

THE BUYER'S ADVANTAGE:

Current Trends, Insights & What to Expect in Summer 2026

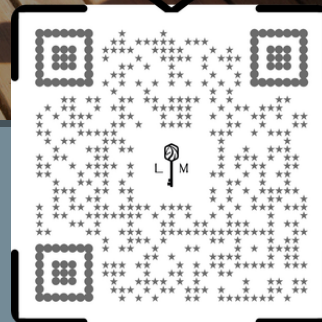


LORI
MCINTOSH

GUIDE
REAL ESTATE

Forbes
GLOBAL PROPERTIES

SCAN FOR A
LOCAL MARKET
UPDATE AND
BUYER TIPS





Rates Move. Your Strategy Should Not.

Mortgage rates respond to inflation, economic news and global uncertainty. Instead of waiting for a perfect headline, build a plan around the factors you can actually influence.

1.

Strengthen your
credit profile.

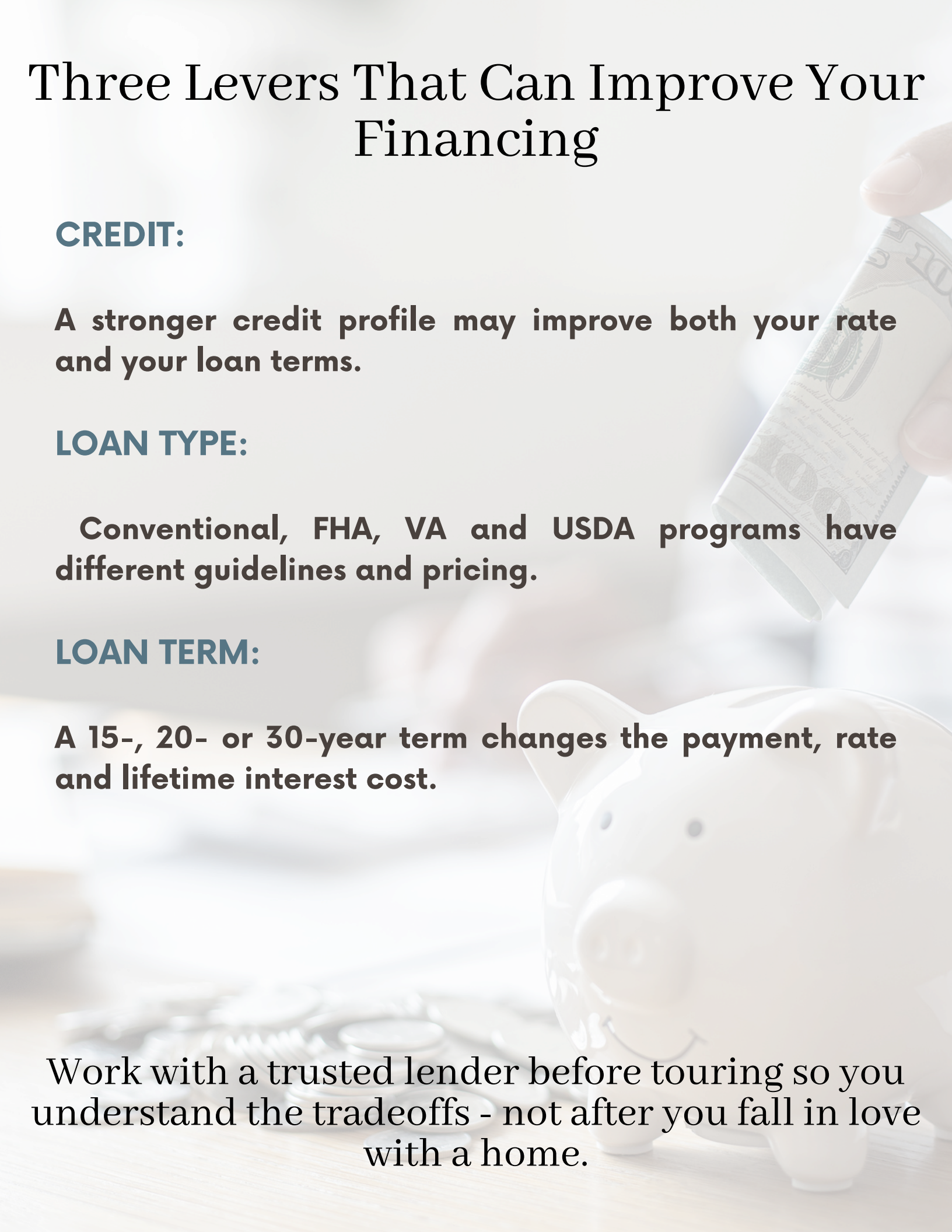
2.

