



# Weekly Market Update

January 14, 2026 *Coaching Wholesalers in a Normalizing Texas Market*

## Executive Summary (**ACA <Obamacare> enrollment ends 1/15**)

Dear investors, deal makers, and business builders, your wholesaling coach here with this refreshed 15-min briefing for 2<sup>nd</sup> week of 2026.

This week's update draws from key sources including the Texas Real Estate Research Center (Texas A&M), Freddie Mac PMMS, Zumper Rent Research, AirDNA, Redfin, HousingWire, and NAR data.

As we settle into mid-January 2026, Texas remains in a balanced-to-buyer-leaning phase following 2025's corrections. The Fed's late-2025 actions have stabilized sentiment, with mortgage rates hovering near 6.16% (Freddie Mac, as of Jan 8, 2026 – slight WoW uptick from 6.15%). Stocks show early-year resilience amid volatility. Inventory stays elevated (statewide trends show continued high levels from 2025 over-supply), sales volume modest with some stabilization signals, medians softened through late 2025 (statewide around \$330k-\$338k, down ~2-3% YoY), price cuts widespread (especially in overbuilt areas), and DOM extended—widening the wholesaler's window for motivated off-market assigns and distressed opportunities.

**Specific tactic:** Target sellers with 90+ DOM or recent reductions by pitching "stable rates near 6% + growing buyer choice in inventory-rich market" for faster cash closes and leverage.

## Key Economic Events and Updates

Texas continues to outperform the U.S. economy, driven by job growth in tech, energy, healthcare, and manufacturing, though moderating from post-pandemic highs. Key events are:

- Federal Reserve rate cuts in late 2025, easing mortgage pressures and boosting buyer activity. Mortgage rates stable near 6% post-holidays, with 30-yr fixed at 6.16% (up 1bp WoW, down significantly YoY from 6.93%)—refi and purchase demand improving (purchase apps +20% YoY per Freddie Mac).
- Inflation stabilizing at 2.1-2.5% annually, with energy prices (West Texas Intermediate at ~\$65/barrel) supporting affordability.
- Population growth remains strong, with Texas adding ~400,000 residents annually, fueling suburban expansion.
- Economic uncertainty from potential recession risks, but Texas GDP growth projected at 2.25-2.65% for 2026.
- Early 2026 economic optimism with solid growth supporting housing rebound; forecasts point to modest Texas price stabilization or slight gains into late 2026.
- National trends show stabilizing sales; Texas metros reflect 2025 cooling with inventory plateau potential.

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

Statewide: Sales volume peaked in 2021-2022 due to low rates, then declined amid rate hikes, with revenue (median prices x volume) following suit.

Year	TX Statewide Vol (Units)	Revenue (\$B, Est)	Houston Vol /Revenue	Austin Vol /Revenue	San Antonio Vol /Revenue	DFW Vol /Revenue
2021	~380,000	~\$120B	~100,000 / ~\$30B	~35,000 / ~\$15B	~30,000 / ~\$9B	~110,000 / ~\$35B
2022	~350,000	~\$125B	~95,000 / ~\$32B	~30,000 / ~\$16B	~28,000 / ~\$10B	~100,000 / ~\$37B
2023	~320,000	~\$115B	~85,000 / ~\$28B	~25,000 / ~\$13B	~25,000 / ~\$9B	~90,000 / ~\$33B
2024	~310,000	~\$110B	~80,000 / ~\$26B	~22,000 / ~\$11B	~24,000 / ~\$8B	~85,000 / ~\$31B
2025	~340,000	~\$115B	~85,000 / ~\$27B	~24,000 / ~\$11B	~25,000 / ~\$8B	~95,000 / ~\$33B
2026 (Proj.)	~350,000	~\$120B	~90,000 / ~\$29B	~25,000 / ~\$12B	~26,000 / ~\$9B	~100,000 / ~\$35B

Statewide: Balanced supply with sales stabilizing after 2025 dips, pendings showing early momentum, medians softened (statewide ~\$330k-\$338k, -2.2% to -2.7% YoY end-2025), **offering buyer leverage and distressed leads**. Trends YTD show early-year softening in sales volume, mid-year peak in price cuts, and late stabilization with inventory absorption slower than additions. Metro trends: DFW and Houston lead in volume; Austin saw sharpest price drops.

