

THE TUCSON ASSOCIATION OF REALTORS®
SOUTHERN ARIZONA HOUSING BRIEF

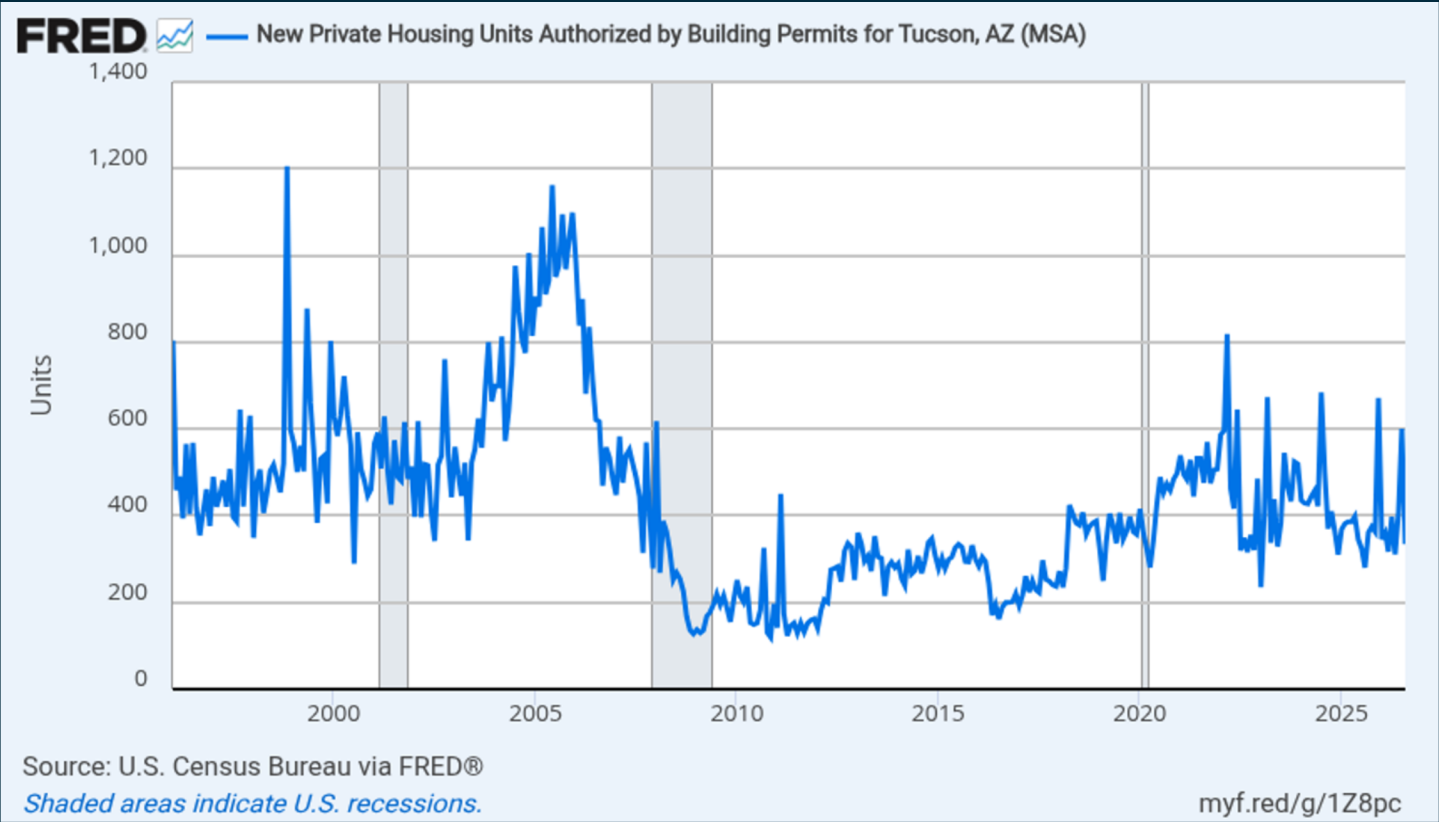
QUARTER 3 | 2026
EDITION #5



If you would like a customized report for your ward or district, please contact us at REALTORAdvocacy@TucsonREALTORS.org with the list of zip codes. [Click to view the July 2026 Report.](#)

