Home Seller Briefing Room

November 4, 2026

NAVI TITLE AGENCY

72SOLD

Featured Guests:

Sarah Perkins
Director of Industry Research
Navi Title Agency

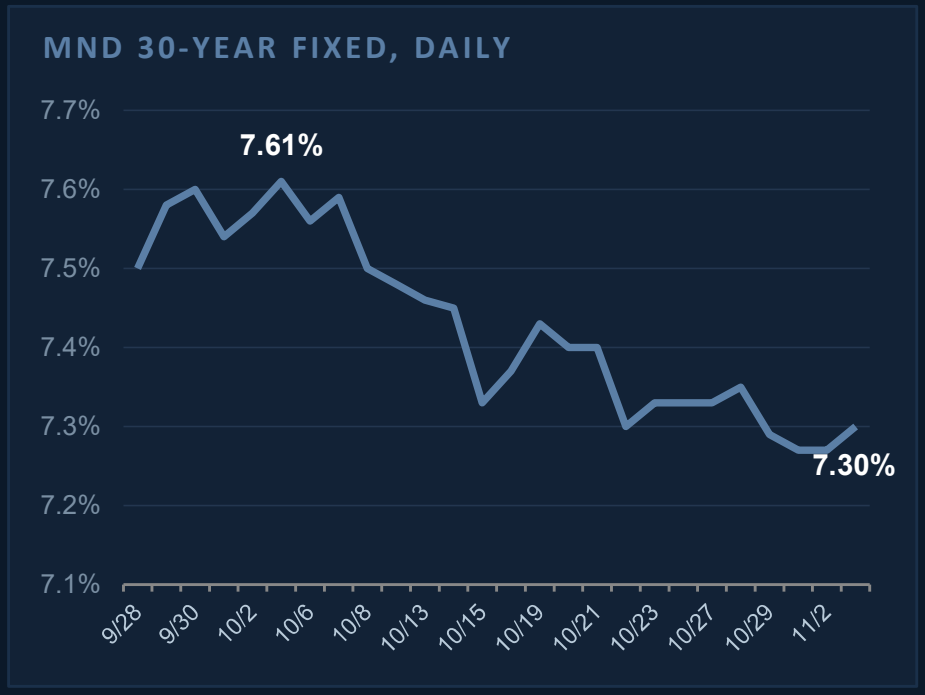
Greg Hague
Architect of America's Leading Home Selling Program
Founder & CEO of 72SOLD

HOME SELLER'S BRIEFING ROOM

Easing, but Still Above 7%

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Mortgage News Daily 30-year fixed index, as of Tuesday, November 3, 2026.



7.30%
30-year fixed, Nov 3, up 0.03 from Monday

7.61%
The 2026 high, set on October 5

+$347
a month on $400K vs. February's 5.99% low

Slow relief.
The index eased from 7.61% on October 5 to 7.27% on October 30 and November 2, then ticked up to 7.30% today. It is still 0.96 points above a year ago.

Buyers have leveled off, not come back.
U.S. weekly pending sales were 52,050 last week, close to the prior week's 52,490 and 5.7% below a year ago.

What it means for sellers.
The payment that covered a $400,000 loan in February now covers about $350,000. Price for the buyer who has to qualify at 7.30%.

Today's 7.30% is 0.31 points below the October 5 high.

