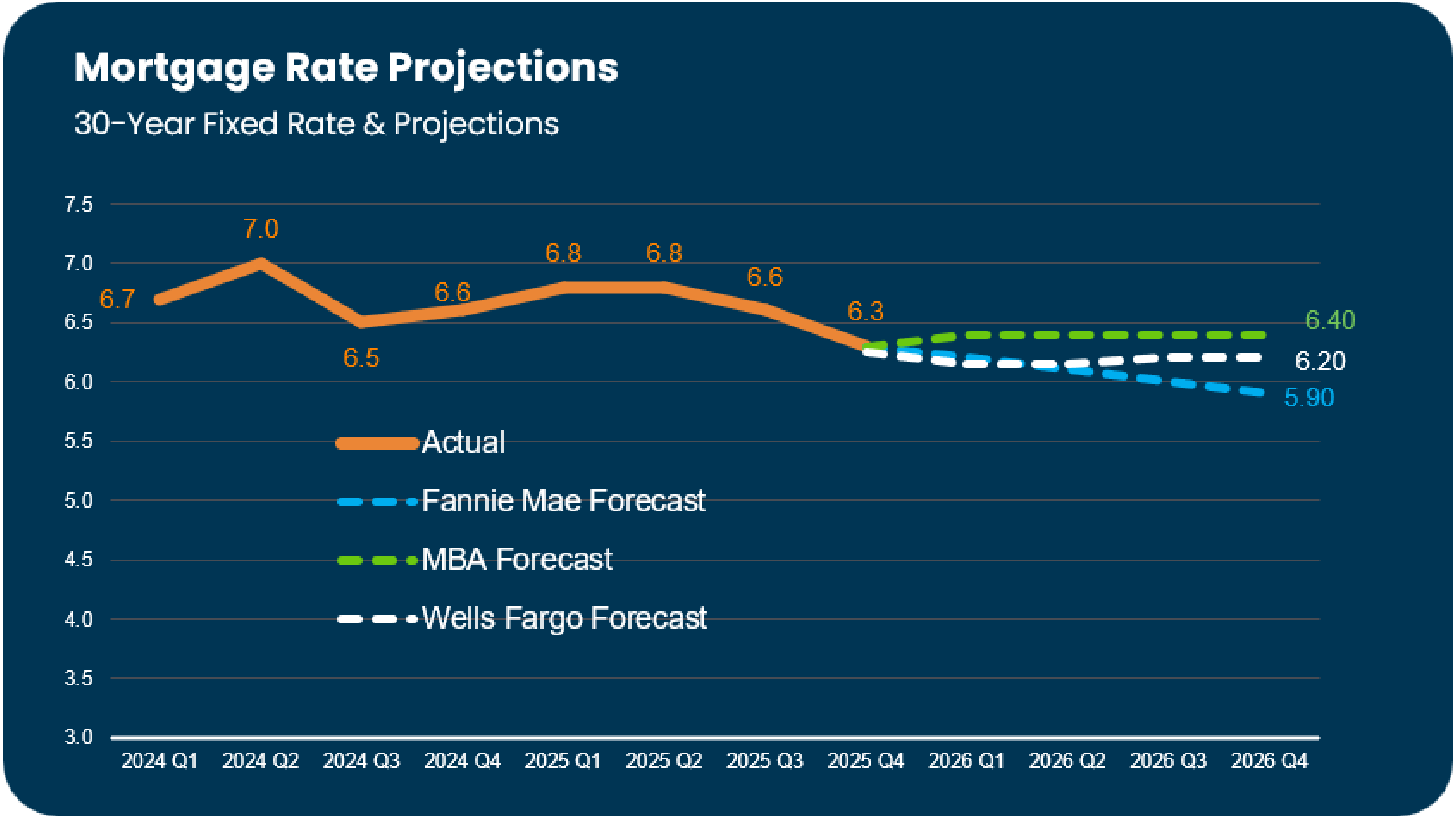
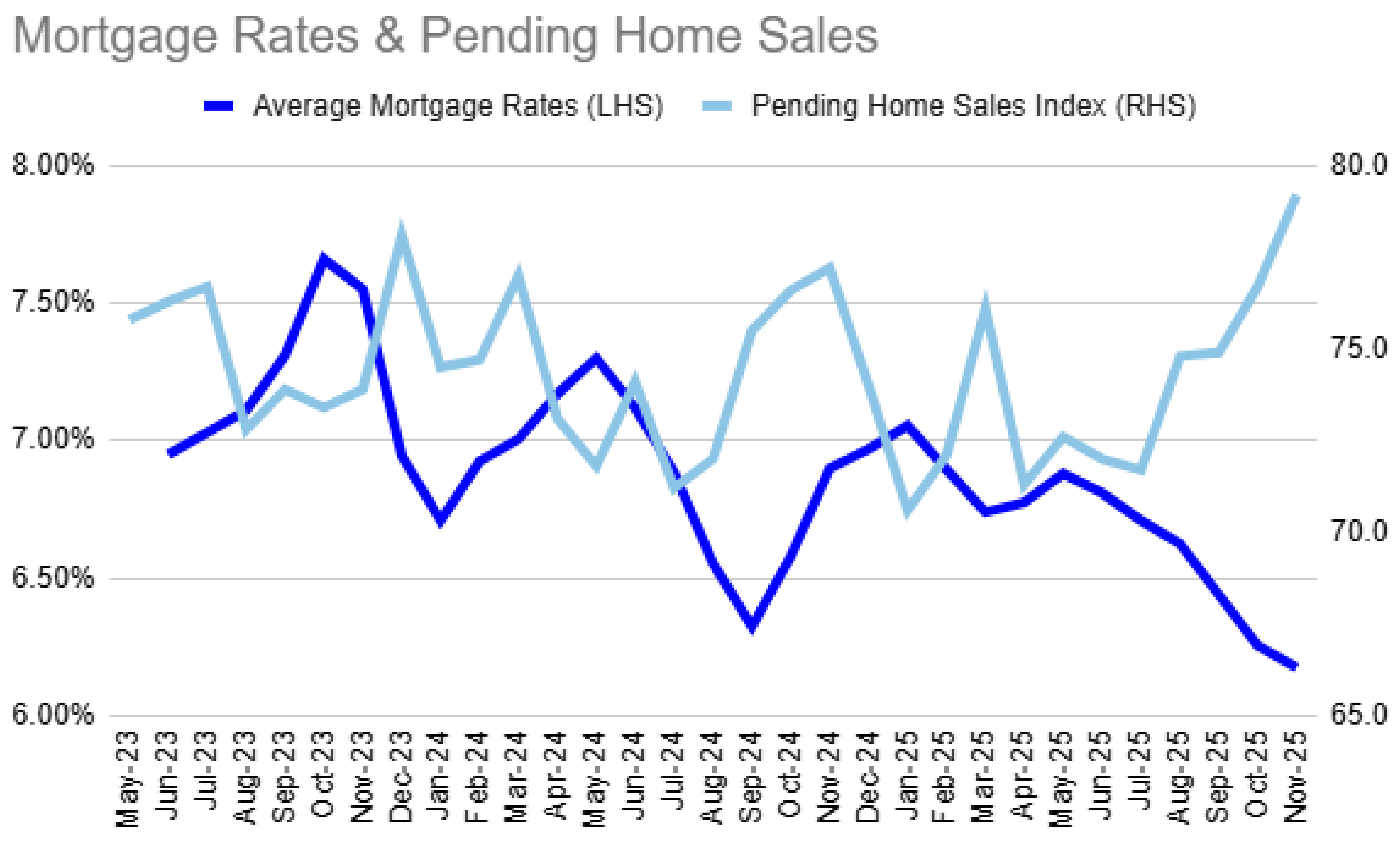

2026
HOUSING MARKET
PLAYBOOK
what agents need to know
THE JACKSON TEAM
Market Forecasts
Trends & Strategies
Winning in 2026
PLAYBOOK


Mortgage Rate Projections
30-Year Fixed Rate & Projections
7.5
7.0
6.5
6.0
5.5
5.0
4.5
4.0
3.5
3.0
6.7
7.0
6.5
6.6
6.8
6.8
6.6
6.3
6.40
6.20
5.90
Actual
Fannie Mae Forecast
MBA Forecast
Wells Fargo Forecast
2024 Q1
2024 Q2
2024 Q3
2024 Q4
2025 Q1
2025 Q2
2025 Q3
2025 Q4
2026 Q1
2026 Q2
2026 Q3
2026 Q4

