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# ***MONTHLY MARKET REPORT***

## **October 2025**

**Presented** by Pam Sawyer ~ Realtor: Metro Detroit Home Experts





# Three Key Topics This Month

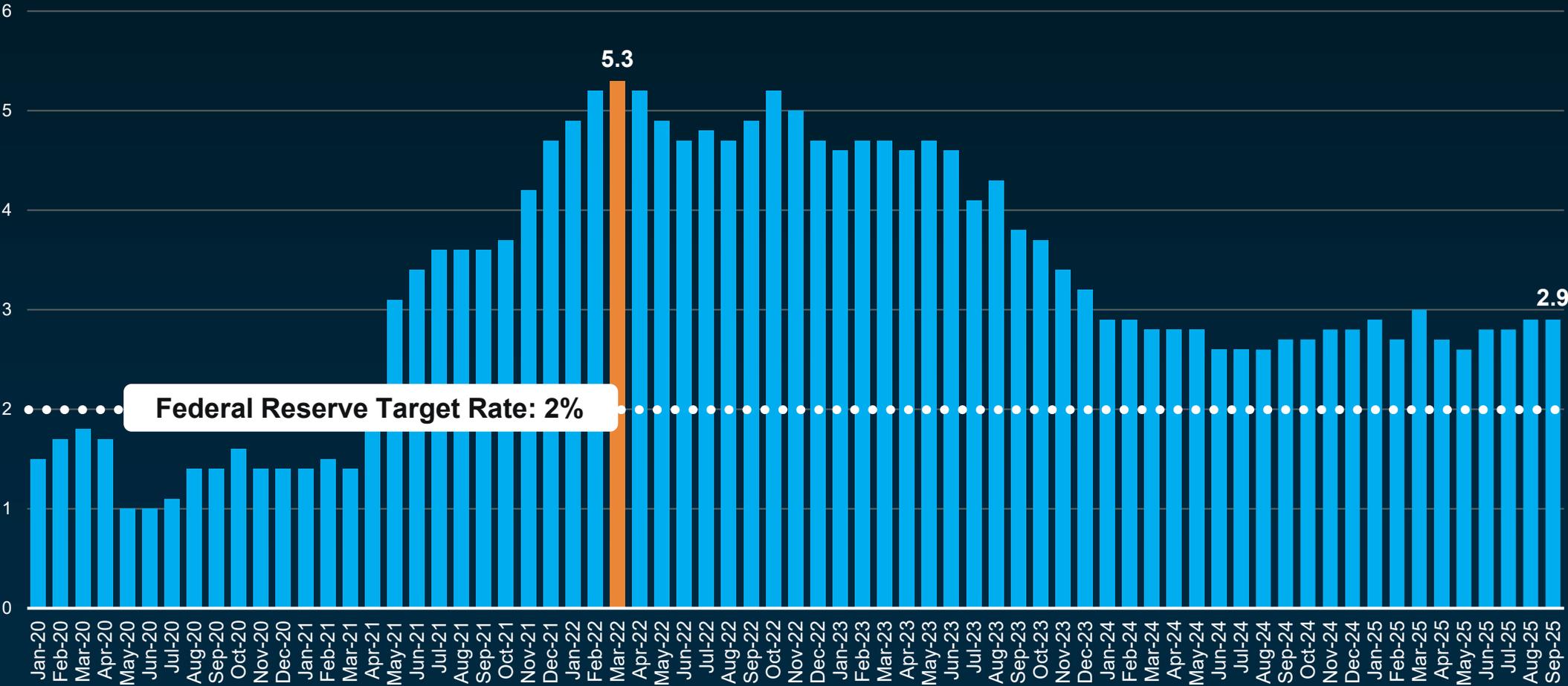
**Fed: What's Happened?**  
**Forecast: What's Ahead?**  
**Future: 2026 Expectations**

# Snapshot of the Economy



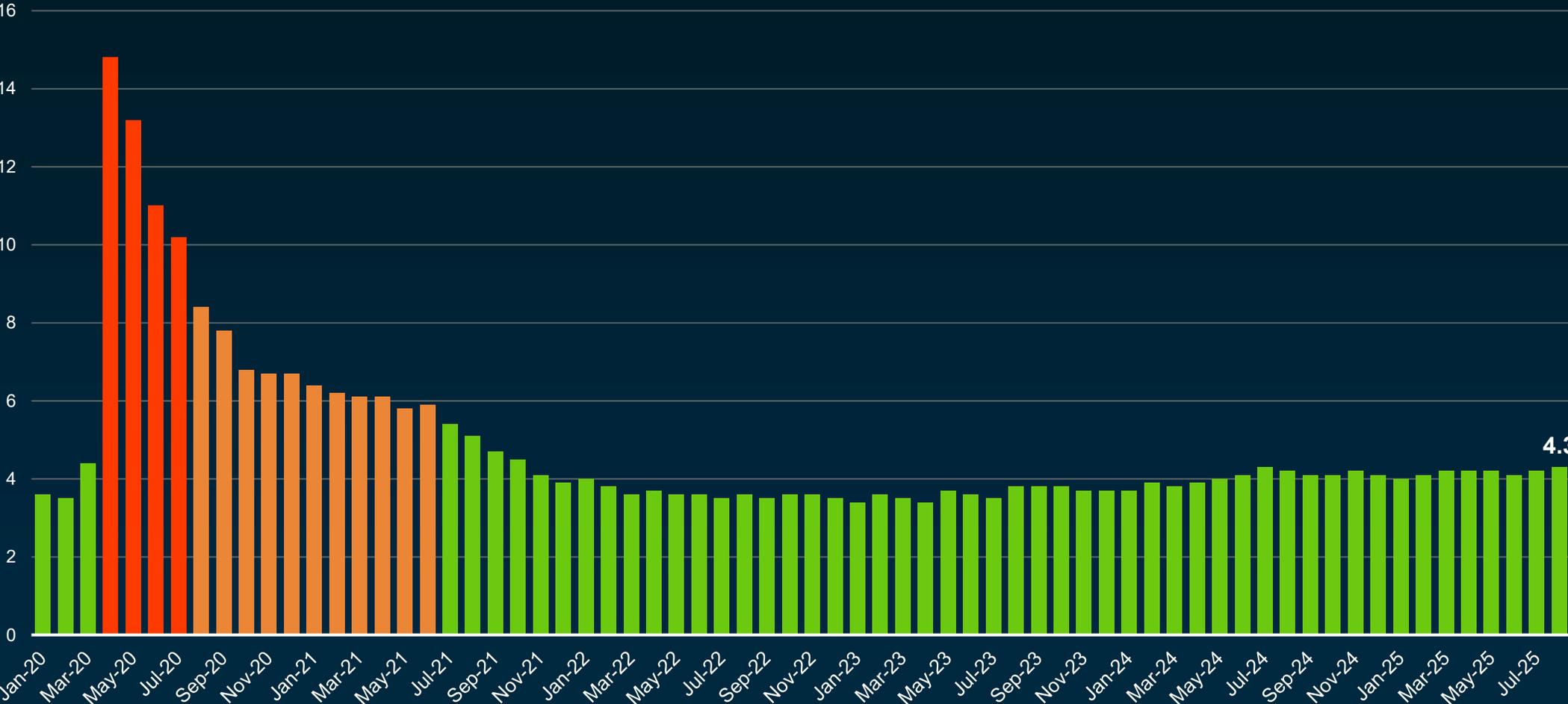
# Inflation Remains Elevated

Core Personal Consumption Expenditures (PCE) Price Index  
(Percent Change Year-Over-Year, Seasonally Adjusted)



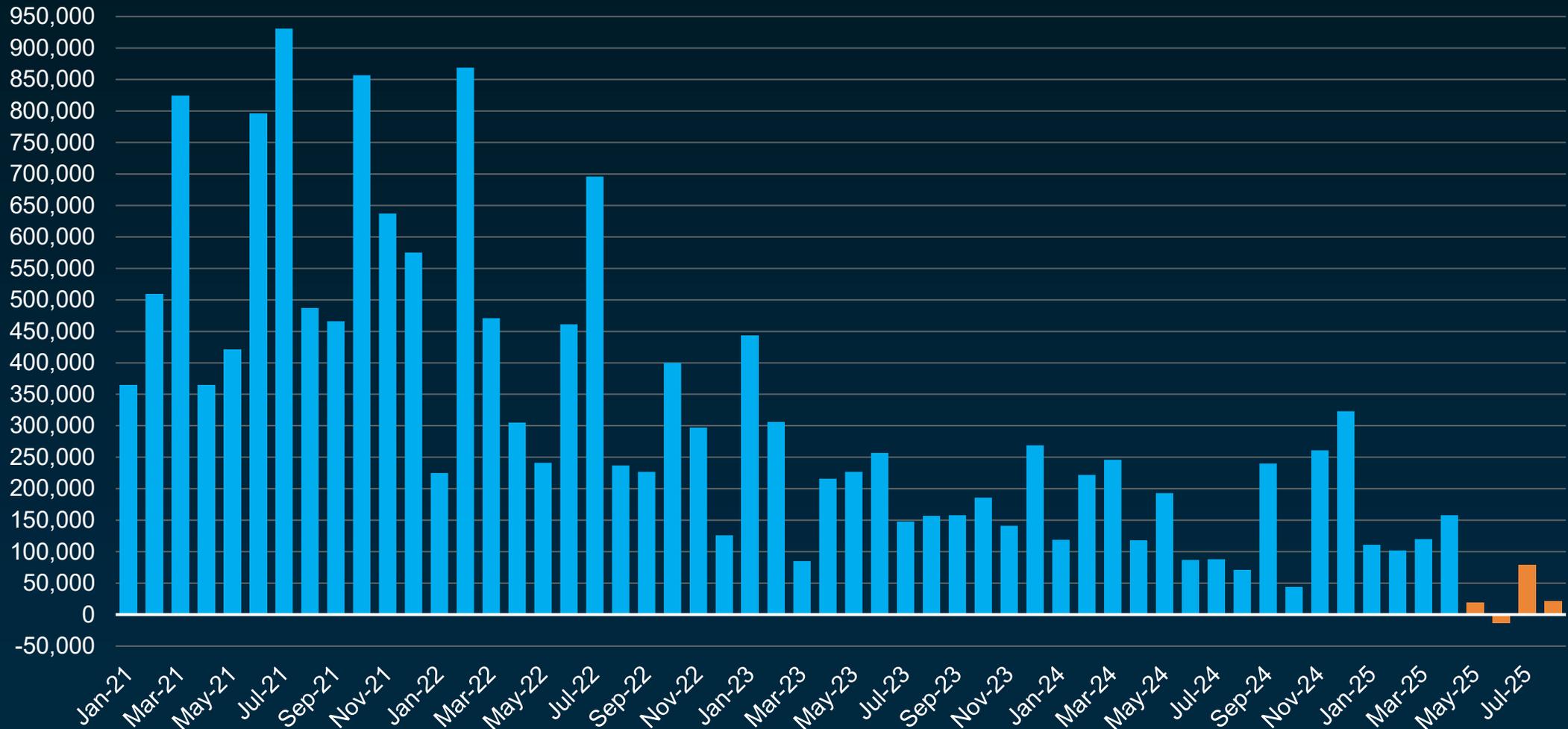
# Unemployment Is Still Holding Steady

Unemployment Rate Increased to 4.3% in August (Seasonally Adjusted)



# Job Growth Is Stalling Out

Number of Jobs Added by Month

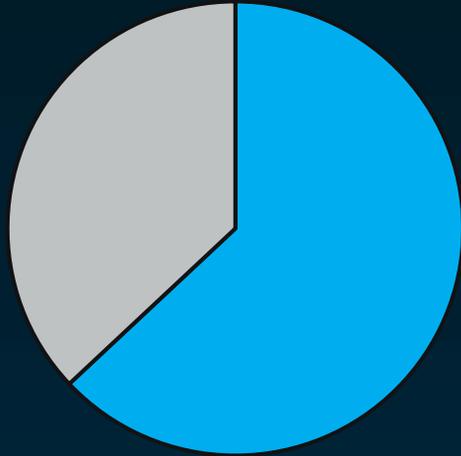




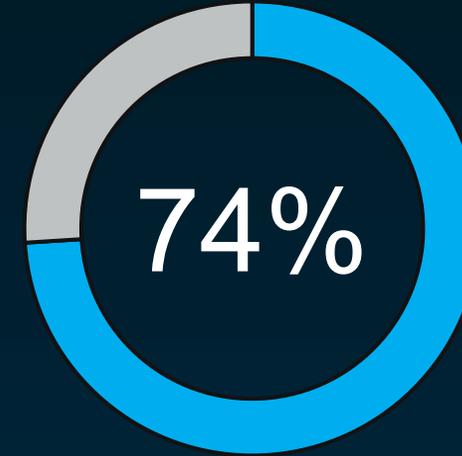
The Fed faces another rate-setting decision in four weeks, and policymakers would like to have up-to-date information on hiring and unemployment.

