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# Monthly Market Report

## September 2025

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

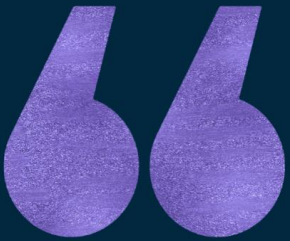


# Crack the Mortgage Rate Code and Save \$

- 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**

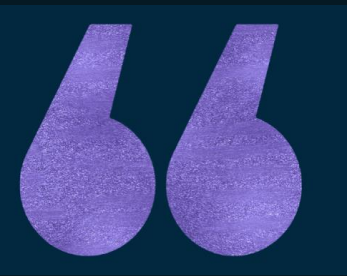
**+**

**MBS Price Gap**

**=**

**Mortgage Rate**



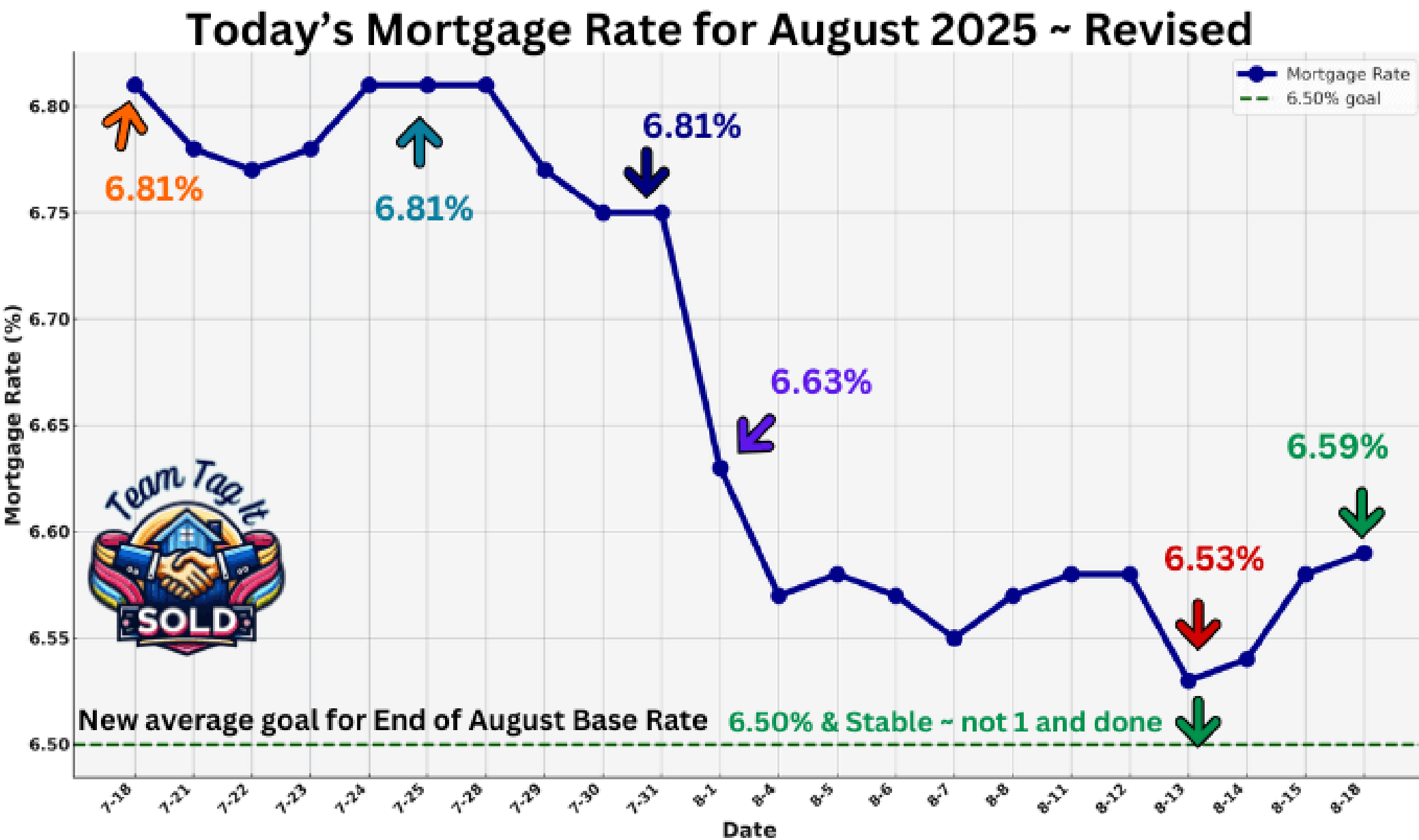


**In August, the tables turned—mortgage rates dropped, but not for the reasons you'd expect.**

**This wasn't driven by a lower 10-year yield or rising MBS prices. Instead, it was likely the Fed's trading desk, working quietly through Freddie Mac and Fannie Mae, pulling the strings behind the scenes.**

**Most loan officers don't fully understand how rates are actually set—they follow their company's policy, process your application, and quote the day's rate. That's why you need to take control of your money 💰, know the “why” behind the rates, and learn to predict like a pro 📊.**