Source: Mortgage News Daily, 9/28 to 11/3/2026 · HousingWire weekly pending sales, week ending 10/30/2026 · principal and interest, 30-year loan

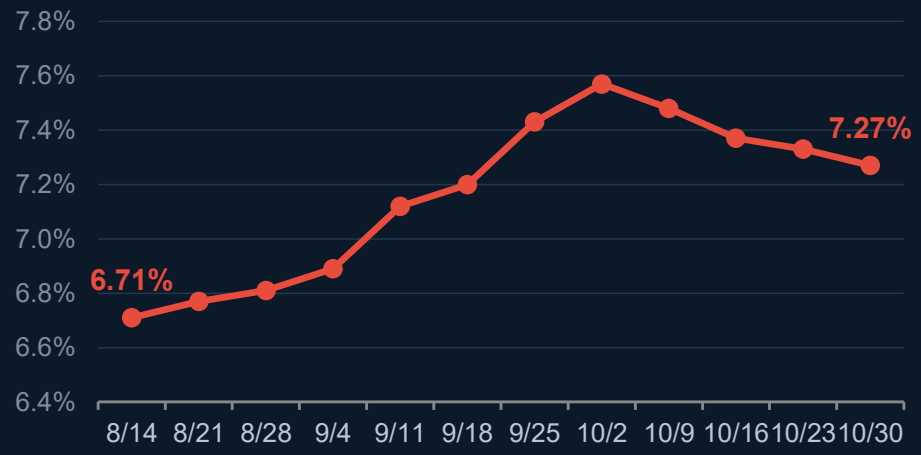
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Rates Jumped, Contracts Followed

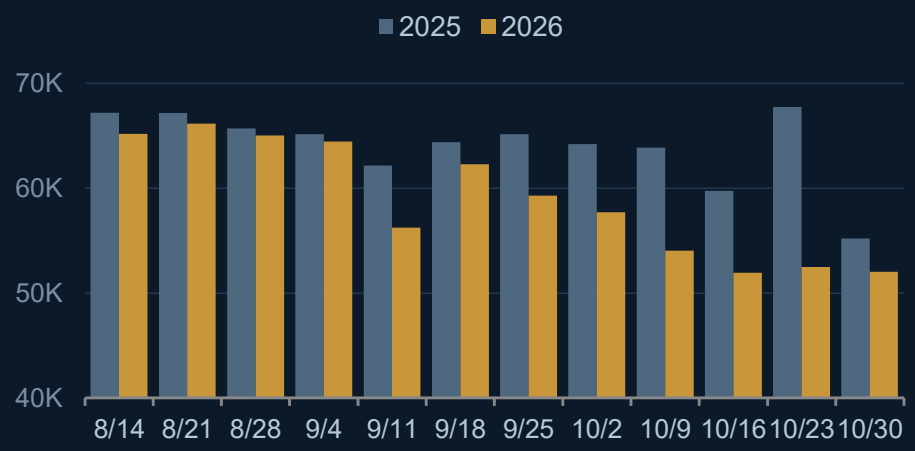
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The 30-year fixed rate against new U.S. pending sales each week, August to October.

30-YEAR FIXED RATE



NEW U.S. PENDING SALES PER WEEK



6.71% → 7.27%

Up 0.56 points since mid-August, but 0.30 below the 7.57% peak week of 10/2

65,202 → 52,050

Down 20.2% since mid-August, and 5.7% below the same week a year ago

Source: HousingWire Housing Market Tracker, weekly pending sales, weeks ending 8/14 to 10/30/2026 · rate: Mortgage News Daily, each Friday

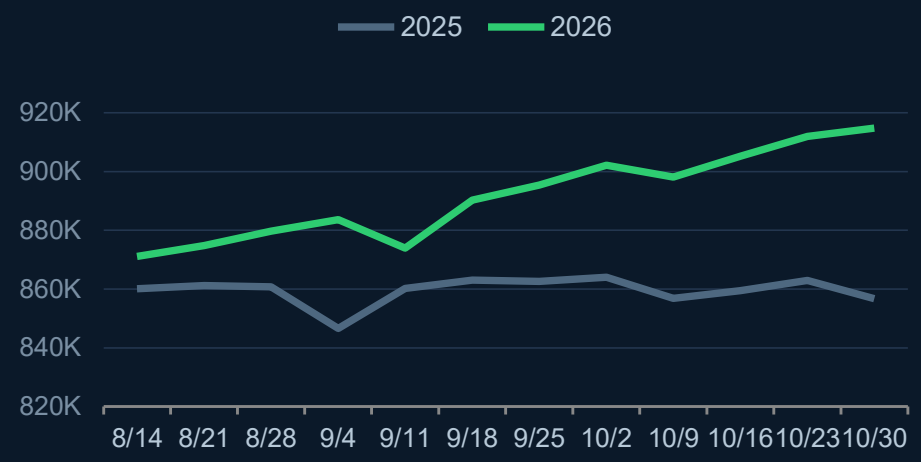
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Supply Up, Demand Down

