



# The Trails at Scottsdale

## No Increase in Dues in 2026!

The Board members of The Trails have voted to keep the annual dues for the 2026 year. Yearly payment is \$254.00 and quarterly is \$63.50 remain the same.. If you go to our website you can access the QR codes for a Cheddar Up payment or how to use Zelle and follow the instructions.



### Next Meeting Dates

- January 13, 7:00 p.m.
- Annual Meeting—February 10, 7:00 p.m.
- March 10, 7:00 p.m.

The Board meets every second Tuesday of the month. The location for these meetings is currently on Zoom. If any residents wish to attend please notify a Board Member.

### Board members:

Brenda Breit	480-970-0079
President	
Elizabeth Welch	480-945-2282
Vice-President	
Dennis DeGutes	928-457-0829
Treasurer	
Sandy DeGutes	928-457-0829
Secretary	
Stacy Katz	
Historian	
Bob Thayer	480-662-5052
Architectural Chair	
Fred Bollhoffer	630-842-9490
Public Relations	
Colin Walsh	480-720-9023
Landscape	
Bill Hooper	480-267-5478
Projects/Improvements	

If you have any questions, please call the appropriate Board member listed above.

## Annual Meeting Notification

The Annual Meeting of The Trails HOA will take place on **Tuesday, February 10, 2026 at 7:00 p.m.** on Zoom. If any resident wishes to participate, please call any Board member and we will assist you. Discussion will center on Board member elections and the proposed budget for the 2026 fiscal year. We have three seats up for election, (Bill Hooper, Elizabeth Welch and Dennis DeGutes). Please return your ballots by mail no later than February 6th, or include them with your dues payment. You may also send your vote in by email to: [sandad59@yahoo.com](mailto:sandad59@yahoo.com) and it should include your name, lot number and who you are voting for. Please remember that if your HOA dues are not current, you are not eligible to vote.

### Reminders:

The land between lot walls and sidewalks is the responsibility of the homeowner. Please keep all shrubbery trimmed over the sidewalk.

Bulk pickup items are to be put out on the Sunday before the scheduled week and not before. Please do not block sidewalks with items or dumpsters.

There are plenty of weeds that have invaded yards from the recent rains. Please remember to keep your yard clean of weeds or you could receive a citation from the HOA or the City of Scottsdale.

## Trails at Scottsdale Web Page!

Please visit our web page if you have any questions. Your answers may be on this site. The address is: <https://thetrailsatscottsdale.org>

# Optimism Emerges for 2026 Home Sales

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## FOR BUYERS:

Journalists reporting on housing affordability are frequently quoting sources that reference median household income. Household income can be broken down into two categories, family and non-family households. The US Census defines a family household as two or more people living in a home and related by blood or marriage. Non-family households are all others, including non-related people living as roommates or people living alone. Non-family household income is typically much lower than family income and is more suited for measuring the affordability of rental housing. Family household income is more suited for measuring the affordability of purchasing a home.

From 2020-2024, the median annual household income in Maricopa County rose 33% from \$68K to \$91K. The non-family median household income rose from \$44.5K to \$59K. Family income rose from \$80K to \$108K; and married family income, a subset of family income, rose from \$95K to \$126K.

The lending industry considers 28% of gross income an affordable monthly payment for mortgage or rent. For a family household that's roughly a \$2,500-\$3,000 payment. At a mortgage rate holding steady around 6.25%, that payment supports homes priced between \$350,000 and \$500,000 in Maricopa County. That budget will support roughly a 1,500-1,800 square foot single family home, which will trend in the mid-\$300s in the West Valley, and the mid-\$400s in the Southeast Valley.

Incomes are not stagnant in Maricopa County and have been rising at a significant pace since 2020. It's home values that have been stagnant for 3 years waiting for family incomes to catch up and mortgage rates to decline. Inventory under \$500K accounts for roughly 57% of all inventory for sale and is up 16% from last year. With rates holding steady in the low 6% range for the last 4 months, demand and optimism is up for the onset of 2026.

## FOR SELLERS:

November closings were another success for Q4 2025, up 3.3% from last November, except it was actually better than that. Last November had 19 closing days compared this November with 18 closing days, meaning this year November closed an extra 23 sales per day, putting the improvement at 9% instead of 3%. So far December is also outpacing last year with an extra 14 closings per day on average. If this is a peek into what 2026 may bring, then sellers should be optimistic for contract activity in January.

The big question is how many listings will line up to meet January's expectation of increased demand. January is typically the top month for luxury, retirement and seasonal community listings to hit the market. However, new listings across all price points and areas often see a peak in March, providing ample selection for Spring buyers. This front-loading of inventory in the first part of the year often results in a rising number of price reductions as well, the level of which depends on whether we enter the year in a buyer's market, balanced, or seller's market.

Recent improvements in demand combined with declines in supply are pushing the Cromford Market Index back in the direction towards a balanced state. While Greater Phoenix is still in a buyer's market overall, central and established cities are becoming the first to move back into seller's markets. Most recently, Phoenix, Mesa and Tempe shifted back into seller's markets within the last 30 days, putting nearly all cities in the Northeast and Southeast Valley in seller's markets, with the exception of buyer's markets Queen Creek and Sun Lakes. Developing cities on the edges of Metro Phoenix are typically the last ones to pull out of a buyer's market. Pinal County cities, for example, are buyer's markets except for Apache Junction, which is a seller's market. The West Valley is a mix as El Mirage is a small seller's market and Peoria recently shifted into a balanced market, joining Glendale, Avondale and Laveen. All other West Valley cities are buyer's markets.

Don't expect much upward pressure on price in the short term, even if your city has shifted back into a seller's market. Prices can take up to 6 months to show a response to a shift, which means the seller's market must be maintained, and many of these cities are still quite weak. What sellers can expect is more showing activity, shorter days on market, and less pressure to reduce their price once the Spring buying season begins.

Finish reading at: <https://southscottsdalehomes.com/december-cromford-report-3/>

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## Reminders cont.:

- ◆ There are NO rentals in our subdivision for less than 60 days.
- ◆ Please keep all pets on a leash and clean up after them. When walking your pet, please do not leave the bag with the waste on the ground. You need to dispose of it at your own home. It's the neighborly thing to do.
- ◆ Do not put trash dumpsters or recycle buckets out any sooner than the night before scheduled pickup. All dumpsters/buckets must be pulled out of the street the same night.