

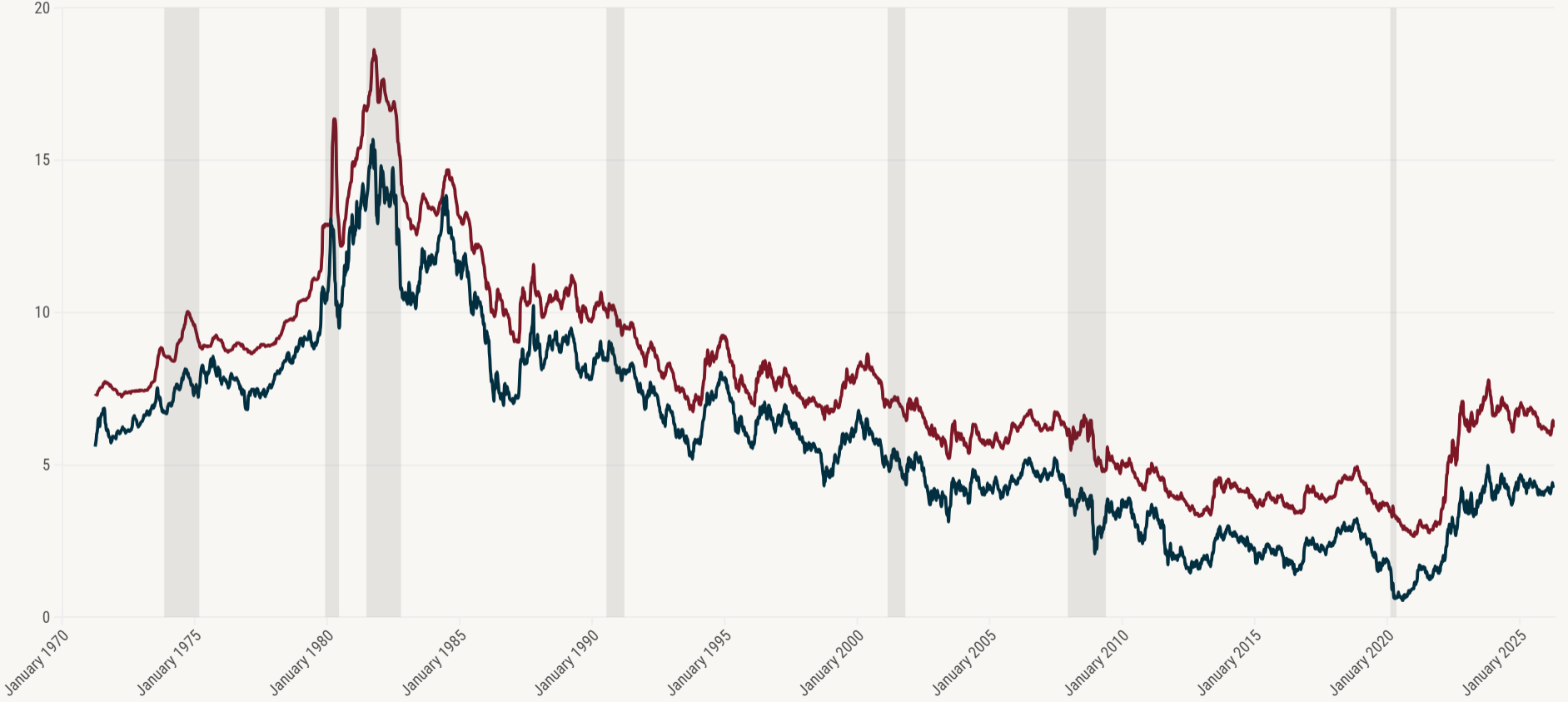
# **2026 Housing: Rates, Oil, Inflation, Jobs, AI, The Fed! Now What?**