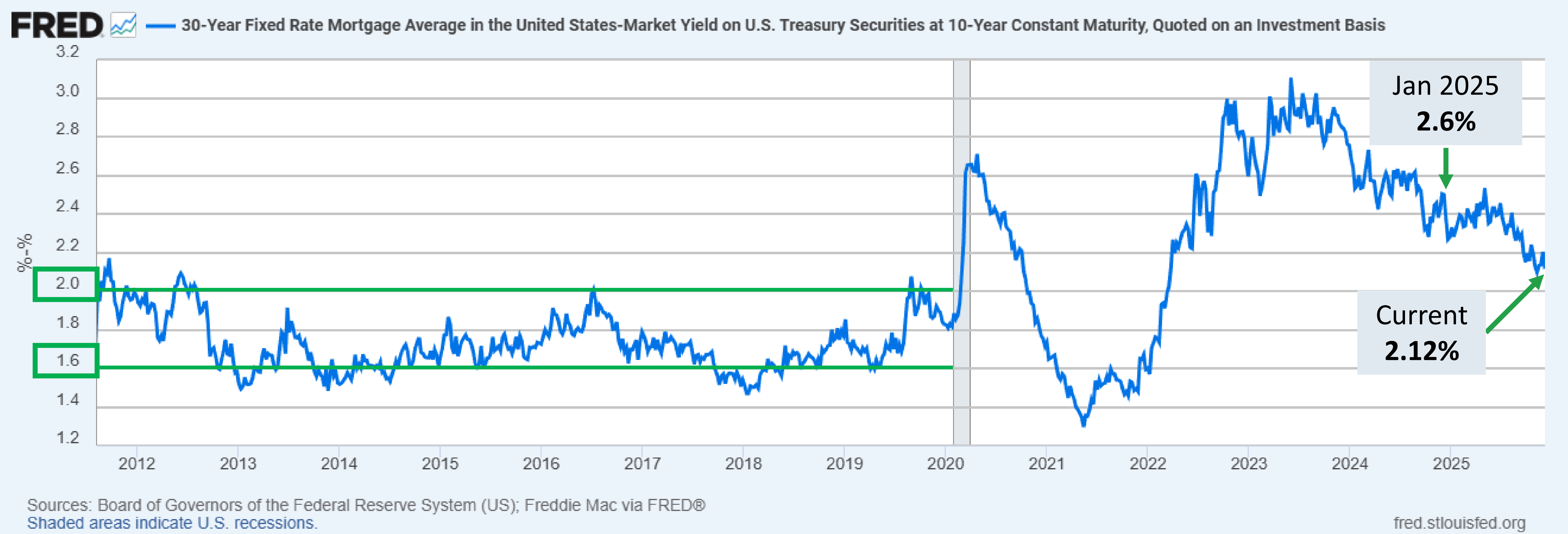

Mortgage Rates & Pending Home Sales
Average Mortgage Rates (LHS)
Pending Home Sales Index (RHS)
8.00%
7.50%
7.00%
6.50%
6.00%
80.0
75.0
70.0
65.0
May-23
Jun-23
Jul-23
Aug-23
Sep-23
Oct-23
Nov-23
Dec-23
Jan-24
Feb-24
Mar-24
Apr-24
May-24
Jun-24
Jul-24
Aug-24
Sep-24
Oct-24
Nov-24
Dec-24
Jan-25
Feb-25
Mar-25
Apr-25
May-25
Jun-25
Jul-25
Aug-25
Sep-25
Oct-25
Nov-25

Freddie Mac

Primary Mortgage Market Survey®

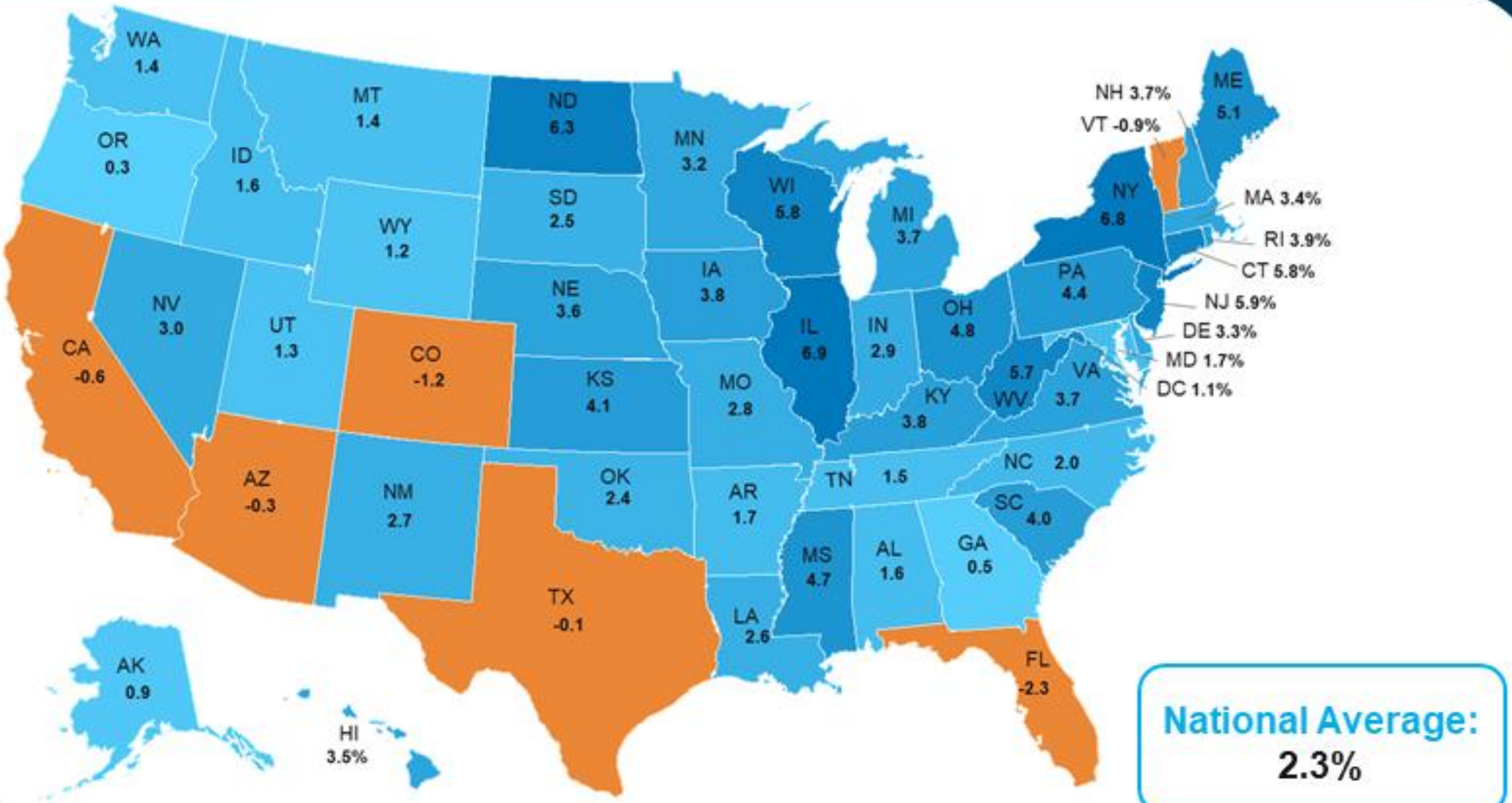
U.S. weekly average mortgage rates as of 01/22/2026

