

## Commentary Week of Jan 18, 2026

Fresh off the various plans to make housing more affordable, The White House also released an idea already in effect at various jurisdictions throughout the country -- limiting how many homes investors can purchase. Most analysts believe this isn't going to broadly move the needle nationwide as investors own about 1% of housing stock, but in some locales such as Las Vegas and Florida, where investor concentration is higher than average, it might help ensure homes are available for folks wanting to own and live in them.

Mortgage rates have been decreasing during the past several months and now match a one-year and three-year low, dating back to September 2024 and February 2023. If rates continue along this path, refinances should accelerate and hopefully some homeowners are encouraged to sell, freeing up inventory for new buyers.

### Primary Mortgage Market Survey®

U.S. weekly averages as of 01/15/2026