# 10-Year Yield and 30 Year Mortgage Rate

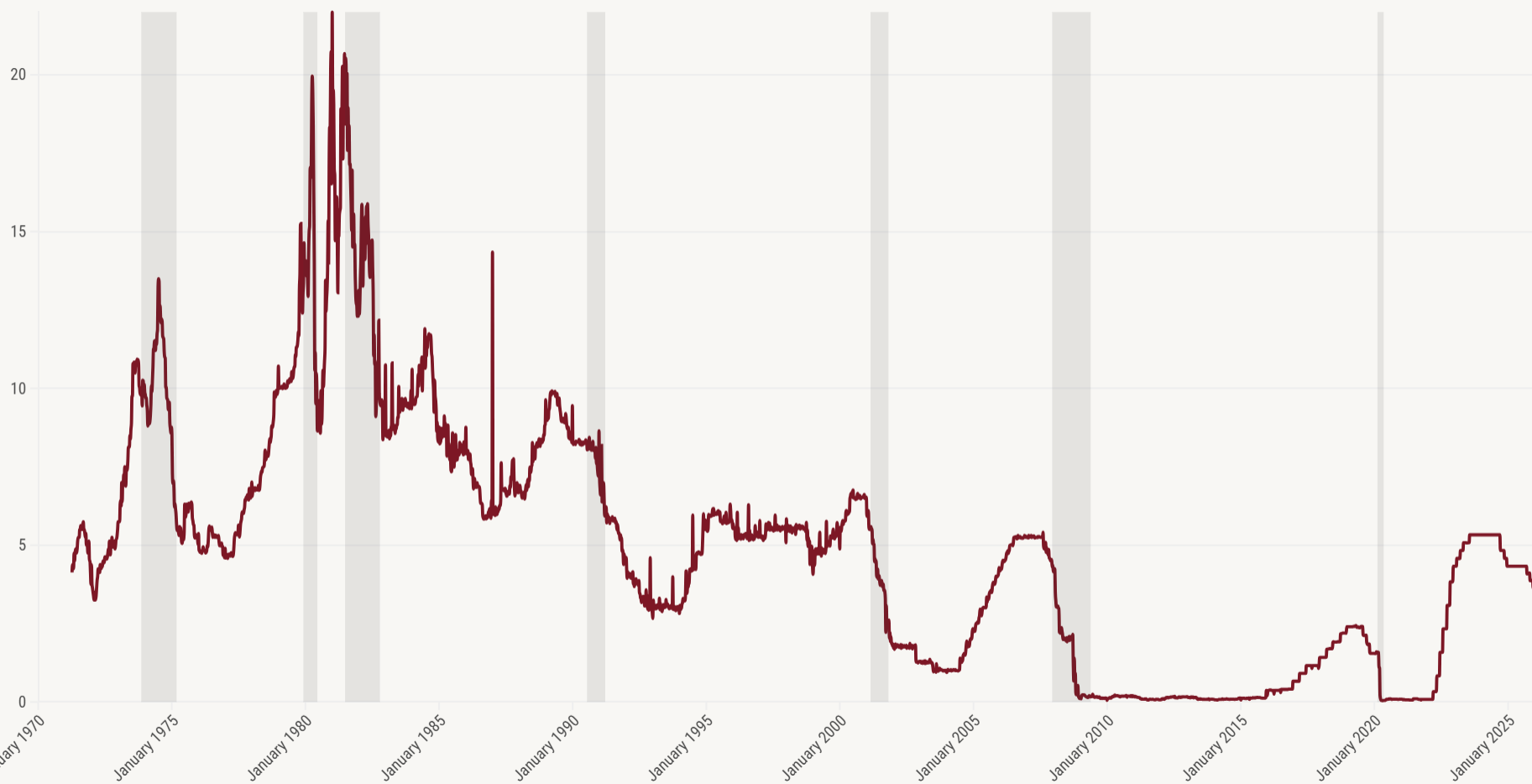
■ Mortgage Rates ■ 10-Yr Yield

Yield / Mortgage Rate



Source: FRED

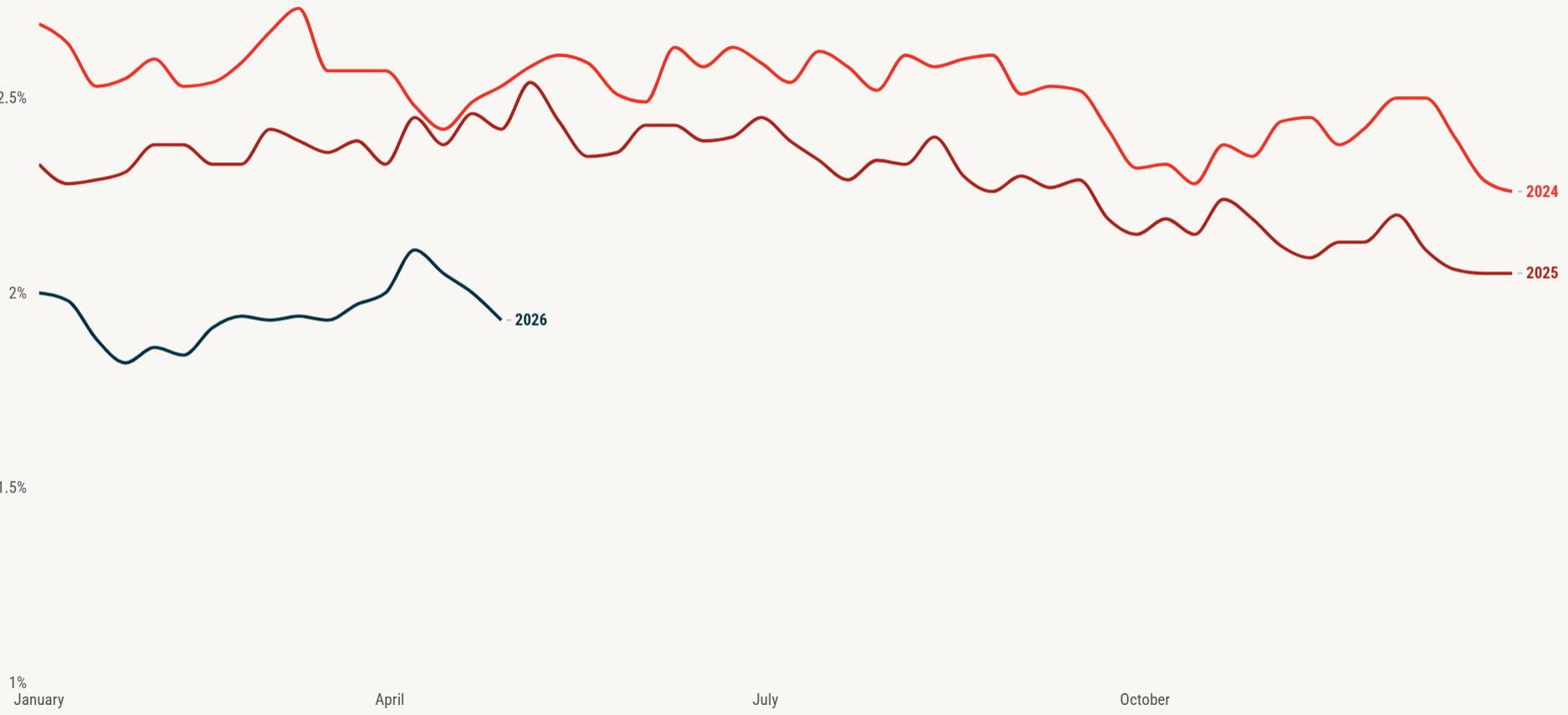
# Fed Funds Rate



Source: FRED

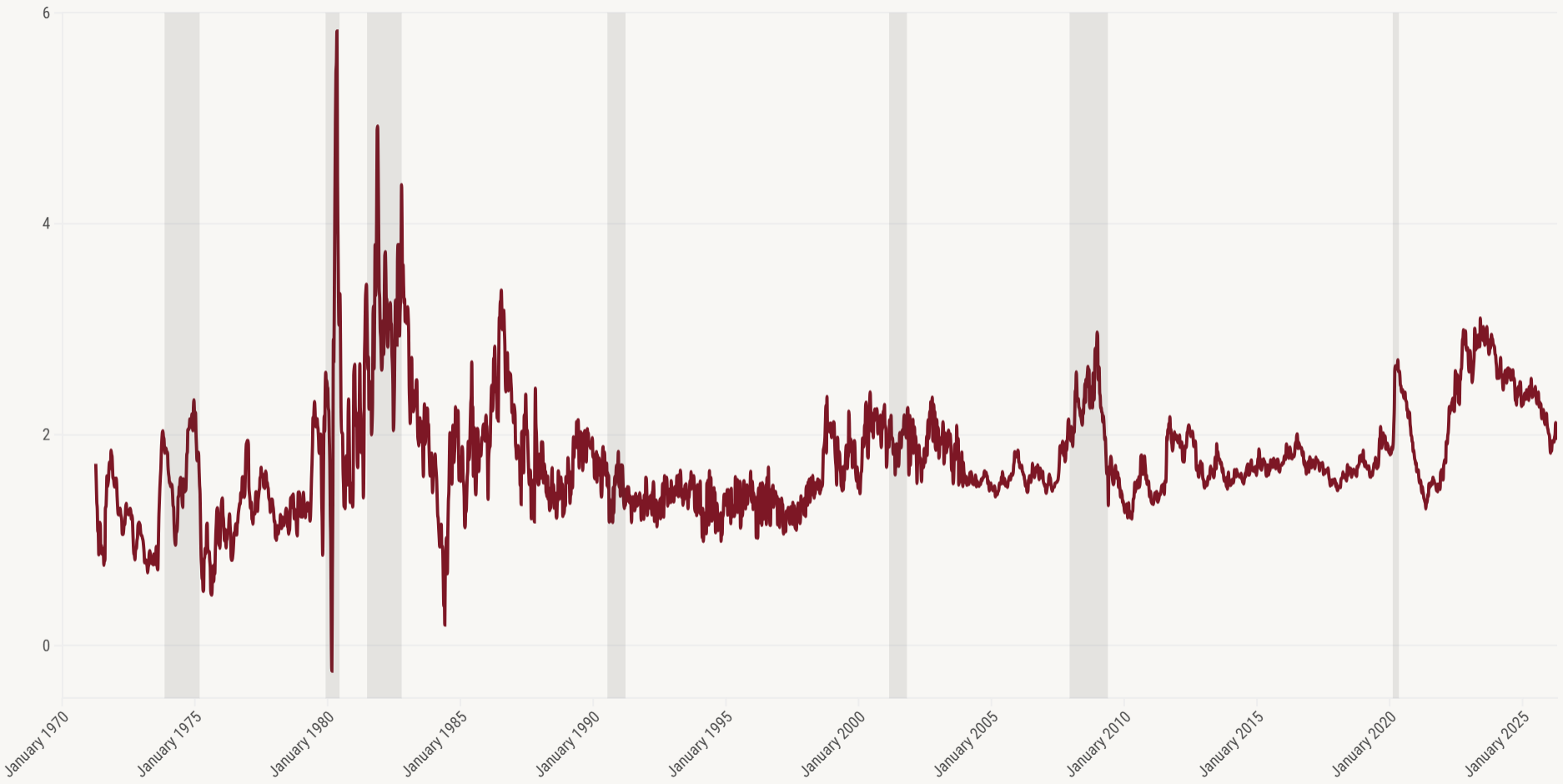
# Spread between 30-yr. Mortgage Rate and 10-yr. Treasury Securities Yield

