

THE BUYER'S ADVANTAGE:

Current Trends, Insights & What to Expect in Fall 2026



SCAN FOR A
LOCAL
MARKET
UPDATE AND
BUYER TIPS



Top Reasons To Own Your Home



Accomplishment



Feeling a sense of achievement and pride

Loved Ones



Prioritizing the needs of those closest to you

Stability



Locking in your monthly housing payment with a fixed-rate mortgage

Financial Investment



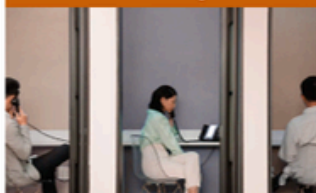
Growing your assets and net worth

Comfort



Enjoying features that enhance your lifestyle

Privacy



Having a space that's your own

Personal Expression



Tailoring your home to your unique style

Community



Being a part of a broader social group

If you're ready to buy a home, let's get the process started **today.**



Opportunities for Homebuyers Today:

The past couple of years have been a rollercoaster for buyers, but things are starting to shift in your favor. Across Central Oregon, we're seeing more homes come on the market, interest rates stabilizing compared to recent highs, and sellers becoming a little more flexible again.

That means buyers today have more breathing room than they did during the peak frenzy. You still need a smart plan, but you're no longer walking into a bidding war every time you like a house.

1. You Have More Options To Choose From

Housing inventory has improved compared to the extreme shortage we saw over the past few years. In Oregon and nationwide, the number of active listings has been trending upward year-over-year, giving buyers more choices and less pressure to rush into a decision.

That said, we are still below pre-2020 inventory levels, which means the best homes are still moving quickly. The advantage now is that you can be more selective and strategic instead of reactive.

What this means for you:

You have options again... but the good ones still require a solid game plan.

Sources:

- National Association of Realtors (Existing Home Sales & Inventory Trends, 2025)
- Federal Reserve Economic Data (Housing Inventory Trends)



Opportunities for Homebuyers Today:

2. New Construction Is Expanding Your Choices

Builders have been working hard to catch up with demand, and new construction is becoming a bigger part of the available housing supply, especially in growing areas like Redmond and surrounding Central Oregon communities.

Many builders are also offering incentives right now. Things like rate buy-downs, closing cost assistance, or upgrades that weren't on the table a year or two ago.

New homes are also being designed with today's buyers in mind. More efficient layouts, energy savings, and lower maintenance.

What this means for you:

If resale homes aren't checking your boxes, new construction might open doors you didn't realize were available.

The Bottom Line:

The market isn't "easy"... but it's a whole lot more workable than it was.

You've got more options.

More negotiation power.

And more ways to make a smart move.

You just need the right strategy going in.

And lucky for you... It's all figure-out-able.

Sources:

- U.S. Census Bureau (New Residential Construction Data, 2025)
- National Association of Home Builders (Builder Incentive Trends, 2025)



3. Home Prices Are Stabilizing

The Central Oregon housing market is starting to find its footing again.

After several years of rapid price increases, we're now seeing a shift toward a more balanced and sustainable pace of growth. That's good news for buyers. It creates opportunities to step into the market without feeling like prices are jumping every time you blink.

Recent forecasts show that home prices are still expected to increase, just not at the aggressive pace we saw during the peak years. Instead of sharp spikes, we're seeing more gradual, steady appreciation.

What's Actually Happening

This shift comes down to simple supply and demand.

There are more homes available than there were a couple of years ago, and buyer activity has cooled slightly due to interest rates. That combination is helping stabilize pricing. It's not a price drop.

It's a reset to something more normal.

And honestly... that's a healthier market for everyone.



What This Means for You

You're less likely to run into situations where:

A home jumps in price overnight

You feel pressured to offer way over asking just to compete

You lose out repeatedly before even getting a shot

Instead, you have a chance to:

Take a breath

Evaluate your options

Make a smart, confident decision

The Reality Check

Prices are not crashing.

They're still trending upward over time, just at a pace that actually makes sense. Waiting around for a "big drop" is kind of like waiting for gas prices to go back to 1998... technically possible, but not something I'd build a plan around.

The Bottom Line

This is what a healthier market looks like.

More balance. More opportunity. Less chaos.

