

THE 2026 WHOLESALE'S PLAYBOOK: CAPITALIZING ON THE TEXAS SHIFT

Weekly Market Intelligence &
Tactical Off-Market Strategies

March 4, 2026

Alpha Test: DealNearMe - Welcome to Try!

A Tale of Two Markets: National Crisis vs. The Texas Opportunity

Multi-Year Low Mortgage Rate: 5.98% (Down from 6.01%, lowest since Sep 2022)

The National Reality

Sales down 8.4% MoM
(lowest since Dec 2023)

Inventory critically tight at 1.22M
(3.7 months)

“New housing crisis from supply constraints.”
- Lawrence Yun

The Texas Contrast

Inventory healthy at 4.5-7+ months

Statewide median holding at ~\$333K

Pendings resilient (Austin +10% Jan)

WHOLESALE TAKEAWAY: Leverage the national weakness narrative to score motivated sellers in TX. Expanding buyer pools from sub-6% rates create immediate assignment opportunities.

The Macro Tailwind Funding the Sun Belt Shift

6.76% (Year-Ago)

Mortgage Rates

6.01% (Prior Week)

14

**Consecutive
Governor's Cup**

(Record 2025 business
expansions)

\$75B+

Capital Investment

(>1,400 projects)

42,000+

New Jobs

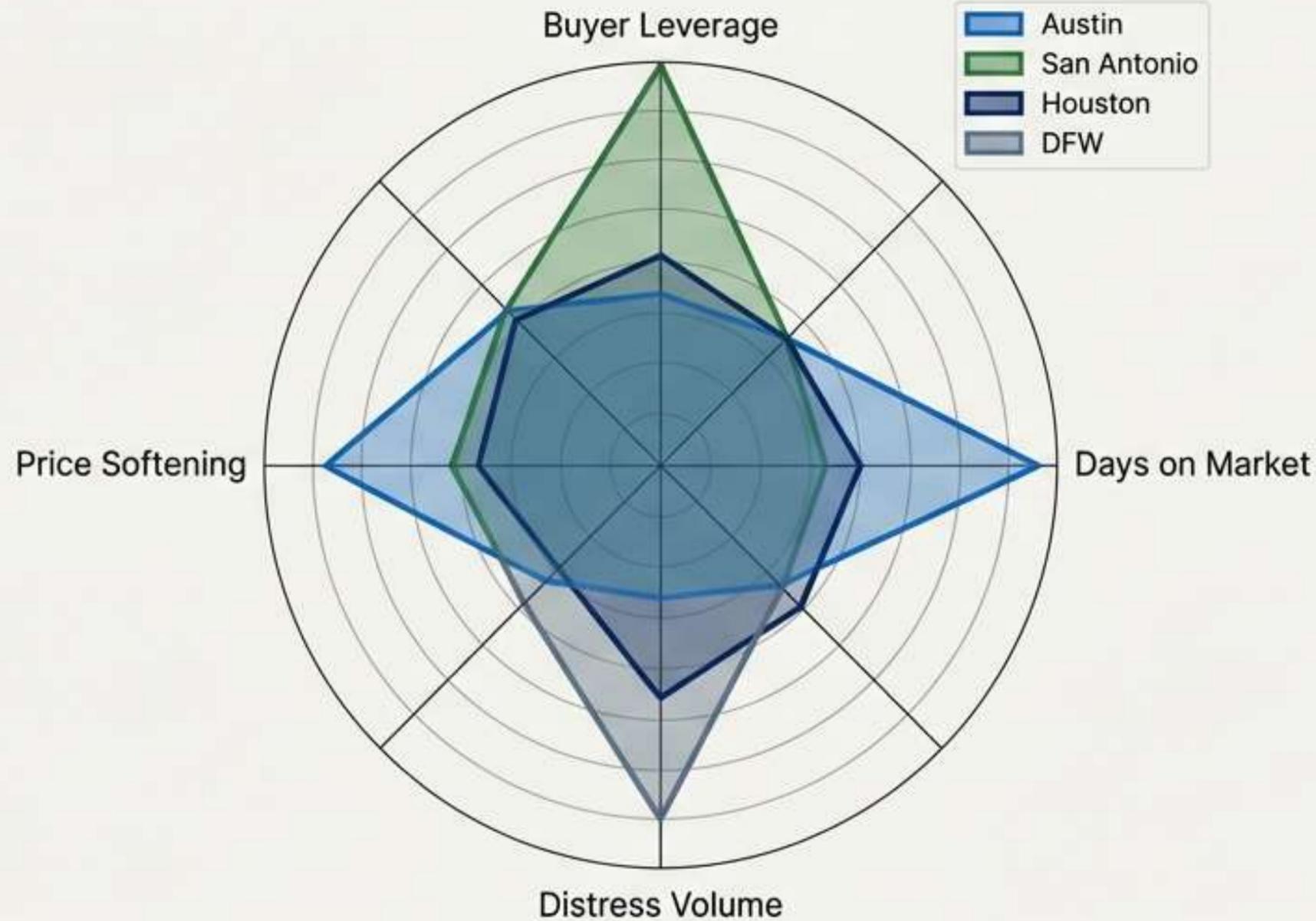
(Manufacturing, pro services,
real estate)

