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?

Building Permits Hold Steady Despite Slide in Housing Starts

Residential construction failed to find even footing in September, with housing starts declining and single-family building permits pulling back, while total permits held nearly steady and completions edged higher. This week's Census Bureau data highlights weakness in new construction, particularly on the single-family side, while starts and completions were comparatively stable.

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Privately owned housing starts fell **5.2%** to a seasonally adjusted annual rate of **1.221 million**, down **7.4%** from September 2025. Single-family starts declined **4.6%** to **859k**, and multi-family came in at **349k**.

Building permits were more stable, slipping just **0.2%** to an annual rate of **1.400 million**, although they were **3.0%** below the September 2025 pace. Single-family authorizations fell **4.0%** to **845k**, while multi-family permits rose to **503k**.

The contrast between total permits and single-family authorizations suggests that the overall pipeline for future construction was relatively steady, even as the single-family segment weakened. Multi-family permits accounted for a larger share of total authorizations in September, though monthly figures can fluctuate considerably in that segment.

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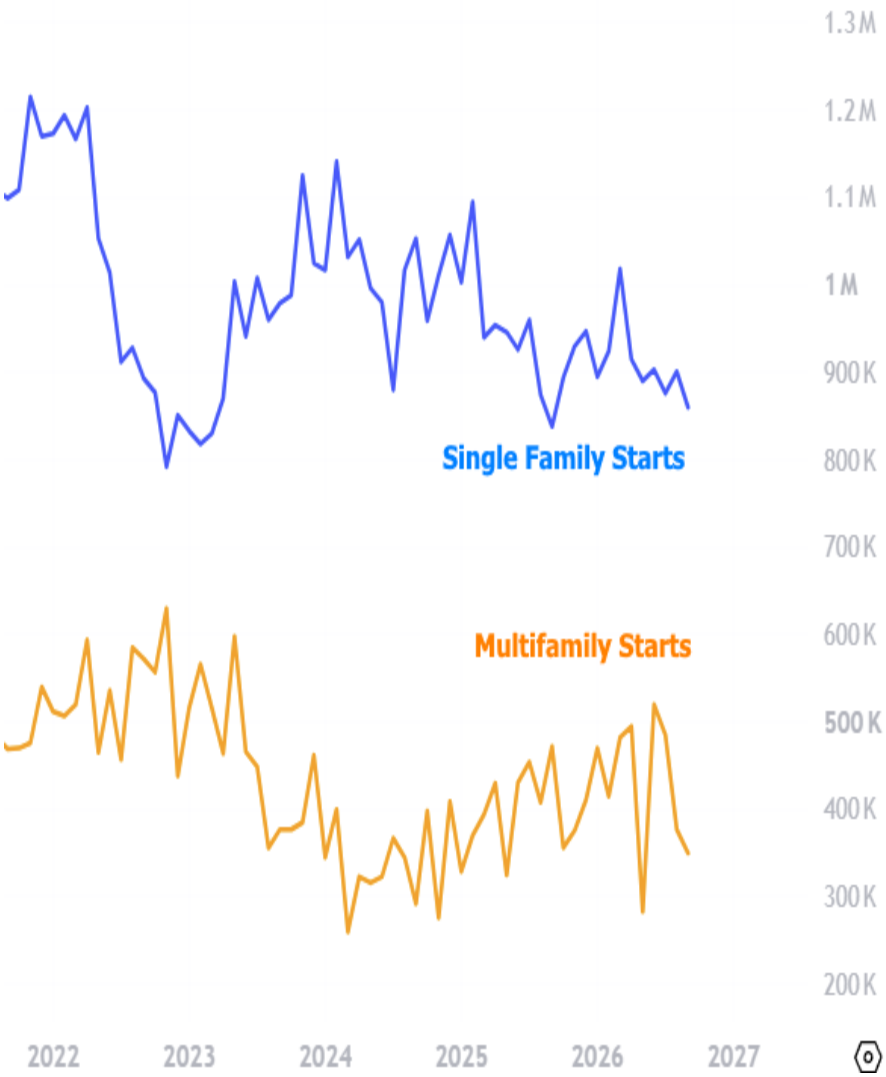

Housing completions bounced back from last month, and increased **2.2%** to a seasonally adjusted annual rate of **1.192 million**, still **14.0%** below the September 2025 rate. Single-family completions slipped **2.4%** to **840k**, multi-family completions came in at **339k**.

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