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





# 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





# Do You Know Your Home Purchasing Power?

**Click the  
Picture to  
Learn More** 





# Snapshot of the Economy





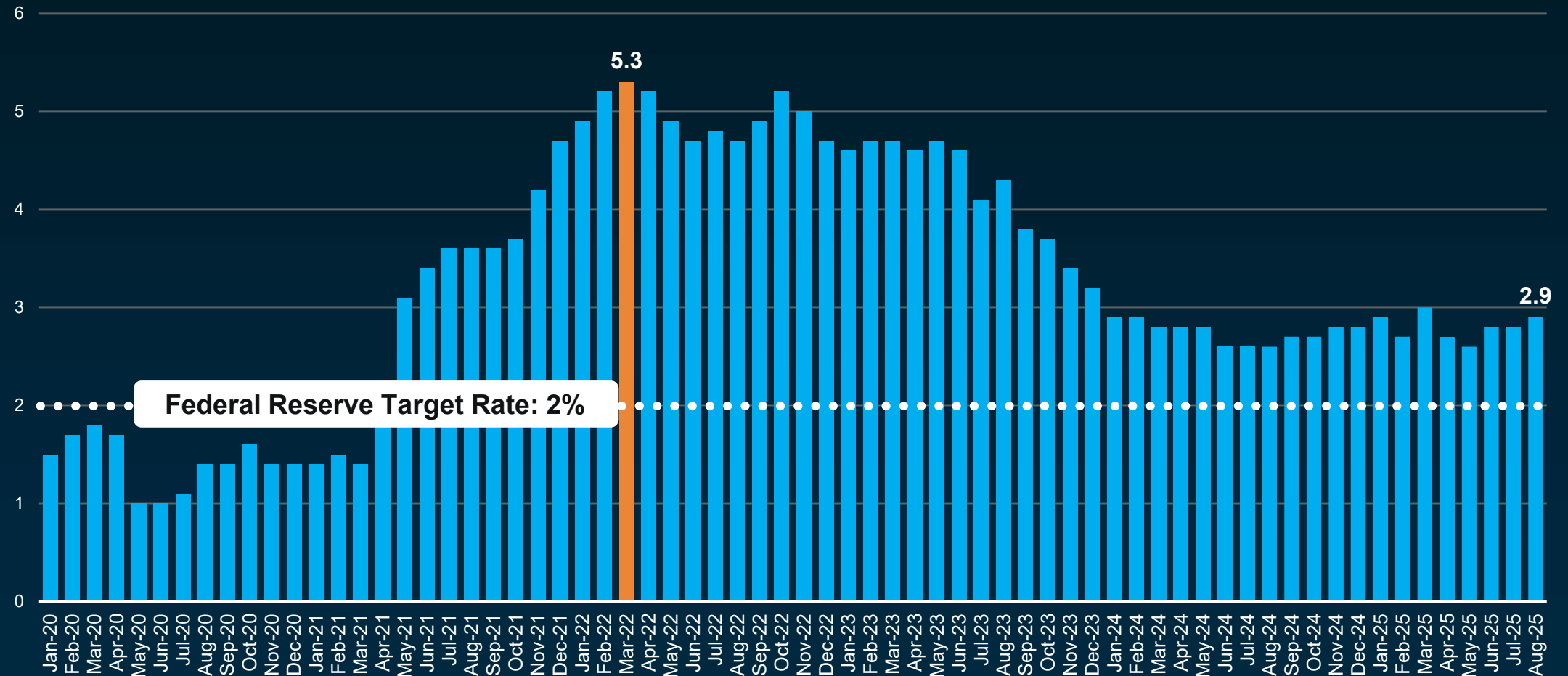


**The risks are increasingly high that we're going into recession. We're not there yet – and maybe this thing gets turned around. But that's increasingly becoming hard to do with each passing week.**

**Mark Zandi**  
Chief Economist, Moody's Analytics

# Inflation Remains Elevated

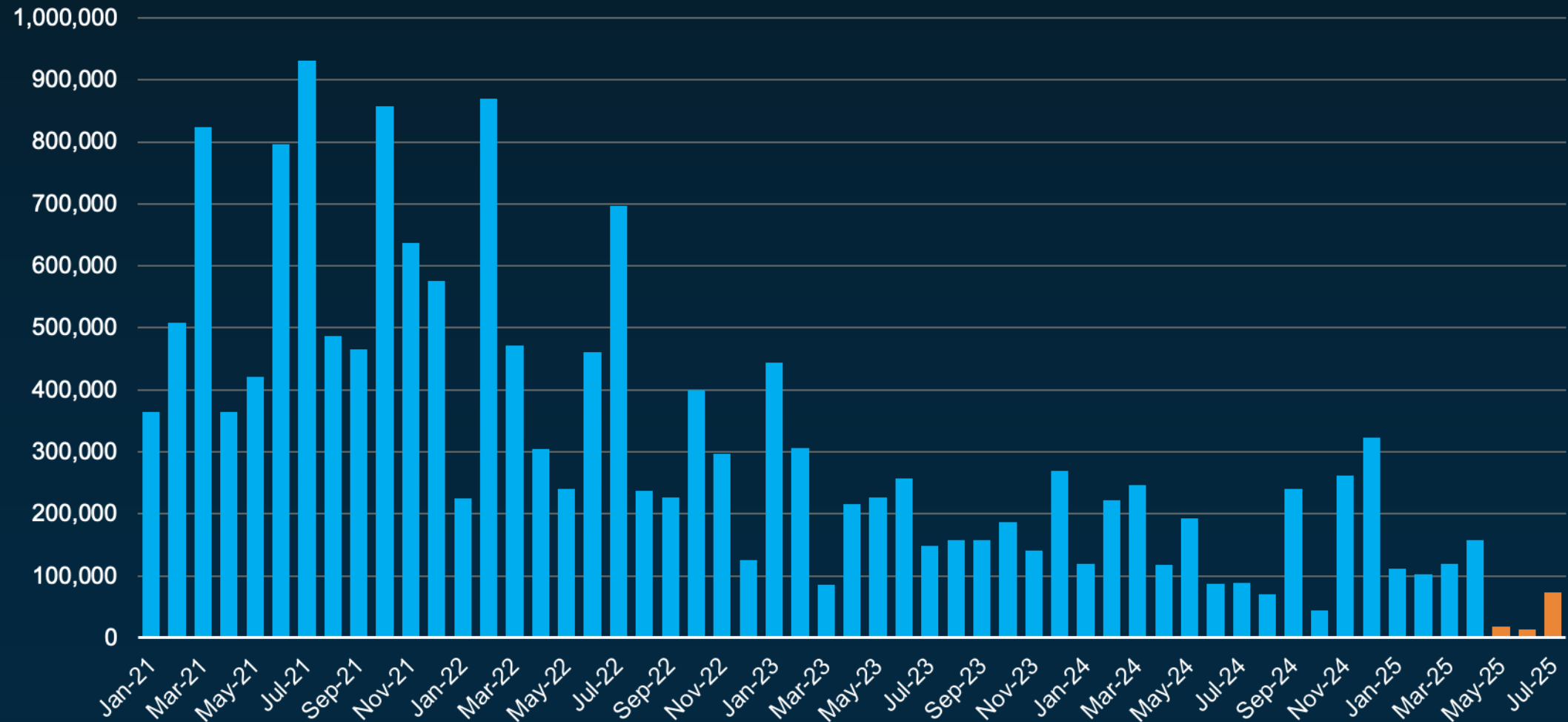
Core Personal Consumption Expenditures (PCE) Price Index  
(Percent Change Year-Over-Year, Seasonally Adjusted)





# Job Growth Is Stalling Out

Number of Jobs Added by Month





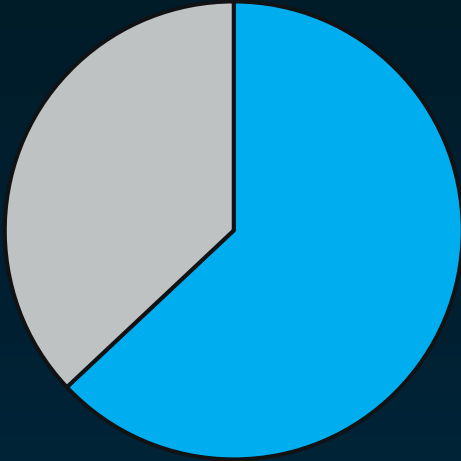
I think the worst is yet to come when it comes to tariff-driven inflation. I think, over the next few months, we're going to see more and more evidence of the tariffs showing up in inflation.