And if you approach it the right way, this is where buyers start winning again.

It's all figure-out-able.

Sources

- Freddie Mac, 2025 Economic, Housing & Mortgage Market Outlook
- U.S. Census Bureau & HUD housing price trend data (as reflected in the chart shown on this page)
- MarketWatch housing forecast commentary on long-term price moderation

What to Expect from Mortgage Rates and Home Prices in 2026

Curious About the Housing Market This Year?

If you've been watching the market thinking,

"Do I jump in now... or wait this thing out?"

You're asking the right question.

Because your buying power really comes down to two things:

- Mortgage rates
- Home prices

Let's talk about what's actually happening right now... not what people hope will happen.

Mortgage Rates in 2026: Stable... But Still Elevated

Mortgage rates have finally calmed down compared to the chaos of the past few years.

As of April 2026, the average 30-year mortgage is sitting around 6.3%–6.5% depending on the week.

Most forecasts for the rest of 2026 show rates staying in that same range, with a possible dip into the high 5% range by the end of the year... but nothing dramatic.

Translation:

Rates aren't crashing... but they're also not spiking like before.

What Most Buyers Get Wrong About Rates

A lot of people are sitting on the sidelines waiting for rates to drop.

Here's the part nobody tells you:

When rates drop... buyers flood the market.

When buyers flood the market... prices go up.

So waiting doesn't always make things "cheaper."

Sometimes it just makes things more competitive.

Home Prices in 2026: Slower Growth, Not a Crash

Home Prices in 2026: Slower Growth, Not a Crash

We are not in a declining market.

We are in a slowing market.

Most forecasts show home prices increasing modestly, around 0%–2% nationally in 2026, depending on the area.

Inventory has improved slightly, and that's taking pressure off pricing... but demand is still strong enough to keep values moving upward.

Translation:

Prices are behaving like a normal market again.

Not skyrocketing.

Not falling apart.

Just... steady.

What This Means for You

This is actually a pretty strategic window for buyers.

You're in a spot where:

- You have more options than you did a couple years ago
- You're not competing with 20 offers on every home
- Sellers are more open to negotiating

But...

You're also not dealing with bargain-basement pricing.

The Reality Check

If you're waiting for:

- 3% interest rates
- Huge price drops
- Zero competition

That market doesn't exist anymore.

What does exist right now is something better...

A market where you can think, negotiate, and make a smart move without panic.

The Bottom Line

2026 is not about timing the "perfect" market.

It's about playing the market that's in front of you.

And right now, that market is:

- Stable
- Predictable
- And full of opportunity if you know how to approach it

And you already know...

It's all figure-out-able.

Home Prices Are Expected to Show Steady, Sustainable Growth

Let's just say it straight...

The days of wild double-digit price jumps are behind us.

And honestly? That's a good thing.

We're now in a market where home prices are still increasing, but at a pace that actually makes sense.

What's Happening with Mortgage Rates

Mortgage rates have settled into a more predictable range compared to the chaos we saw before.

As of 2026, most buyers are seeing rates land around the low-to-mid 6% range, with small fluctuations depending on the week and loan scenario.

Forecasts suggest we may see slight improvements, but nothing dramatic.

What that means:

You can plan again. And planning beats guessing every time.

What's Happening with Home Prices

Home prices are still moving upward... just not aggressively.

National data shows ***very modest growth, roughly flat to about 2% increases in many areas through 2026***, depending on location and price range.

That's a big shift from what we saw a few years ago.

So... Why Are Prices Still Going Up?

It comes down to one simple thing:

There still aren't enough homes for sale.

Even though inventory has improved, we're still below what would be considered a "normal" market.

And when there aren't enough homes to go around... prices don't drop. They stabilize and grow slowly.



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What Most Buyers Miss

A lot of buyers hear "prices are slowing" and think that means they should wait.

But here's the catch...

When rates drop even a little, demand picks back up fast.

And when demand picks up... so do prices.

So waiting doesn't always give you an advantage.

Sometimes it just changes the type of competition you're dealing with.



What This Means for You

Right now, you're in a window where:

- You have more negotiating power than you did before
- You have more choices
- You're not constantly getting beat out

But you're also buying in a market that is still growing over time.