HOUSING PRODUCTION

U.S. CENSUS BUREAU
VIA FRED®



INVENTORY

>>> MLSSAZ RESIDENTIAL MARKET OVERVIEW Q3 2026 SUPPLY & DEMAND: NEW LISTINGS

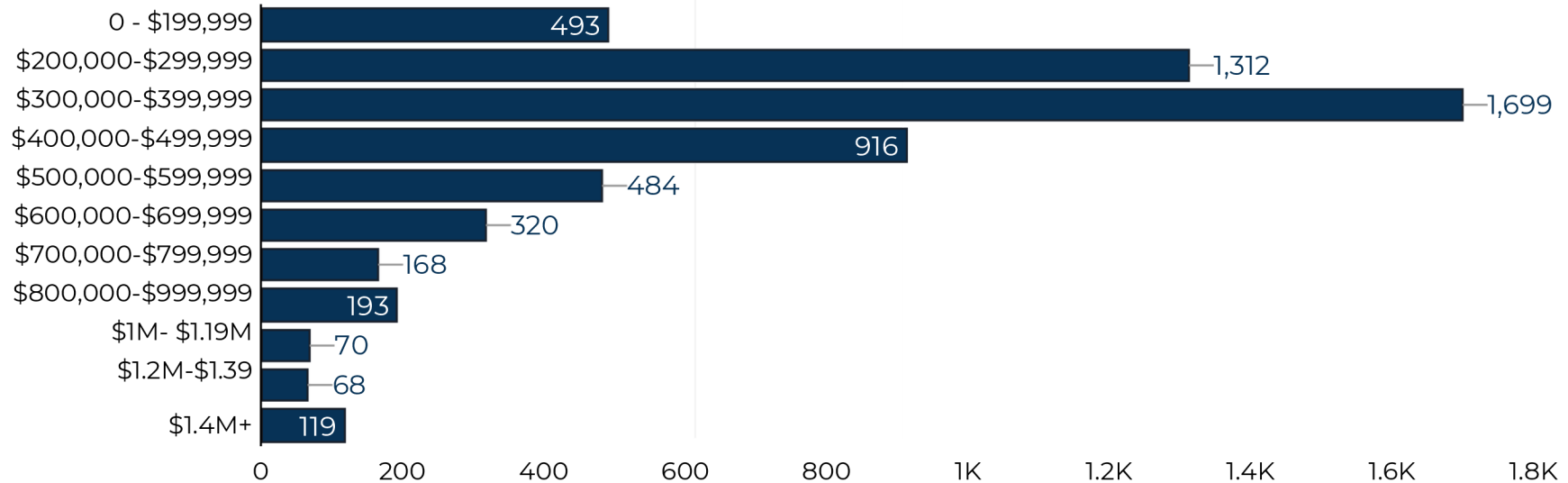
New Listing Activity

of New Listings

5,842

↓ -0.9% from 2025

New Listings By Price Range

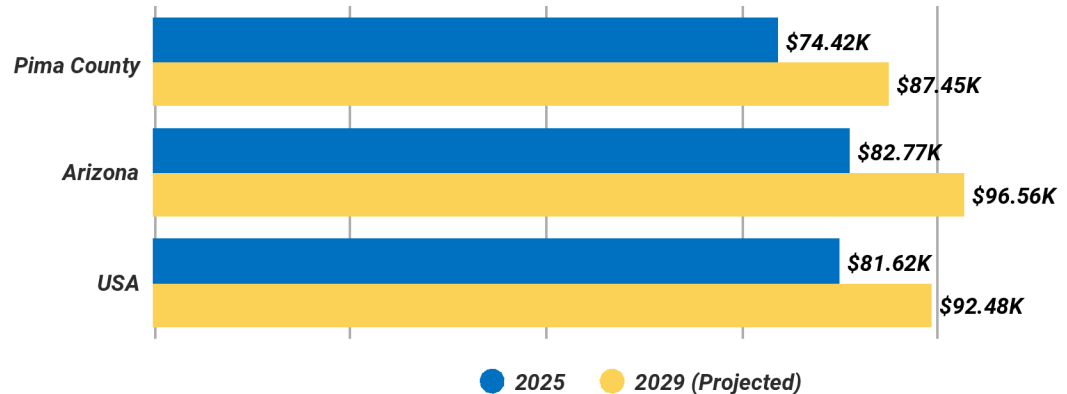


AFFORDABILITY

>>> REALTORS® PROPERTY RESOURCE PIMA COUNTY, ARIZONA - MEDIAN HOUSEHOLD INCOME

Median Household Income

This chart shows the median household income in an area, compared with other geographies.



