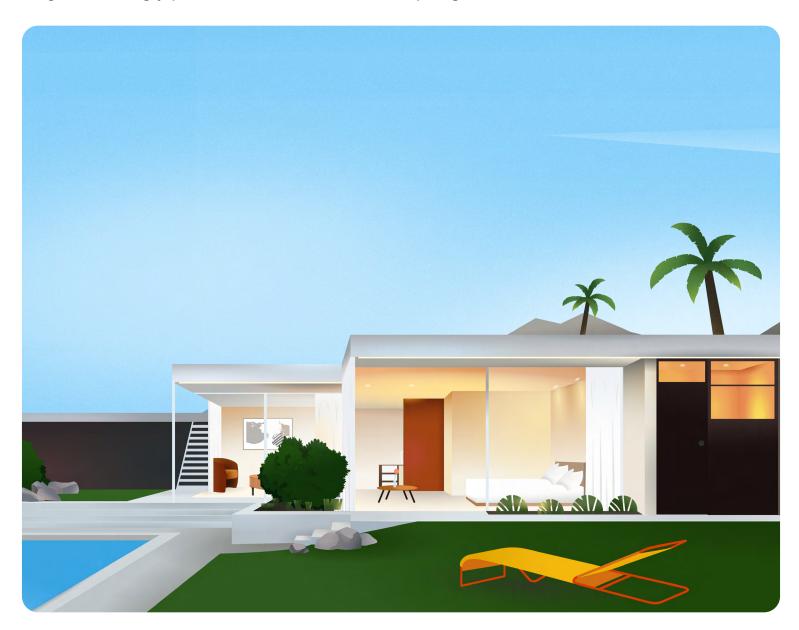
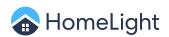
Top Agent Insights for Spring 2023

Subdued seller's market defines start of the year

Concessions and contingencies make their return

Agents strongly predict market rebound for spring



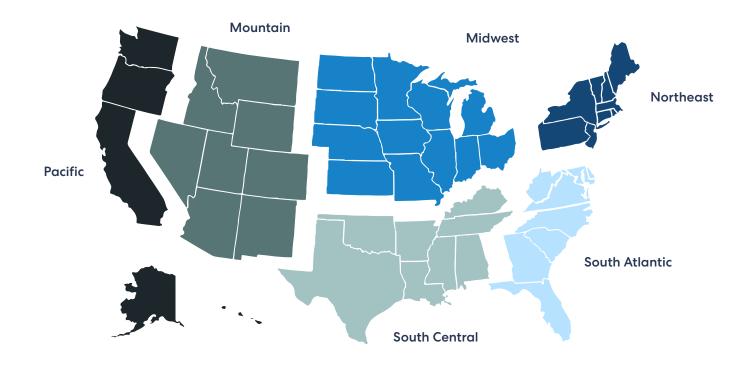


About This Survey

HomeLight's Top Agent Insights report for Spring 2023 was fielded between Feb. 16-Feb. 27, 2023 through an online poll of 863 top real estate agents across the country. Agents were selected to participate in the survey based on the same performance data HomeLight uses to identify top real estate agents for over a million homebuyers and sellers nationwide.

Survey data for previous quarters can be accessed at the links below:

- Q4 2022: Seller's Market Retreats Expected for 2023
- Q3 2022: Market Rebalance Underway
- Q2 2022: Real Estate, Inflation, and Higher Interest Rates
- Q1 2022: Cost Barriers Mount
- Q4 2021: More Cash Offers Than Ever
- 2022 Market Preview
- Q3 2021: Bidding Wars Retreat
- Q2 2021: Housing Market Hits Fatigue
- Q1 2021: Seller's Market Sizzles Across the U.S.
- Q4 2020: New Year Off to Strong Start for Housing
- Q3 2020: Pandemic Spurs Home Buying Rush
- Q2 2020: Real Estate's Coronavirus Comeback
- Q1 2020: Coronavirus Chills Spring Housing Market
- Q4 2019: Don't Sludge Through Your Winter Sale
- Q3 2019: Tackle Fall Maintenance and Sell in the Off Season
- Q2 2019: Amp Up Your Curb Appeal
- Q1 2019: Spring Selling Tips and Staging Secrets

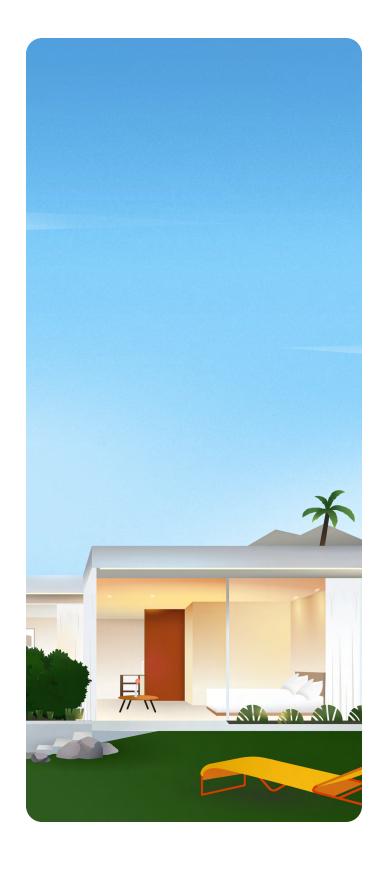


| Pacific: | Mountain: | Midwest: | South Central: |
|------------------|------------|--------------|----------------|
| Alaska | Arizona | Illinois | Alabama |
| California | Colorado | Indiana | Kentucky |
| Hawaii | Idaho | Michigan | Mississippi |
| Oregon | Montana | Ohio | Tennessee |
| Washington state | Nevada | Wisconsin | Arkansas |
| | New Mexico | lowa | Louisiana |
| | Utah | Kansas | Oklahoma |
| | Wyoming | Minnesota | Texas |
| | | Missouri | |
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| Northeast: | South Atlantic: |
|---------------|-----------------|
| Connecticut | Delaware |
| Maine | Florida |
| Massachusetts | Georgia |
| New Hampshire | Maryland |
| Rhode Island | North Carolina |
| Vermont | South Carolina |
| New Jersey | Virginia |
| New York | West Virginia |
| Pennsylvania | Washington D.C. |

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Seller's market predicted for spring, despite high mortgage rates



Agents expect a seasonal market rebound, but extremely low supply remains a thorn

Unless economic conditions change substantially, the spring 2023 housing market is poised to be much quieter than last year's as higher mortgage rates suppress buyer and seller activity. However, the initial shock of mortgage rates' sharp increase has begun to wear off. As a result, real estate agents are seeing a more lively market compared to the latter half of 2022.

In a sign of the market heating up and the continuation of low inventory, the percentage of real estate agents who said it was a seller's market in their area increased from 30% in Q4 to 46% in Q1, according to HomeLight's survey.

Whether buyers lean into a newfound sense of fortitude, stall their plans, or retreat once again will likely depend on how soon inflation can be tamed and which direction the economy takes in the coming months. Most recently, the economy has shown unexpected strength across several economic indicators, including employment and consumer spending.

Since its peak of 9.1% in June, inflation has dropped to 6.0% as of Feb. 2023. Although this is an improvement, it remains a far cry from inflation targets, and the Fed is not ruling out more increases to the benchmark interest rate.



Higher interest rates have taken a steep toll on housing performance. The National Association of Realtors (NAR) reports that January 2023 marked the 12th consecutive month of declines in the number of existing homes sold.

Yet, to the chagrin of many buyers, homes have largely retained the astonishing increase in value that took off in the second half of 2020. Higher mortgage costs have caused both potential buyers and would-be sellers to pull back on their plans, a dynamic which is keeping inventory low and prices high. NAR estimates that the U.S. had 2.9 months' supply of unsold existing homes at the end of January 2023 and that prices of existing homes increased 1.3% year over year.

"We have less inventory due to homeowners locked in at 3% rates," says survey participant Caroline Fuller, a top real estate agent in Sonoma County, California. "Buyers are still out there and with less inventory to choose from, our market is holding values. However, there is far less transaction at play considering the current financial climate."

The crosscurrents characterizing today's real estate market — with some indicators showing strength, others showing challenges, and with significant variation among regions — has required diligence and dexterity from agents helping their clients.

"Early 2023 has been a constant shift with interest rates bouncing back and forth," says survey participant Leticia Malcolm, a top real estate agent in Miami. "This has meant a lot of uncertainty for clients, leaving us, the professionals, with a lot of responsibility to remain extremely knowledgeable day to day."

Buyer interest and low supply reactivate a seller's market

Between the second and fourth guarters of 2022, the percentage of agents who said it was a buyer's market increased from 1% to 24%, according to HomeLight's previous surveys. However, two factors are rekindling seller's market conditions in Q1: a lack of inventory and the decision from some buyers to start searching for a house again.

"The first weeks of 2023 started as a buyer's market," shares survey participant Glen Henderson, a HomeLight Elite agent in San Diego. "The market quickly shifted to more of a seller's market as rates came down, and buyers re-entered the market."

In our most recent survey, only 13% of agents reported a buyer's market. 35% of agents describe their market as balanced, similar to the 32% who saw a balanced market in Q4.

"Buyers are definitely out looking," says survey participant Khani Zulu, a top real estate agent in Austin, Texas. "Many are in an exploratory phase and in a 'wait and see' mentality. However, they are more serious than they were at the end of 2022."

Low inventory remains a major obstacle for buyers hoping to make a purchase this spring, as sellers who want to preserve their low interest rate mortgages decline to list. As such, fewer agents are seeing housing inventories increase. Since the third quarter of 2022, the percentage of agents who say inventory is on the rise in their market declined from 72% to 29%.

Buyer interest and low supply reactivate a seller's market

While an understandable wariness among buyers remains, our survey shows that many buyers have absorbed the reality of higher interest rates while looking to keep housing costs low by purchasing more affordable homes.



"The shock factor of the interest rates in the 6% range has settled and the buyers we have are at peace with the rates, although they may not like it," reports survey participant and top real estate agent Roy Machado of Sacramento, California. "Affordability is the biggest challenge, so offering solutions and options for buyers is huge in winning their business and trust."

While mid-priced housing markets, defined in our survey as markets with median home prices between \$250,000 and \$1 million, reflect national trends (where 46% of agents see a seller's market), competition among buyers remains strong in the nation's most affordable markets. 66% of agents in markets where the median home price is less than \$250,000 say theirs is a seller's market.

Even as the overall buyer pool gets acclimated to higher interest rates, first-time buyers especially are continuing to find the lack of inventory and high prices challenging.

"Buyers are getting used to the higher interest rates, and many have had to lower the price in their searches to be at a level of monthly payment they are comfortable with," comments survey participant Heather Herndon, a top real estate agent in Jackson, Michigan. "There is very little inventory available in a typical first-time buyer's price range. Coupled with higher rents, it will be a very strong seller's market as demand for affordable housing exceeds inventory."

