



2026

U.S. Housing National Trends

Mortgage rates follow the 10-year treasury yield

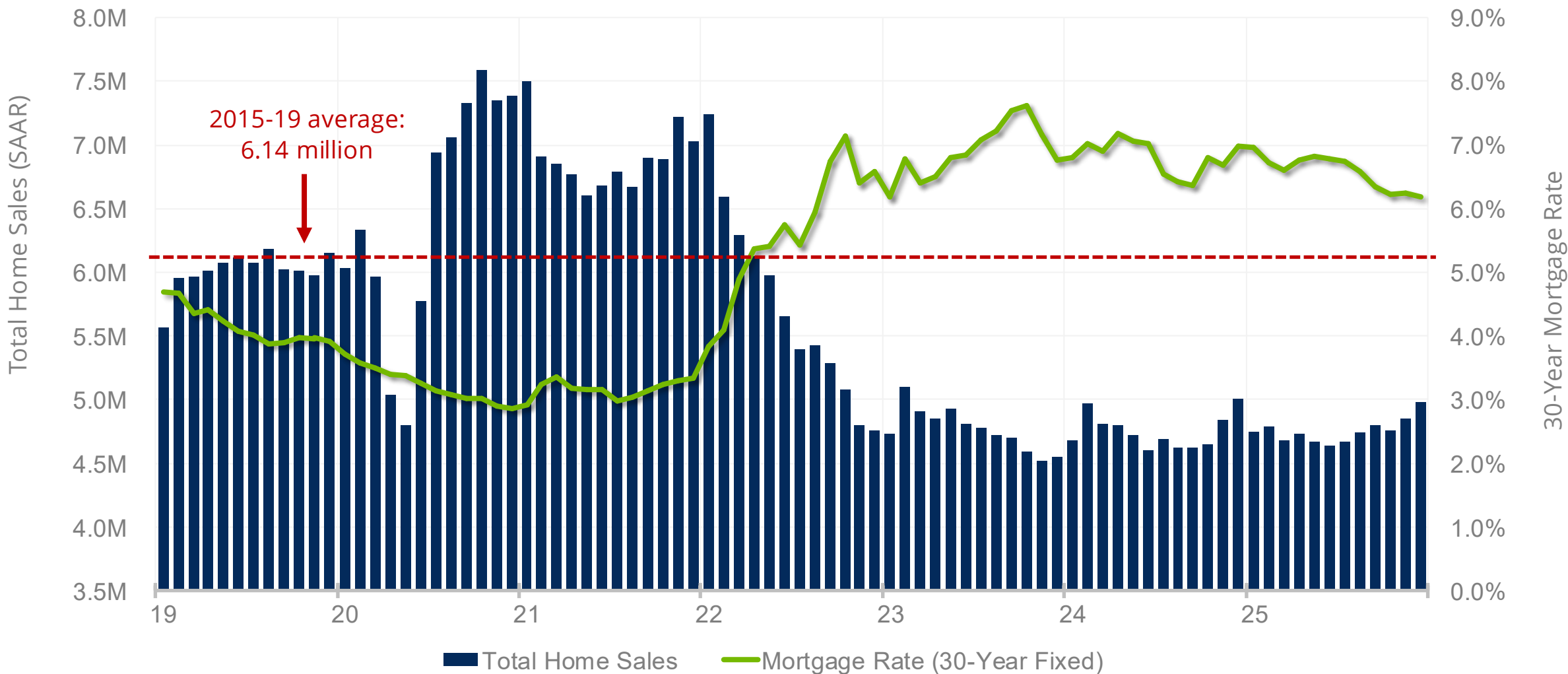
Yields and Rates



Sources: Department of the Treasury, Freddie Mac, Macrobond

Total home sales climb at year end 2025

Home Sales and 30-Year Mortgage Rate



Sources: National Association of Realtors, Census Bureau, Macrobond

Homebuilder sentiment improves

Homebuilder Sentiment



Sources: National Association of Home Builders, Macrobond

