



JASPERSON REALTY

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SHOULD I SELL NOW, OR SHOULD I WAIT?

See what market trends are indicating sell now, and which ones are saying wait



Market Snapshot - Late 2025

The real-estate market has cooled from the frenzy of recent years, yet it remains tilted toward sellers. Mortgage rates for a 30-year fixed loan have hovered in the mid-6% range during 2025 and are expected to drift down modestly toward 6% by 2026. Nationally, the median sale price reached about \$413k in August 2025, a 3.2% year-over-year gain. Inventory improved to roughly 4.2 months of supply; still below the 5–6 months needed for a balanced market.

Economists at Redfin forecast that the “Great Housing Reset” will start in 2026, with incomes growing faster than home prices and mortgage rates averaging about 6.3%. The National Association of REALTORS® (NAR) projects a 14% jump in home sales next year and predicts mortgage rates will average around 6% and home prices increase about 4%.

Key Market Metrics

Metric	Late 2025 (Now)	2026 Outlook
Mortgage rates	30-year fixed rates ~6.6% average; some loans priced around 6.30% in Sept 2025	Expected to average ~6.3%; NAR forecasts ~6%
Home prices	U.S. median sale price \$413k, up 3.2% YoY; Wisconsin median \$305k–\$310k	Redfin expects a 1% national price rise; NAR sees 4% growth
Inventory	National supply ~4.2 months; Wisconsin supply 3–4 months	Inventories likely remain tight; sellers may hold off, limiting supply
Sales activity	Existing-home sales near 4 M annual pace; Wisconsin sales up 2–3% YoY	NAR forecasts 14% national increase in sales; Redfin predicts 3% rise



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PROS AND CONS OF SELLING VS. WAITING

Pros of Selling Now (Late 2025)

Capture high equity: Wisconsin home prices have risen 8–10% year over year and sellers still receive 98–99% of list price.

Low competition: Inventory remains tight at 3–4 months of supply. Less competition means well-priced homes stand out.

Sell before rate lock-in effect wears off: Many homeowners are reluctant to sell due to low existing rates. Listing now may avoid a wave of new listings when rates fall.

Less carrying cost risk: Selling now avoids the risk of unexpected economic changes (job market shifts, AI impacts) that could affect prices.

Pros of Waiting (2026)

Improving affordability: Mortgage rates may decline to about 6%, drawing more buyers back into the market.

Potential price appreciation: Redfin forecasts home prices rising modestly (1% nationally); NAR expects 4% growth.

Higher demand: NAR anticipates a double-digit increase in sales; more buyers could mean multiple offers.

Time to prepare: Waiting allows time to complete improvements, build equity and plan a move during peak selling season (spring/summer).

Cons of Selling Now

Higher borrowing costs: If you buy another home, your new mortgage will likely be at today's ~6.5% rates.

Seasonal headwinds: Winter months (Dec–Feb) historically see lower sale prices and longer days on market.

Affordability strain on buyers: High rates and prices mean fewer qualified buyers; listings may require price reductions if they linger.

Cons of Waiting

More competition: As rates drop, more homeowners may list, increasing competition and reducing your negotiating leverage.

Uncertain economy: Economic or political shifts (e.g., tariffs, job market changes) could slow buyer demand or limit price gains.

Opportunity cost: Delaying a sale could mean missing out on today's strong equity gains and seller-friendly conditions.





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FACTORS TO CONSIDER BEFORE DECIDING

- Personal timeline & goals – Are you relocating for work, downsizing, or changing lifestyles? Selling should align with life priorities rather than purely market timing.
- Financial readiness – Evaluate your equity, outstanding mortgage balance and ability to qualify for a new loan. High rates make buying after selling more costly
- Local market conditions – In many Wisconsin markets, inventory remains 3–4 months and sales are still strong, but overpriced homes face price reductions. Consult a local expert for neighborhood-specific trends.
- Seasonality – Data show that spring and summer (March–June) are the best months to sell; more buyers drive higher prices and quicker sales. Winter (Dec–Feb) yields lower sale prices and higher days on market.
- Home preparation – Completing repairs or upgrades can boost value and attract buyers, whether you sell now or next year.
- Next purchase plan – If you need to buy another home, weigh your borrowing power and desired location. Waiting could reduce mortgage costs, but home prices may also be higher.

Consideration	If You're Leaning Toward Selling Now	If You're Considering Waiting
Equity position	You've built significant equity and want to capitalize on today's prices.	You believe another year of appreciation (1–4% forecast) will further boost your value.
Mortgage & financing	You have a low current rate and don't need to repurchase immediately, or plan to rent after selling.	You'll need a new mortgage; waiting could yield lower rates around 6%.
Home condition	Your property is market-ready with minimal updates required.	You need time to complete repairs or upgrades to maximize value.
Seasonal timing	You can list during spring or early summer, when demand peaks.	You're comfortable listing in 2026's spring market to capture higher buyer volume.
Personal factors	A job change, family needs or financial goals require selling soon.	You have flexibility and prefer to monitor economic and local trends before deciding.
Risk tolerance	You prefer certainty and want to avoid potential economic headwinds or policy changes.	You're comfortable with market fluctuations and willing to absorb potential increases in competition.