ASSOCIATION OF INTERIOR REALTORS®

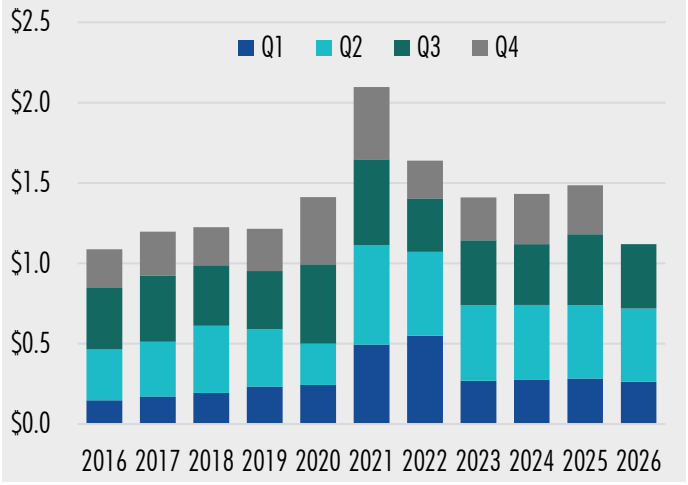


Q3 2026

KAMLOOPS & DISTRICT MARKET OVERVIEW

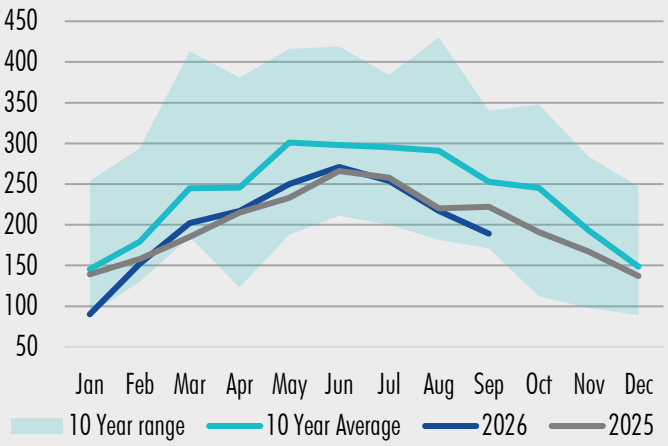
OCTOBER 2026

FIGURE 1: RESIDENTIAL SALES VOLUME KAMLOOPS & DISTRICT- $ Billions



Source: Association of Interior Realtors®, Q3 2026

FIGURE 2: NUMBER OF RESIDENTIAL SALES KAMLOOPS & DISTRICT



Source: Association of Interior Realtors®, Q3 2026

Residential sales in Kamloops lost momentum in the third quarter of 2026 after broadly tracking 2025 levels throughout most of the year. A total of 660 properties sold during the quarter, generating $399.4 million in sales volume, down 5.7% and 9.5%, respectively, from Q3 2025. Affordability pressures, economic uncertainty and weaker consumer confidence remain the main constraints on demand, while summer wildfires, smoke and broader regional disruptions added further pressure.

Buyers remain cautious, with many choosing to stay on the sidelines. Anecdotally, the market has seen more offers conditional on the sale of an existing home, resulting in longer transaction chains. This has also contributed to more deals collapsing when buyers are unable to complete the sale of their current property. Heightened uncertainty is also contributing to longer marketing periods, even for appropriately priced properties.

FIGURE 3: QUARTERLY RESIDENTIAL QUICK STATS



660 Residential sales in Q3 2026
5.7% decrease vs Q3 2025



$399.4 Million transacted in Q3 2026
9.5% decrease vs Q3 2025



1,277 New listings in Q3 2026
7.2% decrease vs Q3 2025



OPEN HOUSE

1,404 Active residential listings as of September 2026
2.2% decrease vs September 2025