Percentage



Data: Board of Governors of the Federal Reserve System, Freddie Mac

# The History Of Mortgage Spreads

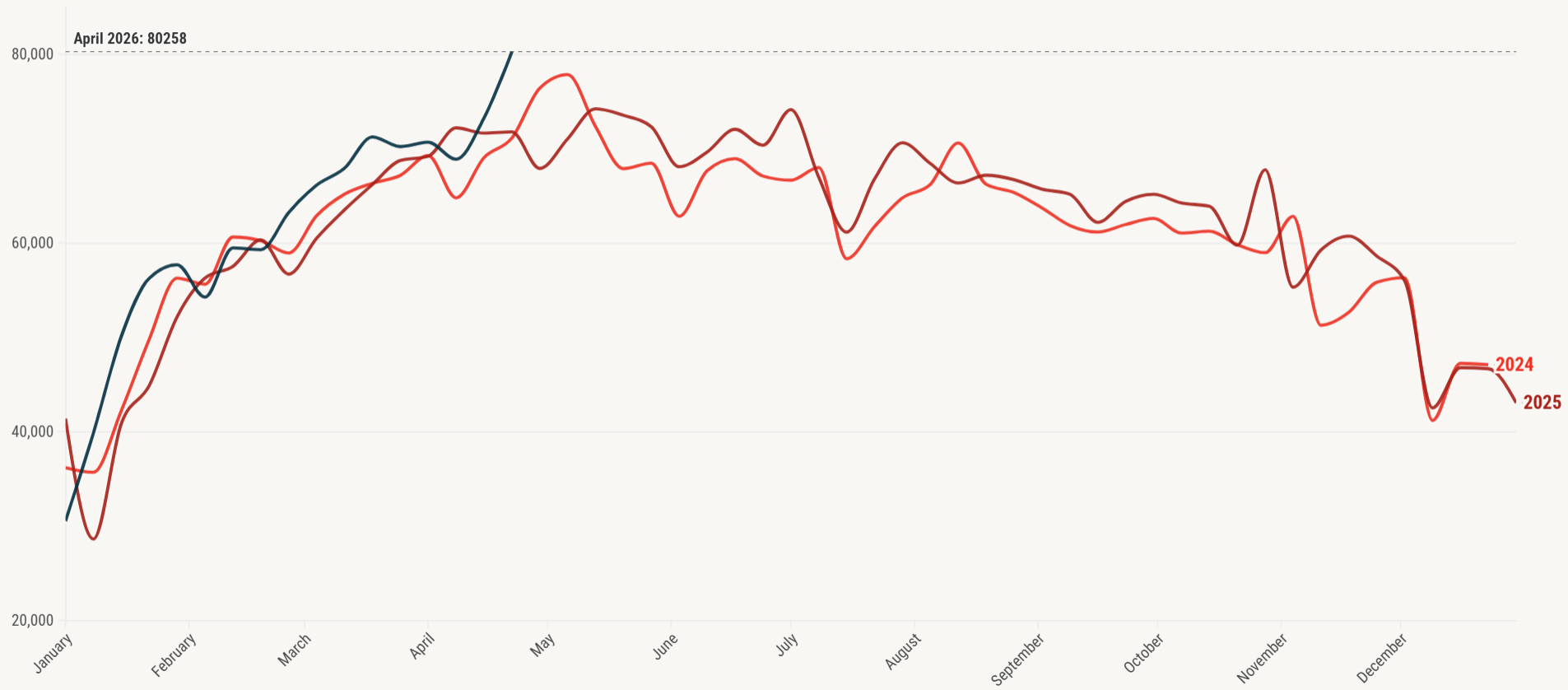


Source: FRED

# Weekly Pending Sales

US single family

Sales



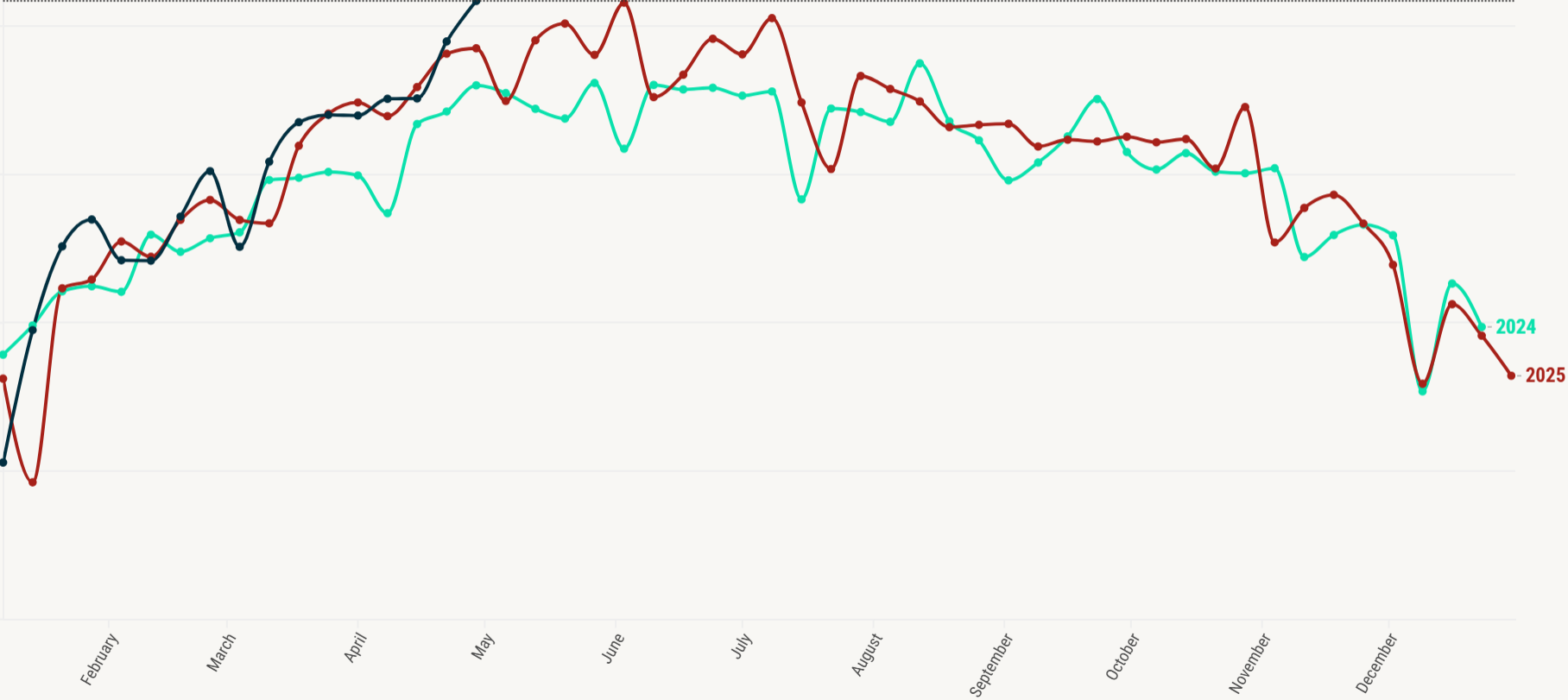
Source: HousingWire Data

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# National Single-Family New Listings

