

RCFE Resource

BUY, SELL & LEASE WITH CONFIDENCE

February 2026

Call us **TODAY** for a **FREE** valuation of your care home and business.
(949) 397-4506



Michelle J. London

MBA, CPA, MICP, BROKER

Acquisitions and Sales

DRE# 01971087

Phone: **(949) 397-4506**

michelle@RCFEresource.com

Melvyn D. Richardson

Acquisitions and Sales

DRE# 01318955

Phone: **(949) 500-3630**

melvyn@RCFEresource.com

www.RCFEresource.com

Corporate DRE# 02196652



ARE INVESTORS BUYING UP ALL THE AVAILABLE CARE HOMES?

It's hard to scroll online lately without seeing some version of this claim:

"Big investors are buying up all the care homes."

And honestly, if you're a care home buyer who's lost out on a few offers, that idea probably sounds believable. When homes are expensive and competition is tight, it's easy to assume giant companies are scooping everything up behind the scenes.

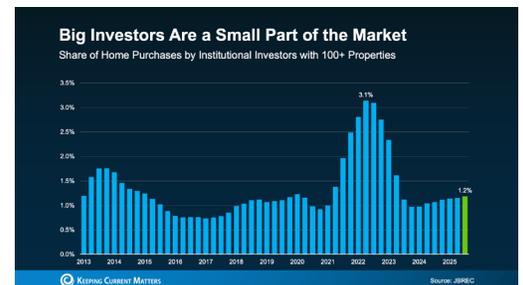
But here's the thing: what people assume is happening and what the data actually shows aren't always the same.

Let's look at what's really happening with large institutional investors in today's housing market - because the numbers tell a much different story than the headlines.

The Number Most People Won't See Online

Let's start with the most important stat. According to John Burns Research & Consulting (JBREC), large institutional investors - those that own 100 or more

homes - made up just 1.2% of all home purchases in Q3 of 2025 (see graph below):



That's it. Out of every 100 homes sold, only about 1 went to a large institutional investor.

And here's an important point that often gets missed: that level of investor activity is very much in line with historical norms. It's not unusually high, and it's actually well below the recent peak of 3.1% back in 2022 - which itself was still a small share of the overall market.

So, while it can feel like big investors are everywhere, nationally, they're a very small part of overall home sales.

Continued on Page 3...



Ask The Broker

Real Estate Market Signals for 2026: Investor, Assisted Living, and RCFE Operator Perspectives

January 2026 has revealed early signals that the real estate market is shifting quietly beneath the surface. These signals matter not only for traditional real estate investors, but also for those focused on Assisted Living Facilities (ALFs) and Residential Care Facilities. This document brings together three tailored analyses: a general investor-focused perspective, an assisted-living investment perspective, and an RCFE operator-focused perspective.

PART I: GENERAL REAL ESTATE AND ASSISTED LIVING INVESTMENT OUTLOOK

Early Signals in January 2026

The market is showing subtle but meaningful signs of movement. While many wait for certainty, real estate cycles rarely announce themselves. Instead, they begin with quiet shifts—changes in sentiment, liquidity, and political attention.

Housing Returns to the National Conversation

Housing affordability has reentered national political discourse. Even without concrete legislation, the renewed focus influences capital behavior. Markets respond to direction before policy, and this shift may affect development, investment, and liquidity across the housing ecosystem.

Market Movement Without a Boom

December's 5% rise in existing-home sales signals a thaw rather than a surge. Mortgage rates dipping below 6% have reduced hesitation among buyers. Movement precedes confidence, and this early activity suggests the beginning of a new cycle.

Consolidation Across the Industry

Brokerage consolidation continues, with larger firms expanding and technology becoming a defining advantage. Clarity of value is increasingly important for operators and investors alike.

Key Takeaway

This moment is about positioning. The quiet reset underway favors those who stay informed, disciplined, and proactive.

Continued on Page 4...

Feel free to reach out with further questions! RCFE Resource is here to guide you every step of the way. We can help you find suitable properties and can refer you to the necessary consultants and agencies who will facilitate your dream of owning an RCFE, ARF or ASSISTED LIVING FACILITY.

Current Listings



To view our current listings visit our website at

www.rcferesource.com

CURRENT LISTINGS

SANTA ROSA - RCFE FOR SALE

- LICENSED FOR 5
- 4 BDR/2 BA, 2,390 SQ. FT.
- \$875K HOME; \$160K BUSINESS

COMING SOON

(please call for details)

EL CAJON - ARF LEVEL 2 FOR SALE

- REAL ESTATE AND BUSINESS
- LEVEL 2
- 6 BDR/3 BA, 2500 SQ. FT.
- VERY WELCOMING HOME!

