

# 2026 Housing Market:

*Trends & Predictions Every Agent  
Needs To Know*



With David Childers, Keeping Current Matters



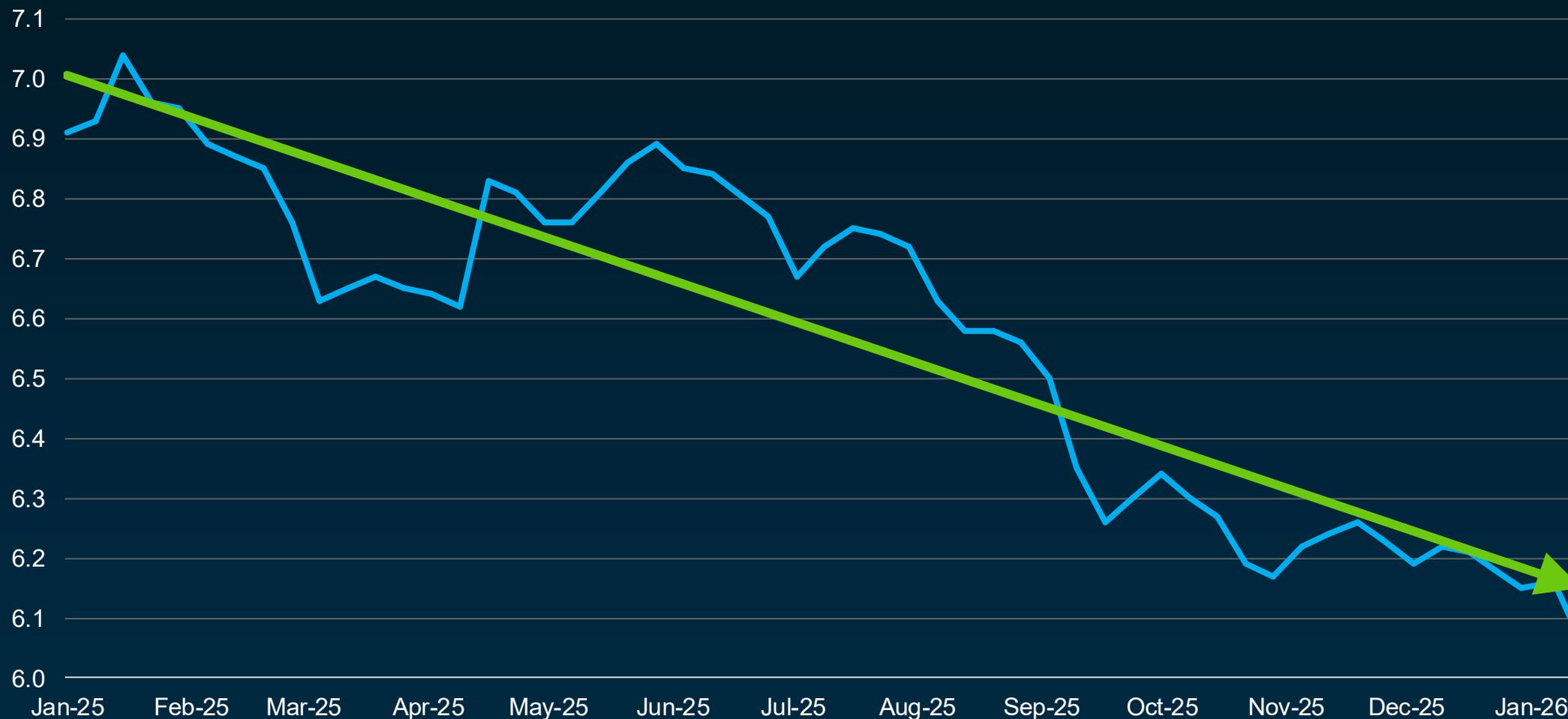
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**"I am a great believer in luck, and I find the harder I work, the more I have of it."**

