

# HOUSING CONNECTION

Mortgage and Real Estate News That Matters

A message from Nickolas Inhelder:

## We Make Home Happen.™

Our goal is simple:

To help every family we serve get to “Yes.”

**Yes** to the loan that unlocks the joy of home ownership.

**Yes** to the lending solution that meets every client’s unique needs and wants.

That’s why we dedicate our every resource to serve as your personal guide through the lending process, solving problems, building confidence. Aslan has access to every lending option leading to the purchase or refinance of a residential home loan.

This is more than work for us. It is our unique joy in this life to share our collective skill, creativity, and care to bring you and your family right to where you belong.

Let’s make home happen.

**CONTACT ME TODAY**



**Nickolas Inhelder**

Mortgage Broker, In Clear  
To Close - InCTC LLC

[www.AslanHLC.com](http://www.AslanHLC.com)

**P:** (720) 446-8778

**M:** (858) 229-9533

[nick@inclearartoclose.com](mailto:nick@inclearartoclose.com)

1777 S. Harrison St.

Denver CO 80210

2037157 - CO, FL

2656899 - AL, CO, FL, SD



## Incentives Rise as Builder Confidence Matches 2022 Low

Builder sentiment remains deeply subdued, as the National Association of Home Builders (NAHB) and Wells Fargo’s Housing Market Index (HMI) dipped one point in August to 32—its 16th straight month below the key 50 mark, and matching the lowest level since December 2022.



- Current sales conditions fell one point to 35
- Sales expectations for the next 6 months remained steady at 43
- Buyer traffic ticked up two points to 22

High mortgage rates (hovering around 6.58%), elevated new-home prices, and affordability pressures continue to weigh heavily on builder sentiment. In August, 37% of builders reported price cuts averaging 5%, while 66% offered sales incentives — the highest share seen in the post-COVID era.

Affordability and demand remain persistent challenges, and despite slight improvements in buyer traffic, the overall outlook remains weak. Builders are leaning more on incentives than confidence to attract buyers.

Regionally, confidence was weakest in the West, where affordability pressures are most acute and sentiment fell to its lowest since late 2022. The South also declined but continues to hover near the national average, while the Midwest held steadier and the Northeast was little changed. The divergence highlights that high-cost markets are bearing the brunt of buyer hesitation, while lower-cost regions remain relatively more resilient.