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California's largest insurers raise rates and expand coverage

Source: *KMPH*

The two largest home insurance companies in California are raising rates and expanding coverage in fire zones. Mercury and AAA's company, called CSAA, are increasing rates, but these rates are largely determined by the area code of the home. According to filings with the California Department of Insurance, AAA will raise rates by about 7 percent for 481,000 homeowners in Central and Northern California starting in March. Mercury plans to raise rates by about 8 percent for more than 650,000 homeowners.

These rate hikes were approved by the state's insurance commissioner in exchange for the insurance companies writing more policies in parts of the state where insurance is not readily available, such as in fire zones. Both insurance companies say the reason they're bumping up rates is because of inflation and the greater risk of a catastrophic fire. People can get discounts if they clear out defensible space, build decks with fire-proof materials, or install devices to monitor water leaks.

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Trump moves to bar Wall Street from buying single-family homes

Source: *Time*

President Trump has signed an executive order that his administration contends will help lower housing prices and stoke affordability by placing restrictions on big investors' home purchases. But experts say that its impact for homebuyers and the broader market will be minor.

The order directs agencies to promote home sales to individual buyers and restrict federal programs from enabling big investors to acquire single-family homes by approving, insuring, guaranteeing, securitizing or facilitating such sales. It also instructs the Treasury Secretary to consider revising rules and guidance related to large institutional investors acquiring single-family homes and directs attorney General and Federal Trade Commission to review such investors' acquisitions in the single-family home rental market for anti-competitive effects and prioritize enforcement of antitrust laws to target those practices. Experts estimate that roughly 3.8 percent of single-family rental homes are owned by institutional investors, who do not generally rely on governmental backing.

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Buying a home in California? What to expect in 2026

Source: *Sacramento Bee*

Housing experts predict the market will begin to stabilize this year.

According to the CALIFORNIA ASSOCIATION OF REALTORS® (C.A.R.), both home sales and the median home price are projected to inch upward, though prices will rise modestly compared to prior years.

Mortgage rates are expected to ease in 2026, offering relief to homebuyers, according to both C.A.R. and the National Association of REALTOR® (NAR). As more homes come on the market, first-time home buyers will see better opportunities in 2026, said NAR.

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Builder sentiment falls as industry expects improvements in 2026

Source: *Homes.com*

The National Association of Home Builders/Wells Fargo Housing Market Index published Friday found homebuilder sentiment of new home sales dropped deeper into negative territory with a reading of 37, down two points from December. Any measure over 50 is seen as positive.

Sentiment has not been positive since April 2024, and the highest reading in 2025 was 47 in January. But homebuilders' perspective on new home sales for the next six months paints a different picture: that portion of the index has posted significantly higher continuously. Some homebuilders are holding out high hopes for the spring selling season, with lots of movement for entry-level buyers and high-end buyers.

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U.S. consumer sentiment rises in January, but still below last year

Source: *Fox Business*

Consumer sentiment ticked higher in early January despite lingering concerns about inflation and a weak labor market, according to the latest release from the University of Michigan's Survey of Consumers.

Michigan's Consumer Sentiment Index rose to 54 in January's preliminary reading from a final reading of 52.9 in December.

That was a larger increase than expected by economists, who anticipated the January figure would come in at 53.3, however, January's reading of 54 was significantly below the 71.1 reading a year ago in January 2025. The report found that year-ahead inflation expectations were steady at 4.2 percent to start January, which is the lowest reading since January 2025 but well above that month's 3.3 percent inflation expectations.

Consumers continue to focus primarily on "kitchen-table issues" like high prices and softening labor markets.

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Mortgage refinance surged again, but rates now jumping higher

Source: *CNBC*

Mortgage refinancing jumped sharply higher for the second straight week, as interest rates fell further, but that boom may be about to bust. Interest rates are now moving much higher. Last week, applications to refinance a home loan rose 20 percent compared with the previous week, according to the Mortgage Bankers Association's seasonally adjusted index.

Applications were 183 percent higher than the same week one year ago.

The average contract interest rate on the 30-year fixed-rate mortgage with conforming loan balances (\$806,500 or less) decreased to 6.16 percent from 6.18 percent, with points falling to 0.54 from 0.56, including the origination fee, for loans with a 20 percent down payment. That is the lowest rate since September 2024. Applications for a mortgage to purchase a home rose 5 percent from the prior week and were 18 percent higher year-over-year. Homebuyers are still contending with high home prices and continued uncertainty in the broader economy. There are more homes available for sale, but affordability is still a major impediment.

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