Compare loan
programs and lenders.

3.

Choose a payment
you can live with.

Three Levers That Can Improve Your Financing

A hand holding a \$100 bill and a white piggy bank with coins on a wooden surface.

CREDIT:

A stronger credit profile may improve both your rate and your loan terms.

LOAN TYPE:

Conventional, FHA, VA and USDA programs have different guidelines and pricing.

LOAN TERM:

A 15-, 20- or 30-year term changes the payment, rate and lifetime interest cost.

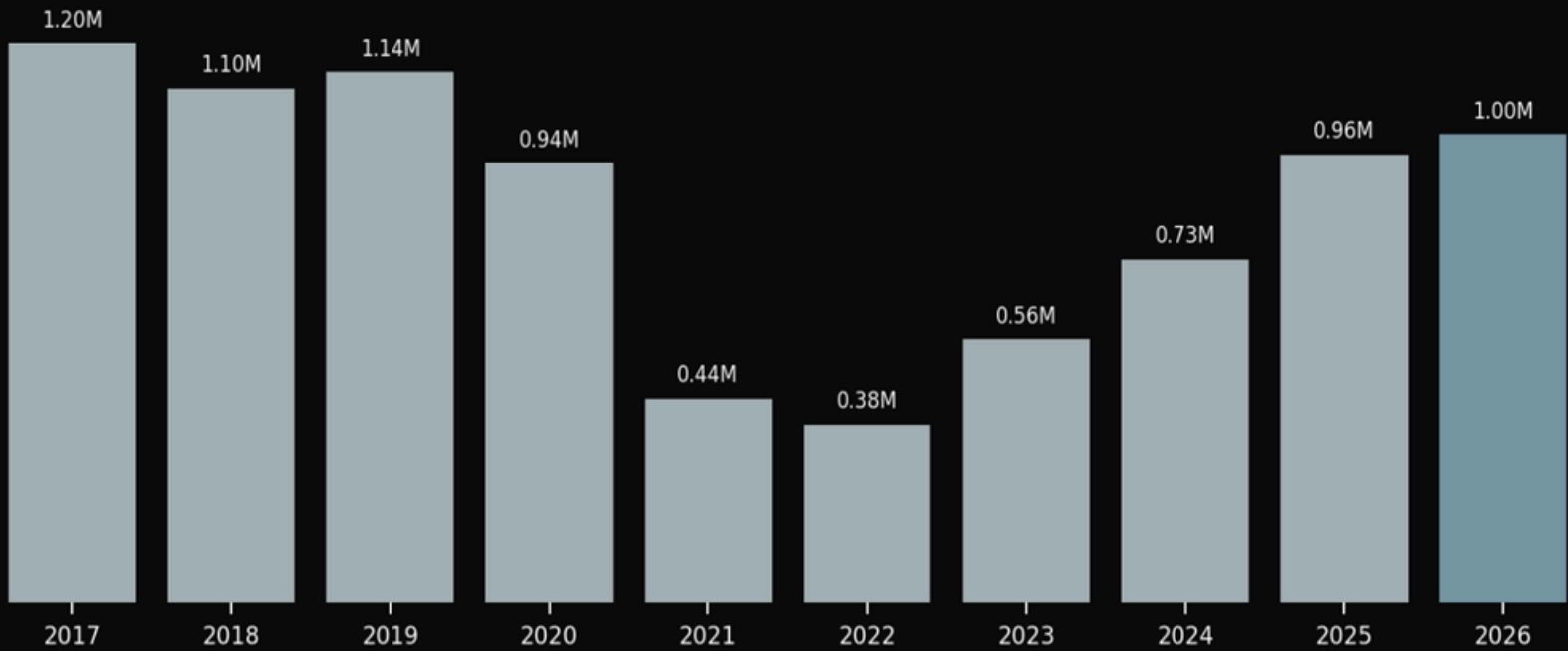
Work with a trusted lender before touring so you understand the tradeoffs - not after you fall in love with a home.

A Small Rate Change Can Shift Your Payment

LOAN AMOUNT	RATE	MONTHLY P&I	SAVINGS VS 7.5%
\$250,000	7.5%	\$1,748	-
	7.0%	\$1,663	\$85
	6.5%	\$1,580	\$168
	6.0%	\$1,499	\$249
\$450,000	7.5%	\$3,146	-
	7.0%	\$2,994	\$153
	6.5%	\$2,844	\$302
	6.0%	\$2,698	\$448
\$650,000	7.5%	\$4,545	-
	7.0%	\$4,324	\$220
	6.5%	\$4,108	\$436
	6.0%	\$3,897	\$648
\$850,000	7.5%	\$5,943	-
	7.0%	\$5,655	\$288
	6.5%	\$5,373	\$571

More Inventory Means More Room To Choose

ACTIVE LISTINGS ARE RECOVERING



National active listings have been rebuilding from the post-pandemic low. More choices can give buyers additional time to compare homes, negotiate thoughtfully and stay closer to their target price point.