That's actually a pretty solid place to be.

Local vs National Matters (This Is Huge)

One thing most guides miss...

National headlines don't always match what's happening here in Central Oregon.

Some neighborhoods are still moving fast.

Some price points are more competitive than others.

Some homes sit... and some don't last a weekend.

That's why having someone who actually knows the local market (hi, it's me) matters more than any headline you read.



Monthly Market Update:

Want to stay ahead of what's happening in Central Oregon?

Scan the code for my monthly market updates, where I break down:

- What's actually selling
- What buyers are doing right now
- Where the opportunities are (and where to avoid stepping in it)



Bottom Line

This market isn't crazy anymore.

It's strategic.

And if you play it right... this is where buyers quietly win.

It's all figure-out-able.



How Changing Mortgage Rates Affect Your Buying Power

While rates are projected to ease slightly, it won't be a straight line down. Here's a look at how even a small change can impact your monthly payment.

Home Loan Amount	Fixed Mortgage Interest Rate	Monthly Mortgage P&I*	Monthly Savings Compared to 7.5%
\$250K	7.5%	\$1,748	-
	7.0%	\$1,663	\$85
	6.5%	\$1,580	\$168
	6.0%	\$1,499	\$249
	5.5%	\$1,419	\$329
\$450K	7.5%	\$3,146	-
	7.0%	\$2,994	\$152
	6.5%	\$2,844	\$302
	6.0%	\$2,698	\$448
	5.5%	\$2,555	\$591
\$650	7.5%	\$4,545	-
	7.0%	\$4,324	\$221
	6.5%	\$4,108	\$437
	6.0%	\$3,897	\$648
	5.5%	\$3,691	\$854

*Principal and Interest Payment.

Total monthly payment may vary based on loan specifications such as property taxes, insurance, HOA dues, and other fees. Interest rates used here are for marketing purposes only. Consult your licensed Mortgage Advisor for current rates.

Source: Mortgage Calculator.net



Why Should You Buy VS Renting

Home Values Tend to Increase Over Time

There's always noise in the market.

Headlines go up. Headlines go down. People panic. People wait.

But when you zoom out... the trend is pretty clear.

Home values have historically increased over time.

And that's still true today.

What the Data Actually Shows

Even with everything the market has gone through recently, home prices are still holding steady and trending upward.

- National home prices increased about 3–4% year-over-year in 2025
- Forecasts for 2026 show continued but slower growth, around 1–3% depending on the market

That's a shift from the wild growth we saw before... but it's still growth.

Sources:

- Federal Housing Finance Agency (FHFA) House Price Index (2025 data)
- Fannie Mae Housing Forecast (2026 outlook)

The Long-Term Trend (This Is the Part That Matters)

If you look at the bigger picture, home values have followed a consistent upward path for decades.

Yes, there are dips.

Yes, 2008 happened.

But those moments are the exception... not the rule.

Why This Matters for You

Owning a home isn't just about having a place to live. It's about building something over time.

When you own:

- Your home may increase in value
- You're paying down your loan each month
- You're building equity instead of paying someone else's mortgage

That combination is what builds long-term wealth.

Renting vs Owning (Let's Be Honest)

Renting gives you flexibility.

But it also means:

- Your payment can increase
- You're not building ownership
- You don't benefit from rising home values

Owning isn't perfect either... but it puts you on the side of the equation where time is working for you, not against you.

The Reality Check

This isn't about timing the market perfectly.

It's about time in the market.

Because over time, real estate has consistently rewarded people who stayed in the game.

The Bottom Line

Homeownership isn't just a short-term decision.