**Thomas Jefferson**

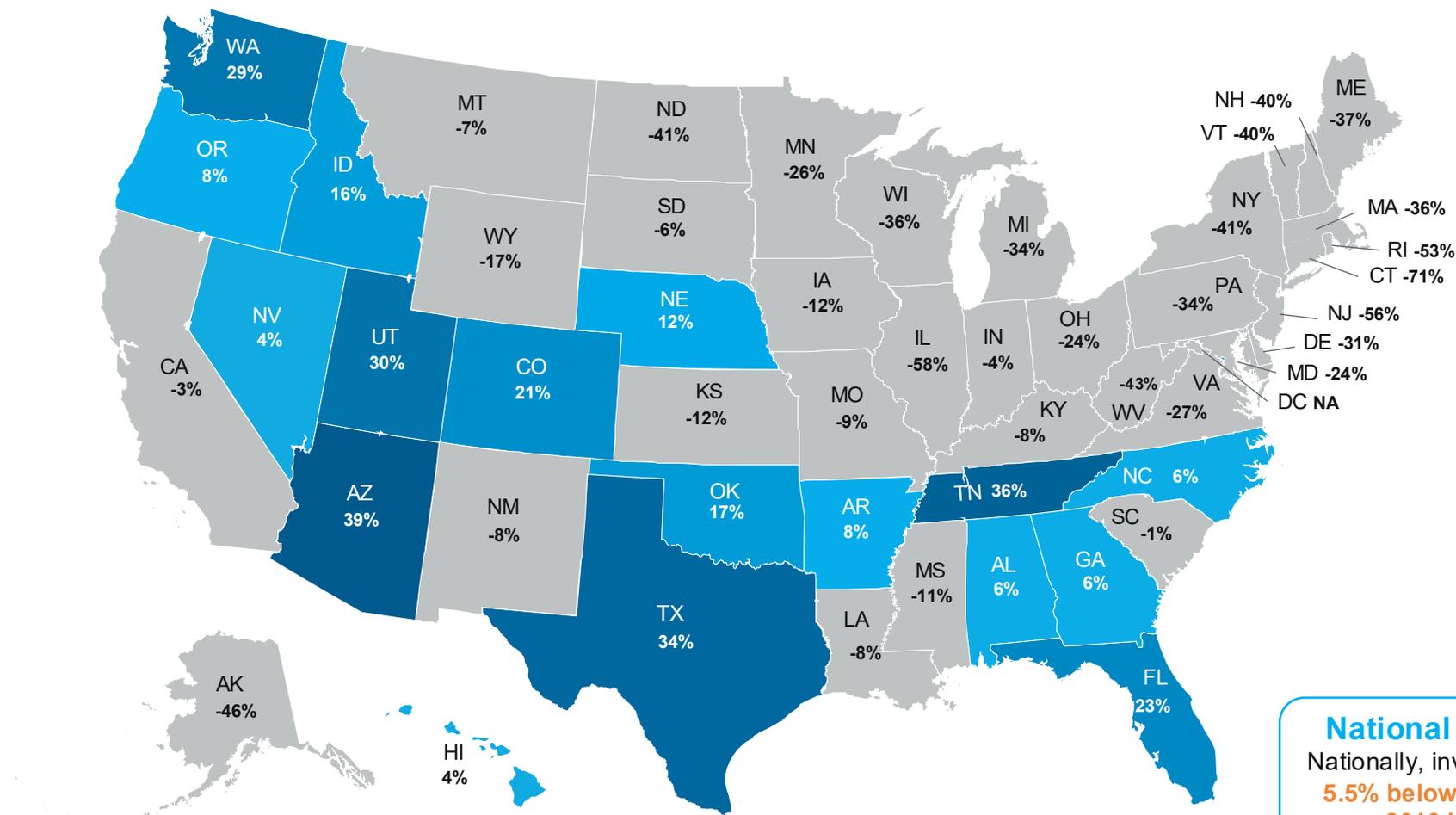
# Mortgage Rates Have Trended Lower

## 30-Year Fixed Mortgage Rate



# 17 States Are Back Above 2019 Inventory Levels

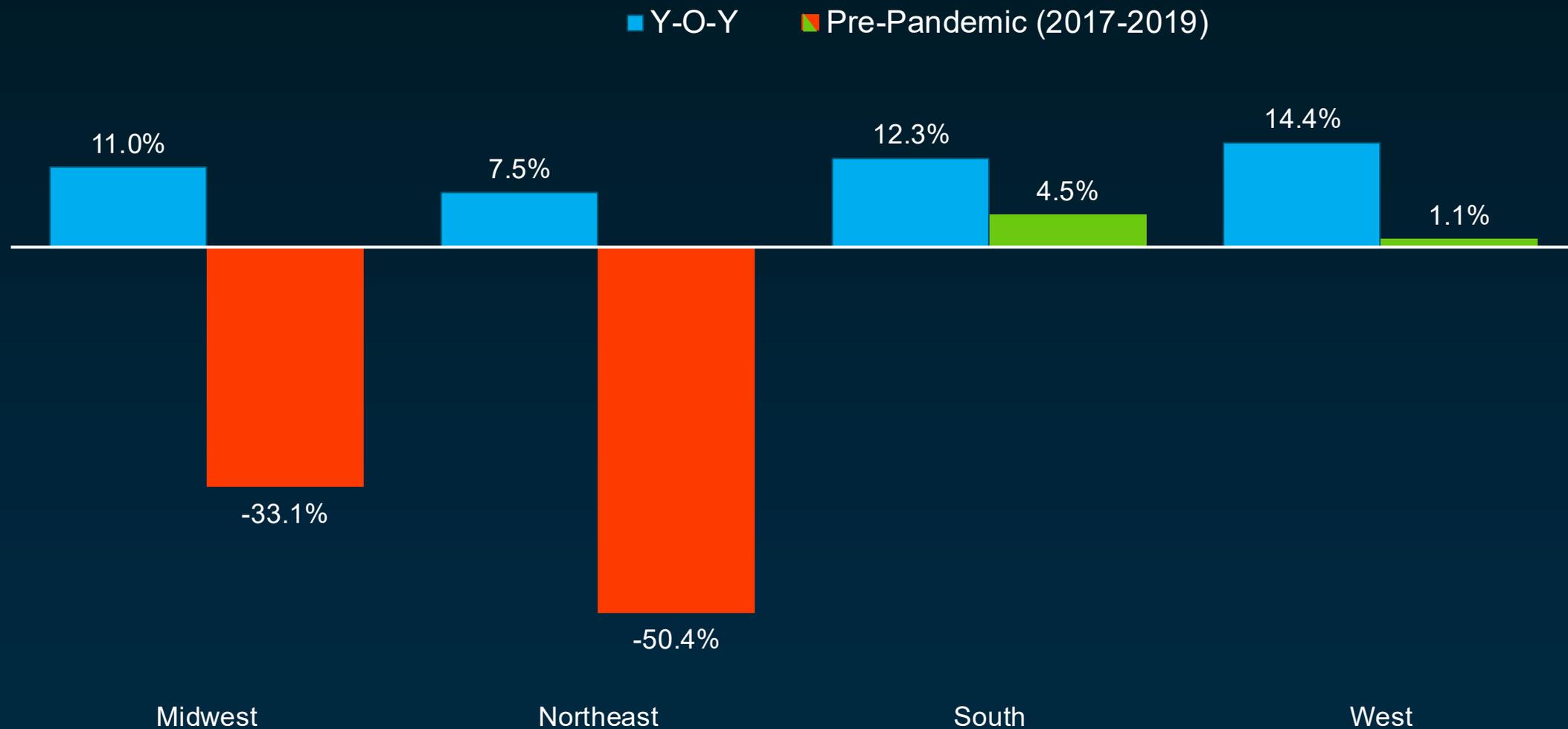
Inventory Shift Between December 2019 and December 2025



**National Average**  
 Nationally, inventory is still  
**5.5% below December 2019 levels.**

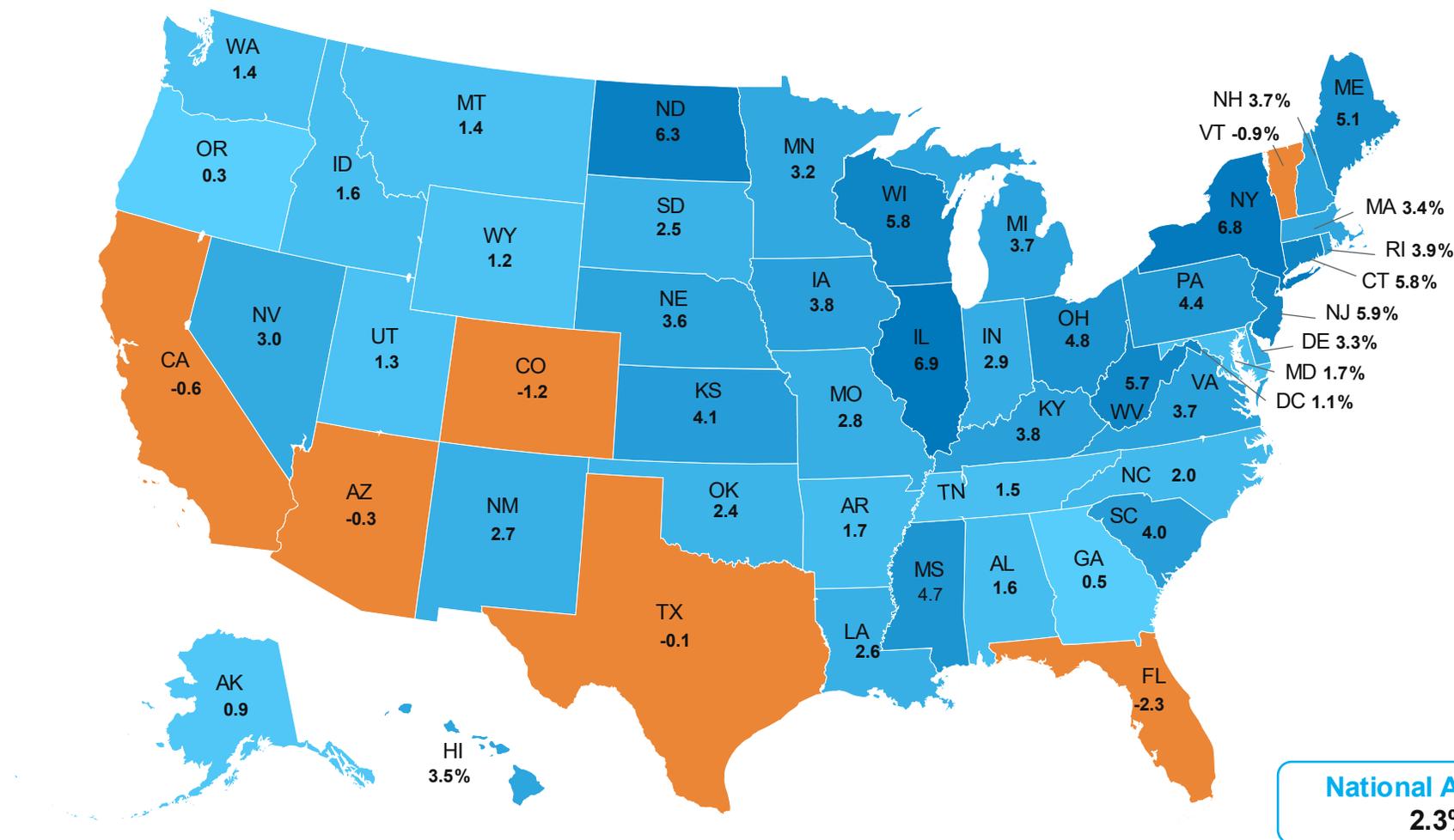
# Inventory Levels Are Back to Normal in the South and West

Regional Inventory Change in December, Year-Over-Year vs. Since 2017–2019 Levels



# Cooling Price Growth Looked Different Across the Country

Percent Change in Home Prices, Year-Over-Year, Q3 2025





While some major housing markets are still seeing mildly positive year-over-year appreciation, the rate of appreciation has decelerated almost everywhere over the past year.

