



2025 Nest Market Report

Jackson Area



National Market Review

A Market in Transition

Will 2026 be the year housing takes center stage in national politics? While solutions will differ across Washington, most policymakers agree on one fact: **affordability has reached a breaking point for many Americans.** As we approach a new election cycle, housing is poised to become one of the country's most visible economic issues.

This shift is the result of several converging forces:

- Interest rates stabilizing but remaining elevated.
- Home prices rising faster than household income.
- Insurance costs increasing sharply.
- Inventory levels remaining well below national needs.

Together, these trends have redefined buyer and seller behavior and shaped expectations for the year ahead.

Affordability Moves to the Forefront

Affordability hinges on the balance between three factors:



For much of the past decade, low interest rates masked rising prices. But in 2022, mortgage rates jumped from 3% to 7%, increasing monthly payments by more than 55%.

Since late 2022, rates have held steady in the 6.5%–7.5% range. Predictability has returned, but many buyers still perceive these rates as high compared to the sub-5% environment that lasted from 2011–2022. The result has been slower sales, cooling prices in certain markets, and a broad resetting of buyer expectations.

Meanwhile, wage growth has not kept pace. Between 2015 and 2024, the median household income rose 56%, while home prices increased between 90% and 103%, depending on the index. When prices rise faster than wages—and interest rates rise at the same time—affordability declines.

The Rising Cost of Homeownership

Insurance has become a major affordability factor. From 2022 to 2024, premiums rose more than 30% in 21 states and 40–70% in ten of them, with another 28% increase projected over the next three years.

Insurance now represents 9% of the average mortgage payment—the highest share on record—driven by rising rebuild costs, more frequent climate events, population shifts, and insurers exiting high-risk markets. Currently, 12% of U.S. homes are considered high risk, a figure projected to exceed 20% by 2050.

A Diverging Landscape

For years, national housing recaps looked similar across markets. But 2025 has brought sharp regional variations. Economic pressures, insurance challenges, and affordability concerns now differ meaningfully from one region to the next.

In today's environment, understanding your local market matters more than ever, and your Nest agent can help you interpret how national forces are playing out in your area.

National Housing Trends

Inventory Gains Fall Short of Demand: A 13% Inventory Increase Against a 2.5 Million-Home Deficit

National inventory rose 13% in 2025, according to ResiClub. While encouraging, this gain falls far short of addressing the estimated 2.5 million home shortage nationwide. Even with steady improvement, closing the gap would require more than a decade of elevated construction.

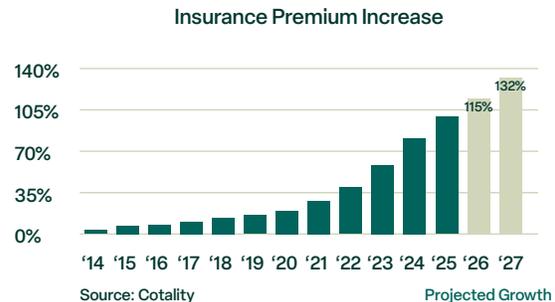
As we enter 2026, housing affordability remains one of the most influential forces shaping the market. Rising insurance costs and lagging wage growth continue to pressure buyers, even as conditions gradually stabilize.

Still, the new year brings opportunities: modest price softening in some markets, steadier inventory, and rate stability may bring buyers back. How the rest of 2026 unfolds will depend on broader economic shifts, policy decisions, and how quickly confidence returns to both buyers and sellers.

Three Trends to Watch in 2026

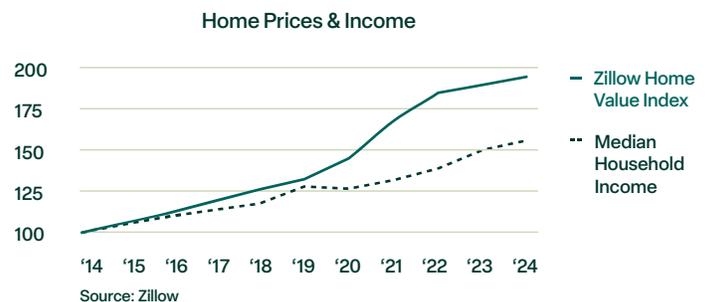
1. Insurance Premium Growth

Premiums rose modestly for several years before accelerating dramatically in 2021. This trend is expected to continue through 2027.



