



# Kansas City Home Seller Guide

## Compare Your Options & Avoid Costly Mistakes

At Hearthstone Properties KC, we help homeowners make confident, well-timed decisions—whether that means a fast, fair cash offer or listing through our licensed agent network. **This guide highlights your options** and current Kansas City market insights, including mortgage rates and inventory trends.

## Why Now Might Be the Right Time to Sell

Many Kansas City homeowners are holding off on selling due to higher mortgage rates (**averaging 6.5–6.8%**) which would increase monthly payments on their next home. This is called the 'mortgage rate lock-in effect.' But while others wait, sellers who act now face less competition, faster offers, and serious buyers.

The National Association of REALTORS® projects that if rates drop closer to 6%, buyer activity could surge by 14%—along with more homes hitting the market.

### Option

### Highlights & Local Insight

#### Cash Offer



- Close in as little as **1–2 weeks**
- Avoid showings, repairs, or agent fees
- Great for inherited, distressed, or urgent sales

#### MLS Listing



- KC homes average **48 days** on market
- KC Metro homes often receive multiple offers
- Ideal for move-in ready homes seeking top dollar

#### Waiting / Holding



- Mortgage rate lock-in has many sellers sitting tight
- But inventory is rising—up 13% YoY
- Waiting could mean more competition later

## Top Mistakes To Avoid



### Overpricing your home

— leads to stale listings and price cuts



### Skipping small repairs or curb appeal

— first impressions matter



### Poor listing photos or staging

— hurts buyer interest



### Underestimating holding costs

— every day off market adds expenses



### Not exploring all options

— both cash and traditional paths have pros and cons

## Need help deciding your best path forward?

**At Hearthstone Properties KC, we tailor solutions to fit your needs.** Whether you want to list for top dollar or get a fair cash offer quickly, we've got you covered.

Visit [www.hhpkc.com](http://www.hhpkc.com) or reply to your email to get started — no pressure, just helpful answers.



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