30-Year Fixed Mortgage Rate Spread Above 10-Year Treasury

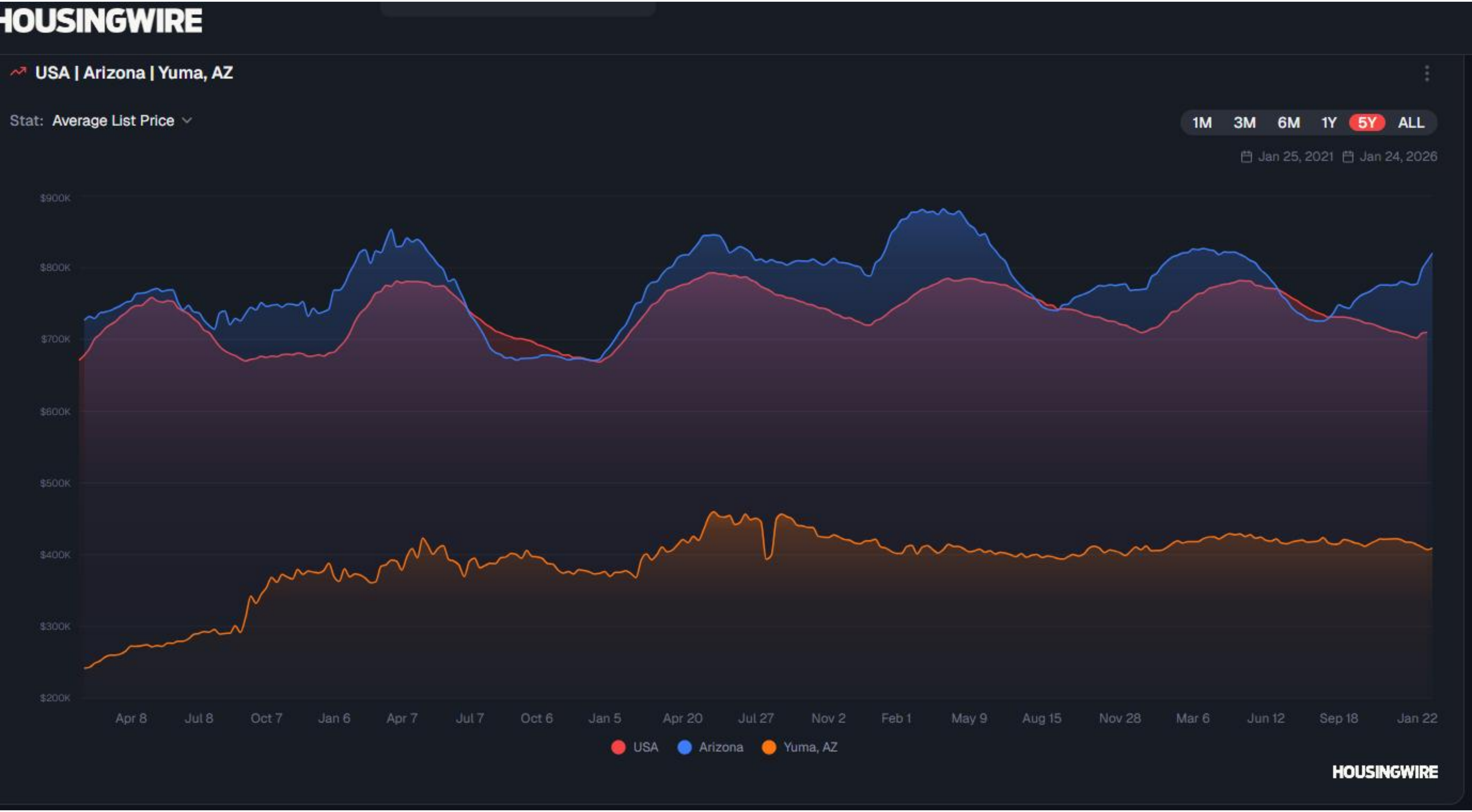


Home Price Growth Varies by Location

Percent Change in Home Prices, Year-over-Year, Q3 2025



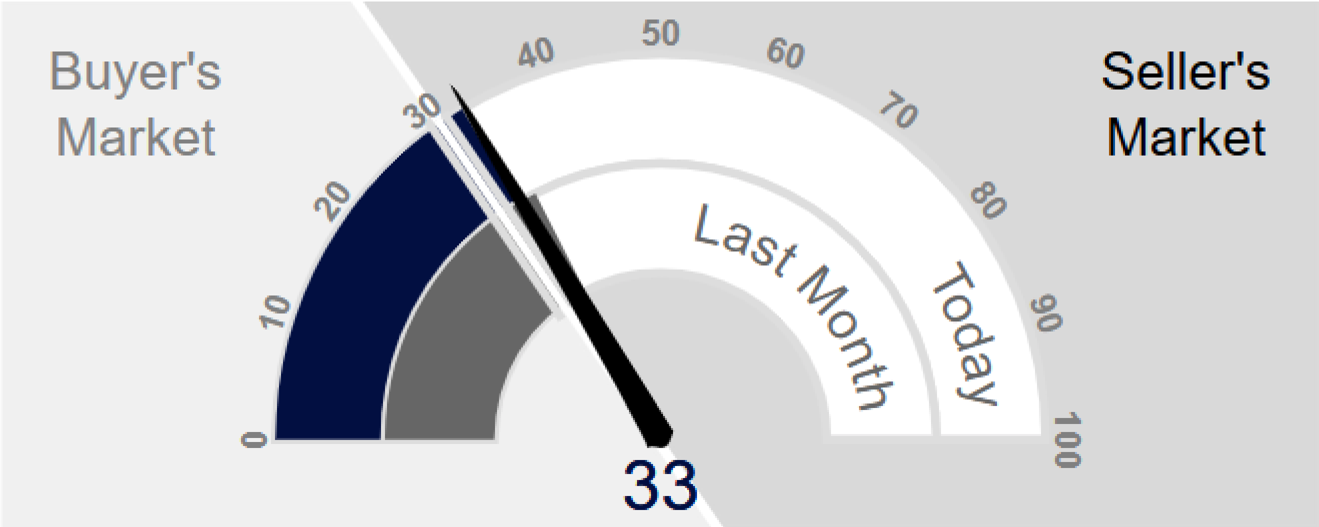
Source: FHFA


HOUSINGWIRE
USA | Arizona | Yuma, AZ
Stat: Average List Price
1M 3M 6M 1Y 5Y ALL
Jan 25, 2021 Jan 24, 2026
$900K
$800K
$700K
$600K
$500K
$400K
$300K
$200K
Apr 8 Jul 8 Oct 7 Jan 6 Apr 7 Jul 7 Oct 6 Jan 5 Apr 20 Jul 27 Nov 2 Feb 1 May 9 Aug 15 Nov 28 Mar 6 Jun 12 Sep 18 Jan 22
USA Arizona Yuma, AZ
HOUSINGWIRE

Yuma, AZ

Market Action Index

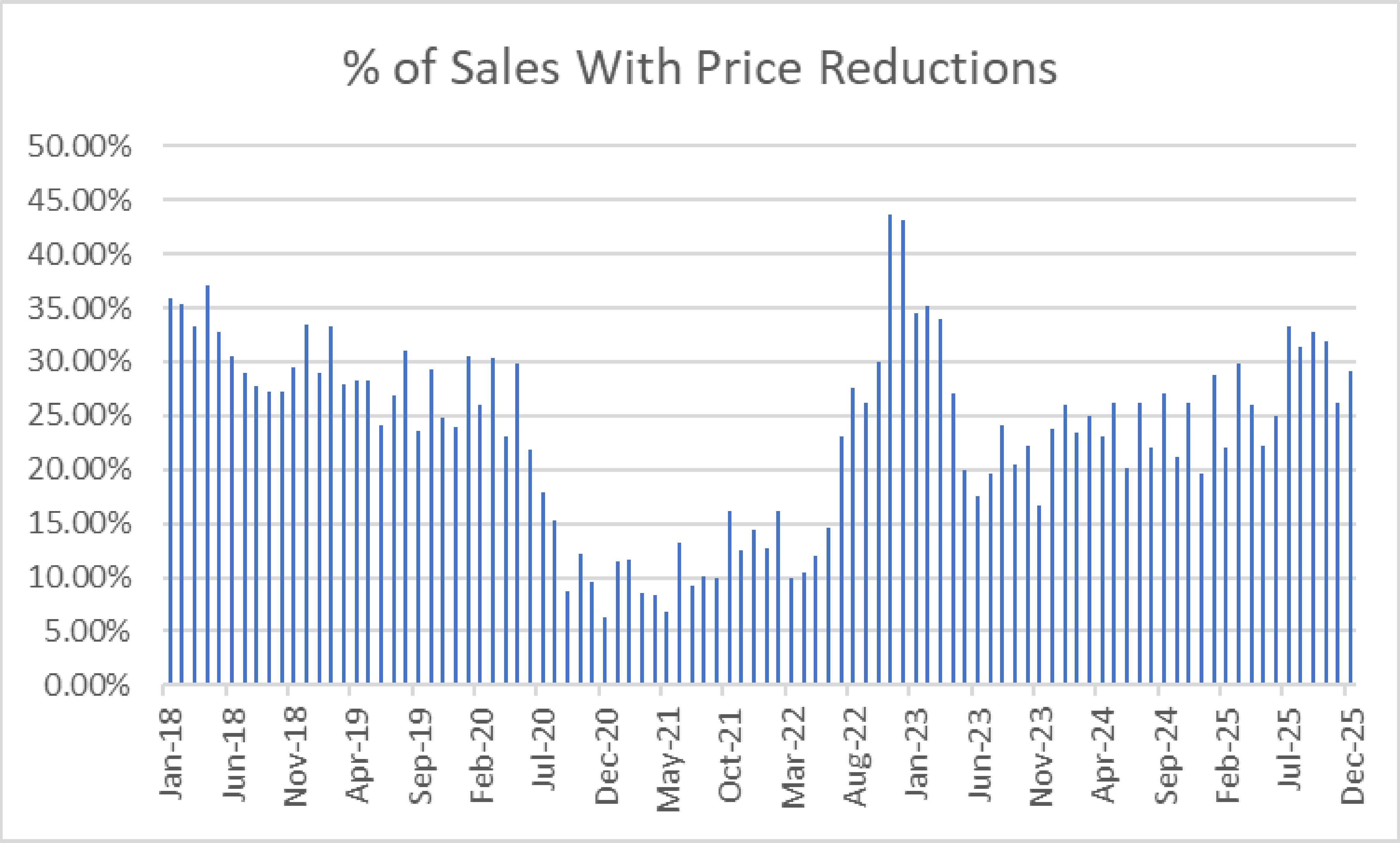
This answers "How's the Market?" by comparing rate of sales versus inventory.



