



# Weekly Market Update

December 17, 2025 *Coaching Wholesalers in a Normalizing Texas Market*

## Executive Summary

Dear investors, deal makers, and business builders, as your real estate wholesaling coach, here's your updated 15-minute briefing, refreshed with the latest mid-December data and integrated insights from the REIQ Weekly Market Intelligence report (Dec 17, 2025). Drawing from REIQ, Zumper (latest rents), Freddie Mac (Dec 11 rates at 6.22%), Trading Economics (Aug/Dec metrics), AirDNA trends via search, Redfin/HousingWire (Nov trends), and other sources. The market holds balanced post-Fed's Dec 10 25bps cut to 3.5-3.75% (hawkish dot plot signaling only 1 cut in 2026), with mortgage rates flat at ~6.22% (slight uptick WoW), boosting sentiment amid stock volatility (S&P YTD +15-17%, mid-Dec declines from AI pressures). Inventory at 4-6 months statewide, sales mixed (-2.3% Houston Nov YoY but pendings +7.2%), medians softening (e.g., Houston dip, Austin -5% list prices), price cuts 39-53% with 59-91 DOM—creating a prime wholesaler window for 10-20% off-market assigns on distressed leads. Tactic: Pitch "rate stability + inventory choice" to 90+ DOM sellers in Austin/San Antonio buyer's markets; watch equity fatigue from stock uncertainty. Tables/charts refreshed—end Q4 strong!

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## Key Economic Events and Updates

- Fed's Dec 10 rate cut to 3.5-3.75% (hawkish outlook: 1 cut projected for 2026) kept mortgage rates stable/slightly up, enhancing refi sentiment without sharp drops.
- Stocks mixed: S&P/Nasdaq mid-Dec declines amid AI pressures, but YTD strong (~+15-17%)—potential for seller fatigue on equity taps.
- National existing sales up 1.2% MoM to 4.10M annualized (Oct); new sales surged 20.5% MoM to 800K (Aug, highest since Jan 2022).
- Texas forecasts: Median home price to end 2025 just above \$350K with modest appreciation; population growth supports demand despite softening.

## 1. Property Sales Change and Trend (as of Nov/Dec 2025)

Statewide trend: Balanced with 4.4-5.9 months supply (total inventory 1.52M units Oct, down slightly from Sep); Nov sales dipped (-2.3% Houston YoY), but pendings +7.2%; medians ~\$330K-\$499K softening in Austin/San Antonio—buyer's leverage rising, distressed leads up with high turnover.

Metro	Median Sale Price	YoY Change	Months Inventory	Pending Sales YoY	Days on Market	Key Trend/Narrative
DFW	\$364K-\$347K	-0.1%/Flat	3.4-5.2	+8-12% (sales)	84-95	Balanced; +38% inventory Collin, Frisco equity post-cut.
Houston	\$330K	-1.50%	5.2	+7.2% (pendings)	59-91	Resilient; Nov sales -2.3% YoY but moderating prices, Midtown caps 5-7%.
Austin	\$439K sales/\$499K list	-0.28	5.3	5.80%	84-89	Buyer's (#2); supply surge, bulk under \$450K distress.
San Antonio	\$309K-\$335K	Flat/-0.4%	5.9	5%	78-84	#1 buyer's; 117% more sellers, tourism foreclosures flips.

## Illustration: Metro Price Cut Percentages (as of December, 2025)



Trends YTD show early-year softening in sales volume, mid-year peak in price cuts, and late stabilization with inventory absorption slower than additions. Austin leads corrections from pandemic highs; Houston and DFW remain more resilient.

## 2. Long-Term Rental Change and Trend (as of December, 2025)

Statewide: Avg ~\$1,882 (-0.7% YoY), softening on multifamily deliveries and rising concessions; stable demand from population growth, but glut pressures yields.

Metro	Avg Rent	YoY Change	Inventory Months/Other	Key Trend/Narrative
DFW	~\$1,995	Near 0%/+1.5% Q4	-	Growth affordable; Plano jobs—conversions strong.
Houston	~\$1,900	-0.10%	Record high	Steady; options soar, discount flips.
Austin	~\$1,995	-4.3% forecast	4.3 ed © 2025 REIQ	Oversupply cools; under \$2K comps.
San Antonio	\$1,650-\$1,825	+ softening	+17% active	High turnover; military hybrids.

