

STEVE COMBS

STRATEGIC HOUSING & MORTGAGE INTELLIGENCE

Weekly Market Brief

Southern Maryland & the DMV

This Week's Story Isn't Just Rates. It's Time.

Longer days on market can create more opportunity for prepared buyers.

THIS WEEK'S KEY THEMES

- › Rates remain relatively steady
- › Days on market are higher across Southern Maryland
- › Sellers may be more flexible than they were a year ago
- › Forecasted appreciation remains strong across the region
- › Strategy matters more than speed



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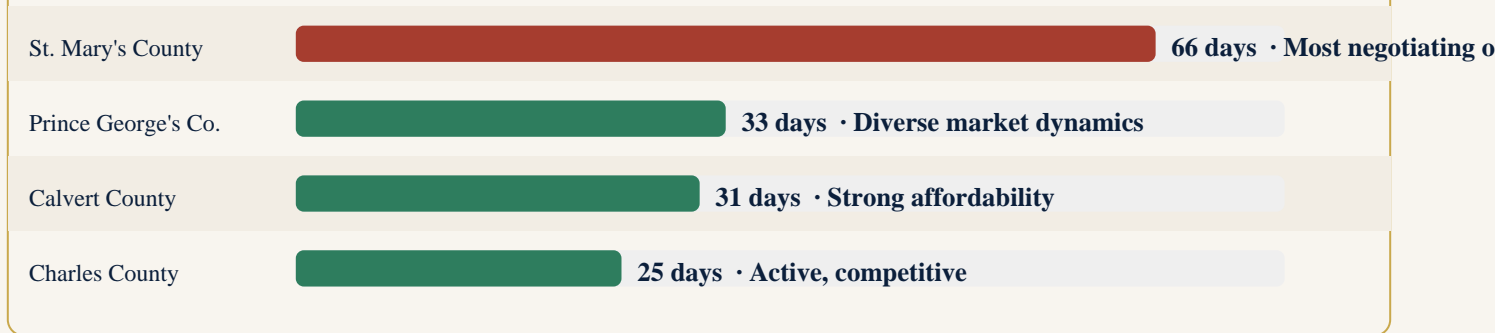
EXECUTIVE SUMMARY

What You Need to Know This Week

Mortgage rates remain elevated but relatively steady — and when rates are stable, buyers tend to pay more attention to other signals. This week's bigger local story is not just rates. It is time. Days on market are stretching across several Southern Maryland and DMV-adjacent markets: St. Mary's County is showing 66 days on market, Calvert at 31, Charles at 25, and Prince George's at 33. That does not mean the market is weak — forecasted appreciation remains strong across the region. But longer market times change the conversation. A listing that sits longer often becomes a different negotiation. For prepared buyers, time can create leverage.

<p>66 days</p> <p>ST. MARY'S DOM</p> <p>Up from prior periods · more room to negotiate</p>	<p>31 days</p> <p>CALVERT DOM</p> <p>Stable market · strong affordability index 138</p>	<p>25 days</p> <p>CHARLES DOM</p> <p>Active market · affordability index 130</p>	<p>33 days</p> <p>PG COUNTY DOM</p> <p>Large diverse market · affordability index 112</p>
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MEDIAN DAYS ON MARKET · SOURCE: MBS HIGHWAY, JULY 6, 2026



MORTGAGE & RATE INTELLIGENCE

<p>30-YR CONFORMING</p> <p>6.463%</p>	<p>30-YR JUMBO</p> <p>6.469%</p>	<p>30-YR FHA</p> <p>6.317%</p>
<p>30-YR VA</p> <p>6.052%</p>	<p>30-YR USDA</p> <p>6.212%</p>	<p>15-YR CONFORMING</p> <p>5.795%</p>

Source: Optimal Blue OBMMI® (July 2, 2026) · National averages are market context only. Not a rate quote, Loan Estimate, APR disclosure, approval, commitment to lend, or guarantee of terms.



STEVE'S MARKET SIGNAL™

Week of July 6, 2026

THIS WEEK'S SIGNAL

■ **YELLOW** — Proceed With Strategy. Time Is Creating Leverage.