WHOLESALE TAKEAWAY: Strong state GDP + higher local inventory = a highly profitable buyer-friendly market without the fundamental risks of a crash.

5.98%

(Multi-Year Low)

The Texas Metro Matrix: Where Buyer Leverage is Peaking



Austin

Median **\$425K-\$489K** (-6.4% YoY) | 74-89+
DOM | Prime distress under \$450K.

San Antonio

Median ~\$309K (-1.8% YoY) | 78-84 DOM |
#1 Buyer's Market.

Houston

Median ~\$335K (Flat YoY) | 64-91 DOM |
Resilient, ~40% price cuts.

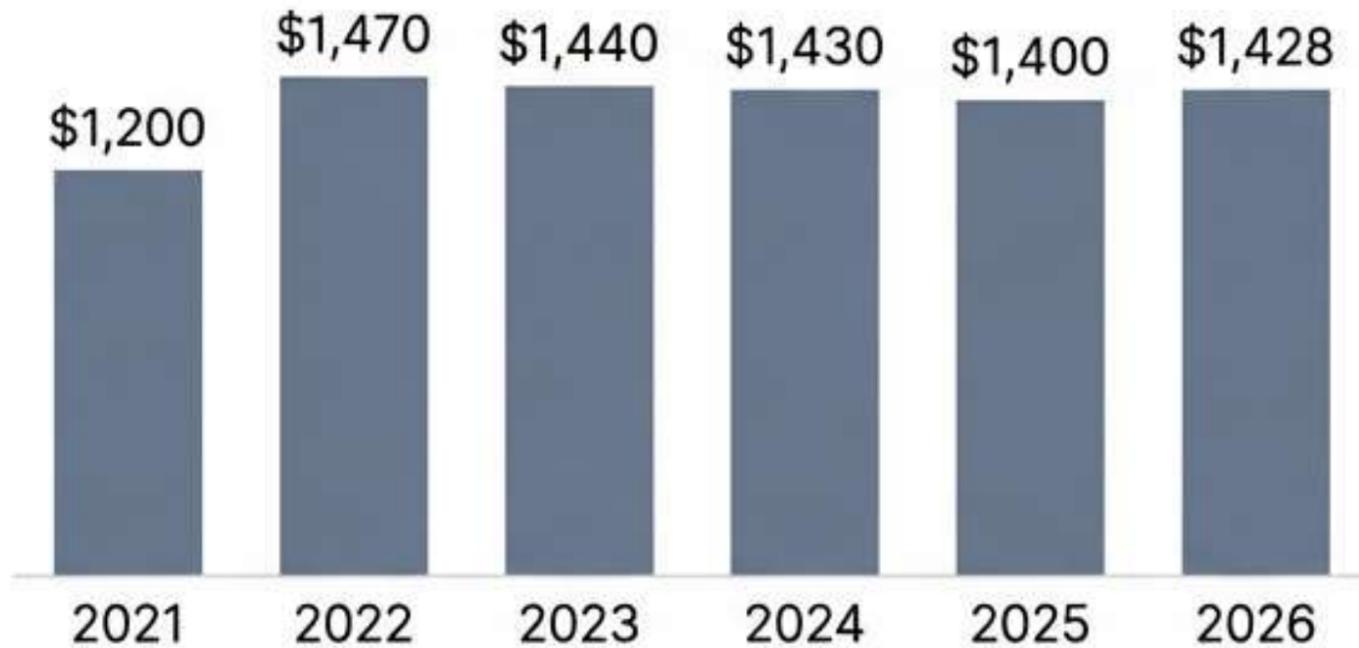
DFW

Median ~\$364K (Flat YoY) | 84-95 DOM |
Suburban inventory high.

WHOLESALE TAKEAWAY: Target Austin oversupply for 10-20% discounts and San Antonio tourism foreclosures for quick assignments.

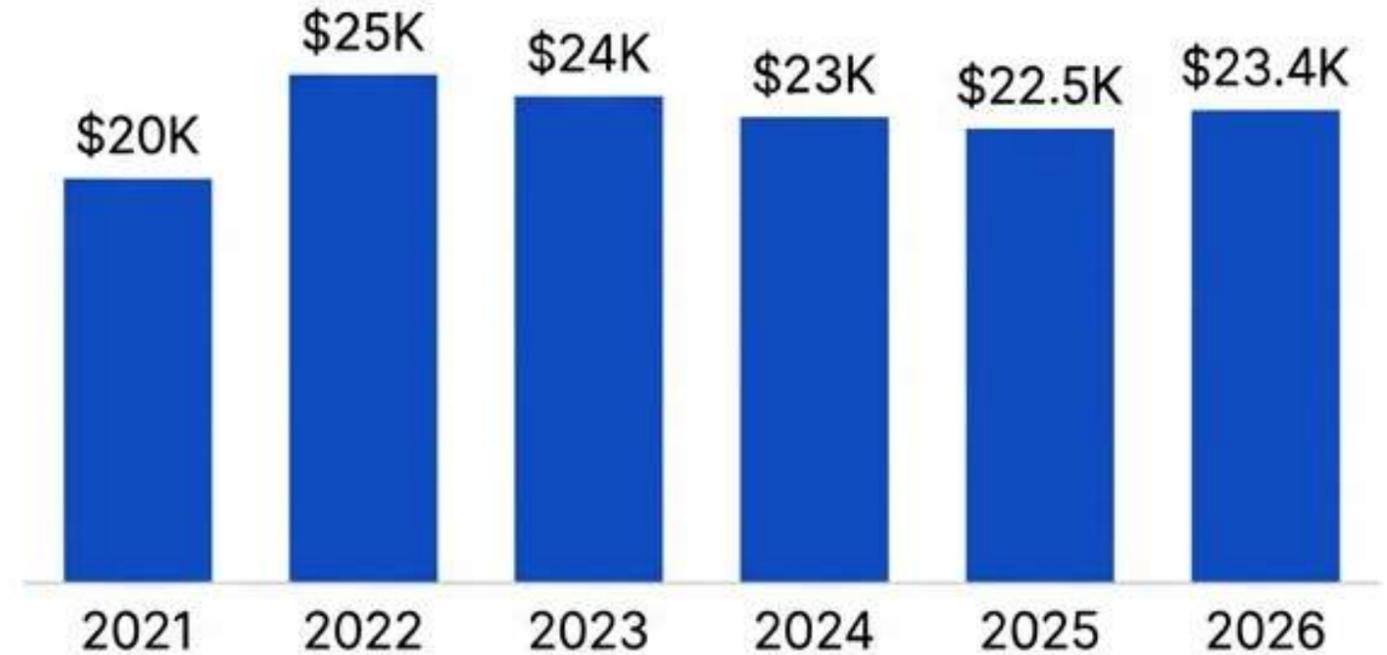
Rental Realities: Navigating the Long-Term and Short-Term Yields

LTR: Softening Statewide



- Multifamily glut drives high concessions.
- Houston at ~\$1,355 effective rent.
- Austin renewals dropping to 54.6%.

