

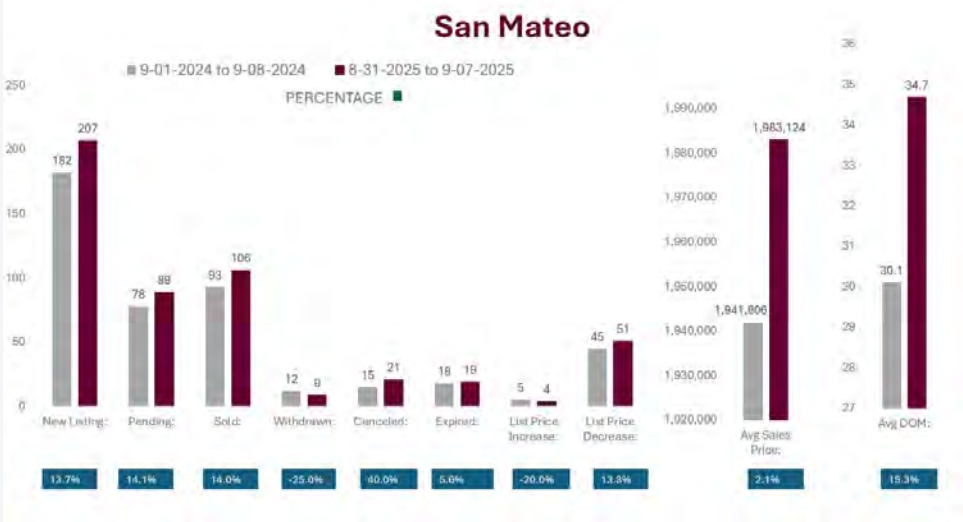


Have questions about Real Estate? Please give me a call.



September 2025  
**BEING FRANK ABOUT REAL ESTATE**  
*The official monthly newsletter of Frank Vento*

HOW'S THE MARKET?



Based on this chart for San Mateo County, the market is pretty much the same as last year, with longer days on the market. Overall sales nationwide are at low levels not seen since the 1990's. Overall, we expect between 4,000,000 and 4,500,000 homes will sell in the US this year. In 2020, we hit 5,400,000 and 2021 we exceeded 6,000,000 homes sold. So overall activity is down.

Past Decade Trends (2014-2024/early 2025)

Significant Price Growth:  
Home prices increased at an average of 6–7% per year from 2014 to 2024, with roughly half of that growth occurring in the last five years of that period.

Record Highs:  
By late 2024 and early 2025, the median sale price for a U.S. home reached unprecedented levels.

#### Affordability Challenges:

While prices rose, the rapid increase in home values outpaced wage growth in certain periods, creating affordability issues for potential buyers.

#### The "Supercharged" Boom:

The period from 2019 to 2024 was characterized by an extraordinary housing boom, with home values jumping around 8-9% annually on average, far above typical long-term rates. Recent Developments (Late 2024-Early 2025)

#### Declining Sales Volume:

National home sales, both new and existing, declined in late 2024 and into 2025, hitting their lowest points in decades.

#### High Interest Rates:

Mortgage rates remained elevated (around 6-7%) at the beginning of 2025, deterring many buyers.

#### Buyer Apathy:

High prices and interest rates led many potential buyers to delay purchases, contributing to a slowdown in transactions.

#### Housing Inventory:

The number of homes for sale increased, but the market remained constrained by homeowners reluctant to sell due to low mortgage rates on their existing homes.

### Future Outlook

#### Moderating Growth:

Analysts expect home price growth to slow considerably in the coming years, with many forecasting annual increases in the low single digits or flat prices.

#### Long-Term Reversion:

The recent supercharged gains are considered atypical, and long-run growth is expected to revert to more moderate, mid-single-digit annual rates.

## HOW INVOLVED ARE YOU?

Do you study your industry outside of work hours? Do you volunteer and give back to your industry?

I've been blessed with great mentors. When I stepped into the real estate industry over 20 years ago I was given this advice: "stay plugged in and give back". Yes, outside of "office hours" I look at different parts of our industry on my own time. This can vary from reading statistics, looking at trends in the industry, talking with colleagues, looking at contract changes, and other changes that impact our industry and home buyers and sellers. I've plugged in at the local level and state level, I have not yet ventured into the national level.

Volunteer activity started at our local San Mateo County Association of Realtors. I've been on the grievance committee, special events committee, Board of Directors, Director for California Association of Realtors. Within Intero, I was an Ambassador for the Intero Foundation. That role provided the opportunities to raise funds through events. It provides grants to non-profits large and small that serve youth and elders in the communities we serve. We give out over \$250,000 each year. These are not corporate dollars, but donations from employees and agents. [www.interofoundation.com](http://www.interofoundation.com)

I was listening to Gary V this morning on a Podcast ranting about recent graduates that tend to not want to put in the hours to understand, grow and stretch themselves to get ahead. This got me thinking and so I decided to share these thoughts. Please let me know how you're plugged into your industry. These activities also grow your network which in turn benefits you and your growth. Open your eyes, and open doors to more opportunities!

## SAVE THE DATE - OCTOBER 11!



COME SEE US Saturday, October 11th, for an afternoon at Farmer Johns Pumpkin Patch in Half Moon Bay! If you missed last year, here's your first chance. If you joined us last year, welcome back! We had a fun time seeing y'all and the pumpkins you picked for carving and decorating. We'll have snacks and beverages and goodies for the kids. We would love to have you stop by and say hi!