**Michael Strain**

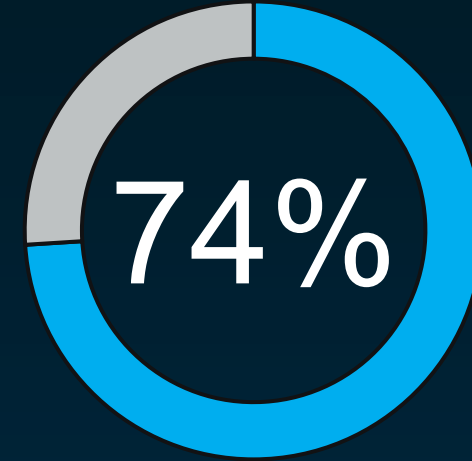
Director of Economic Policy Studies, American Enterprise Institute (AEI)



# 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.

**An Economic Dip  
Brings  
Opportunity... But  
You Have To Be  
Careful**







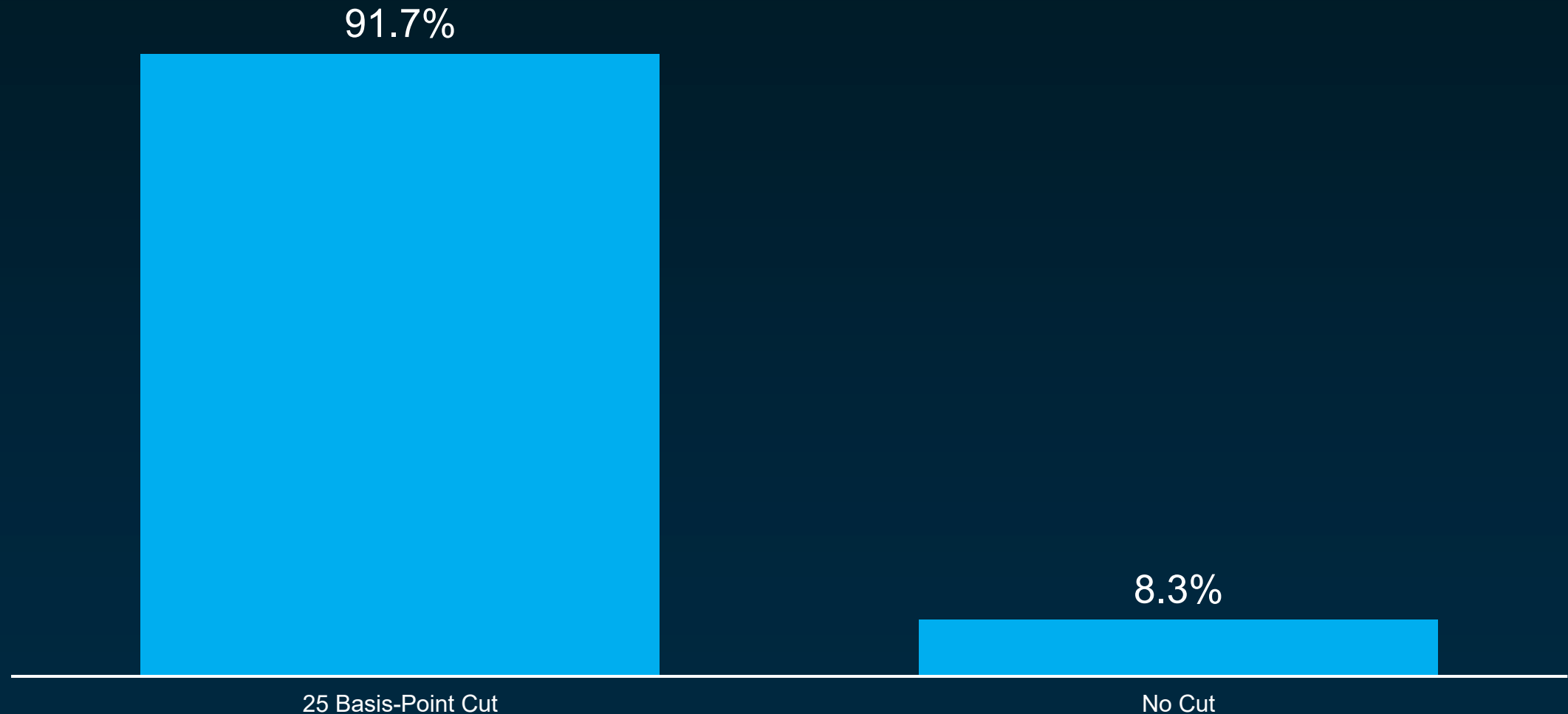
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The Fed is in a tough spot. Some argue that with a weakening labor market, it's time to bring rates down. Others point to rising inflation and say a rate cut is misguided. The most likely scenario? **The Fed will cut rates to stabilize the labor market, viewing any inflation from tariffs as temporary.** But if that assumption proves wrong, we could be looking at rate hikes again in 2026.

Daryl Fairweather  
Chief Economist, Redfin

# A Stalling Job Market Makes a Cut Likely

Federal Funds Rate Cut Probability for the September 2025 Fed Meeting (as of 9/2)