Cash offers retain their appeal amid higher mortgage rates

Despite the decline in overall real estate activity, cash offers are persisting. Almost half (49%) of agents say that cash offers were flat in their market in Q1 2023 compared to the previous quarter. Other agents were nearly as likely to say that cash offers were on the rise in their market (20%) as those reporting a decline (24%).

As a percentage of overall transactions, cash offers have been on the rise. In Dec. 2022, cash offers accounted for 28% of sales, up from 23% a year earlier, NAR reports. Buyers with the means to pay cash are doing so to avoid higher mortgage rates while many buyers financing their purchase remain sidelined.

Northeast and Midwest sellers hold advantage, buyers edge ahead elsewhere

While real estate markets always vary at the local level,

the abnormally hot market of mid-2020 to mid-2022 saw conditions strongly favoring sellers across the nation. In early 2023, regional variations are giving buyers and sellers differing amounts of leverage, putting a premium on local knowledge.

"Pricing and local market knowledge are key," says survey participant Eden Jordan, a top real estate agent in Jacksonville, Florida. "Preparing a house for sale takes time and money. Educating the seller on how buyers think is a great angle. Coming out of a severe seller's market, clients' need to adjust their mindset."

In the Northeast and Midwest markets, 7 out of 10 agents described their markets as seller's markets. Agents in other areas were more likely to report a balanced market, including in the South Central region (41% balanced versus 32% seller's) and Mountain region (45% balanced versus 29% seller's).

| | Seller's market | Balanced market | Buyer's market |
|-----------------------|---------------------|---------------------|---------------------|
| National | 46% of agents agree | 32% of agents agree | 13% of agents agree |
| Pacific region | 29% of agents agree | 39% of agents agree | 19% of agents agree |
| South Central region | 32% of agents agree | 41% of agents agree | 17% of agents agree |
| Mountain region | 29% of agents agree | 45% of agents agree | 14% of agents agree |
| Midwest region | 70% of agents agree | 17% of agents agree | 7% of agents agree |
| Northeast region | 71% of agents agree | 21% of agents agree | 6% of agents agree |
| South Atlantic region | 41% of agents agree | 34% of agents agree | 14% of agents agree |

In the third quarter of 2022, 55% of agents predicted the regions which saw the hottest real estate markets during the pandemic would also be the first to cool down. The Southern regions of the country are a prime example — they were a popular destination when remote workers sought out a combination of affordability and nicer weather, but today these markets are more likely to swing in buyer's favor as the result of overheating in recent years.

Bidding wars make a timid comeback in places, decline overall

Before interest rates rose, bidding wars were either on the rise or at their peak in many markets. Then, in the second half of 2022, bidding wars experienced a sharp downturn.

But as buyers and sellers digest the new reality, 26% of agents report in Q1 2023 that bidding wars are again on the rise in their markets. This is in contrast to only 1% of agents surveyed at the end of 2022 who reported seeing a rise in bidding wars.

"Early 2023 is starting out very strong compared to late summer/fall 2022. Bidding wars are back and over asking prices are common. Inventory is at the lowest recorded level in our market," says survey participant Jim Geracie, a top real estate agent in Brookfield, Wisconsin.

Survey participant Annette Shelton, a top real estate agent in Chicago, adds: "My local market in early 2023 should bring more aggressive buyers who are relying on local expert agents to find the right home and avoid the multiple offer situations that they've experienced in the past few years."

Overall, 65% of agents report that bidding wars are on the decline in Q1, down from 83% in Q4.

Homes must be well-priced and in marketable condition to sell

Price reductions are becoming a little less common as the market picks up. At the start of 2023, 65% of agents reported an increase in price reductions in their market. down from 90% in Q4.

"Proper pricing is the key," to today's market, explains survey participant Joe Doher, a HomeLight Elite agent in Orlando. "It is also very important to put a good product to the market with deficiencies remedied prior to listing or addressed by offering a credit. We also

must use the best marketing tools and photography to get buyers physically into the home."

In Q4, 77% of agents said that contract contingencies were on the rise. As seller leverage returns, a smaller 53% of agents report a rise in contingencies in Q1 2023. Likewise, 40% of agents now report in Q1 that buyers are pushing back on inspection items, compared to 53% the previous quarter.



"Early 2023 has been categorized by very low inventory," comments survey participant Ben Strock, a HomeLight Elite agent in Santa Cruz, California. But sellers are having to judge the market accurately to avoid turning off newly sensitive and empowered buyers.

"The homes that are priced attractively in solid locations are garnering more interest than average, including getting multiple offers," Strock adds. "On the flip side, when a home is overpriced, the average days on market is rising and price reductions are far more common."

Seller's market due to low supply expected for spring 2023

Where the spring market is headed will depend heavily

on broader economic drivers such as inflation and employment, which will shape the trajectory of mortgage rates and buyer demand.

Should inflation recede and interest rates eventually fall again:

- 56% of agents predict we'll see a strengthened seller's market (17% of agents say it will be a red-hot market)
- 32% of agents predict balanced market conditions
- 11% of agents predict a market that favors buyers

When asked whether they expected their local market to rebound or regress this spring, 74% believe that their market will rebound, and only 9% say it will regress. This general optimism is true across U.S. regions, though agents in the South Central market are most bullish about a rebound (81%), while Midwestern agents are the least confident (69%).

Only time will tell exactly how long a strong job market and high inflation will persist. But what's known today is that buyers and sellers remain highly sensitive to home prices and interest rates.

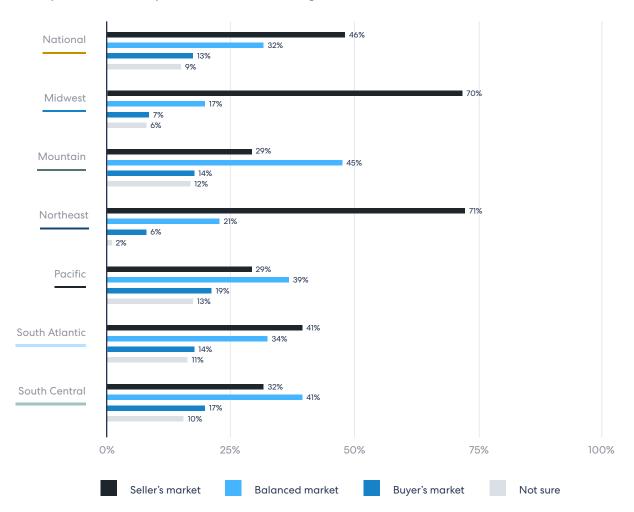
Survey participant Sandra Rathe, a HomeLight Elite agent in Weston, Florida, shares what's happening from her vantage point: "We are getting multiple offers on the most desirable homes while others are sitting if they are slightly overpriced. The buyers are very price sensitive and easily spooked into canceling. Inspection demands have increased tenfold compared to before the pandemic. If interest rates rise again, we anticipate buyer demand will fall."

Next, we'll look at how buyer and seller behavior has shifted in response to a market characterized by uncomfortably high mortgage rates, strong property values, and a shortage of affordable homes.

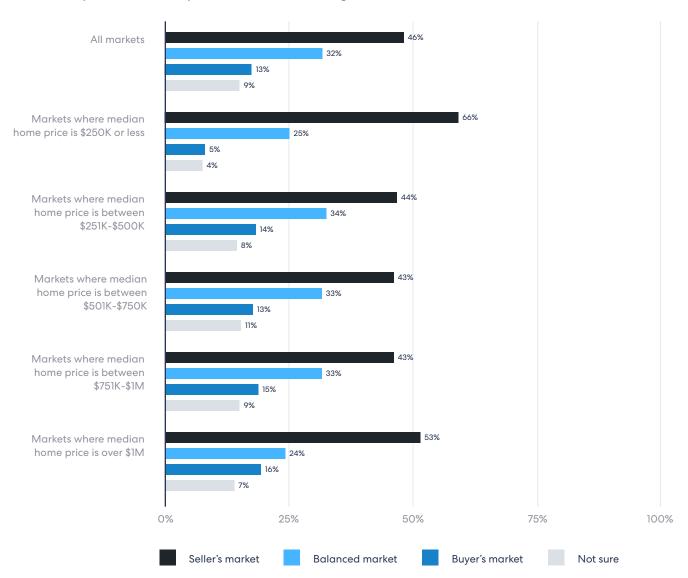
How are real estate agents describing **local housing market** conditions?



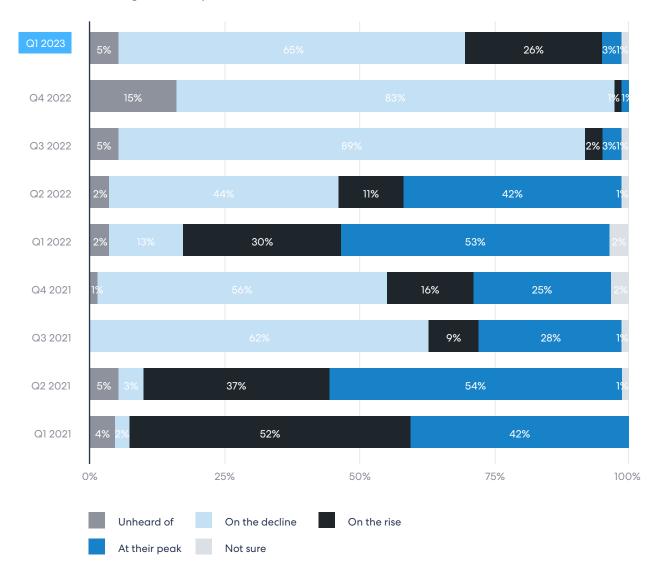
How would you characterize your current local housing market conditions?



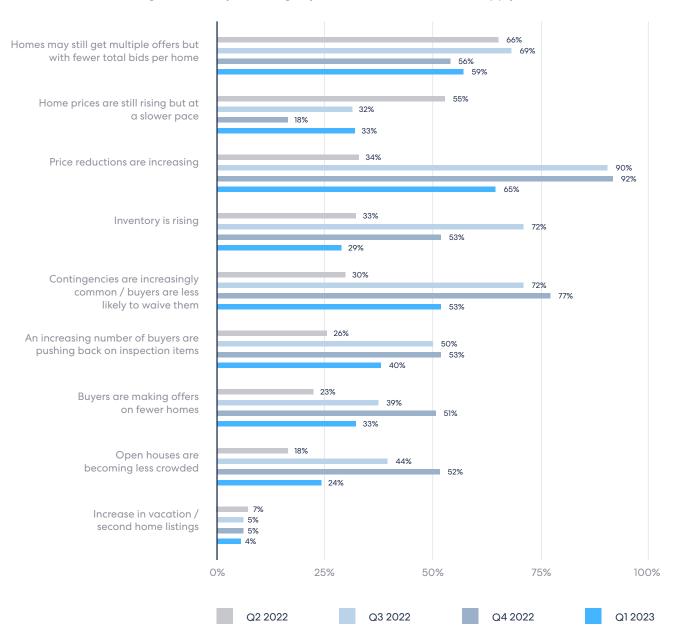
How would you characterize your current local housing market conditions?