Trend analysis per metro since 2025: Overall: Early 2025 softening reversed to stable/modest gains late-year.

- **Houston:** Resilient +2% YoY, driven by energy/jobs; minimal volatility, slight uptick last 30 days (+2%).
- **Austin:** +2% YoY post-tech adjustments; flattened mid-2025 but +1% recent.
- **San Antonio:** Near flat, affordable with mid-year concessions; now steady amid tourism support.
- **DFW:** Strongest +3-4%, growth-oriented; no change last 30 days but upward YTD.

## 3. Short-Term Rental Change and Trend (as of December 2025)

Statewide: 47-52% occ, +3% ADR, +5-10% rev per REIQ; maturing resilience with rising extended stays (37-44%); demand +5.7% amid events/tourism.

Metro	Occupancy % (2025 Avg)	ADR (\$ Est.)	Annual Rev Est.	YoY Trend (2025)
Houston	51-59%	\$143-170	\$20-30K	Stable + events
Austin	54-63%	\$140-259	\$33-40K+	Resilient high
San Antonio	43-63%	\$135-191	\$25-28K	Modest growth
DFW	53-60%	\$189-200	\$17-41K	Steady corporate

Trend analysis per metro since 2025:

- **Houston:** Occ fluctuates with events (e.g., Rodeo); revenue stable ~\$30K, +43% listings growth.
- **Austin:** High occ from festivals (SXSW); resilient despite regulations, trendy areas like South Congress strong.
- **San Antonio:** 63% avg occ, lower ADR but yields high; tourism (Alamo/River Walk) drives, +43% listings.
- **DFW:** Steady 53-60% occ, corporate/extended stays; + listings in urban/suburban.

Overall: Post-2024 softness, 2025 shows recovery with longer seasons; event-prox areas for 70% ROI.

**Illustration: STR Revenue Comparison Across Metros (as of December 2025)**



#### 4. Lending & Borrowing Change/Trend (as of December 17, 2025)

30-yr fixed ~6.22% (Dec 11, flat post-cut per REIQ), up slightly WoW from 6.19%; APR ~6.33% (Dec 17). YTD avg 6.62%, down from early highs (~6.8%).

Sources: Freddie Mac (Dec 11), Trading Economics, Bankrate (Dec 17), REIQ.<sup>11</sup> Additional detail: 10-yr Treasury at 4.15% (Dec 18, flat MoM); Fed funds 3.5-3.75% boosts refis; creative financing key for flips amid volatility.

Trend since Jan 2025: Elevated early (6.8% peaks), mid-year fluctuations, late easing with Fed cuts lifting sentiment—savings potential ~\$1,100/yr on 50bps drop.

## Illustration: Mortgage Rates Trend (as of December 17, 2025)



### Building Permit Trend

US: 1.33M annualized (Aug 2025, -2.3% MoM); South -5.8% to 699K—lowest since May 2020.

Sources: Trading Economics/Census (Aug).<sup>12</sup> Trend: Slowing YTD amid labor softening; Texas new supply helps balance.

### Building Started Trend

US: 1.307M (Aug, -8.5% MoM); South -21% to 667K—weak multi-family.

Sources: Trading Economics (Aug).<sup>13</sup> Trend: YTD weakness from unsold glut; single-family softer late 2025.

### Mortgage Rate Changes

Flat at ~6.22% post-Dec 10 cut; see Lending for YTD illustration.