NPR

# People Worry About an Upcoming Recession



Nearly **2 in 3** Americans think a recession is coming.

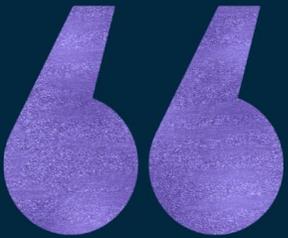


**74%** of Americans admit that world news and/or current events affect their financial decisions.

# Crack the Mortgage Rate Code and Save \$

- Track the Why
- Learn **How To** Predict Rates
- Review Online Lender Quotes





Understanding how to track and predict mortgage rates  is one of the most powerful tools you can have in real estate.

Rates change daily—and sometimes multiple times a day—based on bond market movements, economic reports, and Federal Reserve policy. By learning how to follow these trends, you can anticipate where rates are headed instead of simply reacting after they move. This knowledge helps you make smarter decisions about when to lock a rate , how to negotiate with lenders, and ultimately how to save thousands  over the life of a loan. In the next slide, we'll break down a simple formula you can use to read the market like a pro.

# The Formula Banks Use to Determine Mortgage Rates

**10-year Treasury Yield**

**+**

**MBS Price Gap**

**=**

**Mortgage Rate**



Mortgage Rates follow the 10-year Treasury Yield ~ Depending on the MBS Gap Compression, Rates can SPIKE or DIP!

1D 5D 1M **3M** 6M YTD 1Y 5Y ALL **% equal Mortgage Rates**



# Mortgage-backed Securities (MBS)

MBS Prices Today up .20

FRIDAY'S RATE TREND

10-10-2025 @ 10:00

POSITIVE

MINIMAL

NEGATIVE

MBS prices are **moderately stronger** today. This upward movement in MBS could move mortgage rates lower.

This intraday rate trend tracker is intended to provide an idea of the general direction in MBS that may influence mortgage rates today.

# What Determines Mortgage Rates

6.32



2.257%  
Mortgage-backed Securites



4.063%  
10-year Treasury Yield

Data from 10-10-2025

# Do Over ~ landscape



★30-year Mortgage Base Rates don't include lender points, down payment, or credit score. The variables will increase or decrease your actual rate.

**10-9-2025~**

**MBS Price Gap:  
2.230% ~ 2.250%  
? What Fed Desk will do!**

**+**

**10-Year Treasury  
↑ 0.021% to 4.140%**

**Morning Prediction ~ +  
or - .01% for MBS Price  
Shift**

**Range**



**6.37% to  
6.39%**



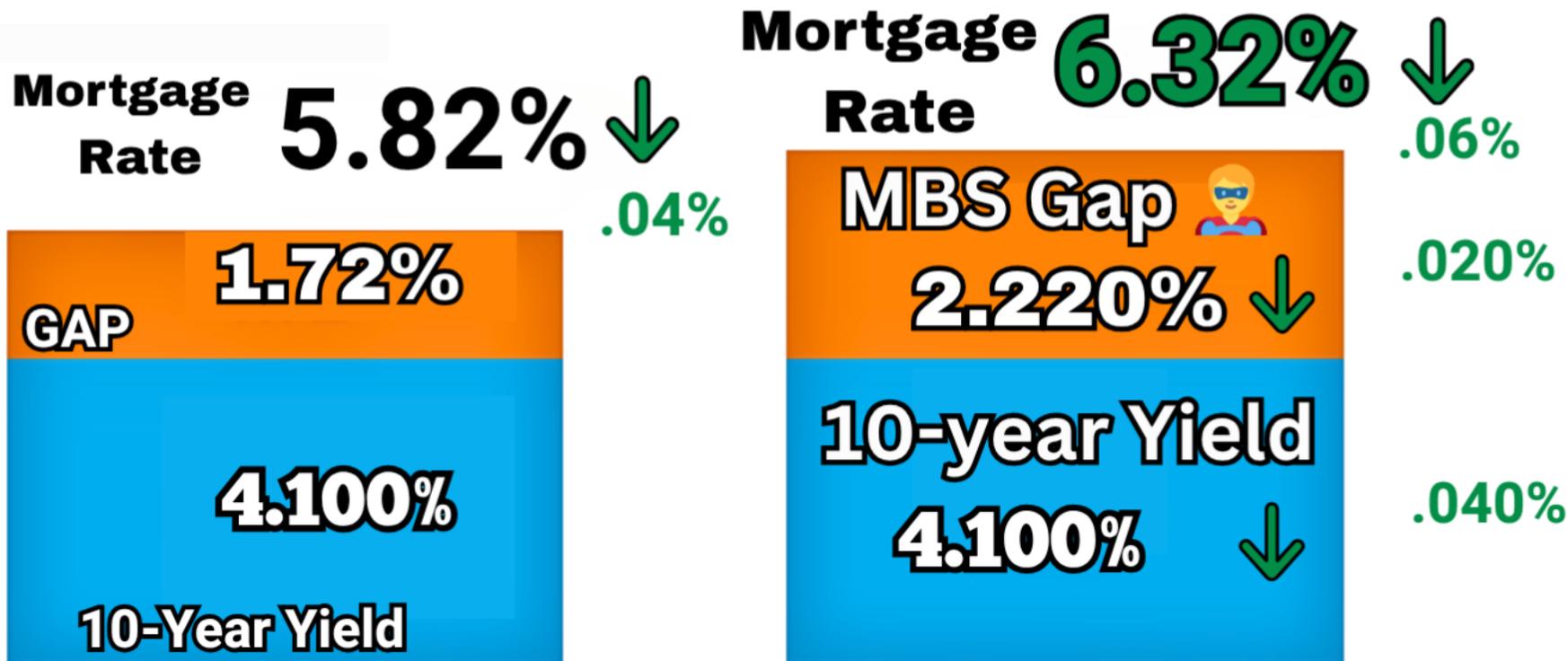
# 30 yr. Mortgage Base Rates Today: 10-10-2025

★ Rates don't include lender points, down payment, or credit score. The above variables will increase or decrease your actual rate.

🚧 **The Fed Desk and lenders repriced their rate sheets this afternoon due to MBS Prices increasing, so the gap was compressed.**

- Spread (Difference Between the Mortgage Rate and the 10-Year Yield) **Gap Rate**
- 10-Year Treasury Yield **Today's Yield + MBS Gap Rate = Mortgage Rate**

