

White Rock & South Surrey housing, July 2026.

Prices eased again and buyers still hold the cards – but the three parts of our market are moving at three different speeds. Here is exactly where they stand.

DETACHED HOUSE	TOWNHOME	CONDO
\$1,647,200	\$834,900	\$546,900
-9.7% in a year • -\$177,000	-10.2% in a year • -\$95,000	-6.1% in a year • -\$35,800

MLS® HOME PRICE INDEX BENCHMARK, WHITE ROCK / SOUTH SURREY, JULY 2026

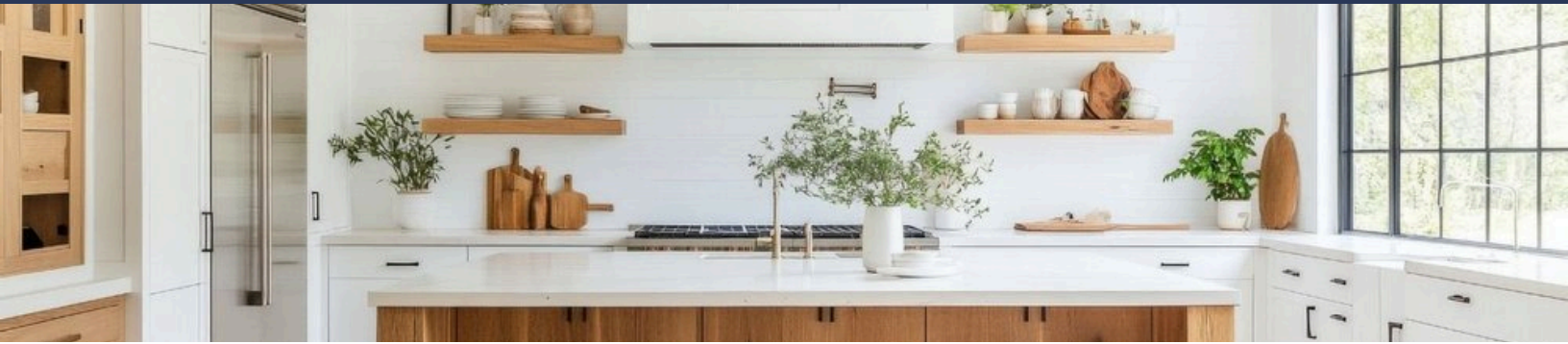
Sold, listed and still available.

JULY 2026	DETACHED	TOWNHOME	CONDO
Homes sold	61 (+13%)	38 (-7%)	57 (-5%)
New listings	176	99	100
Active listings	633	283	329
Sales to active listings	10% buyers'	13% balanced	17% balanced
Months of supply	10.4	7.4	5.8
Median sale price	\$1,645,000	\$794,950	\$515,000
Average sale price	\$1,669,696	\$810,802	\$661,012
Benchmark vs. June 2026	-2.9%	-2.2%	-2.5%

Market temperature.



Under 12% of listings selling in a month is a buyers' market; 12-20% is balanced; above that, sellers hold the cards. Detached houses are the softest corner of our market – and the best opportunity in it.



Then, last month, and now.

Homes sold, homes for sale and the benchmark price – a year ago, in June, and today.

DETACHED HOUSE				TOWNHOME				CONDO			
MONTH	SOLD	FOR SALE	BENCHMARK	MONTH	SOLD	FOR SALE	BENCHMARK	MONTH	SOLD	FOR SALE	BENCHMARK
JUL '25	54	661	\$1,824,200	JUL '25	41	287	\$929,900	JUL '25	60	379	\$582,700
JUN '26	71	660	\$1,696,300	JUN '26	50	292	\$853,400	JUN '26	55	364	\$560,800
JUL '26	61	633	\$1,647,200	JUL '26	38	283	\$834,900	JUL '26	57	329	\$546,900

Every home type is cheaper than a year ago and every one has fewer listings than in June – supply is quietly tightening even while prices ease. That combination is how corrections end.

The wider Fraser Valley.

The backdrop every local decision is made against – July 2026, all board areas.

10,044	1,089	11%	\$877,600
homes for sale valley-wide – 32% above the ten-year seasonal average.	July sales – 9% fewer than last July and well below seasonal norms.	of listings sold in the month – firmly a buyers’ market, valley-wide.	composite benchmark – down 7% in a year and easing each month.

How long a sale takes.

Average days to sell, valley-wide, July 2026. Patience is part of the price.

Detached house		40 days
Townhome		40 days
Condo		46 days

If you are buying.

With 1,245 homes for sale across White Rock & South Surrey and roughly one in ten selling each month, you can view, compare, sleep on it – and still negotiate. The leverage is real; use it while it lasts.

If you are selling.

Condos and townhomes are balanced markets here – priced right, they find their buyer. Detached sellers: the buyers out looking in a market like this are serious ones, and the first two weeks decide your number. Launch at the market, not above it.

The long view.

Benchmark price change over five horizons. Over a decade, condos have quietly built the most wealth in our area.

HOME TYPE	TODAY	6 MO	1 YR	3 YR	5 YR	10 YR
All homes	\$1,011,000	-3.4%	-8.3%	-20.1%	-6.6%	+3.5%
Detached house	\$1,647,200	-4.7%	-9.7%	-16.5%	-1.9%	+13.5%
Townhome	\$834,900	-3.1%	-10.2%	-14.2%	+2.8%	+39.8%
Condo	\$546,900	-3.3%	-6.1%	-13.2%	+6.5%	+78.5%

Our premium, on sale.