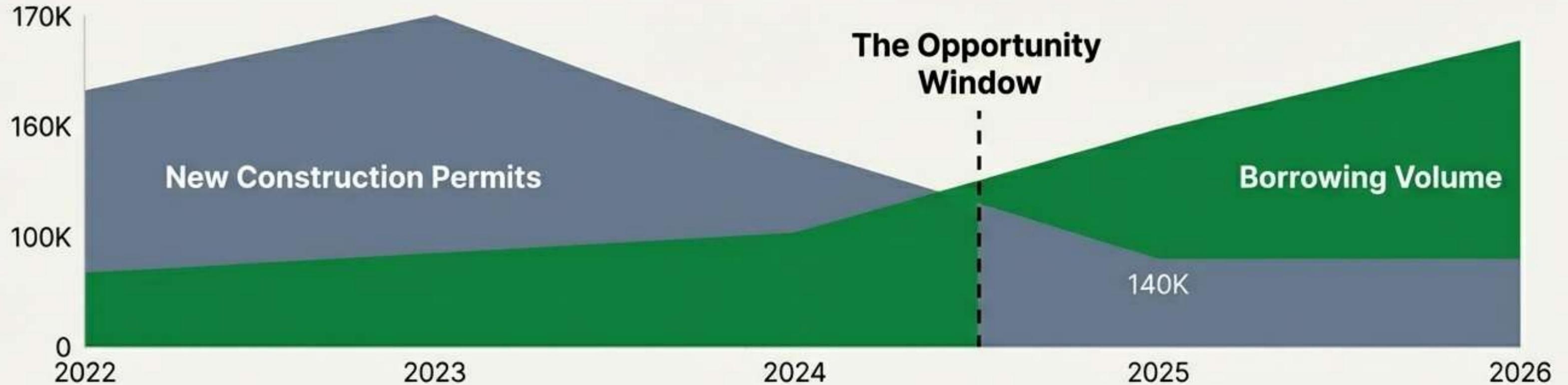
STR: Maturing Market



- 47-55% occupancy statewide.
- San Antonio leads with 55% occupancy.
- Flexible River Walk properties hitting 70% ROI.

WHOLESALE TAKEAWAY: Wholesale job-growth suburbs (DFW/Houston) for LTR ARVs; Target extended-stay zones (San Antonio/Austin) for high-yield STR flips.

Building & Borrowing: The Window of Opportunity Opens



Loan Limits Raised

FHA limits up to \$541K;
Conforming up to \$832K in 2026.

Rates Stabilize

30-yr fixed near 6.01%; 15-yr at
5.35% (driving strong equity taps).

Builder Caution

Starts slowing; Multifamily
weakness YTD due to overbuild.

WHOLESALE TAKEAWAY: Decreased new builder competition + increased buyer borrowing power = prime conditions for moving off-market inventory quickly.

