Winter 2026
EDITION

Things To Consider
Buyers Guide



PBR
PEACHTREE BATTLE REALTY

Tamera Shearon
Broker, Owner
PeachtreeBattleRealty & Loans
Atlanta, Georgia
tamera@peachtreebattlerealty.com
www.peachtreebattlerealty.com
678.251.5024

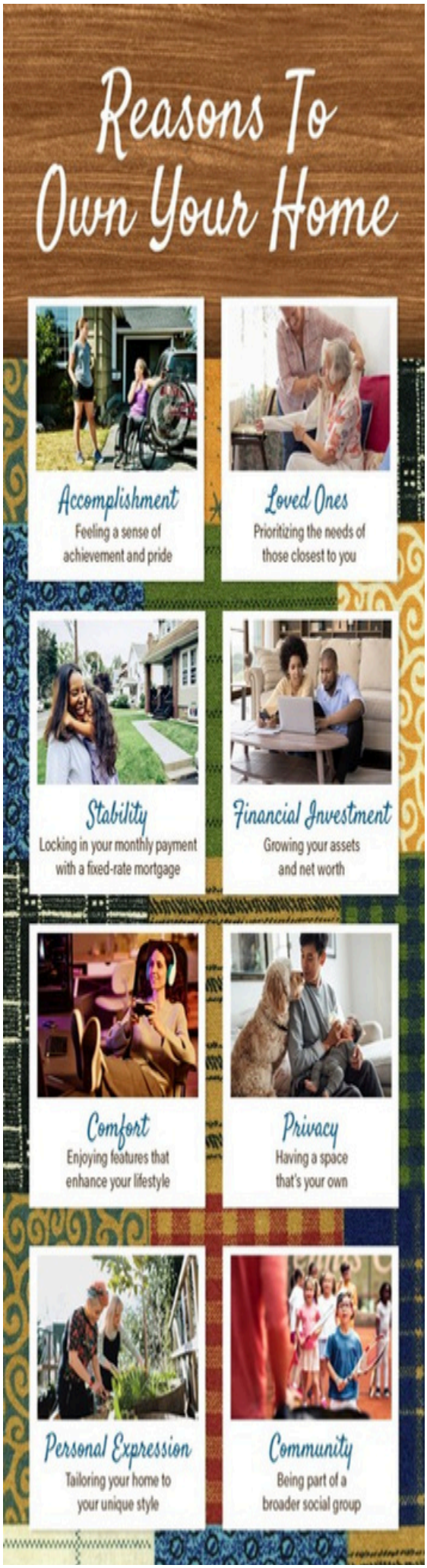


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What is Happening in the Market

You're probably wondering what recent changes in the housing market mean for your homebuying plans this winter. Here are the top three things to keep in mind.

1. The market is correcting, and that favors you

Inventory has climbed from 3.9 months of supply in early 2026 to 5.6 in August. Six months is the traditional line between a seller's and a buyer's market. Pending sales are down about 29% year over year across the 12-county metro, homes are taking roughly 60–75 days, and about 6% of listings have cut price. What it means: more to choose from, more time to compare, less pressure to rush, and longer days on market mean sellers are more willing to talk.

2. Interest rates move, so your buying power moves with them

Last year, mortgage rates more than doubled within the calendar year. That's never happened before, and the rapid rise caused many buyers to put their plans on hold. Rates aren't one national number. They shift with the market and differ by borrower, program, down payment, credit profile and points. A small change in rate changes what a payment buys, which is why your real number comes from a lender, not a headline. What it means: pre-approve early, ask how a rate change moves your payment, and ask about locking and what a lock costs.



3. The Worst Home Price Declines Are Behind Us

Headlines about home prices can be confusing. Home price appreciation has cooled from its peak this summer.
However, prices vary by area. And if you've been waiting for prices in your area to come down, you should know the shortage of homes available is going to keep upward pressure on prices. In fact, we've seen prices starting to rise again, indicating the worst home price declines are behind us

Nationally, home prices rose 1.9% over the year and the 20-City composite rose 2.5%. Atlanta is running just behind that pace, but it is holding steady rather than falling. Case-Shiller puts Atlanta up 0.28% year over year, essentially flat. The same houses are worth roughly what they were a year ago, right after a historic run.

Bottom Line

If you're ready to buy this winter, don't let market uncertainty delay your plans.

Let's connect so you have an expert on your side to answer all your housing market questions. Together, we'll review your goals and what's happening in our market, so you have the information you need to make a powerful and confident decision.

