WEST VALLEY · NOVEMBER 12, 2026 · THE 60 SECOND VERSION

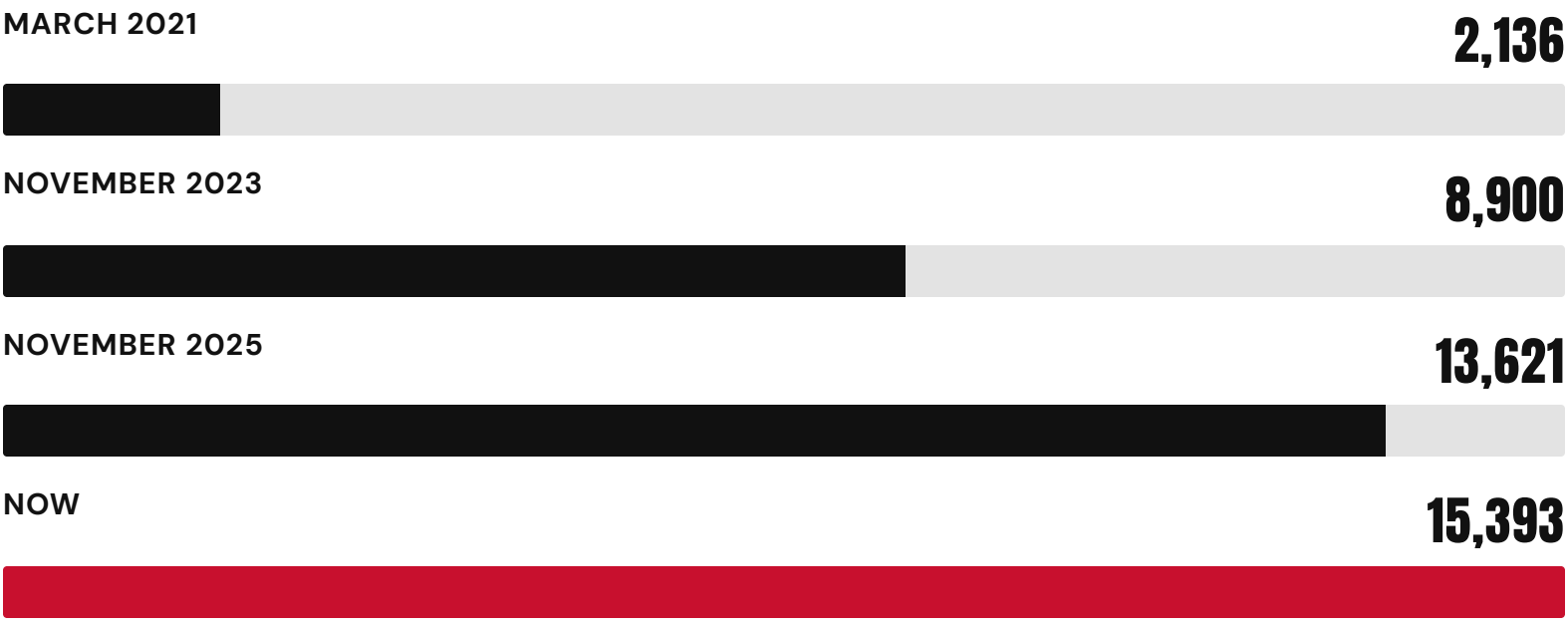
THE LUCKIEST TIME TO BUY IN 15 YEARS.

And the most honest time to sell. The whole market in one scroll.

THE MOST CHOICE

15,393

Single family homes for sale in Maricopa County. Seven times the 2021 low.



Our own weekly MLS counts, November 10, 2026.

THE FEWEST BUYERS TO BEAT

2021: 156 BUYERS FOR EVERY 100 HOMES. TODAY: 25.



Homes under contract for every 100 homes for sale, Maricopa County single family.

SELLERS ALREADY BLINKED

62%

of West Valley homes for sale have already cut their price.