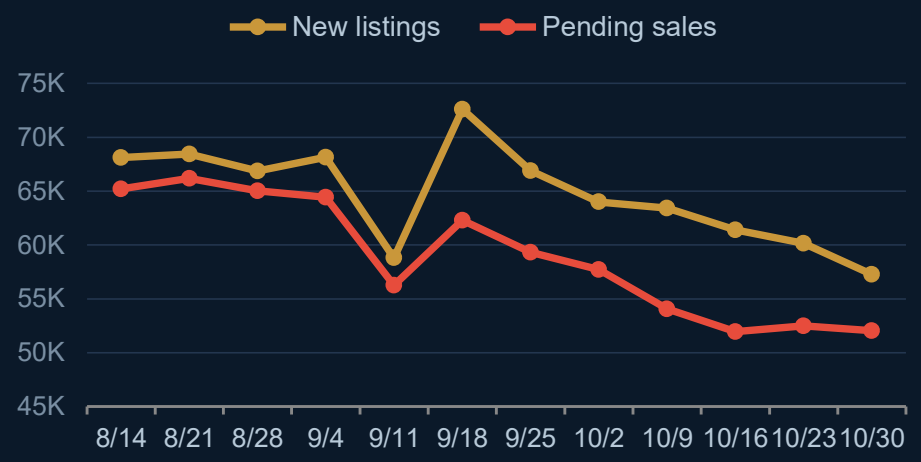
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U.S. single-family homes for sale and weekly buyer activity, August to October.

INVENTORY | +6.8% VS. 2025



NEW LISTINGS VS. PENDING SALES, 2026



More sellers than buyers. Inventory reached 914,833, up 6.8% from a year ago, while weekly pending sales ran 5.7% lower. New listings topped pending sales every week since mid-August: 57,265 vs. 52,050 last week. 43% of listings have had a price cut, vs. 42% a year ago.

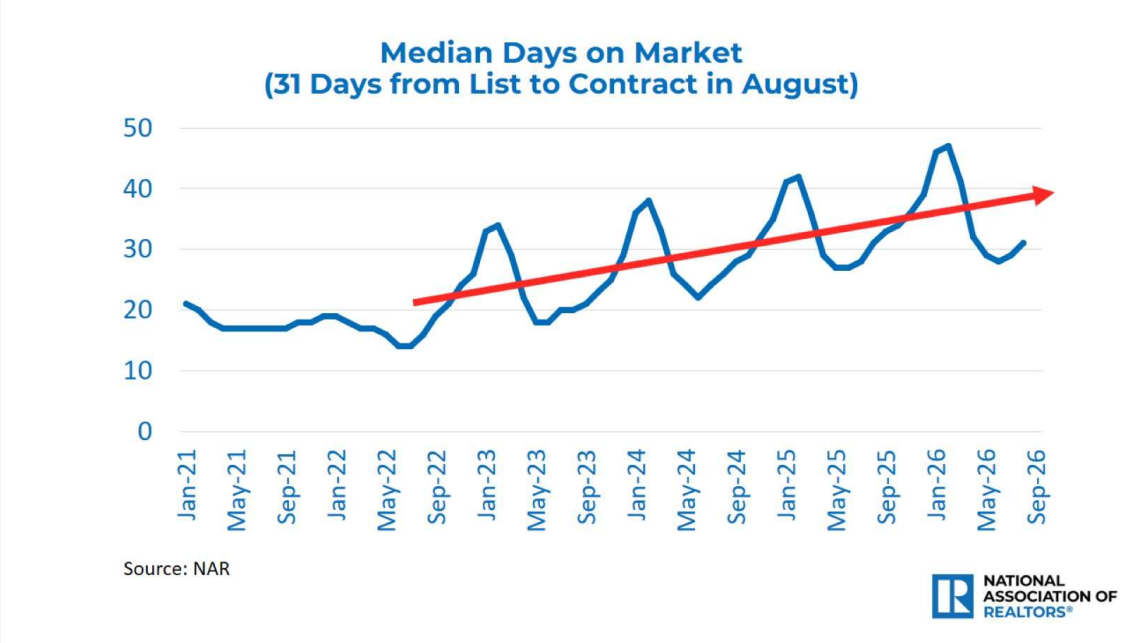
Source: HousingWire Housing Market Tracker (Altos data), weeks ending 8/14 to 10/30/2026 and the same weeks of 2025