So, if you find the home that's right for you, waiting for a price drop isn't the best strategy.

If inflation pressures ease and we see a meaningful pullback in mortgage rates, this will ease some of the strain on buyers . . .

-Greg McBride, Chief Financial Analyst, *Bankrate*





Why Buying May Make More Sense than Renting

Renting isn't throwing money away. But it does have a ceiling.

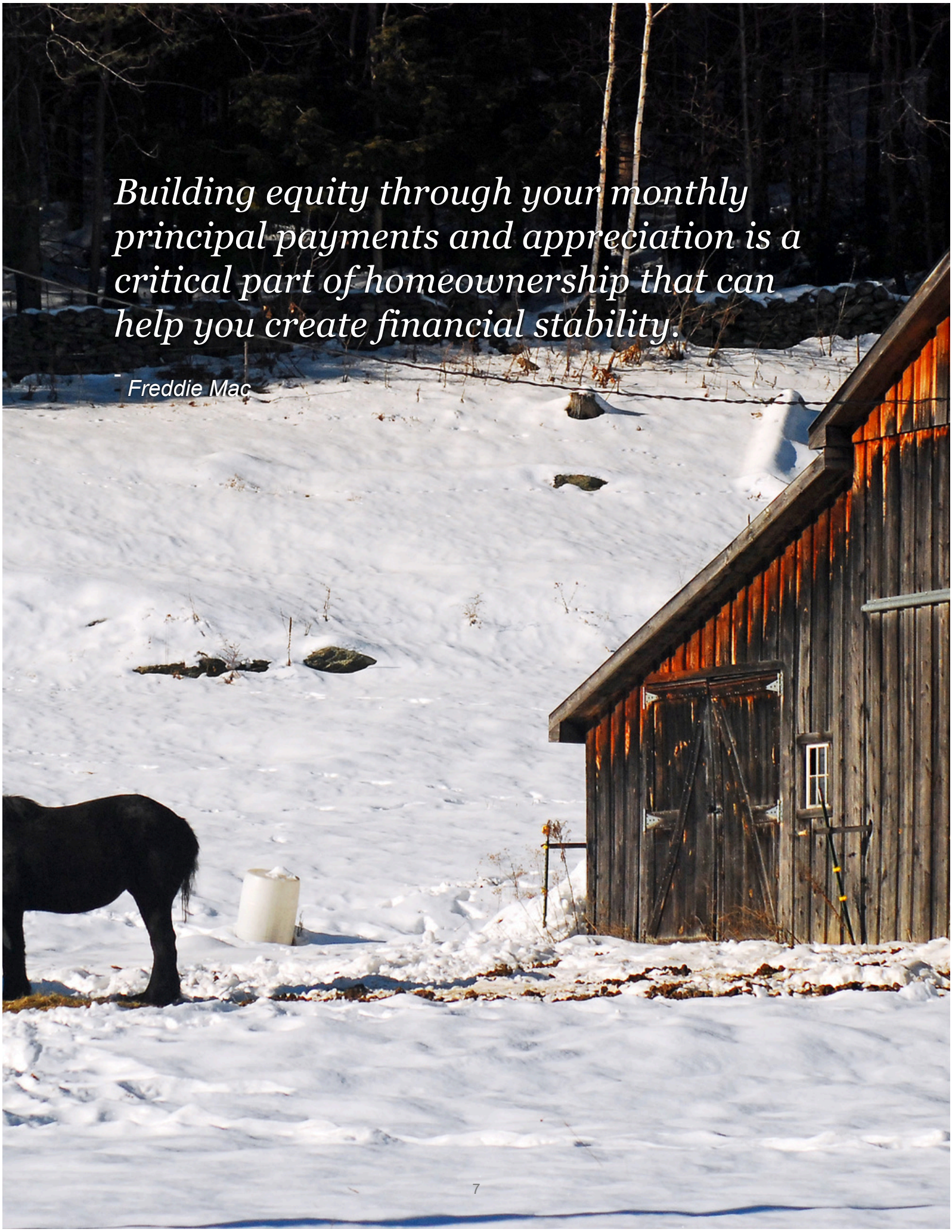
1. Your rent can go up. A fixed-rate payment can't. A lease renews and the number changes. Principal and interest on a fixed-rate loan doesn't move for the life of the loan. Taxes and insurance can, but the core of the payment holds. That's the predictability renters don't get to keep.