What IF...  
**The MBS Gap was at the 50 year average** →

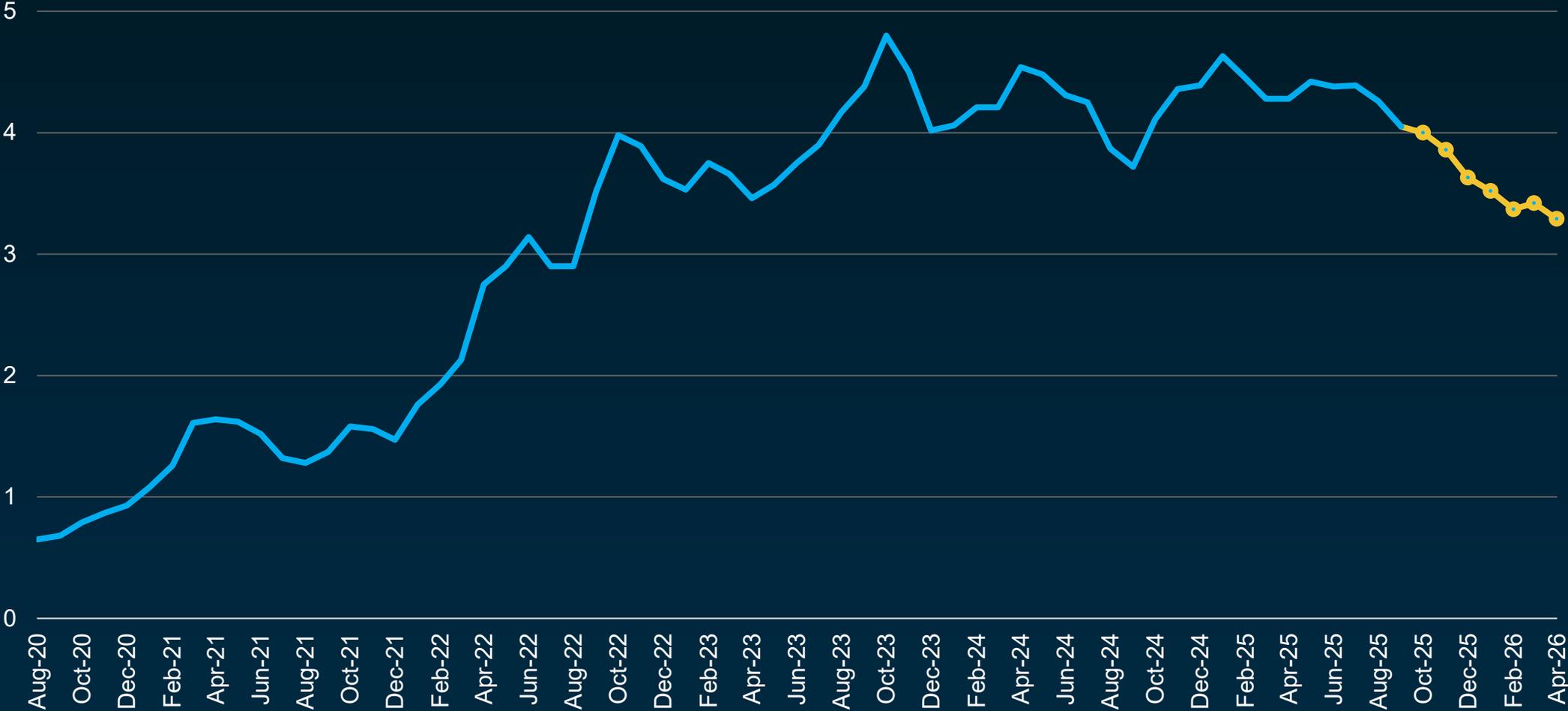


Today if Normal Spread

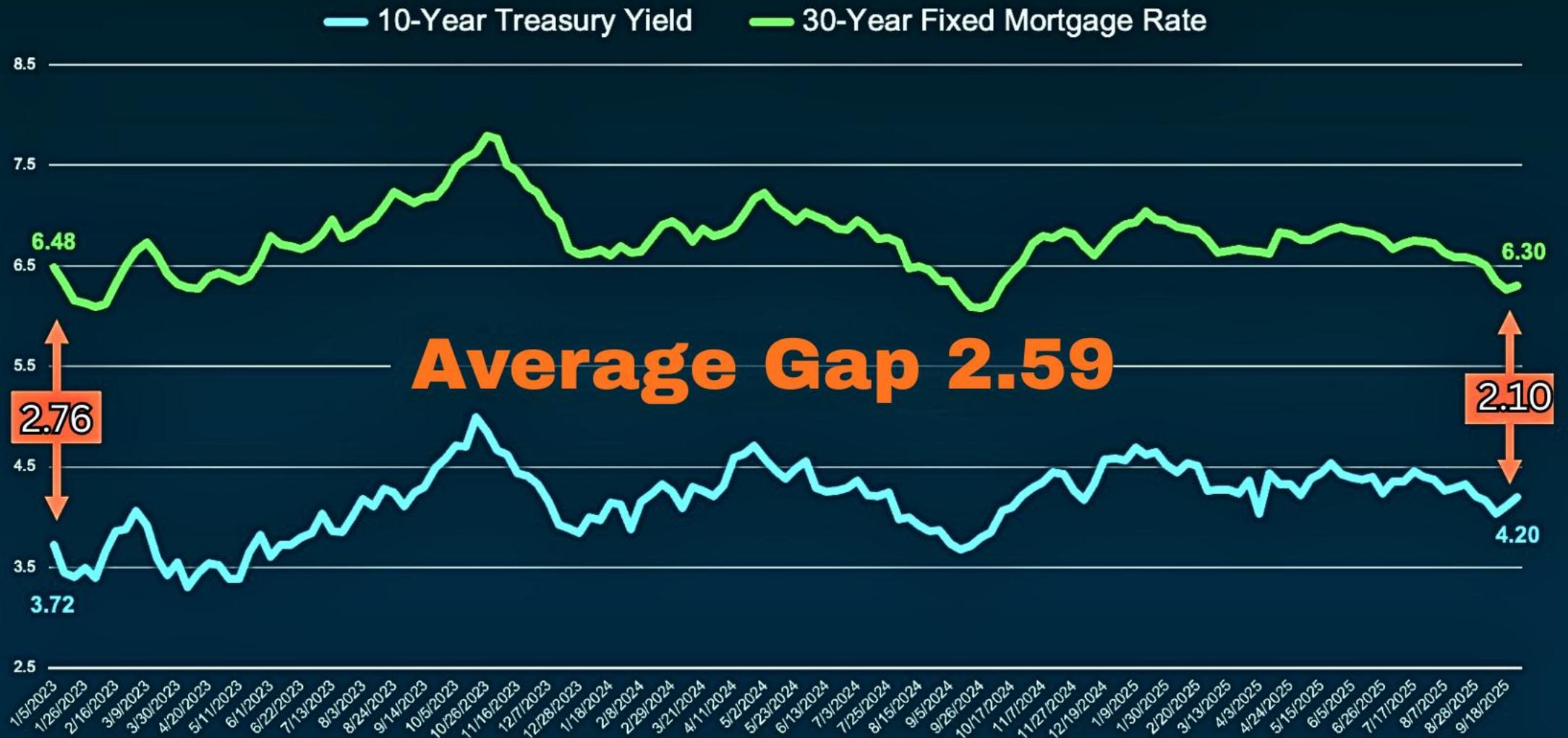
Actual Rate

# 10-Year Treasury Yield Forecast To Come Down

As of 10/1/2025

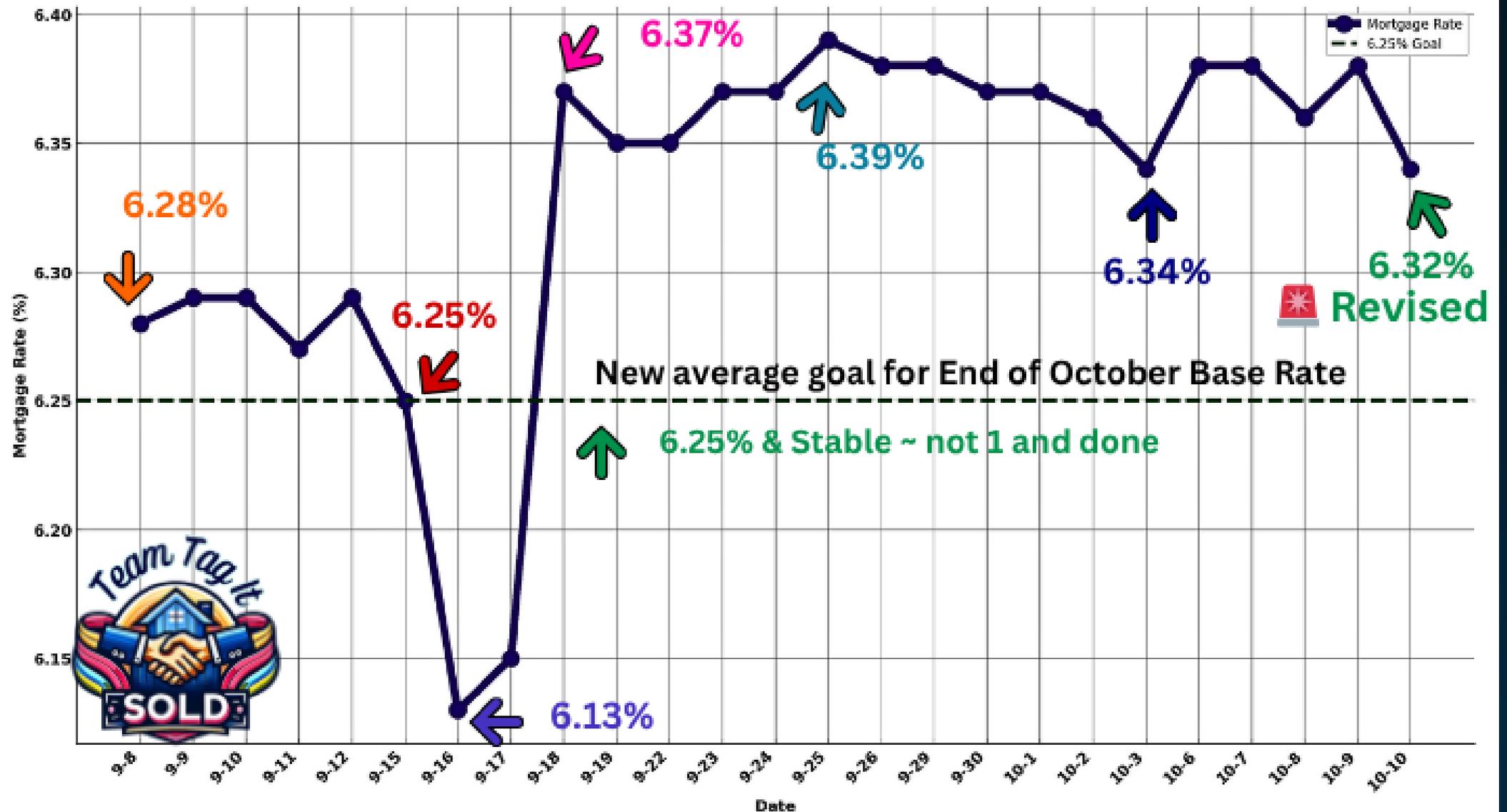


# The Spread Has Narrowed Over the Last Few Years



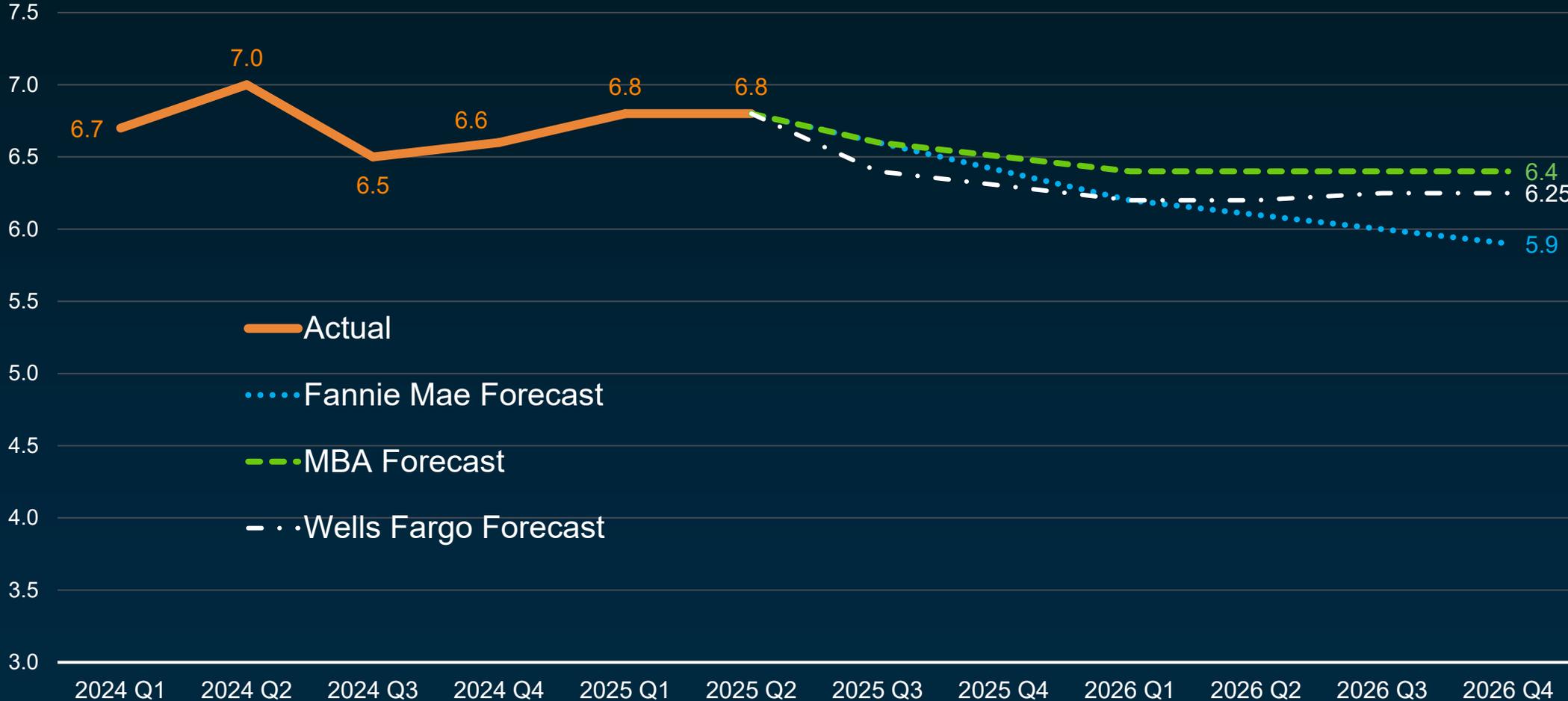
# 30-Year Fixed Mortgage Base Rate for August ~ Not including: Points ~ Credit Score or Fees