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The Seasonal Slowdown Is Here

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Median days from listing to contract, National Association of Realtors data.



NAR chart as published, January 2021 to August 2026

33 days

median in September, up from 31 in August and 29 in July, even with a year ago

"Higher inventory and lengthening days on market give buyers improved negotiating power. Home sellers need to be realistic about local market conditions, which could require price discounts and other incentives to attract buyers."

Dr. Lawrence Yun, NAR Chief Economist, 10/13/2026

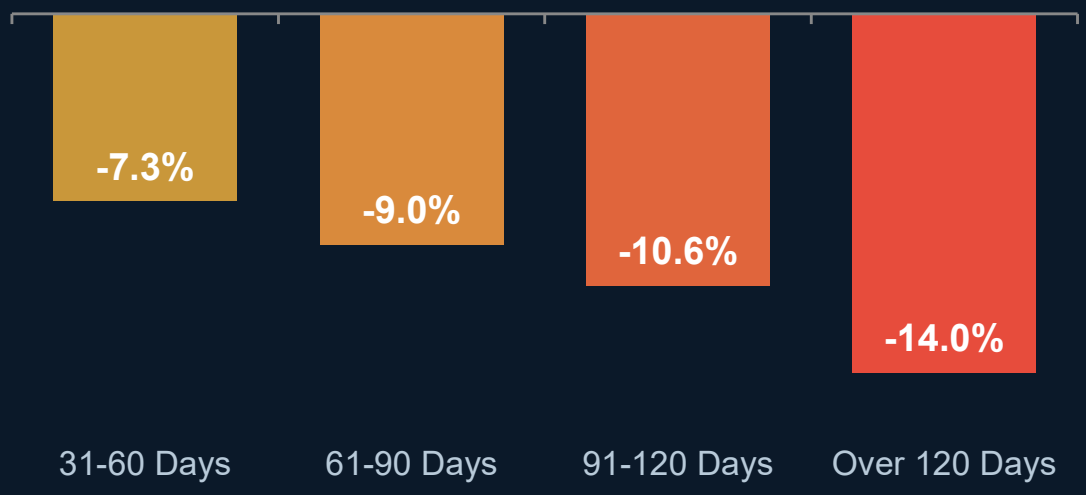
Source: NAR median days on market chart · NAR REALTORS® Confidence Index, September 2026 · NAR existing-home sales release, 10/13/2026

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The Longer It Sits, the Lower It Goes

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Price change by how long a home has been listed.



> *"There is a penalty to wrongly pricing the home from the get-go. The longer the days on market then the larger the price reduction."*
>
> **Dr. Lawrence Yun**

A home listed past 120 days sells for 14% less than one that moves quickly. With days on market rising seasonally from here, the cost of overpricing gets steeper through the fall.

