

What Kelowna Homeowners Should Be Thinking About Right Now

The real estate market is shifting again, and many homeowners are making decisions based on outdated assumptions. Here are a few key things worth considering right now.

01 Assessed Value ≠ Market Value

Many homeowners are still anchoring to their BC Assessment — but in today's market, that number can be significantly off, in either direction.

WHAT MATTERS

Recent comparable sales + current buyer demand.

→ If you have clients making decisions based on their assessment alone, it's worth a second look.

02 “Wait It Out” Isn't Always the Safer Play

Some homeowners are holding off selling, expecting prices to rise — but higher inventory and rate uncertainty are creating more balanced, sometimes slower, conditions.

WHAT MATTERS

Timing the market cycle matters less than timing the life decision.

→ For some, selling sooner protects equity. For others, holding still makes sense — case by case.

03 Rental Property: Hold or Sell?

With higher rates and rising costs, many rental properties are no longer cash-flow positive.

WHAT MATTERS

- Equity position
- Long-term appreciation outlook
- Opportunity cost of that equity

→ A quick review can uncover whether that capital could be working harder elsewhere.

QUICK MARKET SNAPSHOT — KELOWNA

INVENTORY

Rising

BUYER DEMAND

Stable, Cautious

PRICING

Holding · Negotiating

HOW I HELP YOUR CLIENTS

Quick, no-pressure consultations.

- Understand true market value — not just assessment.
- Evaluate sell vs. hold scenarios with clear numbers.
- Make decisions that align with their financial goals.

Happy to be a resource anytime — no obligation, just clarity.