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It's Jewell Michael, your local real estate agent. In my continued effort to provide relevant, useful information to the residents of Barrow County, I wanted to share this market update with you.



Supply and Demand of  
Homes are About the  
Same



Median Sell Price of  
Homes  
\$361K 



Average Days on  
Market  
76



January Homes Sold  
in Barrow County  
82

- **Interest Rates:** Mortgage rates are holding fairly steady this week. While there have been small movements, overall rates remain close to recent levels. This gives buyers some predictability as they plan their financing.
- **Economic Update:** The stock market saw some pullback, mainly due to tech and AI-related companies. Investors are watching carefully for signs of inflation and overall economic growth. At the same time, government bonds remain in demand as a safer investment option.
- **Mortgages:** Home sales are still a bit soft, mostly because inventory is low and affordability is a challenge in many areas. That said, mortgage markets remain stable, which can help buyers who are ready to move.

### What This Means for Buyers

Rates are relatively stable and buyers who are prepared may have some negotiating power. Let's connect so you can take advantage of opportunities and secure favorable financing.

### Income Needed To Afford a Home Drops 4%

After several years of steady increases, affordability is finally moving in a better direction. The income needed to purchase a typical U.S. home has fallen to \$111,252 per year, down 4% from \$115,870 last year.

Wages increased approximately 4% from 2024 to 2025, and economists anticipate continued improvement as incomes rise and housing costs stabilize. Momentum is building, even if we are not fully back to balanced affordability just yet.



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## Bipartisan Housing Reform Gains Momentum

*New Legislation Could Mean More Opportunities For Buyers*

A major bipartisan housing bill is gaining traction in Congress and it could have real implications for housing supply, development timelines, and financing options in your market. The Housing for the 21st Century Act recently passed the House with a 390 to 9 vote, showing strong support on both sides of the aisle.

One of the most relevant provisions requires HUD to publish best practices for local zoning reform and create pattern books of pre-approved, code-compliant housing designs. In practical terms, this gives local governments ready-to-use plans that make permitting more efficient. Faster approvals can lead to shorter build times and, ideally, more homes reaching the market.

The bill also gives HUD flexibility to streamline certain federal environmental review processes that often delay development. Fewer regulatory bottlenecks can help projects move from approval to construction with greater predictability, which benefits both builders and buyers.

Additionally, the HOME Investment Partnerships Program may expand, allowing more workforce-income households to qualify for assistance. The Community Development Block Grant (CDBG) program is also being updated to encourage communities to review local land use policies and direct CDBG funds toward housing production.

For you, this comes down to inventory and opportunity. More housing supply, faster project timelines, and expanded buyer eligibility can create new listing potential, more new construction activity, and additional qualified buyers in your pipeline.



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## How American Homes Have Changed In 20 Years

### *The Features Today's Buyers Are Looking For*

The types of homes buyers are drawn to today look very different from 20 years ago. Buyers are no longer focused on sheer size or flashy finishes. Instead, they want homes that match their lifestyle, values, and daily needs.

### ***Here are some of the features capturing attention in 2026:***

- Smarter, More Efficient Spaces: Buyers are choosing homes that make sense for modern living. Smaller, well-designed spaces help reduce utility, insurance, and tax costs while still providing comfort and functionality.
- Purpose-Built Rooms: Homes with quiet corners, reading nooks, or relaxation spaces are increasingly popular. Flexible rooms that can serve as offices, hobbies, or study areas make a home more appealing.
- Bolder, Personalized Colors: Neutral interiors are no longer enough. Zillow reports a 149% increase in homes with single, saturated colors like olive green, navy blue, or charcoal gray. Buyers are drawn to homes with character and personality.
- Energy-Efficient Features: Whole-home batteries, EV charging stations, and other green upgrades are on the rise. Buyers are thinking about sustainability and long-term savings when choosing a home.
- Self-Care and Recreation: Spa-inspired bathrooms, home gyms, golf simulators, and pickleball courts are appearing in more listings. Buyers want homes that support wellness and hobbies.
- Adaptable Homes: Properties that can evolve with changing lifestyles and climates are increasingly attractive. Buyers are seeking homes that will provide value and functionality for years to come.



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