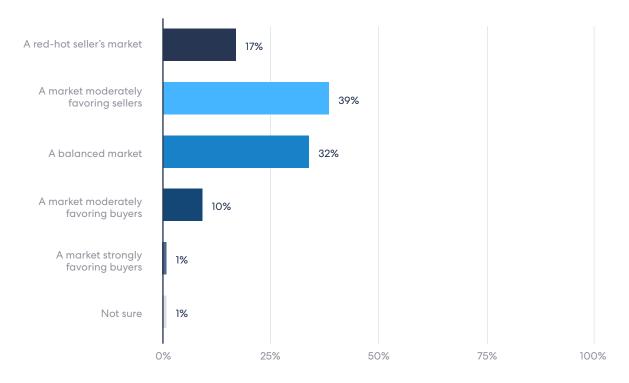
Bidding wars in my market are:



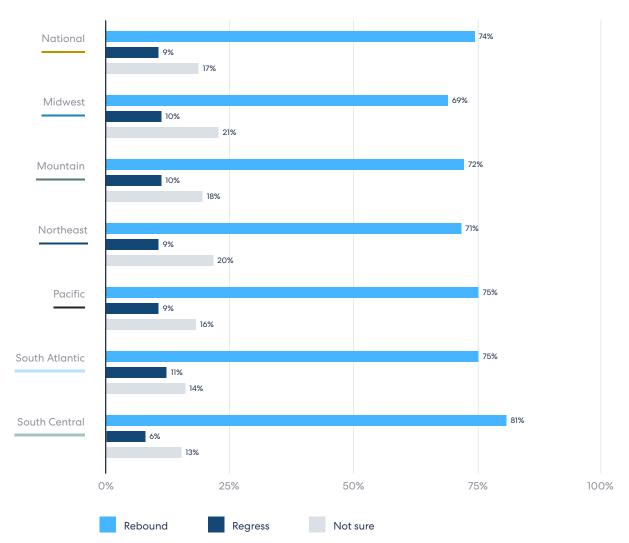
Which of the following trends are you seeing in your market? Check all that apply.



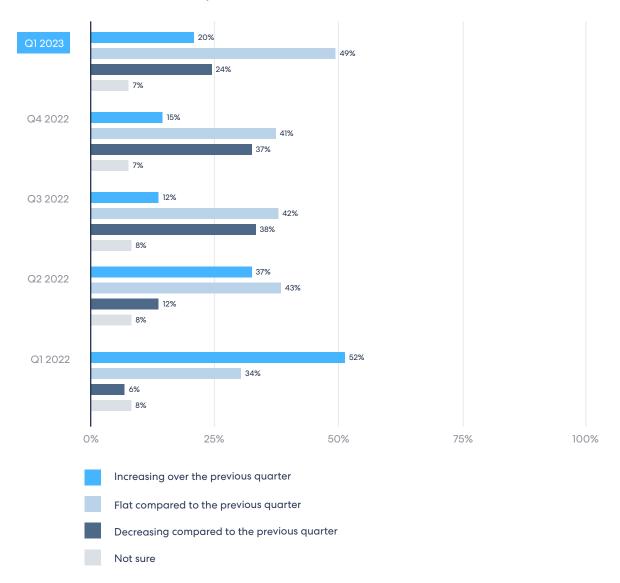
As **inflation recedes and interest rates** eventually follow, I expect conditions in my area will be:



I expect my local market will ______ this **spring.**



The number of **cash offers** in my market is:



Buyers get creative, while sellers lack confidence



Interest rates spooked buyers in late 2022, but many are now forging ahead while asking for concessions

With higher mortgage rates curbing new listings, a low supply of homes is enabling sellers to retain an advantageous position in today's housing market. But in contrast to the homebuying frenzy of recent years, buyers are also taking a more measured approach and showing sensitivity to home affordability and condition.

In this chapter, we examine how buyers and sellers are adopting new strategies to achieve their goals, often requiring both parties to meet in the middle to strike a deal.

Economic uncertainty depresses seller confidence

Although a seller's market endures in many locations, broader economic uncertainty and not knowing where interest rates will land continues to dampen seller confidence. After a turbulent end to 2022 — when inventory was higher and there were fewer buyers to attract — here is where agents say seller confidence stands in Q1 2023:

- 51% of agents report that sellers are feeling less confident in their ability to sell quickly and for a decent price compared to Q4
- 30% of agents say seller confidence is unchanged from Q4
- 19% of agents say sellers are feeling more confident than Q4

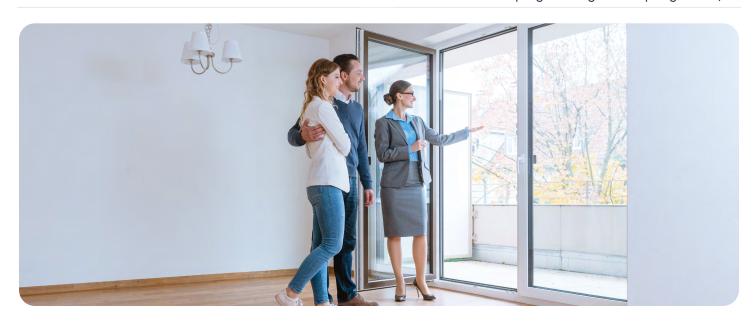
Agents report that sellers, in addition to buyers, have been affected by interest rate volatility over the past few months.

"Every time the Fed raises rates, everything stops," comments survey participant Dana Dillinger, a top real estate agent in Manchester, Tennessee. "Buyers are afraid to buy, and sellers are concerned about selling, worried that they will not be able to afford a new mortgage at a higher interest rate."

"We had a very slow start to the year," adds survey participant Shawn Maxey, a HomeLight Elite agent in Tacoma, Washington. "Interest rates improved some in late January and early February, and activity was much higher. The rates by mid-February worsened, and although activity is still much better than it was in the beginning of the year, things slowed down a little at the end of the month. But this 'roller coaster' recovery is still gaining a little ground each time."



Complicating matters is the recent collapse of Silicon Valley Bank and the consequences for the financial system. According to reporting from the New York Times, the bank held a large number of bonds purchased when interest rates were low. As rates rose, the bank sought to unload them, setting off a classic bank run as depositors worried about the



bank's solvency. The events could impact the Fed's thinking on interest rates, even as inflation, though cooling, remains a concern.

Memories of the neighbor who sold during the market peak may also be a factor keeping sellers on the sidelines. But, agents say, pricing and preparation are still the key to maximizing a client's home sale.

"Price the house correctly, and it will sell quickly even during this market," advises survey participant Denise Madan, a top real estate agent in Miami. "If you list even a little lower than market value, you can create a bidding war and potentially get what you wanted in the first place."

Although sellers may no longer dominate negotiations, their situation isn't dire. The average days on market is currently a bearable 33 days, up from 19 in January 2022, according to the National Association of Realtors (NAR). For perspective, in 2011, the median home spent 96 days on market.

Sellers have also, for the most part, held onto their equity. Although home values have declined from their mid-2022 highs, the median price of an existing home sold in January 2023 was \$359,000, compared to around \$250,000 in January 2019.

Certainly, the back-and-forth feeling generated by conflicting news about the economy is having an effect, even if the overall direction gives cause for optimism.

Sellers concessions rise from the previous quarter

Agents report that many of their sellers are in a holding pattern. 57% say sellers are taking a "wait and see" approach to the 2023 market, while 30% say sellers are relisting their homes, and only 6% say sellers are abandoning their plans to sell.

However, to get a house sold, a larger portion of sellers are offering concessions to close the deal. (A seller concession was defined in our survey as a seller credit for repairs, closing costs, or a rate buydown and excluded price reductions.)

Agents estimate that 42% of their transactions (list or buy side) included a concession in Q1 2023, up from 34% in Q4. The biggest jump was in the South Central region, where agents report that the percentage of transactions with a seller concession rose from 37% in Q4 to 50% in Q1.

"The market picked up in late January," says survey

participant Gina Candelario, a top real estate agent in San Antonio. "Sellers are calling to list, and some are receiving multiple offers but negotiating repairs. Buyers won't take homes as-is even if there is a back-up offer."

"I'm preparing sellers on potentially providing closing cost assistance for buyers and recommending a pre-listing home inspection to get any repairs out of the way, and working on negotiations for any offers," adds survey participant Rachael Podruchny, a top agent in Norfolk, Virginia.

During the height of the pandemic housing boom, homebuyers were known to offer off-the-wall incentives to win bidding wars (such as concert tickets, paid vacations, and even a year of free frozen yogurt). Today, the power among buyers and sellers is more split. According to our survey:

- 32% of agents report seeing sellers offer to include appliances
- 26% report seeing sellers include furniture
- 17% have seen sellers include amenities such as hot tubs, fire pits, playground, or trampolines
- 15% report televisions or other electronics being included in a home sale
- 8% report sellers offering a decorating allowance

"I am asking sellers to give money incentives to buy down points, put in new appliances such as a refrigerator or washer and dryer, to ensure buyers don't need anything when they move in," adds survey participant Irene Mwathi, a top real estate agent in Austin, Texas. "It's the little things that make a difference. Sellers might also update the kitchen and bathrooms, install new flooring throughout the home, new carpets in bedrooms, or new lighting fixtures in the bathrooms."

Competition in affordable markets hurts buyer morale

While higher interest rates have sidelined some would-be homebuyers, the downward movement of rates from their fall 2022 peak has brought some buyers back into the market.

- 36% of agents say that buyers are feeling more confident about entering the market today versus late 2022, compared to only 17% who say the same for sellers
- 24% say buyer confidence levels remain unchanged from late 2022
- 39% say buyers are feeling less confident today



Buyers in the most affordable markets are feeling the least confident. In markets where the median home value is less than \$250.000:

- 44% of agents describe buyers as feeling less confident today compared to late 2022
- 29% of agents say they're feeling feel more confident
- 72% of agents located in lower-priced markets report that buyers in their area are taking a "wait and see" approach

Among all markets, 61% of agents say buyers are putting plans on hold and seeing how conditions play out, 35% say buyers are re-entering the market, and only 2% believe buyers are abandoning their plans to buy.

