

SIRVA MORTGAGE: INDUSTRY SNAPSHOT

February 2026

A Quick Update on the Latest Market Trends

The following update was curated by industry experts at Sirva Mortgage specifically for you and other global mobility professionals. Visit our [industry snapshot web page](#) to view additional updates.

HOME SALES



U.S. home sales are showing modest improvement from historically low levels, though activity remains well below pre-pandemic norms. Existing home sales for the full-year 2025 are estimated at approximately 4.07 million units, essentially flat compared with 2024, but signaling stabilization after a multi-year downturn. Forecasters are expecting a gradual rebound in 2026, with sales projected to rise into the 4.1–4.3 million range as mortgage rates ease slightly and inventory levels continue to recover.

INTEREST RATES

Mortgage interest rates have continued to ease from their mid-2025 highs, providing incremental, but meaningful, relief for prospective buyers. As of late January 2026, the average rate on a 30-year fixed mortgage was approximately 6.1%, while 15-year fixed loans are averaging around 5.4%–5.5%, according to Freddie Mac. These levels are nearly a full percentage point lower than rates seen in early 2025, when 30-year mortgage rates briefly exceeded 7%.



RENTAL MARKET



The U.S. rental market has shifted decisively into a cooler, more renter-friendly phase as elevated multifamily supply collides with slower demand. As of January 2026, according to Apartment List, the national median rent stands at approximately \$1,353, down 1.4% year over year and marking the sixth consecutive month of rent declines. National rents are now more than 6% below their 2022 peak, reflecting the most sustained period of rent softening since before the pandemic.

HOUSING INVENTORY

Housing inventory continues to climb nationwide, according to Realtor.com data published by the St. Louis Fed, with active listings reaching 976,833 as of December 2025. This reflects a 12.1% year-over-year increase between December 2024 and December 2025, signaling continued improvement in supply following multiple years of severe shortages. Early 2026 data shows that total single-family inventory has risen to 695,628 homes, up 10.5% from the same week in 2025, further supporting a more balanced market.



JEFF MEDLEY

President and General Manager, Sirva Mortgage

“As we approach the spring season, markets are stabilizing and begin to shift to a buyers’ market, although affordability remains a concern due to rising property tax and insurance costs.”

US HOUSING IMPACT ON TRANSFERRING EMPLOYEES

Current housing and rental market conditions are creating a complex, but more flexible, environment for relocating employees. Moderating home prices, rising inventory, and stabilized mortgage rates in the low-6% range are improving choice and reducing urgency for transferees who can afford to buy. However, affordability remains a constraint for first-time buyers and those relocating from lower-cost markets. At the same time, a cooling rental market has expanded short-term and interim housing options, making renting an attractive option for employees who want to delay purchasing until they are settled in their new location.

Regional differences, however, mean relocation outcomes can vary widely. Employees moving into supply-constrained Midwest and Northeast markets may still face tighter rental conditions and firmer pricing, while those relocating to Sun Belt markets often benefit from greater availability and negotiating leverage.

INSIDER TIPS

When you are buying a home, it is tempting to try to save a little money by opening a store credit card to pay for furniture or appliances. But during the mortgage process, even a small credit change can cause issues. New credit cards create hard inquiries and increase your available credit, which lenders may see as added risk, which can lead to additional questions or delays right before closing. Some simple guidelines to keep in mind:



- ✔ Avoid opening new credit accounts (store cards, financing offers, “buy now, pay later”) until after you close on your home
- ✔ Save big purchases for later. Once the loan is finalized, you can shop and finance with peace of mind.

For questions or more information about how applying for credit can impact your mortgage loan approval, please contact a [Sirva Mortgage representative](#).

Have More Questions? Contact a Sirva Mortgage Director of Client Services

[CONTACT ME](#)

Sources:

<https://www.realtor.com/research/2026-national-housing-forecast/>

<https://www.nar.realtor/newsroom/nar-forecast-home-sales-expected-to-jump-14-in-2026>

<https://www.freddiemac.com/pmms>

<https://www.apartmentlist.com/research/national-rent-data>

<https://www.housingwire.com/articles/2026-housing-inventory-trends/>

This is for information purposes only. This is not an advertisement or a solicitation of business.

Content provided by: SIRVA Mortgage, Inc. NMLS ID #2240, for licensing information, go to: <https://mortgage.sirva.com/about/about-sirva-mortgage>

SMART. HELPFUL. HUMAN. RESPONSIBLE.



©2026 Sirva Worldwide, Inc.



[Update Preferences](#) |

[Unsubscribe](#)