## JOIN US AT THE ANNUAL GAME FEED

# ANNUAL WILD GAME & FISH FEED



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PESCADERO

**SATURDAY  
NOVEMBER 8, 2025**

**NO HOST COCKTAILS 6:00PM**

**DINNER 7:00PM**

**All you can eat and always a good time with friends!**

**TICKETS \$65.00**

**FOR TICKETS CALL or EMAIL:**

**Mark Heine – 650-759-8369**

[marksheine@gmail.com](mailto:marksheine@gmail.com)

**Steve Simms – 650-245-0629**

[steve@simmsplumbing.com](mailto:steve@simmsplumbing.com)

**Frank Vento – 650-888-9900**

[frankmyagent@gmail.com](mailto:frankmyagent@gmail.com)

**.... IN THE MARKET ....**

**ACTIVE - PRICE IMPROVEMENT ...**

1263 Reservoir Road, Pescadero <----[Live Link](#)



MLS #: ML82009102

Beds: 3

Baths (F/P): 2

Apprx Bldg: 2000 Sq Ft

Apprx Lot Size: 76,230 Sq Ft

**Status: Active**

Age/Yr Blt: 75/1050

**IMPROVED PRICE: \$2,800,000.**

ACTIVE ...

350 6TH AVENUE, HALF MOON BAY <----[Live Link](#)



MLS #: ML82015635  
Beds: 3  
Baths (F/P): 2/1  
Apprx Bldg: 2210 Sq Ft  
Apprx Lot Size: 5,000 Sq Ft

Status: Active  
Age/Yr Blt: 27/1998  
**IMPROVED PRICE: \$1,650,000.**

**SOLD ...**

160 Troon Way, Half Moon Bay



MLS #: ML81992604  
Beds: 2  
Baths (F/P): 2  
Apprx Bldg: 1095

Status: **SOLD**  
Age/Yr Blt: 35 / 1990  
**List Price: \$750,000**  
**Sale Price: \$710,000**

**SOLD...**

448 Correas Street, HMB - I Represented the Buyer



MLS #: ML82008998

Beds: 3

Baths (F/P): 3

Apprx Bldg: 2510 Sq Ft

Apprx Lot Size: 6725 Sq Ft

**Status: Sold**

Age/Yr Blt: 36/1989

**List Price: \$1,798,000**

**Sale Price \$1,700,000**

***PENDING...***

861 Railroad Avenue, Half Moon Bay [-----Live Link](#)



MLS #: ML8200877

Beds: 4

Baths (F/P): 2

Apprx Bldg: 2290 Sq Ft

Apprx Lot Size: 6092 Sq Ft

Status: Active

Age/Yr Blt: 47/1978

List Price: \$2,750,000.

RENTAL AVAILABLE

2066 Touraine Lane, Half Moon Bay



MLS #: ML82016940

Beds: 3

Baths (F/P): 2

Apprx Bldg : 1790

Apprx Lot Size: 7018

Status: **AVAILABLE****Monthly Rent: \$5500/mo**

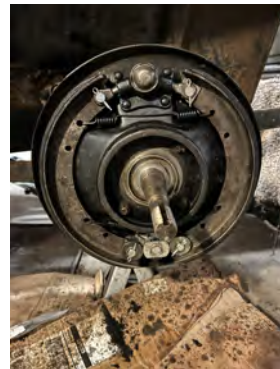
## FRANK'S FUN

Spent some time in Dallas, work related, at the Tom Ferry Success Summit. I spent time listening to different speakers, analyzing tools and systems currently in use. I learned about AI tools that can be used and had conversations with agents from around the country, sharing and learning about our industry and how to better serve clients. Another bonus is being able to meet people from a weekly accountability group that I participate in on Zoom.



Brakes are a good thing..

I've been working on the brakes of the Model A Ford. These are mechanical brakes, yes, rods and levers to actuate the brake shoes to stop the car. Modern cars use hydraulic or electric braking systems. I had a friend replace some parts that needed to be hot riveted in place. I've been cleaning and inspecting components. I started the re-assembly process and am hoping by next month's newsletter to have some miles on the road in the Model A.



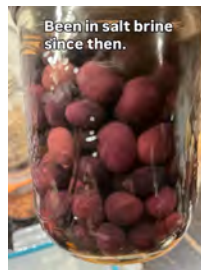
We celebrated my uncle's 90th birthday and got to see relatives. It was a good day.



We went to the Giants Game, the first game we've been to for quite a while. We had great lower box seats on the 3rd baseline. It was Labor Day weekend, and it was hot at the park. Luckily our seats were under the overhang, and we enjoyed the shade. They won 13-2!



Olives finally in the jars... We've been going to Calistoga for a friend's olive harvest in October/November the past years. This year was my second attempt at brining olives in salt. I think they came out better this year. We'll see what the crew says in November when meet again.



Check my updated website and follow me on Instagram or Facebook.

If you know a friend, neighbor, or co-worker who is thinking about buying or selling, I would love to have the opportunity to provide my services. I'm never too busy for your referrals.

## FOLLOW ME ON SOCIAL MEDIA!



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DRE | 01321362

[VIEW WEBSITE](#)

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