Buyers compensate for higher rates

Agents report that the top five strategies buyers are using to afford a home include:

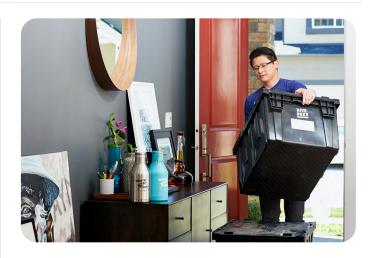
- Requesting a mortgage rate buydown from the seller (49% of agents are seeing this trend)
- Moving a longer distance (49%)
- Buying smaller homes (48%)
- Using programs such as down payment assistance (46%)
- Buying older or fixer-upper homes (46%)

However, buyer tactics vary depending on the market's price point. In markets where median home values fall between \$500,000 and \$750,000, 60% of agents report buyers using rate buydowns, compared to 37% of agents in markets where home prices exceed \$1 million, and 27% in markets where the median home value is less than \$250,000.

"By understanding the buyer's motivation and financial capacity, we are able to provide options in addressing affordability," says survey participant Roy Machado, a top real estate agent in Sacramento. "Requesting a closing costs credit as a rate buydown helps get us the winning bid while netting the seller a higher price. Having a strategy for buyers in the short term and long term is important so they can make educated decisions that work for them."

46% of agents say buyers in their market are taking advantage of programs such as down payment assistance. In markets where the median home value is \$500,000 or less, over half of agents we surveyed say buyers are using these programs.

"Connecticut offers a program through the Connecticut Housing Finance Authority that will give a first-time homebuyer up to \$50,000 for downpayment and closing cost assistance that is forgiven over 10 years with no payments or interest," says survey participant John Pizzi, a top real estate agent in Norwich, Connecticut. This program has worked well for my clients."

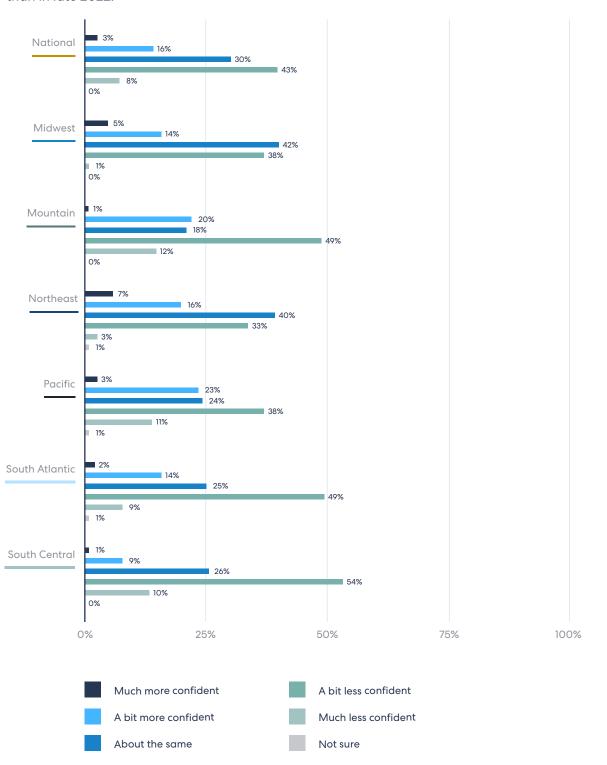


Finally, some buyers are picking up and relocating to more affordable areas, a strategy that's most commonly seen in mid-priced markets. While only 35% of agents in markets with a median home value of \$250,000 or less say that buyers are moving longer distances in search of affordability, 61% of agents in the \$500,000-\$750,000 market tier say buyers are moving to more affordable locations.

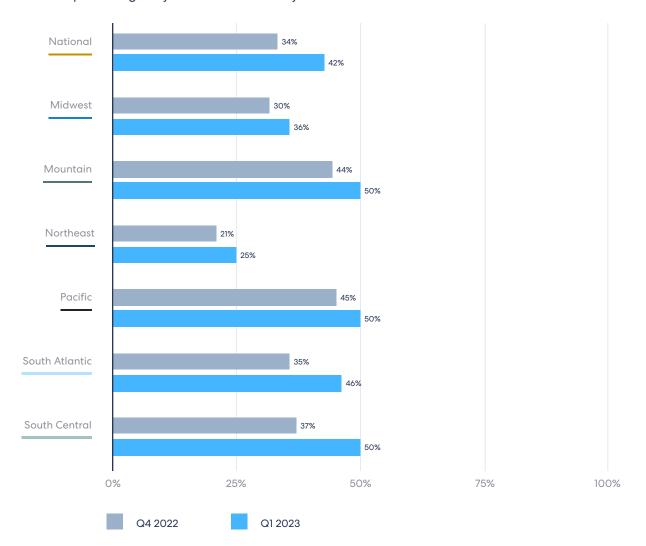
Certain strategies were more common among buyers in some regions compared to others. For example, 79% of agents in the Mountain region say buyers are requesting mortgage rate buydowns from sellers, compared to 18% of agents in the Northeast reporting this. 28% of agents in the Pacific region, where accessory dwelling units have seen particular uptake, say that buyers are pursuing multigenerational living to afford a home. In the Northeast, 48% of agents say that buyers are seeking out older or fixer-upper homes.

Next, we'll dive into how top real estate agents are making a difference for their clients with standout listings, skilled negotiation tactics, and creative solutions to overcome affordability obstacles.

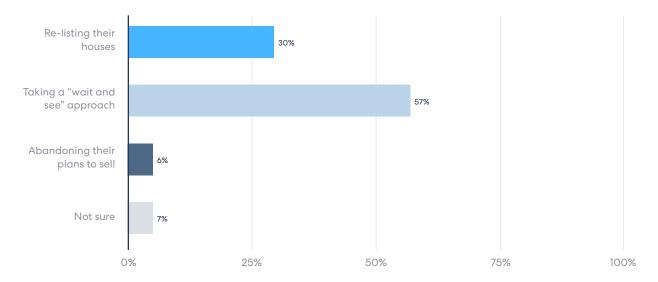
Sellers in my market are more/less confident about their ability to sell quickly and for a good price than in late 2022:



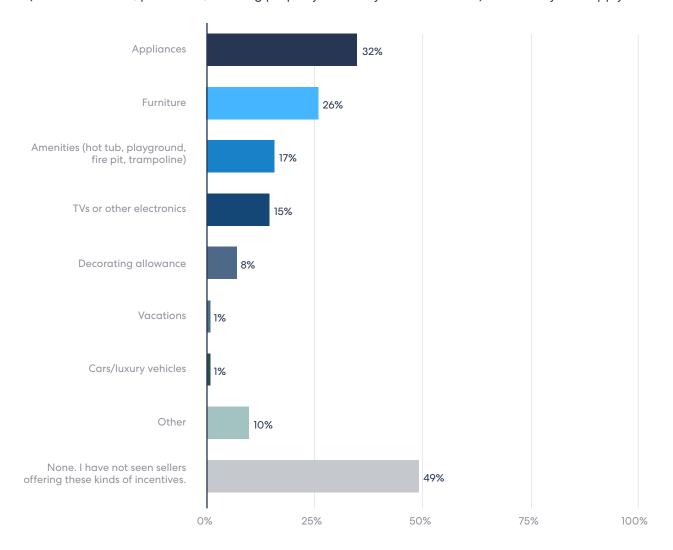
What percentage of your transactions (list or buy side) do you estimate involved a seller concession (meaning a seller credit for repairs, closing costs or rate buy down — and excluding price reductions) in ${\bf Q4}$ 2022 vs. what percentage of your transactions do you estimate will involve a seller concession in Q1 2023?



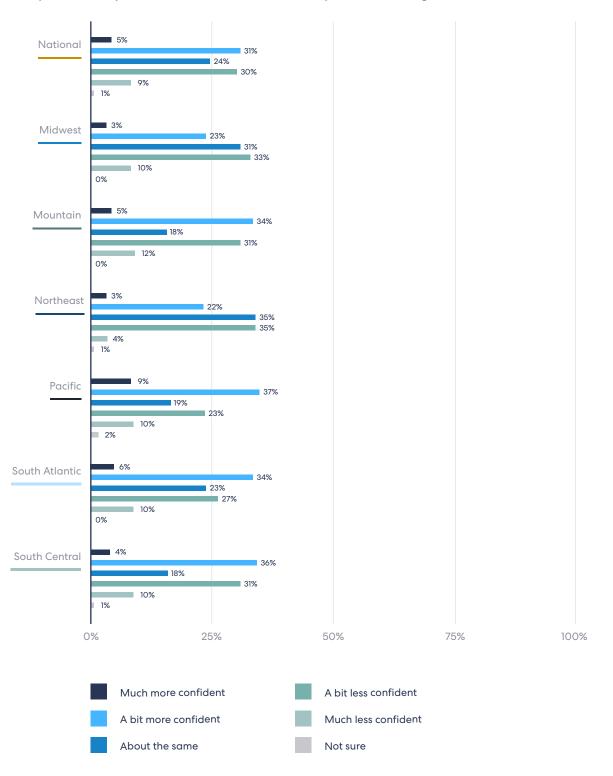
Sellers in my market who put their **plans on pause in 2022** are now:



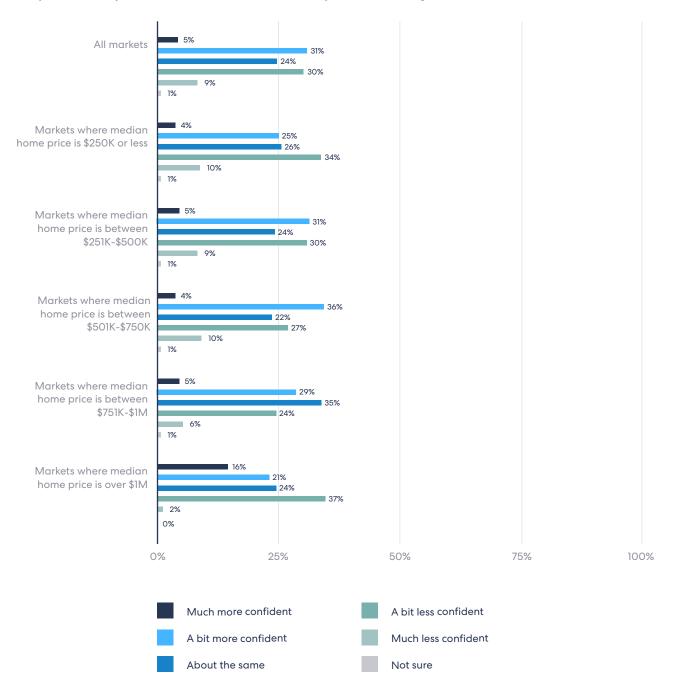
Before interest rates rose, we heard about buyers offering out-of-the-box incentives (free frozen yogurt, concert tickets) to buy a home. With the market shifting, have you seen sellers throw in any unique incentives (such as furniture, pool table, covering property taxes beyond time of sale)? Select any that apply.



