

## What Rising Inventory Means for Buyers in 2026

After years of tight supply, the Hudson Valley is seeing more homes hit the market. More listings do not automatically equal a buyer's market. Demand remains strong and prices are stabilizing, not collapsing. Use this guide to understand the shift and position yourself to win the right home at the right terms.

### Key Messages

- More listings = more choice, not a fire sale.
- Price growth is cooling; value and condition matter more than speed.
- Time on market is stretching modestly, creating windows to negotiate.
- Sellers are more open to concessions on costs and repairs.
- Preparation still wins: strong pre-approval and clear budget.

*More listings create opportunity; readiness turns it into results.*

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### **Inventory Is Rising - But Not a Full Buyer Market**

Yes, more homes are for sale, but demand remains healthy. Many sellers who waited during higher-rate years are re-listing as rates stabilize. That gives buyers more options without triggering broad price declines.

*More listings = opportunity, not a fire sale.*

### **Prices Are Stabilizing - Focus on Value**

Price growth is slowing across segments, which is healthy. We are moving away from automatic bidding wars toward more realistic pricing. For buyers, that means you can evaluate value, condition, and terms instead of only speed.

*Price stability creates smarter deals.*

### **Time on Market: Your Window of Opportunity**

Rising inventory often lengthens time on market slightly. Good homes still move quickly, but you gain room to inspect, negotiate, and think strategically. Use that breathing room without letting great homes pass you by.

*More time does not mean unlimited time.*

### **Sellers Are More Open To Concessions**

- Closing cost credits or interest rate buydowns.
- Repairs or post-inspection credits on big-ticket items.
- Flexible timing (rent-backs or adjusted closings).
- Price alignment on homes with longer time on market.

*Negotiation power is coming back - use it wisely.*

## Buyer Action Plan: Turn Inventory Into Advantage

- Get fully pre-approved; refresh every 60-90 days.
- Define must-haves vs. tradeoffs (location vs. updates).
- Track new listings weekly with Jeffrey to spot patterns.
- Target homes with rising days on market or reductions.
- Write clean offers; use credits for repairs or buydowns.
- Inspect thoroughly; negotiate credits over guesswork.
- Budget 1-2% of price for first-year maintenance.

## Hudson Valley Snapshot - Fill In Current Numbers

Capture the latest stats with your lender/agent:

County	Months of Supply	Median Price	Time on Market
Dutchess	_____	_____	_____
Putnam	_____	_____	_____
Westchester	_____	_____	_____

*Pro move: Revisit this worksheet monthly and adjust to the freshest data.*