Listings

25 April 2026: 83395

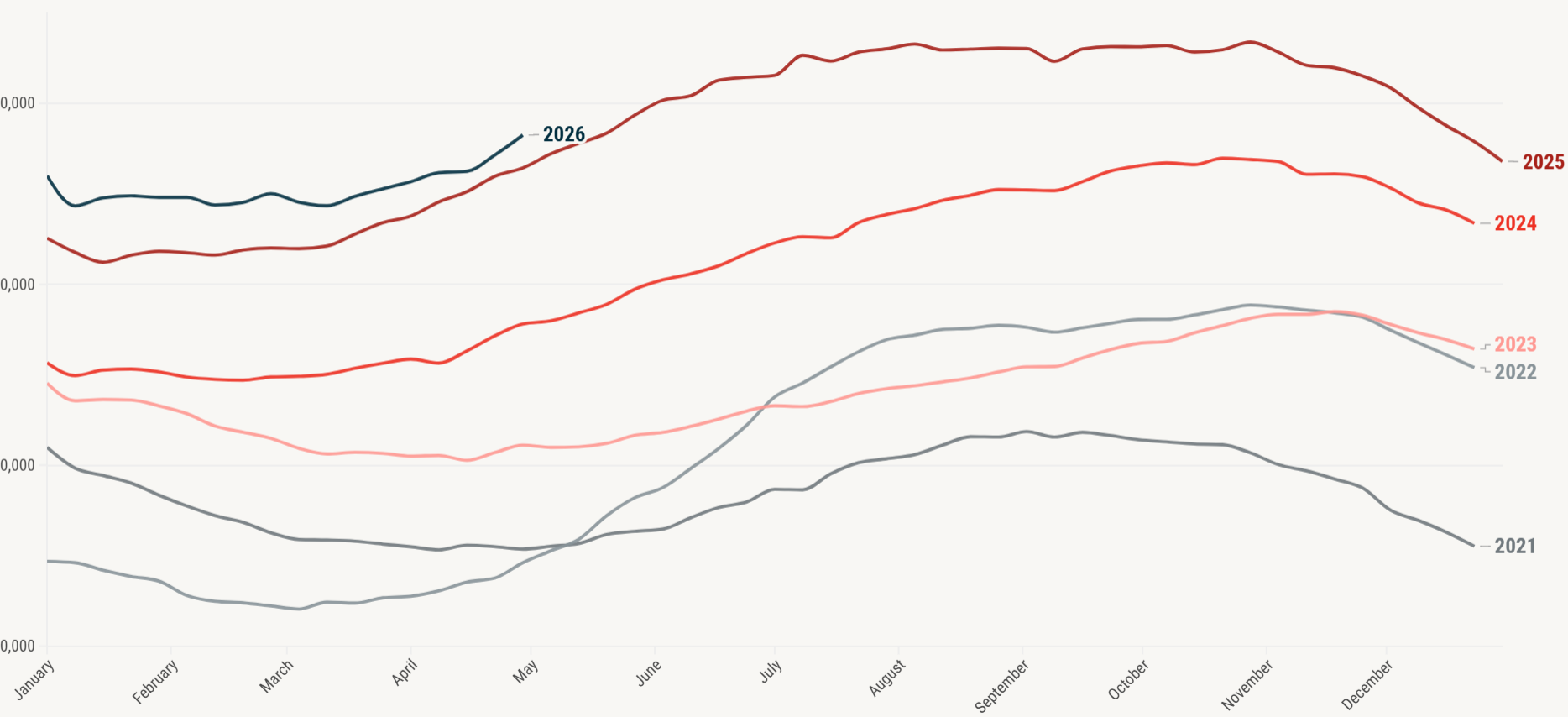


Source: HousingWire Data

# National Single Family Inventory

Inventory growth is now 4.98%

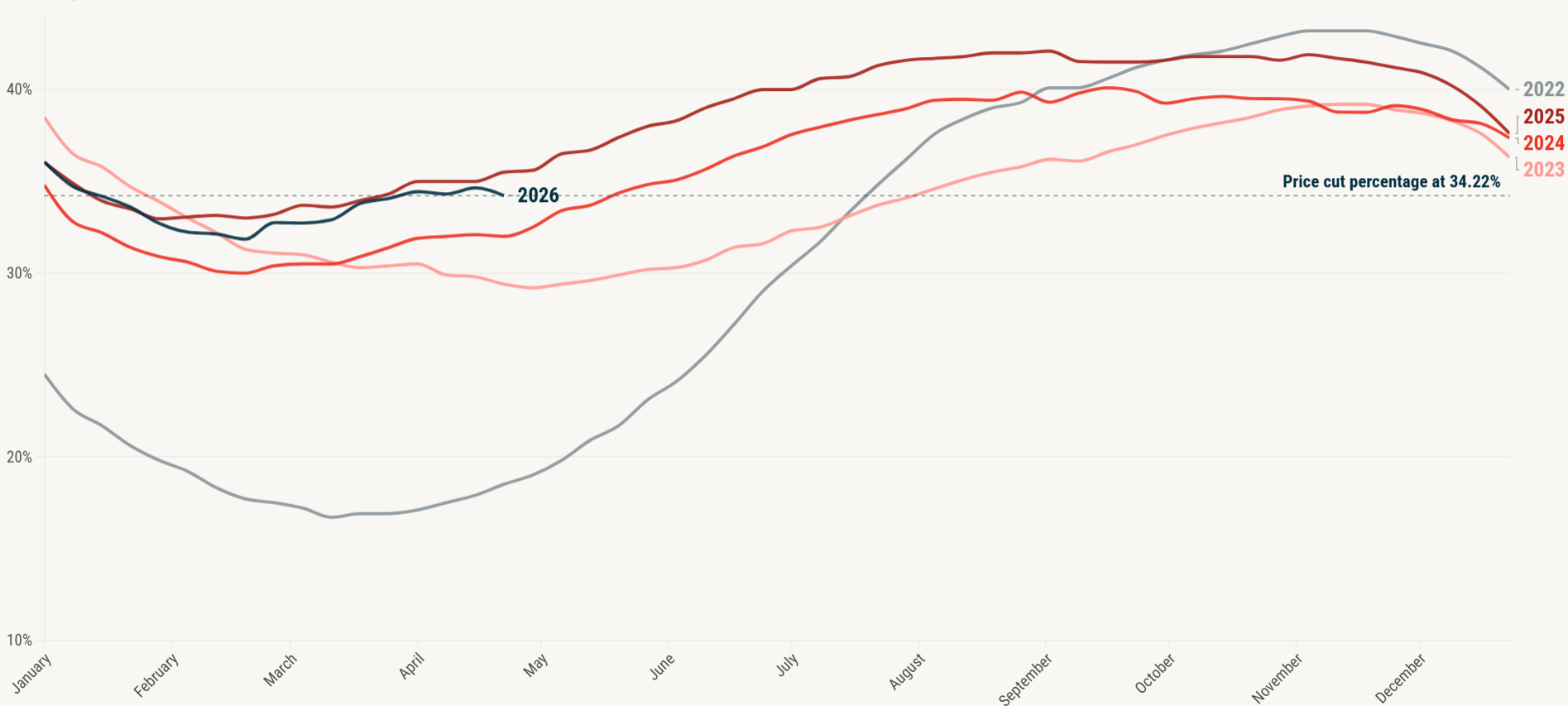
Inventory



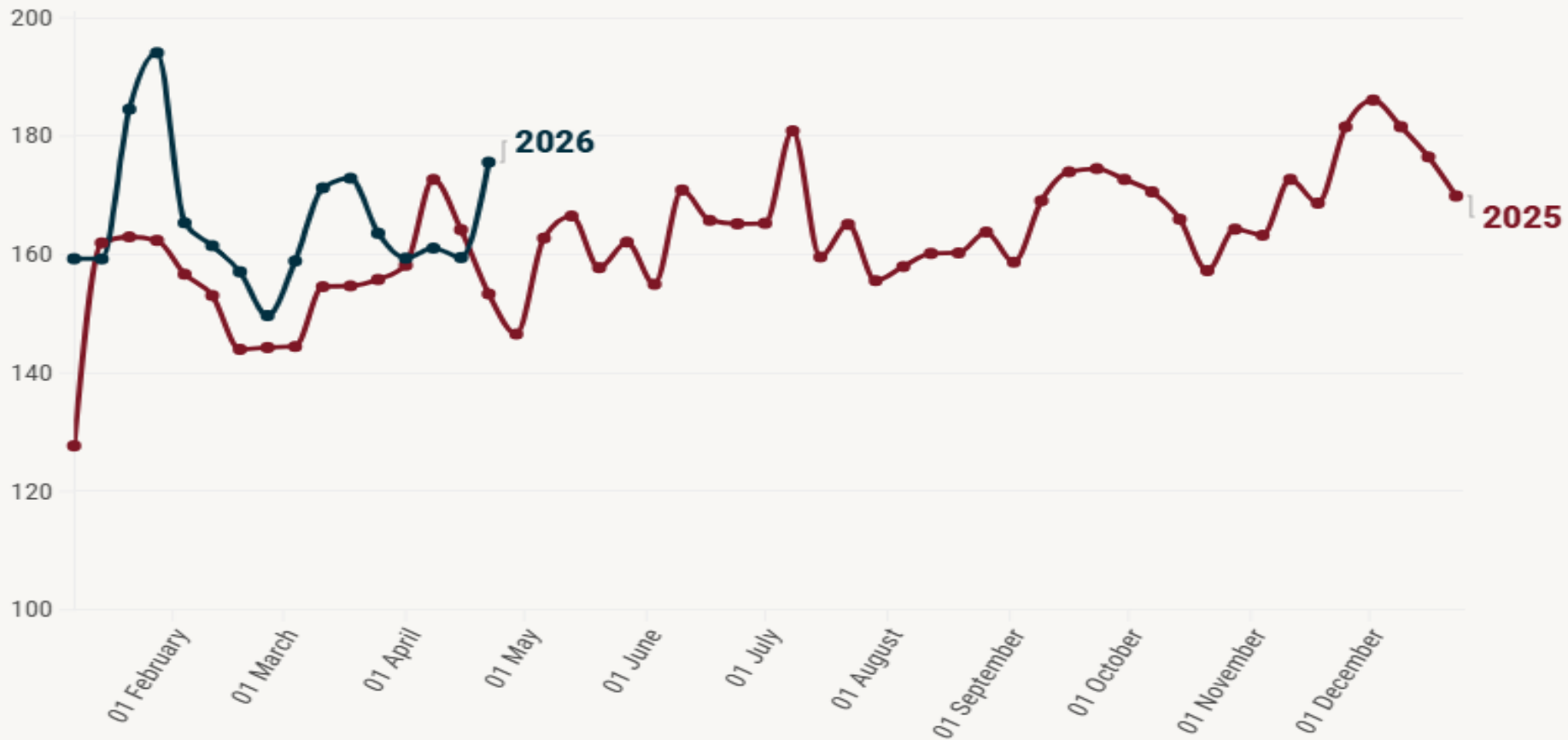
# Percent of Properties with Recent Price Reductions