In my market, buyers are more/less confident today about entering the market than in late 2022:

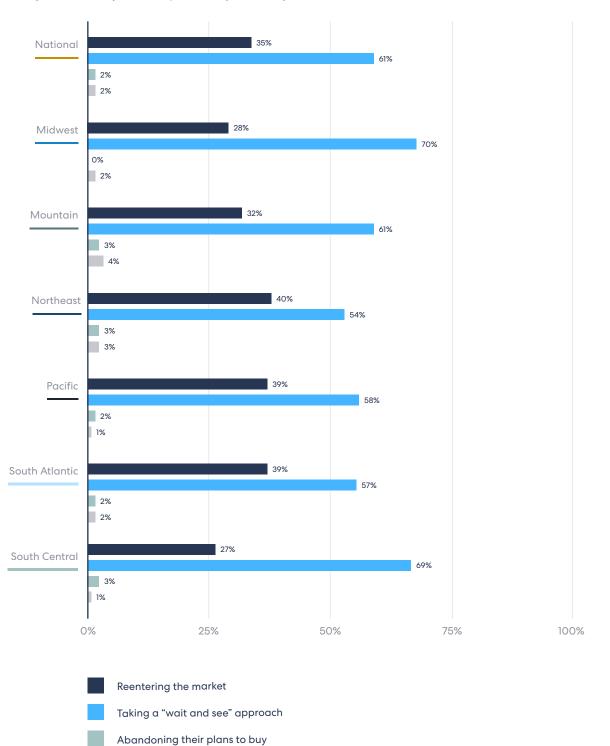


In my market, buyers are more/less confident today about entering the market than in late 2022:

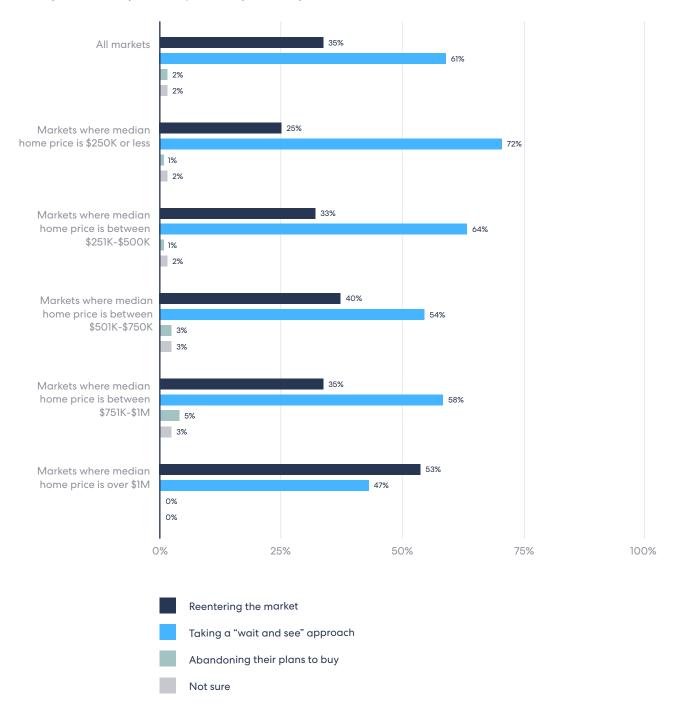


In my market, buyers who put their **plans on pause in 2022** are now:

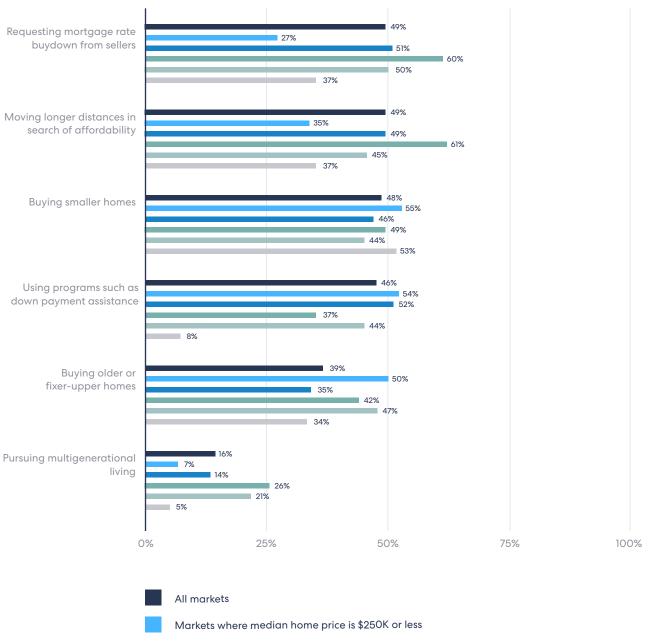
Not sure

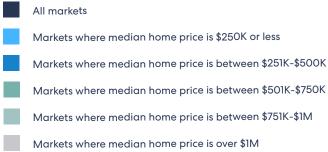


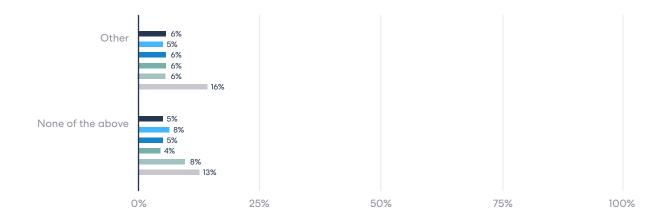
In my market, buyers who put their **plans on pause in 2022** are now:

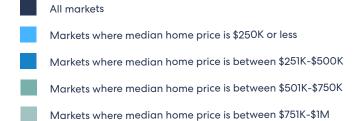


To afford a home in today's market, buyers in my area are increasingly:



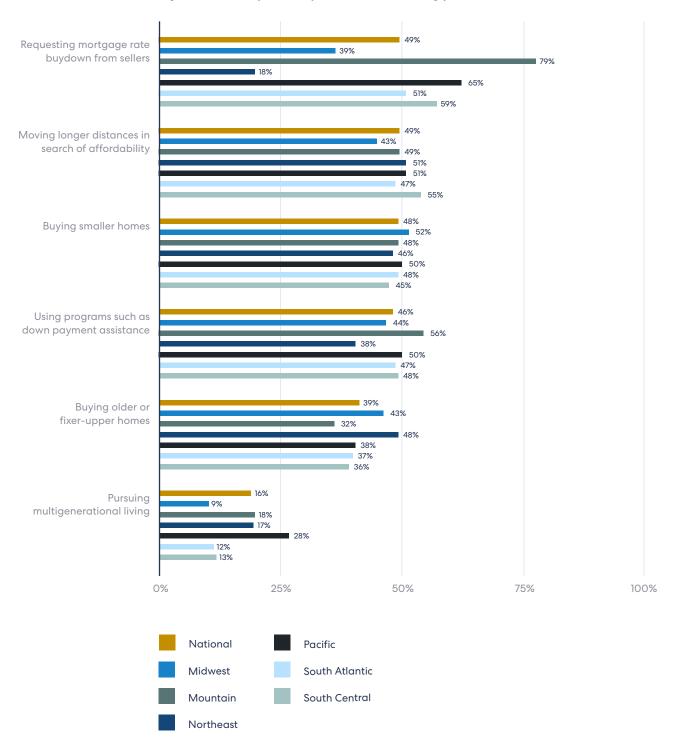




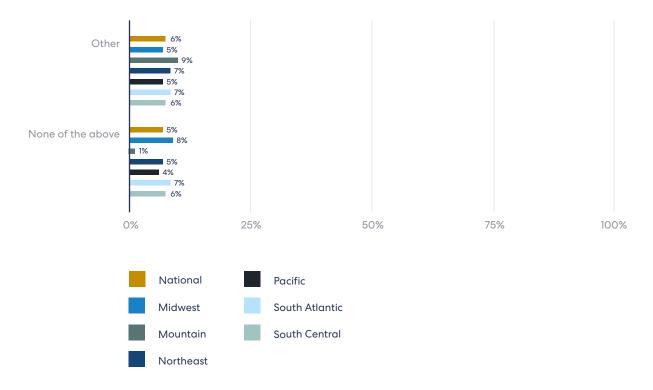


Markets where median home price is over \$1M

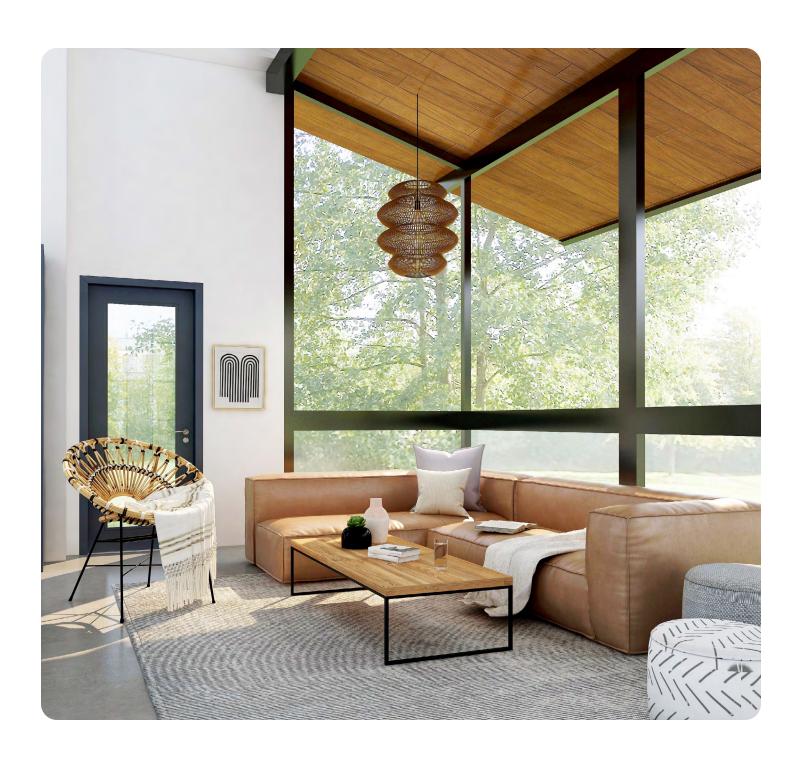
To afford a home in today's market, buyers in my area are increasingly:



To **afford a home in today's market**, buyers in my area are increasingly:



Top agents stand out in a tough market



Agents increase their marketing spend by 15% and go all-out to craft compelling offers

In a rocky housing market with challenges on both sides, buyers and sellers are leaning heavily on real estate agents for their opinion. Depending on the location, price point, and condition of the home, agents are advising sellers on how to update their properties to be more marketable (without overspending) and adding special items to offer letters for homes that remain in high demand.

Speaking to her approach in a low inventory market, survey participant Sandra Rathe, a HomeLight Elite agent in Weston, Florida, shares: "We are helping our buyers get creative in their offers by asking the listing agent what might be important to the seller in their sale. If the seller needs a post occupancy, then we try to accommodate that. If the seller wants a fast closing, we try to accommodate that."

Next, we take a closer look at the tactics being used to secure offers on homes. Our survey sheds light on how much agents are spending on marketing, why souped up listings have become the norm, and the new tools agents are implementing to increase the visibility of their listings.

