NOVEMBER 12, 2026 / MARKET INTELLIGENCE

UNDERSTANDING TODAY'S MARKET

WHAT'S HAPPENING. WHAT IT MEANS. HOW TO COMMUNICATE IT.

PRESENTED BY ABDEL KHAWATMI

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THE SIMPLEST MARKET MODEL

Five signals. One market story.

This is all a real estate professional needs to start explaining the market.

01	02	03	04	05
ECONOMY	**INVENTORY**	**PRICING**	**FINANCING**	**COMMUNICATION**
Inflation + jobs	Supply + demand	Sold + asking	Rate + program	Meaning + action

The job is not to predict every data point. The job is to connect the dots.

NATIONAL PULSE

The economy is still setting the tone.

Different indicators, different release dates — do not treat them as one number.

+0.4%

CPI, OCTOBER

Month-over-month inflation

4.1%

UNEMPLOYMENT

October labor market

7.18%

30-YR MORTGAGE

Weekly average · Nov 5

3.99M

EXISTING SALES

Annualized · September

Rates, confidence and purchasing power all influence housing demand.

ECONOMIC TRENDS

Inflation and employment pull in different directions.

Understand the tension before explaining what rates might do.

INFLATION

Sticky prices

Persistent inflation can keep longer-term yields elevated. Slower inflation does not mean prices reverse.

EMPLOYMENT

A resilient workforce

Job growth can support buyers; a sharp slowdown may ease yields while weakening demand and qualification.

A lower mortgage rate is not automatically the sign of a healthier economy.

MORTGAGE MECHANICS

The Fed does NOT set your 30-year mortgage rate.

Mortgage pricing responds to the bond market and mortgage-backed securities.

01

ECONOMIC DATA

Inflation + jobs

›

02

TREASURY YIELDS

Growth + policy outlook

›

03

MBS PRICING

Spread + prepayment risk

›

04

LOAN PRICING

Lock + borrower factors

Watch bonds and MBS — not just a Fed headline.

2027 OUTLOOK

Three paths. Three different client conversations.

Scenario planning is more useful than guessing a single mortgage rate.

SCENARIO 01

Inflation eases

Rates could moderate. Buyers may return faster than new inventory appears.

SCENARIO 02

Rates remain high

Pricing accuracy, cash-to-close planning and concessions become more important.

SCENARIO 03

Employment weakens

Lower yields may arrive with fewer qualified buyers and more uncertainty.

The strategy changes with the reason the market moves.

HOME APPRECIATION

New Jersey: zoom out before reacting.

Cumulative nominal changes in the state house-price index through Q2 2026.

+4.59%

1 YEAR

Short-term price direction

+50.51%

5 YEARS

Five-year cumulative change

+342.71%

SINCE 1991

Long-term historical perspective

A repeat-sales price index is not the same as the median price of homes sold.

CURRENT HOME PRICES

The state and the Shore are not one price point.

Recent all-property-type median sold prices · October 2026.

NEW JERSEY

$562,643

State median sold price. Year over year: +2.7%.

MONMOUTH

$750,000

County median sold price. Year over year: +2.74%.

OCEAN

$490,500

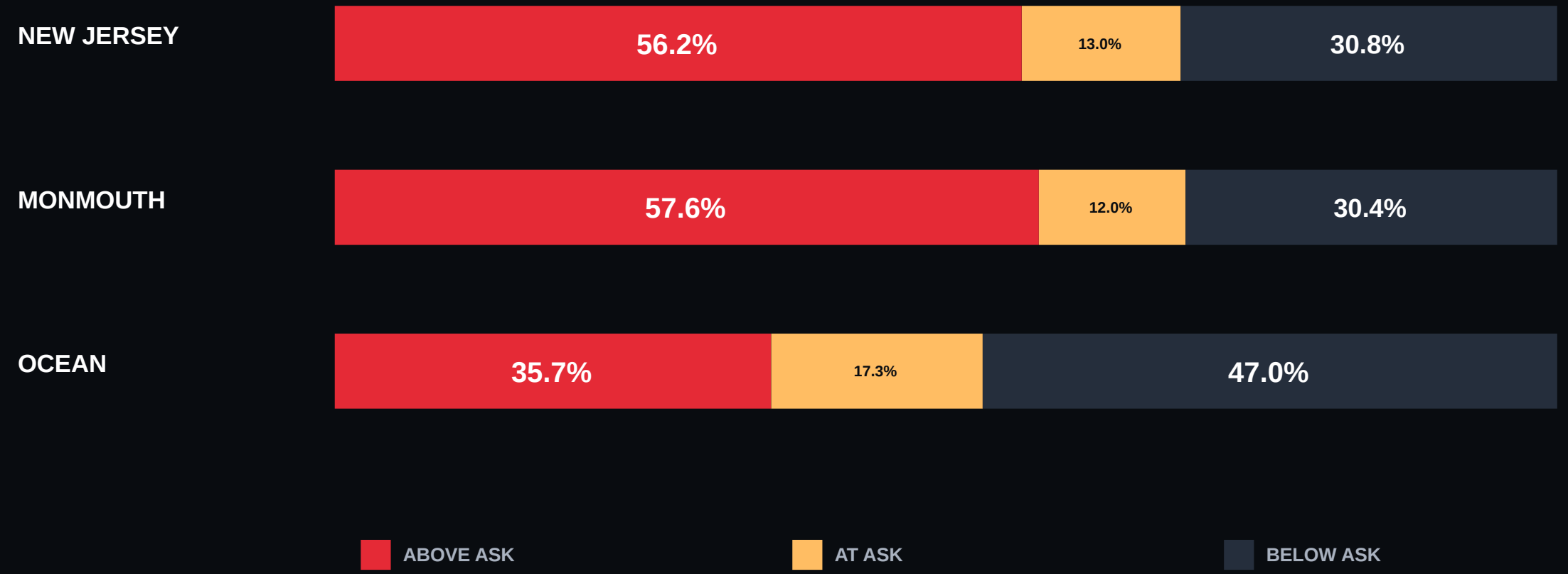
County median sold price. Year over year: +0.10%.