U.S. Single Family

Percentage



# Mortgage Purchase Applications Index



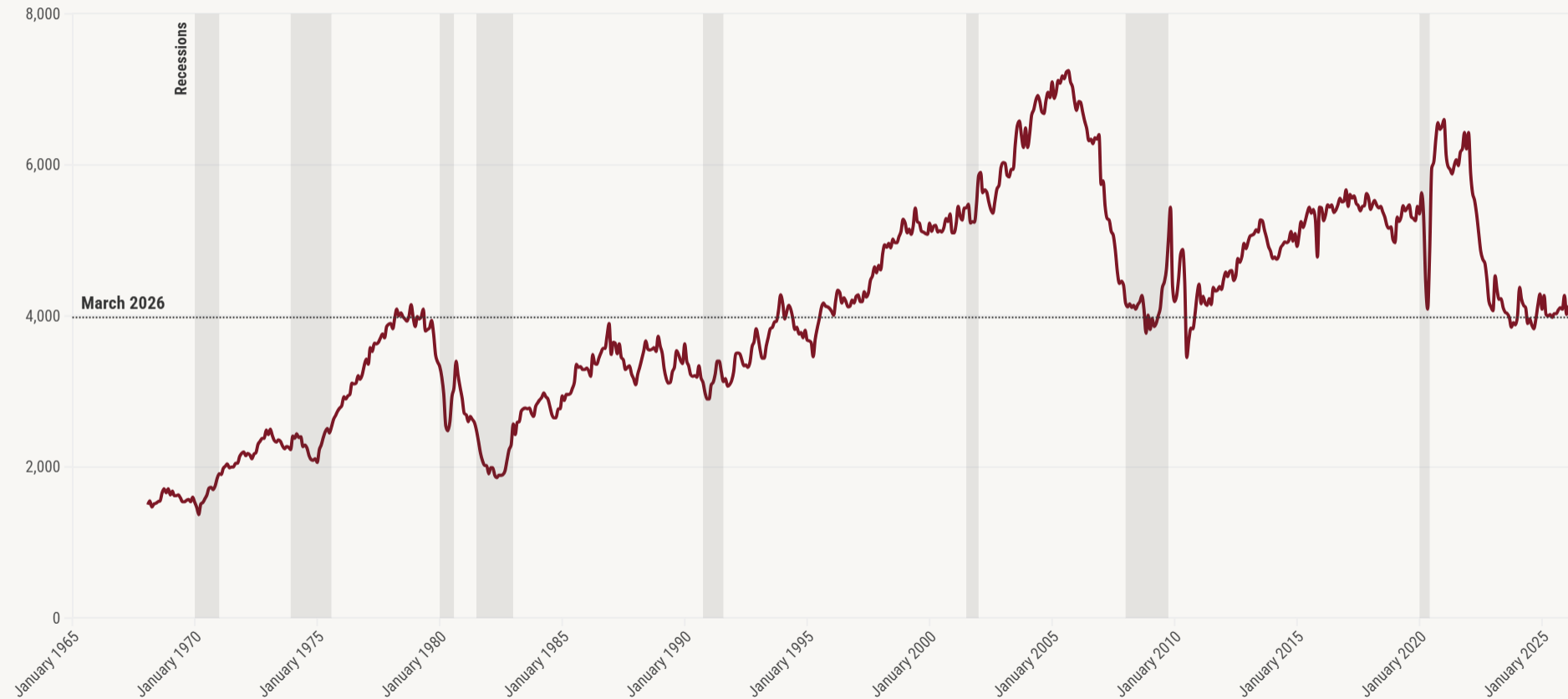
Data: Mortgage Bankers Association  
(seasonally adjusted)

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# Existing Home Sales

Seasonally Adjusted Annual Rate

Units (000s)

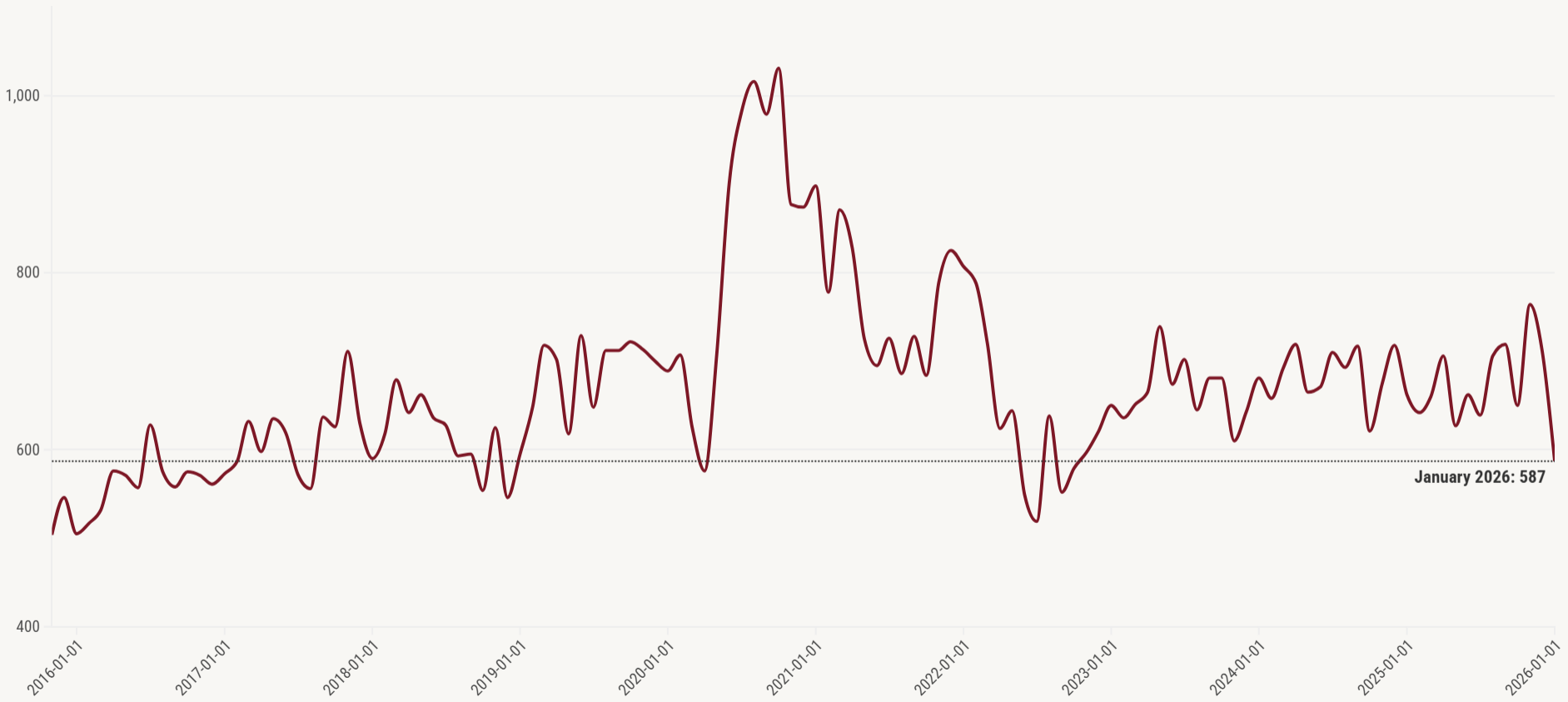


Source: National Association of Realtors

# New Single-Family Houses Sold: United States

(Seasonally Adjusted)

Units (000s)