Source: Association of Interior Realtors®, Q3 2026

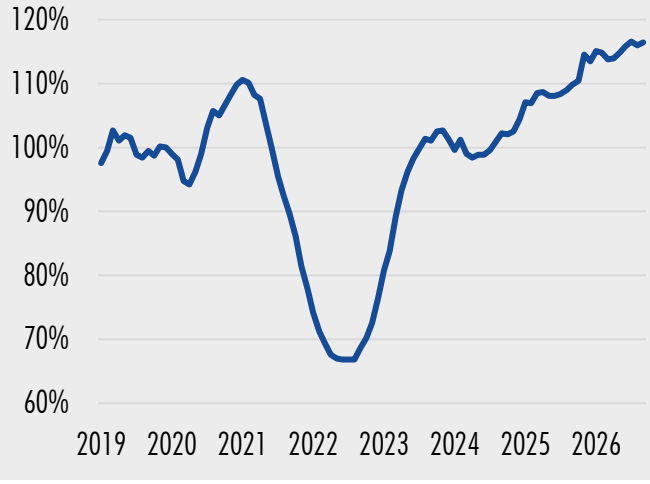
The slowdown in activity is also evidenced by longer transaction times. Average days to sell are more than 20% above 2019 levels, a more useful benchmark than the unusually active pandemic years. Sellers remain reluctant to lower prices, particularly when doing so would mean accepting less than they paid or expected. Those without an urgent need to sell are increasingly allowing listings to expire and withdrawing properties until conditions improve. New listings fell 7.2% from Q3 2025.

After rising since early 2024, active inventory has now recorded five consecutive months of year-over-year declines. September ended with 1,404 active listings, down 2.2% from a year earlier. However, conditions vary by housing type. Fewer single-family listings have offset continued inventory growth in other segments, particularly townhouses, where listings increased 16.2%. Strata fees remain a concern for some townhouse buyers and can materially affect monthly carrying costs. The decline in supply is also more pronounced among well-presented, competitively priced properties, while less desirable listings may linger.

Reduced single-family inventory and sellers' resistance to price cuts have helped limit further price declines. Nevertheless, affordability remains stretched. Despite some easing in values since the pandemic, the single-family home price-to-income ratio remains near seven times annual income, compared with roughly five to six times during much of the 2010s. This continues to restrict the pool of qualified buyers.

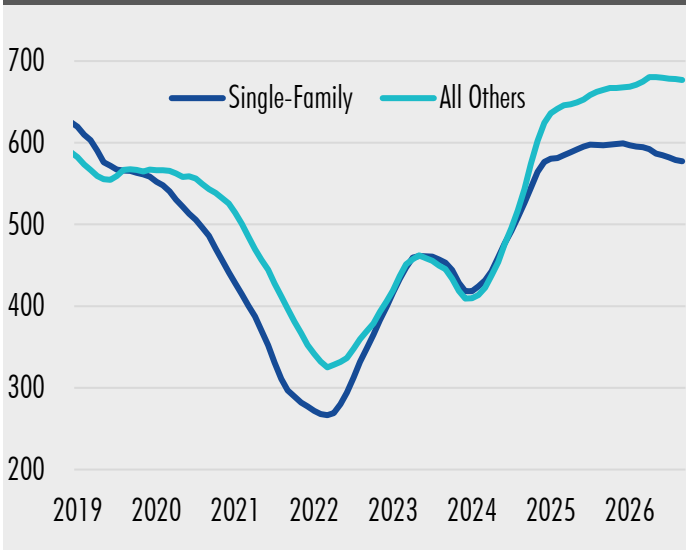
Performance also varies geographically. Sun Peaks has been particularly weak, with sales down 23.5% in Q3 and 32.2% through the first nine months of 2026. By comparison, year-to-date sales rose 23.5% in Merritt and 31.6% in Chase, although both are smaller markets and can experience greater quarterly volatility. Within Kamloops, Sahali and Aberdeen recorded year-to-date declines, while Juniper Ridge and Pineview Valley improved. This uneven performance suggests demand is shifting differently across neighbourhoods and surrounding communities rather than retreating uniformly.

FIGURE 4: DAYS TO SELL
2019=100%



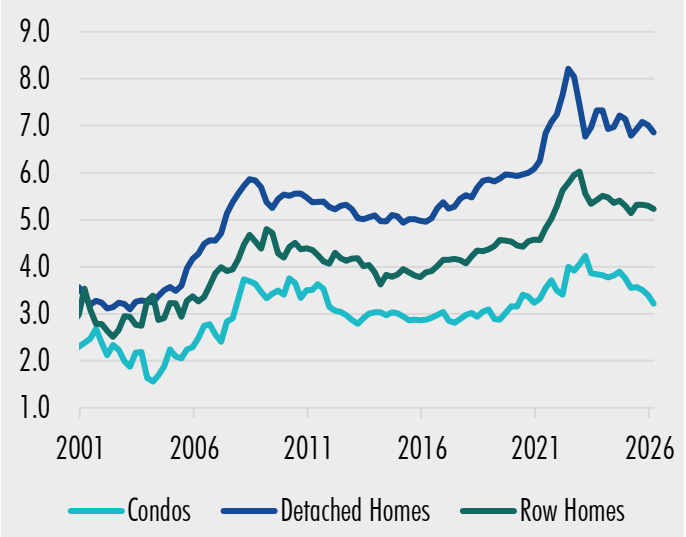
Source: Association of Interior Realtors®, Q3 2026