More Choice.

More opportunities to find the right fit.

More Leverage.

More room to negotiate terms.

The Market Is Starting To Work With Buyers Again.

Inventory is not fully back to normal everywhere, and conditions remain local. But the direction matters: buyers have more breathing room than they did during the tightest years.

TIME

Compare homes
instead of rushing

OPTIONS

See more choices
within your target
range.

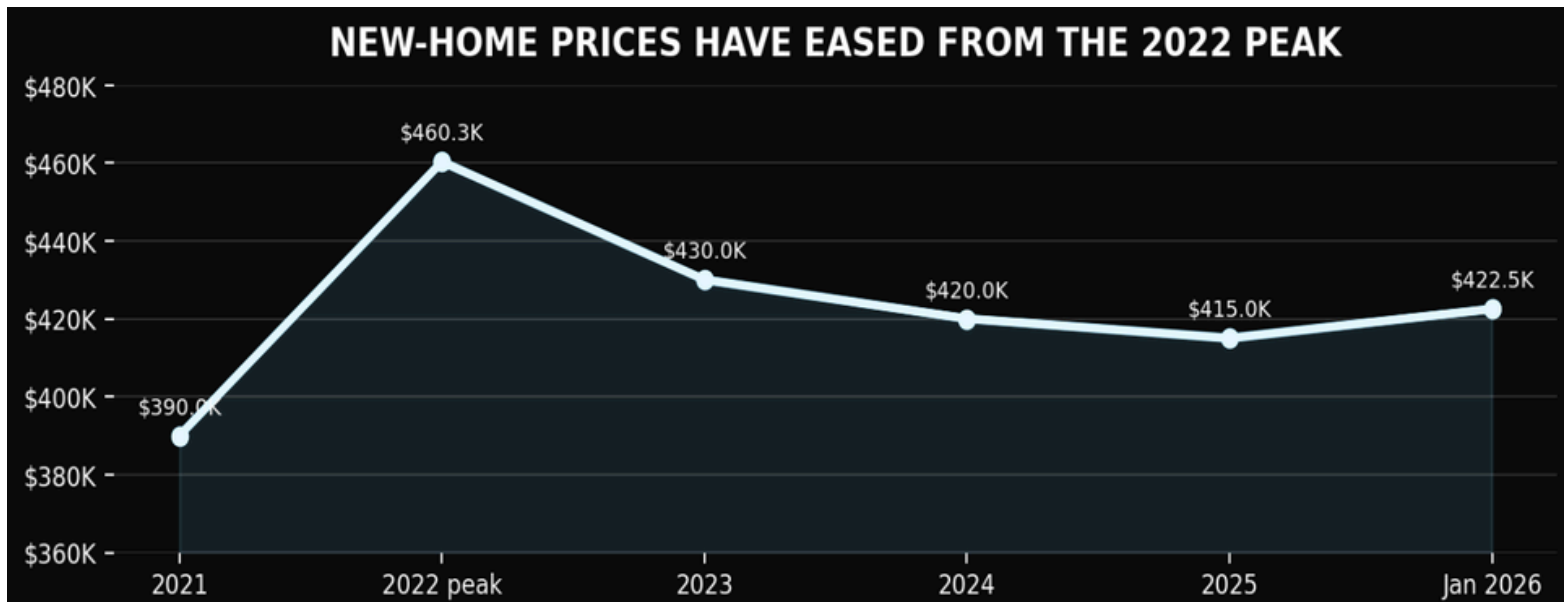
TERMS

Ask for repairs, credits
or timing that
supports your move.

Local strategy still wins. The right offer depends on the neighborhood, price point, condition and competition for that specific home.

New-Build Pricing Has Become More Buyer-Friendly

The source guide reports a median new-home sale price of about \$422,500, down from a \$460,300 peak. Local prices vary, but the broader shift can create opportunities - especially when incentives are included.



\$422.5k

Reported median
new-home sale price

2021

Lowest level reported
since this year

Builders May Be Willing To Sweeten the Deal

Incentives can reduce your upfront cost or monthly payment - but only when the total package makes sense.

**CLOSING
COST HELP**

Credits toward eligible fees.

**RATE
BUYDOWNS**

Builder-paid financing incentives

**UPGRADES &
MODS**

Appliances, finishes or design options.

