

# 2026

## The Best Time to Buy Is Right Around the Corner

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New Realtor.com research shows the best week to buy a home this year. Good news: here in the Indianapolis area, our best week comes a few weeks later than the national one. That gives you time to get ready. Here is what it means for buyers in Hamilton County and northern Indy.

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# Most Buyers Are Only Told Two Choices

Right now, a lot of buyers feel stuck between two choices. Neither one puts you in the driver's seat.

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## Waiting It Out

- Waiting for rates to drop, and missing the time when more homes are for sale
- Watching homes come and go with no clear plan for when to act
- Ending up in the spring rush, up against lots of other buyers

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## Jumping In Blind

- Buying at the wrong time and paying too much when many buyers want the same home
- Taking the first home that fits, with no room to talk price
- Missing the price cuts and help with costs that sellers may already offer

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There is a time each year when more homes are for sale, prices ease, and fewer buyers are looking. Buyers who know when that time is get more choices and more room to talk price. Buyers who don't just get what is left.

*Susan Roberts*

# The Best Week to Buy in 2026

Realtor.com looked at every week of the year for the 50 largest metro areas. For the **Indianapolis-Carmel-Greenwood** area, one week stands out for buyers.

OUR LOCAL BEST WEEK

## OCT 25 – 31

The single best week of the year to buy in the Indianapolis area.

### +26.2%

More homes for sale than in a typical week of the year.

### 9.3% Below Peak

Listing prices ease off their seasonal high. (Nationally, the drop is only 3.5%.)

### 39% Less

Buyer competition (views per home) compared with its yearly peak.

### +15 Days

Homes sit longer than at the busiest time of year. Less rush for you.

**What does 9.3% look like?** On a \$400,000 list price, 9.3% is about **\$37,200**. (This is only an example to show the size of the shift. It is not a promise for any home.)

**How does this compare?** The national best week is Sept 27 – Oct 3. Our area's week comes about four weeks later.

## Your Game Plan for the Best Week

The best week only helps you if you are ready when it opens. Here is how we get you there.

1

NOW – OCT 24

### Get Pre-Approved & Set Your Must-Haves

I'll connect you with a trusted local lender. We find your true budget and make a short list of must-haves, so you can move fast and feel sure.

2

NOW – OCT 24

### Build Your Search & Alerts

I'll set you up on a live MLS search for Hamilton County and northern Indy. When new homes hit the market, you see them first, not days later.

3

SEPT 27 – OCT 24

### Watch the Market Shift

The national best week opens Sept 27. Early fall brings more fresh listings. We tour your top picks and watch for price cuts as the season cools.

4

OCT 25 – 31

### Tour & Negotiate From Strength

This is our week. More homes and fewer buyers give you real room to ask for a better price, help with closing costs, or repairs.

5

AFTER OFFER

### Close With a Local Team Behind You

From inspection to closing, I handle the details so nothing surprises you and you close on time.

# This Isn't a Guess

Realtor.com scored every week of the year using six real supply-and-demand measures. Not a hunch. Not a single number.

**6**

Measures scored for every week: listing prices, homes for sale, new listings, days on market, buyer demand, and price cuts.

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**8 Years**

Of past market data (2018–2025, with 2020 left out) at both the national and metro level.

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**11%**

Homes for sale nationally are still about 11% below pre-pandemic levels, even after this year's gains.

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**Left Out**

Mortgage rates were not part of the scoring. They don't follow a seasonal pattern like prices and supply do.

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**"More choices and less urgency."**

Hannah Jones, Senior Economist, Realtor.com

## What Buyers Usually Ask

### **Why is our best week later than the national one?**

Every market has its own rhythm. In the Indy area, the best week lands Oct 25 – 31. That gives you about a month more to get ready.

### **Does this mean home prices are crashing?**

No. Prices usually ease off their summer high at this time of year, while more homes are for sale and fewer buyers are looking. It is a shift in who has more room to negotiate, not a crash.

### **Will mortgage rates be lower that week too?**

Not always. Realtor.com left rates out on purpose because they don't follow the seasons. The chance here is on price, choice, and competition.

### **Is this the right week for every buyer?**

It is the strongest local window. But your best time depends on your pre-approval, your must-haves, and what is for sale near you. We map that out together first.

### **What if I'm not ready by October 25?**

That's fine, and common. We can build your search, loan, and wish list around this window, even if you buy a few weeks later while things still favor buyers.

### **Do I have to rush and skip steps?**

Never. More homes and fewer buyers give you more time to inspect, ask questions, and negotiate. This window works because you are not rushed.

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## Let's Build Your Plan for the Best Week to Buy

There is no cost and no pressure to talk it through. Reach out for a free Buyer Strategy Session. We'll go over your budget, your must-haves, and what is for sale in Hamilton County and northern Indy before our best week opens.

CALL OR TEXT

**317-777-9146**

EMAIL

**[susan@homesbyrobertsrealty.com](mailto:susan@homesbyrobertsrealty.com)**

WEB

**[SusanRobertsGroup.com](http://SusanRobertsGroup.com)**

**Have a home to sell first?** Ask for my free guide, **SELL BEFORE YOU BUY**. It shows you how to move without getting stuck between two homes.

*Susan Roberts*

Homes by Roberts Realty, brokered by eXp Realty  
The only AI Certified Agent™ in the Indianapolis area  
**[SusanRobertsGroup.com](http://SusanRobertsGroup.com)**

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