PUBLIC SHARE SHEET

U.S. HOUSING MARKET CONDITIONS & CRASH RISK MONITOR

DATA FIRST. ANALYSIS SECOND. SOURCES DISCLOSED. YOU DECIDE.

NATIONAL BASELINE CLASSIFICATION - JULY 30, 2026

RESET - NOT A NATIONAL HOUSING CRASH

The evidence described severe affordability and transaction pressure, real purchasing-power erosion, builder inventory pressure and localized price declines. The national forced-sale transmission that defined 2008-2010 was not active.

01 / NATIONAL PULSE

+2.2%
FHFA home prices YoY [1]

+4.2%
Consumer prices YoY [1]

4.09M
Existing sales SAAR [2]

~6.4%
30-year mortgage [2]

Plain language: Prices rose nationally but trailed inflation. Affordability and turnover remained deeply strained.

02 / THE NATIONAL AVERAGE IS NOT YOUR MARKET

65 of 100
Top metros appreciated [3]

35 of 100
Top metros declined [3]

-6.9%
Austin annual change [3]

+10.8%
Elgin, IL annual change [3]

Plain language: National averages hid two markets. Local inventory, concessions, jobs, taxes and insurance mattered more than one headline.

03 / BUILDER PRESSURE - BUYER OPPORTUNITY

9.3 months
New-home supply [4]

4.6 months
Existing-home supply [2]

485,000
New homes available [4]

628,000
New-home sales SAAR [4]

Plain language: More builder inventory can create competition through rate buydowns, closing costs, upgrades or price changes. Compare total cost and monthly payment.

04 / FORCED-SALE TRANSMISSION CHECK

1.0%
Loans 90+ days past due [5]

0.2%
Foreclosure/bankruptcy/DIL [5]

45.1%
Average mark-to-market LTV [5]

74.3%
Loans at or below 60% LTV [5]

2008-2010 reference: FHFA series peaks were 4.6% serious delinquency and 3.5% adverse process. July 2026 did not show a comparable national forced-sale cascade.

THREE REFERENCE POINTS - DIFFERENT MECHANISMS

2008-2010
Weak underwriting, negative equity, rising delinquency and forced sales reinforced one another nationally.

COVID ERA / 2019-2021
A payment shock met large-scale forbearance, policy intervention, very low rates and severe supply distortion.

JULY 2026
Affordability, low turnover, builder pressure and local corrections were active; national forced-sale transmission was not.

MAKE THE NATIONAL DATA LOCAL

BUYERS & SELLERS
Compare payment, supply, concessions, taxes, insurance, price band and property type.

REAL ESTATE PROFESSIONALS
Verify current builder incentives and local absorption; explain options and let the client decide.

INVESTORS
Underwrite cash flow, holding cost, financing, rent durability and exit liquidity - not headlines.

CORE SOURCES

[1] FHFA May HPI and BLS May CPI. [2] Reuters reporting underlying NAR June transaction/inventory data; Federal Reserve July MPR. [3] FHFA 2026 Q1 HPI. [4] Census/HUD New Residential Sales. [5] FHFA NMDB; BLS Employment; Census Housing Vacancy Survey. Figures are rounded. Full methodology, limitations and source ledger are provided in the underlying report.

FULL MONITOR

AI DISCLOSURE: AI systems assisted source discovery and adversarial review. Bradford Allen retained final editorial judgment.

This sheet is informational and does not replace local market analysis, financial, legal, tax or investment advice.

READ THE FULL MONITOR, CURRENT EDITION & SOURCE LEDGER

https://invisiq.com/invisiq-u-s-housing-market-conditions-crash-risk-monitor/

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