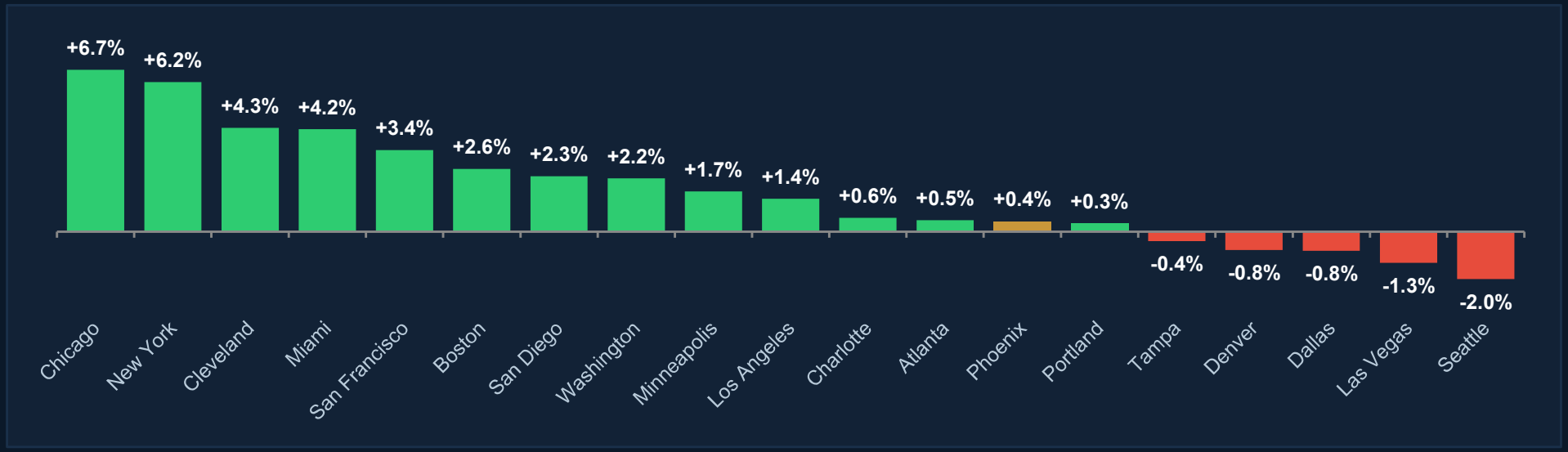
Source: Housing Daily · quote from Dr. Lawrence Yun, NAR Chief Economist · NAR data

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Prices Depend on Where You Live

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Year-over-year change in home prices by metro, S&P Cotality Case-Shiller, August 2026.



+2.1%
U.S. National index, below 3.4% inflation

14 of 19
metros with higher prices than a year ago

8.7 pts
spread between Chicago (+6.7%) and Seattle (-2.0%)