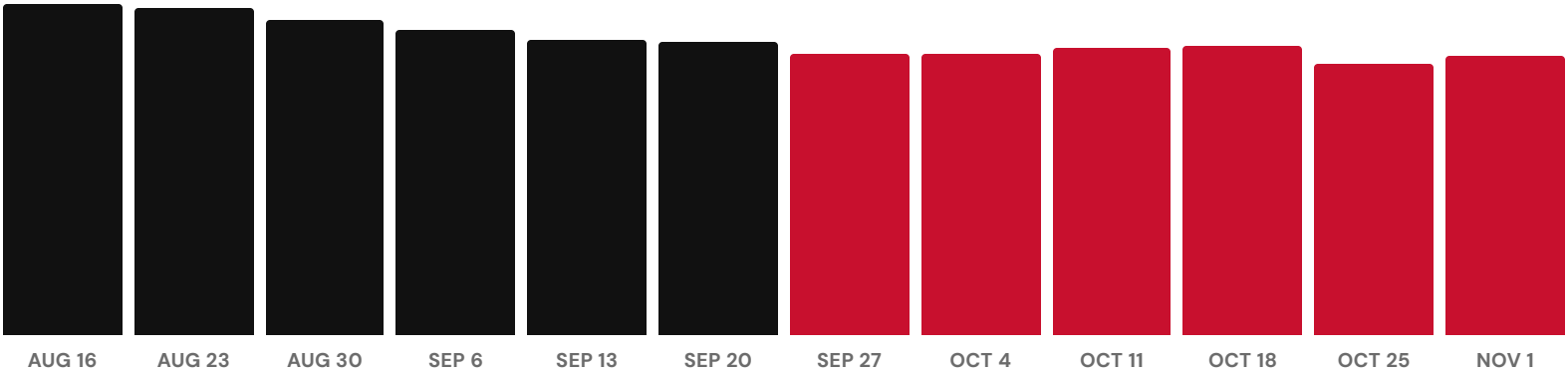
68%

of sellers paid the buyer at closing this month. About $12,855 each.

ARMLS through RealTalk. Twelve West Valley cities, single family. Active November 11 and closed November 1 to 10, 2026.

THE FORWARD NUMBER

BUYERS STOPPED LEAVING.



Showings fell when rates jumped. Then six flat weeks. Showings come before contracts.

16,475

showings across the MLS last week. Up 3% from the week before.

+5%

Glendale showings vs last year. The only big West Valley city that is up.

-27%

showings from $500,000 to $1 million. That seller needs the buydown most.

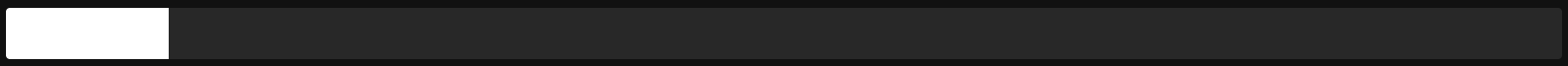
Approved showing appointments, Aligned Showings, whole ARMLS, list price $100,000 and up. Weeks run Sunday to Saturday. Red bars are the six flat weeks. Pulled November 11, 2026.

PRICE CUT OR RATE BUYDOWN

SAME MONEY. TEN TIMES THE PAYMENT.

SELLER CUTS THE PRICE $8,880

$48 A MONTH



SELLER BUYS THE RATE DOWN, ABOUT $8,350

$460 A MONTH



A dollar off the price moves the payment by pennies. A dollar on the rate moves it by dimes.

What the buyer saves each month in year one. $444,000 home, 20% down, 7.18%, 2 to 1 buydown. Have your lender confirm the cost.

THE 15 DAY WINDOW

99.5%

of asking price kept when it goes under contract in the first 15 days.

93.8%

kept after 120 days. That gap is $26,000 on a $450,000 home.

Only 14 of every 100 sellers make the window. The price you start at decides everything.

ARMLS through RealTalk. 4,251 West Valley sales, August 1 to November 10, 2026.

THE RATE

7.30%

THREE WEEKS DOWN. ONE MORNING BACK UP.