January 2026: 587

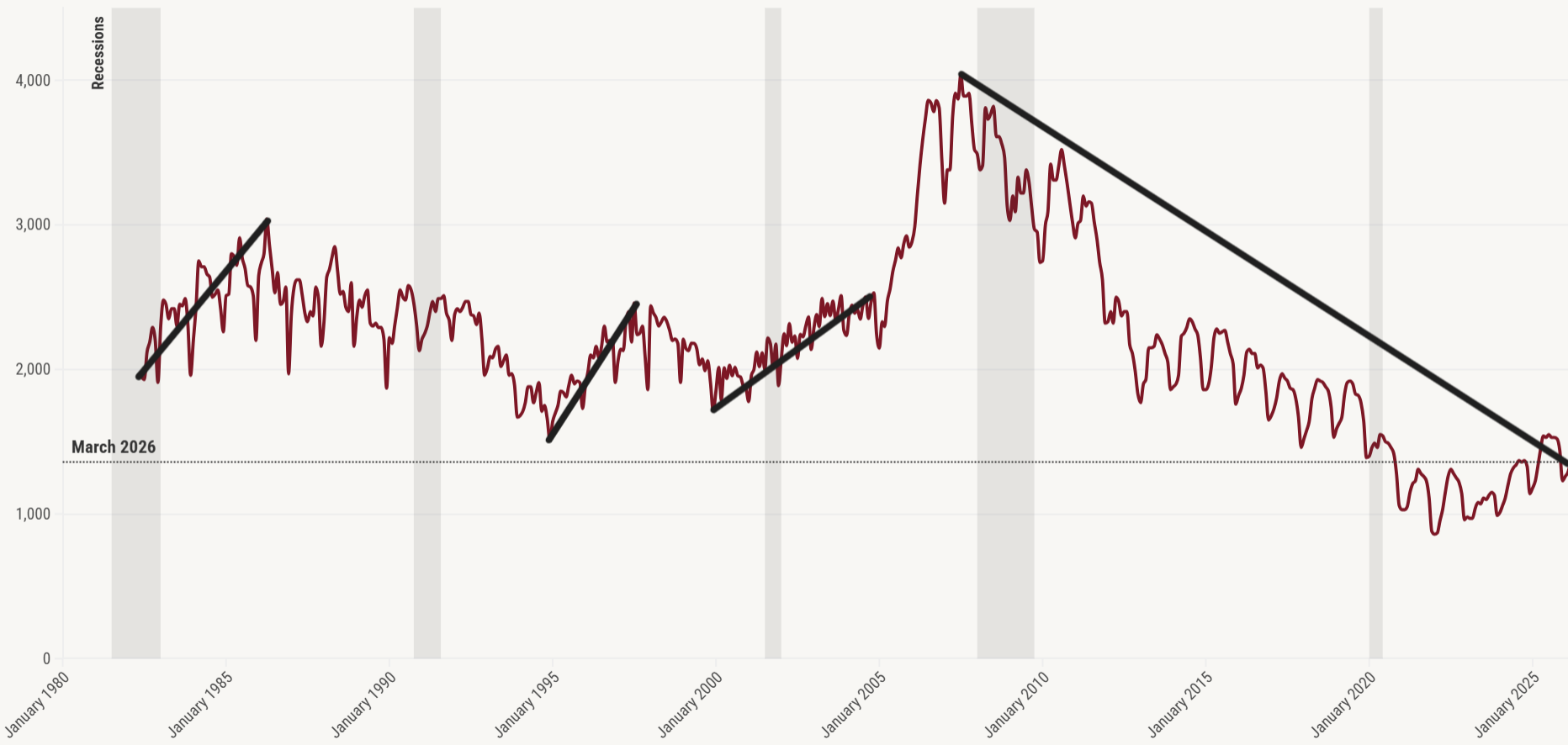
# New Houses for Sale By Stage of Construction, Completed



Source: FRED

# Total Housing Inventory

Units (000s)



Source: NAR

# Unemployment Rate at 4.3%

Seasonally Adjusted

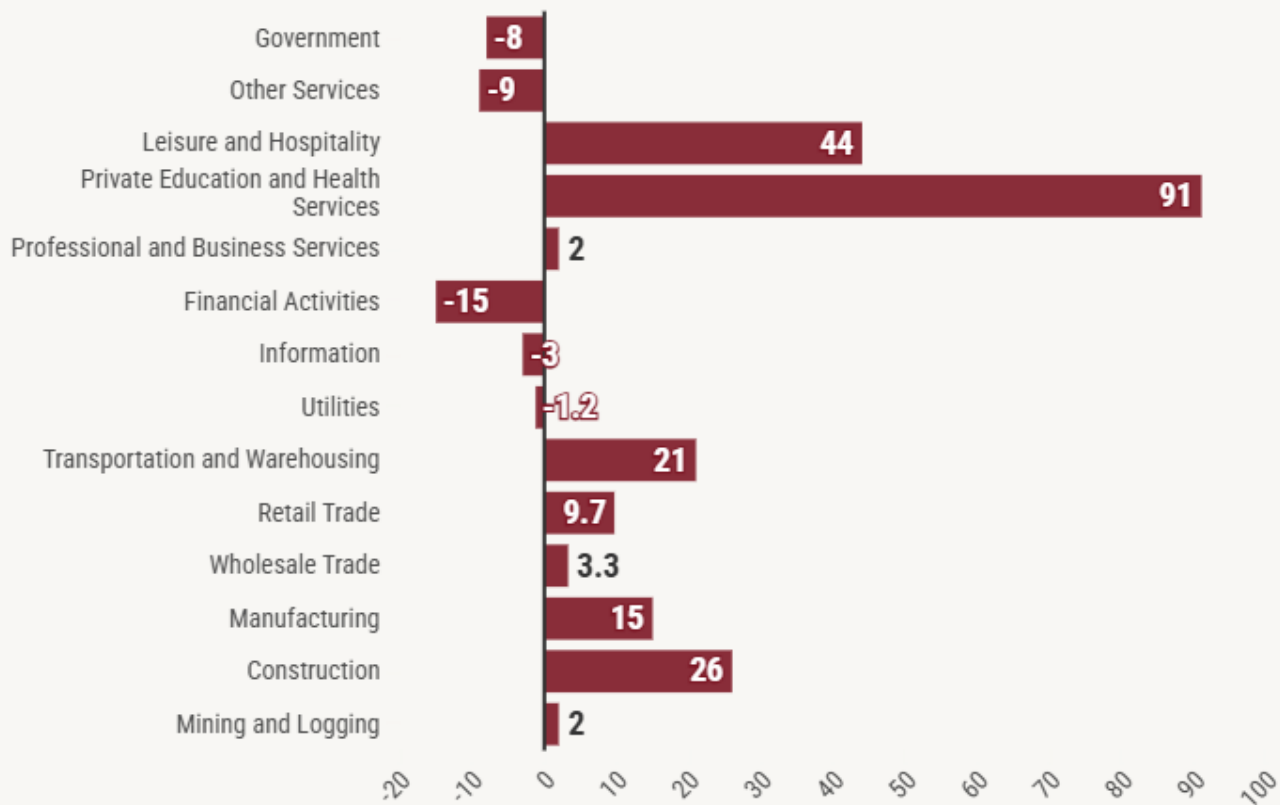
Rate



Data: US BLS

## Monthly Change in Employment by Industry - March 2026

(thousands of jobs)



Data: US Bureau of Labor Statistics

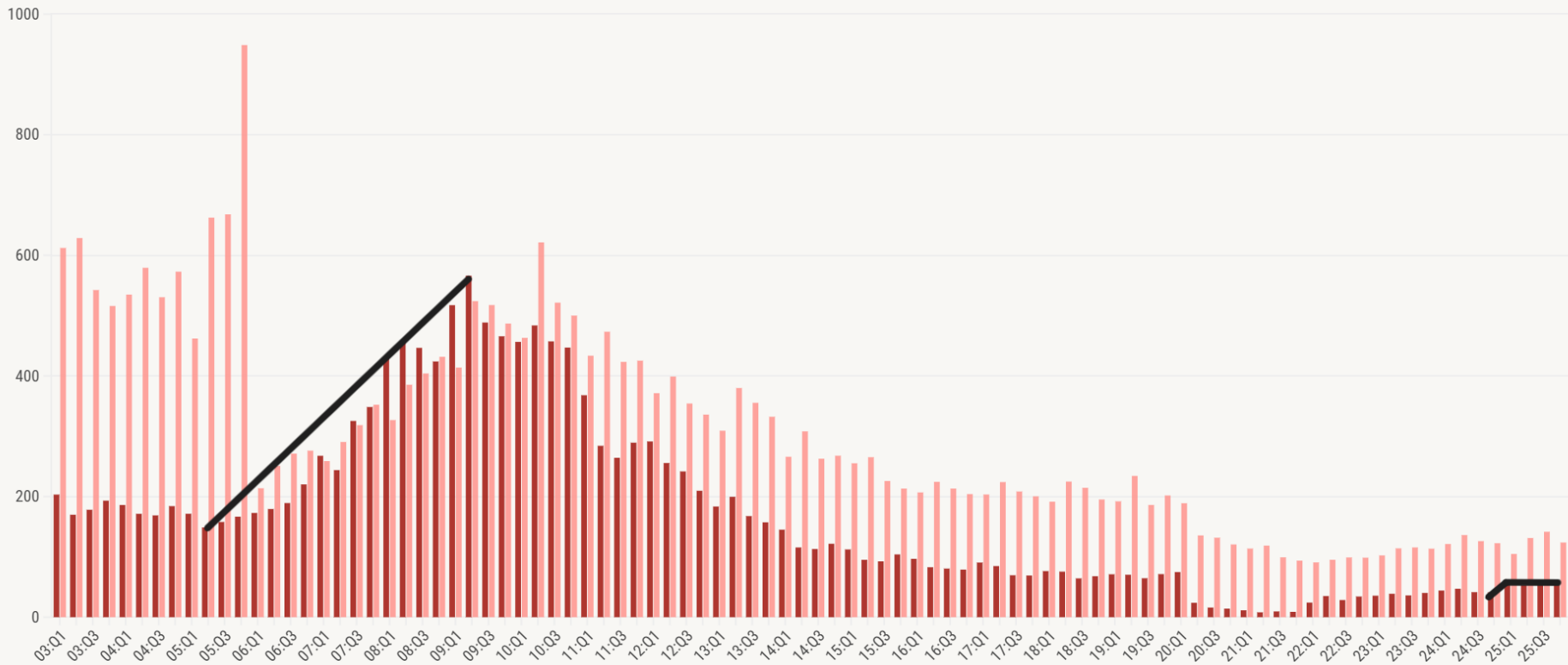
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# Foreclosures and Bankruptcies Are Still Below Pre-Pandemic Levels

