



Selling Your House

KONA HOME TEAM FALL 2026

Lance Owens, RB-24133
808-936-8383
Lance@KonaHomeTeam.com

Kimi Nagatoshi, RB-23944
808-936-2575
Kimi@KonaHomeTeam.com

LUVA
REAL ESTATE

75-240 Nani Kailua, Suite #7, Kailua-Kona, HI 96740

KonaHomeTeam.com

Connecting Humans with Homes

LUVA
REAL ESTATE

Our Story

Founded in 2012, LUVA Real Estate is a lifestyle-driven company, uniting like-minded professionals from real estate, entertainment, and startup sectors. Inspired by the belief that one size does not fit all, LUVA takes pride in its progressive, boutique-style approach, using technology to serve its clients in a unique way.

Who We Are

We're people, adventurers, dog lovers, surfers, activists, Netflix bingers, paddlers, caffeine aficionados, parents, and partners. (Who are your people?)

Relationships Over Transactions

We recognize that buying and selling real estate is an emotional, financial, and mental journey. Our goal is to partner with our clients through every twist and turn to achieve their dreams.

What We Do

We Tell Stories

Selling a home is more than just numbers and statistics. We creatively share each home's story in a way that resonates with a buyer's hopes and dreams, transforming it into a tangible vision, a place to build a life and create a lifestyle.

We Provide Solutions

We are professionals driven by solutions. We bring together a local mix of information, technology, social media, collaboration, and teamwork. Our goal is simple: "Connecting humans with homes."

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Kimi Nagatoshi 808-936-2575
75-240 Nani Kailua, Suite #7
Kailua-Kona, HI 96740





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What Every Homeowner Needs To Know About Selling Now

A successful Kona sale starts with a plan for your property and your goals. This guide pairs KCM's national housing research with local questions to discuss with Lance and Kimi.

National Inventory Provides Context

Realtor.com data shows more homes for sale nationally than in recent years (see graph below). That gives buyers more choices in many markets. Kona inventory can move differently, so we will compare current listings and recent sales in your neighborhood or condo complex.

U.S. Homes for Sale at Highest Point in 5 Years

National Active Listing Count, July of Each Year



Source: Realtor.com

For a Kona condo, buyers may compare units within the same complex. For a home or acreage, location, usable space, and condition can change the comparison. We will identify your closest competition before recommending a price.

Your Asking Price Matters

A national average cannot tell you what your Kona property is worth. We will review comparable local sales and current competition, then account for condition, views, and features buyers can actually compare. A realistic asking price helps your listing make a strong first impression.



Lance and Kimi can help you choose an asking price using local evidence. The goal is to give buyers a clear reason to consider your property from the first day it goes on the market.

Flexibility Wins Negotiations

Buyers may request repairs, credits, or help with closing costs. Zillow's national survey cited in the KCM guide found that 67% of sellers paid some or all of their buyer's closing costs. That is national context, not a prediction for your Kona sale.

Before accepting a concession, we will compare its cost with the strength of the offer and your estimated proceeds. Your mortgage payoff, selling expenses, and individual situation determine what you can comfortably offer.

Buyers Are Still Buying

Buyers continue to make moves. KCM's national sales pace of about 4.09 million existing homes per year works out to the figures below. These are national estimates, not local sales counts.



11,205 homes sell a day

467 sell every hour

8 sell every minute

Your Kona Sale

We will use local comparisons to choose your price, review offers with your goals in mind, and help you weigh concessions against your estimated proceeds.



“

For sellers, the days of pricing aggressively and expecting instant offers are largely over. **Homes that are well-priced and well-presented will still sell, but pricing discipline matters more than it did during boom years.**

Selma Hepp
Chief Economist at Cotality

The Secret To Selling Fast, No Matter the Market



When you list your property, timing matters. Nationally, buyers have more choices than they did during the boom years. In Kona, we will look at comparable properties to set a realistic plan for your sale.