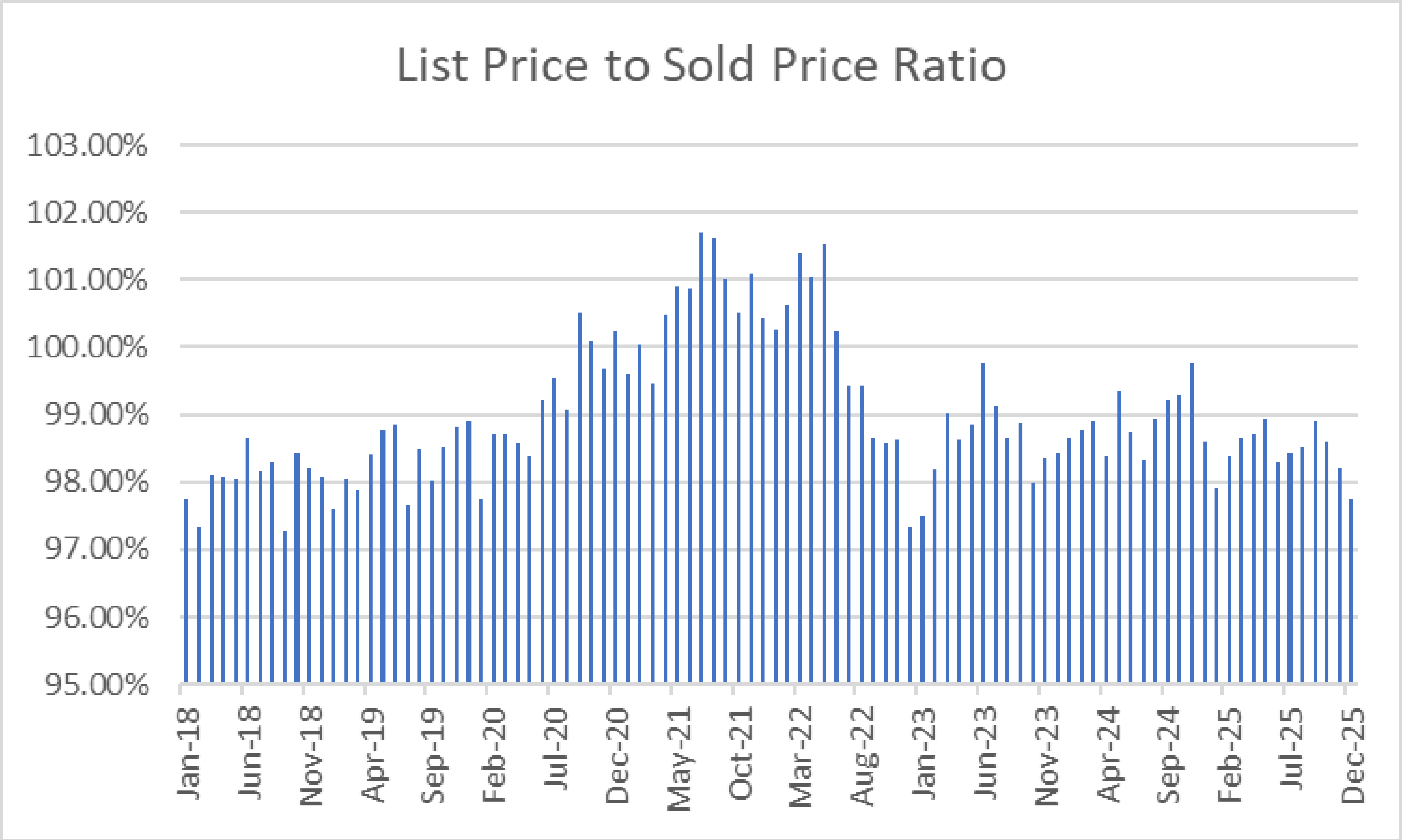
Slight Seller's Advantage

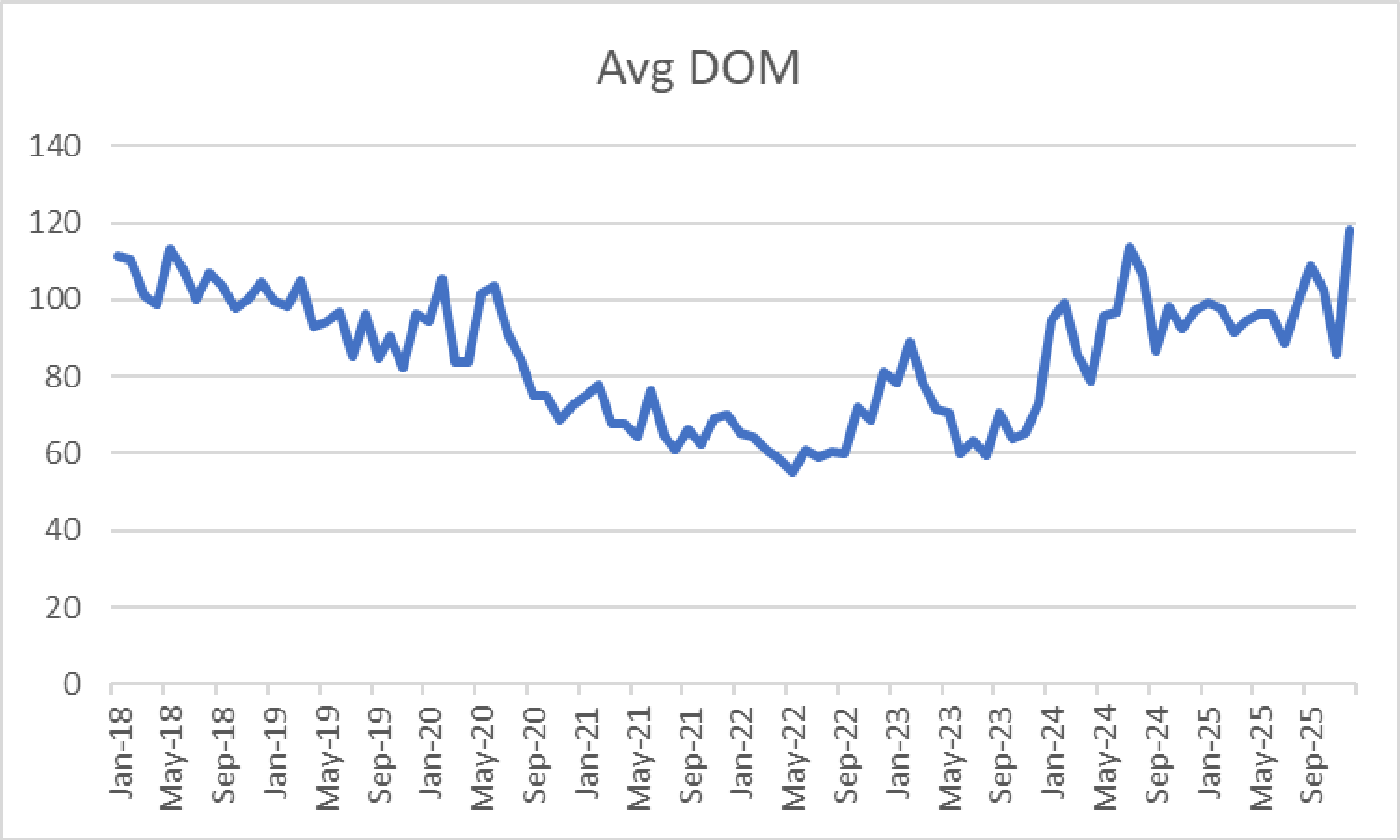
Market Narrative

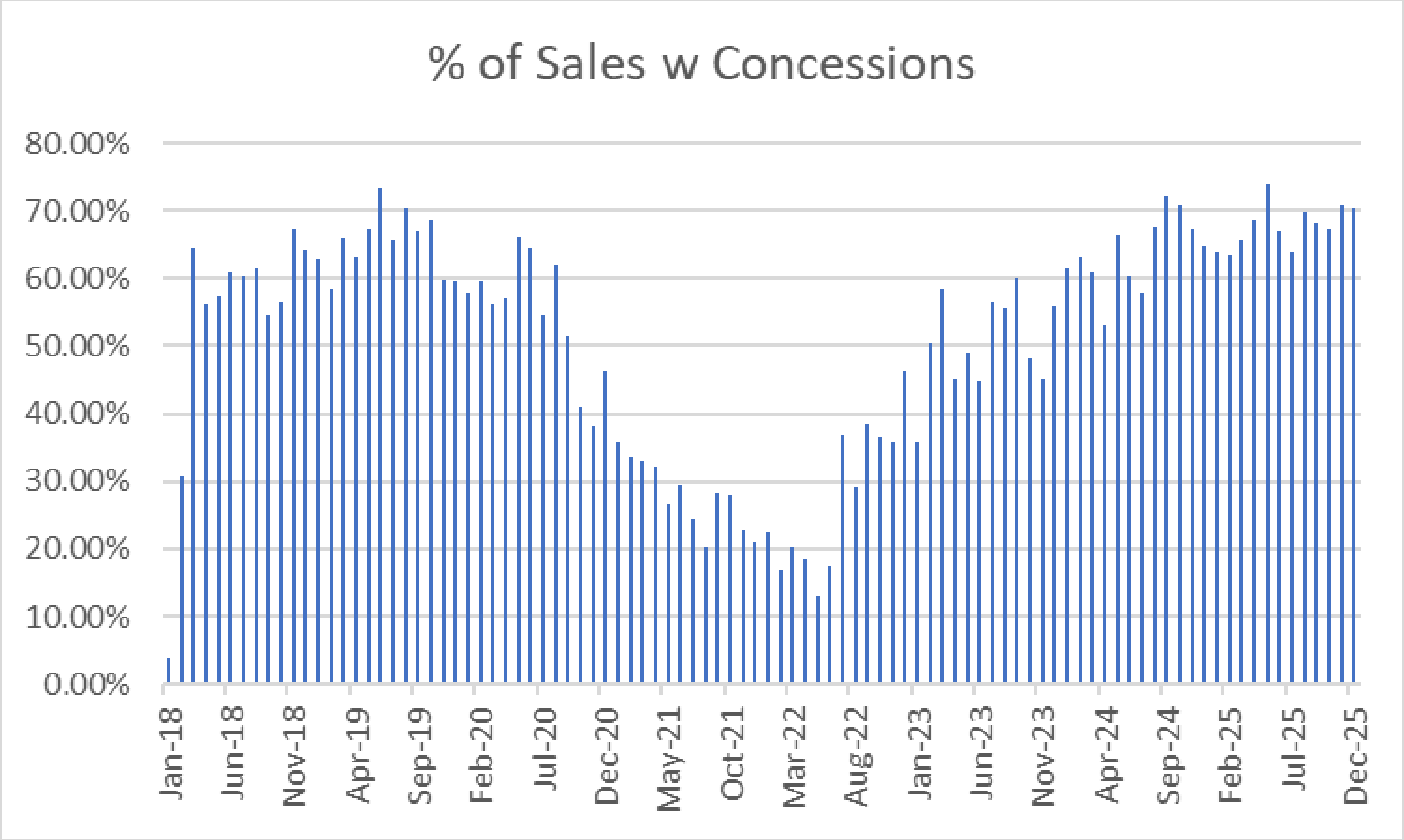
The market has been cooling over time and prices plateaued for a while. Despite the consistent decrease in MAI, we're in the Seller's zone. Watch for changes in MAI. If the MAI resumes its climb, prices will likely follow suit. If