2. Every payment retires a little of the loan. Rent retires nothing. Rent buys a month of housing. A mortgage payment buys a month of housing and reduces a balance you own. Average Atlanta homeowner equity is around $270,000; median gross profit on an Atlanta sale has run about $110,100. You don't get that paying rent.

3. In this market, you can ask for things. Reacting to a renewal isn't negotiating. 72.8% of Atlanta August sales carried a concession vs 44.7% nationally, inventory's at 5.6 months, homes take 60–75 days, pending sales down 29%. Longer days on market mean sellers talk. Try asking your landlord for a rate.

4. It's yours. Paint it, renovate it, keep the dog, plant the tree, stay as long as you want. Nobody sells it out from under you.

5. The honest part: there's a break-even. Closing, moving and selling costs mean buying only wins if you stay long enough to earn them back, usually several years. If your job might move you, or you'll be gone in 18 months, renting can genuinely be the better call. I'd rather say that than sell someone a house they shouldn't buy.


Building equity through your monthly principal payments and appreciation is a critical part of homeownership that can help you create financial stability.
- Freddie Mac

The 3 Factors Affecting Home Affordability Today

The dramatic increase in mortgage rates last year led many buyers to put their plans on hold. However, affordability is impacted by more than just mortgage rates. To understand affordability, you have to look at three factors.

1. Mortgage Rates

While mortgage rates are lower than they were a year ago, they've hovered primarily between 6% and 7% this year. Within that range, rates have bounced around a lot, but where will they go from here? While we are starting to see an increase mortgage rates are still hard to project, but many experts agree they'll start to come down (hopefully) by the end of the year if inflation continues to cool. No one can know for sure what'll happen next, so trying to time the market, especially mortgage rates is difficult. This makes it extra important to lean on your team of real estate professionals to stay up to date on what's happening.

2. Home Prices

Over the past few years, home prices appreciated rapidly as the record-low mortgage rates we saw during the pandemic led to a surge in buyer demand. The heightened buyer demand happened while the supply of homes for sale was at record lows, and that imbalance put upward pressure on home prices. And today, we still have more buyers in the market than homes available for sale. But that trend could be shifting going into the last quarter.

But, home price appreciation varies by market. Some areas are seeing slight declines while others have prices that are climbing. As Selma Hepp, Chief Economist explains....

> ***"The divergence in home price changes across the U.S. reflects a tale of two housing markets. Declines in the West are due to the tech industry slowdown and a severe lack of affordability after decades of undersupply. The consistent gains in the Southeast and South reflect strong job markets, in-migration patterns and relative affordability due to new home construction."***



3. Wages

The most positive factor in affordability right now is a rising income. The stats below uses data from the *Bureau of Labor Statistics* (BLS) to show how wages have changed over time:

National, September 2026 (Employment Situation)

- Average hourly earnings $37.81, up 3.0% year over year: slowest wage growth since 2021
- Production and nonsupervisory workers: $32.60
- Payrolls +29,000, unemployment 4.2%

Atlanta metro:

- Average weekly earnings, all private employees: $1,284.85 in June 2026, up from $1,260.00 a year earlier
- The metro division reads $1,329.83 as of August
- Employment Cost Index for the Atlanta CSA: total compensation +2.7% for the 12 months ending June