...however, builders' inventory of homes completed remains elevated

Construction Starts and Completions



Inventory of existing homes for is up from a year ago

Inventory of Existing Homes for Sale



Sources: National Association of Realtors, Macrobond

Home price gains slow



Sources: S&P CoreLogic Case-Shiller, FHFA, Macrobond

.... however, home prices are still high

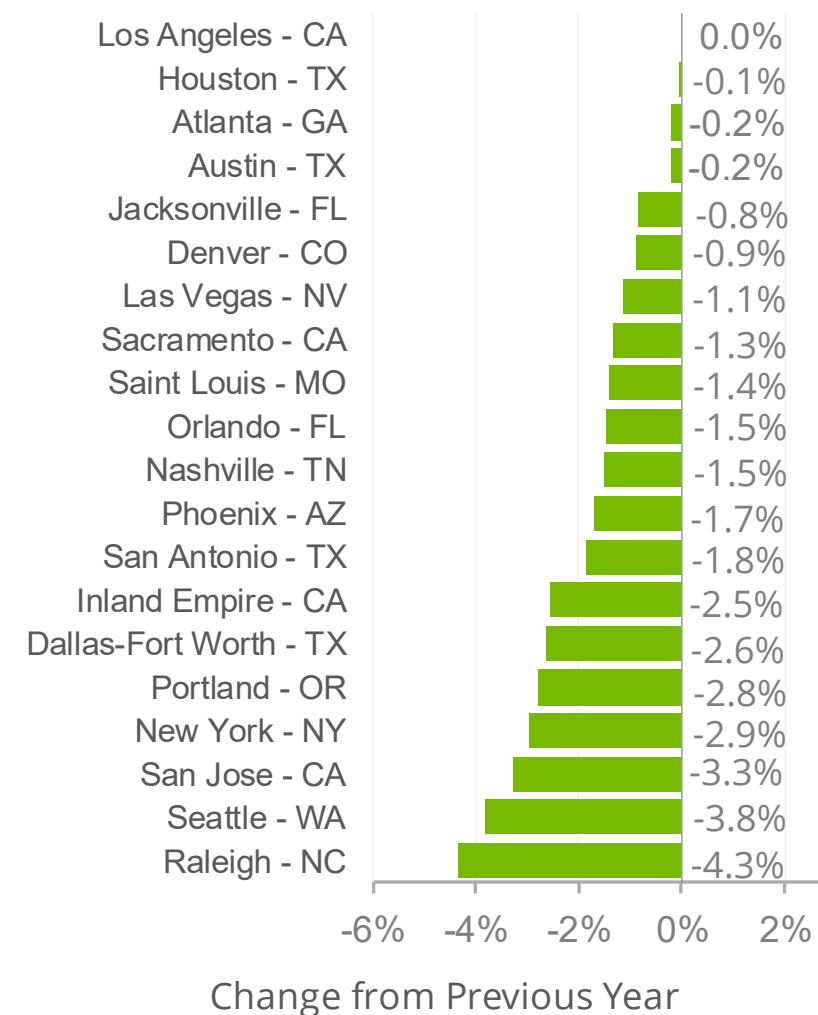
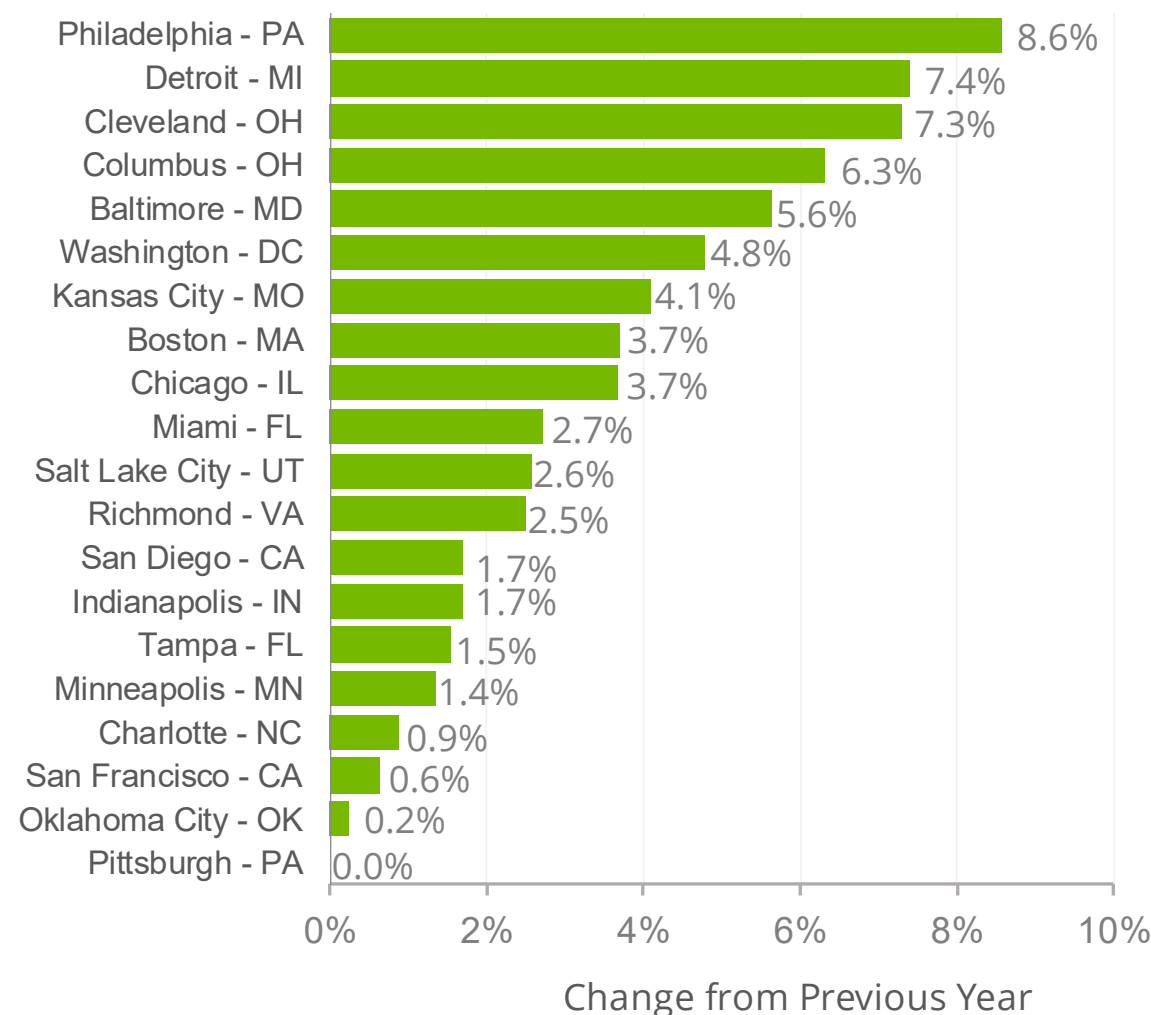
Home Price Indices