Use of social media, video, and drone increases among agents, but don't discount traditional showings

In mid-2022, the housing market began to shift in response to higher mortgage interest rates, but many sellers were slow to adapt. The swift change required agents to re-educate sellers on home-selling 101, including basic preparations such as decluttering, painting, and fixing up the house before listing.

"Top agents are making sure that their home sellers are aware of the current market conditions and selling trends," explains survey participant Amie Bozeman, a

top real estate agent in Cumming, Georgia. "In order for a home seller to sell quickly and for top pricing, they must prepare the home to compete with other home sellers within their market."



Lower buyer interest also means that agents are promoting their listings more heavily. According to our survey, 81% of agents report leaning into social media as a marketing strategy. 75% of agents agree that professional photography and staging have become more important. Drone footage and listing videos have also increased in importance, according to nearly 65% of surveyed agents.

"I let sellers know that I am on their team to sell the home and that there are three items we control: price, condition, and marketing," says survey participant Mikki Ramey, a top real estate agent in Charleston, South Carolina. "Marketing is my main responsibility. Our team will list on the MLS, post on social media and YouTube, and run ads for our listings. They are always professionally photographed and have videos, and we use drone videos for properties that have special amenity features, such as acreage or waterfront properties."

Some agents are adopting emerging tools like artificial intelligence (AI): "We have a strong pre-marketing program to create urgency around our listings when showings begin," shares survey participant Ron Wexler, a top real estate agent in Orland Park, Illinois. "We have started using a strong Al-backed lead follow-up system to keep our buyer leads engaged, and it helps us drive more traffic to our sellers' homes."

Although digital tools are crucial in promoting a listing - today, 95% of homebuyers use online tools in the home search process, according to the National Association of Realtors — so, too, are traditional marketing methods. 74% of agents surveyed are leaning into open houses and 65% into in-person showings as strategies to attract buyers.

"Sellers need to acknowledge that the market is shifting, making sure the home is show-ready — staging, cleaning, packing, and painting — to capture buyers on the first show," advises survey participant Linda Gardiner, a top real estate agent in Bangor, Maine. "If a house is priced correctly and shows well, we are still seeing multiple offers, often over asking price."

Per-listing marketing spend rises, but that's just one part of the equation

Helping sellers in today's market requires a full suite

of tactics to prepare and market homes. When asked about their marketing spend on a single listing in the first six months of 2022 versus the first six months of 2023, agents expect to increase their marketing outlays by 15%, from an average of \$870 to \$1,000.

As agents note above, it's often the quality of the marketing that makes a difference. Dollars spent go much further if you also have high-quality photos of a well-prepped home to sell — along with an effective strategy for spending that marketing budget.

Agents should consider "polling the sold homes in their area and seeing exactly what they sold for — and what they gave as far as closing costs, price reductions, home warranty, and so on," recommends survey participant Keith Jones, a HomeLight Elite agent in Jacksonville, Florida. "We research that, match it with the seller's goals, and create a stand-out marketing plan together."

Agents go off-market to find homes for buyers, help to remove contingencies

In Chapter 2, we examined how buyers are adjusting their behaviors in light of the current high-interest-rate, low-inventory environment. But agents are also playing an essential role in their success.



To help clients reduce their costs, 75% of agents report educating clients on rate buydowns. 51% say they've helped buyers with creative financing solutions or other means to remove the home sale contingency (such as HomeLight's Buy Before You Sell program). 7% report facilitating rent-to-own opportunities.

In real estate, it can also be about who your agent knows. Several agents emphasized the importance of an agent's network, especially when the market is still a challenge for buyers.

"Top agents are leveraging their networks to take advantage of previous agent-to-agent relationships in order to find inventory and to help negotiate the best deals for their clients," adds survey participant Khani Zulu, a top agent in Austin, Texas.

58% of agents said they're reaching out to homeowners who recently took their home off the market to help increase their buyers' options. 30% of agents report deepening their relationships with builders in the area as a way to help buyers.

"We're cold calling neighborhoods our buyers are interested in to see if we can find them a property that they can purchase off market," says Shelby Buehler, a top real estate agent in Dallas.

"Agents must market to other agents and across all media channels to get maximum exposure for their sellers and have the listing stand out," adds survey participant Jaime Blikre, a top agent in East Valley, Arizona.



Negotiation and local knowledge smooth out wrinkles for buyers and sellers

To succeed over the long run, real estate agents need the dexterity to adapt to rapidly changing market conditions. Here's what top agents say are the most important skills in the 2023 market:

Negotiation: 85%

Local knowledge: 84%

Marketing: 80%

Pricing: 72%

Assembling compelling offers: 59%

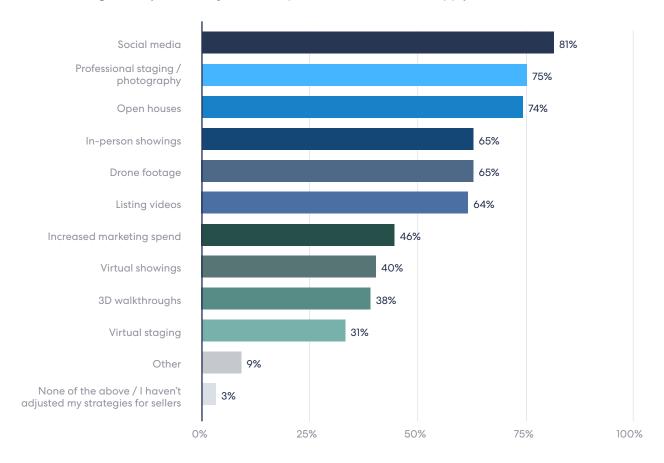
Leveraging professional networks: 58%

Strong digital presence: 56%

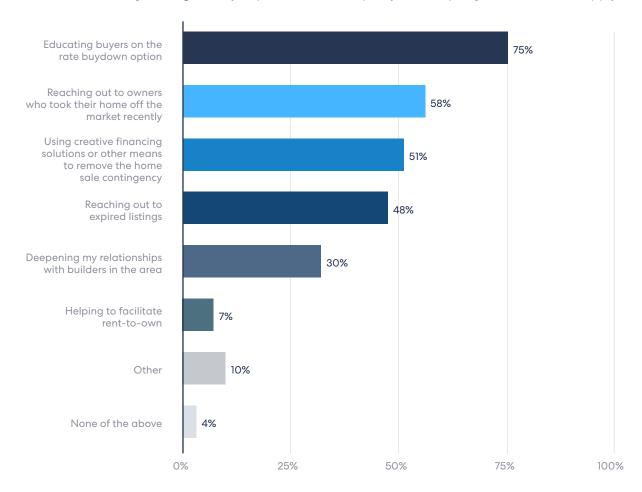
Staging: 40%

To help buyers and sellers succeed, resourceful agents will put all these skills to work in harmony. "All out servicing!" emphasizes survey participant, Justin Tye, a HomeLight Elite agent in Orange and Riverside counties in California. "An A-Z approach that focuses on solution-based teams and systems to make the market changes seem easy for clients. Tailor an individual plan that has layered benefits and constant evolution, then implement so that clients can protect and gain equity, value and utility."

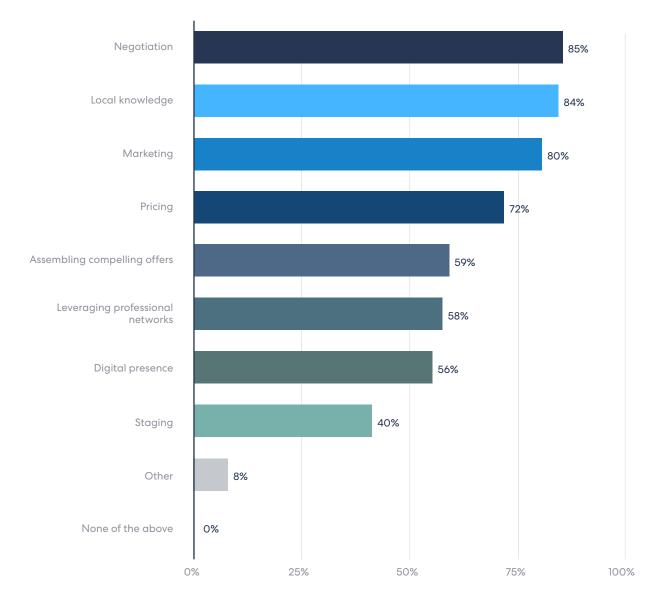
What **strategies** are you leaning into to help sellers? Check all that apply.



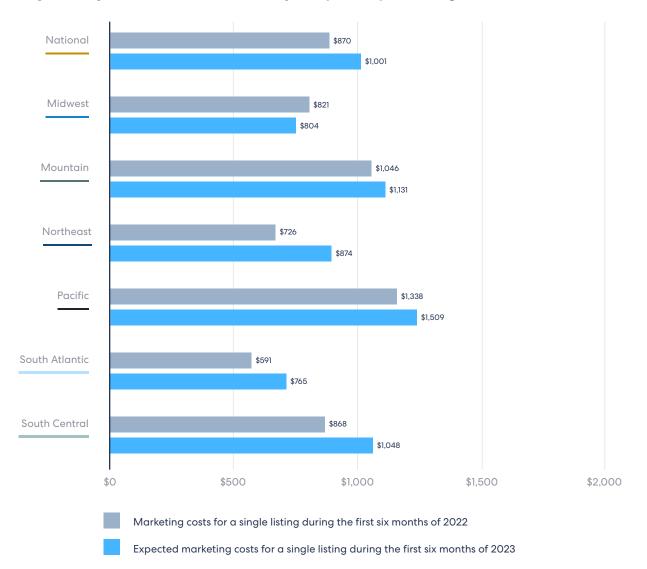
Which of the following strategies do you plan to use to help buyers this spring? (Select all that apply.)