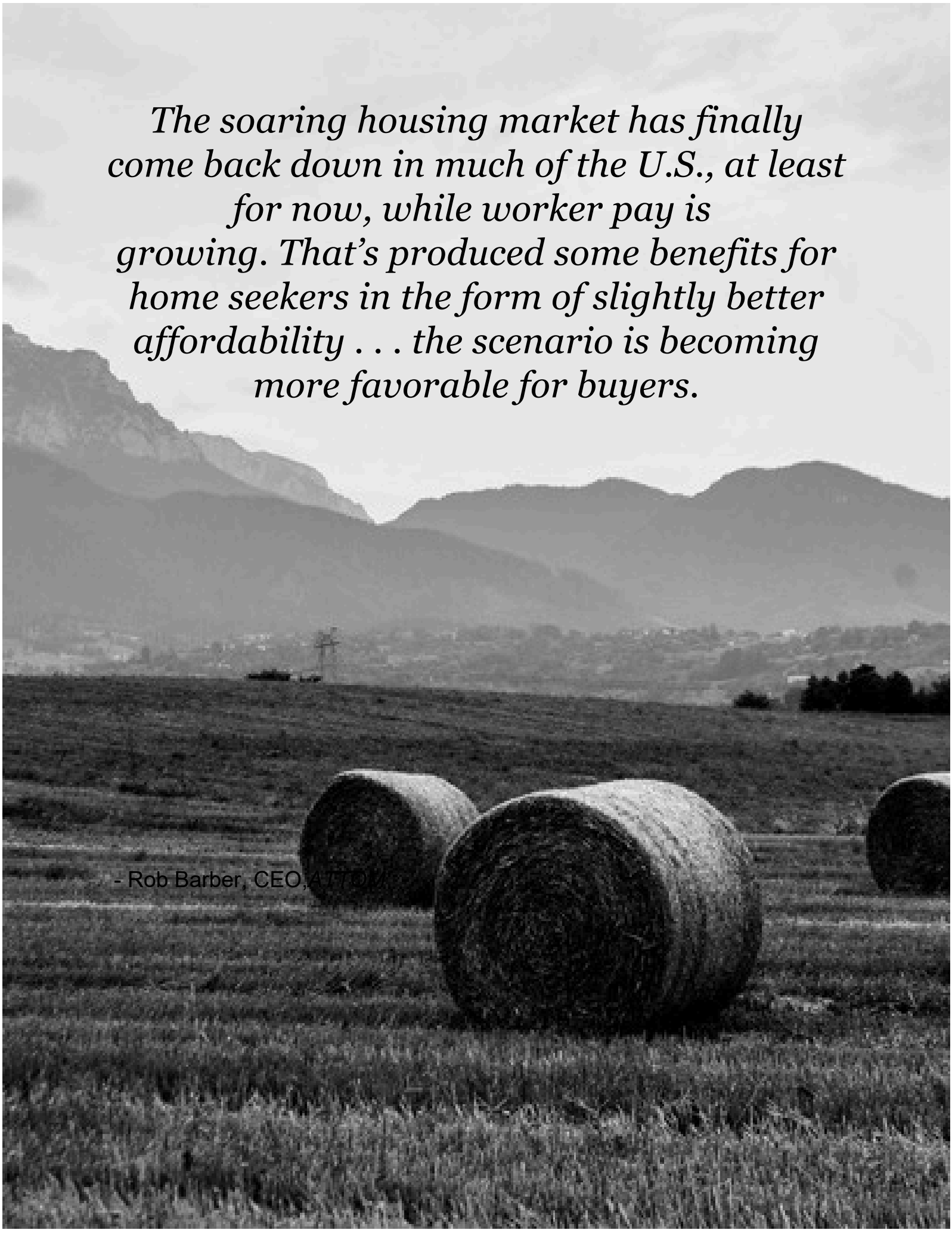
Atlanta wages are at 2.6%, national is up 3.1%, inflation is running at 3.4%. So wages are rising but they are not beating inflation, and Atlanta specifically is trailing the country.

The current data reflects a slowing job market where wages are struggling to stay ahead of inflation, both locally in Atlanta and across the United States. While regional consumer prices are cooling down slightly faster than the national average, a late-summer slowdown has tightened workers' real buying power.

Higher wages improve affordability because they reduce the percentage of your income it takes to pay your mortgage since you don't have to put as much of your paycheck toward your monthly housing cost.

Bottom Line

It's important to know that your ability to afford a home comes down to more than just mortgage rates and home prices. If you're thinking about buying a home, let's go over your budget and explore affordable options in our area.


The soaring housing market has finally come back down in much of the U.S., at least for now, while worker pay is growing. That's produced some benefits for home seekers in the form of slightly better affordability . . . the scenario is becoming more favorable for buyers.
- Rob Barber, CEO, ATTOM



The monthly payment is the hard part. Here's how buyers actually close the gap.
Affordability is the real story. Prices are roughly flat, inventory's at 5.6 months, rates are lower than a year ago, but the monthly payment is still the number that's hard to make work. These are the levers that move it.

1. Get your real number from a lender, not a calculator. Income and stability, debts, credit, down payment, reserves. Your DTI decides most files. Pre-approve before you shop.

2. You don't need 20% down. Conventional starts well below it; FHA takes lower scores and smaller down payments; VA offers eligible veterans a no-down-payment option; USDA covers eligible rural property. Georgia has dedicated down payment assistance that can stack with your first mortgage. Ask what you qualify for and what the trade-offs are.

3. Ask the seller to help: in this market, they can. 72.8% of Atlanta August sales carried a concession vs 44.7% nationally. Inventory at 5.6 months, 60–75 days on market, 6% of listings cutting price. A concession can cover a rate buydown, closing costs, or repairs. Cash at the table and a lower payment aren't the same ask.