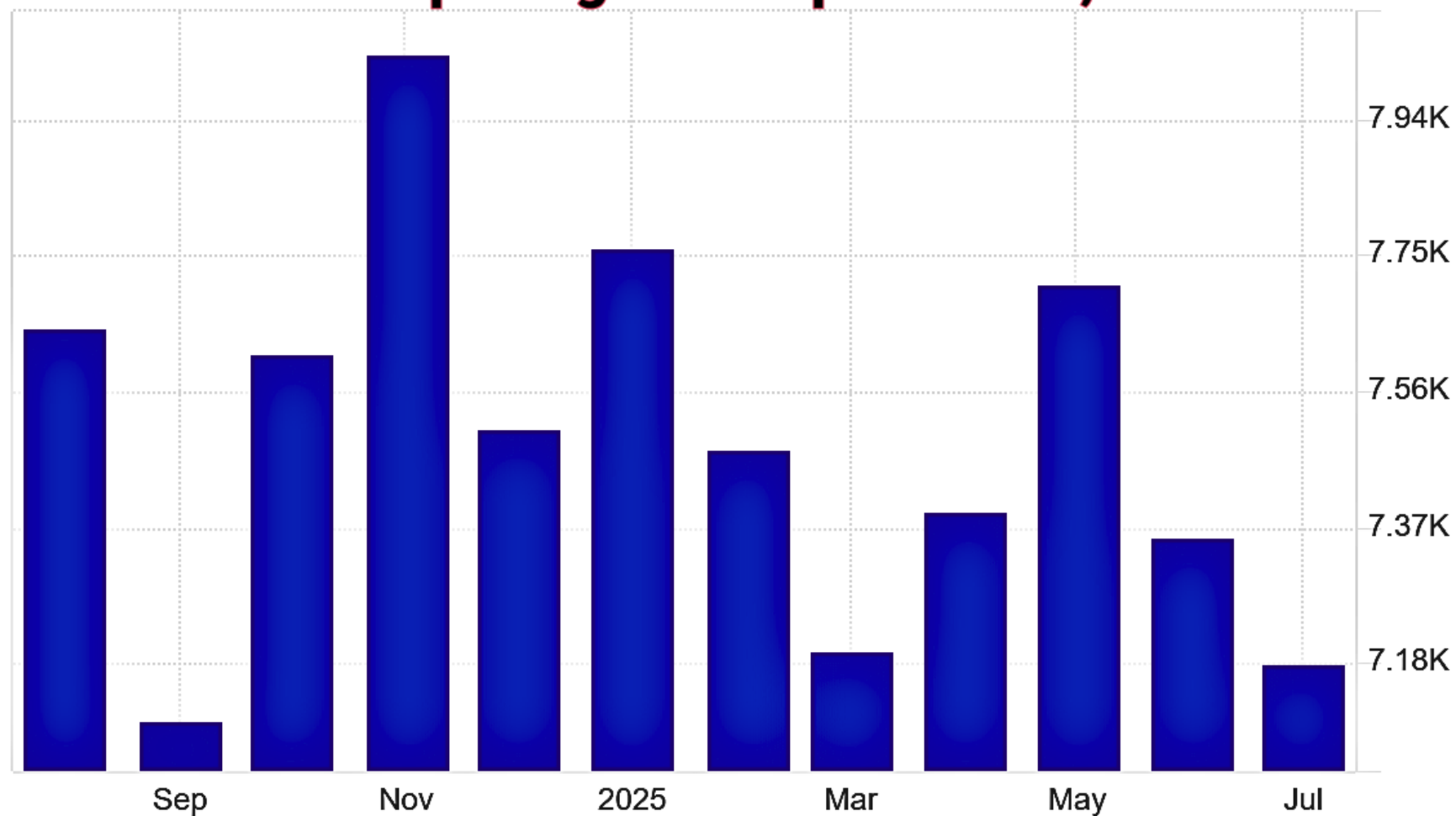
## Unemployment Report 9-5-2025



Source: [tradingeconomics.com](https://tradingeconomics.com) | U.S. Bureau of Labor Statistics



## US Job Openings for September 3, 2025



Source: [tradingeconomics.com](https://tradingeconomics.com) | U.S. Bureau of Labor Statistics

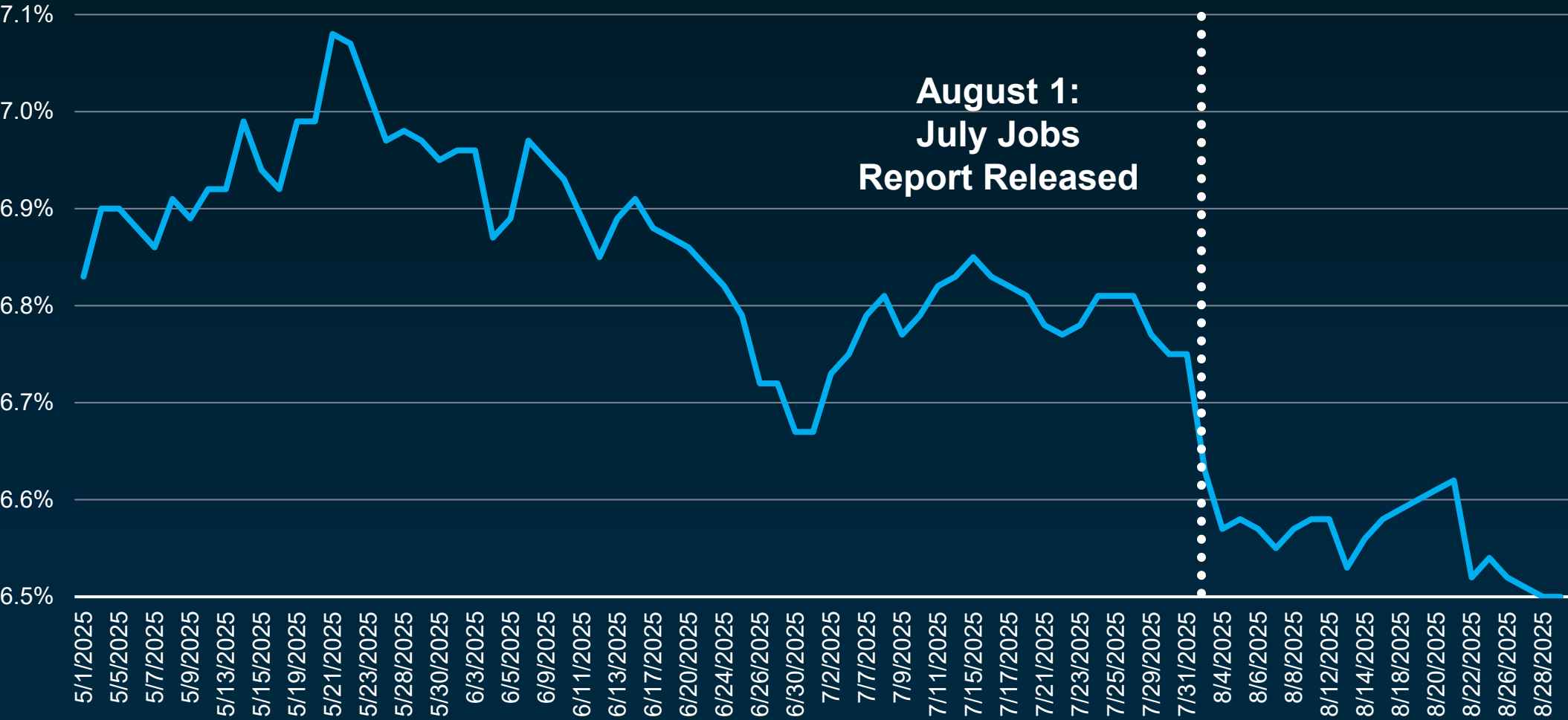


**Today's mortgage rates already have the anticipated September Fed rate cut priced in.** This means that when the Fed officially announces the cut, we shouldn't expect a significant corresponding drop in mortgage rates. The last time interest rate cuts caused the mortgage rate to spike.