One median cannot replace town-level comps and property-level analysis.

NEGOTIATING POWER

Above asking. At asking. Below asking.

Share of closed transactions · comparable August 2026 reporting period.



LOCAL REALITY

The same state can contain two different markets.

September 2026 · single-family MLS snapshots.

MONMOUTH COUNTY

$811,500

3.0 months supply • 100.9% list price received

OCEAN COUNTY

$610,000

3.5 months supply • 99.9% list price received

County averages set context. Town, condition and price point determine leverage.

THE EASY FRAMEWORK

Your five-minute weekly market briefing.

A repeatable checklist every agent can use without becoming an economist.

01	PRICE	Median + trend
02	SUPPLY	Active + new listings
03	SPEED	Days to sell
04	LEVERAGE	Above / at / below ask
05	OPTIONS	Rates + programs

THE 30-SECOND REPORT

**“Prices are [trend].
Inventory is [trend].
Homes are selling [relative to ask].
Here’s what that means for you...”**

FINANCING STRATEGY

The financing menu is bigger than one rate.

Start with the borrower's goal, then choose the right program family.

AGENCY + GOVERNMENT

Conventional / FHA / VA / USDA

Down payment, income, mortgage insurance and property rules.

ALTERNATIVE QUALIFICATION

Non-QM / asset-based

Bank statements, P&L, 1099 and asset-depletion analysis.

INVESTOR STRATEGY

DSCR / vacant DSCR

Rental cash flow, appraiser market rent, reserves and leverage.

EQUITY + AFFORDABILITY

HELOC / community loans

Access to equity and eligible homebuyer assistance paths.

NON-QM EXPANSION

Not every qualified borrower fits a W-2 box.

Alternative documentation can reveal capacity that agency rules may not capture.

01 / BANK STATEMENTS

Deposits + cash flow

Analyze eligible business or personal deposits and expense factors.

02 / P&L + 1099

Variable income

Document earnings for self-employed or commission-driven clients.

03 / ASSET DEPLETION

Wealth as capacity

Use qualifying verified assets under specific program calculations.

Non-QM does not mean “no underwriting.” Suitability, reserves and ATR still matter.

COMMUNITY LENDING

Community loans can change the affordability equation.

The goal: expand access responsibly for eligible households and locations.

ACCESS

LOW DOWN PAYMENT

Potential options with lower cash-to-close requirements under specific programs.

ASSISTANCE

GRANTS + CREDITS

Possible down payment and closing cost support when eligibility is met.

GUIDANCE

EDUCATION + FIT

Income, geography, occupancy, education and documentation matter.

Ask whether the buyer qualifies before assuming the down payment is the obstacle.

INVESTORS

Vacant DSCR: an empty property is not automatically a dead deal.

Some business-purpose investor programs consider appraiser-supported market rent.

MARKET RENT

$3,300

APPRAISAL / RENT SCHEDULE

PITIA

$2,750

MONTHLY HOUSING DEBT

ILLUSTRATIVE DSCR

1.20×

Rent ÷ debt service

Vacancy rules, LTV and lease requirements vary — especially for refinances.

EQUITY TOOLS

HELOCs are a strategy — not just an emergency line.

Evaluate the first-lien rate, liquidity need, and property purpose.

TRADITIONAL HELOC

Draw flexibility; variable pricing

5 / 5 / 5 HELOC

Where offered; confirm structure

NON-QM HELOC

Alternative-income eligibility

INVESTOR / DSCR HELOC

Property cash flow; lender-specific

Compare HELOCs, closed-end seconds and cash-out before replacing a low first lien.

PAYMENT STRATEGY

Price reductions and rate buydowns solve different problems.

Evaluate the client's holding period, cash needs and underwriting.

TEMPORARY

2–1 / 3–2–1

Payment assistance in early years. Note rate remains unchanged; qualify under program rules.

PERMANENT

Discount points

Upfront cost to obtain an agreed lower note rate. Measure simple break-even.

NEGOTIATION

Seller credits

Can offset approved closing costs or buydowns within program limits.

Never sell a temporary buydown as a guaranteed future refinance.

VIDEO MARKETING

One useful market fact can fuel a week of content.

The agent who explains wins more attention than the agent who reposts headlines.

1 HOOK

“Are sellers finally negotiating?”

2 DATA

One local figure, dated

3 MEANING

What it means for a buyer or seller

4 CTA

Invite a specific question or conversation

Record one 30–60-second video → distribute to Reels, Shorts, LinkedIn and email.

AI AS A DISTRIBUTION ENGINE

AI is the analyst. You are the advisor.

Turn one verified report into consistent, useful client communication.

INPUT

Town + date + facts

DRAFT

Video / email / FAQ / blog

REVIEW

Verify math + compliance

SEND

Client-specific next step

USE THIS PROMPT: **“Explain these verified local numbers to a first-time buyer in 80 words. No predictions; include one next step.”**

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