## Today's Mortgage Rate for September & October 2025



# Mortgage Rates and Projections

30-Year Fixed Rate, as of 10/1/2025



# Today's Mortgage Rates ~ What's Driving the Change

Click Picture  
to  
Learn More



# Crack the Mortgage Rate Code

Click Picture  
to  
Learn More



Know the WHY &  
SAVE



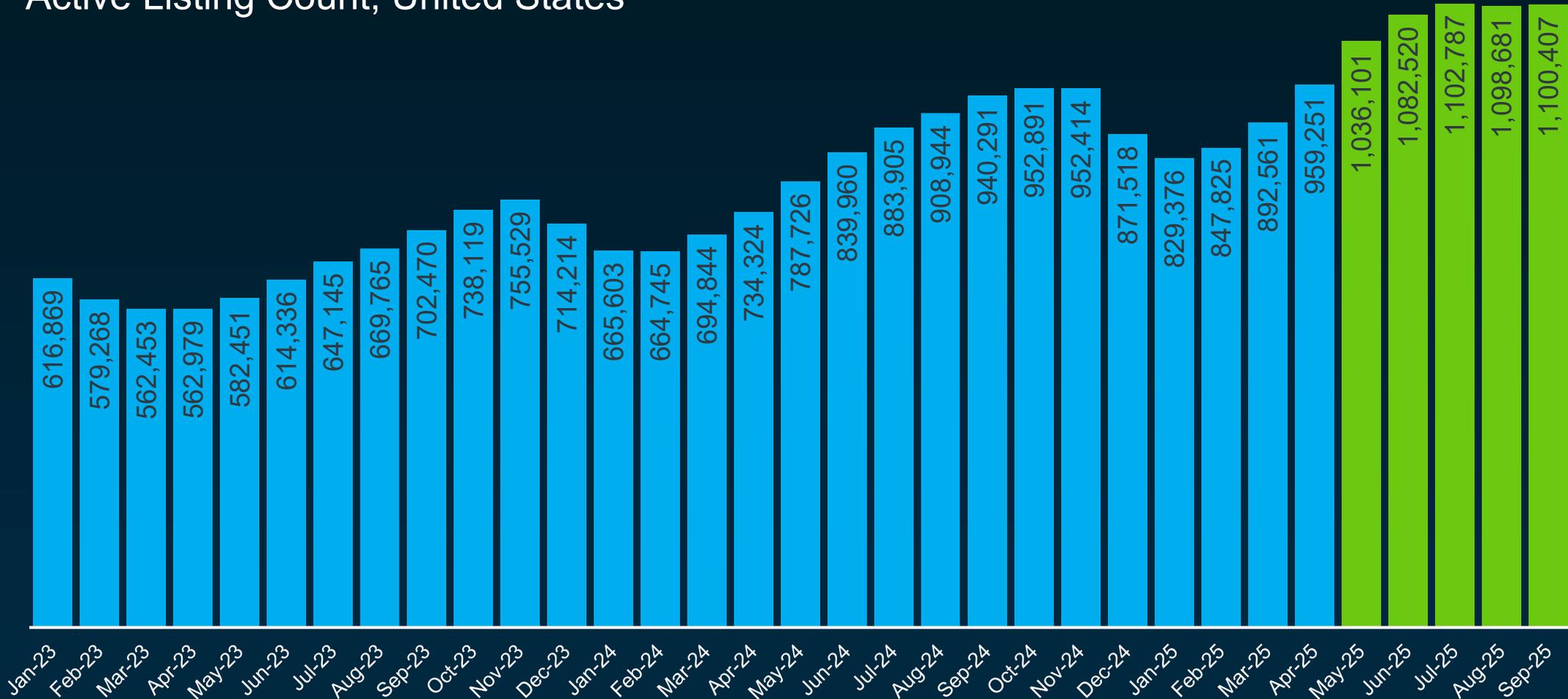


# Home Price Updates Nationally and Local



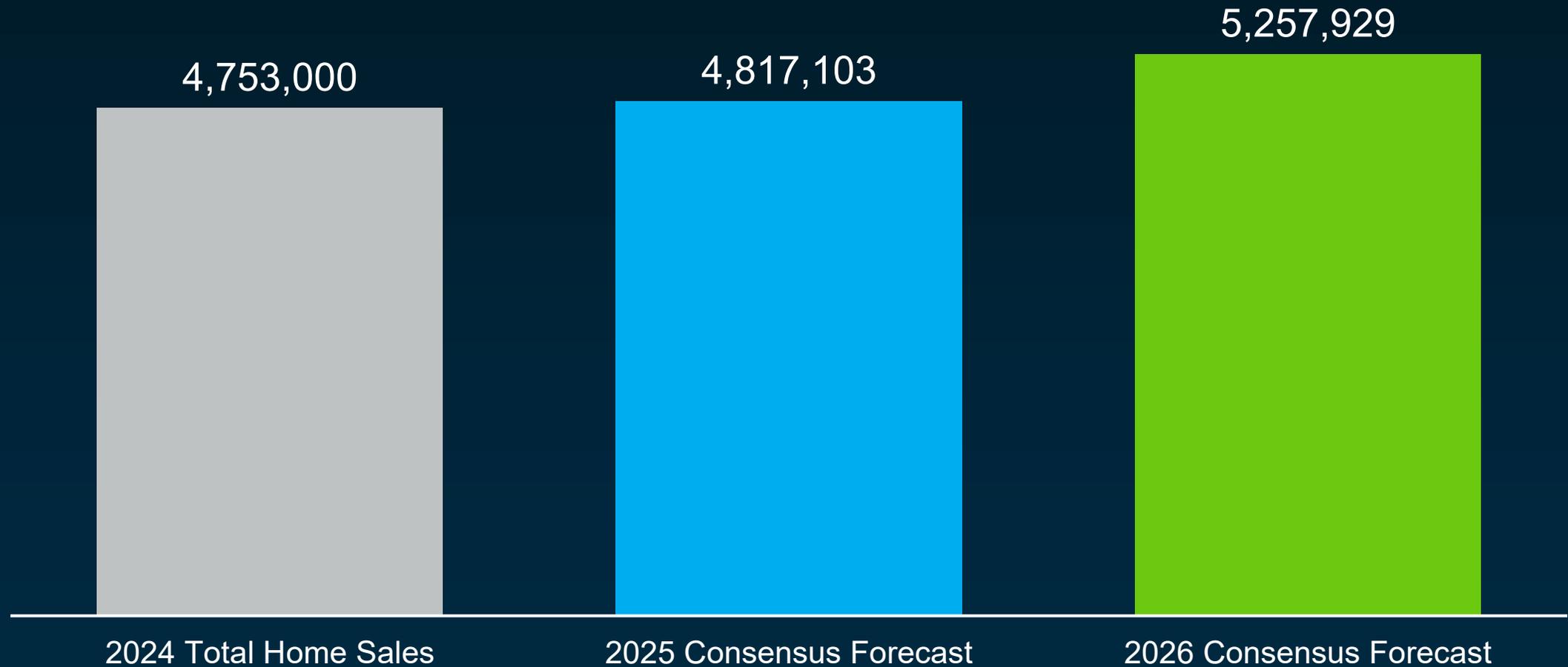
# The Number of Homes for Sale Continues To Be Higher Compared to Last Year

Active Listing Count, United States



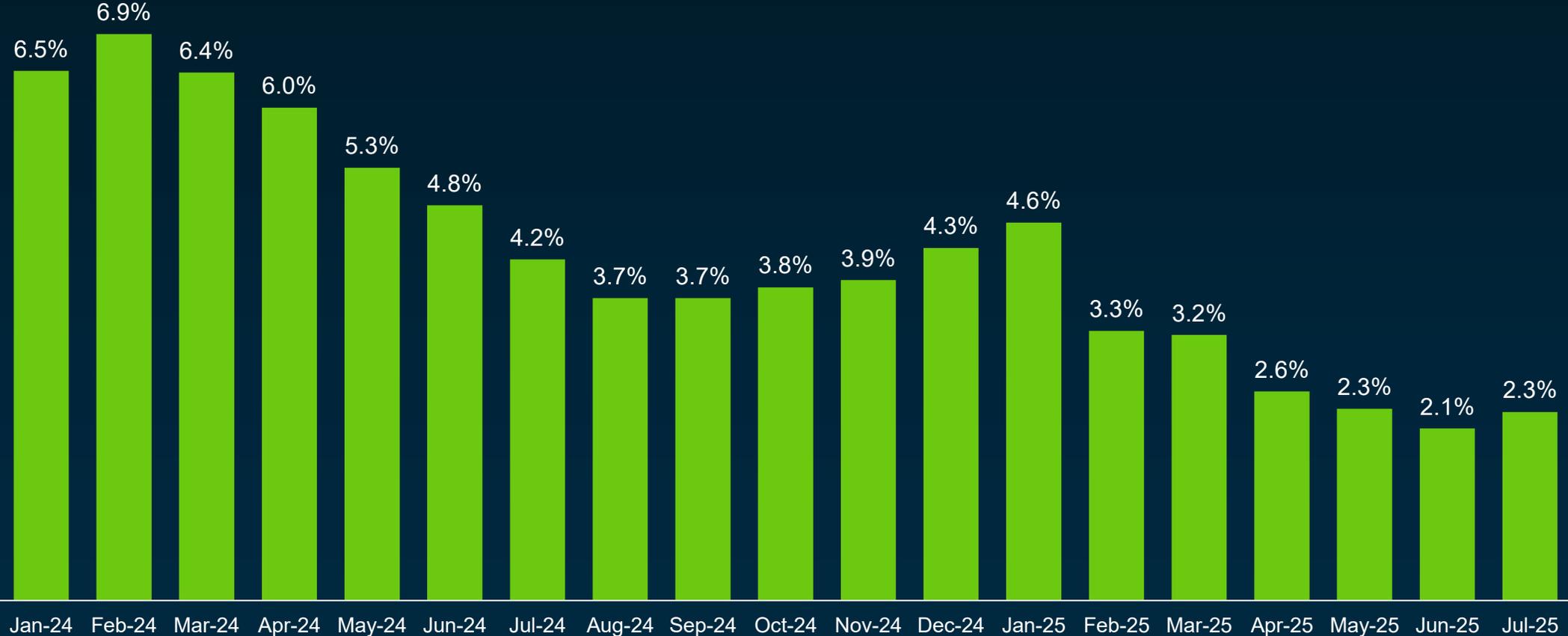
# Home Sales Are Expected To Rise

Total Home Sales (Forecasts as of 10/1/2025)