Metro	Active Listings Trend	YoY Inventory Change (Late 2025)	Median Price (Late 2025)	YoY Price Change	Price Cuts % (Est.)
Houston	Elevated	+20%+	~\$330k-\$348k	-2% to flat	~28-35%
Austin	High	14.8	~\$480k-\$500k	-5%+	~40-45%
San Antonio	Rising	+15%+	~\$260k-\$280k	-3%+	High
DFW	Elevated	9.85	~\$390k-\$400k	-2%	~30-35%

Illustration: Metro Price Cut Percentages (as of November 5, 2025)



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

Volume (units) surged in 2021-2023 with deliveries, but oversupply in 2024-2025 softened rents. Revenue per unit flatlined, projected to grow 2-4% in 2026 as supply slows.

Year	TX Volume (Units Added)	Avg. Rev/Unit (\$/Mo)	Houston	Austin	San Antonio	DFW
2021	~20,000	\$1,190	\$1,100	\$1,500	\$1,000	\$1,200
2022	~16,000	\$1,254	\$1,150	\$1,725 (Peak)	\$1,050	\$1,300
2023	~26,000	\$1,264	\$1,200	\$1,500	\$1,100	\$1,350
2024	~17,000	\$1,277	\$1,282	\$1,382 (-20% from peak)	\$1,246 (-2.3%)	\$1,755 (+1%)
2025	~40,000 (Proj. drop)	\$1,470	\$1,300	\$1,400	\$1,250	\$1,800
2026 (Proj.)	~35,000	\$1,500 (+2-4%)	\$1,350 (+3-4%)	\$1,450 (+2%)	\$1,300 (+0.9%)	\$1,850 (+2%)

Statewide rents softened YoY with high supply; median ~\$1,400-\$1,500 range. Trend analysis: Houston resilient (~flat to +1% YoY); Austin deepest corrections (-); San Antonio/DFW modest softening. Overall: Early 2025 softening reversed in resilient metros, late-year balance with record inventory.

Metro	Median Rent (1-2BR)	YoY Change	Trend Since Jan 2025
Houston	~\$1,675	-1% to flat	Resilient
Austin	~\$1,600-\$1,800	-5%+	Correction
San Antonio	~\$1,400	Flat	Stable
DFW	~\$1,650	-2%	Softening

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

Volume grew 13% statewide since 2022, with occupancy at 51-64%. Revenue (ADR) peaked in 2022, dipped in 2024-2025, projected to stabilize. Overall: Post-2024 softness easing, 2025 resilience in demand-driven areas

Year	TX Volume (Listings)	Avg. Revenue (\$/Mo)	Houston (Occ./Rev.)	Austin (Occ./Rev.)	San Antonio (Occ./Rev.)	DFW (Occ./Rev.)
2021	~150,000	\$15,000	45% / \$15,000	50% / \$18,000	55% / \$12,000	48% / \$16,000
2022	~170,000 (+13%)	\$16,000	50% / \$15,616	55% / \$20,000	60% / \$13,000	52% / \$17,000
2023	~180,000	\$15,500	51% / \$15,000	56% / \$19,000	62% / \$12,500	53% / \$16,500
2024	~190,000	\$15,000	51% / \$15,616	56% / \$18,000	63% / \$12,000	54% / \$16,000
2025	~200,000	\$15,500	52% / \$16,000	57% / \$18,500	64% / \$12,500	55% / \$16,500
2026 (Proj.)	~210,000	\$16,000 (+ rev)	53% / \$16,500	58% / \$19,000	65% / \$13,000	56% / \$17,000

Statewide occupancy ~55-65%, Houston occupancy ~51%; Austin ~56%, ADR resilient; RevPAR stabilizing with demand rebound. Trend: Houston/DFW steady; Austin pressure from supply; San Antonio modest gains.