### Home Sales, Pending Sales, Dropped Sales

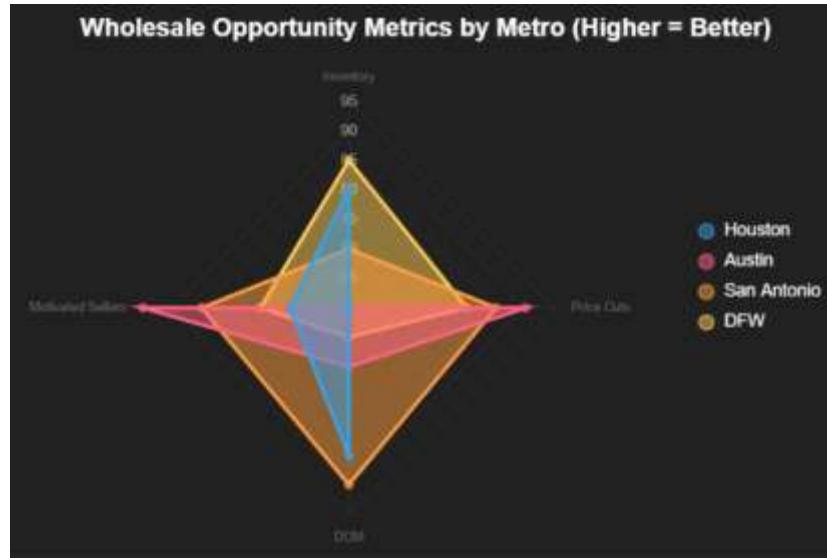
National existing: 4.10M (Oct, +1.2% MoM); new: 800K (Aug, +20.5% MoM). TX: Pending mixed (+7.2% Houston), delistings up; REIQ notes rebound potential +3% full 2025.

Trend: Seasonal Q4 condense; high inventory drives drops/concessions.

## 5. Wholesale Deals Change and Trend (as of December 2025)

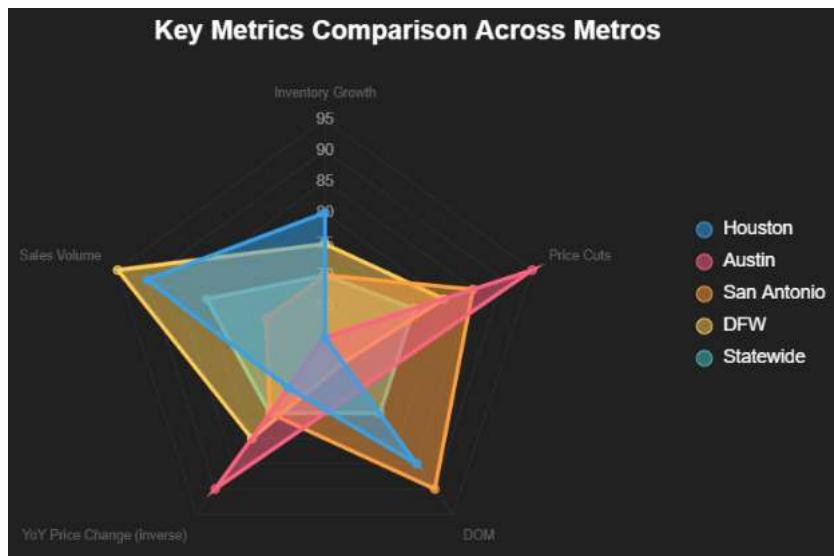
TX #1 (+10-15% YoY per REIQ); balanced rates/inventory fuel off-market—5-10% spreads; target Austin/San Antonio distress. Trend: Elevated distress = more assigns; audit ARVs for stability.

Metro	Key Trend (2025)	Opportunities
Houston	+20% distress, high vol	\$10K+ fringe
Austin	Buyer's amp, tech taps	Deep discounts
San Antonio	+15% buyer, hybrids 15%+	Tourism ROI
DFW	Inventory glut, quick assigns	McKinney vol



## Overall Texas and Metro Summary

Balanced market (4.4-5.9 months supply); Austin most buyer-friendly (53% cuts); Houston/DFW volume/neutral; San Antonio affordable/slowing. Forecasts: Modest price appreciation to \$350K+ statewide.



## Conclusion and Advice for Wholesalers

Blending REIQ with fresh data, this update underscores a normalizing market ideal for wholesalers: High DOM/cuts yield 10-20% discounts; fix-flippers gain from medians softening, long-term rentals from stable suburban yields (60% ARV), short-term from resilient occ (70% ROI events). Reminder: Scan MLS for stock pitches, build Houston energy/Austin supply lists; use 70% ARV rule. Free coaching via REIQ QR/DM for audits. Crush Q4 wins—2026 setup looks strong if rates ease!

Action's Call: Unlock **Free** Coaching with QR Code Below



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A QR code is located in the bottom right corner of the advertisement.

- Scan Nov 90+ DOM MLS, pitch stock uncertainty.
- Audit 3 deals via DM for ARV stability.
- Lists: Houston energy, Austin supply for closes.
- REIQ Deal Maker & Accelerator Cohort is open (complimentary OML data access).

Next update: December 18, 2025. Let's crush those balanced-market wins!

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