

## Creators Club

### Content Pack: April 2026

*Theme: "Spring Market Momentum"*

Capitalize on the busiest real estate season with timely content

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### Welcome to Your April Content Pack!

Spring 2026 is here, and the housing market is showing real signs of movement. Mortgage rates are hovering in the mid-6% range, more homeowners are listing as the "lock-in effect" eases, and existing home sales are improving from last year's lows.

That momentum doesn't look the same everywhere. Some markets are heating up with showings and multiple offers. Others are slower, with longer days on market and more price cuts. But across the board, buyers and sellers are adjusting to the new normal and starting to move again.

Your clients are cautious. They're asking questions, watching headlines, and trying to make sense of what a "normal" market looks like. This is YOUR moment to show up as the informed local expert who translates the noise into clear guidance.

This month's content pack teaches you to create timely posts that capture what's happening right now: more inventory, changing days on market, buyer hesitation, rate stability without sounding salesy.

**Remember: Timely content shows you're current and paying attention. When you pair that with local context and real guidance, cautious buyers see you as a trusted guide.**

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### What's Inside This Pack

- **8 Content Prompts** using the Timely Hook + Local Context + Invitation formula
  - **Ready-to-Use Captions** for each prompt
  - **Instagram Examples** (adapt to LinkedIn/Facebook as needed)
  - **Hashtag Sets** optimized for engagement
  - **Visual Content Ideas** emphasizing video
  - **Local Data Cheat Sheet** showing exactly which 3 numbers to pull monthly
  - **Pro Tips** for timely content without being salesy
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## Your Monthly Goals

Foundation Creator	Spotlight Creator	Brand Ambassador
<b>3-4+ posts/month</b>	<b>8+ posts/month</b>	<b>12+ posts/month</b>
Use 3-4 prompts	Use all 8 prompts	Use all 8 + create 4 originals
<b>Goal:</b> Build consistency	<b>Goal:</b> Demonstrate expertise	<b>Goal:</b> Lead conversations

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## The Timely Content Formula

Every prompt follows this structure:

### TIMELY HOOK → LOCAL CONTEXT → INVITATION TO ENGAGE

- **Timely Hook:** What's happening NOW
- **Local Context:** How it applies to YOUR market
- **Invitation:** Question or CTA that invites conversation

This keeps content SOCIAL and positions you as both informed AND approachable.

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## Local Data Cheat Sheet: 3 Numbers to Pull Each Month

You don't need a full economic report. Three numbers updated monthly make your content hyperlocal:

**1. New Listings vs. Last Year** - What to pull: Number of new listings this month vs. same month last year (% change) - Why it matters: Shows if buyers have more or fewer options - Where to use: Prompts 1, 3, 7

**Example:** "Spring inventory is up about \_\_% from last year in [Your City]..."

**2. Days on Market (DOM)** - What to pull: Average days on market - Why it matters: Tells buyers/sellers how fast things move - Where to use: Prompts 1, 3, 7

**Example:** "Homes are taking about \_\_ days to sell-longer than frenzy years, but still healthy."

**3. Price Reductions or List-to-Sale** - What to pull: % of listings with recent price cuts OR average sale-to-list price - Why it matters: Signals buyers' negotiating power - Where to use: Prompts 2, 4, 5, 8

**Example:** "About \_\_% of sellers have reduced their price in the last 30 days..."

**How to use:** Grab these three from your MLS at the start of each month. Plug them into 2-3 prompts. Use ranges if needed: "about 10-15% more listings."

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## Content Prompts: Spring Market Momentum

**Compliance Note:** Always keep rates general (e.g., “around mid-6s”) unless providing properly disclosed rate quote for specific scenario. For proper disclaimers, submit posts for compliance review at [CHLQuestAdReview@houseloan.com](mailto:CHLQuestAdReview@houseloan.com) before posting.

### Prompt 1: “I’m Seeing...”

**Share a specific trend you’re observing:**

*“I’m seeing [specific trend] in [your area] right now...”*

#### How to Use This Prompt

- Pick ONE thing you’ve noticed recently
- Keep it conversational
- Make it local and specific

#### Example Post (Instagram)

*I’m seeing it: Spring buyers are BACK in Fort Worth*

*After a quiet 2025, my phone is ringing again. Buyers who waited are ready. Inventory is up about \_\_% from last year. Rates are manageable (mid-6% range). The frantic energy of 2021? Gone. But the movement is real.*

*Less panic, more purpose.*

*Thinking about making a move? DM me “SPRING” and let’s talk.*

#### Ready-to-Use Captions

- Here’s what I’m noticing in [your area] right now...
- The spring market is showing signs of life...
- Observations from this week...