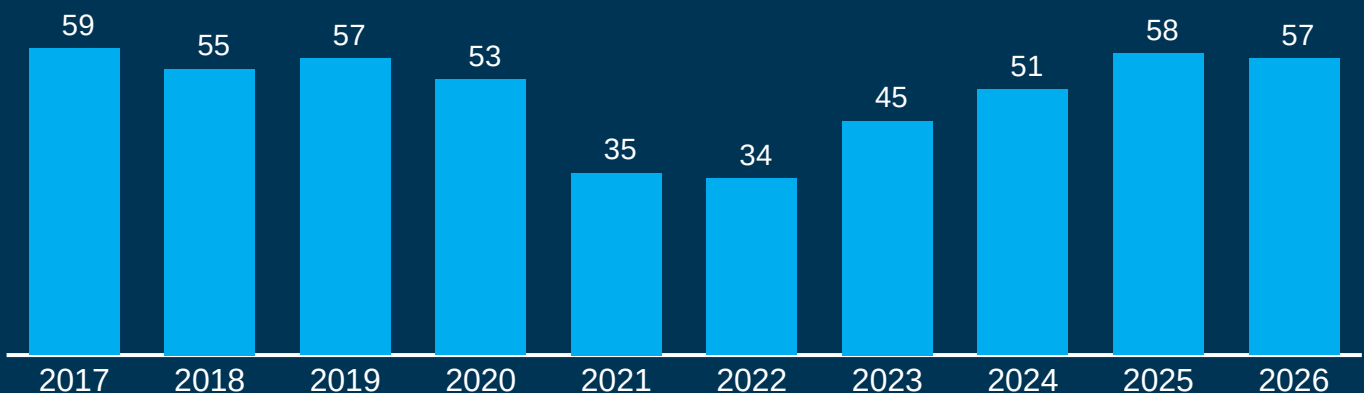
Price and preparation still matter when buyers have more options. A clean, well-presented property with an asking price supported by local sales gives buyers a reason to take a closer look.

National Timing and Your Kona Sale

Realtor.com reports a national median of 57 days on market in the July data below. Its measure runs from the initial listing to closing or removal from the market. It is not a promised closing timeline for your property. Local marketing time and the contract period can vary.

U.S. Median Days on Market Compared with Prior Years

National Median Days on Market, July of Each Year



Source: Realtor.com



Your move has its own timetable. We will discuss when you hope to list, how showings will work, and what needs to happen before you can hand over the keys.

The national 57-day figure on the previous page is a median across listings. An accepted offer and a completed closing are separate milestones.

An Accepted Offer Is One Step in the Sale

Zillow's national data cited by KCM puts typical time to pending at 19 days, with some homes pending in 7 days. That is a different measure from Realtor.com's days on market.

Kona timing depends on your property and the terms of the offer.

What Buyers Will Compare in Kona

Buyers compare photos with what they see at a showing. Clear rooms, clean windows, and a welcoming lanai help them understand the space. We will identify preparation that makes sense for your home and budget.

Lance and Kimi will also help explain what makes your property different from nearby listings.

For a condo, that may include the unit's condition and location within the complex. For a home or acreage, we will focus on features relevant to the closest comparable properties.

We will review showing feedback with you and adjust the plan when the evidence calls for it.

Your Next Step

Let's review comparable Kona sales and your preferred timing. Then we can agree on preparation, an asking price, and how we will respond to buyer feedback.



When you're selling your home, presentation matters, and the benefits of home staging are hard to ignore. Simply put, staging can speed up the selling process and often sell a house for more money.

Redfin



What To Expect from the Housing Market in the Second Half of 2026

The charts in this section show national forecasts published in the KCM Fall 2026 guide. They provide context for a conversation about your plans. Forecasts can change, and Kona prices may follow a different path.