**Lance Lambert**  
Cofounder, ResiClub

**IT ISN'T GOOD NEWS OR  
BAD NEWS....**

**IT'S JUST THE NEWS.**



# 2026 Housing Market Forecast

“Steadier and Stronger”



In 2026, we expect a housing market that's **steadier**, but not yet off to the races.

Realtor.com

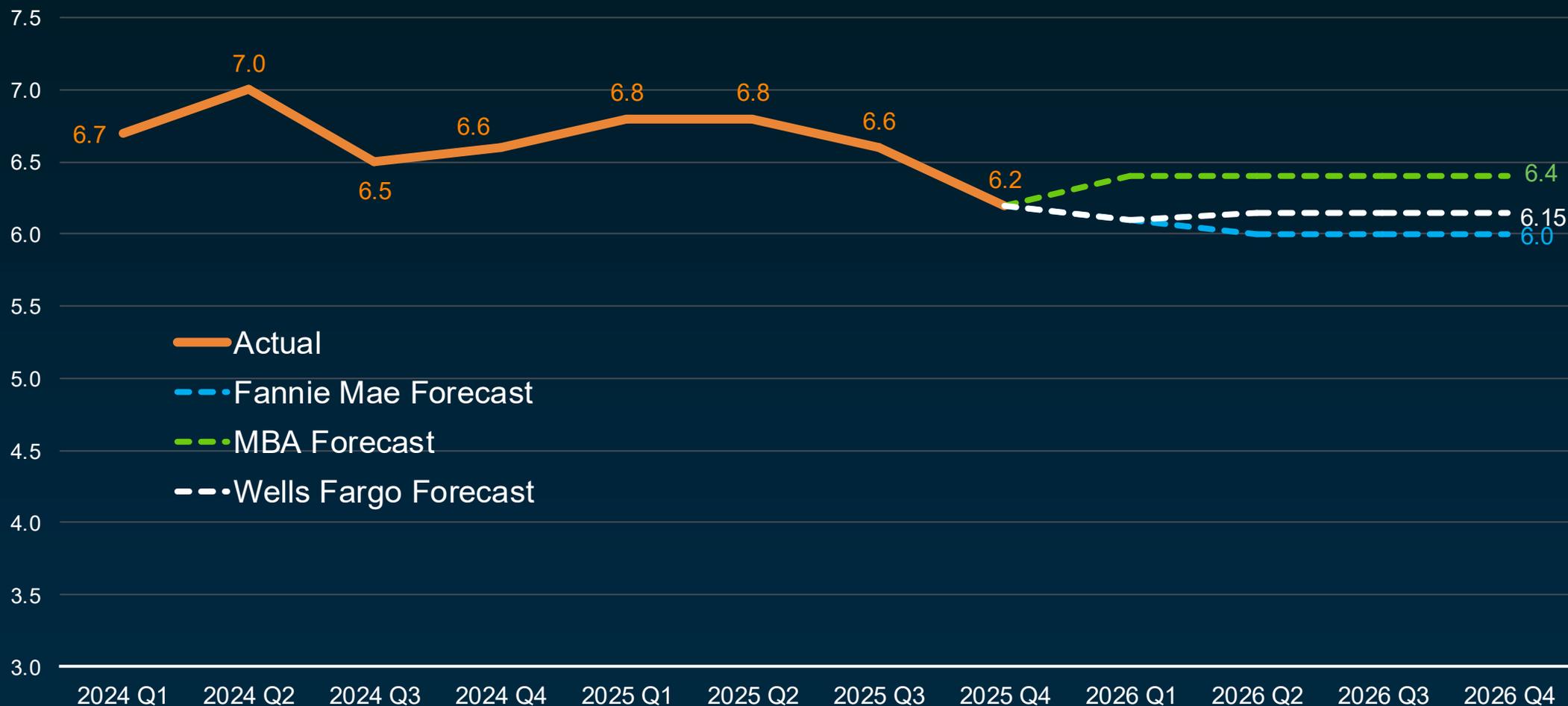


**We anticipate affordability will improve modestly, on average, in 2026.** This results from our expectations of slightly lower interest rates, only modest increases in home prices and a more balanced market than in recent years.

**Jake Krimmel**  
Senior Economist, Realtor.com

# Expect a Modest Decline in Mortgage Rates

30-Year Fixed Rate & Projections, as of 1/21/2026



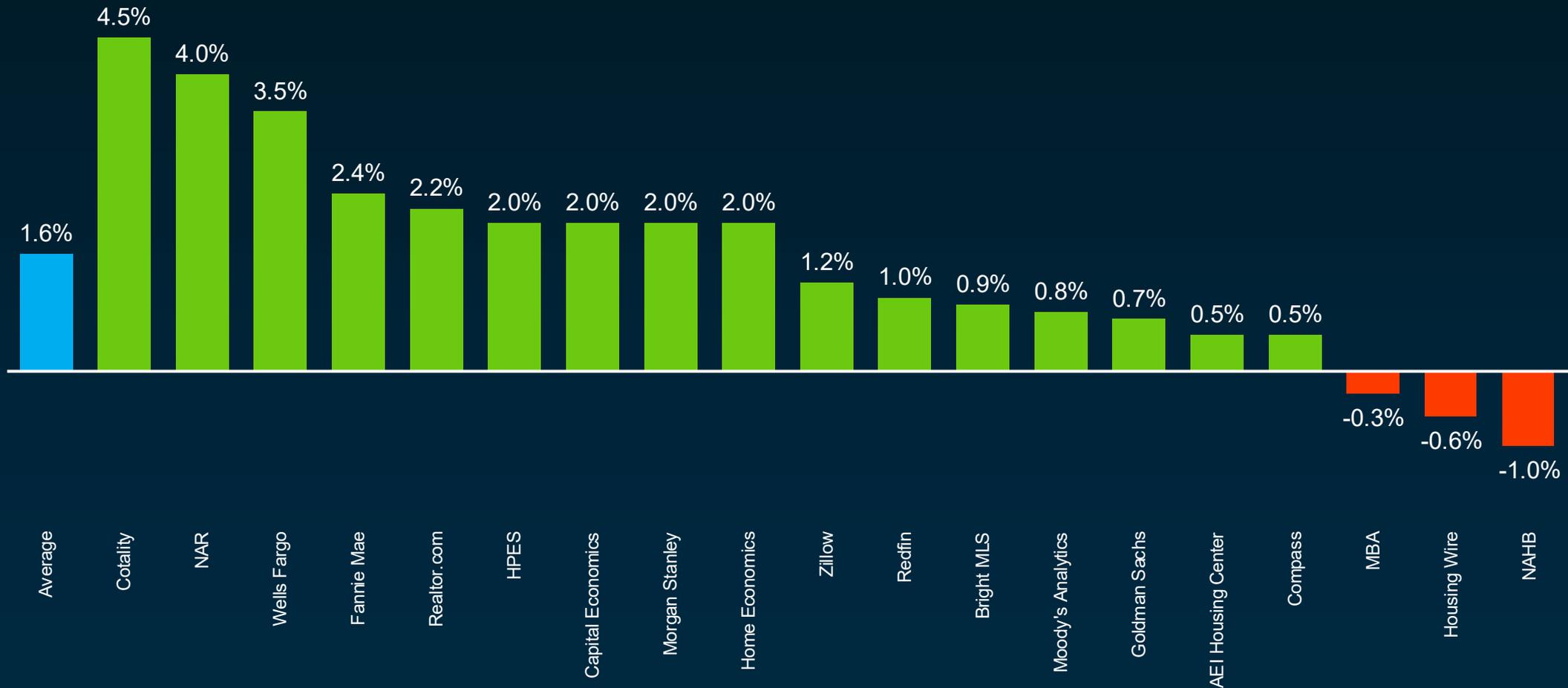


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U.S. homebuyers will start to get some relief in 2026,  
**with affordability improving as income growth  
outpaces home-price growth.**