Rates are still elevated and affordability remains a real challenge. But locally, the market is showing something important: more time. When homes sit longer, sellers often become more willing to listen. That does not guarantee a discount, a credit, or better terms. But it can create an opening that may not exist when a home is brand new to the market and attracting immediate attention. This is not a market for impulse decisions. It is a market for preparation, patience, and structure.

THIS WEEK'S STRATEGIC CONCEPT

Time on Market Changes the Conversation

A home listed for two days and a home listed for two months are often not the same negotiation. The house may be the same. The seller's motivation may not be.

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|---|--|
| 1 Seller urgency can increase | 4 Repair negotiations may become more reasonable |
| 2 Price flexibility may improve | 5 Temporary buydowns may become easier to structure |
| 3 Closing cost credits may become more realistic | 6 Buyer leverage may improve overall |

"A listing that sits longer often becomes a different negotiation."



HOUSING MATH™

The Leverage of Time

Longer time on market does not guarantee concessions. But it often improves negotiating options. Here is how the same \$15,000 in potential negotiated value can be structured three different ways — each serving a different buyer priority.

SCENARIO	\$500,000 Home	\$15,000 Potential Negotiated Value
OPTION 1 — LOWER PRICE	OPTION 2 — CLOSE COST CREDIT	OPTION 3 — RATE BUYDOWN
PURCHASE PRICE	SELLER CREDIT	SELLER CONTRIBUTION
\$500,000 → \$490,000	\$10,000	\$10,000+
LOAN AMOUNT REDUCED	CASH TO CLOSE REDUCED	YEAR 1 EFFECTIVE RATE
\$10,000	Up to \$10,000	~4.50%
APPROX. MONTHLY SAVINGS	MONTHLY PAYMENT	YEAR 2 EFFECTIVE RATE
\$65–75/month	Unchanged	~5.50%
KEY BENEFIT	KEY BENEFIT	KEY BENEFIT
<i>Permanent payment reduction</i>	<i>Preserves liquidity & reserves</i>	<i>Maximum short-term payment relief</i>

STEVE'S TAKE

Time on market is not automatically leverage. It becomes leverage when the buyer is prepared. For one buyer the best outcome may be a lower price. For another, seller-paid closing costs. For another, a temporary buydown for short-term payment relief. The strategy depends on the buyer. The opportunity depends on the market. The execution depends on preparation.



LOCAL MARKET INTERPRETATION

What the Current Numbers Are Telling Us

The Southern Maryland housing market is not uniform. That matters.

Market	Median Price	DOM	5-Yr Forecast	Afford.	Interpretation
St. Mary's County	\$510,011	66 days	+22.12%	119	<i>More time = more room to negotiate</i>
Calvert County	\$537,289	31 days	+21.32%	138	<i>Strong affordability story in region</i>
Charles County	\$531,753	25 days	+19.89%	130	<i>Active market, still competitive</i>
Prince George's Co.	\$458,790	33 days	+19.46%	112	<i>Large market, diverse dynamics</i>

The market is not collapsing. But it is giving prepared buyers more time. More time does not mean buyers should be careless. It means buyers should be strategic.

WHAT SMART BUYERS ARE DOING RIGHT NOW

- › Watching days on market, not just price reductions
- › Identifying homes where seller motivation may be increasing
- › Getting fully underwritten before making offers
- › Comparing seller credits, price reductions, and buydown options
- › Preserving cash where possible — protecting liquidity after close
- › Making offers with structure, not emotion
- › Knowing their ideal payment, max payment, and cash-to-close range before shopping



STEVE'S PERSPECTIVE

What I'm Seeing on the Ground This Week

The market is giving buyers something they have not had much of in recent years. Time. Not everywhere. Not on every property. Not in every price range. But enough that it matters. When homes were selling immediately, buyers had very little room to think, negotiate, inspect, or structure creative terms. Speed mattered more than strategy. That is changing.

Today, strategy matters more than speed. A buyer who is prepared can look at a home that has been sitting and ask better questions. Why has it not sold? Does the seller need certainty? Would a clean approval matter more than a slightly higher offer? Could a seller credit create more value than a small price reduction? Could a temporary buydown make the first year of ownership more comfortable?

The best buyers are not just watching rates. They are watching time. They are watching inventory. They are watching seller behavior. They are watching the full equation. That is where opportunity lives.

Steve Combs · Mortgage Strategist



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