

Room to Grow...



SAM COLEMAN
BROKER, GRI/CRS
 CELL: 615.210.6057
 SLC.SAMCOLEMAN@GMAIL.COM
 SAMCOLEMANHOMES.COM



Outlook for Housing in 2026

The 2026 U.S. housing market is projected to stabilize and rebalance, moving away from high-volatility, pandemic era trends toward a more normal state. Experts forecast modest price growth (~0 to 2% nationally) with some regional dips in the South and West. While mortgage rates are expected to stay elevated above 6%, they may dip slightly, encouraging a modest increase in sales volume according to J.P. Morgan.

Prices and Sales: Home values are expected to hold steady and Zillow is forecasting a minimal 0.9 to 1.2% increase. Existing home sales are projected to see a modest 3.9 to 4.3% increase from last years levels.

Mortgage Rates: Rates are anticipated to settle around 6 to 6.3%, lower than the peaks in 2025 but still high, which will continue to limit Buyer affordability and keep inventory relatively light.

Inventory & Competition: While inventory is expected to improve slightly, it will likely remain below pre-pandemic levels. The market is expected to be more "Buyer-friendly" and balanced, with neither party having the upper hand. Regional Variations: Some regions, particularly in the South and West, might see price declines, while others in the Midwest/Northeast may remain competitive due to lower supply.

Rentals: Rental cost growth is expected to slow down considerably, with some predictions for multifamily rent growth to remain flat.

In summary, 2026 is expected to be a transitional year characterized by slow, steady improvements in affordability and inventory, rather than a sharp crash or a sudden boom in home prices.

Meanwhile, we are busy over the last several days working with provider referrals for VUMC recruitment. While they will be Vandy providers, their practice sites will be most likely at the Wilson County Vanderbilt campus. Therefore, the candidates and spouses are concentrating on living in the Mt. Juliet area and neighborhoods. While buying a home is pretty much a standard process, we've had to refresh what we know about specific neighborhoods and commute patterns in this area. Thus far they all seem most interested in VUMC and indicated they want to work with us when they get serious about buying a home in the Middle TN area.

Whether you are looking for a home that fits your lifestyle or a data-backed strategy to sell your current property, Sam and Phillip are ready to provide a customized approach that will represent your interests whether you are a seller or a buyer. Please contact us in the typical ways with mobile and email info below:

Sam Coleman | 615.210.6057 | slc.samcoleman@gmail.com

Phillip Stewart | 615.829.1347 | pws.stewart@gmail.com

www.samcolemanhomes.com

Please reach out to us for any real estate needs you have!



Sam's Special Points

Facts about Middle Tennessee

- Middle Tennessee is one of the three grand divisions of the state in the "central portion" of the map.
- Middle Tennessee contains the state capital and the largest city - Nashville.
- Middle Tennessee also houses Clarksville, the 5th largest city and, Murfreesboro the 6th largest city.
- Middle Tennessee is the largest geographically of the state's "Three Grand Divisions."
- Geographically, Middle Tennessee is composed of the Highland Rim and the Cumberland Plateau.
- Middle Tennessee is considered part of the Upland South.
- The historic commodity crops here were cotton and tobacco which were cultivated primarily by land barons and cultivated by migrant settlers, primarily by enslaved persons of African-American decent.
- The area was crucial during the American Civil War. Tennessee was occupied by Federal Troops from 1862 through the end of the war. The highest number of combined casualties for both sides was at the Battle of Stones River.

Unique to Nashville

Centennial Park is home to the only replica of the Greek Parthenon. The sculpture of Athena inside the Parthenon is the tallest indoor sculpture in the Western Hemisphere at 42 feet tall.

Elvis Presley recorded more than 200 songs at Nashville's historic RCA Studio B. There is still a string of Christmas lights on display that were hung when Elvis couldn't get into the spirit while recording a Christmas album.

President Richard Nixon performed at the Grand Old Opry during its first show at the new Opry House in 1974. He played "God Bless America" on the piano. Who knew??

Home ideas to give rooms a finished custom look!



3825 Bedford Avenue Suite 102
Nashville, TN 37215

Sam Coleman
Cell: 615.210.6057
Office: 615.327.4800
slc.samcolemans@gmail.com
www.samcolemanshomes.com



Simple ideas that you can do yourself that will focus on the bones of your home and give details to rooms for a more finished custom feel. All this is subject to personal taste!

- Use larger rugs to anchor a room and make it feel grander.
- Hang curtains high and wide to create the illusion of taller ceilings.
- Add crown molding or trim to elevate the architecture of a room.
- Paint your interior doors in a contrasting color for a custom touch.
- Add architectural interest with paneling, beadboard or shiplap.
- Layer window treatments with blind and drapes for depth.
- Replace basic light fixtures with one that have a more presence and personality.
- Use a mix of table lamps, floor lamps, and sconces to create a layered lighting.
- Add dimmer switches to adjust lighting for mood settings and time of day. (Our rule is that any light at or above eye level should get a dimmer.
- Hang a chandelier or pendant over a dining table or kitchen island to create a focal point.
- Add wall sconces to reduce reliance on overhead lighting.

(When I first met Phillip he had great ideas and intuition about interior lighting. He's pretty good at it still, but it is all subject to the personal preferences. A designer has great skills too and it all works together with the homeowner for the desired esthetic. Sam got the cooking gene and Phillip got the lighting gene).

Call Sam @ 615.210.6057 or Phillip @ 615-829-1347 with thoughts or questions.

Market Update January 2026

Here's the latest market information for **Single Family Homes** in Davidson and Williamson Counties from Realtracs which is the Realtor Information database.

Indicator	January 2025	January 2026	Year over Year
New Listings	2,055	1,502	Up 11%
Average Inventory	2989	3,315	Up 25%
Closings	689	666	Down 3%
Average Sales Price	\$859,273	\$943,904	Up 10%
List to close (days)	114	117	Up 3%
Months of Supply	5.25	5.91	Up 13%

Many of us are hopeful that the market will pickup in the early spring as it historically has done. Some believe that many are waiting for some markets and world events to stabilize prior to making significant life changes.

Sam's Nibbles & Bits - the latest goodies at our house



Banana Nut Bread

A Stewart Family Favorite

- | | |
|-----------------------------------|--|
| 1 Box White Cake Mix | 1 Cup Very Ripe Bananas, mashed |
| 1 Box Vanilla Instant Pudding Mix | 1 Teaspoon Vanilla or Almond Flavoring |
| 4 Eggs | 1/2 Cup Vegetable Oil |
| 3/4 Cup Water | 1 Cup Coarsely Chopped Pecans |

Mix all ingredients, except pecans, for 3 minutes with a mixer. Then add pecans and fold into mixture. Pour batter into 3 average loaf pans. Bake at 350' until done (toothpick should come out clean).

Enjoy one loaf for yourself, **save** one in the freezer, and **give** one (warm) to a neighbor.

Sam's Sidecar

- | | |
|-------------------------------------|---|
| 8 Ounces of Remy Martin VSOP Cognac | 4 Ounces of Cointreau or Triple Sec |
| 3 Ounces of Lemon Juice | 4 Teaspoons of Demerara Syrup 3:1 concentration |
- Shake all ingredients vigorously in cocktail shaker. Better if made overnight and stored in freezer. Mixture may be slushy. Pour into a Martini glass with a sugar rim. (Dip chilled glasses in lemon juice & then into crystalized sugar... adds a nice "wow" to the presentation).

Please reach out to share your family favorite recipes and we will share them with our readers.