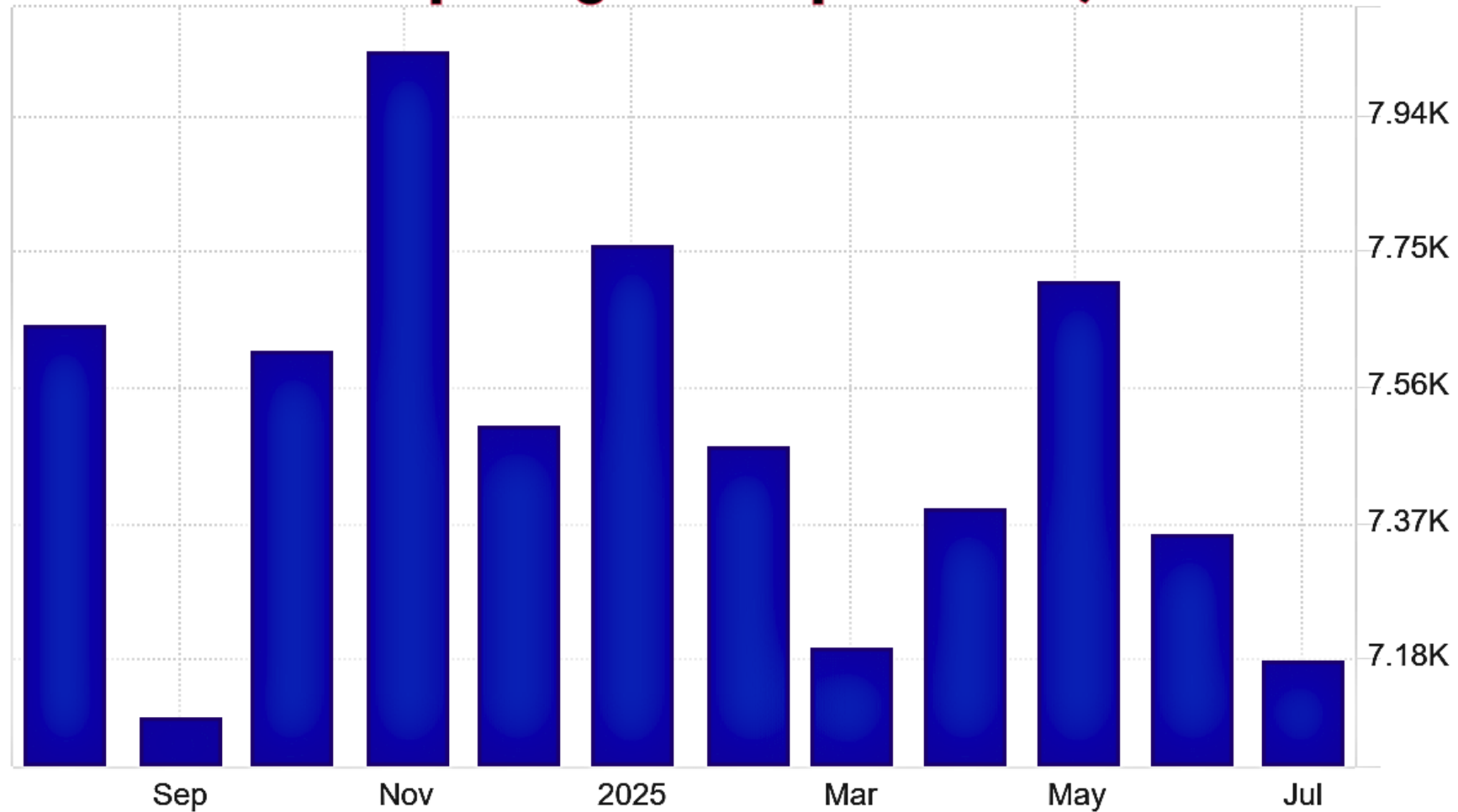
**Daryl Fairweather**  
Chief Economist, Redfin

# Mortgages Rates Declined After Weak Jobs Report

30-Year Fixed Mortgage Rate



## US Job Openings for September 3, 2025

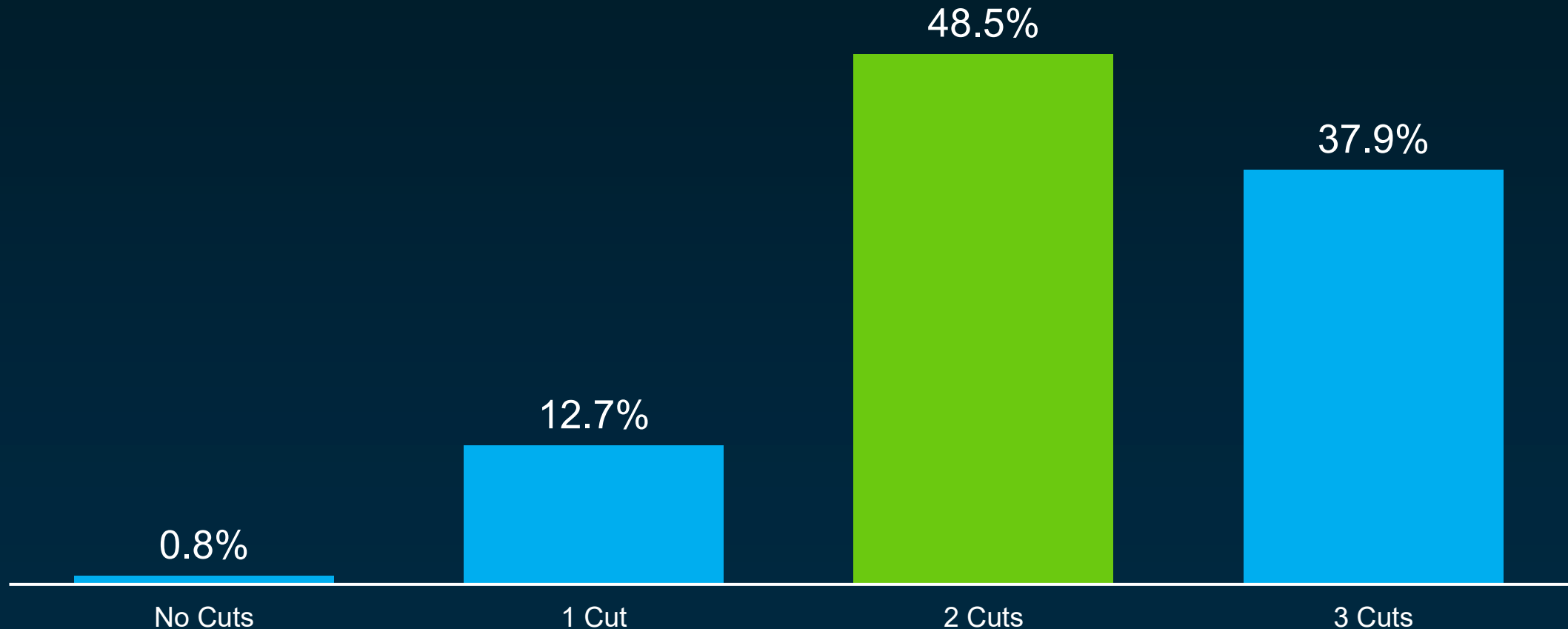


Source: [tradingeconomics.com](https://tradingeconomics.com) | U.S. Bureau of Labor Statistics