# Expect Moderate Home Price Growth in 2026

2026 Home Price Forecasts, Percent Change, as of 1/12/2026

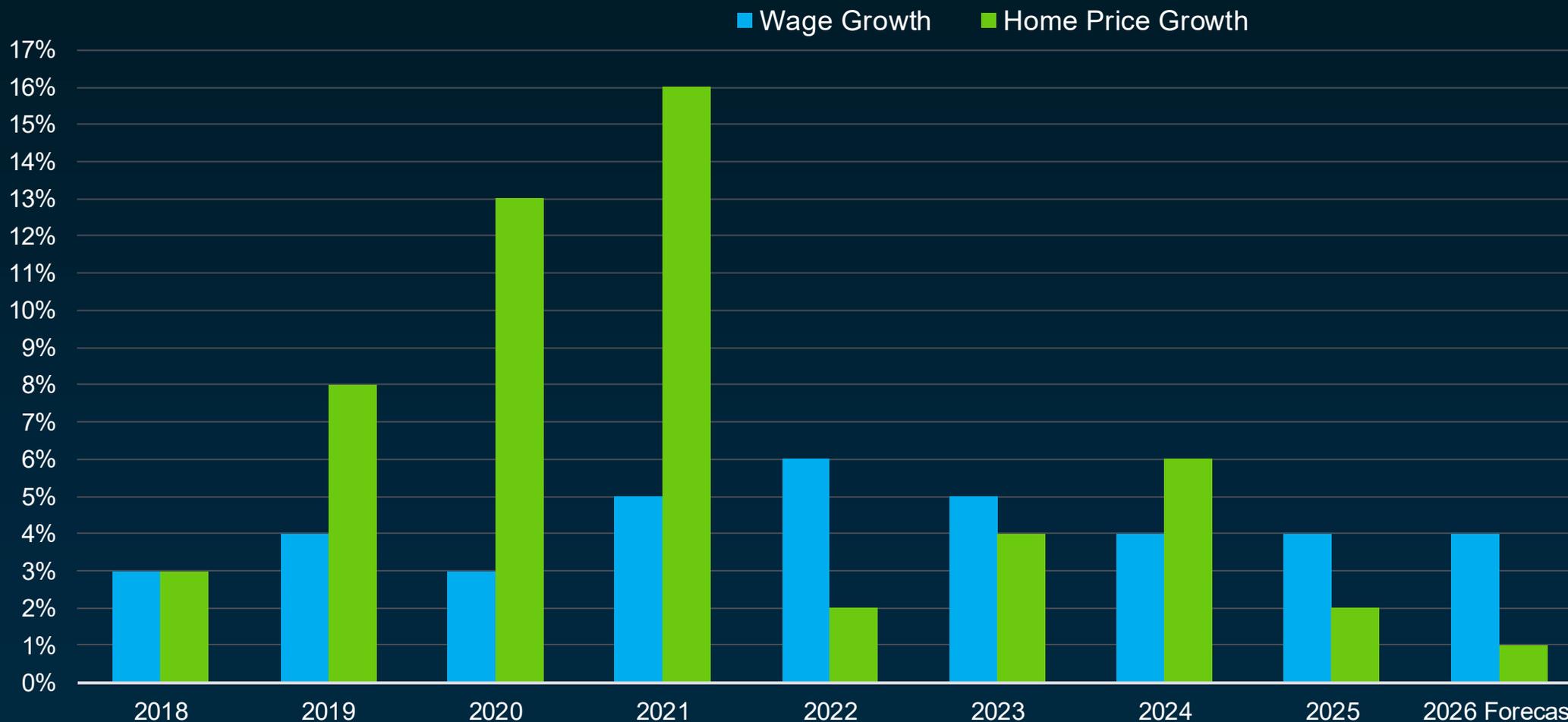




**... rising incomes, which should outpace inflation, give buyers more purchasing power,** helping to shrink the share of a paycheck that has to be put toward the mortgage.

# Wages Will Grow Faster Than Home Prices in 2026

## Year-Over-Year Change in Median Home Sales Price vs Wages



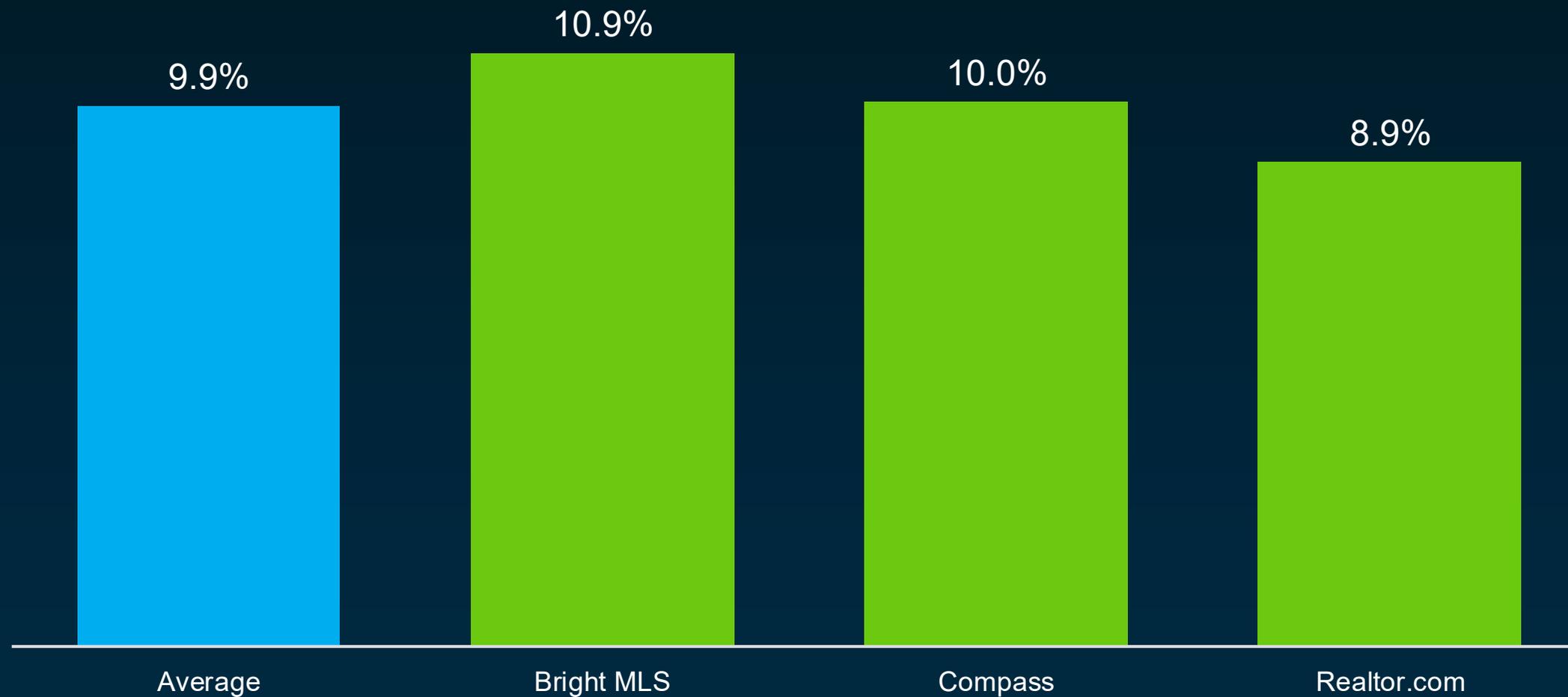


National active listings remain higher than a year ago . . . .  
**Looking to 2026, the direction is still up, even if the climb is steady, rather than steep.** Life events nudge more owners to move, the lock on all those existing homeowners with sub-4 percent mortgages loosens at the margins, and completions add more options for buyers.