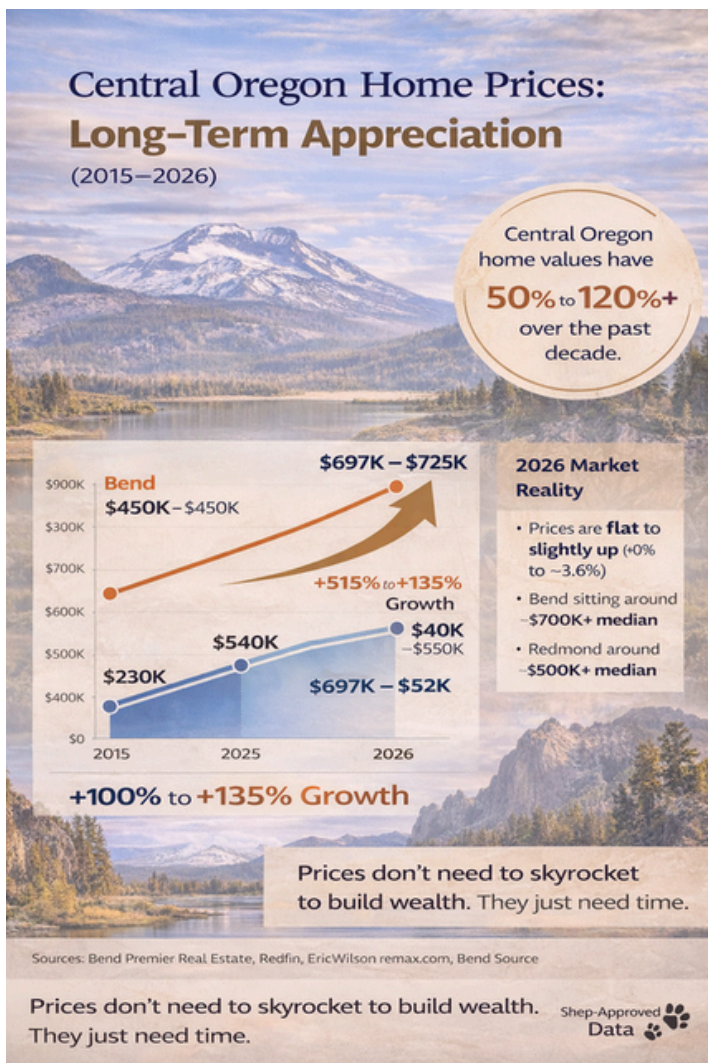
It's a long-term strategy.

And even in a shifting market like today, the fundamentals haven't changed.

Buy smart. Hold steady. Let time do its thing.

And like we always say...

It's all figure-out-able.



Rents Continue to Climb Over Time

Let's talk about the part nobody loves... but everyone feels. Rent.

If you've rented for any length of time, you already know how this goes.

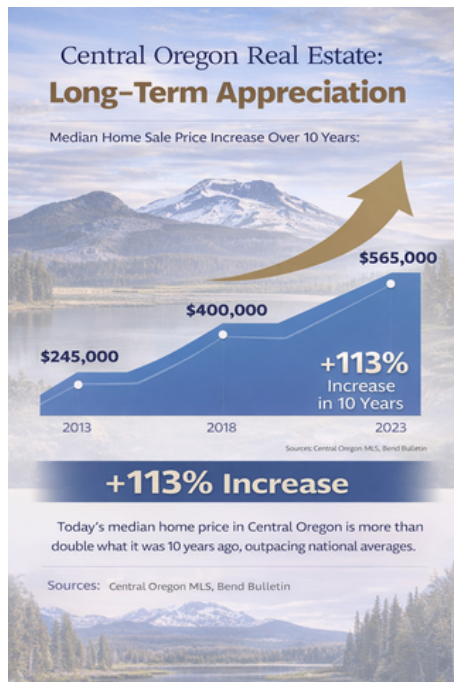
You get comfortable... and then your lease renewal shows up with a higher number.

And it's not random.

What the Data Shows (2026 Reality)

Rent prices have continued to rise over time, both nationally and here in Oregon.

- National rents are still up ~3%–5% year-over-year in many markets going into 2026
- Over the past 5 years, rents increased significantly due to demand and limited housing supply
- Even as the market stabilizes, rents are not dropping in any meaningful, long-term way



What This Means for You

When you rent:

- Your payment can increase every year
- You have little control over long-term costs
- You're not building anything financially

When you own:

- Your principal and interest payment stays consistent with a fixed loan
- You're building equity over time
- You benefit from long-term home price growth

How to Break Free from Rising Rent Costs

This is where ownership changes the game.

Buying a home allows you to:

- Lock in your housing payment
- Create predictability in your monthly expenses
- Start building something that belongs to you

No more guessing what your housing cost will be next year.