+0.4%
Phoenix, close to flat year over year

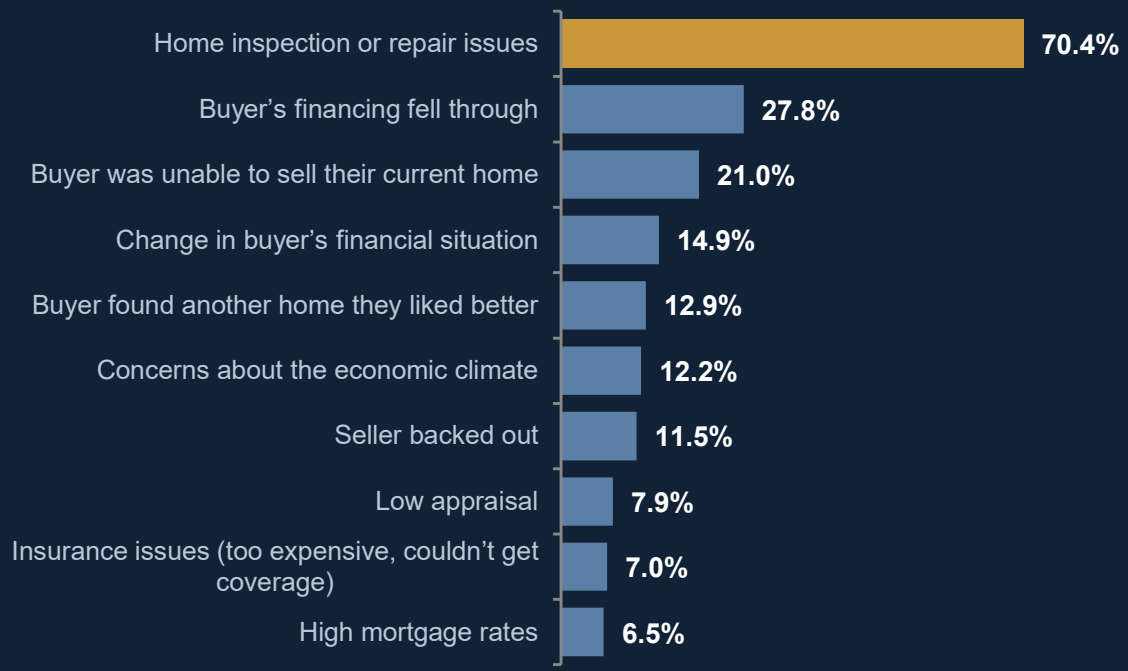
Source: S&P Cotality Case-Shiller Indices, August 2026, released 10/27/2026 · Detroit not reported for August due to recording delays

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Why Buyers Back Out

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Share of Redfin agents naming each reason a deal fell through.



70.4%

of agents said inspection or repair issues sank a deal

Get ahead of it.

A pre-listing inspection finds the problems before a buyer does. Fix them, price them in or disclose them up front.

Agents could name more than one reason, so the shares add up to more than 100%.

Source: Redfin survey of 443 agents with recent cancellations, September 2025, via Keeping Current Matters, 10/29/2026

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Slower Isn't Stopped

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At today's pace, Americans will still sell almost 4 million homes this year.

ABOUT	ABOUT	ABOUT
11,000	**450**	**8**
homes sold every day	homes sold every hour	homes sold every minute

> *"Even in today's high-price, high-rate market, homebuying activity around major life events, such as having kids, a job change, or a divorce, keeps the market in motion."*
>
> Hannah Jones, Senior Economic Research Analyst, Realtor.com

Source: NAR 3.99M sales pace, Sept 2026, via Keeping Current Matters, 10/15/2026 · Realtor.com · HousingWire Data, week ending 10/16/2026

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What Sellers Need to Know

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1 **Rates are the headwind.**
The 30-year fixed is 7.30%, up 0.96 points in a year. February's payment now buys about $50,000 less house.

2 **Buyers are fewer, not gone.**
Weekly contracts are down 20% since mid-August, but Americans still sell about 11,000 homes a day.

3 **Prices are flat, not falling apart.**
The U.S. median sale price is $389,601, down 0.1%. Case-Shiller is up 2.1%, with big swings by metro.

4 **You have more competition.**
Inventory is up 6.8%, new listings outpace contracts every week, and 43% of listings have cut price.

5 **Price it right on day one.**
Homes take a median 33 days to go under contract. Past 120 days, sellers give up about 14%.

6 **Prepare for the inspection.**
70.4% of agents say inspection and repair issues are the top reason deals fall apart.

Homes are still selling. The ones that sell are priced for today's buyer and ready for inspection.

Sarah Perkins | Director of Industry Research | Navi Title Agency | 480-707-8946 | sperkins@NaviTitle.com

Source: Mortgage News Daily · HousingWire · Redfin · S&P Cotality Case-Shiller · NAR · Housing Daily · details on each slide