

# WHAT'S YOUR VENTURA COUNTY HOME WORTH IN 2026?

## The 5-Step CMA Checklist for Ventura County Homeowners

*Use this guide before you list — or before you call — to understand what drives your home's value in today's market.*

Most online home value tools — Zillow, Redfin, and others — use algorithms that can't account for your home's condition, recent upgrades, lot usability, or what buyers are actually paying right now in your specific neighborhood. This checklist walks you through the 5 factors a licensed agent uses to build a real Comparative Market Analysis (CMA) — so you understand your home's value before you make any decisions.

### STEP 1 · PULL YOUR COMPARABLE SALES (COMPS)

The foundation of every CMA

Comps are recently closed homes that are as similar to yours as possible. The closer the match, the more reliable the value signal.

COMP CRITERIA	TARGET RANGE
Distance from your home	Within 0.25–0.5 miles (same tract preferred)
Closed within	Last 90 days (last 60 in active markets)
Square footage match	Within 10–15% of your home's size
Property type	Same type: SFR to SFR, condo to condo
Bed/bath count	Same or within one bedroom
Condition	Similar condition and update level

- Identify 3–5 closed sales within your target radius
  - *Fewer comps = less reliable range*
- Match property type — don't comp a condo against a SFR
- Note the sale-to-list price ratio for each comp
  - *Did they sell above, at, or below asking?*
- Flag any outliers: foreclosures, estate sales, or family transfers
  - *These can skew the range*

## STEP 2 · ASSESS YOUR HOME'S CONDITION & UPDATES

Condition drives premium or discount

Two homes with identical square footage and the same street can sell \$75,000–\$150,000 apart based on condition alone. Be honest about where your home falls.

FEATURE	TYPICAL VALUE IMPACT IN VENTURA COUNTY
Kitchen full remodel	Strong positive — buyers price this in
Primary bath update	Moderate to strong positive
Roof age (10+ years)	Neutral to slight negative; older = buyer concern
HVAC age / condition	Older systems = buyer negotiation point
Fresh interior paint/flooring	Moderate positive — improves perceived condition
Deferred maintenance (visible)	Negative — buyers discount for unknowns
ADU / permitted addition	Positive if permitted; unpermitted = risk flag

- List every update completed in the last 10 years with approximate year  
→ *Kitchen, baths, roof, HVAC, flooring, windows*
- Note any known deferred maintenance or needed repairs  
→ *Buyers will find it — price for it now*
- Confirm all additions/conversions are permitted  
→ *Unpermitted work can affect financing and value*
- Rate your home's overall condition honestly: turnkey / good / needs work

## STEP 3 · REVIEW ACTIVE COMPETITION

What buyers are comparing you against right now

Your value isn't just set by past sales — it's also shaped by what's currently on the market. Buyers will compare your home directly against active listings.

METRIC TO TRACK	WHY IT MATTERS
# of active listings in your price range	More competition = more pressure on price/prep
Days on market for similar actives	Long DOM signals overpricing or condition issues
Recent price reductions nearby	Indicates where the market is pushing back
Pending sales in your area	Shows true current demand — stronger signal than actives
New listings in last 30 days	Rising inventory can shift negotiating power to buyers

- Search Zillow/Redfin for active listings within 0.5 miles, similar size and type
- Note how long they've been sitting — and whether they've reduced
- Check how many similar homes went pending in the last 30 days

→ Pending = real buyer demand

■ Ask yourself: does my home compare favorably on photos and condition?

→ Online presentation matters

## STEP 4 · FACTOR IN LOT, LOCATION & MICRO-MARKET

Not all streets are equal

In Ventura County, pricing can shift significantly street-to-street — even within the same ZIP code. These location factors are often what separate a strong CMA from a generic estimate.

LOCATION FACTOR	TYPICAL INFLUENCE
Cul-de-sac vs. through street	Cul-de-sacs often command a modest premium
View (mountain, canyon, partial ocean)	Can add meaningful value — buyer-dependent
School district boundary	Same city, different district = different buyer pool
HOA community vs. non-HOA	Affects monthly cost and buyer segment
Proximity to open space / trails	Positive lifestyle factor; wildfire risk tradeoff
Noise/traffic (busy road, freeway)	Consistent negative — buyers factor this in
Lot size vs. neighborhood average	Above-average lot = premium; below-average = discount

■ Note your street type and any traffic/noise factors

■ Identify your school district and look up ratings

→ Buyers with kids will research this

■ Note lot size vs. typical in your neighborhood

■ Flag any view, open space, or trail access

→ Even partial views can affect buyer interest

■ Check if you're in a fire hazard zone — and document any mitigation

→ Insurance is now a buyer concern in Ventura County

## STEP 5 · READ THE MARKET TIMING SIGNALS

Seller's market or buyer's market — it changes your strategy

The same home can sell for different prices depending on when it hits the market and what the supply/demand balance looks like. These signals tell you where leverage sits right now.

SIGNAL	WHAT IT TELLS YOU
Sale-to-list ratio > 100%	Homes selling above ask — competitive market
Sale-to-list ratio < 98%	Buyers have negotiating room — price carefully
Median days on market < 21	Fast market — strong pricing, minimal concessions
Median days on market > 45	Slower market — condition and pricing matter more

Active inventory rising month/month	Buyer leverage increasing
Active inventory falling month/month	Seller leverage increasing

**Current Ventura County Snapshot (March 2026): 962 active listings | 33 median days on market | 99% sale-to-list ratio | \$875,150 median sales price**

- Check this month's sale-to-list ratio for your city on MLS or a local market report
- Compare median days on market to 3 months ago — is it rising or falling?
- Review how many price reductions have happened in your neighborhood recently
- Factor in seasonality: spring (Mar–Jun) typically sees stronger demand in Ventura County

YOUR CMA READINESS SUMMARY	STATUS
Step 1: Comparable sales pulled (3–5 comps)	■ Done ■ Needs work
Step 2: Condition and updates documented	■ Done ■ Needs work
Step 3: Active competition reviewed	■ Done ■ Needs work
Step 4: Lot, location, and micro-market noted	■ Done ■ Needs work
Step 5: Market timing signals checked	■ Done ■ Needs work

## Ready for Your Real Number?

This checklist will help you think through the factors — but a true CMA requires access to live MLS data, active competition, and recent closed sales in your specific neighborhood. I provide free, no-obligation CMAs for Ventura County homeowners.

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*This guide is for informational purposes only and does not constitute a formal appraisal or broker price opinion. Market data referenced reflects Ventura County MLS activity as of March 2026. Values change with market conditions.*