

2026 Housing Market Snapshot

What Buyers & Sellers Need to Know

The housing market in 2026 is becoming **more balanced and easier to navigate** after several years of uncertainty. Prices are stabilizing, more homes are coming on the market, and buyers and sellers are adjusting to a more normal pace. This is **not a boom or a crash**, but a healthier, more predictable market.

What's Happening with Home Prices?

- **Prices are expected to be mostly flat nationwide in 2026**
- Some markets may see small declines, others modest increases
- Large price drops are unlikely due to strong homeowner equity and responsible lending
- Pricing correctly matters more than trying to time the market

What this means:

Buyers don't need to rush, and sellers need to price realistically to attract serious interest.

Are More Homes for Sale?

Yes. Inventory is gradually increasing.

- More homes are coming to market compared to recent years
- Buyers have more choices and more time to decide
- Supply growth varies by location

What this means:

Buyers gain negotiating power. Sellers benefit from preparation, presentation, and smart pricing.

What About Mortgage Rates?

- Rates are expected to stay **around the mid-6% range**
- Rates may move slightly up or down depending on the economy
- When rates dip closer to 6%, buyer activity tends to increase quickly

What this means:

Small changes in rates can make a big difference. Staying informed helps you act at the right time.

Why Local Markets Matter More Than Ever

Real estate remains **highly local**:

- Some areas still have limited inventory and strong demand
- Other markets offer more selection and better value
- National headlines don't always reflect what's happening locally

What this means:

Local expertise is essential when pricing a home or making an offer.

What Buyers Should Know

- More inventory = more opportunity
 - Competition is calmer than in recent years
 - Negotiation, inspections, and contingencies are back
 - Waiting for a “perfect” market may mean missing good homes
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What Sellers Should Know

- Homes are selling—but **pricing and condition matter**
 - Overpricing leads to longer days on market
 - Well-prepared, correctly priced homes attract strong buyers
 - Strategy matters more than speed
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The Bottom Line

2026 is a balanced, opportunity-driven housing market. With stable prices, improving affordability, and more inventory, informed buyers and sellers can move forward with confidence—especially when guided by local market expertise.

Your Local Real Estate Expert

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