>>> MLSSAZ RESIDENTIAL MARKET OVERVIEW Q3 2026 MONTHS OF SUPPLY BY TYPE

Months of Supply By Type

Type	Months of Supply (end of last quarter)	
Single Family Residence	4.33	
Townhouse	4.79	
Manufactured Home	6.25	
Condominium	7.88	
Mobile Home	5.40	

Improved from Q2

AFFORDABILITY

>>> ECONORTHWEST PIMA COUNTY HOUSING STUDY



Housing Formats

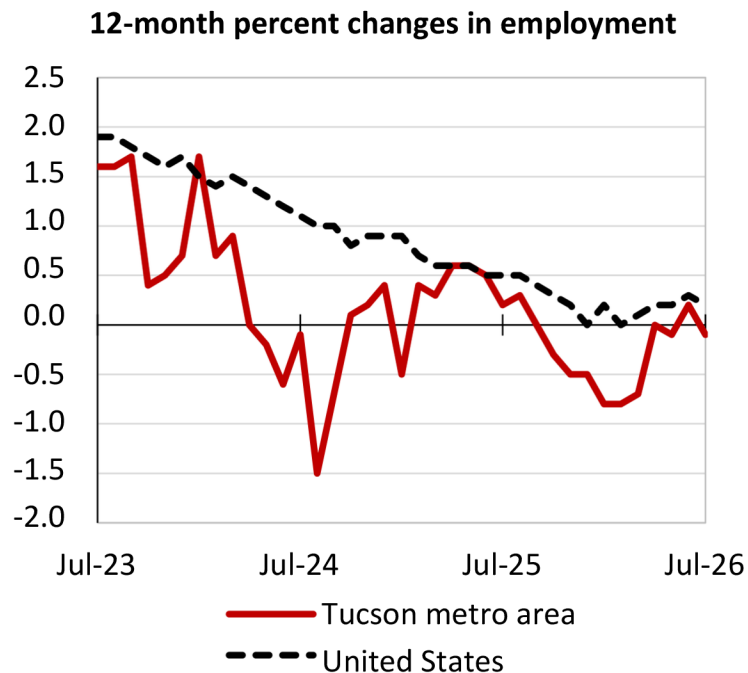
Ownership Units

	Demand Segment	Need Served	Affordability
Small detached single unit	- Families - Older adults - Single parents	Older adults looking to downsize	120 – 150% AMI
Large detached single unit	Market-rate ownership	Families and higher-income households	200% AMI +
Multi-Family Condos and Townhomes	- First Time Homebuyers - Young Professionals - Older adults - Single parents	Older adults looking to downsize or younger adults looking for affordable ownership opportunities	80 – 120% AMI
Casitas	- Multi-generational households - First Time Homebuyers	Supports multi-generational living and increases affordable options	Lack of data, but generally 80-100% AMI

WAGE GROWTH

>>> U.S. BUREAU OF LABOR STATISTICS TUCSON AREA ECONOMIC SUMMARY

Employment on nonfarm payrolls and employment by major industry sector, over-the-year changes



