



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.

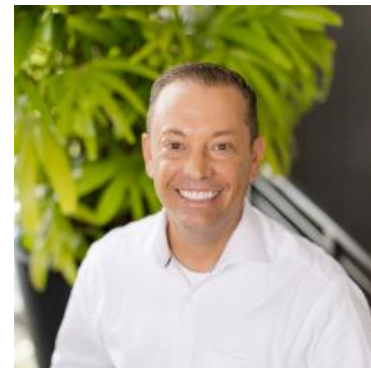
Yes to the lending solution that meets every client’s unique needs and wants.

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



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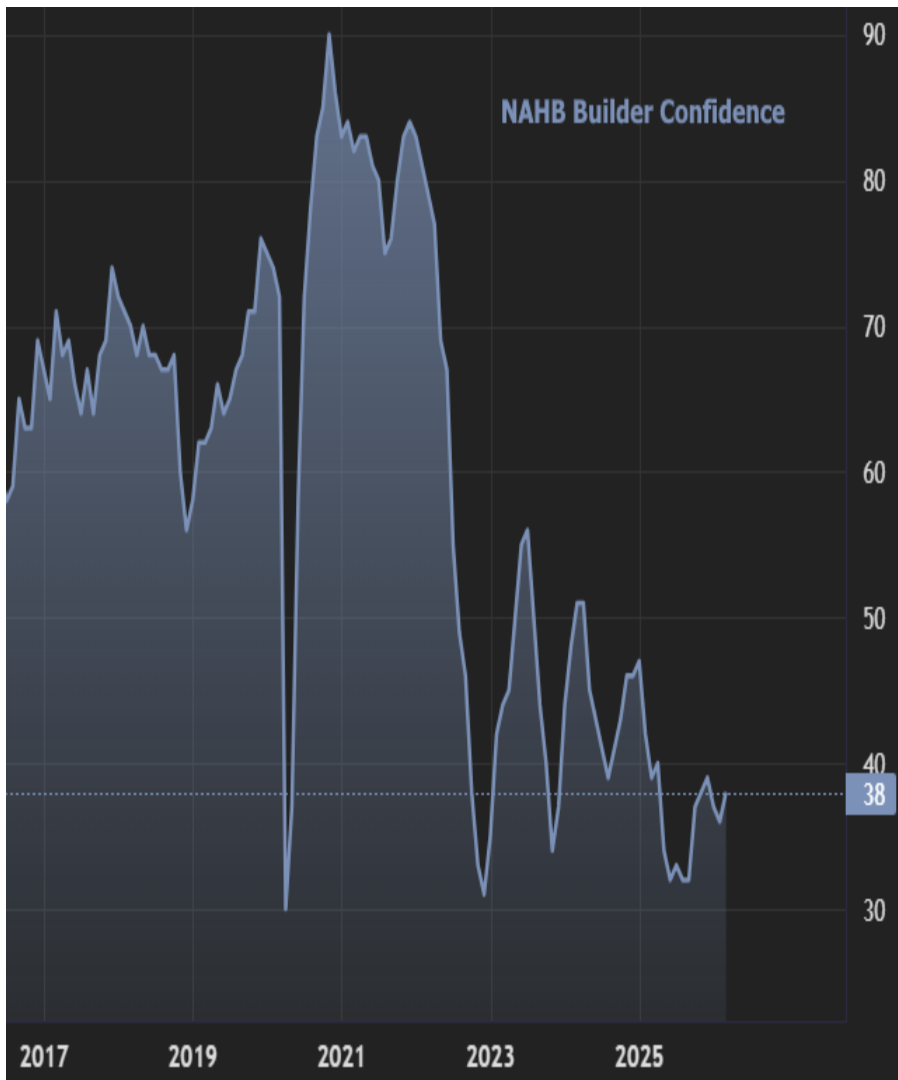
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Builder Confidence Inches Higher Amid Affordability Concerns

Builder confidence ticked slightly higher in March according to the National Association of Home Builders (NAHB)/Wells Fargo Housing Market Index (HMI), though sentiment remains subdued as affordability concerns continue to weigh on the single-family market.

The headline index rose one point to **38**, following a small upward revision to February’s reading. While the increase marks a modest improvement, builder sentiment remains well below the breakeven level of 50 that separates positive from negative market conditions.



The underlying components all posted gains during the month. The index measuring current sales conditions increased one point to **42**, while the gauge tracking prospective buyer traffic rose three points to **25**. The index measuring future sales expectations climbed two points to **49**, moving closer to the neutral threshold.

“Affordability for buyers and builders remains a top concern,” said NAHB Chairman Bill Owens. He noted that many prospective buyers remain on the sidelines awaiting lower interest rates and greater economic clarity, while builders continue to grapple with elevated land, labor, and construction costs.

NAHB Chief Economist Robert Dietz echoed those concerns, pointing to ongoing affordability challenges and uncertainty surrounding global events and energy prices as potential headwinds for the housing market. At the same time, he noted that recent efforts to reduce regulatory burdens on homebuilding could help improve long-term housing supply.

Pricing data showed a slight uptick in discounting activity. In March, **37%** of builders reported cutting prices, up from 36% in February, while the average price reduction held steady at **6%**. The use of sales incentives dipped slightly to **64%**, though this marks the **12th consecutive month** in which more than 60% of builders reported offering concessions.

Regional three-month moving averages showed little change overall. The Northeast held steady at 44, the Midwest remained at 43, the South was unchanged at 35, and the West declined two points to 31. Despite modest improvement in March, builder sentiment remains constrained by affordability pressures and broader economic uncertainty.