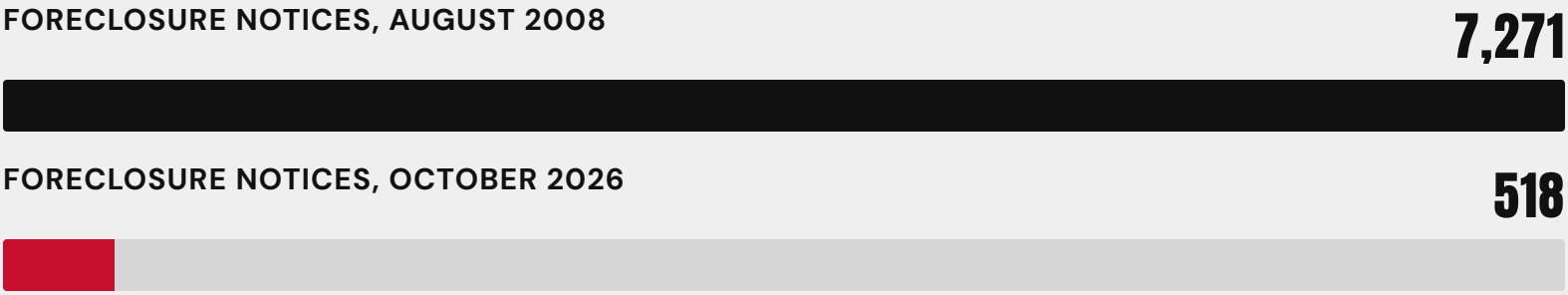
Nobody can time the rate. You can lock the price.

The Fed does not set your mortgage rate. Bond investors do. Watch the 10 year Treasury, not the Fed meeting.

Mortgage News Daily daily index, November 10, 2026. Freddie Mac weekly was 7.18% on November 5.

IS IT 2008 AGAIN?

NO. LOOK AT THE BARS.



Only 2.5% of West Valley homes for sale are bank owned, short sale or auction.

Maricopa County recorder counts. Distressed share: ARMLS through RealTalk, November 11, 2026.

PAYCHECKS ARE COMING

HOUSES FOLLOW JOBS.

3,500
Amkor jobs coming to north Peoria, near $90,000 each.

$265B
TSMC in north Phoenix. Buyers ask "how close is it?"

7,027
new people in Surprise in one year. Second most in Arizona.

KJZZ, October 29, 2026. Bloomberg, November 4, 2026. Arizona Office of Economic Opportunity, January 2026.

YOUR CITY IN ONE LINE

GLENDALE	3.7	BUYERS	Fastest of the big three. Priced right, it still moves.
PEORIA	5.0	BUYERS	Softest since 2009. Most choice above $500,000.
SURPRISE	5.4	BUYERS	Softest since 2008. 1,375 homes to pick from.
SUN CITY	4.7	BUYERS	Best entry under $300,000 in the West Valley.
SUN CITY WEST	4.7	SELLERS	The last seller's edge. Shrinking fast.

Months of supply, AreaPro, November 10, 2026. Sun City and Sun City West are measured together. Who has the edge is our read of the market.

SAY THIS

"HOW'S THE MARKET?"

"DEPENDS WHO'S ASKING. BUYING, SELLING OR INVESTING?"

TO THE BUYER WHO IS WAITING

"YOU CAN REFINANCE A RATE. YOU CAN'T REFINANCE A PRICE."

TO THE SELLER WHO WON'T GIVE A CREDIT

"WOULD YOU RATHER PLAN IT OR PAY IT?"

DO THIS WEEK

EVERYONE ELSE TOOK DECEMBER OFF.

1. Call every buyer with the three homes that already cut twice.
2. Call every seller past 30 days with a credit plan, before December 1.
3. Post one thing a week. Your face, one idea, one question.

KESLIE HALONEN · DAUGHTERDAD TEAM · KELLER WILLIAMS REALTY PROFESSIONAL PARTNERS

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