**Odeta Kushi**  
Deputy Chief Economist, First American

# Inventory Is Expected To Rise in 2026

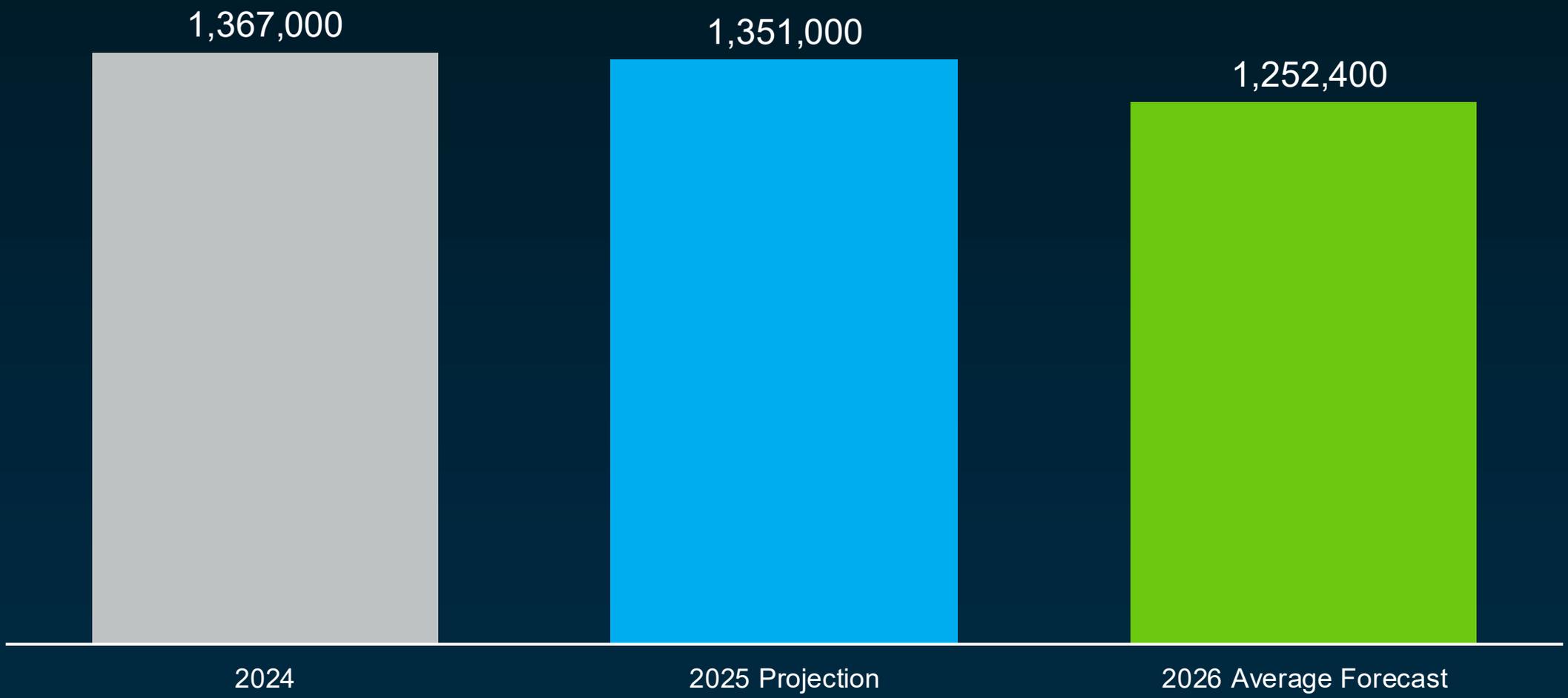
2026 Forecasts, Year-Over-Year Change in Existing Home Inventory, as of 1/9/2026



Prove it's time to buy  
Prove it's time to buy  
Prove it's time to buy

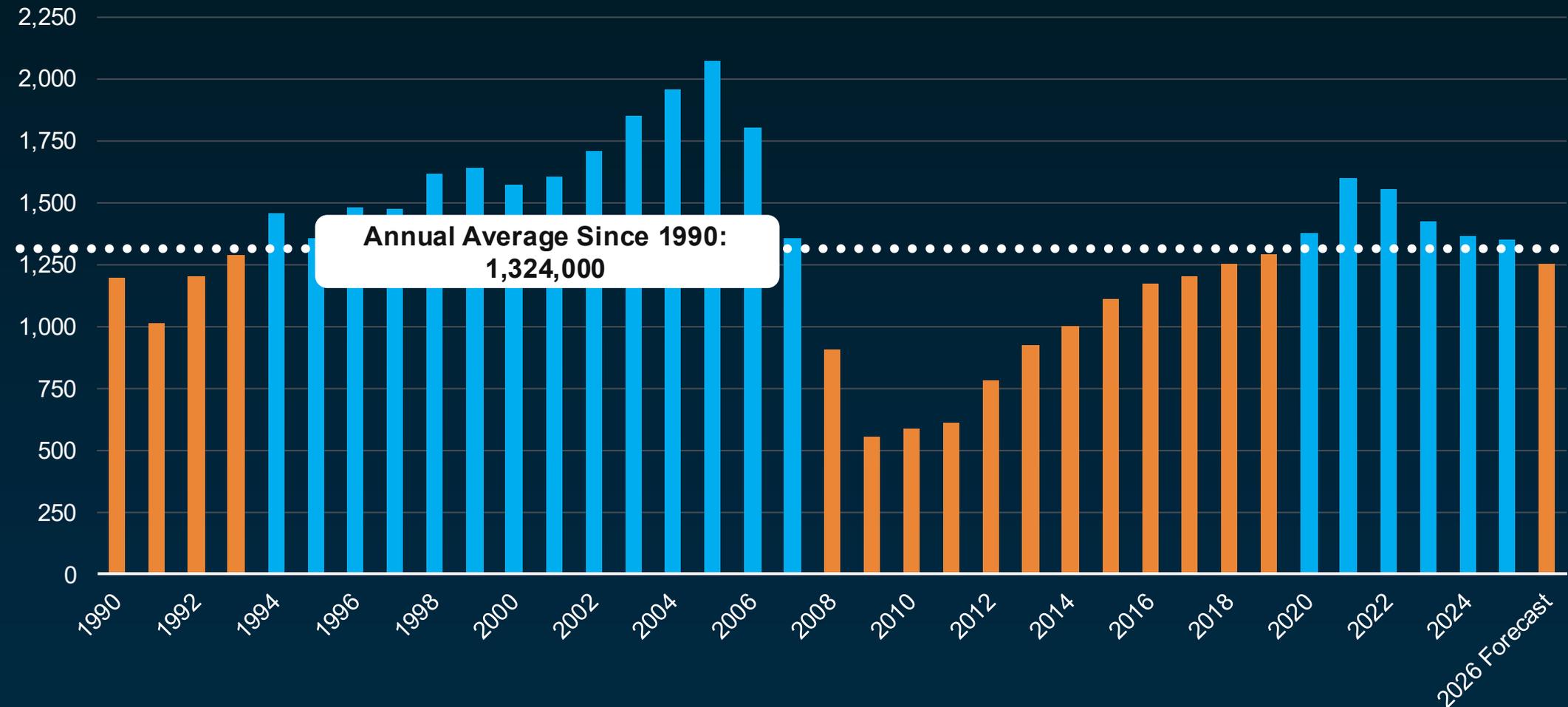
# New Construction Activity Will Tick Down Slightly