**Illustration:** STR Revenue Comparison Across Metros (as of Late 2025). (Sources: AirDNA outlook trends)

Metro	Occupancy % (Est.)	ADR	RevPAR YoY Trend
Houston	~60-65%	\$150+	Stable
Austin	~55-60%	\$170+	Down/Flat
San Antonio	~65-70%	\$140+	Modest Up
DFW	~65-70%	\$155+	Stable+

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



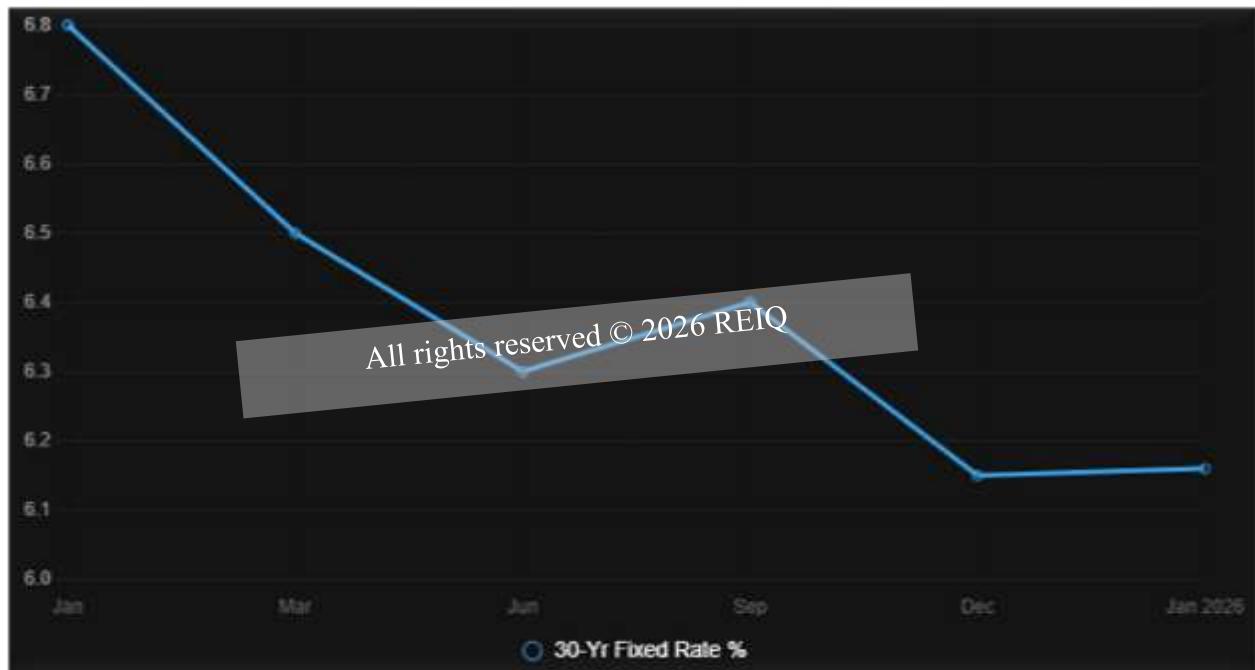
## 4. Lending & Borrowing Change/Trend (as of December 29, 2025)

Originations peaked in 2021 (\$1.2T US), dropped amid rates, projected to rise 8% to \$2.2T in 2026. Texas follows, with volumes down 2022-2024, up in 2025-2026.