The Honest Conversation

Is owning always cheaper than renting right away?
Not always.

But renting is 100% expense.

Owning is part expense... and part investment.
And over time, that difference becomes significant.

Expert Insight

As noted by housing economists, if you are financially stable and able to manage your payment, buying a home is one of the most reliable ways to build long-term financial security.

Ultimately

Buying a home isn't just about today's payment.

It's about where you'll be 5, 10, 15 years from now.
Rent will likely keep rising.

Home values will likely keep growing.

The question is... which side of that equation do you want to be on?

Bottom Line

Renting keeps you flexible.

Owning puts you in control.

And if you're ready to stop watching your housing cost go up every year...

We'll figure out a path that makes sense for you.

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Buying IS Worth It – Here is Why

Should You Buy Now or Wait?

This is the question.

And I hear it all the time:

“Should I wait for prices to drop?”

“Should I wait for rates to come down?”

Fair questions.

But let’s talk about what’s actually happening right now.

Start Building Equity Now (Here’s Why)

We are already seeing what the forecasts were predicting.

- Home prices are still increasing modestly in 2026, generally around 1%–3% depending on the market.
- Mortgage rates are sitting in the low-to-mid 6% range, not dropping dramatically, but much more stable than before.

What Happens If You Wait?

Let’s play this out...

If:

- Rates drop → more buyers jump in
- More buyers → more competition
- More competition → higher prices

So yes... you might get a lower rate.

But you could also:

- Pay more for the house
- Compete harder to get it
- Lose negotiating power



Buying IS Worth It – Here is Why

What Happens If You Buy Now?

You:

- Start building equity immediately
- Lock in a home before demand potentially increases
- Can always refinance later if rates improve

That last part is huge.

You can change your rate.

You can't change the price you paid.

The Smarter Way to Think About It

This isn't about trying to perfectly time the market.

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That's a losing game.

This is about:

- 👉 Getting into the market when it makes sense for you
- 👉 Using strategy to make a strong move
- 👉 Letting time do the heavy lifting

The Reality Check

There is no "perfect" market.

There's just:

- The market you're in
- And how you choose to play it

Right now, we're in a market that is:

- More balanced
- More predictable
- More negotiable

That's not a bad place to be.



Bottom Line

Waiting might feel safer.
But in many cases, it just delays the outcome you're already planning for.

If you're financially ready...

If the numbers make sense...

Buying now can put you in a stronger position long-term.

Should You Buy Now or Wait?

This is the question: Should I wait for prices to drop?
Should I wait for rates to come down?

BUY NOW	VS.	WAIT
✓ Start building equity immediately ✓ Lock in a home before demand potentially increases ✓ Can always refinance later if rates improve		✗ Pay more because prices may keep climbing ✗ Compete against more buyers if rates drop ✗ Lose negotiating power as market heats up

Remember: You can change your rate. You can't change the price you paid.

Here's What to Consider:

- 🕒 Rates are stable (low-to-mid 6% range)
- 🕒 Prices are modestly rising (+1% to 3% range)
- 🕒 Inventory is still below "normal" levels

What's the smarter move for long-term results?

Sources: Fannie Mae, Freddie Mac, Zillow, U.S. Census Bureau

It's all figure-out-able.

Avoid Costly Mistakes When Buying a Home

Nobody wants to mess up when it comes to one of the biggest purchases of their life.

And honestly... most mistakes aren't because buyers aren't smart.

They happen because buyers don't know what's coming next.

That's where I come in.

My job is to help you avoid the common pitfalls, stay on track, and make decisions you feel good about long after closing day.

1. Waiting for the "Perfect Time" Could Cost You

This is still the #1 mistake I see.

Waiting...

Waiting for rates to drop...

Waiting for prices to fall...

Waiting for the "perfect" moment...

Here's the problem...

What's Actually Happening in 2026

- Home prices are still increasing modestly (around 1%–3% annually)
- Mortgage rates are stable in the low-to-mid 6% range
- Inventory has improved, but we're still not in an oversupply situation

👉 Translation:

The market isn't crashing. It's stabilizing.

Why Waiting Can Backfire

When rates drop:

- More buyers jump in
- Competition increases
- Prices often rise faster

So while you're waiting for one piece to improve... another one usually moves against you.

