



Rates Down. Sales Up?

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Is it time to refinance your home mortgage?

U.S. mortgage rates have taken an unexpected dip, to an average 6.09%, reaching their lowest level since 2022. The rate on 5-year adjustable mortgages fell to 5.23%.

And of course, it's always possible to find rates that are more attractive than the average. The challenge is that so many home buyers locked in mortgages during the long period when interest rates were low (and ultra-low during the Covid pandemic), that there might not be a lot of people who are paying more than the current rate on their mortgages.

But the lower rate might make this a good time to buy in a market where there seems to be more sellers than buyers. In 2024, sales of previously owned homes fell to the lowest levels since 1995, and preliminary data from 2025 shows sales actually dropped from the year before. Delisting's—where homeowners list a property for sale and subsequently take it off the market—rose by 50% compared with 2024.

It doesn't hurt to periodically check your mortgage rate against the latest offerings, and if the housing stall continues, it might be possible for new buyers to pick up a bargain.

Source:

<https://www.advisorperspectives.com/articles/2026/02/25/us-mortgage-rates-lowest-since-2022-refinancing>

<https://www.usatoday.com/story/money/personalfinance/real-estate/2026/02/26/mortgage-rates-fall-below-6-percent/88880904007/>

If you have any questions about this article or want to discuss your family finances, investment portfolio, or financial planning advice, please call on me anytime at my number [\(215\) 325-1595](tel:2153251595) or you can [click here to schedule a meeting](#).

Please feel free to forward this article and offer to anyone you know who might have financial questions or need some unbiased advice. Most financial advice is sales advice. In stark contrast, we are fee-only (non-commissioned) fiduciary advisors. We just provide truthful, unbiased advice to our clients.



Jeffrey Broadhurst
MBA, CFA, CFP
Broadhurst Financial Advisors, Inc.



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Our physical and mail address:

1911 West Point Pike
P.O. Box 301
West Point, PA 19486-0301

Contact us:

Phone: (215) 325-1595
Email: jeff@broadhurstfinancial.com