Press Release

Housing Chartbook Q3 2026

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Director of Financial Services Policy Thomas Kingsley provides an up-to-date overview of mortgage rates and originations, housing permits and starts, construction, vacancies, and prices. The housing market remains characterized by a breakdown in normal market adjustment: Affordability constraints have suppressed transactions, but limited new construction and the reluctance of existing homeowners to sell have prevented prices from adjusting meaningfully. Both supply and demand are constrained.

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