This lines up with what economists have been saying for years.

As noted by Redfin economists, trying to time the market is unpredictable because there are too many moving pieces.

The Smarter Approach

Instead of trying to time the market perfectly...

Focus on:

- What you can comfortably afford
- What fits your lifestyle
- What makes sense for you right now

Because the "perfect" market? It doesn't really exist.

The Reality Check

You can refinance a rate later. You can't go back and buy at yesterday's price.

Bottom Line

The biggest mistake isn't buying at the wrong time. It's sitting on the sidelines too long and missing opportunities that did make sense. If you find the right home... and the numbers work... That's your moment.

And if it's not?

We don't force it. We figure it out.

2. Don't Miss Out on Free Money

Let's talk about something way too many buyers overlook...
Free money.

I'm talking about:

- Down payment assistance
- Closing cost help
- Grants you don't have to pay back

And here's the wild part...

Most buyers either don't know about them... or assume they won't qualify.

What the Data Shows (2026 Reality)

- A majority of first-time buyers still qualify for some type of assistance
- But less than 1 in 5 actually use it
- Billions in available funds go unused every year

Sources:

- Down Payment Resource (Homeownership Program Index, recent trends)
- National Association of Realtors (first-time buyer trends)

👉 Translation:

There is money sitting there... and most people walk right past it.

Why This Matters More in Today's Market

With home prices where they are...

This isn't just a "nice bonus."

This can be the difference between:

- Buying now vs waiting
- Keeping cash in your pocket vs draining it
- Getting into a home vs staying stuck renting
-

We're talking thousands... sometimes tens of thousands of dollars.

What's Available in Oregon

Here in Oregon, there are some seriously strong programs, including:

- Oregon Bond Residential Loan Program
- Oregon Housing and Community Services (OHCS) assistance
- Local grants and city-based programs depending on location

These aren't rare.
They're just underused.

The Biggest Mistake Buyers Make

They assume: *"I probably won't qualify."*
So they never even ask.

The Smarter Move

Talk to a lender who actually knows these programs.
(Not all of them do, by the way.)

We run the numbers.

We see what's available.

We use what makes sense.

Simple as that.

Bottom Line

You don't get bonus points for leaving money on the table.

If there's an opportunity to reduce your upfront costs...

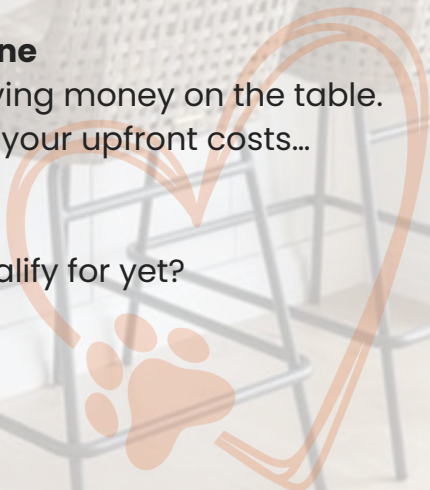
We're taking it.

Every time.

And if you're not sure what you qualify for yet?

That's easy.

We'll figure it out.



Don't Miss Out on Free Money When Buying a Home

These programs could save you **thousands** in upfront costs.



Down Payment Assistance

- ✓ Could cover a portion of your **down payment**
- ✓ Common: 3%–5% of the home's price



Closing Cost Help

- ✓ Could help pay for settlement fees and closing costs
- ✓ Common: \$5,000+



Grants (Money You Don't Pay Back)

- ✓ Directly reduce **upfront expenses**
- ✓ Funds you don't have to repay

\$20,000+
Potential Assistance

More Are Eligible Than You Think

- ✓ The majority of first-time buyers qualify*
- ✓ **But less than 1 in 5** actually use these programs
- ✓ Let's connect with the right pros and see what you qualify for.

It's all figure-out-able. 

*Sources: Down Payment Resource, National Association of Realtors



3. Buying More House Than You Can Afford

This one gets people in trouble... fast.
I see it all the time.

You walk into a home with a gorgeous kitchen, a killer view, and suddenly that number you swore you wouldn't go over... starts feeling negotiable.

Let's bring it back to reality for a second.