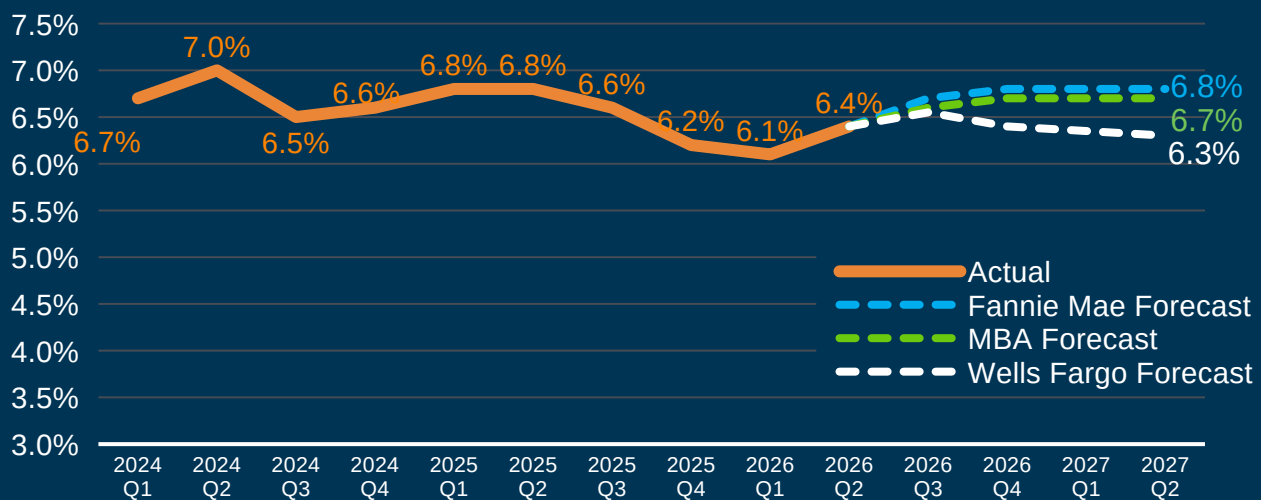
Mortgage Rates: A National Forecast

KCM's Fall 2026 guide summarizes forecasts from housing economists. Those forecasts anticipate relatively little movement in 30-year fixed mortgage rates, as shown below.

These are projections, not loan quotes. Your lender can explain current rates, available loan programs, and the payment for your next purchase.

Mortgage Rates Forecasts Call for Little Change

National 30-Year Fixed Mortgage Rate Projections



Inflation, the economy, and other events can change the outlook. A forecast cannot promise the rate you will receive when you buy your next property.

Before deciding whether to wait, compare the costs of your next purchase with your estimated sale proceeds. Lance and Kimi can help you plan the sale while your lender explains financing options.

National Price Forecasts Vary

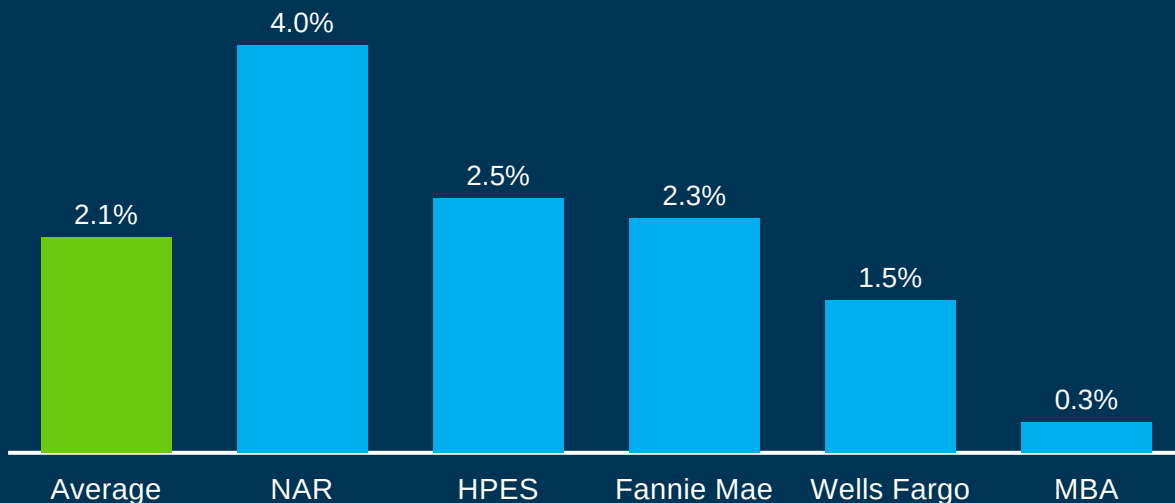
The forecasts summarized in KCM's Fall 2026 guide anticipate modest U.S. home price growth overall. Individual forecasts differ, and some local markets can decline even when a national average rises.

The average of the forecasts below is 2.1% for 2026. These are national projections, not a Kona valuation.



The Outlook Calls for Continued Home Price Growth

2026 U.S. Home Price Forecasts



KCM cites FHFA national year-over-year price growth of about 2.13% in its guide. That describes a national measure at the time of publication. It does not establish how your particular property has changed in value.

In Kona, a condo complex, neighborhood, or property type may perform differently from the national market.

We will use recent comparable sales and current competition to discuss your likely price range.

Your Timing Starts with Your Plans

A move often begins with a change in your life, such as being closer to family or needing a different amount of space. Your own needs are a useful starting point for deciding when to sell.