the MAI drops consistently or falls into the Buyer's zone, watch for downward pressure on prices.



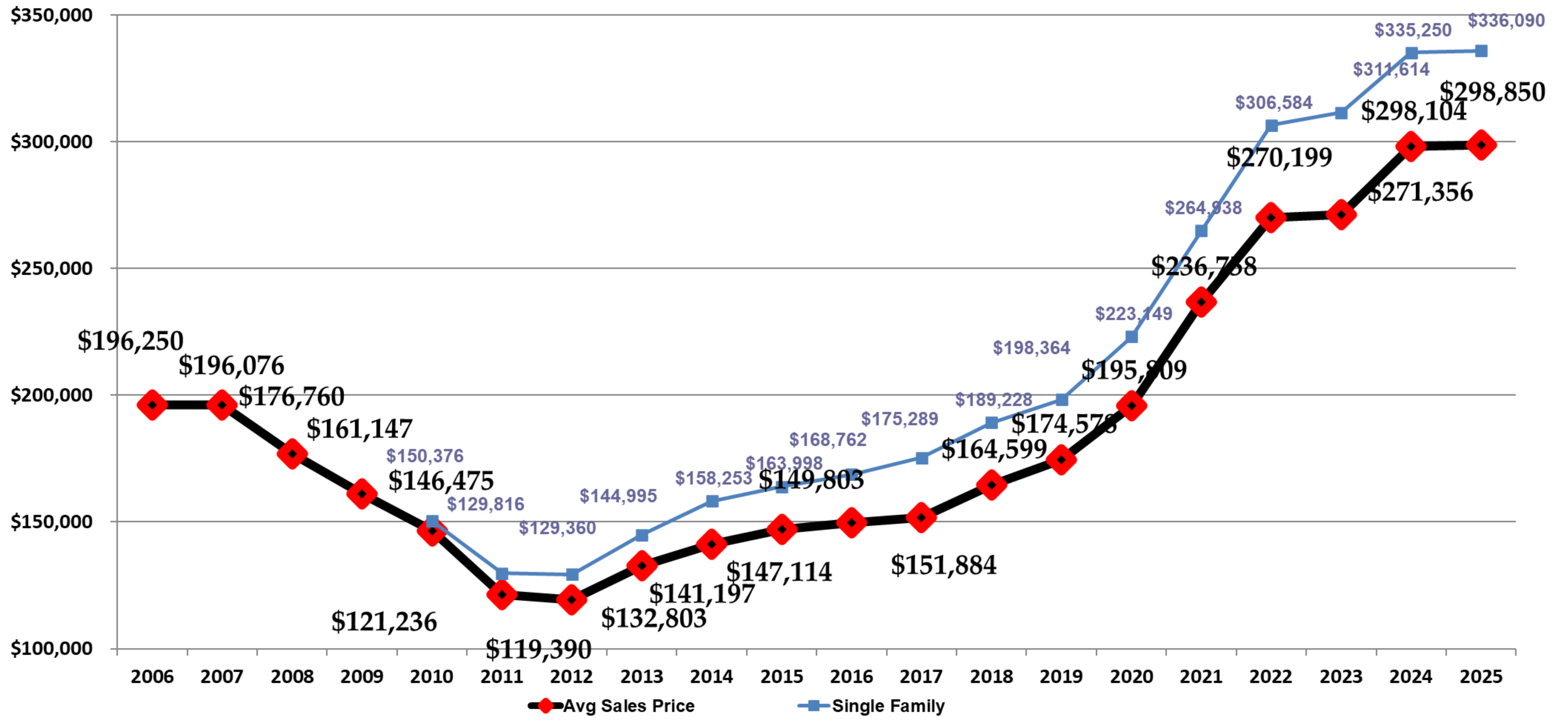
% of Sales With Price Reductions
50.00%
45.00%
40.00%
35.00%
30.00%
25.00%
20.00%
15.00%
10.00%
5.00%
0.00%
Jan-18
Jun-18
Nov-18
Apr-19
Sep-19
Feb-20
Jul-20
Dec-20
May-21
Oct-21
Mar-22
Aug-22
Jan-23
Jun-23
Nov-23
Apr-24
Sep-24
Feb-25
Jul-25
Dec-25