#### Visual Ideas (Video Best)

- 30-60 second talking head
- “A week in my market” montage
- Split-screen: “2025 vs. 2026”

#### CTA Ideas

- “DM me ‘SPRING’ for a breakdown”
- “Comment ‘MARKET’ and I’ll send my snapshot”

#### Hashtags

#SpringMarket #[YourCity]Homes #MortgageTips #HomeBuying #LocalMarket  
#CornerstoneCreatorsClub

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## Prompt 2: "Clients Are Asking..."

### Answer a question you're hearing repeatedly:

*"This week alone, three clients asked me: [common question]..."*

#### How to Use This Prompt

- Think about ACTUAL questions you're hearing right now (DMs, texts, emails, open houses)
- Common 2026 questions:
  - "Should I wait for rates to drop before I buy?"
  - "What if I buy now and prices go down?"
  - "Are we really in a buyer's market yet?"
  - "Is a 6% rate crazy, or is this just normal now?"
- Frame it as something you've heard multiple times (shows you're active and in demand)
- Give a balanced, honest answer with one local data point and one clear next step
- Speak directly to their hesitation: acknowledge it, then reframe it

#### Example Posts

##### Instagram:

*"Should I wait for rates to drop?" Asked by 5 different buyers this week*

*Real talk: Nobody has a crystal ball. Rates MIGHT move a bit, but 3% isn't coming back. Most buyers are learning how to work with today's "new normal" in the 6s.*

*Here's what we DO know in [Your City]:*

*More homes for sale than last spring (up about \_\_%)*

*Homes sitting a little longer = more room to negotiate*

*You can refinance a rate later*

*You can't refinance time in the market*

*My take? Buy when it makes sense for your life and your budget, not because a headline says "now or never."*

*DM me "SPRING" and I'll send you a quick breakdown of what buying now could look like at your price point.*

#### Ready-to-Use Captions

- The question I'm hearing most this week...
- Three buyers asked me the same thing yesterday...
- Here's what everyone wants to know right now...
- The most common spring market question? This one...
- A lot of buyers are afraid of making a mistake this year. Here's what I'm telling them...

### Visual Ideas (Video Best)

- Q&A video: you on camera, with question as on-screen text
- “Questions I’m getting this week” series (2-3 rapid-fire)
- Text overlay Reel: question pops up, then your 2-3 sentence answer

**Alternatives:** - Quote graphic with question + your short answer - Carousel breaking answer into “Question → Context → Local impact → Next step” - Screenshot (cropped/anonymous) of real client text asking question

### CTA Ideas (Pick One Per Post)

- “Comment ‘SCENARIO’ and I’ll run a quick now-vs-later comparison for you”
- “DM me ‘SPRING’ and I’ll send my 3-step prep checklist for 2026 buyers”
- “Reply with your biggest question about buying this year and I’ll answer it in my next post”

### Hashtags

#HomeBuyingQuestions #[YourCity]RealEstate #FirstTimeHomeBuyer #BuyerQuestions #MortgageAdvice #SpringBuying #CornerstoneCreatorsClub

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### Prompt 3: “Here’s What This Means...”

#### Translate a market headline or trend into local impact:

*“You’ve probably seen headlines about [trend]. Here’s what that actually means for [your area]...”*

#### How to Use This Prompt

- Pick a recent headline or trend buyers are seeing:
  - “Inventory is finally improving”
  - “Rates hover near three-year lows around 6%”
  - “Housing market turning more ‘balanced’ for buyers”
- Explain in simple language-no jargon, no doom, no hype
- Add one or two local stats (listings, days on market, price cuts) so it feels real
- Make it about THEIR decisions: what this means if they’re thinking about buying or selling

### Example Posts

#### Instagram:

*Headline: “Housing Market Turning More Ripe for Buyers”*

*What that ACTUALLY means in [Your City]:*

- More homes on the market than last spring
- Less frantic bidding-war energy

- A little more time to think before you write an offer
- More room to negotiate price or closing costs in some areas

*But here's the catch: not every neighborhood feels the same. Some pockets of [Your City] are still super competitive, while others have price cuts and longer days on market.*

*Translation: It's finally starting to feel like a **balanced** market: not a total buyer's paradise, not seller-only territory.*

*Want me to translate the headlines for your price range or neighborhood? DM me "MEANING" and I'll break it down for you.*

### *Ready-to-Use Captions*

- You're seeing the headlines. Here's the local reality...
- National news vs. what's actually happening here in [Your City]...
- "More inventory, lower rates"-what that really means for you...
- Headlines say the market is rebalancing. Here's what that looks like on the ground...