What's Happening in Today's Market (2026)

- Mortgage rates are still sitting in the low-to-mid 6% range
- Monthly payments are significantly higher than they were a few years ago
- Insurance, taxes, and maintenance costs are all trending upward

👉 Translation:

There's less room for error in your monthly budget.

The Biggest Trap

Just because you're approved for a certain amount...
does NOT mean you should spend it.

Lenders are qualifying you based on formulas.

You're living your life based on:

- Your comfort level
- Your lifestyle
- Your sanity when the HVAC goes out in January

What Smart Buyers Do Instead

They focus on:

- A monthly payment that feels comfortable
- Having a cushion (because life happens)
- Buying a home they can actually enjoy... not stress over

As financial experts consistently point out, the smarter move is focusing on what you can comfortably afford monthly... not the max approval.

The Reality Check

If your house payment is stretching you...

- Vacations get cut
- Emergencies feel stressful
- Homeownership stops being fun real quick

That's not the goal.

The Better Approach

Buy the home that fits your life...

Not the one that maxes out your approval.

Because the best house?

Is the one you can afford to enjoy.





Protect Your Mortgage Approval:

What **Not** to Do After Applying for a Loan

Your loan approval's fragile. Do these, and you risk losing it...



Switch Banks or Move Money Around

→ Don't shuffle accounts or make weird transfers.

Take Out New Credit or Close Accounts

Pause on new credit card signups or loans →



Make Large Cash Deposits

→ Don't dump a bunch of cash into your account.

Co-Sign Other People's Loans

It puts you on the hook for their debt. →



Make Big Purchases

→ Now is not the time to buy anything expensive.

When in Doubt...



Talk to Your Lender First

- ✓ Disclose all big moves and hold off on anything that could raise *questions* until you're in the clear.

• Sources, Fannie Mae, Freddie Mac, Zillow, U.S. Census Bureau

It's all *figure-out-able*.





Ready to Buy? Here's Why You Need a Real Estate Agent by Your Side

Let's be honest...

Buying a home can feel like a lot.

There are numbers, timelines, contracts, inspections, negotiations... and about 47 moments where you're thinking:

"Am I doing this right?"

Good news.

You don't have to figure this out alone.

What an Agent Actually Does (Because It's More Than Opening Doors)

A good agent doesn't just show you houses.
They:

- Help you understand what you're really buying
- Catch things you wouldn't know to look for
- Structure offers that actually get accepted
- Keep deals from falling apart behind the scenes

And maybe most importantly...

They protect your peace of mind through the whole process.



Why This Matters Even More in Today's Market (2026)

This market isn't impossible...

But it is strategic.

You're dealing with:

- Negotiations that actually matter again
- Inspections that can make or break a deal
- Financing that needs to stay clean from start to finish

There's a lot happening behind the curtain.





The Real Difference

The right agent:

- Helps you avoid costly mistakes
- Keeps things moving forward
- Gives you clarity when things feel uncertain

The wrong agent?

You'll feel like you're doing it alone anyway.

The Bottom Line

You don't need someone to "sell you a house."

You need someone who:

- Knows what they're doing
- Tells you the truth
- And actually has your back

That's how you go from overwhelmed... To confident.

And if you're working with me...

You're not guessing your way through this.

Not even close.

Because you already know...

It's all figure-out-able.



Why You Need a Trusted Real Estate Agent When Buying a Home

Buying a home isn't just a transaction. It's a maze.

Here's what the **right** agent does:



Protects Your Interests

An agent makes sure you're really getting what you think you're buying.

Simplifies The Process

Helps you handle the mountain of details (timelines, contracts, inspections)



Negotiates Like a Pro

Uses market knowledge and strategy to get you the best deal

Keeps You Sane

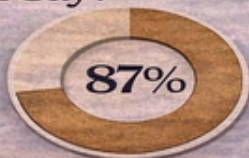
Gives you answers and support when you're feeling overwhelmed



What Do Buyers Say?



91% of it would be stressful to navigate the process without an agent



87% believe an agent is an essential advisor during the home buying journey

* Sources: Fannie Mae, Freddie Mac, Zillow, U.S. Census Bureau

For more information about buying or
selling your home, contact me today!

Remember, that's Holli with an "i".

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