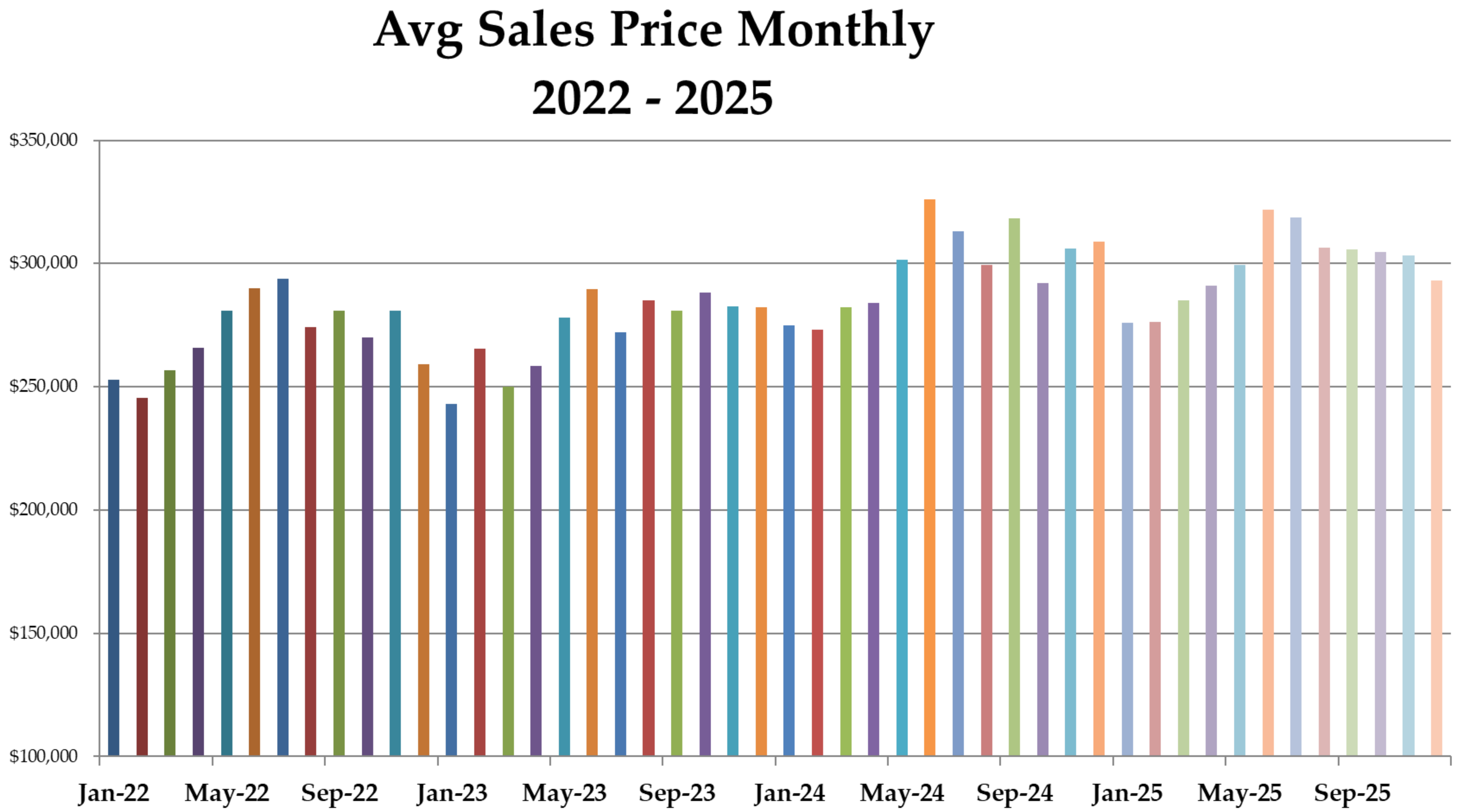

List Price to Sold Price Ratio
103.00%
102.00%
101.00%
100.00%
99.00%
98.00%
97.00%
96.00%
95.00%
Jan-18
Jun-18
Nov-18
Apr-19
Sep-19
Feb-20
Jul-20
Dec-20
May-21
Oct-21
Mar-22
Aug-22
Jan-23
Jun-23
Nov-23
Apr-24
Sep-24
Feb-25
Jul-25
Dec-25


Avg DOM
140
120
100
80
60
40
20
0
Jan-18
May-18
Sep-18
Jan-19
May-19
Sep-19
Jan-20
May-20
Sep-20
Jan-21
May-21
Sep-21
Jan-22
May-22
Sep-22
Jan-23
May-23
Sep-23
Jan-24
May-24
Sep-24
Jan-25
May-25
Sep-25


% of Sales w Concessions
80.00%
70.00%
60.00%
50.00%
40.00%
30.00%
20.00%
10.00%
0.00%
Jan-18
Jun-18
Nov-18
Apr-19
Sep-19
Feb-20
Jul-20
Dec-20
May-21
Oct-21
Mar-22
Aug-22
Jan-23
Jun-23
Nov-23
Apr-24
Sep-24
Feb-25
Jul-25
Dec-25

Yuma Avg Sales Price




Avg Sales Price Monthly
2022 - 2025
$350,000
$300,000
$250,000
$200,000
$150,000
$100,000
Jan-22
May-22
Sep-22
Jan-23
May-23
Sep-23
Jan-24
May-24
Sep-24
Jan-25
May-25
Sep-25

Yuma, AZ, USA

Home Price: $336,000

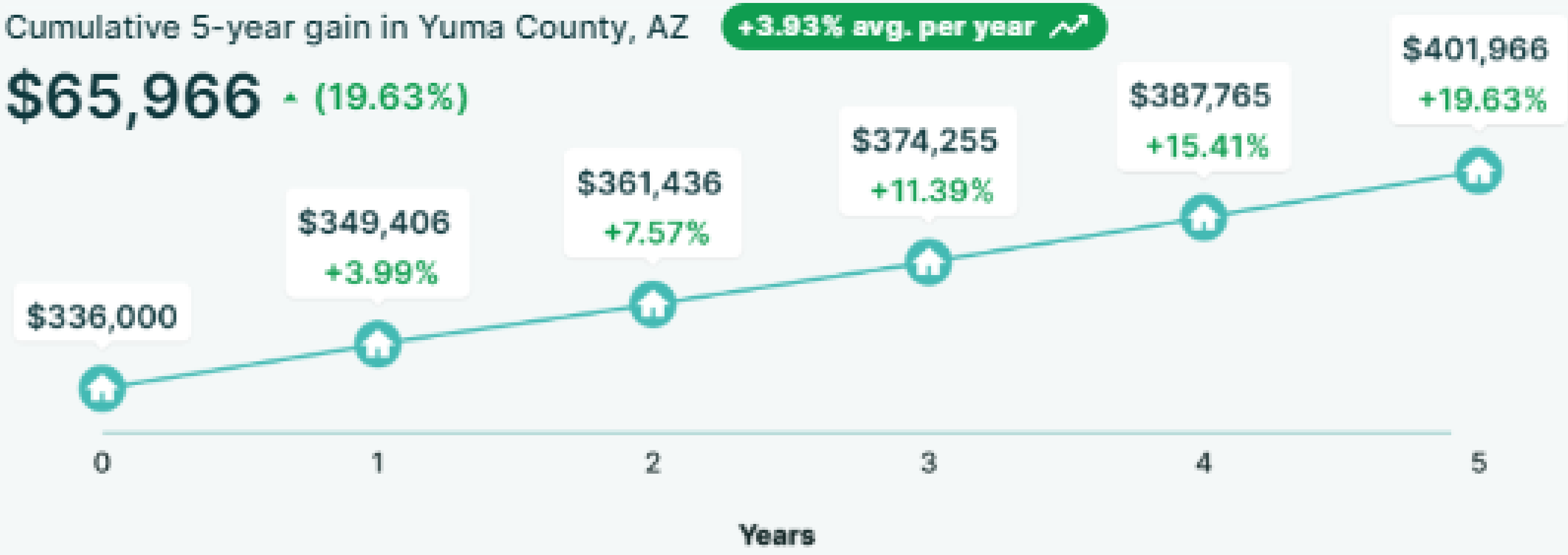
Key insights for Yuma

- Median Price: $289,491

Forecasted Appreciation

Cumulative 5-year gain in Yuma County, AZ **+3.93% avg. per year**

$65,966 ▲ (19.63%)



Historical Appreciation

Avg. per year in Yuma

5 yr	7.45%
10 yr	5.86%
63 yr	4.09%

Affordability in Yuma

Median Household Income

$56,901

National average: $80,630

Affordability Index

At 100, a household earning the median income can afford the median home price, with 20% down.

115

Affordability in Maricopa

Median Household Income

$91,883

National average: $80,630

Affordability Index

At 100, a household earning the median income can afford the median home price, with 20% down.

84

Affordability in Imperial

Median Household Income

$63,368

National average: $80,630

Affordability Index

At 100, a household earning the median income can afford the median home price, with 20% down.

73

MORTGAGE RATES BEING WHAT THEY ARE, WHAT STRATEGIES CAN BUYERS AND SELLERS USE TODAY?

RATE BUY-DOWNS

Rate	Credit / Cost
4.500	7.654 ($25,019)
4.625	7.135 ($23,322)
4.750	5.899 ($19,282)
4.875	5.354 ($17,501)
4.990	4.819 ($15,752)
5.000	4.819 ($15,752)
5.125	4.340 ($14,186)
5.250	3.685 ($12,045)
5.375	3.169 ($10,358)
5.490	2.675 ($8,744)
5.500	2.675 ($8,744)
5.625	2.235 ($7,305)
5.750	1.807 ($5,906)
5.875	2.140 ($6,995)
5.990	1.685 ($5,507)
6.000	1.685 ($5,507)
6.125	1.276 ($4,170)
6.250	0.788 ($2,575)
6.375	1.011 ($3,304)
6.490	0.596 ($1,948)
6.500	0.596 ($1,948)
6.625	0.237 ($774)
6.750	-0.111 (-$362)
6.875	0.101 ($330)
6.990	-0.264 (-$862)

	6.25%	5.99%	5.75%	5.49%
Purchase Price:	$320,000	$320,000	$320,000	$320,000
Loan Amount:	$326,880	$326,880	$326,880	$326,880
Interest Rate:	6.250%	5.990%	5.750%	5.490%
APR:	*6.553%	*6.405%	*6.171%	*5.990%
Term (mos):	360	360	360	360
Payment:	**$2,287.33	**$2,232.38	**$2,182.25	**$2,128.61
Cash To Close:	$0.00	$3,873.53	$4,272.32	$7,109.64
Monthly Savings	$0.00	$54.95	$105.08	$158.72

What Difference Does the Rate Make?