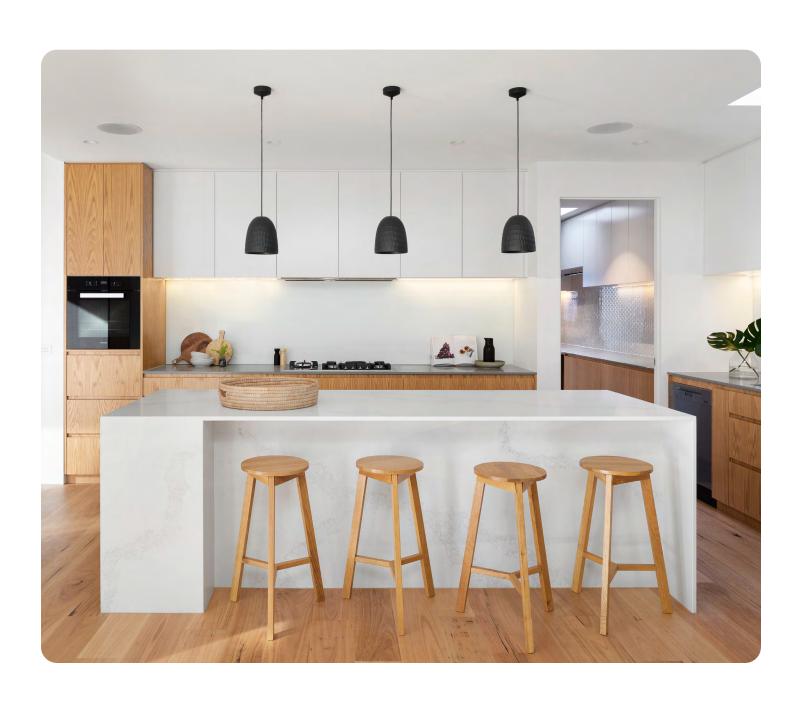
In a challenging market, top agents particularly distinguish themselves from inexperienced agents in (select any that apply):



How much money did you spend on average to market a single listing during the first six months of 2022 (excluding brokerage resources) vs. how much do you expect to spend during the first six months of 2023?



In a cautious market, home prep and renovations tip the scales



Agents estimate sellers can add over \$40k in

value with a mid-range kitchen remodel, bathroom updates, and fresh landscaping

Compared to peak pandemic days when people went crazy souping up their home offices and backyards in lieu of concerts and vacations, growth in home remodeling spending has recently started to cool.

However, even in uncertain economic conditions, Americans are expected to spend more on home renovations and repairs this year than they did in 2022. According to the Harvard University's Joint Center for Housing Studies, the market size for home projects is projected to reach \$485 billion in 2023, up from \$472 billion last year and \$328 billion in 2019.

In HomeLight's fourth quarter survey, 62% of agents predicted that homeowners would delay selling by renovating instead — a trend that is contributing to low inventory. 24% of agents predicted that owners would build additions to their homes in order to avoid selling, even as 29% saw inflation as a cost barrier to renovation projects.

Light updates help to attract choosy buyers

As the allure of investing in and improving their homes endures for non-sellers, those looking to list their homes may also find it necessary to make light updates, particularly to the "money rooms" (kitchens and baths) and home exterior. As any agent will tell you, curb appeal is everything in real estate.

"If it's not compelling, it's not selling," says survey participant Marni Jimenez, a top real estate agent in Riverside, California speaking to the realities of today's housing market.

Buyers intent on getting a good deal for their money are giving extra scrutiny to a home's condition.

"It has been very flat and difficult," adds survey participant Adrianna Derrick, a top real estate agent in Myrtle Beach, South Carolina. "It is taking two to three offers to get closed. Buyers are walking over the littlest of things that wouldn't have mattered a year ago."



Whether someone plans to list their home now or down the road, here's how much value these common renovations projects can add, according to our survey results:

- Mid-range kitchen remodel: Agents estimate
 that a mid-range kitchen remodel adds
 \$22,153 in value. According to HomeAdvisor,
 the average cost of a kitchen remodel is
 \$26,218, so homeowners can expect to
 recoup approximately 85% of their spend.
- Mid-range bath remodel: Agents estimate
 that a mid-range bathroom remodel adds
 \$11,063 in value. According to HomeAdvisor,
 the average cost of a bathroom remodel is
 \$11,320, so homeowners can expect to recoup
 approximately 98% of their spend.

Landscaping upgrade: Agents estimate that a landscaping upgrade adds \$7,312 in value. According to HomeAdvisor, the average cost of a landscaping upgrade is \$3,455, so homeowners can expect to yield a 112% ROI on this project.

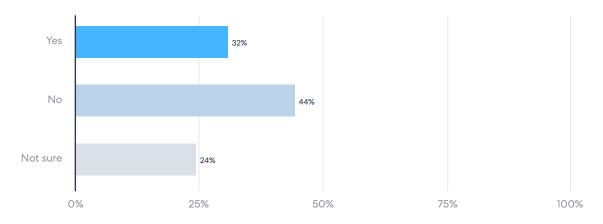
The costs recouped on these common home remodeling projects can vary widely depending on the location of the property, amount spent, and selections made on materials and design. Agents also caution homeowners against going overboard and spending too much. While most agents are seeing people in their area make smart remodeling decisions, 16% say homeowners in their market are over-renovating, which can negatively impact their home value.

Older homes and fixer-uppers remain popular (if well-prepared)

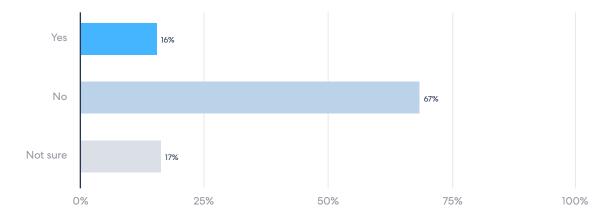
39% of agents say that to afford a house, buyers are increasingly turning to older or fixer-upper homes in their home search. However, giving these properties some TLC in advance of listing (while being transparent about their issues and how it's reflected in the pricing) can help make buyers feel secure in making an offer.

"We are getting all inspections done prior to listing - getting anything major addressed, cleaned up, or replacing worn flooring and paint — basically getting the home in the best condition possible and disclosing everything possible up front," shares survey participant Carla Ferrante, a top real estate agent in Placerville, California. "Buyers need to feel confident that they are getting a good home and know what to offer before finding out about any repairs or major fixes."

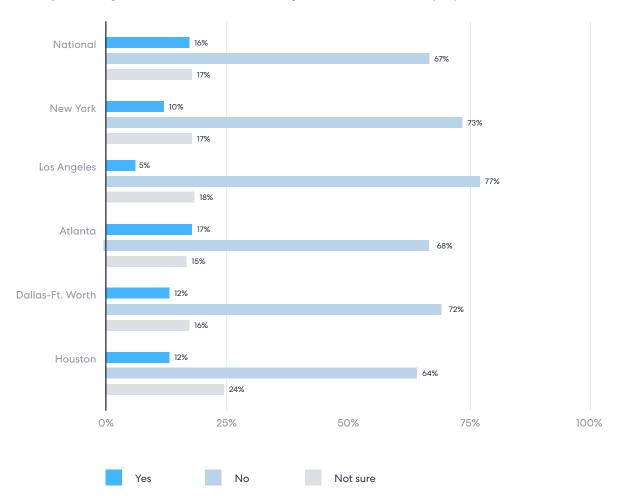
Are you seeing a sharp increase in **renovations** from people who want to avoid selling?



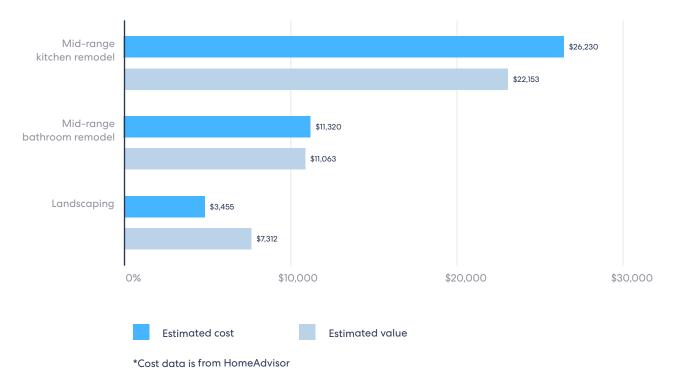
Are you seeing homeowners unintentionally 'over-renovate' their properties for the area to avoid selling?



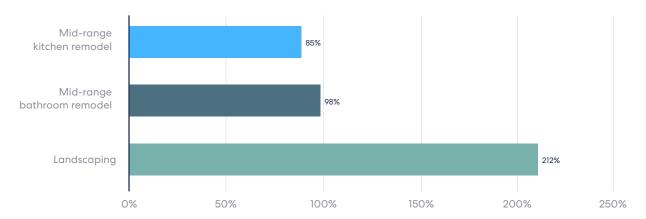
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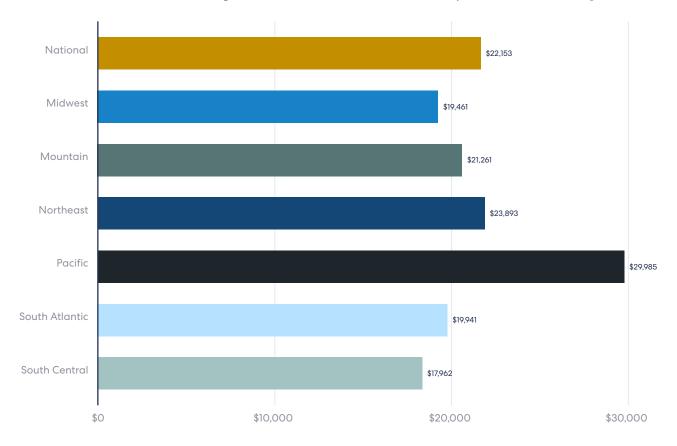
Estimated cost vs. estimated value of home renovation projects



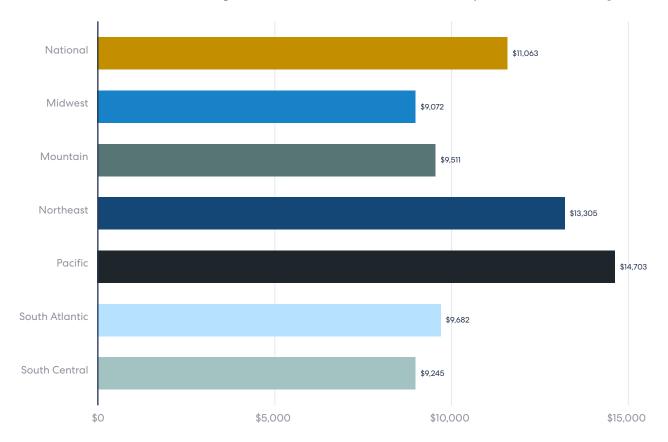
$\ensuremath{\mathbf{\%}}$ of costs recouped for home renovation projects



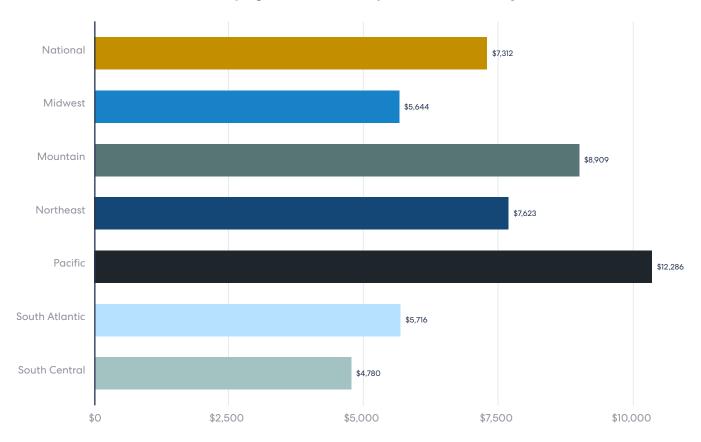
How much value does a mid-range kitchen remodel add to a house in your market on average?