### *Visual Ideas (Video Best)*

- "Headline vs. Reality" Reel (headline on screen vs. your face explaining local impact)
- Screen recording scrolling a news article, then cutting to you: "Okay, let's unpack this for [Your City]"
- Whiteboard or notepad video: write the headline, then list 2-3 bullet points for your market

**Alternatives:** - Carousel: Slide 1 = headline; Slide 2 = "Here's what this means in [Your City]"; Slides 3-4 = bullets - Screenshot of a real article (crop URL/logos if needed) with your caption explaining it - Simple text graphic: "Headlines vs. Your Reality in [Your City]"

### *CTA Ideas (Pick One Per Post)*

- "DM me 'LOCAL' and I'll send you a quick breakdown for your area"
- "Comment 'UPDATE' below and I'll share what this looks like in your neighborhood"
- "Questions about what this means for you? Message me 'MEANING' and let's chat"

### *Hashtags*

#MarketUpdate #RealEstateNews #[YourCity]Market #HomeBuying #MortgageTips  
#LocalRealEstate #MarketTrends #CornerstoneCreatorsClub

### **Prompt 4: "What's Driving the Spring Market"**

**Explain WHY the market is active:**

*"Spring is traditionally busy. Here's what's driving activity in [your market] this year..."*

### *Example Post (Instagram)*

*Why is spring 2026 different? Three things driving our market:*

- Rates are stable (finally) - mid-6s vs. wild swings of 2023-2024
- More homes hitting the market - sellers testing waters again
- Life doesn't wait - job changes, growing families, downsizing

*Bonus: Builders offering rate buy-downs and closing cost credits to clear inventory. That's creating new construction opportunities that didn't exist 6 months ago.*

*After years of everyone being stuck, things are MOVING.*

*DM me "MOMENTUM" to understand what's driving YOUR neighborhood.*

### *Ready-to-Use Captions*

- Spring is here. Here's what's driving the market...
- Three things making this spring different...

### *Visual Ideas (Video Best)*

- "3 things driving my market" video
- Walking tour showing activity

### *CTA Ideas*

- "DM me 'MOMENTUM' for your neighborhood"
- "Comment which surprises you most"

### *Hashtags*

#SpringMarket #[YourCity]RealEstate #HousingMarket #LocalMarket  
#CornerstoneCreatorsClub

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### **Prompt 5: "Rate Reality Check"**

**Give practical perspective on rates:**

*"Let's talk about mortgage rates without the hype..."*

### *Example Post (Instagram)*

*Let's talk rates without the hype*

*Yes, 6.4% feels high if you remember 2020-2021. But context:*

- Rates were artificially low during COVID
- Historically, 6-7% is normal
- Your parents likely bought at 10-15%+ in the 1980s-1990s
- Waiting for 3% = waiting forever

*Focus on the PAYMENT you can afford and the HOME you need. Rate is one factor, not the only factor.*

*Remember: Rates are temporary. You can refinance. Location? That's forever.*

*DM me "RATES" and let's talk real numbers.*

#### *Ready-to-Use Captions*

- Let's talk about mortgage rates realistically...
- Rate reality check...
- Here's the truth about 6% rates...

#### *Visual Ideas (Video Best)*

- Talking head explaining rate context
- "Myth vs. Reality" format

#### *CTA Ideas*

- "DM me 'RATES' for your buying power breakdown"
- "Comment 'PAYMENT' for my calculator"

#### *Hashtags*

#MortgageRates #HomeBuying #[YourCity]Lending #FirstTimeHomeBuyer  
#CornerstoneCreatorsClub

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#### **Prompt 6: "Spring Inventory Update"**

##### **Share local inventory observations:**

*"Quick inventory update for [your area]..."*

#### *Example Post (Instagram)*

*Quick inventory update for Fort Worth:*

*We started April with about \_\_ active listings: up from \_\_ last April. That's roughly \_\_% more homes to choose from.*

*For buyers? More negotiating power. Homes sitting \_\_ days longer gives you time to think.*

*For sellers? Price it right from day one. The days of listing high and getting it anyway? Over.*

*DM me "INVENTORY" for your specific price range breakdown.*

#### *Ready-to-Use Captions*

- Quick inventory update...
- Here's what's happening with inventory...