The chart below describes national seasonal sales patterns and KCM's forecast. It is not a Kona sales calendar. We will review local activity rather than assume mainland seasons apply to your property.

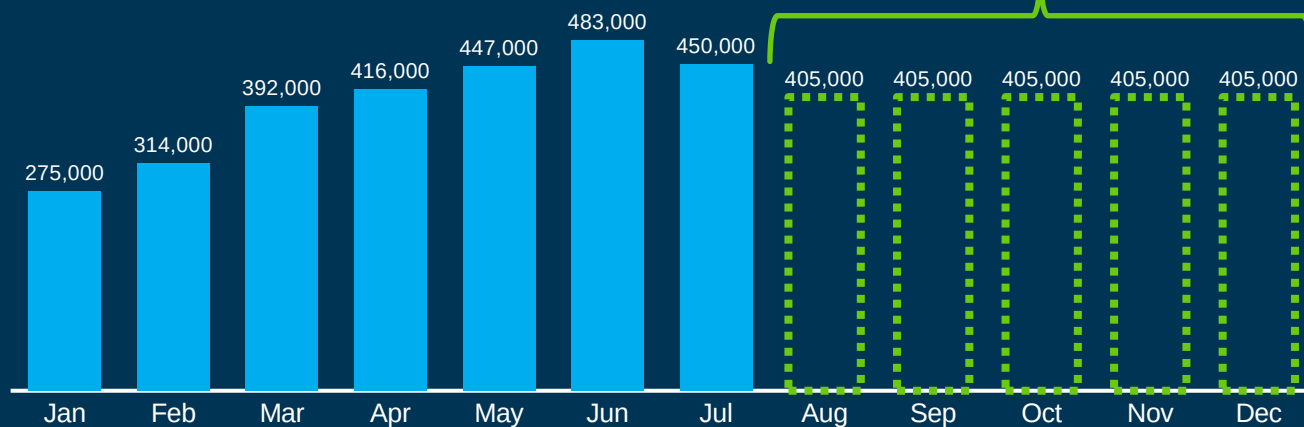
For a Kona sale, we can also discuss your occupancy plans, access for showings, and how your next purchase or move fits with a possible closing date.

Buyer motivation varies. We will evaluate each offer on its terms, financing, contingencies, and proposed timing. The right approach depends on the property and your goals.