# Expect 2 Federal Funds Rate Cuts This Year

Cut Probabilities for 2025 (as of 9/2)



# Home Price Updates Nationally and Local



# **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**



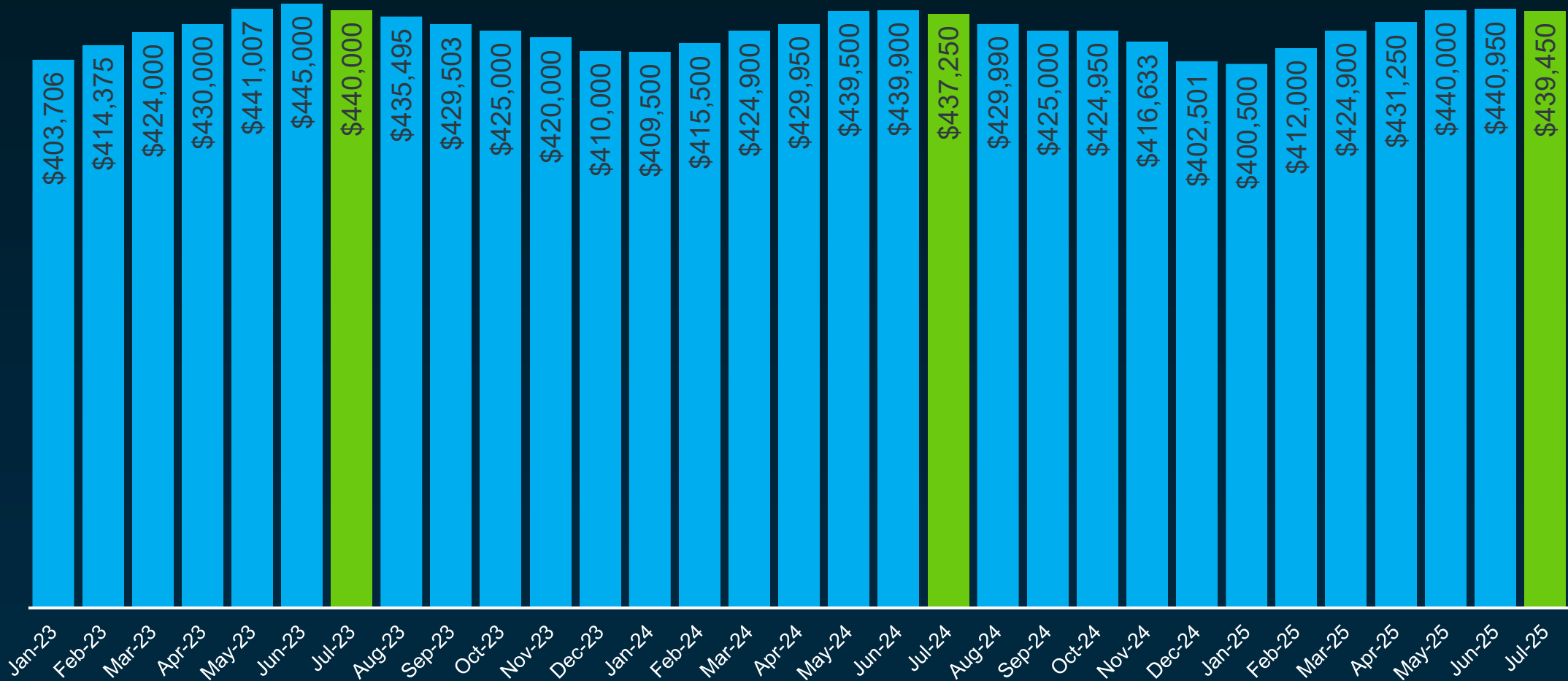


**While there will be significant regional variation, the underlying fundamental conditions of the national housing market support a natural moderation of house prices rather than a sharp decline.**

**Odetta Kushi**  
Deputy Chief Economist, First American

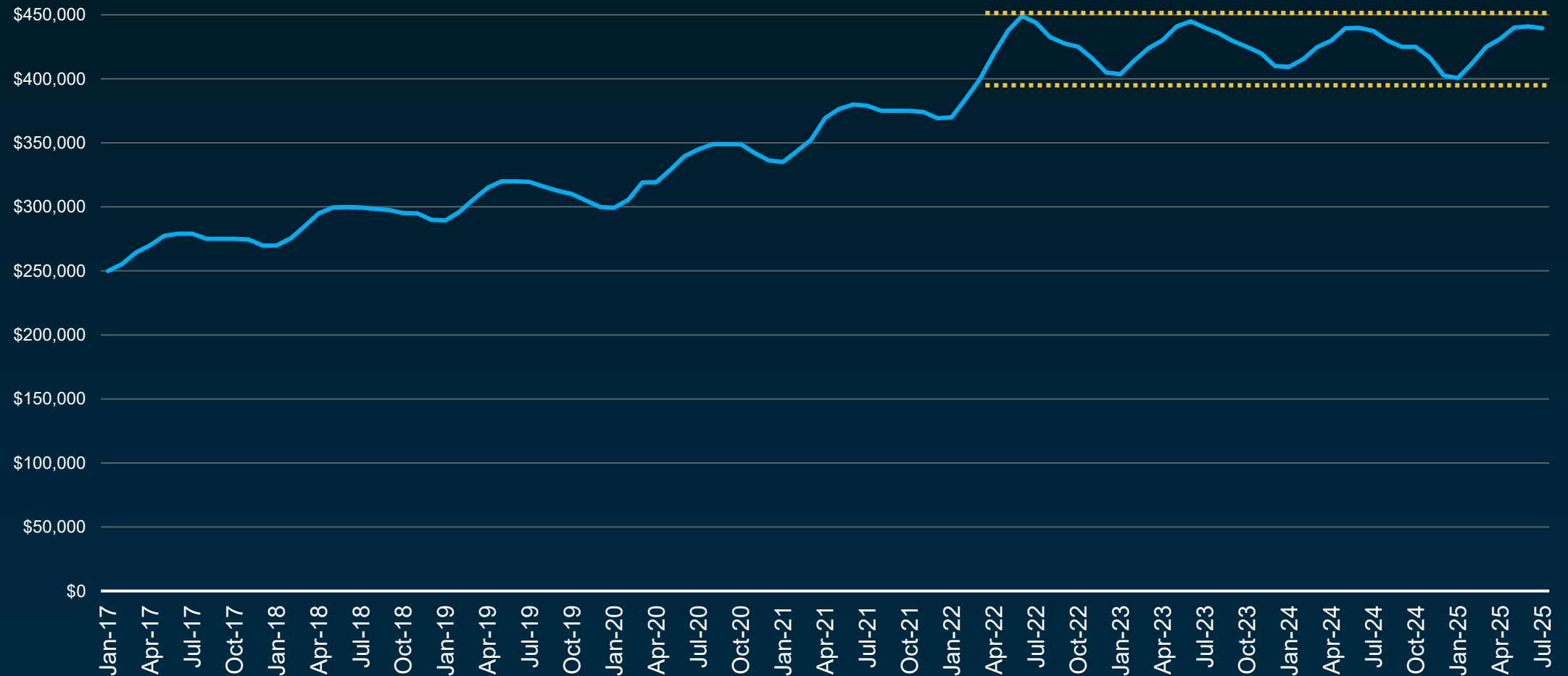
# Listing Prices Have Already Flattened ~Nationally