July detached benchmarks across the valley. We remain the Fraser Valley's most expensive detached market – but the gap has narrowed faster here than anywhere south of the river.



What's moving this year — and where the money is.

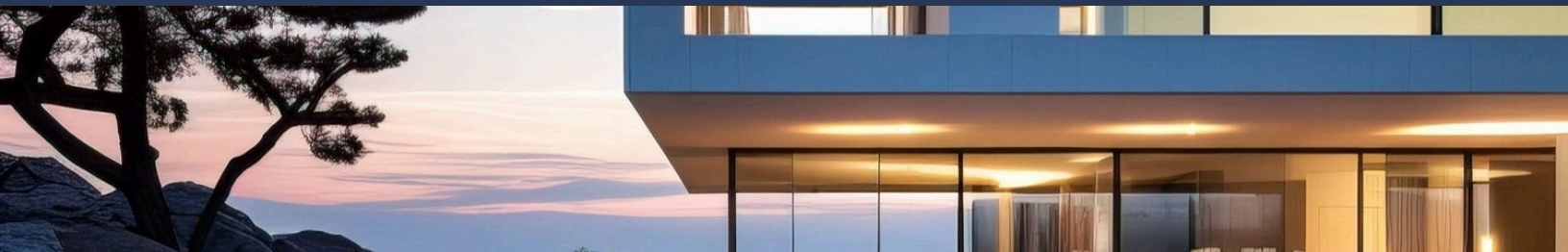
A local's read on our communities – my own observations from working this market every day.

Morgan Creek & Pacific Douglas — the momentum. The one corner of our market where I still see competing interest. Newer townhome enclaves near golf, schools and the border keep drawing families out of condos – well-priced attached listings here rarely sit.	Grandview — the volume. The volume end of our market. New builds walkable to shops and the aquatic centre draw first-time buyers and downsizers alike – the closest thing we have to a sure seller.
White Rock — the value play. The hillside carries the deepest inventory of this cycle and the slowest pace. For buyers who have waited years for an ocean-view home, this is the negotiating window.	Elgin / Chantrell — patient money. Estate properties trade slowly in every market, and slower still in this one. Sellers here need a strategy, not a sign; buyers can name terms on land that rarely comes up.

\$141,200

is how much cheaper the condo-to-house move-up is than a year ago. Last July the gap between the benchmark condo and detached house was \$1,241,500; today it is \$1,100,300. If a house has been the plan, this correction is doing the saving for you.

Sales, listings and benchmark prices: Fraser Valley Real Estate Board MLS® Summary and Home Price Index, July 2026 (released August 5, 2026). All analysis and commentary are my own. Figures are believed accurate but not guaranteed. Not intended to solicit properties already listed for sale.



The tide gauge: low tide, turning.

JULY 2026 READING

My signature read of our market – one gauge, blended from the month's sales pace, supply and price momentum. Like our water, it never stays where it is. Watch it move here every month.

WE ARE HERE

LOW TIDE • BUYERS' WATER	THE TURN	HIGH TIDE • SELLERS'
Buyers are testing the water. Detached sales are up 13% on last July – the first year-over-year gain in the segment that fell furthest.	Sellers are pulling back, not capitulating. Every home type has fewer listings than in June. Withdrawal, not discounting, is how floors form.	The tide hasn't turned yet. Benchmarks still eased 2-3% in the month. Momentum is a lagging light – watch the first two signals.

The four windows of our year.

DEC – JAN	Buy. The quietest weeks of the year – the fewest rivals and the most motivated sellers.
FEB – MAR	List. Be on the market before the spring surge, not during it – buyers arrive faster than listings do.
APR – JUN	Harvest. Spring is when demand runs deepest – the season that earns full asking price.
JUL – AUG	Negotiate. The summer lull: sellers who missed spring are listening. The best weeks for conditional offers.

What I'm watching for next month.

- The detached floor.** Sales rose year-over-year while listings fell. If August repeats that, the bottom is forming under \$1.65 mil.
- The condo squeeze.** Condo listings dropped almost 10% in a single month. If that holds into fall, balanced turns seller-leaning by spring.
- The September wave.** Fall always brings a rush of new listings. The homes that sell will be priced to July's numbers – not April's.

Four smart moves in a market like this.

Upsizing? The correction pays the difference. Prices fall in dollars, not percentages, at the top: the gap between the benchmark condo and detached house has narrowed by \$141,200 in a year. Every month this window stays open, the next rung of the ladder costs less.	Downsizing? Your equity is impatient. A detached home here shed nearly five times the dollars this past year that the condo you would move into did. Sell into the spring demand, then shop the liquid condo market entirely on your own schedule.
Investing? Follow the liquidity. Condos are the liquid end of our market – under six months of supply, and the smallest price decline of the three home types this year. Over ten years they have compounded +78.5%. Buy in winter, when competition thins.	Getting out at the top end? Position, don't wait. The top end carries the deepest supply of this cycle, and time alone will not fix that. Even the homes that do sell take 40 days on average, valley-wide – the price you launch at is the exit, so launch at the market.

The tide gauge, windows and watchlist are my own analysis of Fraser Valley Real Estate Board MLS® data, July 2026. This guidance is general – your street, your home and your timing deserve their own numbers.

What is your home worth in this market? Probably not what you think.

The benchmark moved again last month – and your street is not the benchmark. Call or email me for a free, no-obligation appraisal of your exact home in today's numbers. Want this report in your inbox every month? Email info@hamishross.com with the word STATS and I will add you.

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