ROSEVILLE - RCFE FOR SALE

- REAL ESTATE AND BUSINESS
- 7 BDR/4 BA, 2900 SQ. FT.
- GORGEOUS HOME

MURRIETA - RCFE FOR LEASE

- 5 BDR/3 BA, 2500 SQ. FT.
- WONDERFUL LOCATION

WEST HILLS - RCFE FOR LEASE

- 7 BDR/5 BA, 3700 SQ. FT.
- STUNNING HOME

TRACY - RCFE FOR LEASE

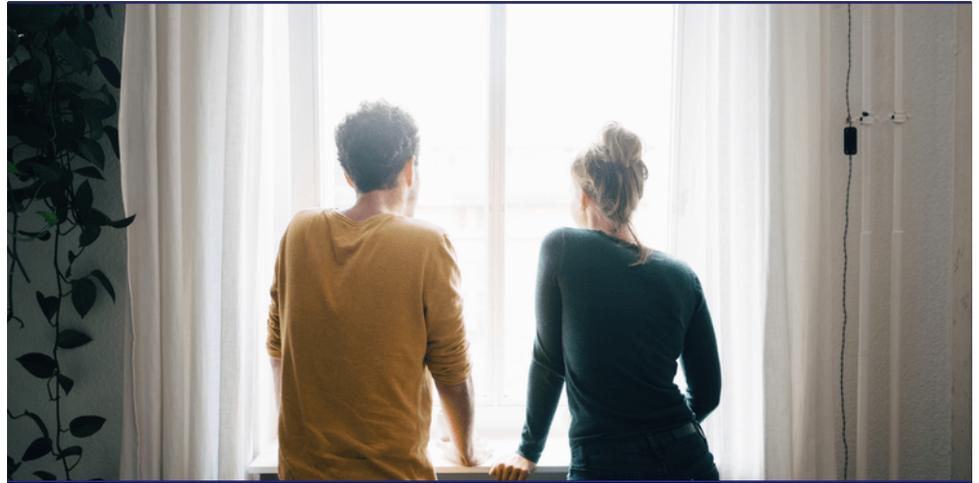
- 5 BDR/3 BA, 2500 SQ. FT
- LAKEFRONT PROPERTY
- QUIET NEIGHBORHOOD

PLUS: MORE listings on the way!
ALF | RCFE | ARF



Continued from Page 1...

ARE INVESTORS BUYING UP ALL THE AVAILABLE CARE HOMES?



Why Investor Activity Gets So Much Attention

There are two main reasons this topic gets so much attention:

1. Investor activity isn't spread evenly. Investors are more active in certain markets, which can make competition feel intense for homebuyers in those areas.

As Lance Lambert, Co-Founder of ResiClub, explains: *"On a national level, "large investors"—those owning at least 100 single-family homes—only own around 1% of total single-family housing stock. That said, in a handful of regional housing markets, institutional and large single-family landlords have a much larger presence."*

2. Investor is a broad term. Part of what makes the share of purchases bought by investors sound so big is because many headlines lump large Wall Street institutions together with small, local investors (like your neighbor who owns one or two rental homes). But those are very different buyers. In reality, **most investors are small, local owners**, not massive corporations. And when all investors get grouped together in the headlines as a single stat, it inflates the number and makes it seem like big institutions are dominating the market (even though they're not).

3. Yes, big investors exist. Yes, they buy care homes. But nationally, they're responsible for a very small share of total purchases - far smaller than most people assume.

The bigger challenges around affordability have much more to do with supply, demand, and years of underbuilding than with large institutions competing against everyday buyers.

That's why it's so important to separate noise from reality, especially if you're trying to decide if now is the right time to buy.

Bottom Line

If you want to talk through what investor activity actually looks like in your local market, and how it impacts your options (or doesn't), connect with our **RCFE Resource** team TODAY.

Sometimes a little context makes all the difference.

Continued from Page 2...

PART II: ASSISTED LIVING AND SENIOR HOUSING INVESTMENT OUTLOOK

Why January's Signals Matter for Assisted Living

Assisted living demand is driven by demographics and liquidity. Both are shifting in ways that favor long-term growth.

Political Attention and Senior Housing

Housing affordability debates often lead to zoning changes and development incentives. These shifts can influence where and how assisted living communities expand. Senior housing often becomes part of the broader housing solution when affordability rises to national attention.

Housing Market Thaw and Assisted Living Demand

As home sales increase, families gain the liquidity needed to transition loved ones into assisted living. The December sales increase and rate improvements suggest that move-in activity may rise steadily throughout 2026.

Consolidation in Senior Housing

Operators are merging, portfolios are expanding, and investors are favoring groups with strong systems and clear care models. Clarity of purpose—memory care, high-acuity care, boutique environments—will define the winners.

Key Takeaway

Assisted living is entering a phase where early movers will benefit. The combination of demographic inevitability and improving liquidity creates a favorable environment for strategic investment.

PART III: RCFE OPERATOR OUTLOOK FOR 2026

What January Means for RCFEs

RCFEs operate at the intersection of real estate, care, and family decision-making. January's signals point to meaningful shifts that operators should prepare for.

Housing Policy and RCFE Liquidity

Families often rely on home equity to fund RCFE care. When housing affordability becomes a national priority, zoning, development, and liquidity all shift. These changes directly influence RCFE move-ins and expansion opportunities.

Market Thaw and RCFE Occupancy

The recent rise in home sales suggests that families who delayed decisions due to financial constraints may reenter the market. RCFE occupancy tends to rise quietly during these periods, often before broader market recognition.