Monthly Median Listing Price



# Listing Prices Have Already Flattened ~ Nationally

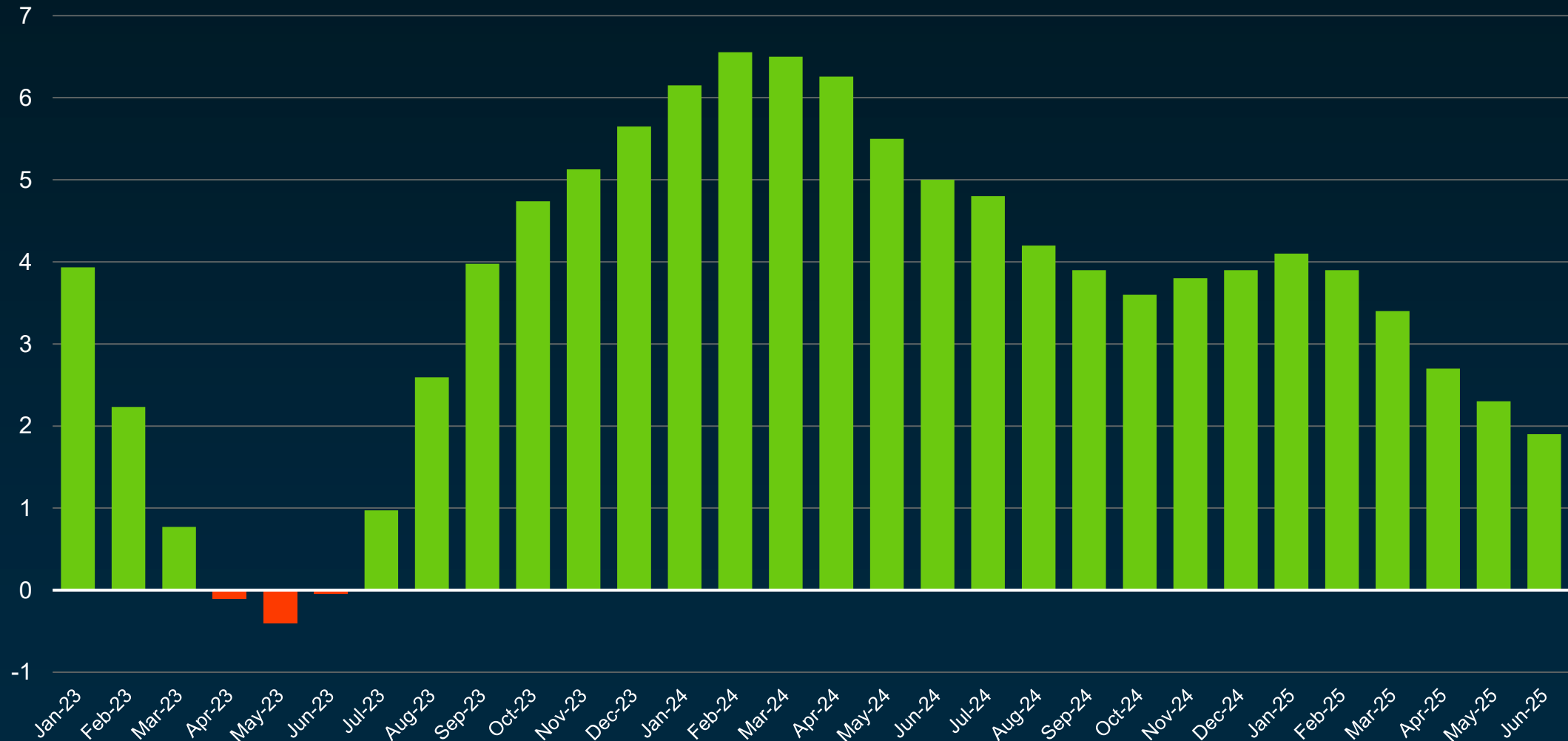
Monthly Median Listing Price





# Home Price Growth Is The Slowest Since The Summer of 2023

Percent Change in Sales Price, Year-Over-Year



# Metro Detroit Home Prices by City



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They Represent Your Money!*



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# New Listings



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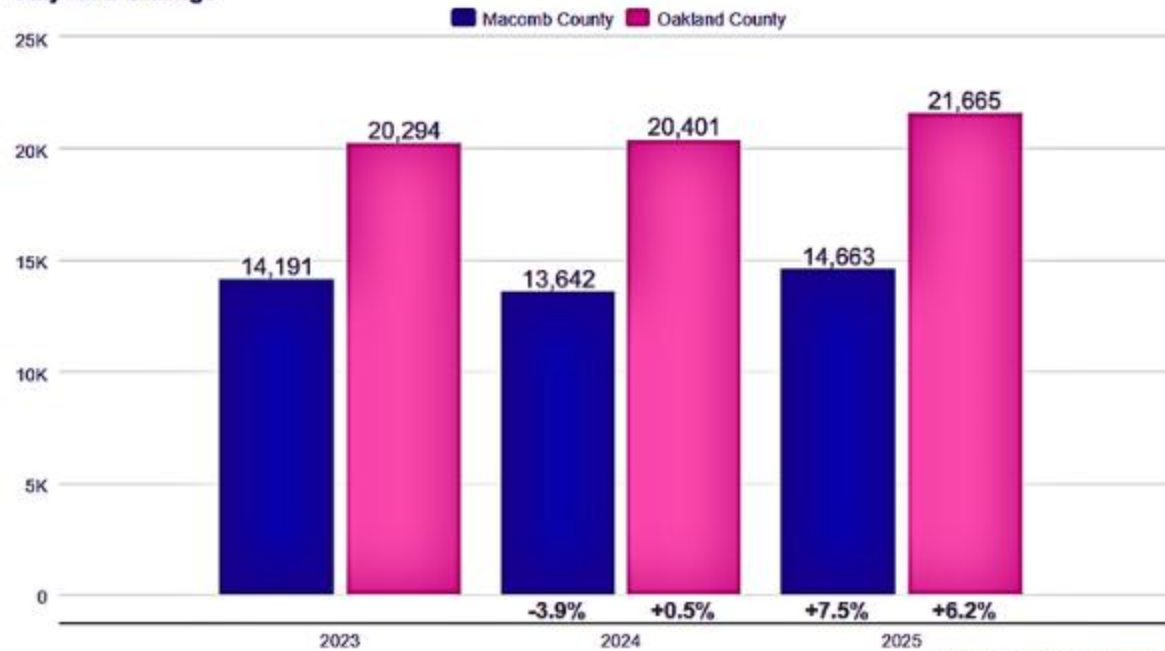
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## July New Listings



