

MarketWatch Highlights Housing Market Opportunities and Concerns

Industry and Consumers Still Constrained by Unease About Supply and Affordability

ATLANTA, GA, UNITED STATES, June 17, 2026 /EINPresswire.com/ -- On June 4, 2026, MarketNsight hosted its semiannual MarketWatch webinar, welcoming housing industry professionals from around the country to hear the latest housing market data from MarketNsight's Chief Market Strategist, Eugene James.

Despite the economic headwinds of the past several months and the continuing lack of supply, pending sales to date in 2026 are up 2% over the same period last year. "That's not a boom," commented James, "but in a year where we have this much volatility taking place – with elevated mortgage rates and confidence low – we're celebrating that pending sales are growing." "We are not in a bust," concluded James. Amid enduring affordability challenges and low consumer confidence, MarketNsight's data shows that housing is suffering from long-standing structural supply issues and shorter-term economic volatility.

First, the "lock-in effect" continues to affect the resale market because the number of households with mortgages below 6% remains high at 88.6%. Builders have responded to the needs of rate-driven shoppers by offering rate buydowns, which have resulted in mortgage rates averaging 1.3% below standard rates. Those buydowns are propping up new home prices, but sticker prices have not moved, which unfortunately continues to constrain the market for buyers who lack a down payment. Housing starts are also sluggish, continuing a profound structural undersupply of single- and multifamily housing in the United States. After 2 years of momentum from 2019 to 2021, housing permits have pulled back. "That reflects builders' caution regarding lot prices, materials costs, and other factors," said James.

Regulatory reform has gained steam nationwide in recent years to help address the nationwide housing shortage, and James highlighted Georgia's newly signed permitting reform bill, which is the biggest legislative win for Georgia builders in years. Commonly referred to as the "Shot Clock" Bill, this legislation establishes clear timelines for local governments to review building permit applications and helps eliminate unnecessary delays in the development process. The new law will take effect on July 1st, 2026, and a public permit dashboard is scheduled to launch by the beginning of 2028. County permitting boards will now have strict timelines to review permit applications, and denials will be in writing with specific regulatory citations to clarify the

reasons for denial. By improving transparency and reducing carrying costs, this law is a critical step toward increasing housing supply and addressing affordability challenges across the state.

Across Georgia, however, rising land prices remain the single biggest force pushing new home prices higher. "Lot prices in Atlanta have gone up 122% over the past 7 years. That is not a rounding error," said James. "We are seeing lot prices command more of the overall sales price wherever you go." Today's market data presents significant challenges for potential home buyers – as well as for the builders, real estate professionals, mortgage companies and banks hoping to have them as customers. "Only 21% of buyers last year were first-time buyers. That is a record low," pointed out James. "The median age for the first-time buyers is now 40 years old." For entry-level buyers, the situation is particularly challenging. Many existing homeowners who would ordinarily be selling their homes to move up to larger properties are staying put, limiting resale housing stock. Meanwhile, in a poll taken during the MarketWatch webinar, attendees indicated that another big obstacle for first-time buyers is qualifying for their desired monthly payment at current mortgage rates.

"The data is clear: this housing market has structural challenges that will not disappear overnight," said James. "But pending sales are growing, buyers are still engaged, and the industry is adapting. The fundamentals support a recovery. We just need the conditions to meet the demand that is already there."

About MarketNsight MarketNsight provides data-driven solutions and market analysis to support informed decision-making for builders, developers, lenders, suppliers, municipal leaders and other housing professionals in land acquisition and product pricing. Its proprietary Feasibility Matrix is an integrated analytical framework for evaluating new home community viability, incorporating market ranking metrics, lot and raw land transaction data, regression-based modeling, and mortgage performance indicators. MarketNsight currently serves more than 50 cities across 12 states, including Alabama, Florida, Georgia, Louisiana, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas Utah and Virginia. To schedule a demonstration of the MarketNsight Feasibility Matrix[®] or Mortgage Matrix[®], please call 770-410-8025 or email info@MarketNsight.com. For additional information about MarketNsight, visit www.MarketNsight.com.

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