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Existing home sales could reach 4.2-4.3 million transactions, up from approximately 4.07 million in 2025 but still well below the 5-6 million sales typical of healthier markets. New-home sales are also expected to rise modestly as builders maintain their competitive edge with incentives and move-in-ready inventory.

The Affordability Picture

For the first time since 2022, the monthly payment to buy a typical home is expected to slip below the 30% affordability threshold, landing around 29.3% of median household income. This improvement comes from the combination of stabilizing prices, slightly lower rates, and continued wage growth.

However, younger and first-time buyers will continue facing significant hurdles. The typical first-time buyer is now 40 years old, an all-time high, as rising rent, student debt, and child care costs compete with housing expenses.

What This Means for Buyers and Sellers

For buyers, 2026 offers the best conditions in several years. More inventory, modest rate relief, and slowing price growth create opportunities, especially in Sun Belt markets with elevated supply. Get pre-approved early and be ready to move when the right property appears—competition will still exist for well-priced homes in desirable locations.

For sellers, the market remains relatively healthy but increasingly balanced. Price your home correctly from the start, as listings that sit too long will require reductions. Negotiating power has diminished compared to 2020-2022, but demand remains solid thanks to demographic needs and housing shortages in many areas.

The 2026 housing market won't deliver quick fixes or dramatic changes, but it represents meaningful progress toward healthier, more sustainable conditions for everyone.

**This article was created with some help from AI, but edited, and fact-checked by a real person.*

IN THE Spotlight

BUFFALO



Soon to be completed, this will be the last home available in Marrano's Colvin Estates, so don't miss out! Three spacious bedrooms, including an expanded Primary Suite with large WIC and spa-like tiled shower. Loaded with desirable features, such as a 9' ceilings, a convenient Mud Room off the attached 2 car Garage, 2nd floor Laundry, cozy gas fireplace, and an open Kitchen/Family Room design that is perfect for entertaining! Call to schedule a tour! Marrano. **809-8678**

AMHERST



New Patio Home community in Amherst. Harding Road features just 8 exclusive homesites in a prime, convenient location. Choose from ranch plans w/optional lofts or 2-story layouts, all the modern features you want. Deep lots, easy access to everything you need. Ask about Marrano's 3.9% APR mortgage buydown for 1st 10 years. Save thousands! Marrano. **809-8674**

WILLIAMSVILLE



This is your chance to own a luxury townhome at Stonham Place for an incredible price of \$549,900 - drastically reduced for quick sale. Loaded w/upscale amenities & packed w/everything you could want in a brand-new townhome. Limited number available-don't wait! Choose from 1st-flr primary suite layout or 3 bdrms on 2nd-flr. Marrano. Visit model: 37A Stonham Place (off Main near Youngs) Sat-Wed 1-5. **809-8674**

LOCKPORT NEW COMMUNITY



ESSEX HOMES: Lincoln Woods Estates offers 10 stunning homesites! Estate sized lots with gorgeous rear-yard vistas starting in the high \$500k's. Visit our offsite model home at 5194 Bridle Path Lane in Lewiston Saturdays - Wednesdays 1-5pm!



RaeAnn Plouffe
716-725-7577
Salesperson

LANCASTER



Close-out Special. Last chance to own a brand-new townhome in Marrano's Lancaster community, Juniper Townhomes. Featuring 1st-floor Primary suite w/attached bath. Conv open Kitchen/Family Rm layout with gas fireplace (end unit). \$427,900. Marrano. Call for info. **809-8678**

CHEEKTOWAGA/LANCASTER



It's Back for a Limited Time - \$399,900. Move-in-Ready units available. Choose from primary suite on 1st flr or expanded living space w/3 bdrms on 2nd flr. All exterior work done by HOA. Big tax savings w/condo status. Marrano. Visit model: 120 Cloverleaf Ct. #1 (Transit/across from Pleasant View) Sat-Wed 1-5. **809-8686**

HAMBURG NEW COMMUNITY



ESSEX HOMES: Pleasant Woods Estates offers 22 beautifully treed, estate size, cul-de-sac lots. Prime proximity to the Village of Hamburg, Hamburg School District, & direct access to Glen Meadows Park. Homes starting in the \$600k's. Visit our offsite model home at 52 Knoche Way in Orchard Park Sat-Wed 1-5pm!



Robert Bingel
716-383-0004
Salesperson

CLARENCE JUST SOLD



8155 Clarherst Dr. Pristine 4-bed, 2 full & 2 half bath Colonial w/stunning curb appeal on a .97-acre private lot. Kit features include hrdwds, Wood Mode cabinets, quartz countertops, brkfst bar, SS appls, including a prof line SS gas cooktop. Magnificent yard w/inground gunite pool, trex deck w/awning, hot tub, gazebo & sports court w/drainage. Wmsvl Schools. \$700,000



Carol Esposito
716-864-0478
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Salesperson