HOUSING CONNECTION

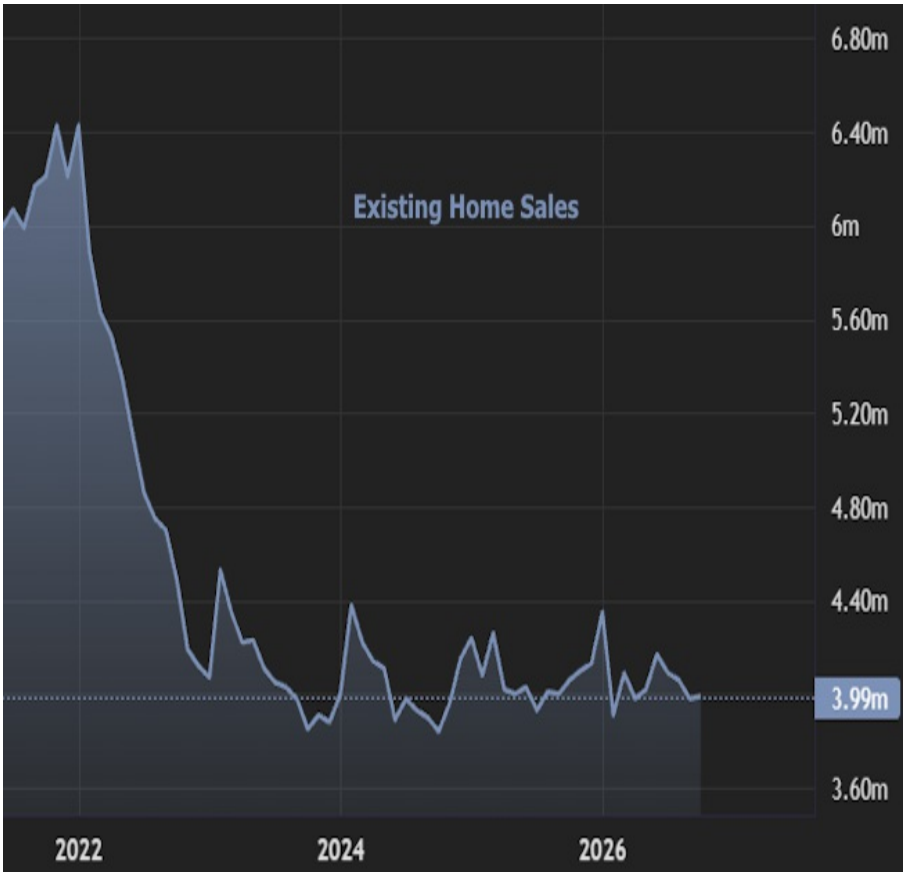
Mortgage and Real Estate News That Matters

A message from Tan & Samantha Tunador:

If you are ready to explore homeownership, lets open up a conversation to help you navigate the best route for you with down payment & monthly payment options. Finance programs are unique like you and one size does not fit all. The next step is a simple online application so that we can get you preapproved and ready to look for the perfect home. Unlike shopping for a car or rental applications, the credit pull to buy a home is not a derogatory. Homeownership and wealth building is the goal for all. Would you like to schedule time to chat? If you are a Realtor, would you like this calculator co-branded?

Existing Home Sales Treading Same Old Water

If you're busy, we can make this quick. Existing home sales dropped sharply from over 6m units per year starting in 2022 and had bottomed out around 4m units per year by the end of 2023. They've done essentially nothing exciting since then and the latest update is no exception. The end.



If you prefer to read an article-sized article, here you go:

Existing-home sales edged higher in September with The National Association of REALTORS® reporting a **1.5% increase** to a seasonally adjusted annual rate of **3.99 million**. August and September mark the two slowest months for home sales this year, as higher borrowing costs continued to limit the pool of qualified buyers.

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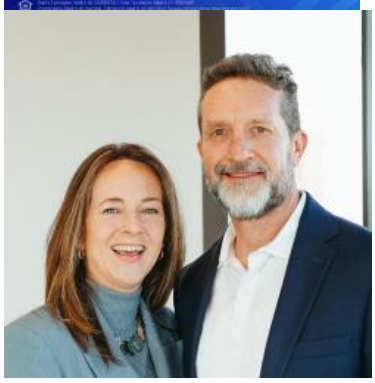

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“Further increases in mortgage rates in recent weeks mean fewer buyers can qualify to purchase a home,” Yun said. Freddie Mac's average 30-year fixed rate climbed to **6.86% in September**, up from 6.67% in August and 6.35% a year earlier.

Inventory continued to offer buyers more options than they had a year ago, although the latest increase was relatively modest. Total housing inventory reached **1.60 million units**, up **1.9% from August** and **4.6% year over year**.

Buyers may also have more room to negotiate as homes take longer to sell. The median time on market increased to **33 days**, up from 31 days in August. Yun said the combination of higher inventory and longer selling times could require sellers to offer price reductions or other incentives to attract buyers.

National home prices continued to rise, though appreciation remained modest. The median existing-home price reached **$417,500**, up **1.3% from September 2025** and marking the **39th consecutive month** of year-over-year gains. The Housing Affordability Index slipped to **105.4** from 106.7 a year earlier, with affordability deteriorating in three of the four regions.

Regional Breakdown (Sales and Prices, September 2026)

Region	Sales (annual rate)	MoM Change	Median Price	YoY Change
Northeast	470k	-2.1%	$523,600	+4.7%
Midwest	930k	0.0%	$329,600	+3.1%
South	1.86m	+2.8%	$361,000	+0.2%
West	730k	+2.8%	$613,600	-0.3%

National Market Stats

- Total Housing Inventory: 1.60 million units (up 1.9% from August; up 4.6% YoY)
- Unsold Inventory Supply: 4.8 months (unchanged from August; up from 4.5 months a year ago)
- Median Existing-Home Price: $417,500 (up 1.3% YoY; 39th consecutive annual increase)
- Housing Affordability Index: 105.4 (down from 106.7 one year ago)
- Single-Family Sales: 3.64 million (up 2.0% MoM; down 1.9% YoY)
- Single-Family Median Price: $422,700 (up 1.2% YoY)
- Condo/Co-op Sales: 350k (down 2.8% MoM; down 5.4% YoY)
- Condo/Co-op Median Price: $363,700 (up 1.2% YoY)

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