

# 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.

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### 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.

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### 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.

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### 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.

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## 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.

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## 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.

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## Your Local Real Estate Expert

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