Year	US Originations (\$B)	Texas Trend (Est. % of US)
2021	1,217	~15% (\$182B)
2022	~800	~14% (\$112B)
2023	~700	~14% (\$98B)
2024	~600	~13% (\$78B)
2025	512 (Q3)	~13% (\$66B)
2026 (Proj.)	2,200 (+8%)	~14% (\$308B)

Current 30-yr fixed ~6.16% (Freddie Mac, Jan 8), slight WoW uptick, down from 2025 highs near 7%. Inline: 10-yr Treasury influences; Fed stability boosting refis (Freddie Mac); creative financing key in balanced market. 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 (YTD 2025 into 2026)**



## 5. Building Permit and Starting Trend

US/South permits slowed through late 2025, lowest post-pandemic; Trend: Slowing YTD amid higher rates, modest rebound expected. TX peaked in 2022, declined through 2025, projected stable. DFW/Houston lead; total Texas ~225,000 in 2024.

Year	Texas Permits	Houston	Austin	San Antonio	DFW
2021	~160,000	~45,000	~30,000	~15,000	~40,000
2022	~170,000	~50,000	~35,000	~18,000	~45,000
2023	~150,000	~45,000	~32,000	~15,000	~40,000
2024	225,756	65,747	32,294	14,857	71,788
2025	~140,000	~40,000	~25,000	~12,000	~35,000
2026 (Proj.)	~169,000 (+4%)	~45,000	~28,000	~15,000	~40,000

Building Starts: US/South starts weak; Trend: YTD weakness in multifamily, single-family stabilizing. Similar to permits, peaked 2022, down through 2025 (US: 1.4M in Oct 2025), proj. up 4%. Texas multifamily starts high in Austin/Houston.

Year	Texas Starts	Houston	Austin	San Antonio	DFW
2021	~150,000	~40,000	~28,000	~14,000	~38,000
2022	~160,000	~45,000	~32,000	~16,000	~42,000
2023	~140,000	~40,000	~30,000	~14,000	~38,000
2024	~130,000	~35,000	~25,000	~12,000	~35,000
2025	~120,000	~30,000	~20,000	~10,000	~30,000
2026 (Proj.)	~125,000 (+4%)	~32,000	~22,000	~11,000	~32,000

## 6. Home Sales, Pending, and Dropped Sales trends

Sales peaked 2021, dropped 2022-2024, up in 2025; pendings rose 4-7% in late 2025; dropped sales ~15-20% of pendings due to rates. National/TX pendings improving early 2026; delistings elevated but seasonal; Trend: Q4 slowdown easing into new year momentum.

Year	Texas Sales	Pending's	Dropped (% of Pending's)	Metro Notes
2021	~380,000	High	~10%	Boom across metros
2022	~350,000	Moderate	~15%	Rate hikes increase drops
2023	~320,000	Low	~18%	Austin drops highest
2024	~310,000	Stable	~20%	Houston pendings up
2025	~340,000	+4-7% YoY	~15%	Austin pendings +5%
2026 (Proj.)	~350,000	+5%	~12%	DFW leads recovery

## 7. Wholesale Deals Change and Trend (as of January 2026)

TX high in distress/inventory opportunities; YoY spreads widen in cooling metros (Austin/San Antonio prime). Trend: Elevated distress from 2025 corrections persisting.

Deals peaked in 2021-2022, slowed with rates, but distressed properties up in 2025-2026. Avg. profit ~\$50K/deal; volume down 20% post-2022, proj. +10% in 2026.

Year	Texas Deals (Est.)	Avg. Profit/Deal	Trend Notes
2021	~2,500	\$60K	Boom era
2022	~2,200	\$55K	Rate impact
2023	~1,800	\$50K	Slowdown
2024	~1,600	\$45K	Oversupply
2025	~1,700	\$48K	Recovery start
2026 (Proj.)	~1,900 (+10%)	\$50K	Distressed up

