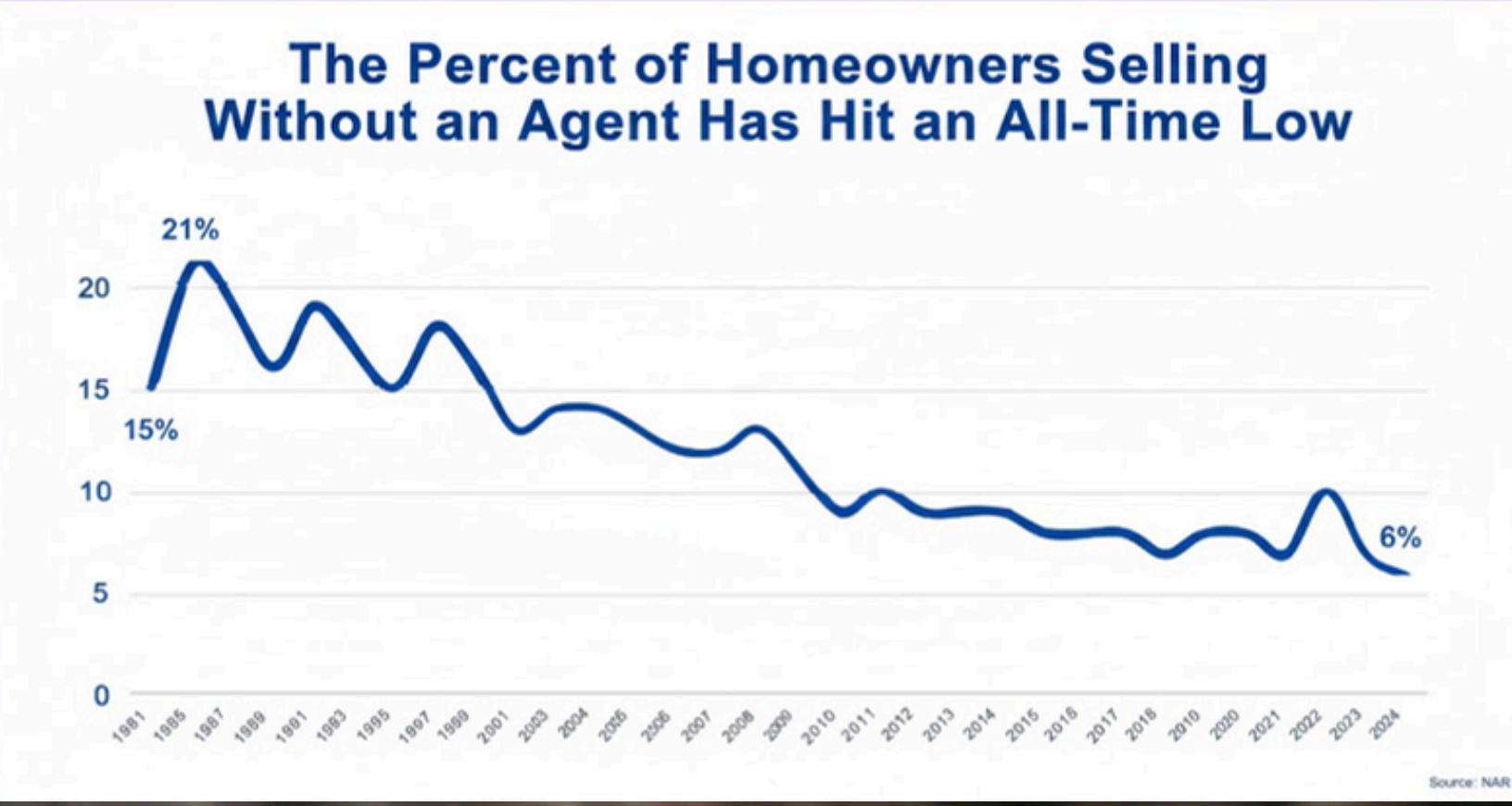


- [ ] Sweep patios, decks, and walkways

Why More Homeowners Are Turning to Real Estate Agents To Sell

Thinking about selling your home on your own—what's usually called For Sale By Owner, or FSBO? On the surface it can sound pretty appealing. But once the process gets moving, things tend to get complicated quickly, especially in a market that's constantly shifting.

That's one reason more homeowners are choosing to work with an experienced agent. When the market is changing, having someone who understands the numbers, the strategy, and the process can make a big difference. Here are a few reasons many sellers decide having a professional in their corner is worth it.







1. Pricing Your Home Accurately

Getting the price right is one of the hardest parts of selling on your own. It's not about guessing—it's about hitting the sweet spot for today's market.

Too high? Buyers scroll past. Too low? You leave money on the table or raise red flags.

That's why having an experienced agent, like us, matters. As Zillow puts it:
"Agents are pros at pricing properties and have their finger on the pulse of your local market."

With real insight into buyer behavior, neighborhood trends, and recent sales, the right agent helps you price strategically—so your home stands out and gives you the strongest shot at top dollar.

2. Navigating the Legal Paperwork

Selling a home comes with a mountain of legal forms—disclosures, contracts, addendums—and every single one has to be completed correctly and in line with Texas regulations. If you're not used to this stuff, it gets overwhelming fast. And one small mistake can turn into delays, legal headaches, or bigger problems down the line.

We know exactly what's required and will guide you through each step. We've handled this paperwork countless times and will make sure everything is accurate and on schedule, helping you avoid costly missteps and move forward with confidence.

Top Reasons To Hire Us as your 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.



Ready to Sell?
Let's Talk.

PETER & VICKY ROYSTER
(713) 805-6247
REALTOR®
WWW.MOVELIVELOVETX.COM
POWERED BY CB&A, REALTORS

The Move Live Love TX Team™

🌱 100% Digital — No Paper, No Printing, No Waste.