4. Widen the map, lose one thing off the wish list. One neighborhood over, one exit out. Townhome or condo. Buy the right bones with the dated kitchen: cosmetic is fixable, location isn't.

5. Budget the whole payment, not the sticker. P&I plus taxes, insurance, HOA, and mortgage insurance under 20% down.

6. Once you're under contract, hold still. No new credit, no job changes, no big purchases, no moving money.

7. Bring in an expert early: it costs you nothing. 24/7, same-day call returns or a $100 commission discount.

Want to know which of these applies to your situation? Message us: we answer, and we answer same day.



Why Today's Housing Market Is Not About To Crash

There's been some concern lately that the housing market is headed for a crash. The data clearly shows today's market is very different than it was before the housing crash in 2008. Here's why.

It's Harder To Get a Loan Now

It was much easier to get a home loan during the lead-up to the 2008 housing crisis than it is today

If you're following the news today, you may feel unsure about where the housing market is headed. But the data shows this market is very different from the one that crashed in 2008, and the clearest place to see that is in how home loans are made today.

During the run-up to the 2008 crisis, lending standards were loose. Banks offered low- and no-documentation loans, teaser rates, and products that qualified people for far more than they could realistically repay, and the result was mass default, foreclosure, and falling prices. Mortgage lending is a different business now. The Mortgage Bankers Association's Mortgage Credit Availability Index sat at 107.3 in August 2026, down 1.0% that month and tight by historical standards, with fewer flexible-documentation programs and fewer cash-out refinance products than the market once offered. The practical effect is that the loan a buyer gets approved for today is a loan they can actually service, which is why the mortgage market is not buckling under the weight it carried in 2008.

Lending regulations play a role too. Ability-to-repay rules and qualified mortgage standards are now part of the permanent landscape rather than something suspended during a hot market, so underwriting is documented, verified, and conservative from start to finish. That means more paperwork for you, and it also means a normal market correction has a much harder time turning into a crash.

The job market matters just as much. Unemployment was 4.2% in September 2026, and during the Great Recession it stayed above 6% for more than six years. Because far more people are working, far fewer homeowners are at risk of missing a payment, which keeps distressed inventory off the market and keeps prices from sliding the way they did last time.

Supply tells the same story. In the crisis there were too many homes for sale, much of it short sales and foreclosures, and that oversupply drove prices down hard. Today the problem runs the other way: years of underbuilding left the country short of homes, with a national homebuilding deficit estimated around four million, and our own Atlanta market sits at 5.6 months of supply. That is a balanced market, not a glut.

Homeowner equity is the final piece. The average U.S. homeowner has roughly $270,000 in equity, nearly $90,000 more than at the onset of the pandemic, and 67.7% of mortgage holders either own their home free and clear or have at least 50% equity. The seriously delinquent rate, which counts loans 90 or more days past due or in foreclosure, was 2.06% in the second quarter of 2026, roughly half the 4.19% average from early 2008 onward, and the foreclosure rate stood at 0.67%. Equity is the buffer that gives a homeowner options, whether that means selling, refinancing, or working something out, instead of defaulting.

None of this means qualifying is easy, and tighter standards affect real people. To get through them, know your debt-to-income ratio before you apply, keep your credit clean, avoid opening new lines, and have your documents ready, including pay stubs, tax returns, bank statements, and proof of any down payment assistance. Ask about FHA, VA, USDA, and Georgia down payment assistance programs, which exist specifically for buyers who do not fit the plain-vanilla profile. Once you are under contract, change nothing: no new credit, no job moves, no large purchases, and no unexplained transfers. And if a lender says no, treat that as a "not yet" rather than a "never," and ask what number has to change and by when.

Equity Levels Are Near Record Highs

That low inventory of homes for sale helped keep upward pressure on home prices over the course of the pandemic. As a result, homeowners today have near-record amounts of equity.



"Most homeowners are well positioned to weather a shallow recession. More than a decade of home price increases has given homeowners record amounts of equity, which protects them from foreclosure should they fall behind on their mortgage payments."

Molly Boesel, Principal Economist at *CoreLogic*

American homeowners are, on paper, in the strongest financial position they have ever been in. Mortgage holder equity crossed $18 trillion for the first time in the second quarter of 2026, and the average borrower with a mortgage is sitting on roughly $212,000 of tappable equity, according to the ICE Mortgage Monitor. Cotality's Homeowner Equity Insights Report, looking at the same quarter, puts total homeowner equity at more than $34.9 trillion. The average loan-to-value ratio on a mortgaged home is about 44%, meaning the typical homeowner with a mortgage owes well under half of what the house is worth.

