iNVISIQ WEEKLY INTELLIGENCE

THE HATED ONE - YEAH, ZILLOW

Weekly Agent Action Sheet
July 20-26, 2026

TURN NATIONAL HOUSING REPORTS INTO LOCAL REAL ESTATE OPPORTUNITIES

Companion handout to the full iNVISIQ member analysis:
invisiq.com/the-hated-one-yeah-zillow-agent-takeaways-for-july-20-26-2026/

REAL ESTATE BUSINESS INTELLIGENCE AND COACHING

PART ONE PURPOSE AND WEEKLY SIGNALS

You have already read the headlines. This worksheet is where you decide whether those headlines mean anything inside your local real estate market - and what you will do about them.

Zillow's reports describe national conditions. Your clients do not buy the national market. They buy homes and land inside specific neighborhoods, cities, ZIP codes and price ranges.

Do not repeat a national statistic to a client as though it automatically applies locally.
VERIFY IT. LOCALIZE IT. EXPLAIN IT. USE IT.

SIGNAL 1 MORTGAGE RATES REMAIN ELEVATED

Zillow reported: The average 30-year fixed mortgage rate reached approximately 6.68%. Zillow anticipated that rates could move toward approximately 6.4% by the end of 2026.

What this may mean

Waiting for a dramatic collapse in mortgage rates is not a business strategy. Some buyers may continue waiting. Others may purchase if an agent can help them understand:

- Their actual monthly payment
- Available seller concessions and builder incentives
- Temporary or permanent rate buydowns
- The cost of waiting and the possibility of refinancing later
- Differences among available loan programs

MAKE IT LOCAL

Current rate quoted by one local lender: ______

Date obtained and loan type: ______

Current median sale price in my primary market: $ ______

Estimated principal, interest, taxes, insurance and association expenses: $ ______

______

Estimated total monthly housing payment: $ ______

Payment at 6.68%: $ ______

Payment at 6.40%: $ ______

Monthly difference: $ ______

Did the payment difference materially change affordability? [ ] YES [ ] NO [ ] DEPENDS ON THE BUYER

What concessions or incentives are currently available locally?

ACTION DECISION

One mortgage or affordability subject I can explain this week:

One lender I will contact for updated scenarios:

Deadline:

SIGNAL 2

NEW-HOME INVENTORY MAY CREATE NEGOTIATING OPPORTUNITIES

Zillow reported:

- New-home sales were running at approximately 628,000 annually
- Sales increased 1.6% from the previous month but remained 5.6% below the previous year
- Approximately 485,000 new homes were available - about 9.3 months of supply
- The reported median new-home price was approximately $398,300, down 2.7% annually

What this may mean

Builders holding completed or nearly completed inventory may have greater motivation than their advertised prices suggest. The opportunity may appear through closing-cost assistance, mortgage-rate incentives, design credits, appliances, lot-premium adjustments, association credits, move-in packages, commission programs or contingency flexibility.

MAKE IT LOCAL

Active new-construction listings in my market:

Completed and ready for occupancy:

Under construction:

Proposed or not yet started:

Local new-construction median asking price: $

Local existing-home median asking price: $

Price difference: $

Average new-home days on market:

Average existing-home days on market:

Three builders currently advertising incentives:

Most valuable advertised incentive:

Have I called the builder or representative to verify the offer? [ ] YES [ ] NO

Expiration date or qualification restrictions:

ACTION DECISION

One community I will visit or investigate this week:

The specific opportunity I will explain to buyers:

Number of buyers in my database who may benefit:

Deadline for contacting them:

SIGNAL 3 RENTERS MAY REPRESENT A MARKETING SEGMENT

Zillow reported:

- The typical asking rent was approximately $1,965
- Asking rents increased approximately 2.2% annually
- Approximately 39.7% of rental listings offered a concession
- Typical single-family rent was approximately $2,320
- Typical multifamily rent was approximately $1,789

This does not mean every renter should purchase a home. It means renters may contain a useful marketing segment of people who have never received a personalized analysis of their purchasing options.

The agent's opportunity is educational. Do not begin by trying to force renters into buying. Begin by helping qualified consumers determine whether purchasing deserves consideration.