Total Housing Starts (Projections as of 1/21/2026)



# The Market Remains Undersupplied

New Housing Units Started, in Thousands





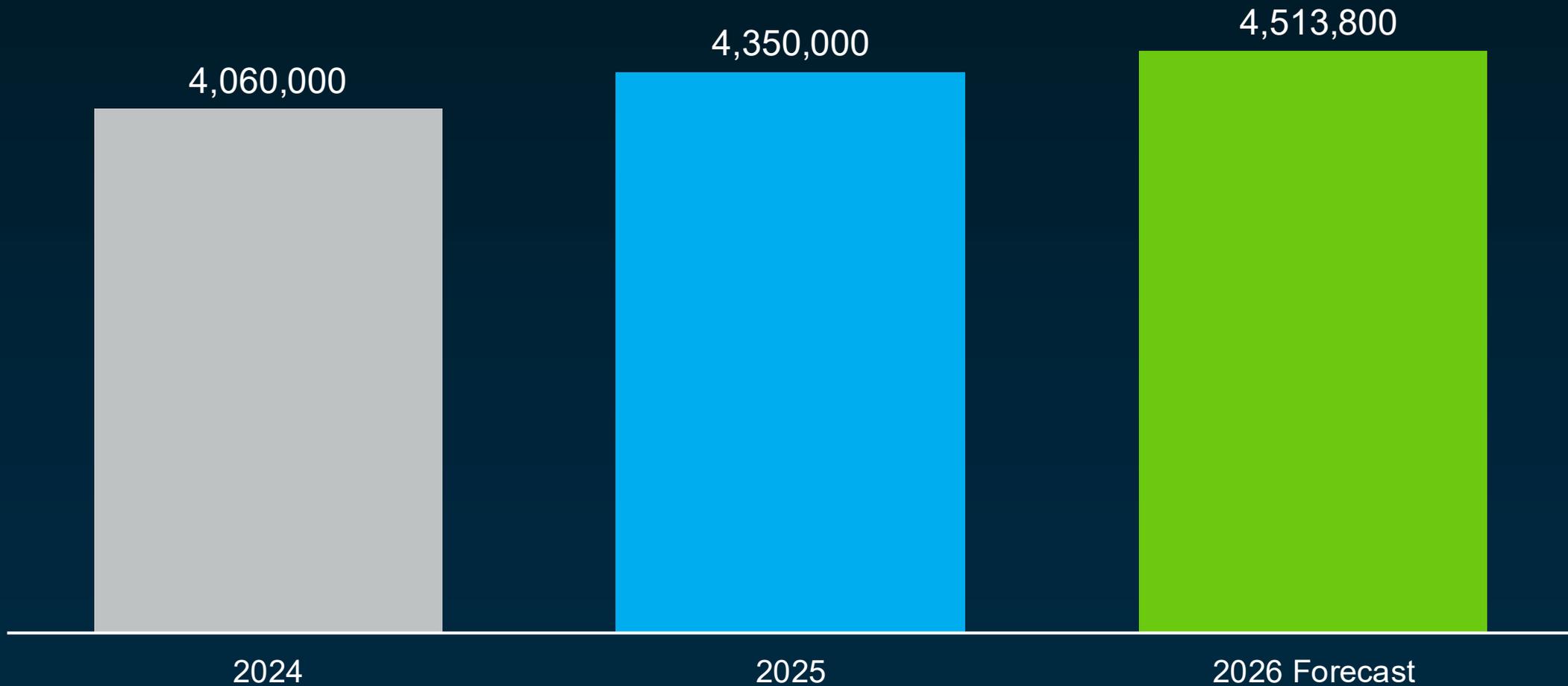
**Looking ahead, expect a two-speed market.** Lean inventory in the Northeast and Midwest keeps conditions relatively tight and price growth steadier, while parts of the South and West remain soft.

**Odetta Kushi**

Deputy Chief Economist, First American

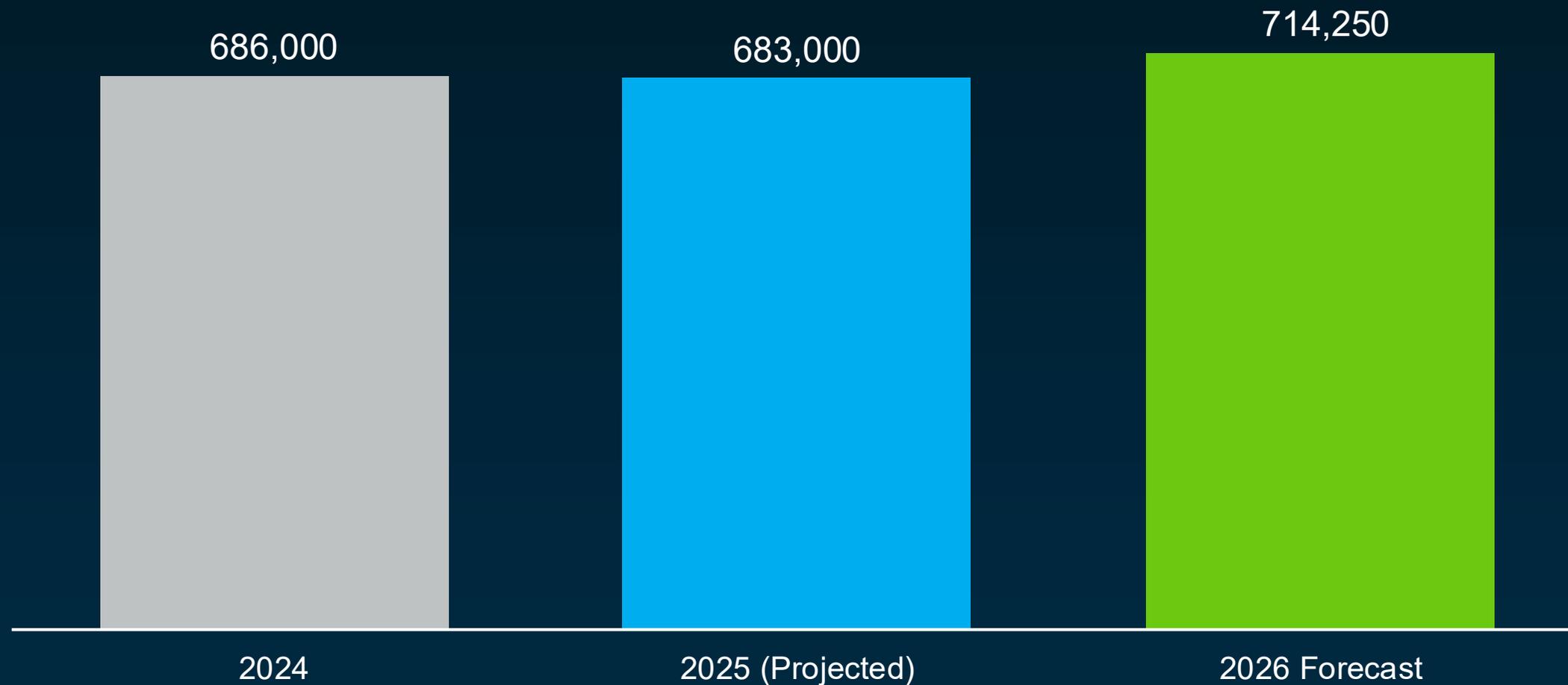
# Expect Improvement in Existing Home Sales