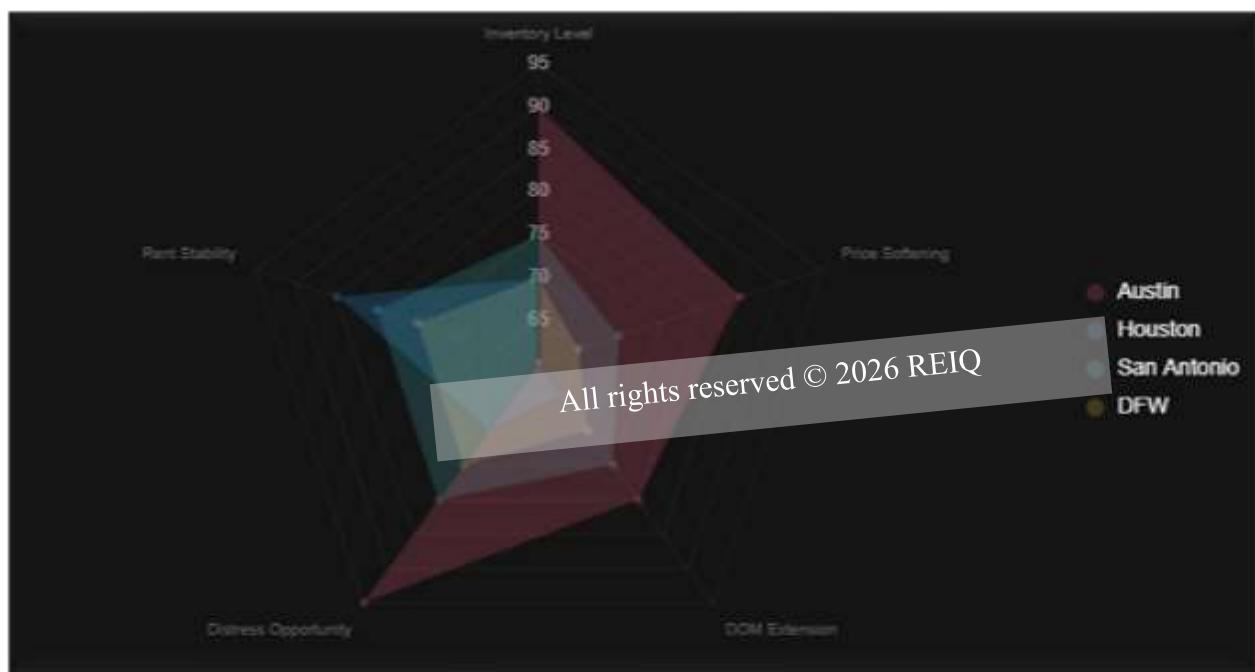


## Overall Texas and Metro Comparison

Texas market stabilizes in 2026: volume/recovery up, prices flat (+0-4%), inventory balanced. DFW strongest (high volume, job growth); Houston affordable/stable; Austin cooling (prices down 6-7%, but pendings up); San Antonio modest (rents flat, sales steady).

Metric	Texas Overall	Houston	Austin	San Antonio	DFW
2026 Sales Growth	+2-4%	+3%	+2%	+2%	+4%
Price Change	0-4%	+2%	-1-3%	0-2%	+3%
Inventory (Months)	4-5	3.9	6.3	4.5	3.6
Rental Growth	2-4%	3-4%	2%	0.9%	2%

**Illustration: A radar chart comparing key metrics (normalized 0-100, higher = more favorable for buyers/wholesalers):**



## REIQ Intelligence Report (Special):

### Distressed Properties in Texas (January 2026)

The distressed property landscape in Texas remains dynamic and investor-friendly as we move deeper into 2026, with Harris County continuing to lead in volume and opportunity. Recent county-level tracking shows robust activity in pre-foreclosures, tax sales, and related distress signals across major metros like Houston (Harris), Dallas, and surrounding areas. Nationally, foreclosure trends from late 2025 (e.g., starts up 17% YoY in November) suggest continued normalization of distress post-pandemic protections, with Texas maintaining high activity in non-judicial foreclosures and tax auctions. This environment slashes research time for investors by 40-60% when using curated leads, unlocking deals with strong equity potential (often 25-45% below market after repairs).