DEFINE THE POSSIBLE LOCAL SEGMENT

Typical renter profile I may want to investigate:

Approximate age and household-income ranges:

Common occupations or employers:

Primary neighborhoods or ZIP codes:

Typical current rent range: $

Likely housing needs:

Probable concerns about purchasing:

Useful information I could provide without making assumptions:

POSSIBLE EDUCATIONAL OFFER

[ ] First-Time Buyer Readiness Checklist
[ ] Rent-versus-Ownership Cost Worksheet
[ ] Down-Payment Assistance Overview
[ ] Homebuying Timeline
[ ] Credit Preparation Checklist
[ ] Local First-Time Buyer Workshop
[ ] Personalized Lender Introduction
[ ] Other: ______________________________

MARKETING CHANNELS TO INVESTIGATE

[ ] Educational social-media content [ ] Search-focused website article
[ ] First-time buyer seminar [ ] Employer or community presentation
[ ] Local business partnership [ ] Past-client referrals
[ ] Open-house follow-up [ ] Geographic advertising

Audience I will investigate:

Educational resource I will offer:

Marketing channel I will test:

People I intend to reach and deadline:

SIGNAL 4 VACANT LAND MAY BE AN OVERLOOKED BUSINESS LANE

Zillow reported:

- Approximately 300,242 vacant lots smaller than five acres were listed for sale
- Those lots represented approximately 17.4% of active listings
- One home on each lot could theoretically reduce the national housing deficit by about 6.3%
- The typical lot was approximately 0.57 acres with a median asking price near $79,000

What this may mean

Land is not automatically buildable. An available lot may be affected by:

- Zoning, setbacks, minimum building sizes and deed restrictions
- Flood zones, wetlands, soil conditions and environmental limitations
- Utility access, septic requirements and road access
- Impact fees, permitting costs, financing and insurance availability

Land can represent an opportunity - but only when the agent performs the necessary research and helps the client ask the right questions.

MAKE IT LOCAL

Residential lots currently listed in my market:

Median asking price and lot size:

Average days on market and number with price reductions:

Common zoning classification:

Are public water and sewer generally available? [ ] YES [ ] NO [ ] VARIES
Are flood zones or wetlands common? [ ] YES [ ] NO [ ] VARIES

Typical impact or permitting fees: $

Three small or custom builders active in the area:

Lenders offering construction or land loans:

ACTION DECISION

One lot or land category worth researching:

One builder and one lender I will contact:

One possible buyer and deadline:

SIGNAL 5 ZILLOW EXPECTS MODEST SALES GROWTH - NOT A BOOM

Zillow projected:

- Approximately 3.8 million existing-home sales under its measurement
- Approximately 1.2% sales growth during 2026
- Home values approximately 0.2% lower by December 2026

Different organizations use different methodologies, definitions and assumptions. Their numbers should not be treated as interchangeable.

A NATIONAL FORECAST DOES NOT CREATE YOUR LOCAL BUSINESS PLAN.
Your operating forecast should come from your MLS - not somebody's national headline.

A modest national change could conceal substantially different conditions among states, metropolitan areas, cities, neighborhoods, property types, price ranges, school districts, new construction and resale homes.

PART TWO BUILD YOUR LOCAL 90-DAY OPERATING FORECAST

Select one market area, property type and price range. Compare like with like. A broad county-wide average will not tell you what is happening inside the specific market you intend to serve.

Primary city, neighborhood or ZIP code:

Property type:

Primary price range: $

COMPARISON PERIODS

Current 90-day period:

Previous 90-day period:

Same 90-day period one year ago:

LOCAL MLS SCOREBOARD

MEASUREMENT	CURRENT	PREVIOUS	% CHANGE
Active listings			
New listings			

MEASUREMENT	CURRENT	PREVIOUS	% CHANGE
Pending sales			
Closed sales			
Median sale price			
Median days on market			
Sale-to-list-price ratio			
Price reductions			
Expired listings			
Withdrawn listings			
Months of inventory			

LOCAL CONCLUSION

My local market is currently: [ ] ACCELERATING [ ] STABLE [ ] SLOWING [ ] UNEVEN

Strongest and weakest price ranges:

Strongest and weakest property types:

Greatest buyer opportunity:

Greatest seller challenge:

Greatest overlooked business opportunity:

PART THREE

NATIONAL CLAIM VS. LOCAL REALITY

For each national claim, record what your local research actually establishes. Agreement is not the objective. Accuracy is.

CLAIM 1 **Elevated rates are limiting buyers.**

What does my local data show?

LOCAL RESULT: [ ] CONFIRMED [ ] PARTIALLY CONFIRMED [ ] NOT CONFIRMED

CLAIM 2 **New-home inventory creates buyer leverage.**

What does my local builder inventory show?