U.S. Sales Seasonality and the KCM 2026 Forecast

National Home Sales and Forecasts by Month

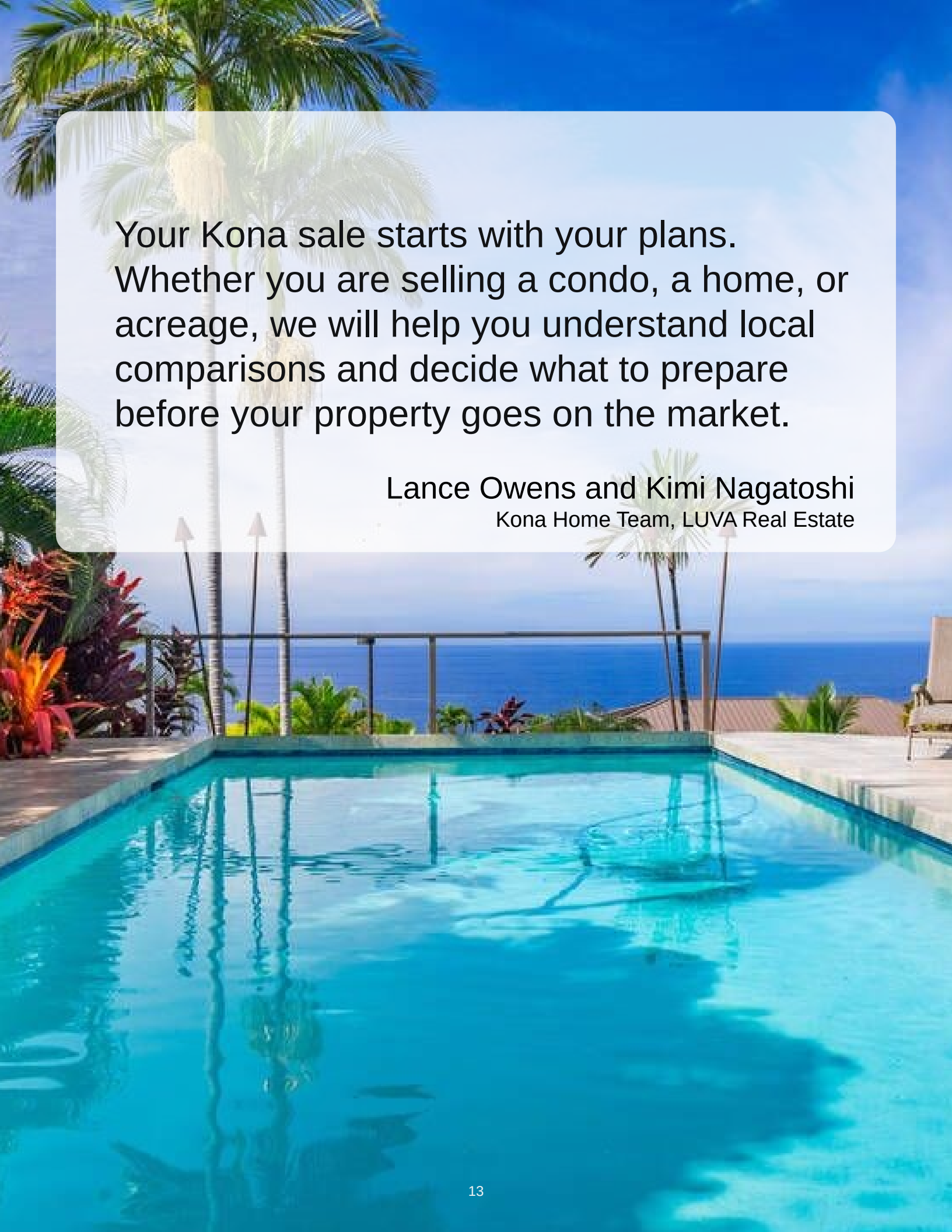
To hit the **4.8M forecast for 2026**, about **405k homes** would have to sell per month for the rest of the year.



Source: Census, NAR

Your Kona Plan

National forecasts help frame the discussion. Your listing strategy should reflect local comparable sales, current competition, and the timing that works for your move.



Your Kona sale starts with your plans.
Whether you are selling a condo, a home, or
acreage, we will help you understand local
comparisons and decide what to prepare
before your property goes on the market.

Lance Owens and Kimi Nagatoshi
Kona Home Team, LUVA Real Estate

How Home Equity Could Change Everything About Your Move

If you are considering a move, the equity in your current property may help fund your next purchase. Start with a current value estimate and your loan payoff, then allow for the costs of selling.

How Equity Works

Home equity is the difference between your property's market value and the amount you owe against it.

Paying down mortgage principal can increase equity. Changes in market value also affect it. Values can rise or fall, and a mortgage payment may include interest, taxes, and insurance that do not reduce your loan balance.

Equity can change over time. It is not a guaranteed monthly gain.

Long ownership can make a difference. Realtor.com research cited in KCM's guide reports:

“Nearly half (45.2%) of today’s homeowners have lived in their home for more than 15 years, and 1 in 4 for over 25 years.”

Your own equity depends on today's value and your outstanding debt. We can help you estimate sale proceeds before you plan your next purchase.



National Illustrations in Dollars

The next page uses Realtor.com research supplied by KCM to illustrate estimated equity for homes bought in different years.

The examples use national median purchase prices and assumptions about payments and price growth.

They are illustrations, not Kona appraisals.

Illustrative U.S. Home Equity Over Time

Factoring in Purchase Price, Price Growth, and Monthly Payments

Purchase Year	Purchase Price	Down Payment (20%)	Principal Paid Down	Value Gained	Total Equity
1995	\$114,600	\$22,920	\$91,680	\$320,700	\$435,300
2005	\$229,000	\$45,800	\$84,317	\$206,300	\$336,417
2015	\$236,300	\$47,260	\$38,476	\$199,000	\$284,736

Source: Realtor.com

Your actual equity depends on your property's current value and all debt secured against it. The table illustrates how a down payment, principal payments, and price changes can affect equity over time.

Sale proceeds will also reflect selling expenses and your loan payoff.

- A larger down payment on your next property may reduce the amount you need to borrow. We can help estimate proceeds while your lender explains what different purchase scenarios would cost.
- An all-cash purchase may be possible for some sellers, depending on net proceeds and the price of the next home. We will work through those numbers before you make plans around them.