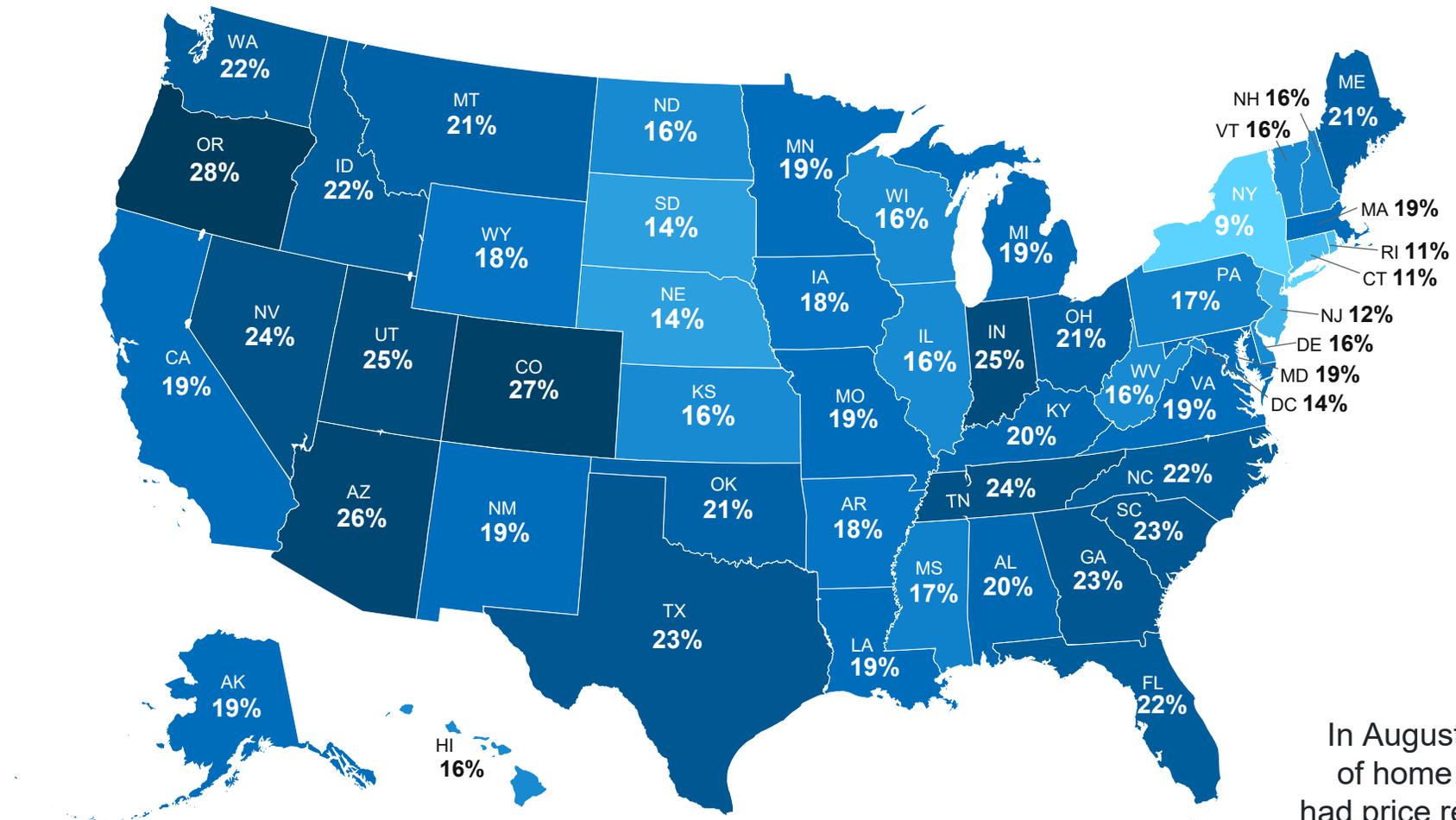
# Home Price Growth Is Moderating

Home Price Appreciation, Seasonally Adjusted, Year-Over-Year



# More Sellers Are Making Price Cuts

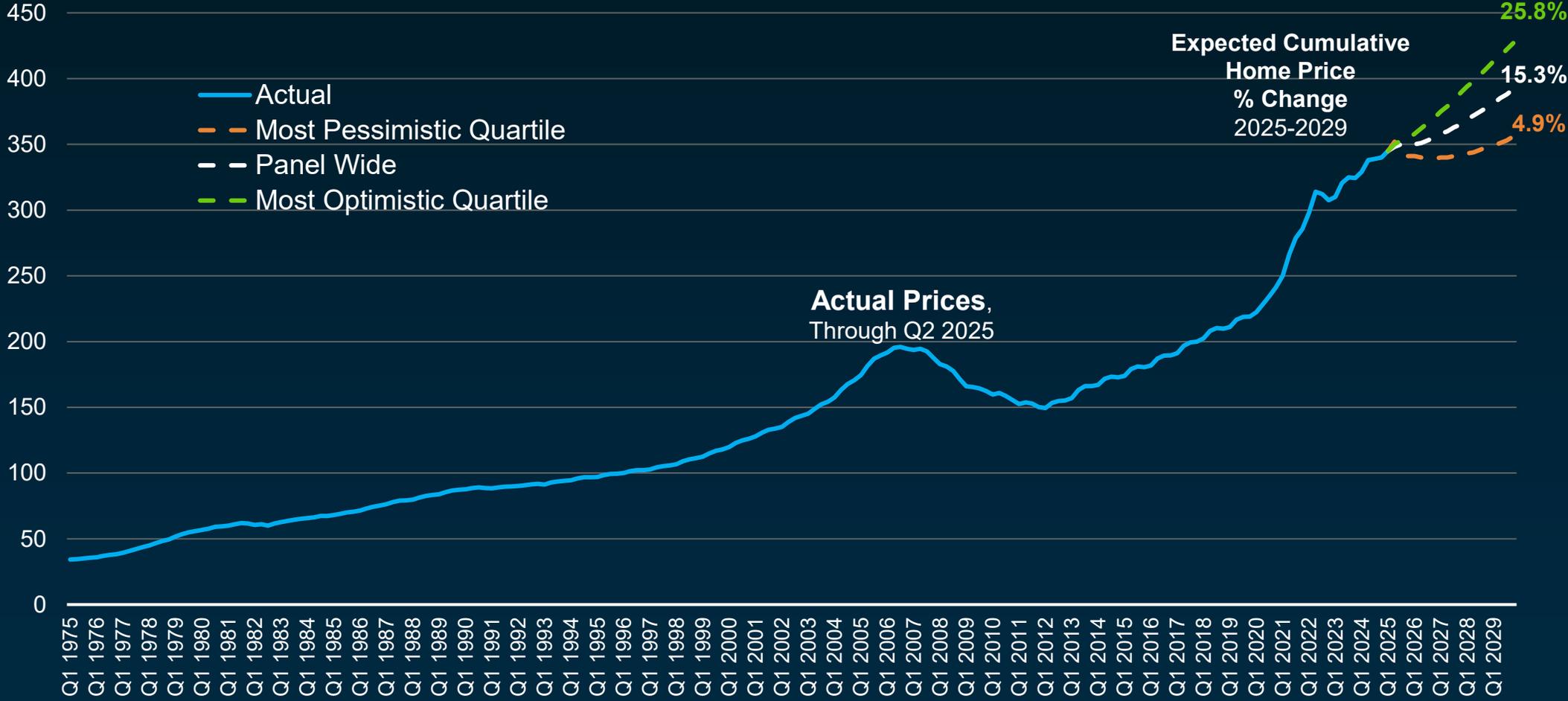
Share of Listings With a Price Reduction, August 2025



In August, **20.3%** of home listings had price reductions.

# U.S. Home Price Expectations

Fannie Mae Home Price Index Mean Expectations, Q3 2025-Q4 2029





While national prices continued to climb, **local market conditions have become increasingly fragmented...**

This regional divide is expected to continue influencing price dynamics and sales activity as the fall season gets underway.

**Anthony Smith**  
Sr. Economist, Realtor.com

# **Buyers' Market** vs. **Sellers' Market**



- ❖ **More inventory**
- ❖ **Longer Time on Market**
- ❖ **Price Reductions**
- ❖ **Stronger Negotiation in Your Favor**

- ❖ **Low inventory**
- ❖ **Quick Sale**
- ❖ **Higher Prices**
- ❖ **Stronger Negotiation in Your Favor**

# Metro Detroit Home Prices by City



*Know Your Numbers...  
They Represent Your Money!*



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Sell ~ Save When You  
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# The Impact of Inventory on Home Prices



**Sellers'  
Market**

**0-3 Months**

**Neutral  
Market**

**4-5 Months**

**Buyers'  
Market**

**6 Months &  
Up**

# Median Sales Price Line Graph



**Pamella Sawyer**

Pam Sawyer, Realtor ~ Web Developer - Real Broker, LLC.

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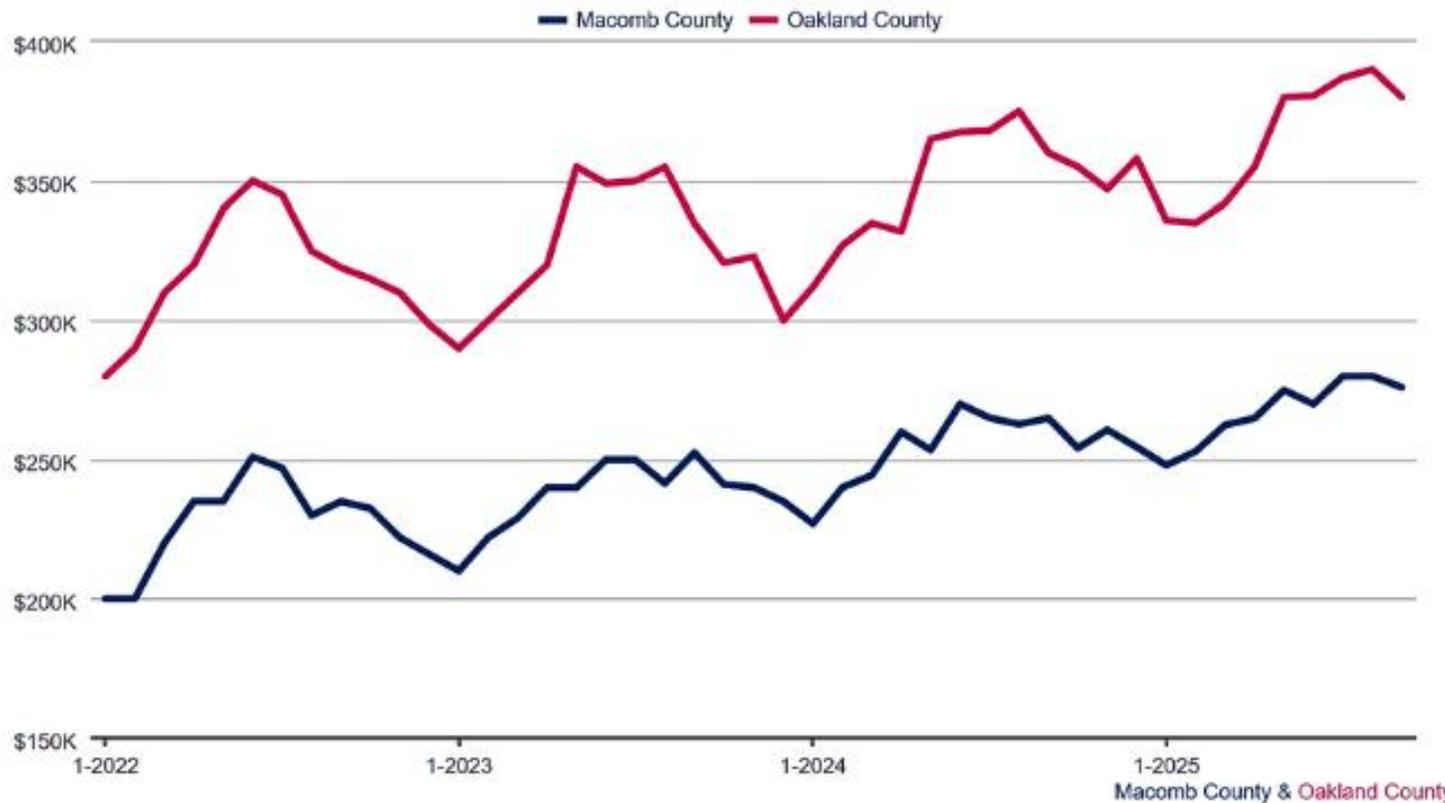
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**Median Sales Price**



# Median Sale Price- Bar Graph Monthly



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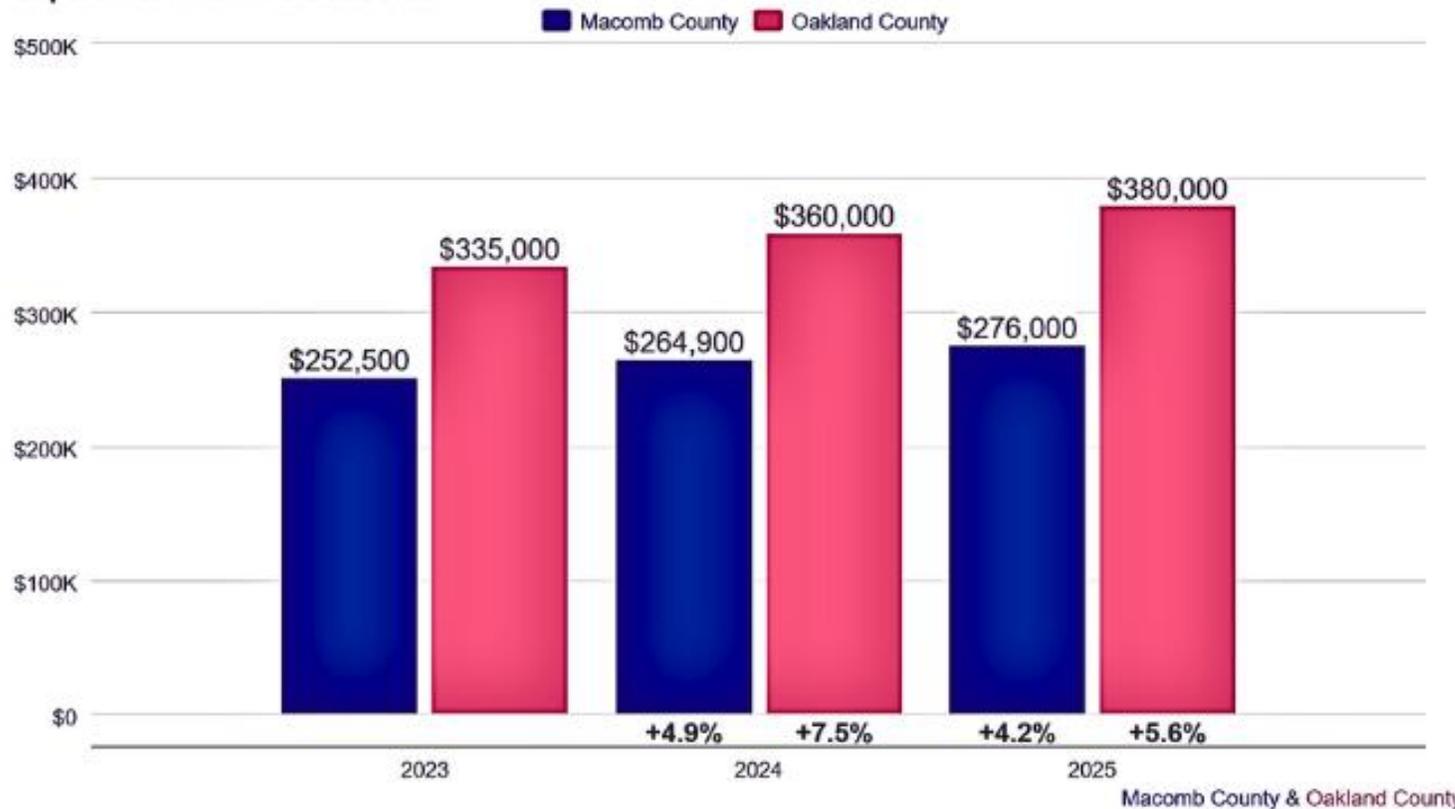
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## September Median Sales Price