LOCAL RESULT: [ ] CONFIRMED [ ] PARTIALLY CONFIRMED [ ] NOT CONFIRMED

CLAIM 3 **Some renters may be a viable buyer-marketing segment.**

What does my local audience research show?

LOCAL RESULT: [ ] CONFIRMED [ ] PARTIALLY CONFIRMED [ ] NOT CONFIRMED

CLAIM 4 **Vacant land represents an underserved opportunity.**

What does my local land inventory show?

LOCAL RESULT: [ ] CONFIRMED [ ] PARTIALLY CONFIRMED [ ] NOT CONFIRMED

CLAIM 5 **Sales may improve modestly during 2026.**

What does my 90-day local trend show?

LOCAL RESULT: [ ] CONFIRMED [ ] PARTIALLY CONFIRMED [ ] NOT CONFIRMED

PART FOUR

WHAT ARE SUCCESSFUL LOCAL AGENTS DOING?

Identify three agents producing measurable buyer-side or listing-side results in your selected market. Study legitimate, publicly available business information. The objective is to understand successful practices - not copy protected content or collect private information.

Appropriate sources include: authorized MLS production records, brokerage and agent websites, public social-media pages, Zillow profiles, public reviews, advertised listings, videos and published market reports.

SIGNAL 1

SUCCESSFUL LOCAL AGENT 1

Name and brokerage:

Primary market and visible specialization:

Buyer-side or listing-side strength:

Marketing channels observed:

Educational information or content provided:

Patterns appearing in public reviews:

What this agent appears to do particularly well:

One legitimate lesson I can apply:

SIGNAL 2

SUCCESSFUL LOCAL AGENT 2

Name and brokerage:

Primary market and visible specialization:

Buyer-side or listing-side strength:

Marketing channels observed:

Educational information or content provided:

Patterns appearing in public reviews:

What this agent appears to do particularly well:

One legitimate lesson I can apply:

SIGNAL 3

SUCCESSFUL LOCAL AGENT 3

Name and brokerage:

Primary market and visible specialization:

Buyer-side or listing-side strength:

Marketing channels observed:

Educational information or content provided:

Patterns appearing in public reviews:

What this agent appears to do particularly well:

One legitimate lesson I can apply:

COMMON PATTERNS

What do all three agents appear to have in common?

What are they doing that I am not currently doing?

What can I ethically adapt to my business?

PART FIVE

BUILD THIS WEEK'S ACTION PLAN

One week. Five decisions. Every action needs an audience, deadline and measurable result.

SIGNAL 1

BUYER FINANCING

What will I do?

Who will I contact?

What will I provide?

Deadline:

Desired result:

SIGNAL 2

NEW CONSTRUCTION

What will I do?

Who will I contact?

What will I provide?

Deadline:

Desired result:

SIGNAL 3 RENTER-TO-BUYER MARKETING TEST

What audience will I test?

What educational information will I offer?

How will I reach the audience?

Deadline:

Desired result:

SIGNAL 4 LAND OR BUILDERS

What will I do?

Who will I contact?

What will I provide?

Deadline:

Desired result:

SIGNAL 5

LOCAL MARKET INTELLIGENCE

What will I do?

Who will receive the information?

How will I distribute it?

Deadline:

Desired result:

PART SIX

CLIENT CONVERSATION BUILDERS

These are starting points - not rigid scripts. Rewrite each one in your natural voice.

"Mortgage rates remain challenging, but the rate alone does not determine whether purchasing makes sense. Let's compare your actual payment, available concessions and local opportunities before deciding."

Rewrite this in my natural voice:

"Builders in some markets are carrying more inventory, which may create incentives beyond the advertised price. I can investigate what is genuinely available locally."

Rewrite this in my natural voice:

"I am not here to tell you that you should purchase a home. I can help you compare the options and determine whether buying now, preparing to buy later or continuing to rent makes the most sense for you."

Rewrite this in my natural voice:

"The asking price is only the beginning. Before treating this as a buildable opportunity, we need to investigate zoning, utilities, access, environmental restrictions and construction costs."

Rewrite this in my natural voice:

"The national market receives the headlines, but your pricing and marketing decisions should be based on competing properties, recent local sales and current buyer behavior."

Rewrite this in my natural voice:

PART SEVEN

THE 90-MINUTE IMPLEMENTATION SPRINT

Do not turn this worksheet into another attractive file that dies peacefully in your downloads folder. Set a timer.