Your Estimated Proceeds

A current price estimate and loan payoff are the starting point. Lance and Kimi can help you allow for selling expenses so you can plan your next move with a more useful number.

Your Equity Could Turn You into an All-Cash Buyer

What Is Home Equity?

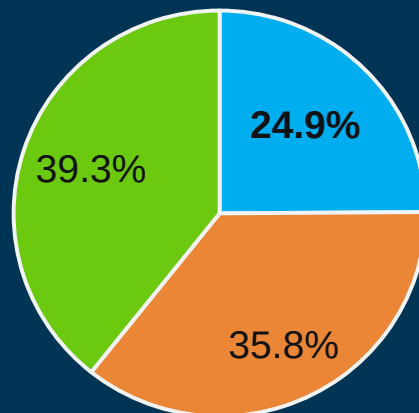
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In the simplest terms, your home's equity is the difference between how much your home is worth and how much you owe on your mortgage.

Freddie Mac

The national figures below describe home equity across U.S. households.
Your available proceeds depend on your own value, debt, and selling costs.

Almost 2/3 of Americans
Have Paid Off Their
Mortgage or Have at
Least 50% Equity



- Mortgaged Homes with More Than 50% Equity
- Mortgaged Homes with Less Than 50% Equity
- Owns the Home Free and Clear

Sources: Census, ATTOM Data

You May Have Enough Equity To Buy Your Next House in Cash

Nationally, 26% of July transactions were all-cash, as cited by KCM.

1 in 4

Depending on your sale proceeds and next purchase price, you may be able to buy without a mortgage. We can help estimate proceeds, then you can compare the options with your financial advisers.

To see how much equity you have and how it can power your next move, let's connect.

A Checklist for Selling Your House

We will help you choose preparation that fits your Kona property and budget. Start with these basics, then discuss any repairs or coastal maintenance concerns.

Make It Inviting



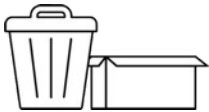
- ☐ Open blinds or curtains to let the light in



- ☐ Check lightbulbs and replace as needed



- ☐ Take down personal photos or items



- ☐ Declutter throughout



- ☐ Give every room a clear purpose

Show It's Cared For



- ☐ Clean fans, vents, and baseboards



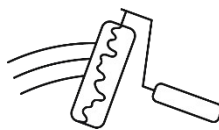
- ☐ Vacuum, mop, or sweep floors



- ☐ Fix anything that's broken

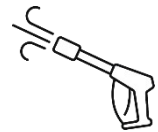


- ☐ Organize countertops, cabinets, and closets

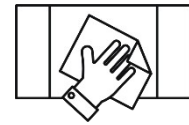


- ☐ Touch up any scuffs on the walls

Boost Curb Appeal



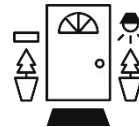
- ☐ Clean outdoor surfaces safely



- ☐ Wash the windows (inside and out)



- ☐ Tidy up the landscaping



- ☐ Freshen up your entry



- ☐ Sweep the lanai and walkways

Pricing Your Home with Local Market Evidence

A realistic price begins with local comparisons. An online estimate or last year's sale next door may miss the features that matter for your property.

KCM cites National Association of REALTORS® research identifying pricing as a difficult task for sellers who sell without an agent.

In Kona, we will look beyond a broad market average and review:

- Recent sales of comparable properties
- The asking prices of competing listings
- Condition, views, and usable space
- Buyer activity in your property's price range

For a condo, we will also compare units within the complex when suitable sales are available. For homes and acreage, we will explain why a proposed comparable property is relevant.

The Cost of Starting Too High

A high asking price can reduce interest from buyers comparing your property with other options. Fewer showings may mean fewer opportunities for an offer.

We will discuss the evidence behind the asking price and review feedback after your listing goes live. If the response differs from expectations, we can reconsider the strategy together.