Foreclosures data still historically low

Foreclosure Bankruptcy

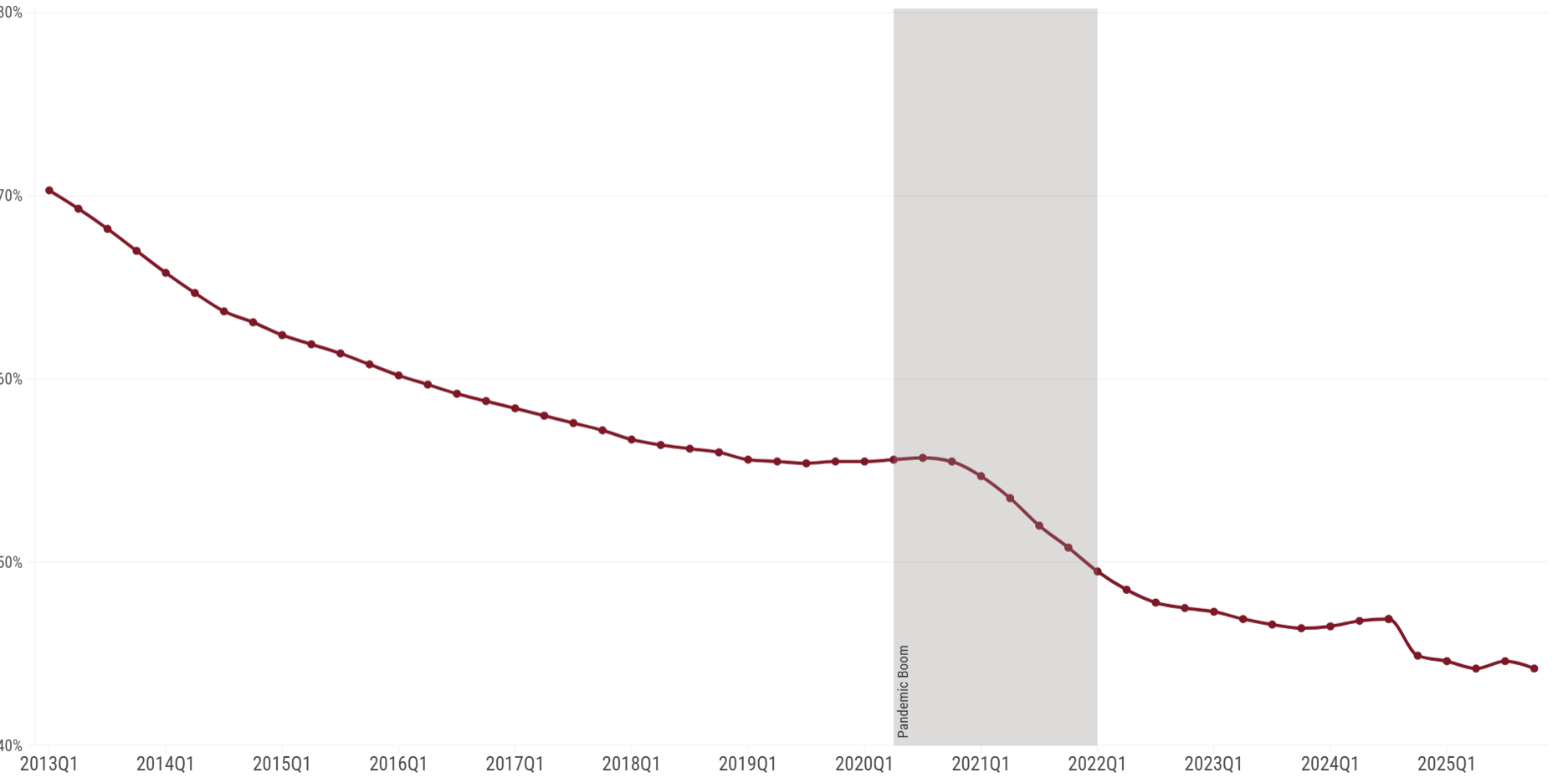
Thousands



Data: New York Fed Consumer Credit Panel/Equifax

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# Loan-to-Value Ratio for US Mortgages is 44.2%