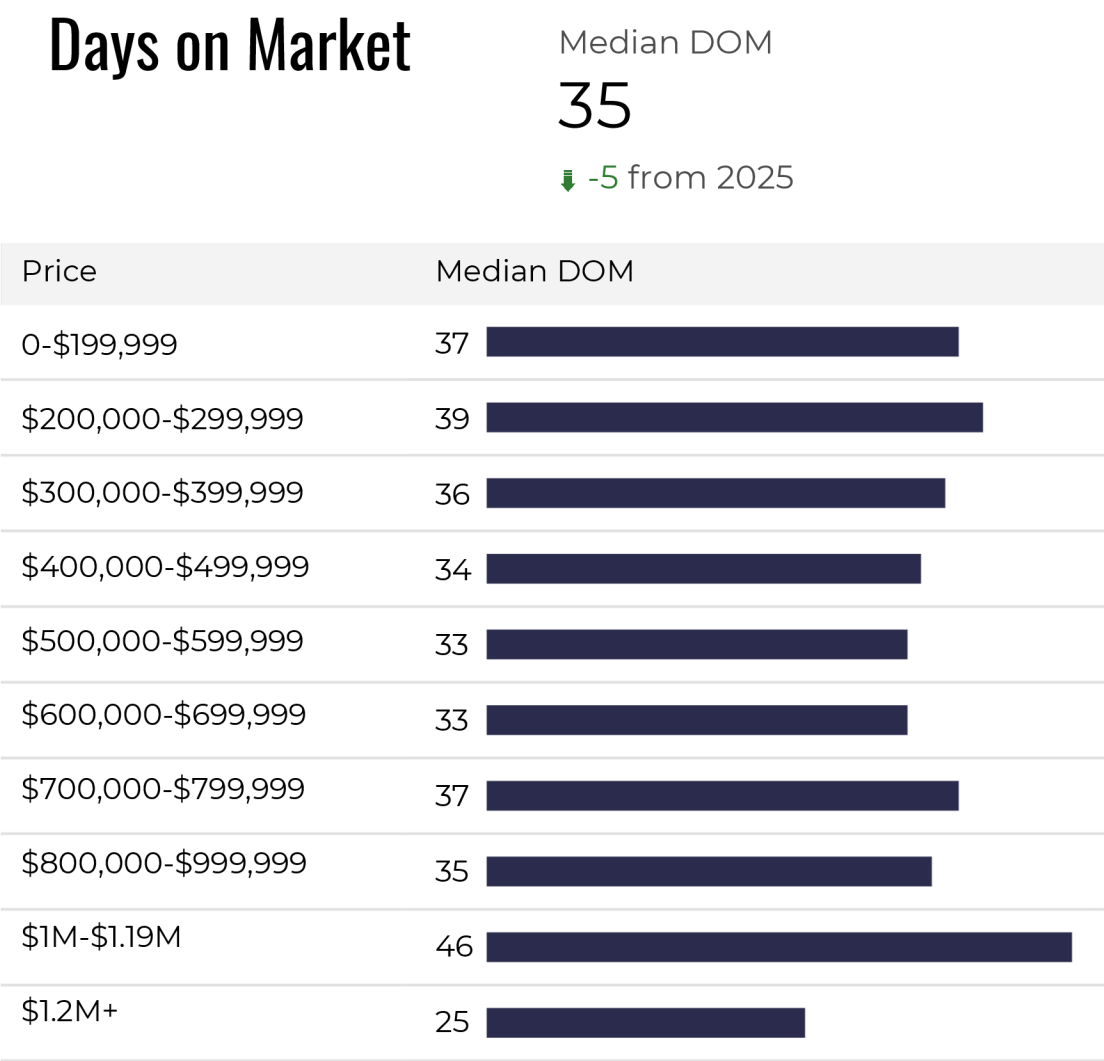
Tucson metro area employment (number in thousands)	Jul. 2026	Change from Jul. 2025 to Jul. 2026	
		Number	Percent
Total nonfarm	393.5	-0.5	-0.1
Mining and logging	2.9	0.1	3.6
Construction	20.5	-0.1	-0.5
Manufacturing	28.4	-0.6	-2.1
Trade, transportation, and utilities	68.5	0.1	0.1
Information	4.8	0.1	2.1
Financial activities	18.3	-0.8	-4.2
Professional and business services	48.2	0.7	1.5
Education and health services	74.6	1.7	2.3
Leisure and hospitality	42.9	-0.8	-1.8
Other services	15.1	0.7	4.9
Government	69.3	-1.6	-2.3

Source: U.S. BLS, Current Employment Statistics.