2. Home Prices and Income

Home values have nearly doubled over the past decade, while real wages have grown far more slowly. This widening gap is a central driver of today's affordability challenges.



3. 30-Year Mortgage Rates

After the rapid spike in 2022, mortgage rates have remained steady within the 6.5%–7.5% range. This stability has helped bring predictability back to the market, even if overall costs remain elevated.





Nest Jackson 2025 at a Glance

\$42M

In 2025, our total sales volume reached \$42 million!

140+

Last year Nest Realty Jackson served more than 140 happy clients.

64

The Average Days on Market for Nest listings is just 64 days.



2025
Jackson
MSA

Local Market Review

2025 brought the Jackson real estate market back to a calmer, more balanced pace.

The Jackson real estate market in 2025 moved into a more balanced and steady phase after several years of strong seller momentum. Home prices overall leveled out, with some areas maintaining strength while others experienced mild softening. This shift did not indicate a downturn, but rather a return toward normal market dynamics. Homes continued to sell, but the speed and intensity of offers eased.

Inventory gradually increased, offering buyers more choices and reducing the pressure to make quick decisions. As a result, homes generally spent more time on the market. Well-presented and well-priced homes continued to perform best, especially in established neighborhoods and desirable school zones. In contrast, homes needing updates or priced

too aggressively sat longer, reinforcing the importance of realistic pricing strategies.

For sellers, the key in 2025 was preparation and positioning—ensuring homes were market-ready and priced in line with current conditions. Professional photography and staging became more valuable as buyers gained the ability to compare options. For buyers, the market became more approachable. With more inventory and less competition, they had greater opportunity to negotiate, conduct thoughtful inspections, and choose homes that truly suited their needs.

Overall, 2025 was a transition year for the Jackson market. It moved away from the peak seller conditions of recent years and settled into a more balanced and predictable environment. The market remained supported by stable local employment, ongoing development, and consistent housing demand, reinforcing Jackson's position as an appealing place to live and invest.

All Properties (Jackson MSA)



	2025	2024	% CHG
Total Sales	2,177	2,000	8.9%
Days on Market	60	48	25.0%
Avg. Sales Price	\$279,430	\$277,582	0.7%

In Jackson in 2025, on average, a listing stayed on the market for 25% more time and saw an 8.9% increase in total sales of all homes compared to 2024.

+0.7%

Average Sales Price

The average price of all homes increased by 0.7% between 2024 and 2025.

+8.9%

Total Sales

The total sales of all homes increased by 8.9% between 2024 and 2025.



City of Jackson



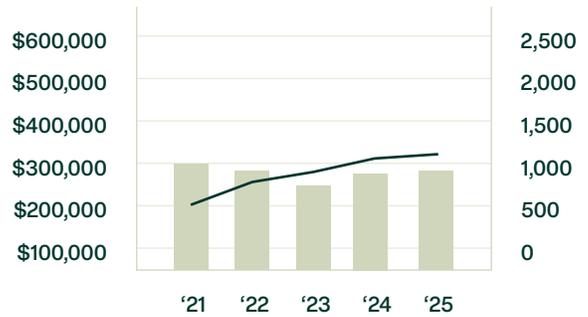
1991

Average Year Homes Built

23%

% of Homes Less than 5 Years Old

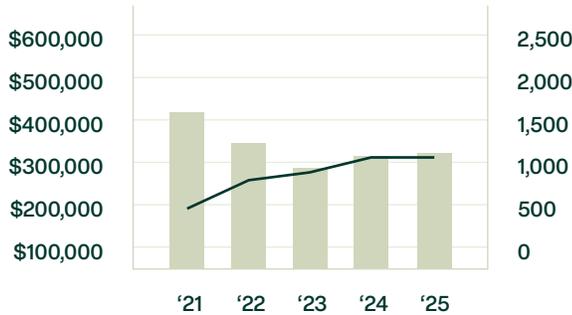
— AVERAGE PRICE ■ TOTAL SALES



	2025	2024	% CHG
Total Sales	963	920	4.7%
Days on Market	57	45	26.7%
Avg. Sales Price	\$308,470	\$306,541	0.6%
Total Volume	\$297,056,827	\$282,017,916	5.3%