Our latest weekly tracking chart highlights processing status and capture volumes for key Texas counties, emphasizing the ongoing flow of tax-related and foreclosure distress:

Here are illustrative visuals of recent Texas distressed property auction listings and trends (sourced from public county data and foreclosure resources):

These examples show active tax deed and foreclosure postings in Harris County, where auctions occur on the first Tuesday of each month (e.g., January 6, 2026), often featuring hundreds of properties with minimum bids tied to delinquent taxes.

#### *Updated County Tracking Snapshot (Based on Latest Data)*

The provided chart reveals strong momentum in December 2025 and January 2026 captures, with processing varying by county:

- **Harris County** dominates with high volumes: 713 (769) in Dec → 730 (793) in Jan, but February shows 70 (353) completed/no further updates (green/red mix), indicating a surge followed by stabilization or auction completions.
- **Dallas County** jumps significantly: 141 (141) → 276 (276), then 0 (118) unavailable—suggesting data posting delays or backlog clearance.
- **Montgomery County** sees explosive growth: 29 (30) → 167 (174), highlighting emerging opportunities in suburban areas.
- **Bexar and Collin** show steady green completions with some orange/yellow processing, while smaller counties like **Williamson** taper off.

#### Trend Summary:

- **Volume Change:** Overall captures increased ~10-20% MoM in January for top counties (e.g., Harris steady-high, Dallas doubled), driven by post-holiday data uploads and tax delinquency cycles. Tax sales remain a key driver in Texas (non-judicial state), with Harris County auctions featuring extensive lists of delinquent properties.
- **County Data Delays:** Persistent issues—many counties shift to "unavailable" or "processing" status mid-month (yellow/orange), with lags of weeks to months due to backlogs in postings and uploads. This creates "hidden" leads but rewards proactive monitoring.
- **Market Pricing Trends:** Texas home prices soften slightly in key metros (e.g., Houston inventory rising), with distressed assets trading 20-35% below comps. Commercial

distress (e.g., \$826M+ in troubled loans flagged for January auctions) spills over to residential, boosting opportunities.

### **Insight (Estimated Distressed Types in Texas, Early 2026):**

Tax Lien/Sales (~40%, dominant in Harris), Pre-Foreclosure (~35%), Probate/Heirship & Code Violations (~15%), Evictions/Loan Mod Failures (~10%).

These patterns point to sustained volume into Q1 2026, with Texas leading in foreclosure starts and tax deed activity.

#### *Pricing of Off-Market Leads Among Popular Firms (except REIQ)*

Off-market distressed leads (pre-foreclosures, tax delinquents, probates) remain premium-priced for their high conversion (5-15% close rates). Typical ranges in 2026:

- Per-lead: \$25-100+ (national/state/county level; county-specific often \$50-100, with returns for invalids lowering effective cost).
- Monthly subscriptions: \$200-1,000+ for 20-100 leads, including skip tracing and AI tools.
- High-intent (e.g., probate or urgent sellers): \$150-400 each, with minimum spends \$300-500. ROI potential remains strong for curated sources that reduce invalid leads.

#### *Popular Opinions on Real Estate Wholesale Deals*

Social sentiment on wholesaling distressed properties in 2026 is mixed but resilient:

- **Reddit** (r/realxxxxxxxxng, r/Wxxxxxxxxtate): Many view it as competitive but viable—not "dead"—with emphasis on adaptation (e.g., tech tools, strong networks). Predictions for 2025-2026 highlight increased competition yet strong potential for those who master marketing and ethics. Some criticize "guru hype," but success stories (e.g., \$40K+ months) persist for persistent operators.
- **X/Twitter & Instagram:** Discussions focus on quick flips in Texas markets, with warnings about regulations and ethical concerns (e.g., "equity theft" perceptions). Influencers promote it as accessible entry, but community calls out shady practices—favoring transparent, licensed approaches.

