



Why sellers are hesitating – nearly one in four waiting for eased credit restrictions

So far this year, a record-low number of homes have been listed for sale. A new survey from Hemnet shows that the upcoming easing of credit restrictions on April 1st is a contributing factor. According to the survey, real estate agents estimate that 24 percent of potential sellers are postponing their listings in anticipation of the new regulations.

The survey indicates that sellers are well-informed regarding the upcoming changes to amortization requirements and loan-to-value caps; seven out of ten agents (70%) report that their clients have a "fairly good" or "very good" grasp of the situation. Among the agents themselves, optimism is high. Nearly half (46%) believe that the eased restrictions will lead to rising property prices.

However, this widespread hesitation is creating a unique dynamic in the current market, where low supply meets stable demand.

"We are seeing a clear 'wait-and-see' effect in the market right now, but this also presents an opportunity for sellers who choose to act now. Price levels are currently robust, and by entering the market before the expected supply peak in April and May, sellers can avoid the fierce competition that may arise when everyone decides to sell at the same time," says **Erik Holmberg, Market Analyst at Hemnet.**

Survey Facts:

The survey was conducted among real estate agent representatives between February 10th and 17th, 2026, with a total of 305 participants.

For more information, please contact:

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About Hemnet

Hemnet operates the leading property platform in Sweden. The company emerged as an industry initiative in 1998 and has since transformed into a "win-win" value proposition for the housing market. By offering a unique combination of relevant products, insights and inspiration, Hemnet has built lasting relationships with buyers, sellers, and agents for more than 25 years. Hemnet shares a mutual passion for homes with its stakeholders and is driven by being an independent go-to-place for people to turn to for the various housing needs that arise through life. This is mirrored in the company's vision to be the key to your property journey, supplying products and services to improve efficiency, transparency and mobility on the housing market. Hemnet is listed on Nasdaq Stockholm ('HEM').



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