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Gen RE

Baby boomers are expected to hand off millions of homes—here's how it could change the housing market

Story by Sophia Beams 2026-10-13

This year, a phenomenon Realtor.com describes as the "housing handoff" begins. Over the next decade, Baby Boomers and those in the Silent Generation will be handing off an estimated 13.9 million homes—an enormous inventory compared to the last decade. According to Realtor.com's new [Housing Succession Report](#), here's what that means for you.

Millions of Homes Are About to Change Hands

Realtor.com says that homeownership tends to drop off for Americans in their early 80s, whether they're consolidating their properties, moving to a care home, or switching over to a rental property. By their mid-to-late 80s, most Americans have sold their home. This is currently happening to those in the Silent Generation, and Baby Boomers are about to enter the housing handoff picture—which means you can expect to see the inventory landscape change over the next decade.

Baby Boomers currently hold the record for the largest generation, reaching their peak at nearly 79 million people in the late 1990s. They're also estimated to hold around 40% of the country's real estate, making them the generation that holds the most real estate wealth in the U.S. Needless to say, their housing handoff will be substantial.

Both the Silent Generation and Baby Boomers will contribute to the housing handoff over the next decade—and even after the estimated 13.9 million homes free up, Realtor.com says that the biggest peak for the Baby Boomer handoff is likely to show up post-2036.

Even Baby Boomers Can't Close the Housing Gap

While this wave of new inventory looks promising, Realtor.com points out that it isn't likely to help with the housing shortage. The issue is that most houses in the handoff aren't starter homes, so they won't change the real estate landscape for first-time buyers. - Note

Realtor.com's data shows that around 71% of homes that are handed off are family homes. The platform expects 9.9 million of these homes to be released over the next decade, to be exact. Comparatively, only 380,000 starter homes are expected to be released by 2036.

A large part of this number is due to the fact that starter homes are more likely to be paid off. Without financial pressure to sell, older generations are likely to keep their homes for longer.

What the Housing Handoff Means for You

Depending on the kind of home you're looking for, the housing handoff could give you more inventory to choose from. If you're interested in a family home, which Realtor.com considers to have 3–4 bedrooms, these listings could rise by 24.7% annually during the housing handoff.

For those searching for a large home, defined by having five or more bedrooms, inventory could skyrocket. The number of large homes expected to be released per year in the housing handoff equals a whopping 67.2% of recent listings, freeing up a massive amount of choices for potential buyers.

Eventually, these factors can influence the starter home market, too. Those who currently own a starter home and are hoping to upsize will have more inventory to choose from over the next decade, potentially freeing up starter homes for first-time buyers to move into.

Read the original article on [Better Homes & Gardens](#)