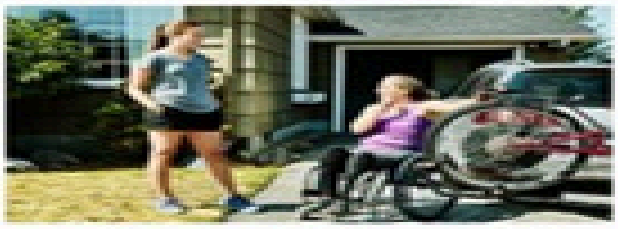
Only about 2.1% of mortgages are underwater, where the balance owed is more than the home is worth. Compare that to the depths of the last crisis, when roughly a quarter of all mortgaged homes were underwater. Today it is a rounding error by comparison.

That equity is the reason a correction in this market behaves nothing like 2008. A homeowner with real equity has options. They can sell and still walk away with money, refinance, or work out a payment plan with their lender. A homeowner with no equity has none of those choices, and that is what turned falling prices into mass foreclosure the last time. Equity is the cushion between a soft market and a bad one, and right now that cushion is the thickest it has ever been.

Bottom Line

Ifyou've been waiting to buy because you've been worried today's housing market is headed for a crash, the most current data clearly shows that today's market isn't like it was in 2008.

Reasons To Own Your Home



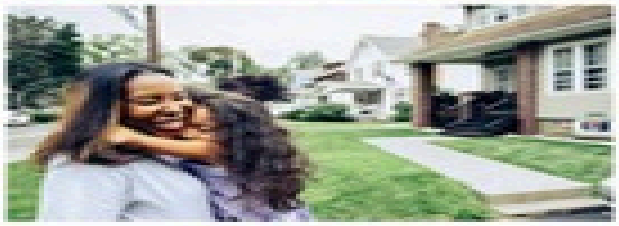
Accomplishment

Feeling a sense of achievement and pride



Loved Ones

Prioritizing the needs of those closest to you



Stability

Locking in your monthly payment with a fixed-rate mortgage



Financial Investment

Growing your assets and net worth



Comfort

Enjoying features that enhance your lifestyle



Privacy

Having a space that's your own



Personal Expression

Tailoring your home to your unique style



Community

Being part of a broader social group



4 Tips for Making Your Best Offer on a Home

1. Lean on a RealEstateProfessional

Agents arelocal market experts. They knowwhat's worked for other buyers in your area and what sellers may be looking for in an offer. It may seem simple, but catering to what a seller needs can help your offer stand out.

2. Know Your Budget

Understanding your budget is especially important right now. As Sandy Higgins, Senior

Wealth Advisor at *Capstone FinancialAdvisors* , puts it:

> *"Understand your current budget … what are your expenses, how's your spending, would you need to make changes?"*

The best way to understand your numbers is to work with a lender so you can get pre-approved for a loan. It helps you be more financially confident, and it shows sellers you're serious. That can give you a competitive edge.

3. Think Through Everything Before Making an Offer

Today's market isn't moving atthe record pace it did during the pandemic. That means you may have a bit more time to think before you need to make an offer. While it's still important to stay on top of the market and be prepared to move quickly, there can be more flexibility today.

4. Work with Your Advisor To Negotiate

During the pandemic, some buyers skipped home inspections in order to submit the winning bid on a home. But skipping the home inspection is a risky move. The inspection is an important part of your purchase. Home inspections help give you a picture of the condition of the home and what repairs it may need. The inspection findings can also be a negotiation tool for you.

If it does turn up anything big, you should lean on your agent to help you negotiate with the seller on any potential repairs. Resist the urge to waive the inspection to try and make your offer more appealing to sellers.



Bottom Line

When you buy a home this winter, let's work together to make sure you put your best offer forward.



The Power of Pre-Approval

One of the first steps when buying a home is getting pre-approved. To understand why it's such an important step, you need to understand what pre-approval is and what it does for you.

What Is Pre-Approval?

Freddie Mac explains it like this:

*"**Apre-approval is an indication from your lender that they are willing to lend youa certain amountofmoney tobuyyour future home** . . . . Keep in mind that the loan amount in the pre-approval letter is the lender's maximum offer. Ultimately, you should only borrow an amount you are comfortable repaying."*

Basically, pre-approval gives you critical information about the homebuying process that'll help you understand how much you may be able to borrow so you have a stronger grasp of your options.

How Does It Work?