FIGURE 5: SEASONALLY ADJUSTED ACTIVE LISTINGS BY PROPERTY TYPE



Source: Association of Interior Realtors®, Q3 2026

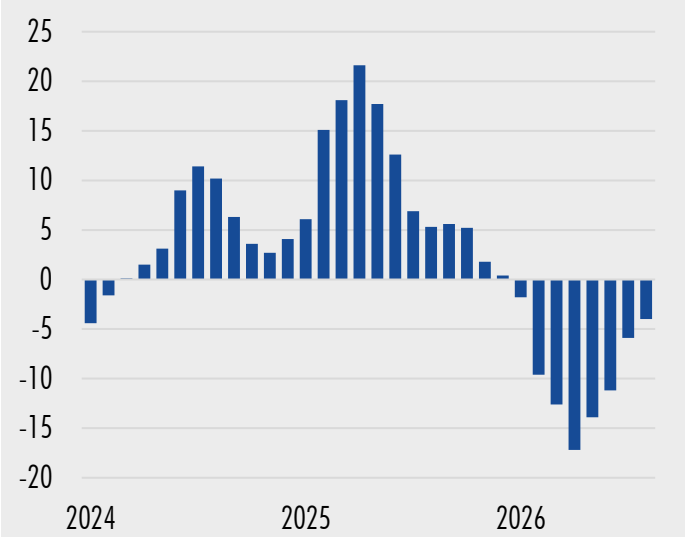
FIGURE 6: KAMLOOPS HOME PRICE TO INCOME RATIO