	6.75%	5.75%	$35k Lower Price
Purchase Price:	$350,000	$350,000	$315,000
Loan Amount:	$350,000	$350,000	$315,000
Interest Rate:	6.750%	5.750%	6.750%
APR:	*6.750%	*5.750%	*6.750%
Term (mos):	360	360	360
Payment:	**$2,270.09	**$2,042.50	**$2,043.08
Cash Out:	$0.00	$0.00	$0.00
Monthly Savings	$0.00	$227.59	$227.01

DOWN PAYMENT ASSISTANCE (DPA)

NOVA DPA Proprietary Program:

- Repayable or non-repayable 2nd
- No first-time buyer requirement
- No DTI caps like other programs
- 620 Credit Score minimum
- 2-1 BuyDown Allowed
- No income limits
- Lower rates

DPA + SELLER CREDIT

	$355,000 with zero from seller	$355k with 3% from seller	$320k with seller credit	$280k without seller help
Purchase Price	$355,000	$355,000	$320,000	$280,000
Loan Amount	$360,995	$360,995	$325,404	$288,928
Blended Rate	5.019%	5.019%	5.863%	6.860%
Blended APR	*8.856%	*9.009%	*9.091%	*7.662%
Term (mos)	360	360	360	360
Payment	**$2,493.94	**$2,493.94	**$2,419.03	**$2,329.30
Cash To Close	$15,106.96	$3,485.76	$0.00	$1,339.10
Monthly Savings	$0.00	$0.00	$74.91	$164.64

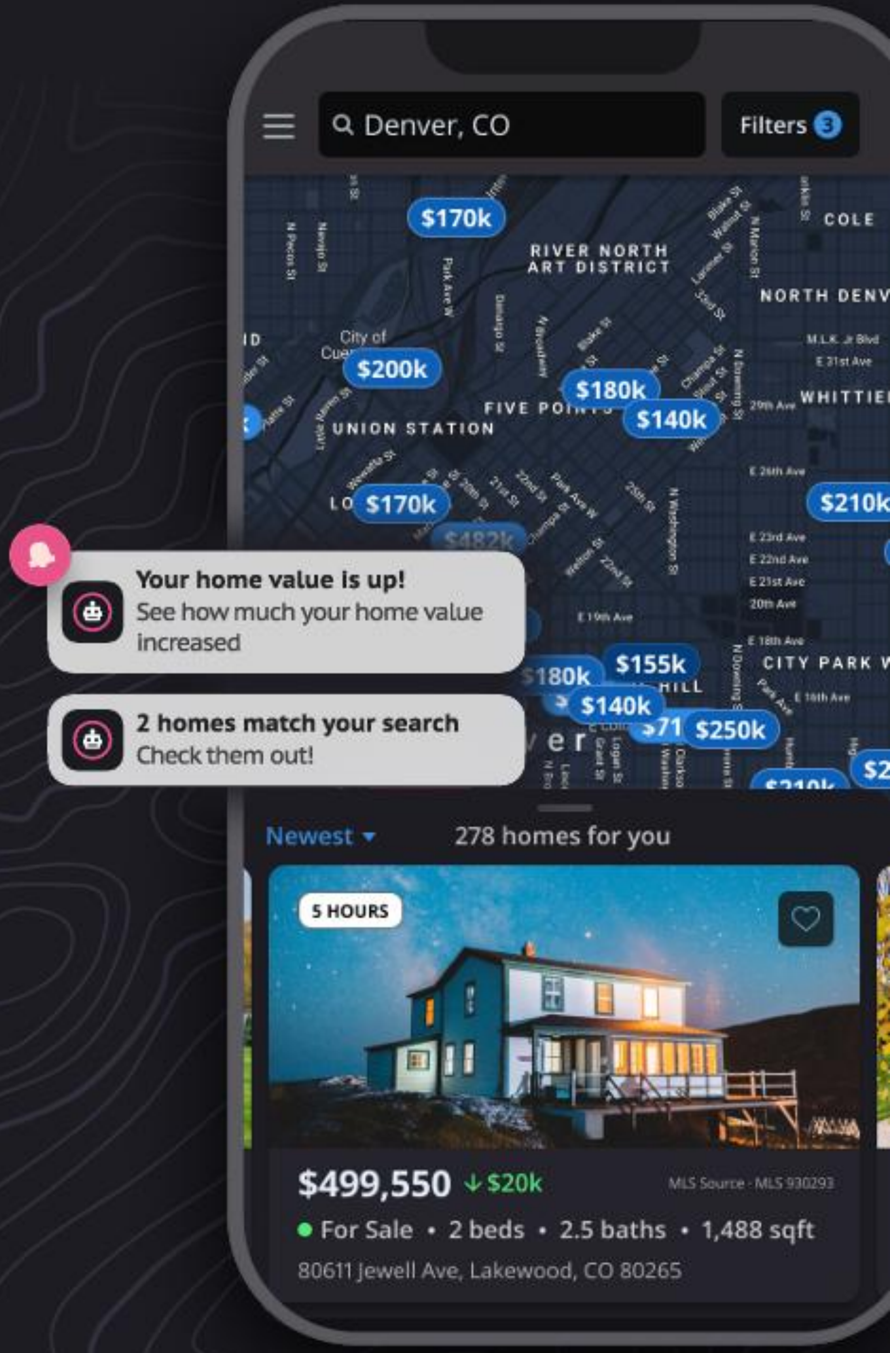
homebot

Engage Your Sphere

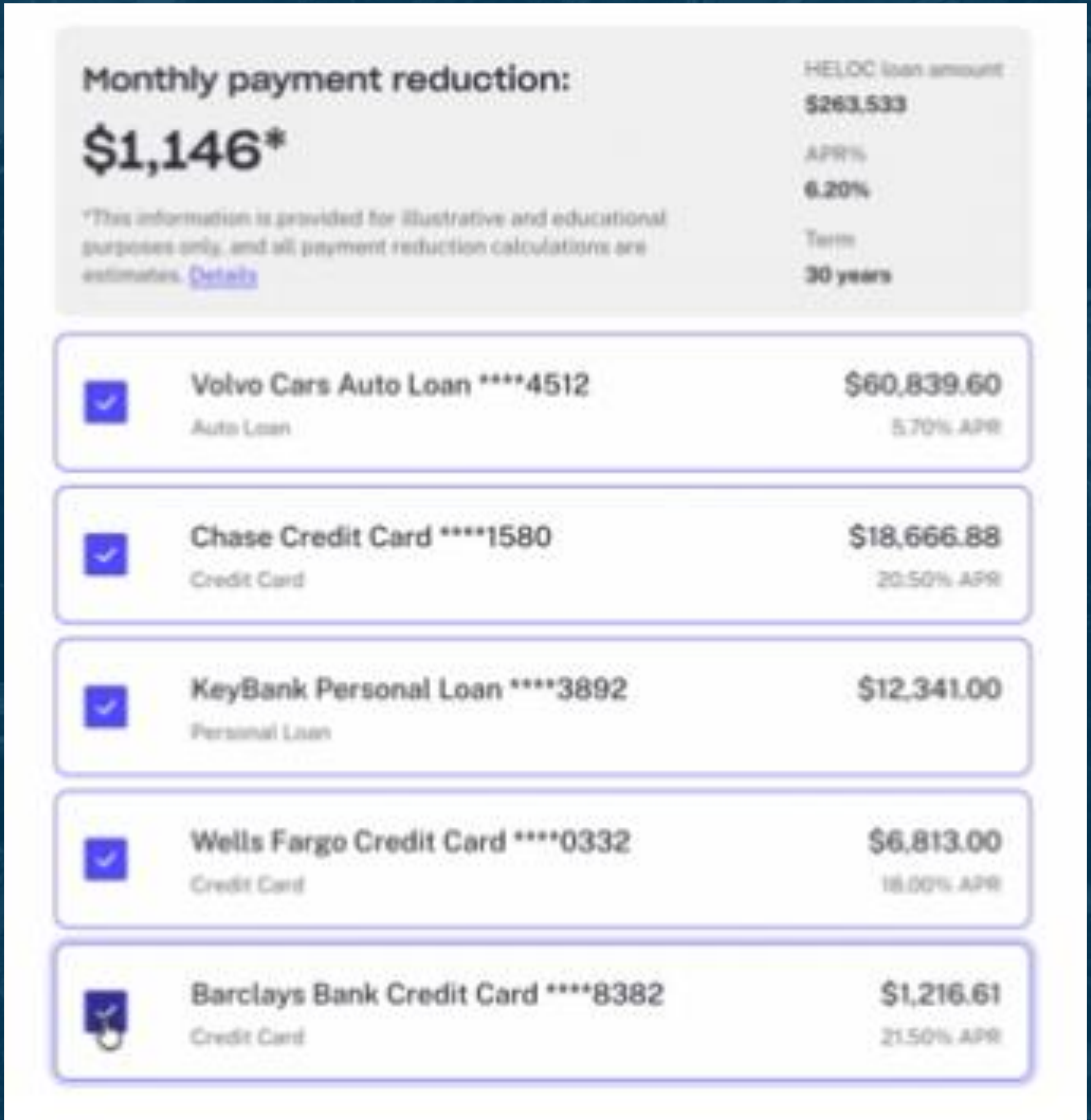
Get buyer leads

Keep in touch with past clients

Try it out with 25 clients for free



DEBT CONSOLIDATION PURCHASE



BUY BEFORE YOU SELL

- The BEST option to create more buyers and listings
- Exclude departing residence mortgage payment from buyer’s DTI
- Use a HELOC or bridge loan for down payment
- Preserves other investments, avoid selling stocks or liquidating assets

1 Get Your New Home Loan

Get Pre-qualified
Find out if your listing is eligible for the Home Swap.