# Average Sales Price Line Graph



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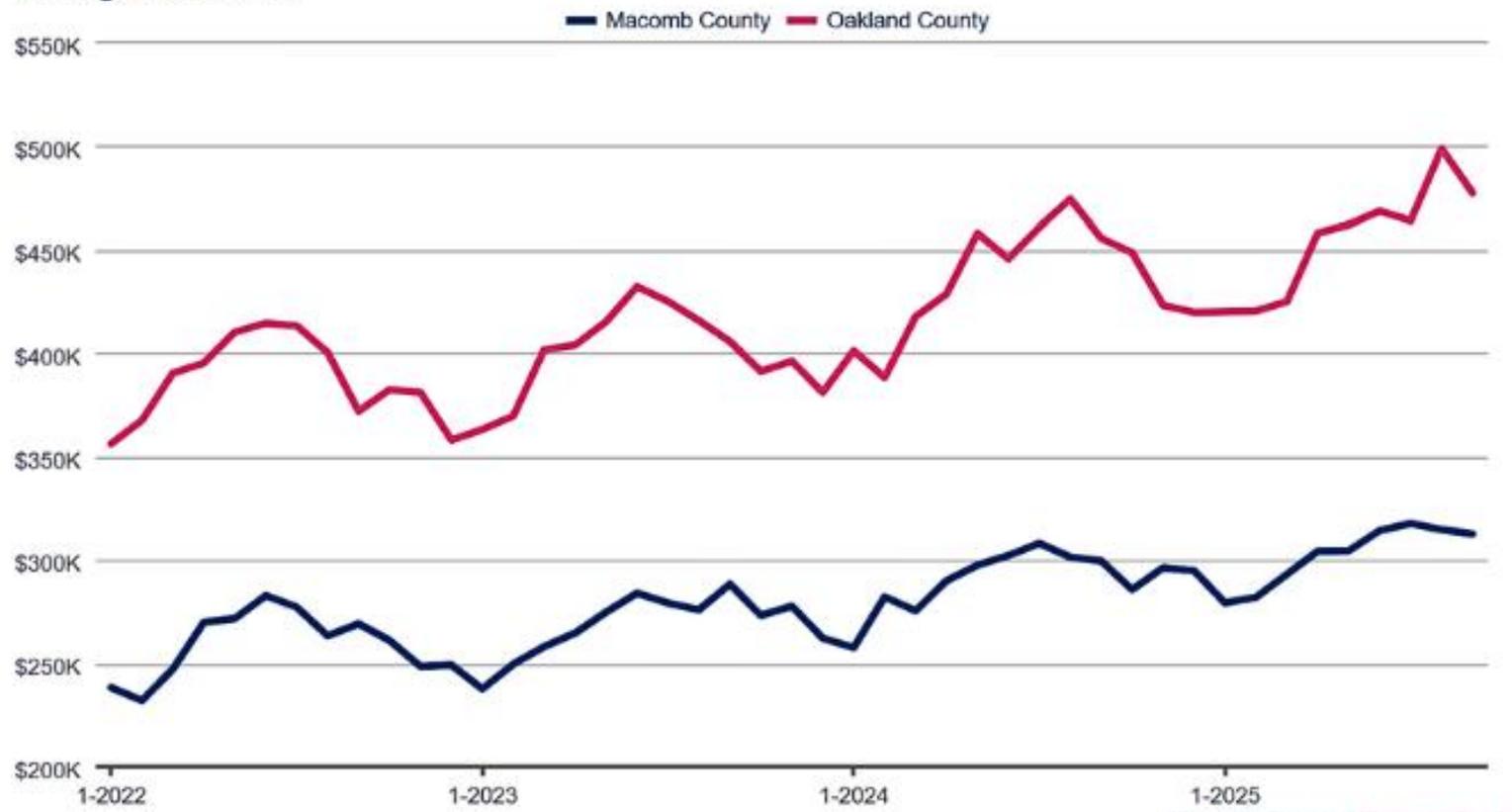
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**Average Sales Price**



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# Average Sales Price ~ Bar Graph Monthly



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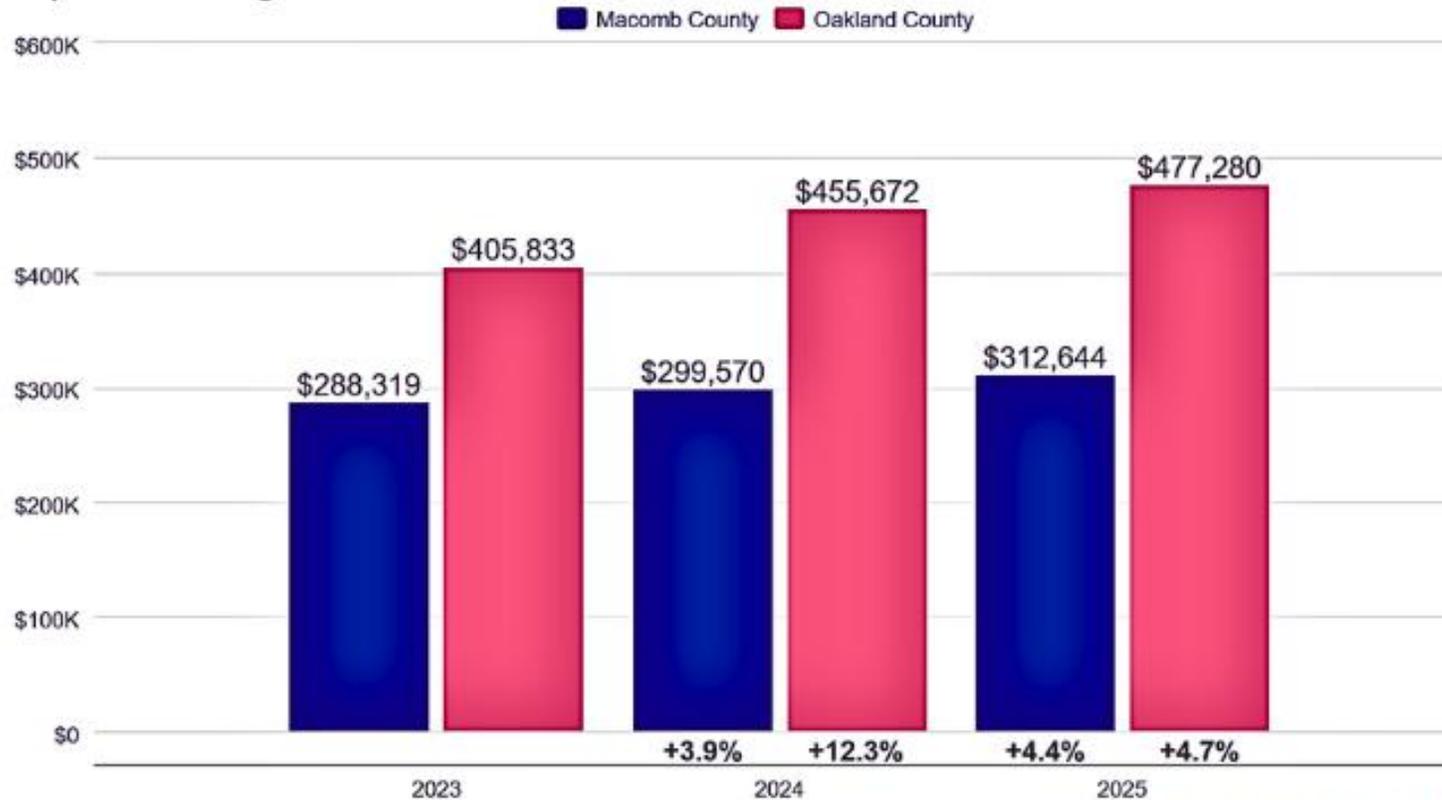
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## September Average Sales Price



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# New Listings Monthly



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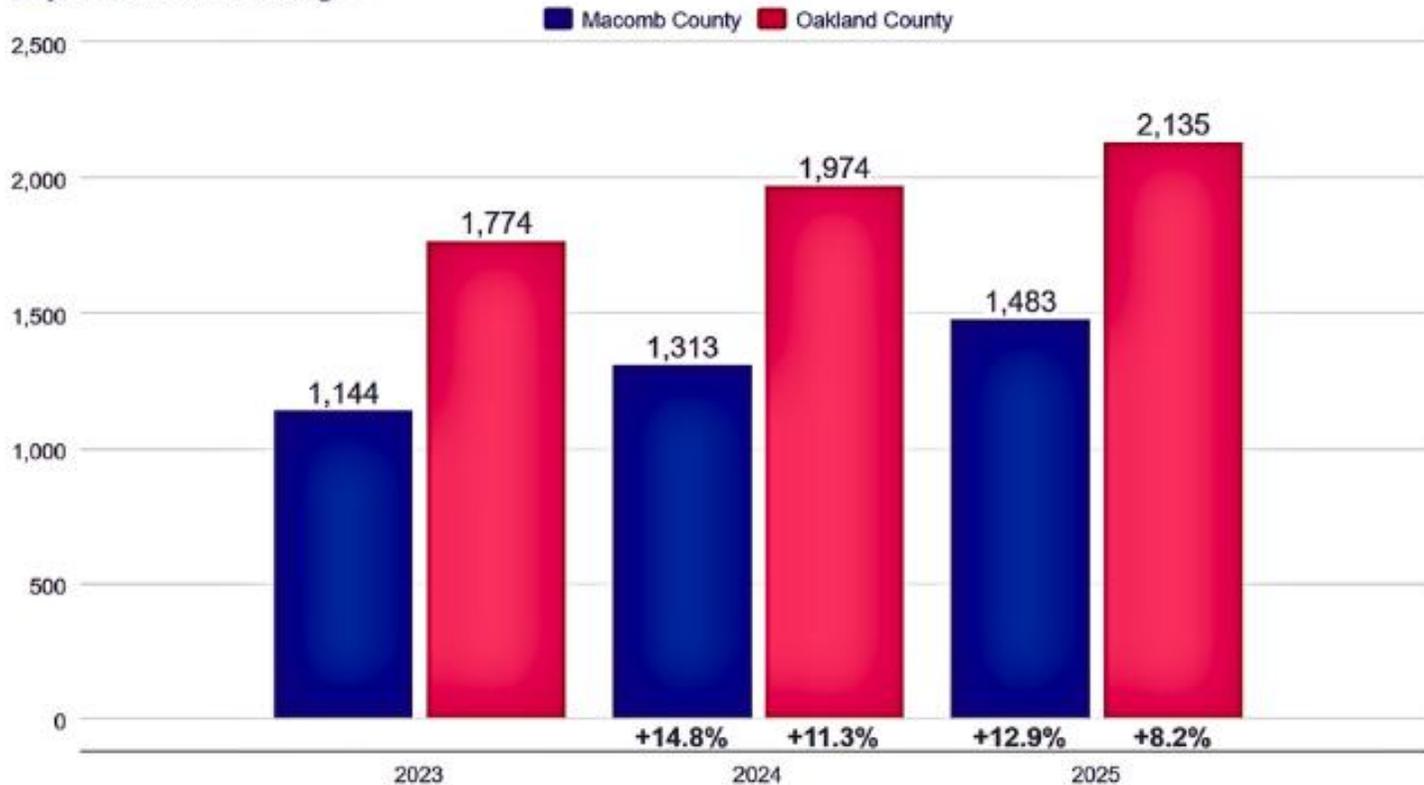
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## September New Listings



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Each data point is one month of activity. Data is from October 11, 2025.

# Pending Sales Monthly



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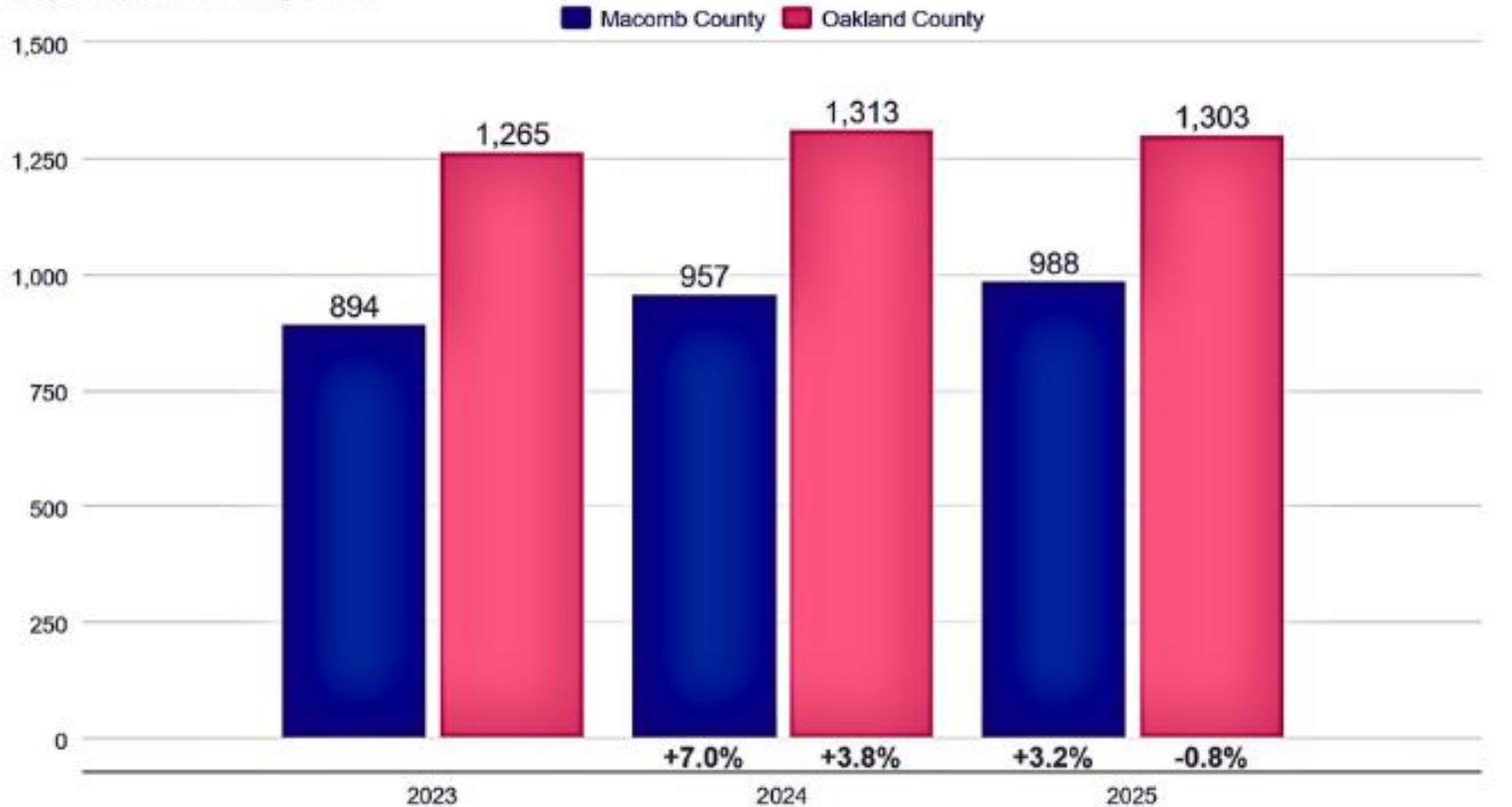
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## September Pending Sales