As part of the pre-approval process, **a lender looks at your finances**to decide what they'd be willing to loan you. From there, your lender will give you a **pre-approval letter** to help you understand how much money you can borrow.

That can make it easier when you set out to search for homes because you'll know your overall numbers. And with higher mortgage rates impacting affordability for many buyers today, a solid understanding of your numbers is even more important.

Pre-Approval Helps Show You're a Serious Buyer

Pre-approval can help a seller feel more confident in your offer because it shows you're serious about buying their house. And, with sellers seeing a slight increase in the number of offers, making a strong offer when you find the perfect house is key.

A recent article from the *Wall Street Journal* (WSJ) says:

> *"**If you plan to use a mortgage for your home purchase, preapproval should be among the first steps in your search process.** Not only can getting preapproved help you zero in on the right price range, but it can give you a leg up on other buyers, too."*



Bottom Line

Getting pre-approved is an important first step toward buying a home. It lets you know what you can borrow and shows sellers you're a serious buyer.

Things to Avoid When Applying for a Mortgage

Consistency is the name of the game after applying for a mortgage. Be sure to discuss any changes in income, assets, or credit with your lender, so you don't jeopardize your application

- Don't change bank accounts.
- Don't apply for new credit or close any credit accounts.
- Don't deposit cash into your bank accounts before speaking with your bank or lender.
- Don't co-sign other loans for anyone.
- Don't make any large purchases.

Bottom Line:

The best plan is to fully disclose and discuss your intentions with your lender before you do anything financial in nature



A Real Estate Expert Gives You Clarity in Today's Housing Market

A real estate expert uses their knowledge of what's really happening with home prices, housing supply, expert projections, and more to guide you throughout the homebuying process.

Why You Want To Lean on a Trusted Professional

JayThompson, Real Estate Industry Consultant, explains:

> *"Housing market headlines are everywhere. Many are quite sensational, ending with exclamation points or predicting impending doom for the industry.* ***Clickbait, the sensationalizing of headlines and content, has been an issue since the dawn of the internet, and housing news is not immune to it****."*

Unfortunately, when information in the media isn't clear, it can generate a lot of fear and uncertainty in the market. As Jason Lewis, Co-Founder and Chief Data Officer at *Parcl*, says:

> *"In the absence of trustworthy, up-to-date information, real estate decisions are increasingly being driven by fear, uncertainty, and doubt."*

But it doesn't have to be that way. Buying a home is a big decision, and it should be one you feel confident making. You can lean on an expert to help you separate fact from fiction and get the answers you need.

The right agent can help you understand what's happening at the national and local levels.

We can debunk the headlines using data you can trust. Experts have in-depth knowledge of the industry and can provide context, so you know how current trends compare to the normal ebbs and flows in the industry, historical data, and more.