**PRICE
REDUCTIONS**

Select inventory homes may be discounted.

Existing Home or Brand-New?

The right choice is the one that best supports your lifestyle, budget, timeline and long-term plans.

EXISTING HOME

MORE ESTABLISHED
NEIGHBORHOODS

MATURE
LANDSCAPING

CHARACTER AND
ARCHITECTURAL
VARIETY

POTENTIALLY MORE
ROOM TO
NEGOTIATE

BRAND-NEW HOME

MODERN SYSTEMS
AND FINISHES

ENERGY-EFFICIENT
FEATURES

POSSIBLE
CUSTOMIZATION
OPTIONS

BUILDER
WARRANTIES AND
INCENTIVES

Myth #1: “Rates Are About To Drop Dramatically”

Forecasts in the source guide point to movement within a relatively narrow range rather than a dramatic near-term drop. Forecasts can change, but waiting only for a perfect rate can mean missing the right home.

BETTER QUESTION

Does this home, payment and timeline work for your life right now?

30-YEAR FIXED RATE: ACTUAL + 2026 FORECASTS



Myth #2: “There Are Too Many Homes for Sale”

More listings do not automatically mean oversupply. According to the source guide, national inventory had improved year over year but still remained below pre-pandemic norms.

That difference matters. A market can offer buyers more choices without having enough excess supply to resemble the conditions leading into 2008.

LOCAL CONDITIONS VARY:

Ask how inventory, days on market and seller concessions are trending in the neighborhoods you are targeting.



Myth #3: “Home Prices Are About To Crash”

Some markets may see modest declines. That is not the same as a nationwide crash.

SUPPLY

INVENTORY
REMAINS
CONSTRAINED IN
MANY AREAS.

LOCK-IN EFFECT

MANY OWNERS ARE
RELUCTANT TO GIVE
UP LOW MORTGAGE
RATES.

SELLER CHOICE

SOME SELLERS
WITHDRAW RATHER
THAN ACCEPT A
DEEP DISCOUNT.

Price moderation after record growth is not the same thing as a crash.
Use local comparable sales - not viral headlines - to judge value.

Two Costly Buyer Mistakes To Avoid

SHOPPING BEFORE PRE- APPROVAL

You may lose time, misjudge your budget or miss the chance to write when the right home appears.

BUYING AT YOUR MAXIMUM

Your approval amount is not the same as your comfortable payment. Include taxes, insurance, HOA dues, maintenance and lifestyle goals.

1. Putting Off Pre-Approval

As part of the homebuying process, a lender will look at your finances to figure out what they're willing to let you borrow for your mortgage. This will help you really wrap your head around the financial side of things before you start looking at homes. While house hunting can be a lot more fun than talking about finances, you don't want to do this out of order. Make sure you get your pre-approval first before you go house hunting. As CNET explains: "If you wait to get preapproved until the last minute, you might be scrambling to contact a lender and miss the opportunity to put a bid on a home."

2. Buying More House Than You Can Afford

With today's mortgage rates and home prices, it's even more important to avoid stretching your budget too far. This is especially true because other housing expenses like home insurance and taxes are on the rise. Be sure to factor these expenses into your budget so you don't overextend. Bankrate offers this advice: "Focus on what monthly payment you can afford rather than fixating on the maximum loan amount you qualify for. Just because you can qualify for a \$300,000 loan doesn't mean you can comfortably handle the monthly payments that come with it along with your other financial obligations."



After You Apply, Keep Your Finances Steady

Before making any financial move, speak with your lender. Even a routine change can affect documentation or underwriting.

Do not open or close credit accounts.

Do not make large purchases.

Do not change jobs without discussing it first.

Do not move money between accounts without a paper trail.

Do not deposit unexplained cash.

Do not co-sign for another borrower.

Top Reasons To Own

Accomplishment



Feeling proud of your achievement

Stability



Locking in a large portion of your monthly housing payment with a fixed-rate mortgage