Begin Pre-approval
Once your listing is eligible, apply for your new mortgage with your lender.

Get Your New Mortgage
Get your pre-approval to start shopping.

2 Buy Your New Home First

Find Your Dream Home
Once you find your dream home, you'll work with your agent to make a competitive, non-contingent offer - and win!

Start Planning Your Move
Only move once when you close on your dream home!

Enjoy Life in Your New Place
Pay your new mortgage - Knock will cover payments on your old mortgage for up to 6 months until it sells.

3 Sell Your Old House

Prep the Old House for Sale
Knock gives you up to $35,000 to make updates and repairs to your old house.

List With Ease
Your agent will list your house and manage showings with potential buyers as usual.

Sell for Top Dollar
Once your house sells, your Home Swap is complete!

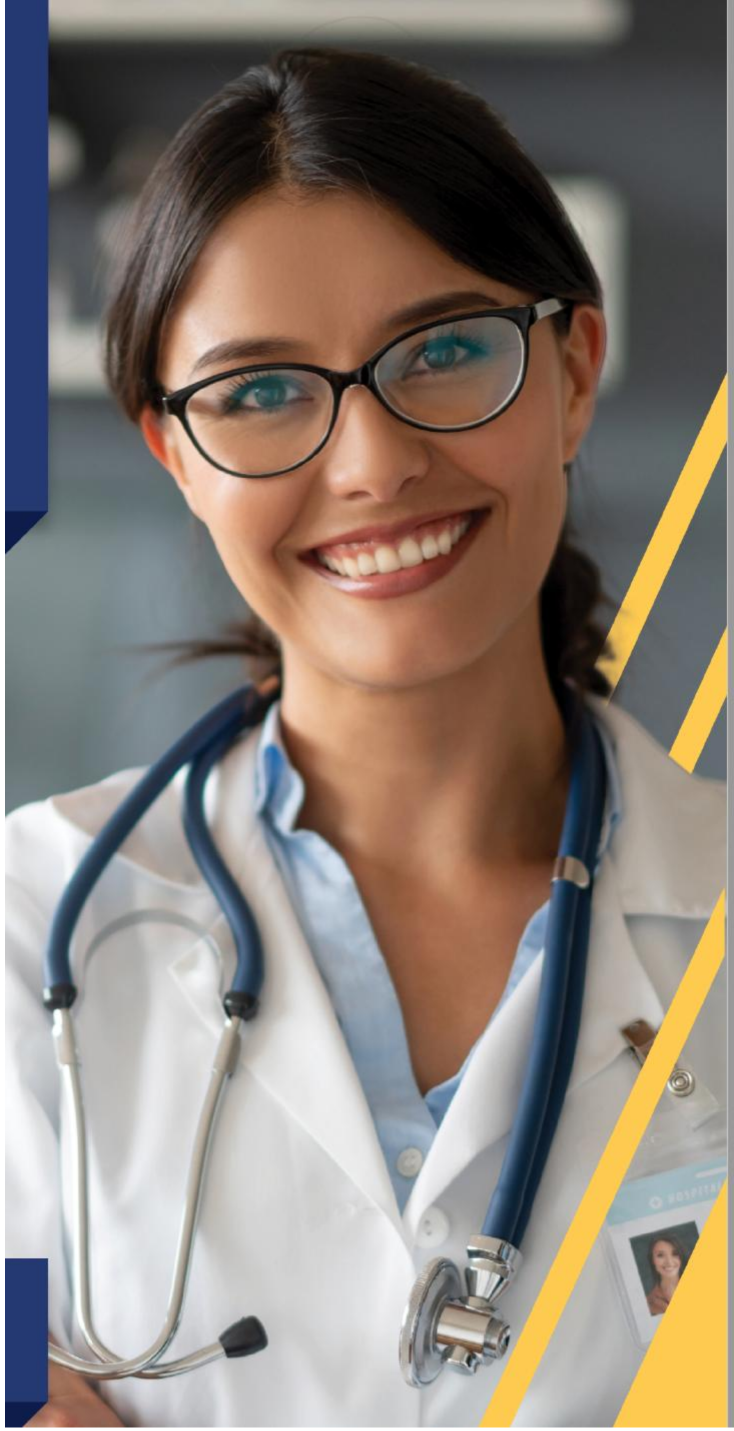
DOCTOR LOANS

As little as 0% Down

No PMI

Higher Loan Limits ($2M vs $832k conventional)

Also allows for flexibility if your DTI is too high only due to student loans.



DOCTOR LOANS

	6.5% - 7/1 ARM	6.75% - 7/1 ARM	7.00% - 30 Yr Fixed	Conventional 3% Down
Purchase Price	$500,000	$500,000	$500,000	$500,000
Loan Amount	$500,000	$500,000	$500,000	$485,000
Interest Rate	6.500%	6.750%	7.000%	6.000%
APR	*9.070%	*9.132%	*7.136%	*6.688%
Term (mos)	360	360	360	360
Payment	**$3,589.51	**$3,672.16	**$3,755.68	**$3,490.57
Cash To Close	$14,496.50	$11,251.50	$10,706.50	$28,781.50
Monthly Savings	$166.17	$83.52	$0.00	$265.11

GRADUATE LOANS

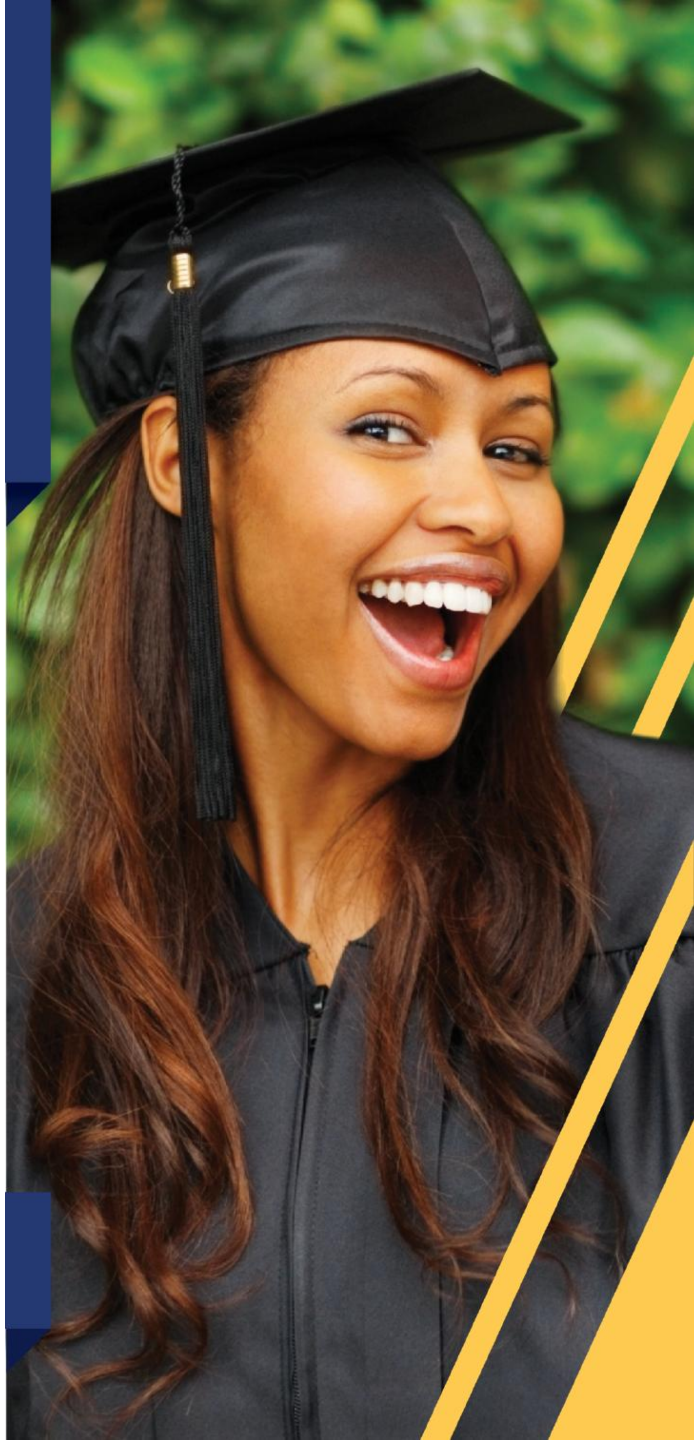
(BA degree and higher)

As little as 5% Down with no MI

Loan Amounts up to $1.5 Million

740 Credit Score Required

Primary & 2nd Homes (15% down)



REVERSE MORTGAGE FOR PURCHASE

Attract more buyers

Increase the buying power of cash buyers who are 62+

Preserve investments and never have a monthly mortgage payment

DSCR LOANS for investors

BANK STATEMENT LOANS for Self-Employed

1099 or P&L LOANS for Self-Employed

CHATTEL LOANS for park models and trailers on leased land

JUMBO LOANS for larger sales prices

LET’S CONNECT!

JACKSONTEAMM