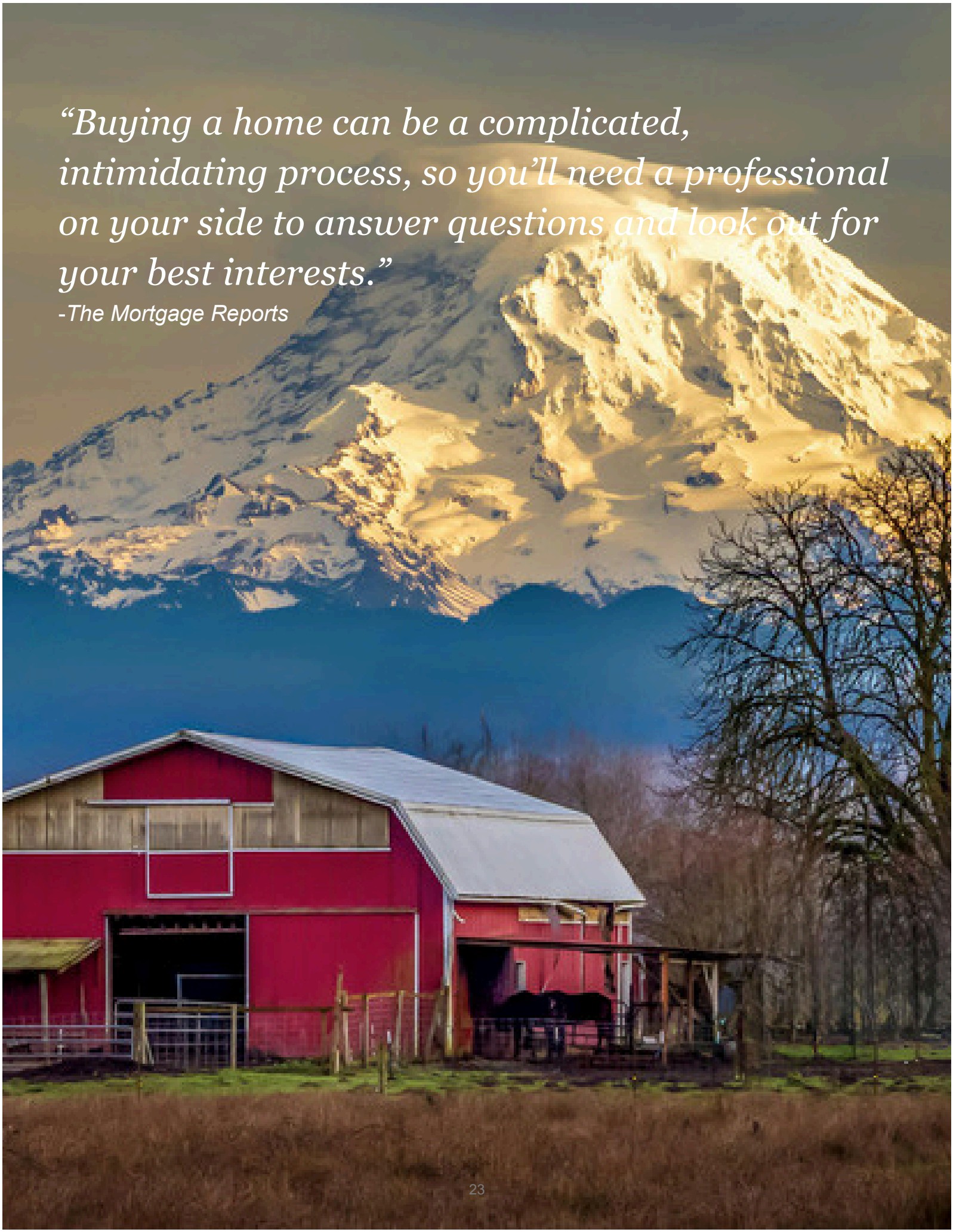
Then, to make sure you have the full picture, an agent can tell you if your local area is following the national trend or if they're seeing something different in your market. Together, you can use all that information to make the best possible decision.

After all, making a move is a potentially life-changing milestone. It should be something you feel ready for and excited about. And that's where a trusted guide comes in.



Bottom Line

For expert advice and the latest housing market insights, let's connect.


“Buying a home can be a complicated, intimidating process, so you’ll need a professional on your side to answer questions and look out for your best interests.”
-The Mortgage Reports

UnPackingChili

It cooks while you unpack, and it gets better for three days.
Feeds 6

1 lb ground beef or turkey
1 onion, diced ·
1 can black beans, drained ·
1 can kidney beans, drained ·
1 can diced tomatoes ·
1 can tomato sauce ·
2 tbsp chili powder
1 tsp cumin
1 tsp garlic powder
salt to taste

Method:
Brown the meat and onion in a skillet
then dump everything into the slow cooker.
Low for 6 Hours or high for 3 Hours
Stir once near the end.

Freeze what's left flat in bags and you have four more dinners while you finish unpacking.

1st Night Skillet Apples

- 4 apples, peeled and sliced
- 4 tbsp butter
- 1/3 cup brown sugar
- 1 tsp cinnamon
- pinch of salt

Method: melt the butter in a skillet over medium heat.
Add the apples, sugar, cinnamon and salt.
Cook 8–10 minutes
stirring now and then, until the apples are soft
and the syrup is thick.
Spoon it over vanilla ice cream



Works with pears, too, and it makes the house smell like somebody lives there.

Your Closing Makes an Impact

Every closing helps support the Farms Over Pharma Project, advancing healing, hope, and a healthier future.



SUPPORTING HEALING

GROWING HOPE

BUILDING A HEALTHIER FUTURE

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ATLANTA'S WINNING MOVE



NEXA LENDING

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Let’s Chat.

I’m sure you have questions and thoughts about the real estate process.

I’d love to talk with you about what you’ve read here and help you on the path to buying your new home. My contact information is below, and I look forward to working with you.

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PEACHTREE BATTLE REALTY

Tamera Shearon

Broker, Owner
PeachtreeBattle Realty® & Loans
Atlanta, Georgia
tamera@peachtreebattlerealty.com
www.peachtreebattlerealty.com
678.251.5024

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