DAYS ON MARKET

>>> MLSSAZ RESIDENTIAL MARKET OVERVIEW Q3 2026 BUYER DEMAND SUMMARY

The typical home in Q3 2026 left the market in **35 days**, a 5 day decrease from 2025.



INSURANCE COSTS

>>> INSURANCE INFORMATION INSTITUTE
INSURANCE AFFORDABILITY INDEX

Homeowners Insurance Cost Drivers

Key factors affecting homeowners insurance costs in this state.

"Most Favorable" = lowest cost pressure; "Least Favorable" = highest cost pressure

Cost Driver Source: [Insurance Research Council \(IRC\) 2025 report](#), leveraging 2022 data.

Natural Hazard Risk: Weather	Most Favorable
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Natural Hazard Risk: Other	Least Favorable
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Claim Frequency (CAT)	More Favorable
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Claim Frequency (Non-CAT)	Moderate
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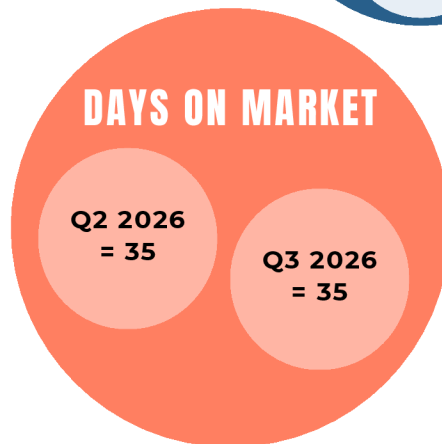
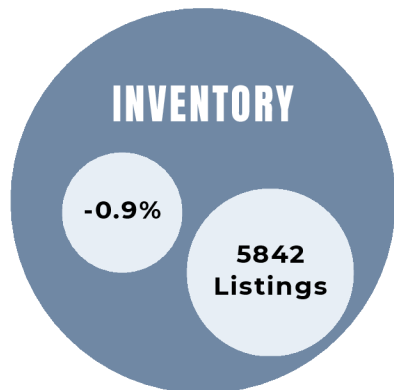
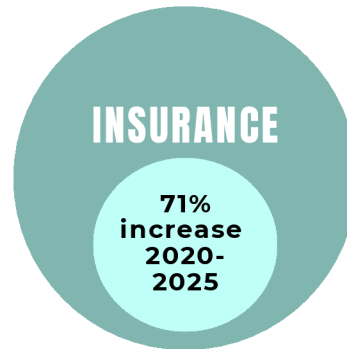
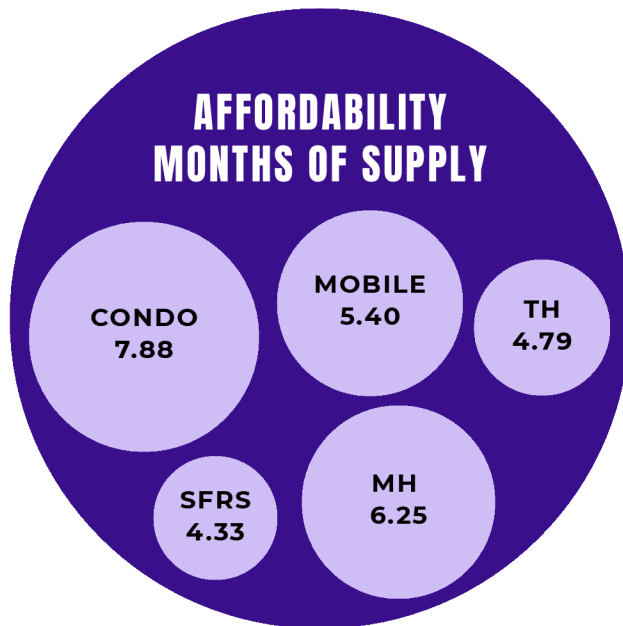
Claim Severity (CAT)	Most Favorable
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Claim Severity (Non-CAT)	More Favorable
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Expense Index	Less Favorable
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Claims Litigation	More Favorable
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THE HOUSING DECISION INDEX



KEY DRIVERS 2026

- Inventory
- Affordability
- Housing Production
- Wage Growth
- Days on Market
- Insurance Costs

NEEDS
ATTENTION

IMPROVING

STABLE