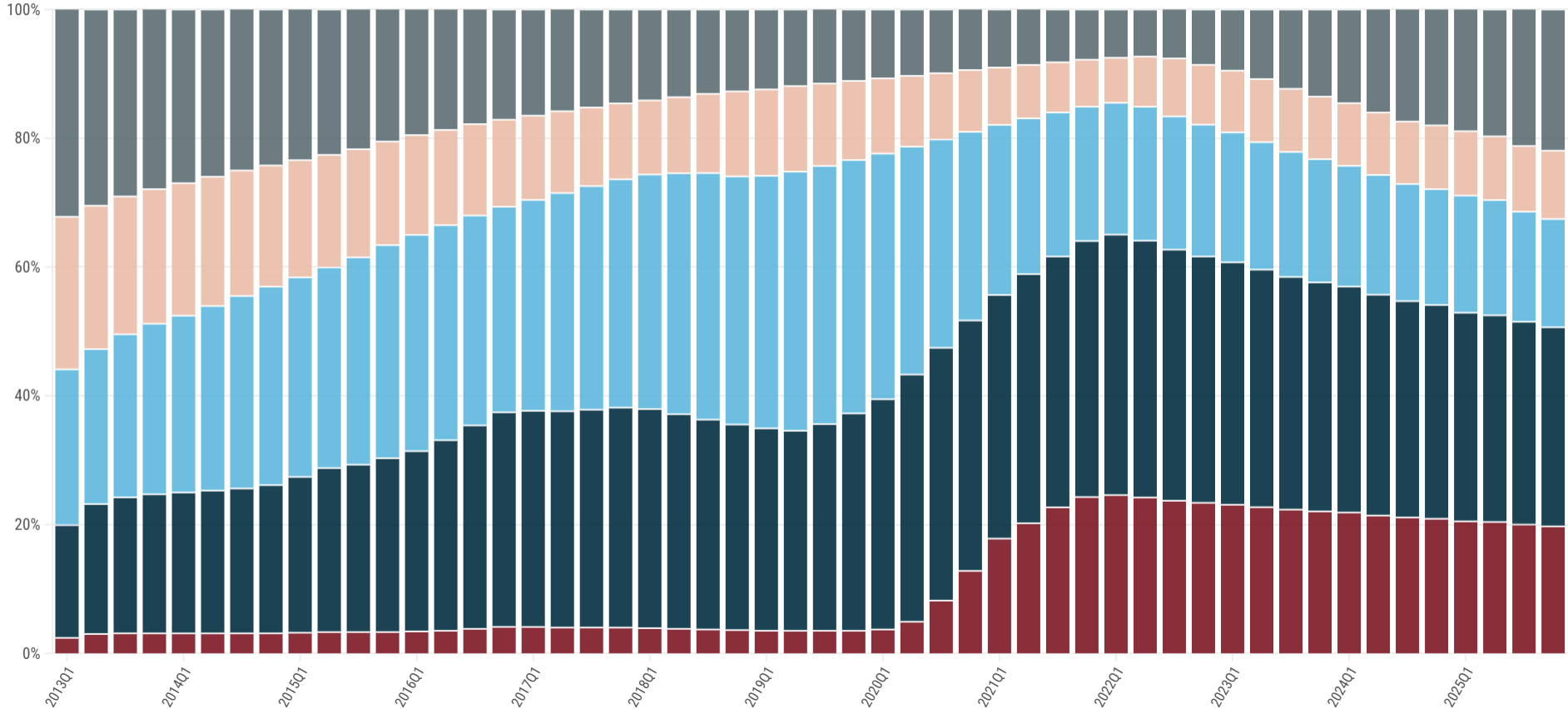


Data: FHFA

# Mortgage Rates Breakdown

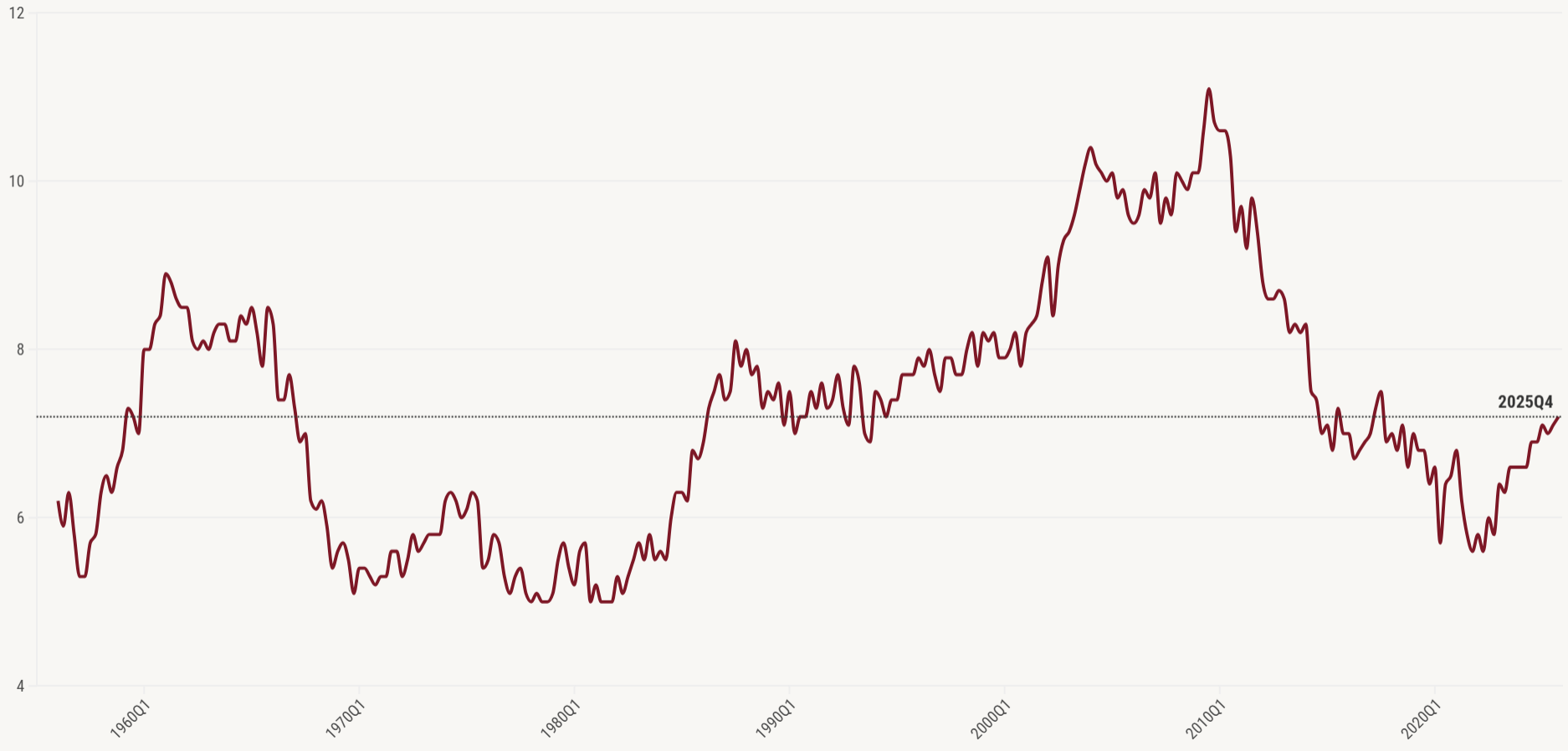
More people have rates over 6% than 3% or lower

■ <3% ■ 3-4% ■ 4-5% ■ 5-6% ■ >6%



# Rental Vacancy Rate in the United States

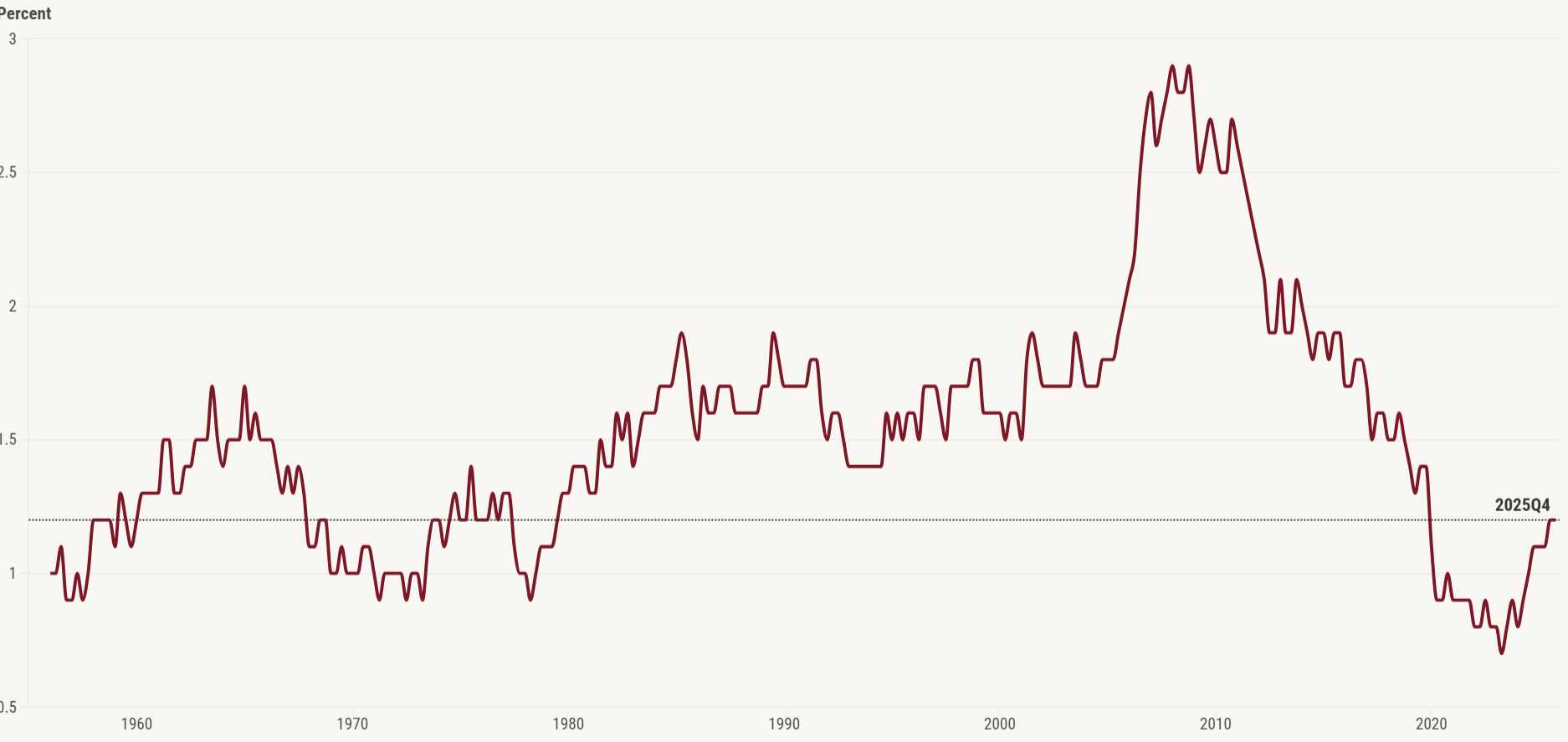
Percent



Source: FRED

# Homeowner Vacancy Rate in the United States

(Not Seasonally Adjusted)



Source: FRED

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