Madison County

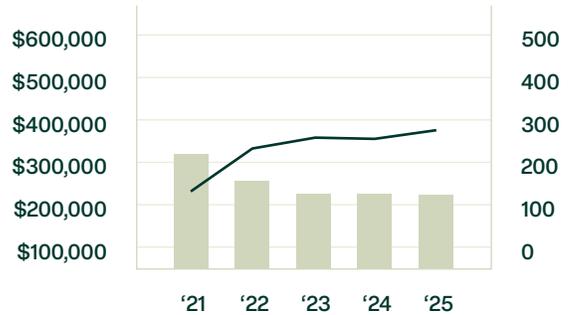
— AVERAGE PRICE ■ TOTAL SALES



	2025	2024	% CHG
Total Sales	1,076	1,029	4.6%
Days on Market	57	45	26.7%
Avg. Sales Price	\$305,363	\$305,089	0.1%
Total Volume	\$328,570,427	\$313,936,616	4.7%

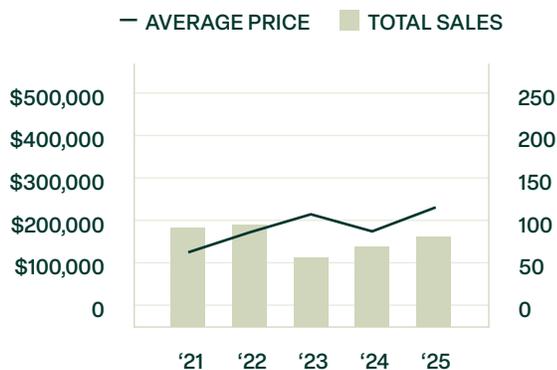
Medina

— AVERAGE PRICE ■ TOTAL SALES



	2025	2024	% CHG
Total Sales	133	135	-1.5%
Days on Market	65	37	75.7%
Avg. Sales Price	\$375,800	\$357,902	5.0%
Total Volume	\$49,981,369	\$48,316,787	3.5%

Trenton



	2025	2024	% CHG
Total Sales	74	68	8.8%
Days on Market	65	52	25.0%
Avg. Sales Price	\$218,958	\$178,122	22.9%
Total Volume	\$16,202,900	\$12,112,339	33.8%



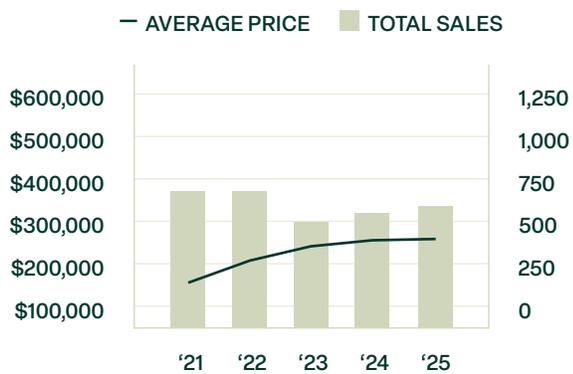
1970

Average Year Homes Built

5.5%

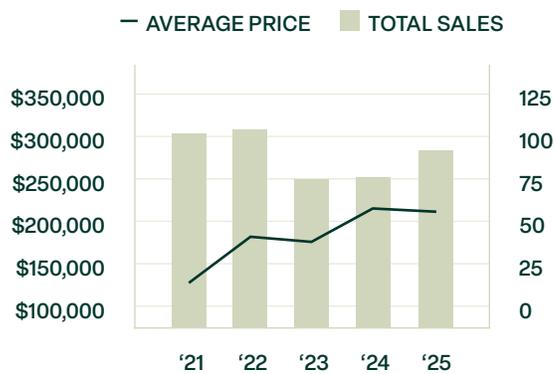
% of Homes Less than 5 Years Old

Gibson County



	2025	2024	% CHG
Total Sales	570	536	6.3%
Days on Market	59	43	37.2%
Avg. Sales Price	\$248,655	\$248,100	0.2%
Total Volume	\$141,733,357	\$132,981,791	6.6%