Existing Home Sales (Forecasts as of 1/21/2026)



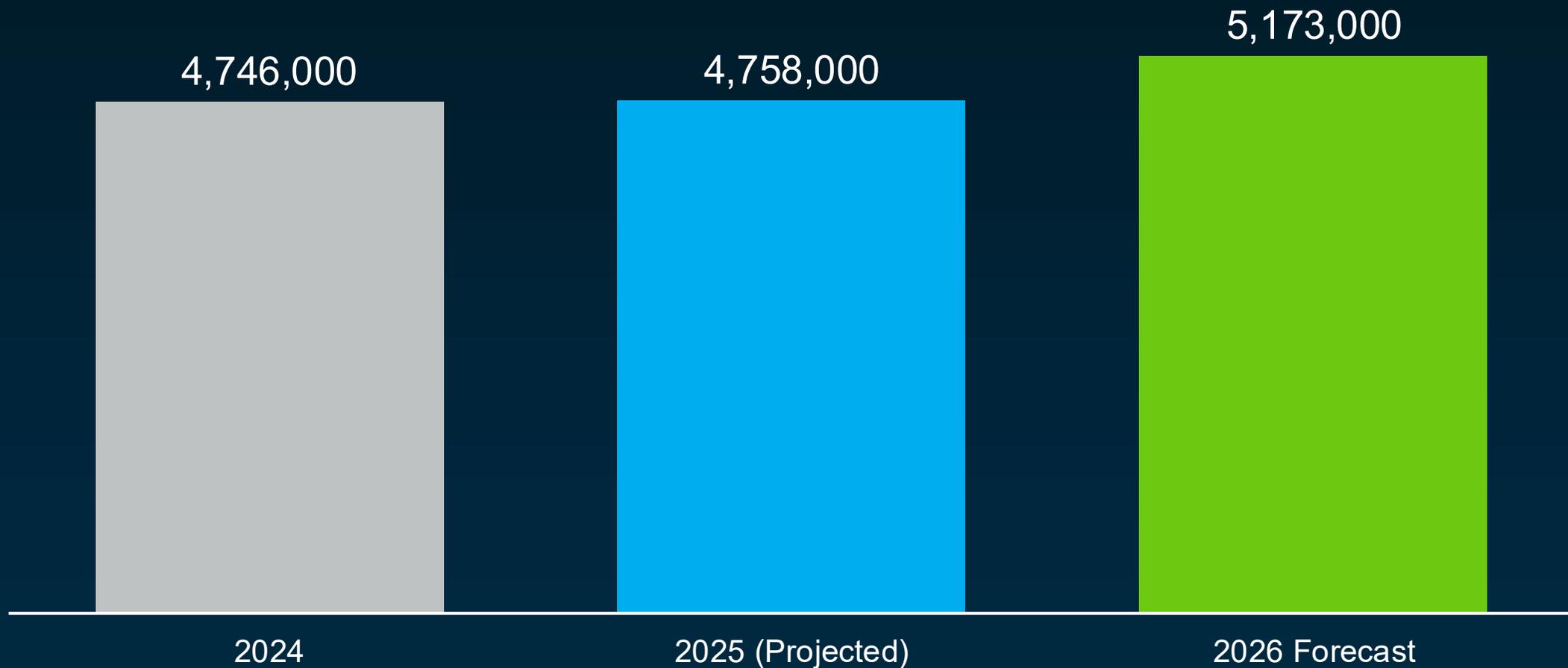
# New Home Sales Will Tick Up Moderately

New Home Sales (Forecasts as of 1/15/2026)



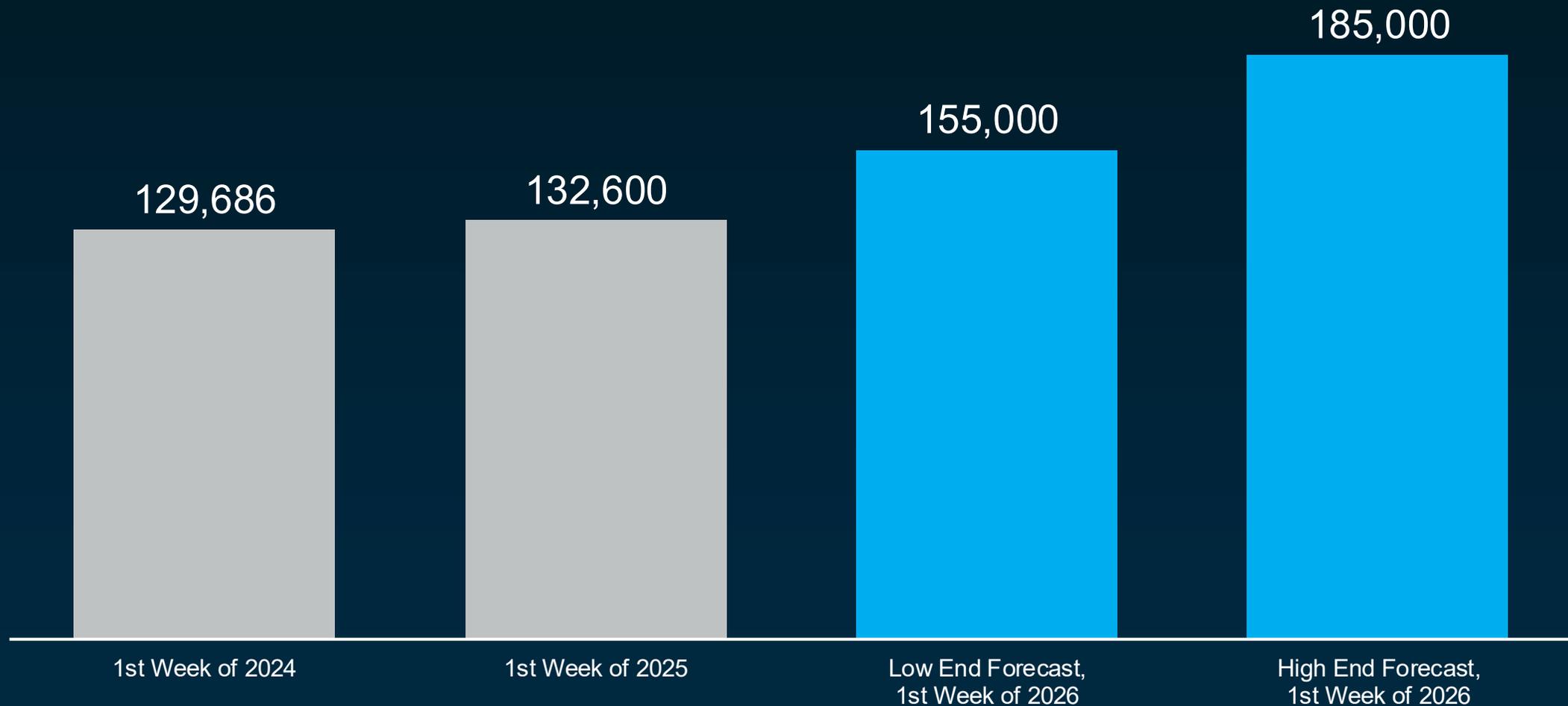
# Total Home Sales Are Expected To Rise

Total Home Sales (Forecasts as of 1/15/2026)