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# Average Days on Market Line Graph



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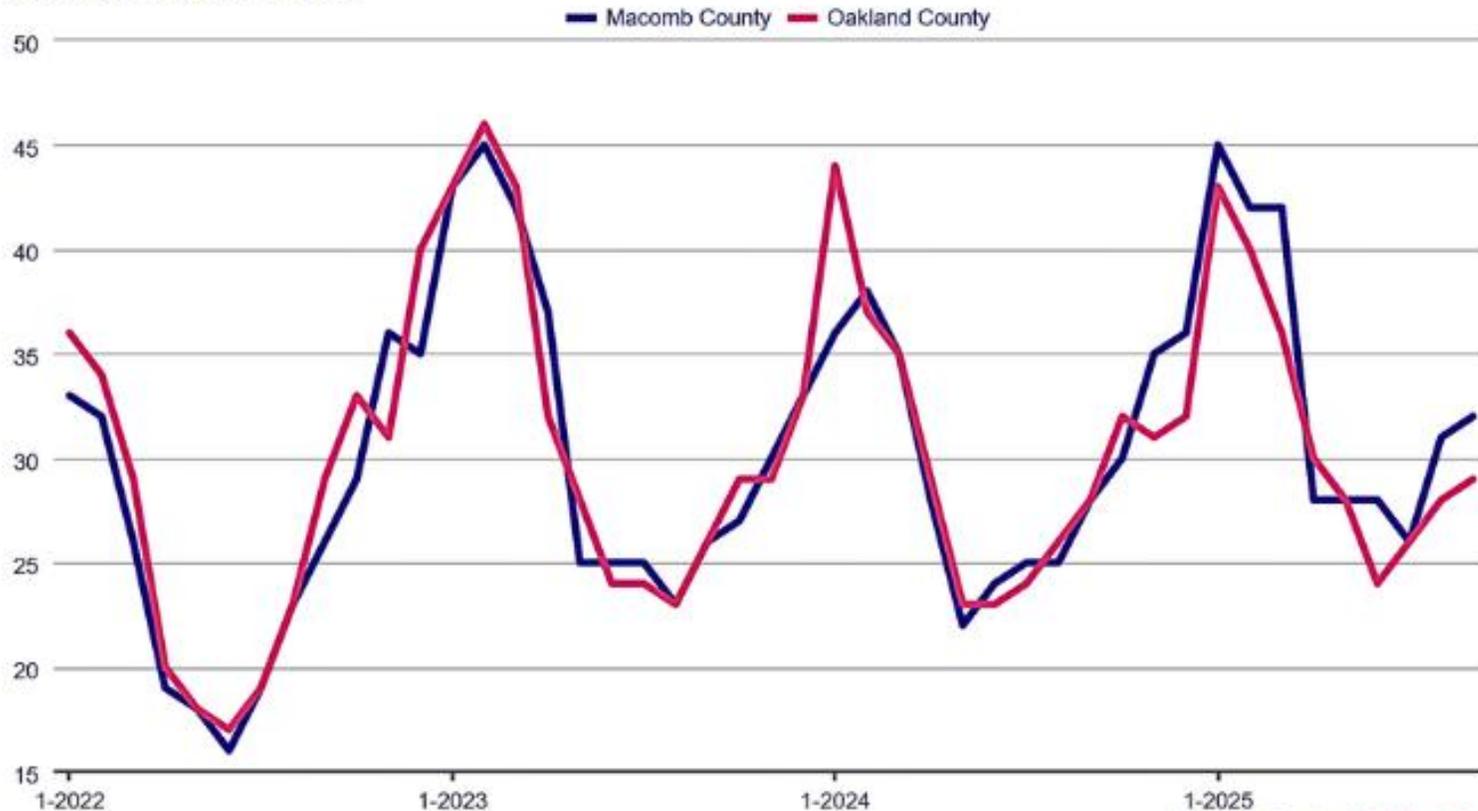
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**Average Days on Market**



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# Average Days on Market Monthly



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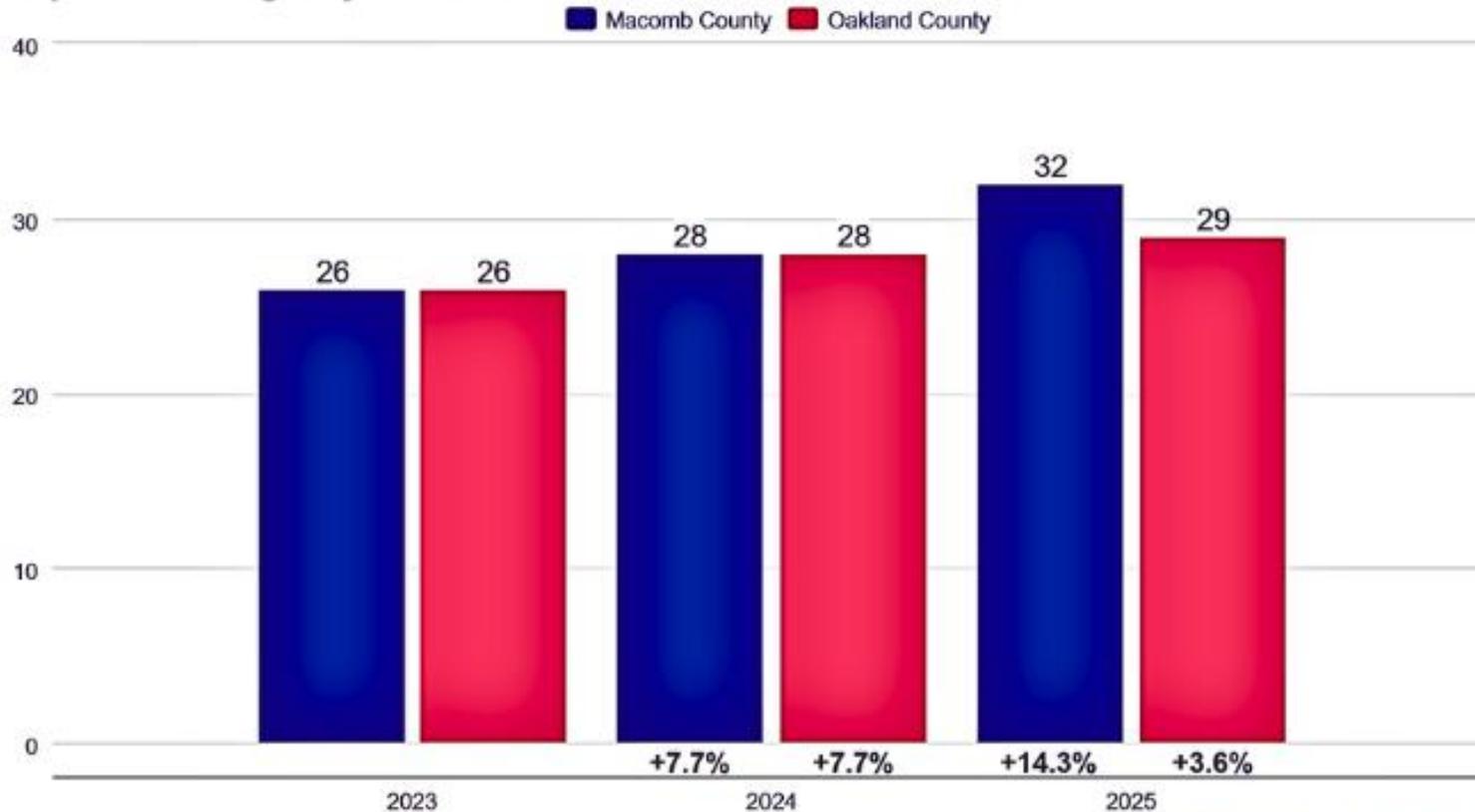
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## September Average Days on Market



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# Month Supply of Homes for Sale



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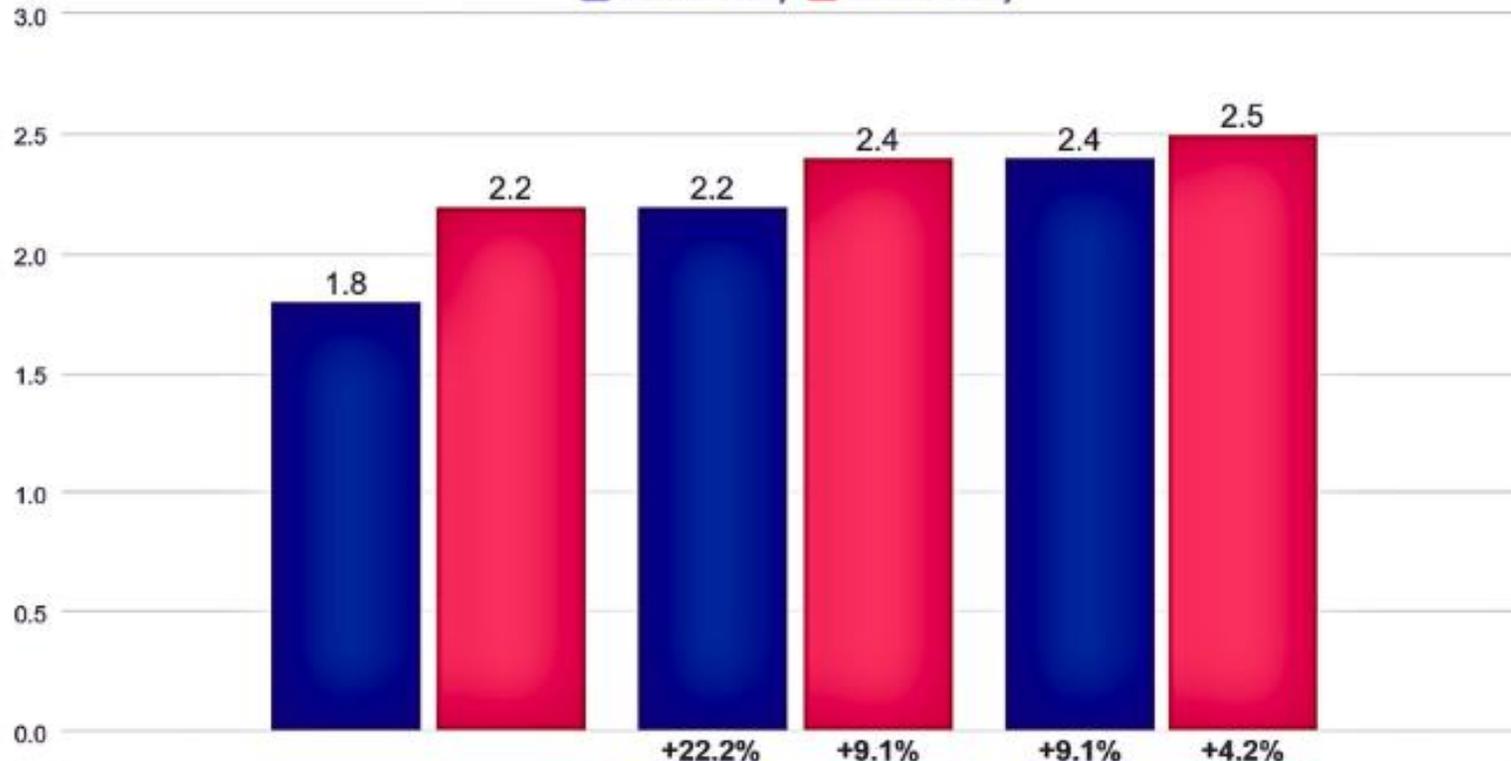