### Visual Ideas (Video Best)

- Quick market update to camera
- “Drive through my market” showing inventory

### CTA Ideas

- “DM me ‘INVENTORY’ for your neighborhood”
- “Comment your price range”

### Hashtags

#MarketUpdate #Inventory #[YourCity]RealEstate #LocalMarket  
#CornerstoneCreatorsClub

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## Prompt 7: “Your Spring Buyer Playbook”

### Give actionable advice for buyers:

#### Example Post (Instagram)

*If you’re buying this spring in [Your City]:*

1. *Get pre-approved FIRST*
2. *Run a rent vs. own comparison*
3. *Decide your comfort payment range*
4. *Move fast on homes you love*
5. *Don’t skip the inspection*
6. *Budget for rates around 6.5%*
7. *Think 5-7 year hold minimum*

*DM me “PLAYBOOK” for my complete buyer prep checklist.*

### CTA Ideas

- “DM me ‘PLAYBOOK’ for complete guide”
- “Ready to start? Link in bio”

### Hashtags

#BuyerTips #SpringBuying #[YourCity]Homes #FirstTimeHomeBuyer  
#CornerstoneCreatorsClub

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## Prompt 8: “Your Spring Seller Playbook”

### Give actionable advice for sellers:

#### Example Post (Instagram)

*If you're selling this spring in [Your City]:*

- 1. Price it right from day one*
- 2. Invest in pre-listing prep*
- 3. Professional photos = non-negotiable*
- 4. Be flexible on showings*
- 5. Budget for some negotiation*
- 6. Don't chase the market down*

*Spring is still the strong selling season. But strategy matters more than in 2021.*

*DM me “SELLING” and I'll connect you with my top realtor partners.*

#### CTA Ideas

- “DM me ‘SELLING’ for top agents”
- “Comment if you're thinking about listing”

#### Hashtags

#SellerTips #SpringSelling #[YourCity]RealEstate #ListingTips #CornerstoneCreatorsClub

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## Quick Start Guide

### Step 1: Choose Prompts & Pull Data

- **Foundation:** Pick 3-4 prompts
- **Spotlight:** Use all 8
- **Brand Ambassadors:** Use all 8 + 4 originals

Pull your 3 numbers at start of month.

### Step 2: Make It Local

Replace [Your City] with your market. Use YOUR observations.

### Step 3: Create Content & Adapt for Platform

Video first. Even simple 30-second talking heads work.

**Instagram examples work across all platforms with these adjustments:**

- **Facebook:** Expand bullets into conversational paragraphs, add neighborhood-specific detail
- **LinkedIn:** Add professional context, use line breaks between short paragraphs

#### Step 4: Post & Engage

Respond to ALL comments within 24 hours. Track what works.

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### Pro Tips

#### Balance Content Types

April mix: 40% timely market content, 60% other types (personal, educational, community)

#### Acknowledge Buyer Hesitation

2026 buyers are cautious. Address fears head-on: - Buying at “wrong” time - Rates staying high - Prices dropping after purchase

Acknowledge the fear, then provide context.

#### Conversational, Not Salesy

**Salesy:** “Great time to buy! Call me now!”

**Conversational:** “I’m seeing buyers come back. Rates feel manageable. It’s not perfect, but it’s movement. Questions?”

#### Use Video

Video builds trust faster. Don’t worry about production quality-genuine beats polished.

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### Common Mistakes to Avoid

- Being too salesy
- Copying national headlines without local context
- Posting data without explaining what it means
- Waiting for perfect
- Ignoring compliance: Keep rates general, include NMLS, focus on education over promotion. **Submit posts to compliance for review at [CHLQuestAdReview@houseloan.com](mailto:CHLQuestAdReview@houseloan.com) to ensure proper disclaimers before posting.**

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## Your Next Steps

**First Week of April:** 1. Pull your 3 local data points 2. Choose first 2-3 prompts 3. Write them out

**First -Second Week of April:** 4. Publish first timely post (Prompt 1) 5. Engage with other CC members 6. Track engagement

**Throughout April:** 7. Post according to your level 8. Mix timely with other content 9. Respond to all comments within 24 hours 10. Attend April Creator Lab

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## You've Got This!

Your clients need someone who understands what's happening RIGHT NOW. That someone is you.

Now go create something timely.

### Questions or need support?

Reach out in the Creator's Lounge Teams channel or email [marketing@houseloan.com](mailto:marketing@houseloan.com)

*#CreatorsClub #SpringMarketMomentum*