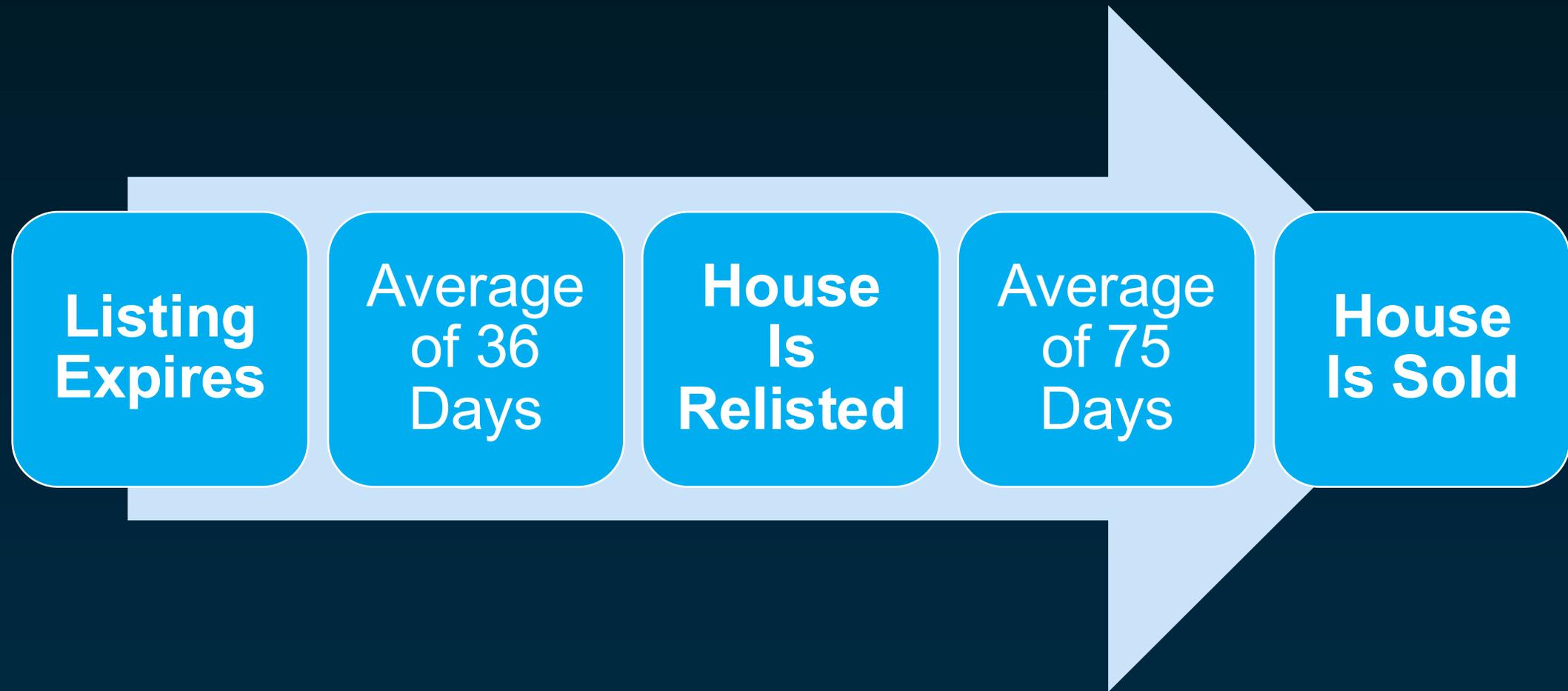


# The 1<sup>st</sup> Week of 2026 Holds a Major Opportunity

Number of Expired or Cancelled Listings

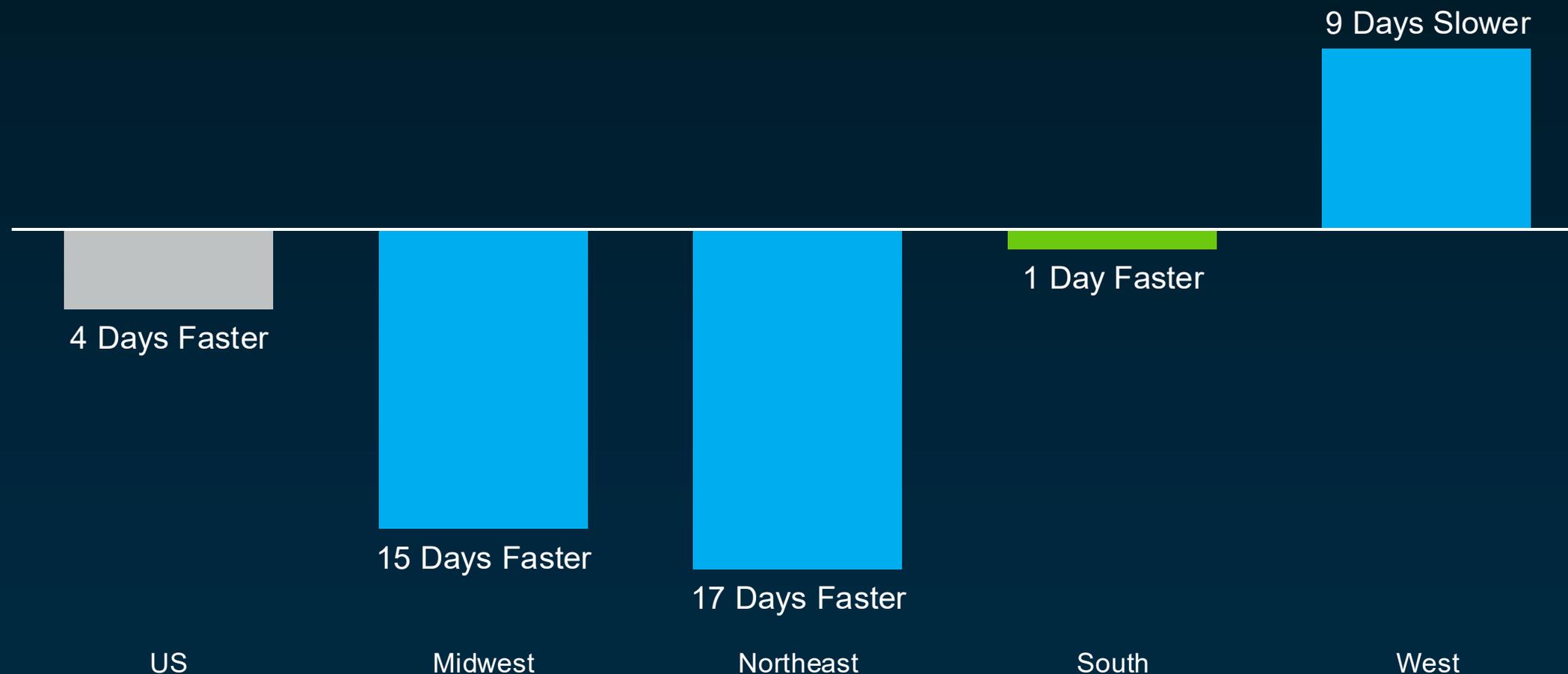


# From Expired To Sold: The Typical Seller Journey Takes Just Over 3 Months



# In the South, Homes Are Selling About as Fast as They Did Before the Pandemic

Difference in Median Days on Market Relative to Pre-Pandemic



# Pricing Strategy Matters

Sale Probability When Relisting at Different Price Points