The Dropped Deal Goldmine

Pending Sales



National Pain Point

**Record high
cancellation
rate of 13.7%**

Texas Fall-Out Rates

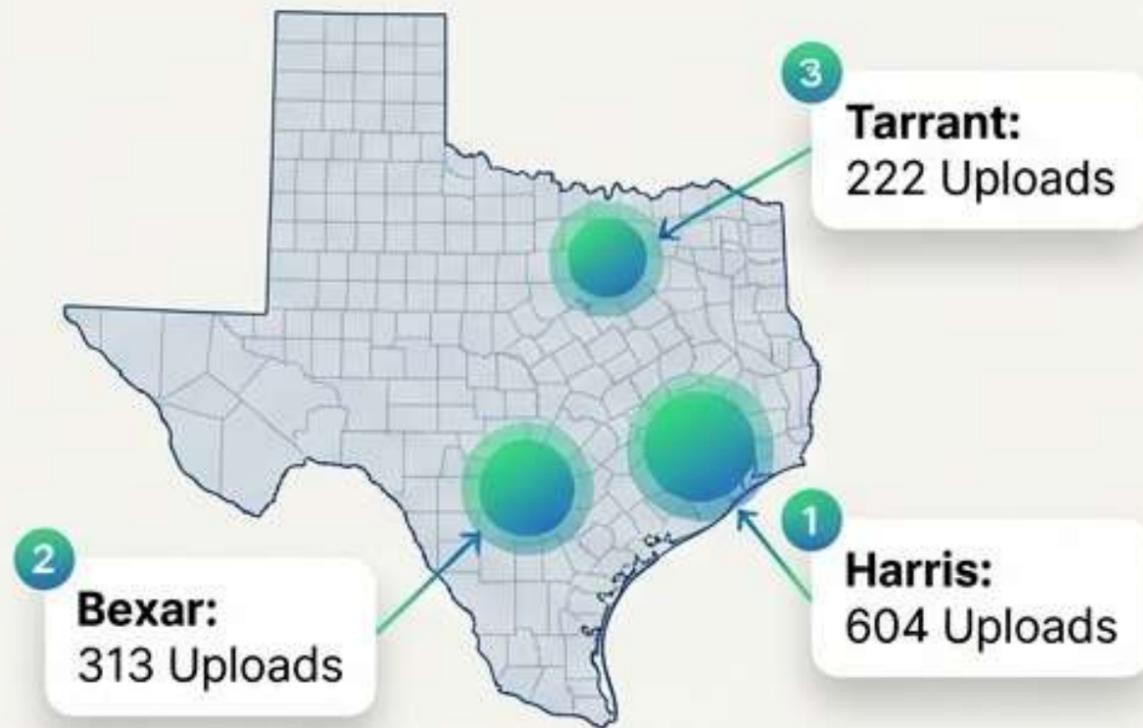
San Antonio: 21.2%
Houston: 16.6%
DFW: 15.1%
Austin: 13.3%

Wholesale deals projected to
rise +10% to ~1,900 in 2026.

WHOLESALE TAKEAWAY: Up to 21% of pendings are falling out due to **rate shock and jitters**. Step in as the cash savior on high-DOM listings.

The Distressed Property Landscape: Texas and Florida Hotspots

National Foreclosures Up 32% YoY | Completions (REOs) Surged 59% YoY



Texas Leads Nation: Raw volume (3,116 starts).



Florida Pulse: 3rd worst nationally (1 in 2,067 units).

WHOLESALE TAKEAWAY: Scraping county-level data early beats public judicial delays.
Target the cascading distress: pre-foreclosures, tax liens, and code violations.

Market Psychology: The Word on the Street



The System Focus

2026 is a wholesaler's dream in TX/FL. Focus heavily on follow-up systems over raw data.



The Strategy

Creators are pushing concession stacking on distressed properties (like FL HOA evictions) to create 20-30% margins.



The Bull Case

Bulls are targeting Sun Belt distress as hidden gems, noting that price cuts are accelerating flip timelines.

WHOLESALE TAKEAWAY: The consensus is clear: 2026 offers immense opportunity, but execution and early data capture separate the winners from the saturated pack.

The Wholesaler's Metro Playbook

Austin: The Tech Tap Play

Target massive oversupply and negotiate aggressive 10-20% discounts on bulk distress under \$450K.

San Antonio: The Hybrid Margin Play

Leverage the #1 buyer's market status; hunt tourism foreclosures for high-yield STR flips.

Houston: The Energy Fringe Play

Capitalize on resilient, high-volume activity in fringe suburbs; buffer weakness with energy fee discounts.

DFW: The Suburban Assign Play

Attack high inventory in fast-growing job centers like Frisco and Collin County.

WHOLESALE TAKEAWAY: Stop applying a national strategy to hyper-local Texas micro-markets.

Action Plan: Crush the Balanced-Market Wins

1

Scan high-DOM listings in Austin/San Antonio and aggressively pitch rate-drop affordability to desperate sellers.

2

Audit 3 deals via DM today for 2026 ARV tweaks.

3

Build cash buyer lists focused heavily on job-growth suburbs (e.g., Plano, Katy).

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