Sources: S&P CoreLogic Case-Shiller, FHFA, Macrobond

Prices fall in some of the top 40 markets

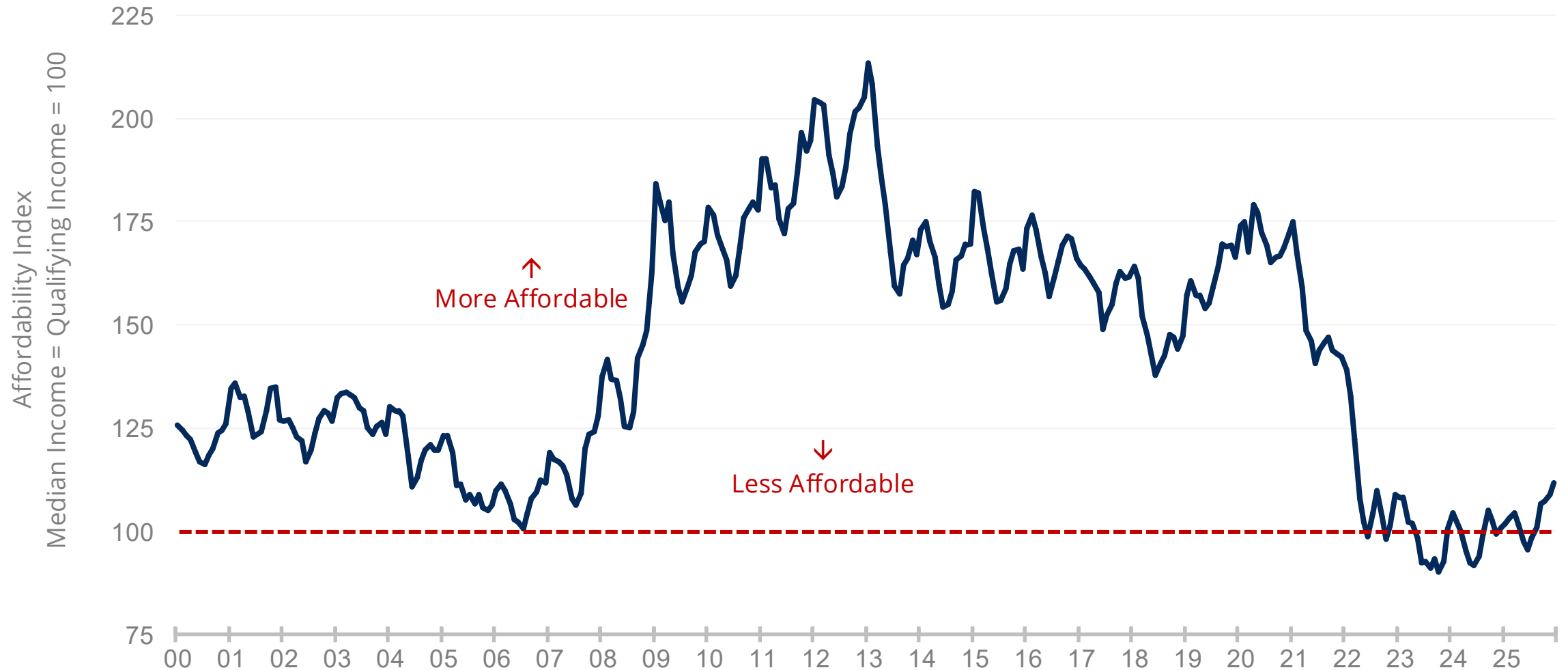
Home Price Changes



Source: Homes.com December 2025

Affordability improves, but remains a challenge

Housing Affordability Index





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