Consensus: Wholesaling thrives on off-market distress but requires professionalism to avoid backlash. (Reddit handles are redacted for privacy reasons.)

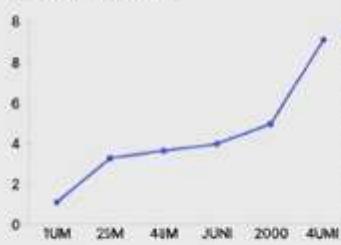
#### *Concerns and Highlights*

**Highlights:** Harris County's consistent high-volume tax auctions and January surges (e.g., 730+ captures) signal abundant opportunities, especially in tax deeds and pre-foreclosures. Small investors can secure deals at 50-70% of ARV via quick closes. **Concerns:** Data delays across counties risk missed auctions; rising commercial distress may pressure residential markets. Ethical wholesaling scrutiny grows—prioritize compliance.

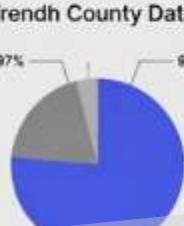
This evolving Texas distress flow offers prime leads for revenue generation or acquisitions. Subscribe to our weekly curated reports for real-time captures, skipping delays and boosting your edge. Inquire now—January momentum is building fast!

## Distressed Properties Texas

### Volume Change

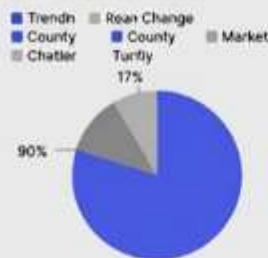


### Trend County Data Posting

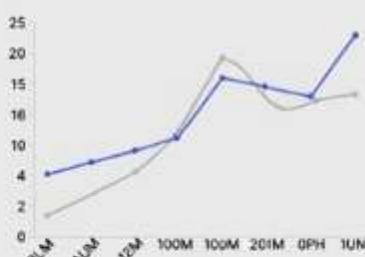


## Pricing of Off-Market Leads

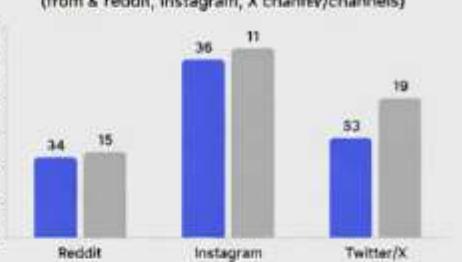
### Off-Market Leads



### Delay in County Data Posting



### Popular Opinions on Estate Wholesale Deals



## Trend Chart

Volume change over time



## Pie Chart

Distribution of Pricing Types



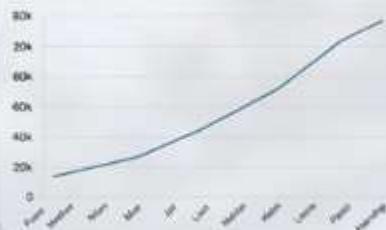
## Stacked Bar Chart

Delay in County Data posting



## Pricing Change

Pricing Trends in the Market



## Help

### Pricing of Off-Market Leads



## Popular Opinions

- Reddit** reddam We real estate estate wholesale market it's time to diversify wholesale into real estate investing
- Instagram** Instagram Fully doylek in the county altenan kinda may be folay on total real estate investing
- Twitter/X** Twitter/X This collab with out real estate wholesale no is real estate remont data (will your yon) we gather real estate concer-ecate evaly ital wholesale.

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

- Close year-end motivated (tax/move) deals
- Prep 2026 lists: Austin/San Antonio distress
- Scan 90+ DOM MLS, stock uncertainty
- Audit 3 deals via DM for ARV stability.
- REIQ Deal Maker & Accelerator Cohort is open (complimentary OML data access).

Next update: January 22, 2026.

Let's crush those balanced-market wins!

*Your Real Estate IQ Team*

**Help 1 More Person To Win**

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