0-20 MINUTES	**PULL LOCAL MLS DATA**	[ ] COMPLETED

Most important discovery or output:

20-40 MINUTES	**REVIEW NEW-CONSTRUCTION INVENTORY**	[ ] COMPLETED

Most important discovery or output:

40-55 MINUTES	**IDENTIFY A POSSIBLE RENTER-TO-BUYER SEGMENT**	[ ] COMPLETED

Most important discovery or output:

55-70 MINUTES	**INVESTIGATE LAND AND BUILDER ACTIVITY**	[ ] COMPLETED

Most important discovery or output:

70-85 MINUTES	**CREATE CLIENT OUTREACH**	[ ] COMPLETED

Most important discovery or output:

85-90 MINUTES	**SCHEDULE THE FOLLOW-UP**	[ ] COMPLETED

Most important discovery or output:

PART EIGHT

WEEKLY BUSINESS SCOREBOARD

Information collected without action is trivia. Track what this intelligence actually produces.

MEASUREMENT	RESULT
Buyer conversations initiated	
Seller conversations initiated	
Renter-to-buyer educational conversations initiated	
Builder or new-construction conversations initiated	
Land-related conversations initiated	
Appointments requested	
Appointments secured	
Financing scenarios completed	
Builder incentives verified	
Potential opportunities discovered	
Qualified future buyers identified	
Follow-ups scheduled	
Contracts or transactions potentially created	
Estimated pipeline value	

PART NINE

WEEKLY DECISION RECORD

What did the data initially appear to suggest?

What did my local research establish?

What action did I take?

What happened?

What worked?

What failed or produced no useful response?

What will I repeat?

What will I modify?

What will I pause?

What will I stop doing?

What new opportunity will I investigate next week?

PART TEN

YOUR SEVEN-DAY COMMITMENT

The single most important opportunity I identified:

The action I will complete first:

The person or audience I will contact:

The value I will provide:

My deadline:

My measurable definition of success:

If the action produces no result, I will: [ ] REPEAT [ ] MODIFY [ ] REPLACE [ ] ABANDON

Why?

PART ELEVEN

OPTIONAL AI ANALYSIS PROMPT

After completing the worksheet, copy your answers into a capable public AI. Do not upload confidential client information, protected MLS data, passwords, financial account information or personally identifiable information.

PROMPT START

You are serving as my real estate business-analysis assistant.

Review the completed weekly action sheet below. Distinguish verified local facts from national statistics, opinions and assumptions. Do not invent missing information.

First, identify:
1. The three strongest opportunities supported by my local data.
2. The three most important information gaps.
3. Any conclusion that is not supported by the information provided.
4. The actions most likely to produce a client conversation, appointment or transaction.
5. Any activity that appears time-consuming but unlikely to create measurable value.

Then create a seven-day operating plan containing:
- The action
- The reason for the action
- The intended audience
- Required information or preparation
- Completion deadline
- Success measurement
- Follow-up action
- Continue, modify, pause or pivot criteria

Ask questions whenever essential information is missing. Provide sources for any external factual recommendation. Do not substitute national housing statistics for verified local-market data.

COMPLETED WORKSHEET:
[PASTE ANSWERS HERE]

PROMPT END

PART TWELVE

FINAL REMINDER AND PRIMARY SOURCES

You do not have to like Zillow.
You do not have to agree with every Zillow forecast.

You do have to understand the information your clients are reading and determine whether it applies to your market.

Complaining about Zillow changes nothing. Researching the information, localizing it and turning it into a business opportunity might.

Read the full iNVISIQ member analysis:

https://invisiq.com/the-hated-one-yeah-zillow-agent-takeaways-for-july-20-26-2026/

PRIMARY SOURCE REGISTRY

Zillow Research: Latest Research

https://www.zillow.com/research/latest/

What Should You Expect for Housing in the Rest of 2026? July 2026 Forecast

https://www.zillow.com/research/what-should-you-expect-for-housing-in-the-rest-of-2026-july-2026-forecast-36526/

More Than 300,000 Empty Lots for Sale Could Close Housing Shortage by 6%

https://www.zillow.com/research/empty-lots-june-2026-36524/

Mortgage Rates Reach an 11-Month High

https://www.zillow.com/research/mortgage-rates-18722/

Rent Went Up, but So Did the Freebies: June 2026 Rent Report

https://www.zillow.com/research/june-2026-rent-report-36545/

New-Home Sales Sink to Weakest Year-to-Date Pace Since 2017

https://www.zillow.com/research/new-home-sales-june-2026-36565/

PART THIRTEEN

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