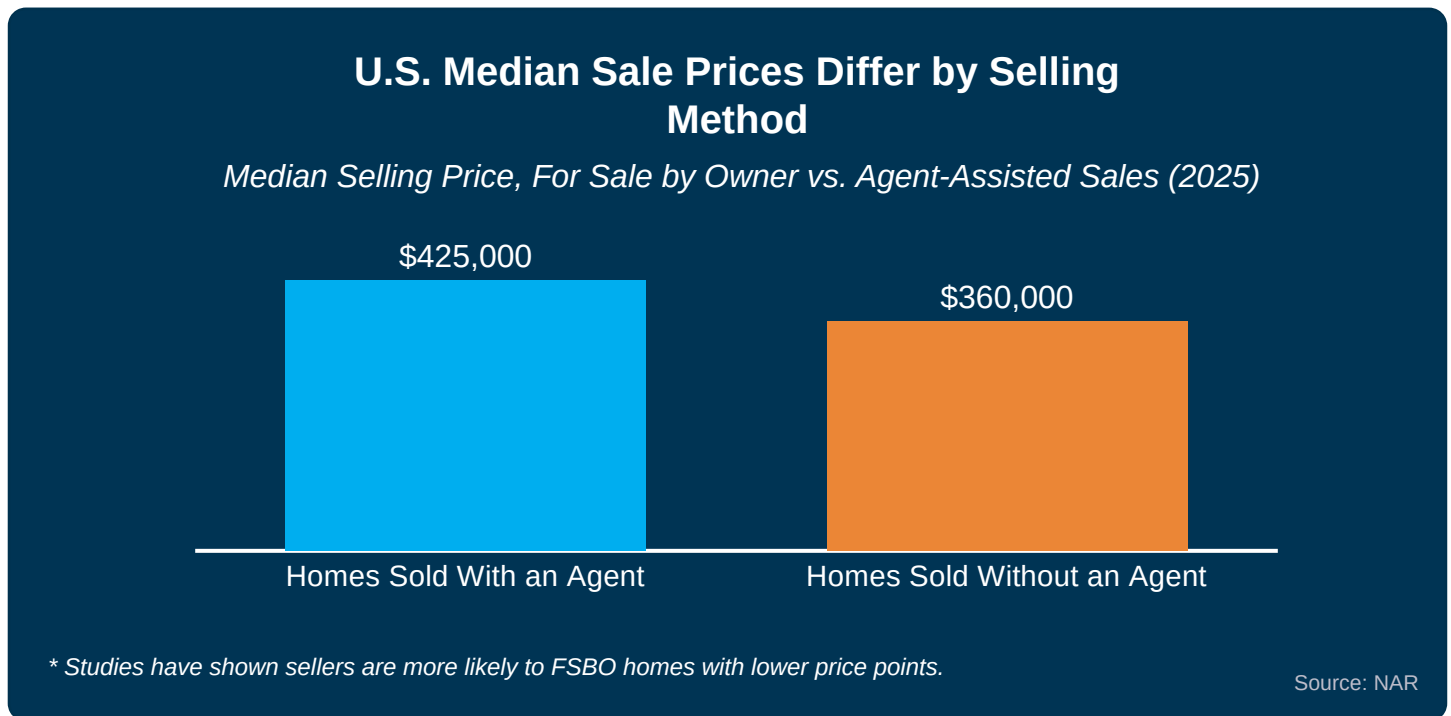
KCM's cited NAR report says 59% of sellers without an agent reduced their asking price at least once. That national finding is context, not a prediction for your sale.



A price reduction may renew interest, but it also changes the conversation with buyers. Starting with a supported price gives you a clearer position from the beginning.

What the National Comparison Shows

NAR's 2025 figures below compare median selling prices for homes sold with an agent and homes sold by owners. These are different groups of properties, not a controlled comparison of the same homes.



The gap does not prove an agent adds 20% to the value of an individual home. Property mix and other differences matter. Our job is to help you use local evidence, prepare your property, and evaluate offers with your goals in mind.

Your Pricing Conversation

We can walk through comparable Kona sales and the competition for your property. You will understand the reasoning behind the suggested price before deciding how to proceed.

Key Reasons To Hire an Agent When You Sell



Industry Experience

Lance and Kimi guide you through the steps of selling a Kona home, condo, or acreage.



Expert Insights

We explain local comparisons and showing feedback so you can make informed decisions.



Pricing and Market Value

We compare recent local sales and current listings to help you choose a supported asking price.



Contracts and Fine Print

We help you understand the documents and disclosures involved in your sale.



Marketing and Exposure

We plan photos and listing exposure to reach buyers for your property.



Negotiation Experience

We help you weigh price, contingencies, and timing when offers arrive.



Let's Chat

Thinking about selling your Kona property?

We'd love to talk about what you've read here, answer your questions, and help you plan your next move. We look forward to working with you.

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