Haywood County



	2025	2024	% CHG
Total Sales	90	76	18.4%
Days on Market	75	84	-10.7%
Avg. Sales Price	\$206,151	\$209,068	-1.4%
Total Volume	\$18,553,634	\$15,889,200	16.8%



1987

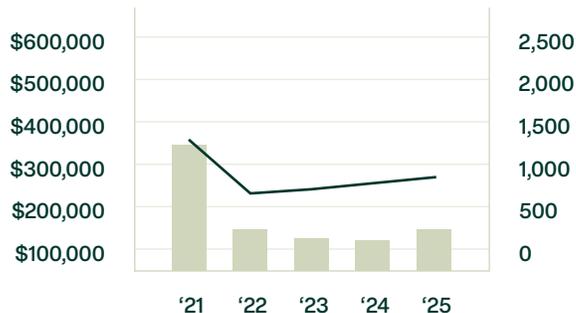
Average Year Homes Built

7.1%

% of Homes Less than 5 Years Old

Henderson County

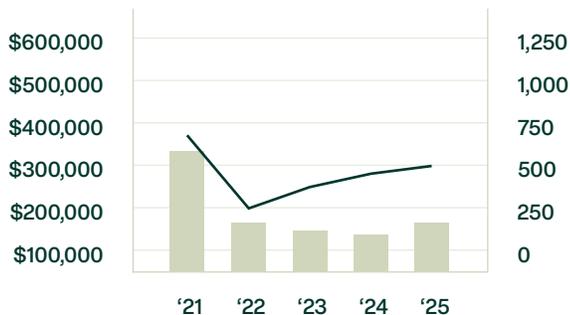
— AVERAGE PRICE ■ TOTAL SALES



	2025	2024	% CHG
Total Sales	184	163	12.9%
Days on Market	70	59	18.6%
Avg. Sales Price	\$276,292.00	\$256,204	7.8%
Total Volume	\$50,837,771	\$41,761,358	21.7%

Chester County

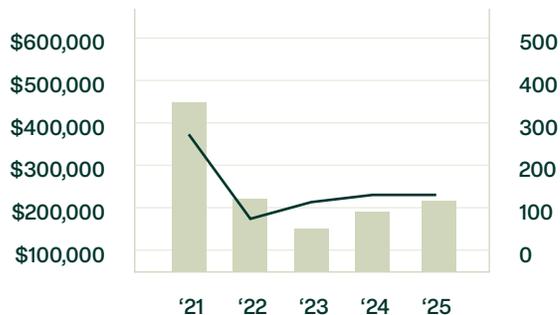
— AVERAGE PRICE ■ TOTAL SALES



	2025	2024	% CHG
Total Sales	152	101	50.5%
Days on Market	63	48	31.3%
Avg. Sales Price	\$299,214	\$292,617	2.3%
Total Volume	\$45,480,478	\$29,554,344	53.9%

Crockett County

— AVERAGE PRICE ■ TOTAL SALES



	2025	2024	% CHG
Total Sales	105	95	10.5%
Days on Market	77	47	63.8%
Avg. Sales Price	\$220,424	\$221,497	-0.5%
Total Volume	\$23,144,489	\$21,042,275	10.0%



Community First

Organizations Our Nesters Support

Nest Jackson agents are deeply committed to serving the community they represent. In 2025, they supported local organizations, events, and volunteer efforts, reflecting their belief that real estate is about more than transactions. Their success is rooted in building relationships, strengthening neighborhoods, and contributing to the overall growth and well-being of the Jackson community.

Kirkland Cancer Center wth.org/services/kirkland-cancer-center | **Regional Inter-Faith Association**
rifajackson.org | **Henderson County Chamber of Commerce** hctn.org | **Heaven's Cradle** heavenscradle.org
| **Jackson Chamber of Commerce** jacksontn.com | **Hardeman County Chamber of Commerce**
hardemancountychamber.com | **Brad Deming Memorial Bicycle Fund** bradsbikesforkids.org



jackson.nestrealty.com