Appreciation



Home values usually rise, and that makes owning a home a good investment

Wealth Building



Growing your net worth as your home value climbs and you pay down your mortgage

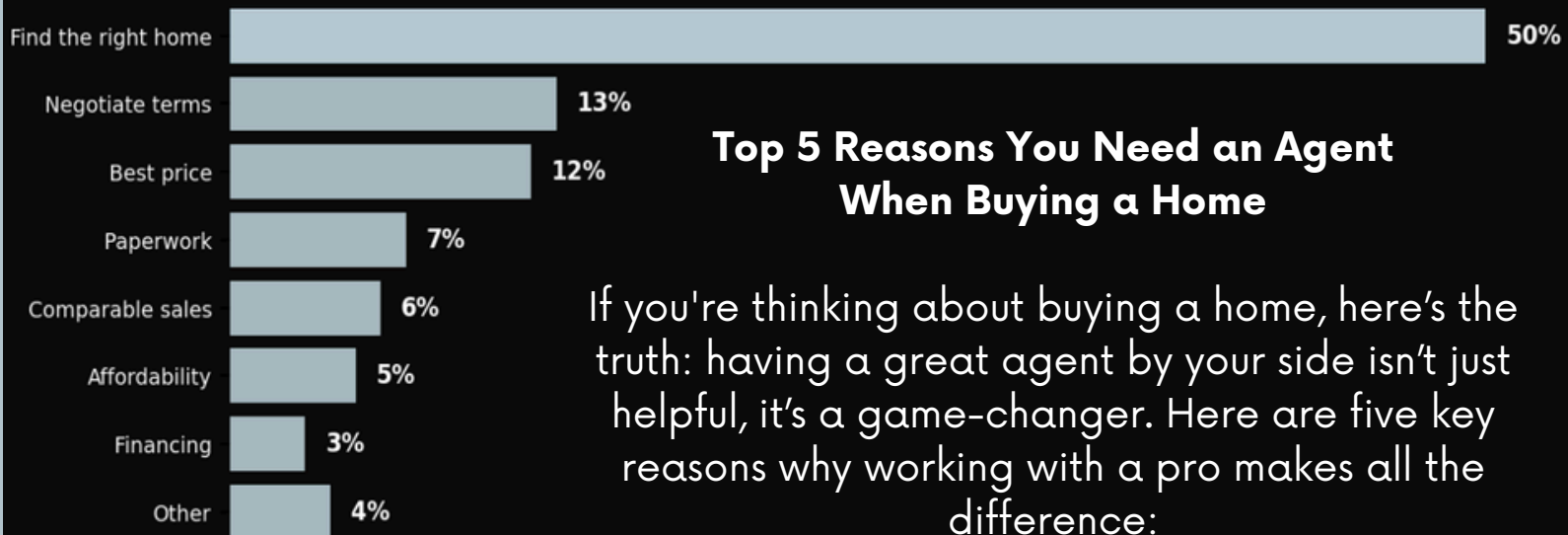
Tax Benefits



Getting a tax break, if your situation applies. Talk to your accountant or financial advisor to learn more.

What's the top reason you'd love to own a home?

WHAT BUYERS VALUE MOST FROM THEIR AGENT



1. You Get a True Expert in Your Corner

Buying a home is a big move, and the process is always evolving. A great agent knows the latest rules, trends, and tools, and they'll walk you through every step. You don't need to figure it all out alone.

2. They Know Your Local Market Inside and Out

An agent doesn't just show you homes, they help you understand your market. They know what's selling, what's sitting, and where the opportunities are. They'll help you cut through the noise and focus on what really matters for your goals.

3. They'll Help You Make the Right Offer

What's the home really worth? Is the price fair? Could there be hidden issues? An experienced agent will help you figure out how to structure a strong, smart offer, without overpaying or missing something important.

4. They Handle the Contracts and the Fine Print

Real estate comes with a lot of paperwork, and it's full of terms, deadlines, and disclosures you don't want to overlook. Your agent will make sure you know exactly what you're signing and why it matters.

5. They're Your Negotiator and Advocate

From the first offer to the final walkthrough, your agent is your voice. They'll negotiate on your behalf, manage communication with the seller's side, and protect your interests every step of the way.

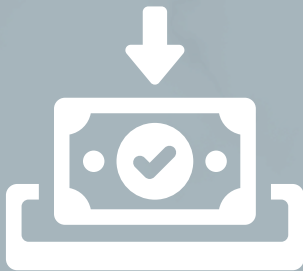
Things To Avoid After Applying for a Mortgage



Don't change bank accounts.



Don't apply for new credit or close any credit accounts.



Don't deposit cash into your accounts before speaking with your bank or lender.



Don't co-sign other loans for anyone.



Don't make any large purchases.

The best plan is to fully disclose and discuss your intentions with your lender before you do anything financial in nature.

LORI MCINTOSH

Scan QR to access the
FREE Buyer Course



Book a Zoom
call with me.



LORIMCINTOSH

DRE # 02122219

GUIDE 
REAL ESTATE

Forbes
GLOBAL PROPERTIES

WONDERING WHAT YOUR HOME IS WORTH?
CALL TODAY FOR A FREE HOME PRICE EVALUATION!

530-613-5644

L O R I M C I N T O S H P R O P E R T I E S . C O M