How much value does a mid-range bathroom remodel add to a house in your market on average?



How much value does new landscaping add to a house in your market on average?



A Special Thanks to HomeLight Elite **Agents Who Participated In Our Survey**

Here, in alphabetical order by first name, we recognize HomeLight Elite agents who took the time to participate and share their expertise for this survey. Members of HomeLight Elite represent the top 1% of agents nationwide and receive access to HomeLight's game-changing financial products including Buy Before You Sell and Cash Offer, among other benefits. We'd like to give the following Elite agents a special thanks for their help:



Allison Hunter

Premier Sotheby's International Realty (Orlando, FL)

- 25 Years of Experience
- 267 Transactions
- 212 Single-family homes sold



Angela Fox

Madison & Company Properties (Denver)

- 18 Years of Experience
- Works with over 67% more single-family homes than the average area agent
- Sells 94 more condos than the average area agent



Ben Strock

eXp Realty of California, Inc. (Santa Cruz, CA)

- 22 Years of Experience
- 1.124 Transactions
- Works with over 70 more townhomes than the average area agent



Gabby Taylor

RE/MAX Advantage (Redlands, CA)

- 20 Years of Experience
- Works with over 68% more single-family homes than the average area agent
- 402 Transactions



Glen Henderson

Premier Homes, a division of Big Block Realty, Inc. (San Diego)

- 20 Years of Experience
- 1,976 Transactions
- Sells 613 more condos than the average area agent



Jennifer and Andrew Oldham

Compass (San Francisco Bay Area)

- 22 Years of Experience
- Works with over 70% more single-family homes than the average area agent
- Sells 85 more condos than the average area agent



Joe Doher

Berkshire Hathaway HomeServices Results Realty (Orlando, FL)

- 30 Years of Experience
- Works with over 69% more single-family homes than the average area agent
- Sells homes more than 50% quicker than the average area agent



Justin Tye

Active Realty (Orange and Riverside Counties, CA)

- 21 Years of Experience
- 4,587 Transactions
- Sells 780 more condos than the average area agent



Keith Jones

Public Services Realty (Jacksonville, FL)

- 8 Years of Experience
- 192 Transactions
- 173 Single-family homes sold



Lana Erickson

eXp Realty, LLC (Chicagoland)

- 21 Years of Experience
- 83 Transactions
- 63 Single-family homes sold



Lisa Wolf

Keller Williams North Shore West (Naperville and Gurnee, IL)

- 15 Years of Experience
- 1,929 Transactions
- Works with over 66% more single-family homes than the average area agent



Robert Hryniewich

RE/MAX Masters Millennium (Denver)

- 19 Years of Experience
- Works with over 82% more single-family homes than the average area agent
- Sells 87 more condos than the average area agent



Sandra Rathe

Keller Williams Legacy (Weston, FL)

- 14 Years of Experience
- 2,438 Transactions
- Works with over 71% more single-family homes than the average area agent



Shawn Maxey

Keller Williams (Tacoma, WA)

- 21 Years of Experience
- 1,942 Transactions
- Works with over 67% more single-family homes than the average area agent



Valerie Caro

Flagstaff Top Producers Real Estate (Flagstaff, AZ)

- 37 Years of Experience
- Works with over 84% more single-family homes than the average area agent
- Sells 31 more condos than the average area agent

A Special Thanks to HomeLight Elite **Agents Who Participated In Our Survey**

Listed below, in alphabetical order, are the top real estate agents who participated in our survey and voluntarily offered to share their name to be included in the report. All of the real estate agents in our survey were identified by HomeLight as top performers in their market based on the same performance data HomeLight uses to identify top real estate agents for over a million homebuyers and sellers nationwide.

Agents listed below with a badge next to their name have been identified as performance superstars by an additional layer of metrics including transaction close rate, time to contract, and ratings from past clients. Participants who are not mentioned by name here chose to remain anonymous or didn't provide enough identifying information in our survey to be listed.

| Auron Peterson Durango, CO Amy Elliot Fielding Fredericksburg, VA Auron Roberts Los Angeles Amy Nelson Eugene, OR Abbe Novy San Antonio Andréa Elliott New Braunfels, TX Adam Hamdan Brooklyn and Staten Island, NY Andrea Swetland R San Francisco Adam Letterman Springfield, MO Andres Lozano Chicago Addel Hazim Katy, TX Andrew Alpern Syracuse, NY Adria Chamberlain Victor Valley, CA Andrew Urban Benicia, CA Adrianna Derrick Myrtle Beach, SC Angela Beard Reno, NV Augnes Seminara Holzberg Scarsdale, NY Angela Cvengros Marion, IL Albinara Holzberg Irvine, CA Ann Adams Chandler, AZ Albi DiRusso Charlotte, NC Ann Andrew Moriovia, CA Albi DiRusso Charlotte, NC Ann McKinney San Jose, CA Albi DiRusso Charlotte, RL Albiert Soto R Fullerton, CA Anna Terry Durham, NC Albiert Taye Brooklyn, NY Anne Bezio Corning, NY Alessandra Alvarez Providence, RI Anne Marie Ohly Breckenridge, CO Albiert Taye Brooklyn, NY Annette Shelton Chicago Albiert Soto Bhoth Houston and Katy, TX Anney Ortiz Plano, TX Albiert Soto Bhoth Houston and Katy, TX Anney Ortiz Plano, TX Albiert Taye Redericksburg, VA Annette Shelton Chicago Albiert Gobabl Houston and Katy, TX Anney Ortiz Plano, TX Allicia Tankersley Marietta, GA Anthony Blair Red Oak, TX Allicia Tankersley Marietta, GA Anthony Blair Red Oak, TX Allicia Tankersley Marietta, GA Anthony Blair Red Oak, TX Allicia Tankersley Marietta, GA Anthony Blair Red Oak, TX Allicia Tankersley Marietta, GA Anthony Blair Red Oak, TX Allicia Tankersley Marietta, GA Anthony Blair Red Oak, TX Allicia Tankersley Marietta, GA Anthony Blair Red Oak, TX Allicia Tankersley Marietta, GA Anthony Blair Red Oak, TX Allicia Tankersley Marietta, GA Anthony Blair Red Oak, TX Allicia Tankersley Marietta, GA Anthony Blair Red Oak, TX Allicia Tankersley Marietta, GA Anthony Blair Red Oak, TX Allicia Tankersley Marietta, GA Anthony Blair Red Oak, TX Allicia Tankersley April Hughes Kaufman Huntington, NY Alzira Farinhas Old Bridge, NJ April McNicholas Placerville, CA Almella Cooper Dallas Ariel Pena New York City Amella Cooper | Name | Primary market | Name | Primary market |
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| Andréa Elliott New Braunfels, TX Adam Hamdan Brooklyn and Staten Island, NY Andrea Swetland & San Francisco Adam Letterman Springfield, MO Andres Lozano Chicago Adam Letterman Springfield, MO Andres Lozano Chicago Adam Letterman Springfield, MO Andres Lozano Chicago Adam Letterman Springfield, MO Andrew Alpern Syracuse, NY Adria Chamberlain Victor Valley, CA Andrew Alpern Benicia, CA Adrianna Derrick Myrtle Beach, SC Angela Beard Reno, NV Agnes Seminara Holzberg Scarsdale, NY Angela Cvengros Marion, IL Adrianna Derrick All Chopra Irvine, CA Anja Drewes Neidhardt Sugarland, TX AU Chopra Irvine, CA Ann Adams Chandler, AZ AU Chopra Irvine, CA Ann McKinney San Jose, CA Allan Anderson Fort Lauderdale, FL Anna Howie Monrovia, CA Allan Anderson Fort Lauderdale, FL Anna Howie Monrovia, CA Allahert Soto & Fullerton, CA Anna Terry Durham, NC Albert Soto & Fullerton, CA Anne Bezio Corning, NY Anne Bezio Corning, NY Anne Marie Ohly Breckenridge, CO Alex Belcher Fredericksburg, VA Annetta LaPointe Orlando, FL Alex Vastardis Southwest Orlando, FL Annette Shelton Chicago Alfredo Sabal Houston and Katy, TX Anny Ortiz Plano, TX Allicia Tankersley Marietta, GA Anthony Blair Red Oak, TX Allicia Tankersley Marietta, GA Anthony Blair Red Oak, TX Allicia Tankersley Mura, AZ April Hughes Kaufman Huntigon, NY Alvaro Munoz Campa Yuma, AZ April Hughes Kaufman Huntigon, NY Alvaro Munoz Campa Yuma, AZ April Neuhaus Loveland, CO Alvanda Cooper Parkersburg, WV April Neuhaus Loveland, CO Alvanda Cooper Dallas Arthur Chapman New York City Amelia Cooper Dallas Arthur Chapman New York City | Aaron Peterson | Durango, CO | Amy Elliot Fielding | Fredericksburg, VA |
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| Adam Letterman Springfield, MO Andres Lozano Chicago Adel Hazim Katy, TX Andrew Alpern Syracuse, NY Adria Chamberlain Victor Valley, CA Andrew Urban Benicia, CA Adrianna Derrick Myrtle Beach, SC Angela Beard Reno, NV Agnes Seminara Holzberg Scarsdale, NY Angela Cvengros Marion, IL Albamad Fawad Livermore, CA Anja Drewes Neidhardt Sugarland, TX AU Chopra Irvine, CA Ann Adams Chandler, AZ AU DiRusso Charlotte, NC Ann McKinney San Jose, CA Allan Anderson Fort Lauderdale, FL Anna Howie Monrovia, CA Albert Soto Q Fullerton, CA Anna Terry Durham, NC Albert Taye Brooklyn, NY Anne Bezio Corning, NY Alessandra Alvarez Providence, RI Anne Marie Ohly Breckenridge, CO Alex Belcher Fredericksburg, VA Annetta LaPointe Orlando, FL Allex Vastardis Southwest Orlando, FL Annette Shelton Chicago Alfredo Sabal Houston and Katy, TX Anny Ortiz Plano, TX Allicia Tankersley Marietta, GA Anthony Blair Red Oak, TX Alvaro Munoz Campa Yuma, AZ April Hughes Kaufman Huntington, NY Alvaro Munoz Campa Yuma, AZ April Hughes Kaufman Huntington, NY Alvaro Munoz Campa Parkersburg, WV April Neuhaus Loveland, CO Ambreen Faruqi Queens and Nassau, NY Araceli Sotello Palmadle, CA Amelia Cooper Dallas Arthur Chapman Newport, RI | Abe Novy | San Antonio | Andréa Elliott | New Braunfels, TX |
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