

CONSUMER TRENDS AND INSIGHTS

YOUR TOOLKIT FOR EXCEPTIONAL MARKETING

SEPTEMBER
2026
HOW DO ELECTION YEARS
IMPACT HOUSING?

CLICKABLE.
SHAREABLE.
DOWNLOADABLE.

Welcome to the Center for California Real Estate's (CCRE) member marketing toolkit of slides, social posts and video exploring consumer issues in residential real estate. Download these data-driven tools to enhance your marketing plans and spark conversations in your spheres of influence.

Housing and elections often become closely linked in the public conversation. **During election years, consumers are exposed to a constant stream of headlines and market predictions that can create confusion about what policy changes and election outcomes may mean for homeownership.**

Today's clients are looking for clear, credible information to help them separate fact from speculation and make confident real estate decisions. They want trusted professionals who can provide local market expertise and put national conversations into perspective.

This toolkit equips you with data-driven insights and consumer resources to **help you navigate housing conversations during election season, address common questions and misconceptions, and guide buyers and sellers with confidence.**

ELECTION YEARS PUT HOUSING AFFORDABILITY, SUPPLY, AND CONSUMER CONFIDENCE IN THE SPOTLIGHT.



- HOUSING IS CONSISTENTLY ONE OF THE BIGGEST KITCHEN TABLE ISSUES FOR VOTERS.
- CAMPAIGN PROMISES CAN SHAPE PUBLIC EXPECTATIONS BEFORE POLICY DETAILS ARE FINALIZED.
- REALTORS® CAN HELP CLIENTS SEPARATE POLITICAL RHETORIC FROM PRACTICAL MARKET IMPACTS.
- C.A.R. HAS TAKEN POSITIONS ON SEVERAL 2026 STATEWIDE BALLOT INITIATIVES THAT SUPPORT HOUSING AND PRIVATE PROPERTY RIGHTS.

POLICY WATCH



SLIDE DECK: Download and insert these **slides on election issues in housing** into a listing presentation, or view them as a slideshow in your next office meeting.

[DOWNLOAD](#)



**DO ELECTION
YEARS AFFECT
MORTGAGE
RATES?**

SOCIAL MEDIA POSTS: Download and share this social post to **help clients understand the realities of mortgage rates and elections.**

[DOWNLOAD](#)

CONSUMER GUIDE:

Share this **myth-busting fact sheet**, featuring space for your contact information at the bottom.

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FACT ✓

Local market fundamentals typically have a greater impact than national headlines.

Source: S&P Cotality Case-Shiller Home Price Index, Bankrate

ELECTION YEARS & THE HOUSING MARKET: MYTHS VS. FACTS



Every election season brings a wave of headlines, predictions, and opinions about what might happen to the housing market. It's natural to wonder whether you should buy, sell, or wait until after Election Day, to see how the results impact the market.

The good news is that history shows housing markets are influenced far more by factors like mortgage rates, inventory, affordability, job growth, and personal circumstances than by election results alone.

This guide explores some of the most common myths about elections and real estate, helping you separate fact from fiction so you can make informed decisions alongside your REALTOR®.

CONSUMER VIDEO:

Share this two-minute video, **Election Years and the Housing Market: Myth vs. Fact.**

DOWNLOAD

TOP 5 TAKEAWAYS: Key insights to help you guide clients with clarity and confidence.

1

Economic fundamentals matter more to market fluctuations than Election Day. Mortgage rates, inventory, affordability, job growth and local supply-and-demand conditions typically shape housing decisions more than election results alone.

2

Mortgage rates do not rise or fall simply because of who wins. Rates are driven more by inflation, Treasury yields, Federal Reserve policy, investor confidence and the broader economy than by presidential election outcomes. Since 1972, the Federal Reserve has changed interest rates in all but two presidential election years.

3 Clients should be cautious about trying to time the market around politics. Waiting until after the election does not guarantee lower rates, better prices or more inventory; personal readiness and local market conditions should guide decisions.

4 Local expertise is especially valuable in election years. National headlines can influence sentiment, but every market reacts differently based on inventory, jobs, migration trends, affordability, taxes, insurance costs and housing supply.

REALTORS® can help clients separate political rhetoric from practical market impact.
5 Campaign promises may shape expectations, but many housing policy changes require legislation, regulatory action, funding or implementation timelines before affecting the market.

Missed an issue? Visit the Consumer Trends and Insights [archive](#) on the CCRE website.

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