Consolidation and Operational Clarity

RCFEs are experiencing the same consolidation pressures seen across real estate. Regional operators are expanding, compliance expectations are rising, and families are gravitating toward facilities with transparent systems and predictable outcomes. Clarity of care model and resident focus is becoming essential.

Key Takeaway

RCFE operators who position themselves now—through operational clarity, compliance strength, and strategic readiness—will lead the next phase of growth.

Continued on Page 5...

Continued from Page 4...

FINAL REFLECTION

Across all segments—general real estate, assisted living investment, and RCFE operations—the theme is consistent: January 2026 is whispering, not shouting. The signals are subtle but meaningful. Those who listen now will be best positioned for the opportunities emerging throughout the year.



10 THINGS THAT SLOW YOUR METABOLISM

By Kelli Miller | WebMD | Medically Reviewed by Melinda Ratini, MS, D

1. Your Genes

Metabolism is how your body changes food into energy. If your body is slow at burning calories while you rest or sleep, you probably got that from your parents, through your genes.

What you can do: Since you can't change your genes, focus on your habits. One of the best ways to pep up your metabolism is to get more exercise. Look for ways to sneak more activity into your day.

2. Hormones

Hormones impact appetite, metabolism, and even where your body stores fat. GLP-1 agonist medications mimic the GLP-1 hormone to lower blood sugar and help you feel full longer after you eat. Stress can cause your body to release cortisol, a hormone that slows your metabolism and causes your body to store fat.

What you can do: If you have a medical condition, keep up with your treatment. And make it a priority to nip stress in the bud.

3. Your Lack of Sleep

Good shut-eye helps your metabolism stay steady. When you don't sleep well, it disrupts your body's sleep/wake cycle. This raises your blood sugar. It can raise your

levels of ghrelin, which boots your appetite. At the same time, it lowers leptin, a hormone that helps you feel full. What you can do: Most adults need seven to nine hours of sleep. If you're not there now, try it for a week and see how much better you feel.

Catching the red-eye flight or working the night shift messes with your body's natural sleep-wake cycle. Those changes can lead to a sluggish metabolism and other problems like diabetes and obesity.

What you can do: Reset your body clock. If you take a lot of red-eye flights, get a different departure time. If you work at night and can't change, talk to your doctor about healthy ways you can get on track.

4. Strict Diets

How you lose weight matters. If you don't eat enough, your metabolism switches to slow-mo. Severe diets, especially when you also exercise, teach your body to make do with fewer calories. That can backfire because your body clings to those calories, which makes it harder to take weight off.

What you can do: Although it may take longer, keep your weight loss plan realistic, not drastic.

Continued on Page 6...

Continued from Page 5...

10 THINGS THAT SLOW YOUR METABOLISM

5. Trendy Salt

Sea salt is a darling for foodies and chefs. You'll find it in top restaurants and gourmet kitchens. But it lacks iodine, which your thyroid needs to manage your metabolism.

What you can do: Just a dash of iodized table salt meets that need. Or enjoy an iodine-rich food, like shrimp.

6. You're Parched

Without enough H₂O, your metabolism can stall. How about a tall, cool glass of water? Some studies show that it helps the body burn energy and fuels weight loss. At any temperature, water also helps you fill up, so you eat less.

What you can do: Sip it throughout the day. You also can eat more foods that are naturally rich in water, such as watermelon or cucumbers.

7. You Drink Decaf

It's a good option if you like a cup before bedtime. But you'll miss out on the jolt of caffeine that gets your metabolic motor running. Remember that some research shows coffee can affect blood sugar levels. So you may need to limit it if you have diabetes.

What you can do: If you can't handle caffeine, lean into the other tips in this slideshow. Many things can help your metabolism, and you'll want to use as many of them as possible.

8. Not Enough Calcium

You need it for more than your bones. It's also a key nutrient for a swift metabolism, among the other positive things it does for your body. Many people don't get enough of it.

What you can do: There are many delicious options! You can get calcium from milk and dairy products, of course. It's also in many fortified foods (such as cereals, orange juice, and soy or almond milk), canned salmon, turnip greens, kale, and tofu.

9. Your Thermostat Is Set Too High

It's not always a good idea to heat things up in the bedroom – at least not when it comes to your metabolism. Room temperatures of 75 degrees keep your body from making brown fat, which is loaded with calorie-burning cells.

What you can do: Turning the thermostat down to 66 degrees before bedtime boosts levels of brown fat. When it's cold outside, taking regular brisk walks also may do that.

10. Your Meds

Some drugs can slow down your metabolism. These include many antidepressants and certain antipsychotics doctors use to treat schizophrenia. Many other medications, like those that slow the heart rate, also can have that effect.

What you can do: Let your doctor know if you think your prescriptions might be a problem. There may be something you could take instead.

EXPLORING YOUR OPTIONS?

With monthly insights on pricing trends, buyer activity, and regulatory shifts, we help RCFE and ARF owners make informed profitable decisions. Obtain your FREE data driven valuation TODAY.

(949) 397-4506 • www.RCFEresource.com