Source: BC Stats, Q3 2026

FIGURE 7: KAMLOOPS JOB CREATION

Year-Over-Year, Thousands of Jobs



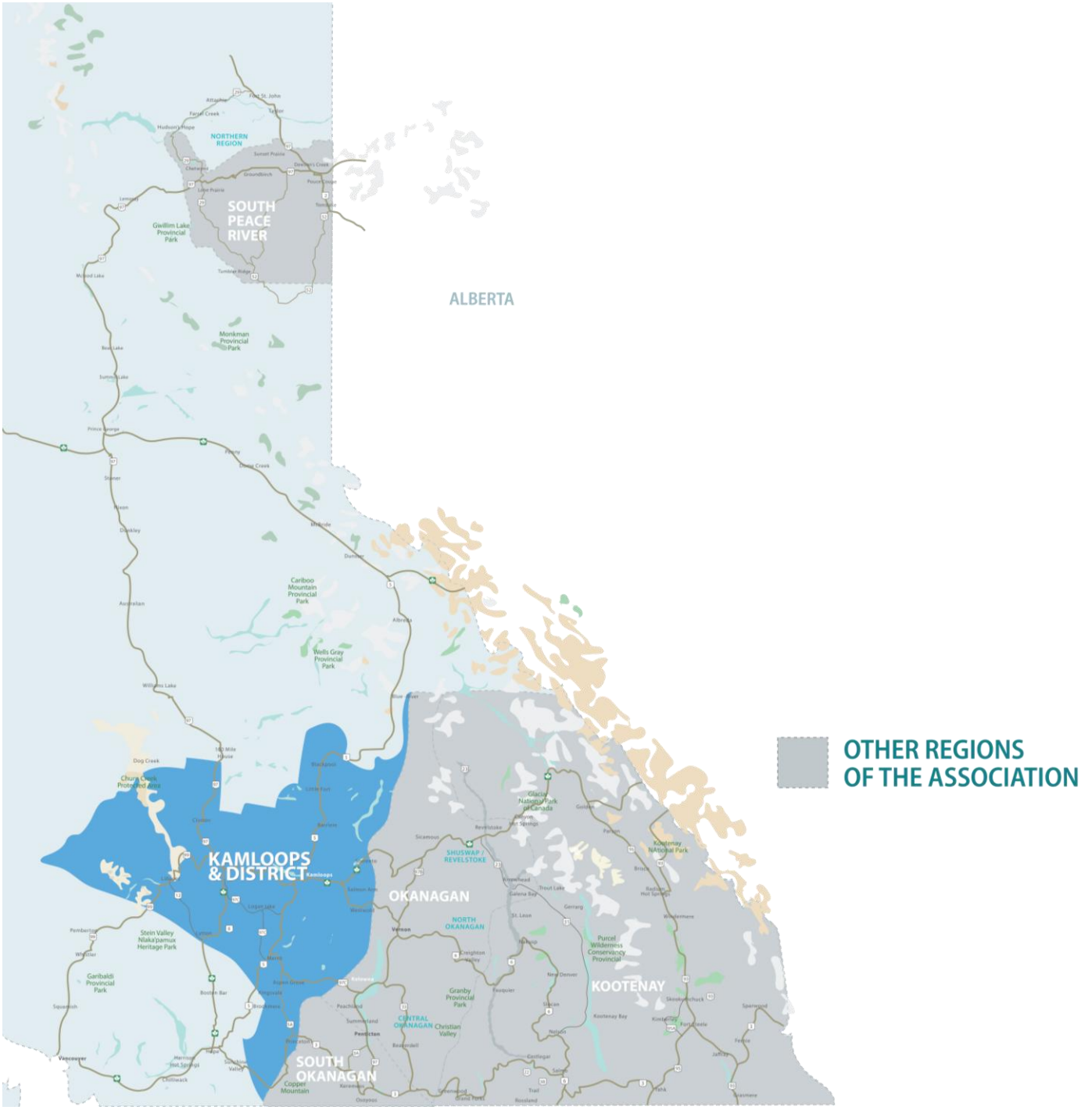
Source: Statistics Canada, Q3 2026

Political and economic uncertainty is reinforcing buyer hesitation. With British Columbia's municipal and provincial elections, along with the November U.S. midterm elections, some households and businesses may be deferring decisions pending greater clarity. While the regional unemployment rate declined to 4.4% in September, Kamloops has recorded nine consecutive months of year-over-year job losses. A lower unemployment rate does not necessarily signal a strengthening labour market when employment and labour force participation are also weakening.

Interest rates are also unlikely to provide a meaningful near-term boost. The Bank of Canada held its policy rate at 2.25% in September, while Governor Tiff Macklem highlighted the difficult balance between slower economic activity and inflation risks related to energy prices and trade uncertainty. Higher Government of Canada bond yields have also placed upward pressure on fixed mortgage rates. Prospective buyers remain highly sensitive to affordability and job security, and higher fixed borrowing costs could further delay a recovery in transactions.

The regional economic backdrop is mixed. Mining and institutional investment provide support, while forestry uncertainty and softer residential construction weigh on activity. Ottawa's October designation of the proposed Pacific Link pipeline as a project of national interest signals support for future resource investment. The Trans Mountain expansion, by comparison, generated substantial construction employment in the region. However, the proposed pipeline remains a longer-term prospect, and any resulting housing demand would take time to materialize.

Looking ahead, the market is likely to remain subdued until confidence improves. Some buyers with earlier mortgage rate holds could move ahead in the near term, but a sustained recovery will require greater certainty around employment, affordability and financing costs. Questions around Aboriginal title may also be influencing buyer perceptions, although available data does not indicate widespread transactions collapsing for that reason. For first-time buyers able to secure financing, softer competition may create opportunities that were difficult to find during the pandemic market.



This map is for informational purposes. It does not represent an on-the-ground survey and represents only the approximate relative location of property boundaries.

KAMLOOPS AND DISTRICT REGION

SINGLE FAMILY*

Sales	347 ⬇-4.9%
Benchmark Price**	$659,100 ⬇-0.1%
Days to Sell	59 ⬇-3.3%
Inventory	663 ⬇-4.6%

TOWN-HOUSE

Sales	95 ⬆3.3%
Benchmark Price**	$510,300 ⬆0.9%
Days to Sell	61 ⬆17.3%
Inventory	179 ⬆16.2%

CONDO/ APARTMENT

Sales	69 ⬇-15.9%
Benchmark Price**	$366,900 ⬇-0.8%
Days to Sell	82 ⬆28.1%
Inventory	191 ⬇-12.8%

*Excludes lakefront and acreage Single-Family homes, previously included in KADREA's Single-Family home statistics.
** Benchmark Prices and Inventory as of September 2026.
*** Percentage represents change compared to the same period last year

