



NEAMB Monthly Bulletin

JANUARY 2026

What we do for you!

- Latest Industry News
- New with NAMB
- Building your business!
- Get to Knomaha!
- Grow Omaha – what new businesses are coming to our market?
- 2025 Golf Tournament
- 2025 Continuing Ed class
- Great resource with education for mortgage professionals and affiliates
- Keep people connected.
- Want to see past newsletters? Go to [click here](#) to view!



Mortgage Market Snapshot: What This Week's MBA Data Means for Homebuyers and Homeowners

The latest Mortgage Bankers Association (MBA) data shows renewed momentum in the mortgage market, driven largely by refinances as rates hover near year-to-date lows. When keeping an eye on market trends, this week's numbers offer valuable insights into borrower behavior and where the market may be heading.

Market Snapshot (MBA Data): According to the MBA, overall application activity increased last week, with refinances leading the way.

- **Total Mortgage Applications:** +4.8% week-over-week
- **Refinance Applications:** +14% week-over-week
- **Purchase Applications:** -2% week-over-week
- **Refinance Activity:** +88% year-over-year
- **Purchase Activity:** +19% year-over-year

Takeaway: While purchase activity dipped slightly week-to-week, both purchase and refinance volume remain significantly higher than one year ago — a sign of strengthening borrower engagement.

Current Rate Environment: The average 30-year fixed mortgage rate is hovering near 6.2%, remaining close to this year's lows. That stability continues to support both refinance inquiries and buyer activity despite ongoing affordability challenges.

Key Insight: Even small rate movements are triggering outsized swings in refinance demand, showing how rate-sensitive today's borrowers are.

Product Mix Trends

- **Refinance Share:** Approximately 54% of all applications
- **ARM Share:** Around 9%
- **FHA Share:** Trending modestly higher

Borrowers continue gravitating toward fixed-rate products for long-term stability, while rising FHA activity reflects growing affordability pressures in the purchase market.

What This Means for Mortgage Professionals

- **Refinance conversations matter again:** Homeowners with rates in the mid- to high-6% range are increasingly exploring options.
- **Purchase demand is stabilizing:** Year-over-year gains show that buyers are adjusting to the current rate environment.
- **Proactive outreach is paying off:** Rate-watch lists, past-client follow-ups, and pipeline re-engagement efforts are producing meaningful results.

Recommended Strategy for the Week

- Re-run refinance audits for loans closed in 2023–2024
- Coach buyers on payment strategy, not just interest rates

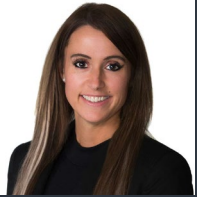
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- Monitor MBA weekly data — momentum is shifting quickly as rates move

Looking Ahead

The market remains focused on inflation data, Treasury yields, and upcoming Federal Reserve guidance. Any sustained improvement in rate stability could help unlock additional purchase and refinance activity as we move further into the year.

Staying informed helps borrowers make confident decisions — and helps mortgage professionals stay ahead of emerging opportunities in a fast-moving market.

NAMB on the Hill: CFPB

The future of the CFPB is currently being discussed between Democrats and Republicans. While the Republicans think it needs an overhaul, the Democrats believe it was working fine the way it was. Unfortunately, due to this current stalemate, the CFPB is sitting in limbo waiting for a decision to be made on its future, [Click here](#) to see what items NAMB is wanting to take to legislature!



Drumming up new clientele is hard! You can ask for referrals, you can network, you can do all the things out there possible, but when the market gets slow, that's where you need to start looking outside the box, maybe literally! When getting content out, borrow someone else's audience! Think about doing a collaboration with realtors, CPAs, divorce attorneys, financial planners even local business owners! Talk with them about sending out joint emails, shared Instagram / Facebook / LinkedIn lives, even co-write posts together. Not only does this get you out of your own "box" of customers, but it brings in others that may not have thought of you as well as the same for your co-collaborator! So, it's a win win!

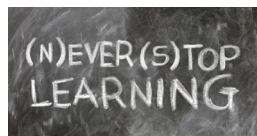


What is the housing market doing in Omaha? Are housing sales going up? Down? Staying neutral? We are here to keep you up to date with what is going on, it's good to Knomaha! [Click here](#) to find out more!



UNMC has opened its ice rink for the season. Their skating season runs through February 22 and public admission is \$5 which includes skates. They do take cash or credit card only, no checks or debit cards.

[Click here](#) to read more!



Looking to keep on top of today's mortgage market? NAMB has you covered! NAMB offers a variety of webinars on a wide range of topics. [Click here](#) to check out which one suits you!



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