

THE AFFORDABILITY COMEBACK



How to Work the Numbers for More Borrowers

NAMMB SUCCESS BUILDER | APRIL 2026

+11%

Affordability Improvement YoY
(Best since August 2022)

-0.9pts

Mortgage Rates Year-Over-Year

>60%

Below Pre-Pandemic Affordability Levels

4 STRATEGIES FOR YOUR PIPELINE

01

Re-Engage Your 'Not Yet' List

Pull expired pre-approvals and dormant leads from 2023–2024. Run their numbers with today's rates and income data — many now qualify.

02

Own Your Local Market Data

National numbers are a starting point, not a selling point. Open every consult with a 60-second local market snapshot. Be the expert.

03

Lead with Scenarios, Not Rates

Show borrowers their actual monthly payment today vs. 18 months ago. A \$375K loan at 6.60% today saves ~\$230/mo vs. 7.50% last year.

04

Use FHA, ARMs & Buydowns

Proactively present every affordability pathway: FHA at 3.5% down, 5/1 or 7/1 ARMs for short-term buyers, and builder-funded 2-1 buydowns.

OUTREACH SCRIPT

"Something meaningful has changed in the market since we last connected. I ran your numbers — there's a real path forward. Can we talk?"

PRO TIP: Lead with their monthly payment — not the rate.

5 THINGS TO DO THIS WEEK

- Pull your dormant lead list (18–24 months)
- Run updated scenarios for your top 20 leads
- Build a one-page local market snapshot
- Prep your FHA vs. Conventional vs. ARM comparison
- Make 5 outreach calls — not emails