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## September Months Supply of Homes for Sale

■ Macomb County ■ Oakland County



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# Homes For Sale Monthly



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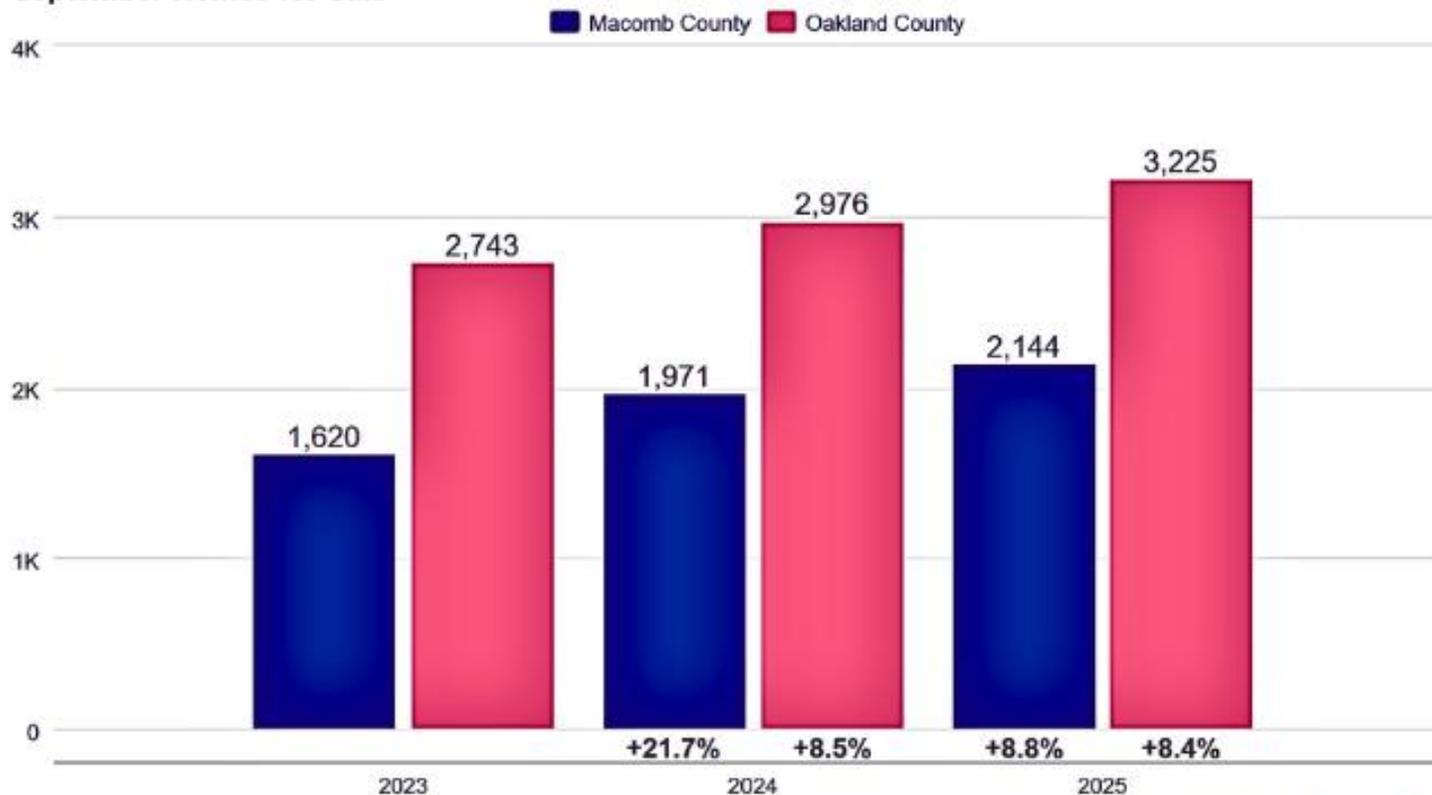
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## September Homes for Sale



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# The Number of Homes Sold Monthly



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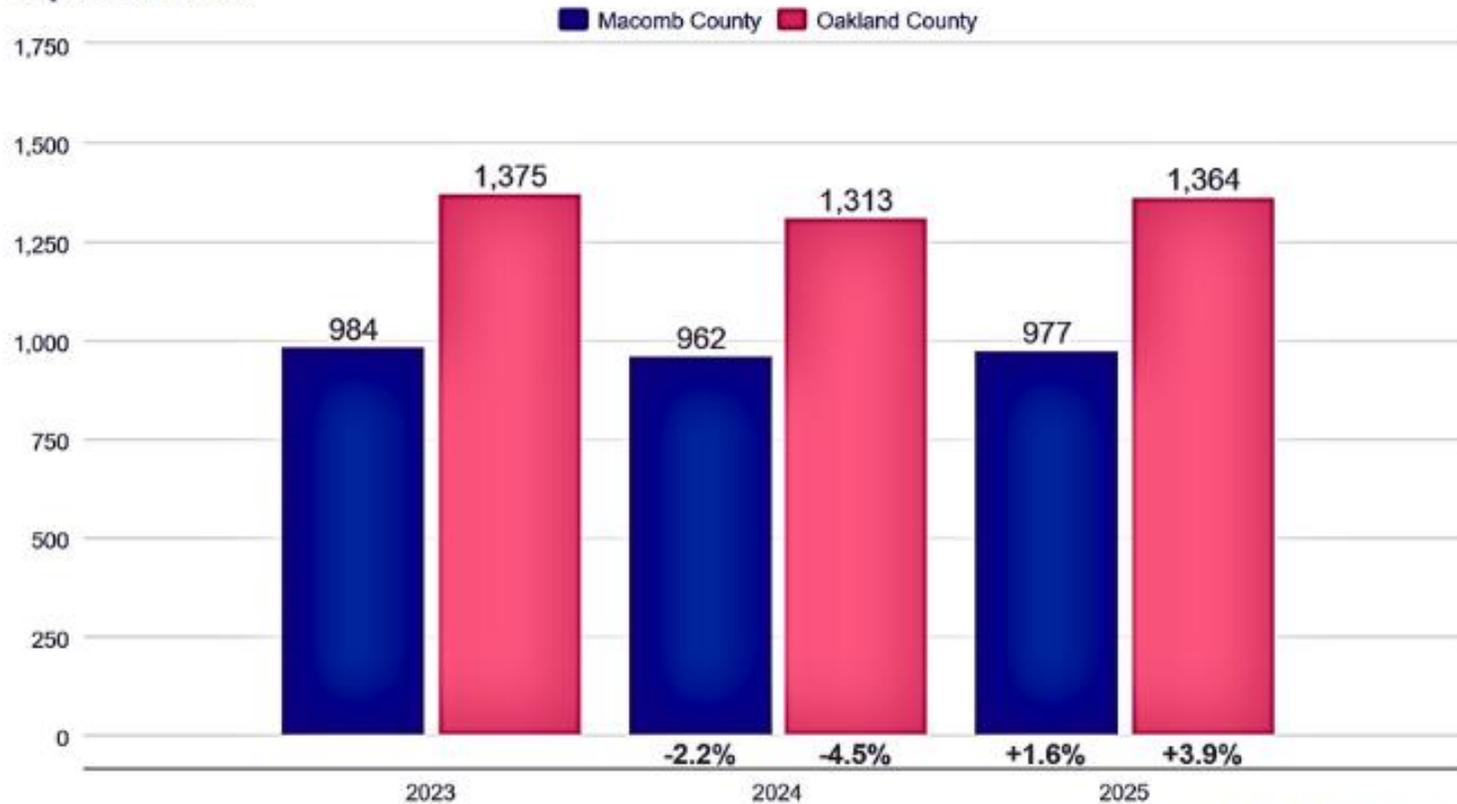
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## September Sales



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# Average Showings Until Pending Contract



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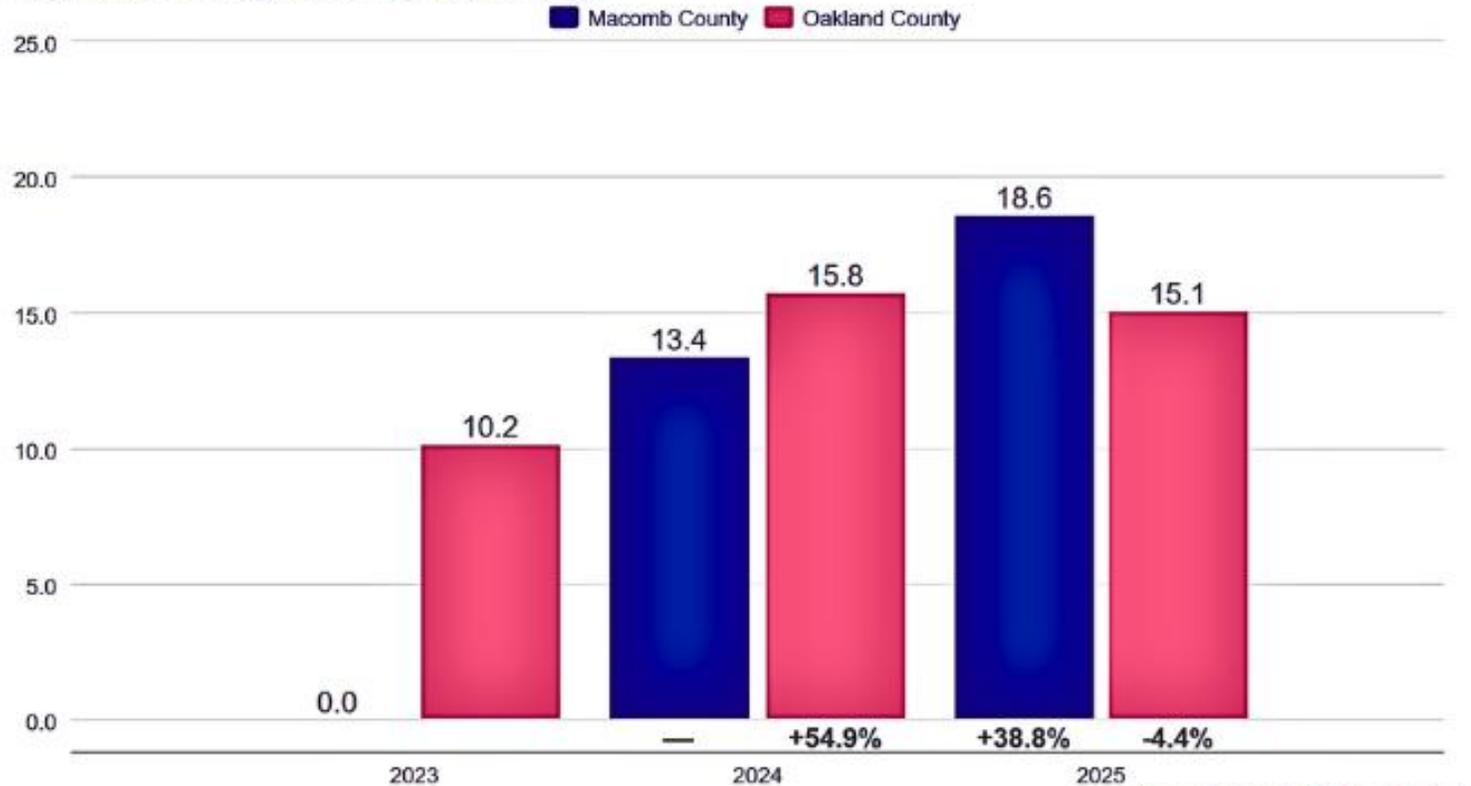
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## September Average Showings to Pending



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# Crack the Mortgage Rate Code

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