Q3 2026 Statistics

	SINGLE-FAMILY*		TOWNHOUSE		APARTMENT	
Location	**Sales**	**Benchmark Price**	**Sales**	**Benchmark Price**	**Sales**	**Benchmark Price**
Aberdeen	**27** -6.9%	**$866,400** 0.2%	**10** 0.0%	**$556,500** 0.9%	**1** -75.0%	**$359,800** 0.5%
Ashcroft	**7** 250.0%	**$361,800** -0.2%	**3** -25.0%			
Barnhartvale	**11** -21.4%	**$769,200** 0.3%				
Barriere	**7** -22.2%	**$483,900** -6.5%				
Batchelor Heights	**12** -40.0%	**$837,600** -1.7%		**$549,800** 0.3%		
Brocklehurst	**40** 66.7%	**$623,200** 0.0%	**8** -42.9%	**$386,700** 1.9%	**2** -50.0%	**$268,000** 1.7%
Cache Creek	**5** 25.0%	**$383,300** -3.6%				
Campbell Creek/Deloro	**4** 100.0%	**$731,000** 0.3%	**1** 0.0%			
Chase	**6** -45.5%	**$505,000** -2.6%	**2** 100.0%	**$511,700** 2.5%		
Cherry Creek/Savona	**1** -50.0%	**$836,800** -1.7%				
Clearwater	**6** -33.3%	**$469,900** -0.1%			**1**	
Clinton	**0** -100.0%	**$321,000** -4.2%				
Dallas	**7** 0.0%	**$733,900** 1.1%	**1** 0.0%		**0** -100.0%	**$346,500** -0.9%
Dufferin/Southgate	**7** -22.2%	**$874,500** 7.4%	**3** 0.0%	**$610,400** 1.3%		
Heffley	**4** 100.0%	**$715,500** -1.6%				
Lillooet	**8** 100.0%	**$401,900** 6.1%				
Logan Lake	**10** -37.5%	**$455,000** -3.4%	**0** -100.0%		**4** 0.0%	**$173,700** -1.4%

*Excludes lakefront and acreage Single-Family homes
**Percentage represents change compared to the same period last year
*** Benchmark Prices as of September 2026

Q3 2026 Statistics

	SINGLE-FAMILY*		TOWNHOUSE		APARTMENT	
Location	**Sales**	**Benchmark Price**	**Sales**	**Benchmark Price**	**Sales**	**Benchmark Price**
Merritt	**23** ↑ 4.5%	**$451,300** ↓ -2.8%	**5** ↑ 66.7%	**$329,600** ↑ 2.0%	**1** ↓ -50.0%	**$276,100** ↓ -1.3%
North Kamloops	**21** ↓ -30.0%	**$554,400** ↓ -3.3%	**1**		**5** ↑ 25.0%	**$300,400** ↓ -2.1%
Pinantan	**2** ↑ 100.0%	**$390,600** ↓ -2.7%				
Pineview Valley	**10** 0.0%	**$788,400** ↑ 3.3%	**7** ↑ 600.0%	**$496,400** ↑ 2.0%	**2** 0.0%	**$365,000** ↓ -1.9%
Pritchard		**$481,900** ↓ -4.3%				
Rayleigh	**6** ↓ -40.0%	**$705,300** ↑ 0.6%				
Sahali	**25** ↑ 8.7%	**$811,800** ↑ 2.5%	**26** ↑ 8.3%	**$397,300** ↑ 0.5%	**14** ↓ -26.3%	**$440,100** ↓ -1.1%
South Kamloops	**25** ↑ 56.3%	**$668,600** ↑ 0.1%	**4** ↓ -33.3%	**$506,500** ↓ -1.0%	**19** ↓ -5.0%	**$345,800** ↑ 0.3%
South Thompson Valley	**3** ↓ -40.0%	**$806,600** ↑ 2.8%				
Sun Peaks	**2** 0.0%	**$845,200** ↑ 3.9%	**1** ↓ -85.7%	**$876,500** ↓ -0.6%	**12** ↑ 20.0%	**$481,600** ↓ -0.6%
Sun Rivers	**9** ↑ 28.6%	**$916,900** ↑ 3.1%	**5** ↑ 66.7%	**$712,100** ↑ 1.7%	**6** ↓ -14.3%	**$319,700** ↓ -2.9%
Valleyview	**12** 0.0%	**$795,200** ↑ 1.3%	**3** ↑ 200.0%	**$577,800** ↑ 1.2%		
Westsyde	**26** ↓ -13.3%	**$705,600** ↓ -1.9%	**3** ↓ -50.0%	**$413,500** ↓ -1.2%	**2** 0.0%	**$389,500** ↓ -1.4%
Juniper Ridge	**15** ↓ -31.8%	**$945,100** ↑ 0.9%	**6** ↑ 20.0%	**$612,200** ↑ 0.8%	**0** ↓ -100.0%	

*Excludes lakefront and acreage Single-Family homes

**Percentage represents change compared to the same period last year

*** Benchmark Prices as of September 2026

CONTACT

ASSOCIATION OF INTERIOR REALTORS®
#112 - 140 Commercial Drive
Kelowna, BC, Canada, V1X 7X6
250-878-0212
media@interiorrealtors.com
www.interiorrealtors.com

PREPARED BY