Macomb County & Oakland County

Each data point is 12 months of activity. Data is from August 14, 2025.

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# Pending Homes



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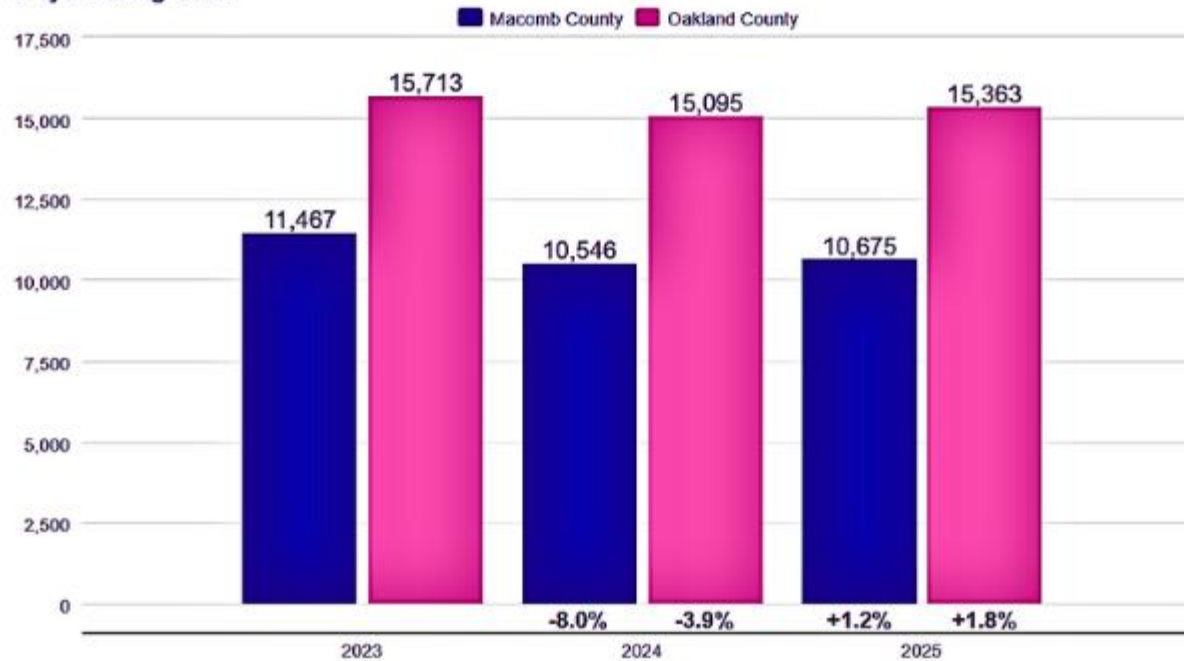
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## July Pending Sales



Macomb County & Oakland County

Each data point is 12 months of activity. Data is from August 14, 2025.



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# How Many Showings Until a Home is Pending



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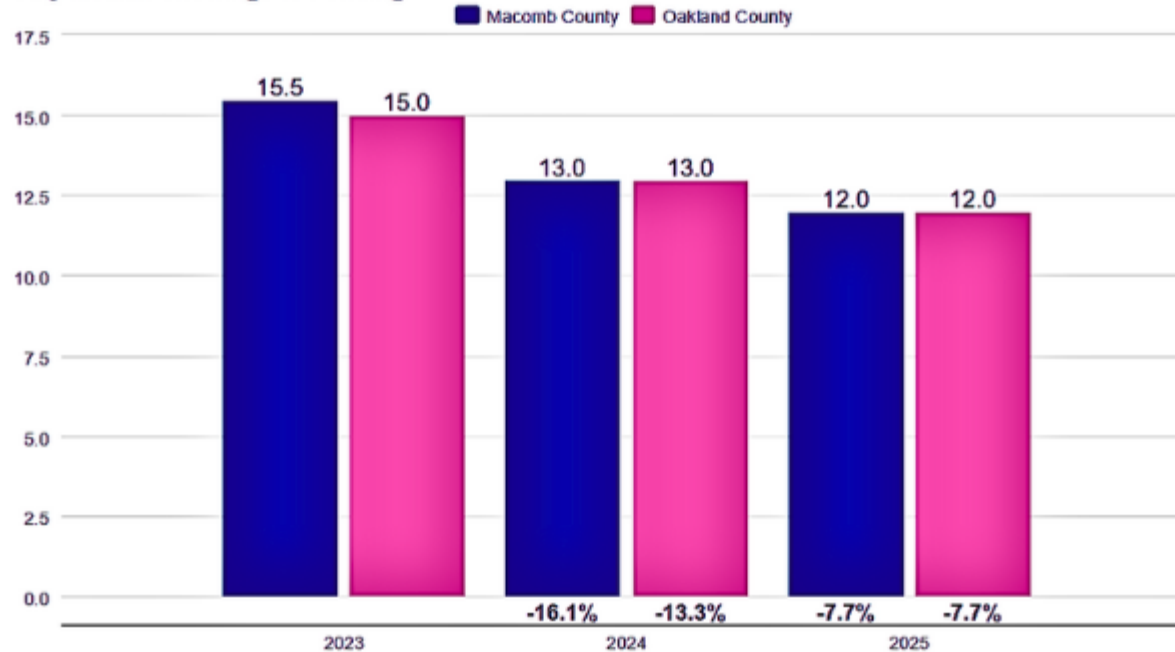
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## July Median Showings to Pending



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# Sold Homes ~ 3-Year Trends



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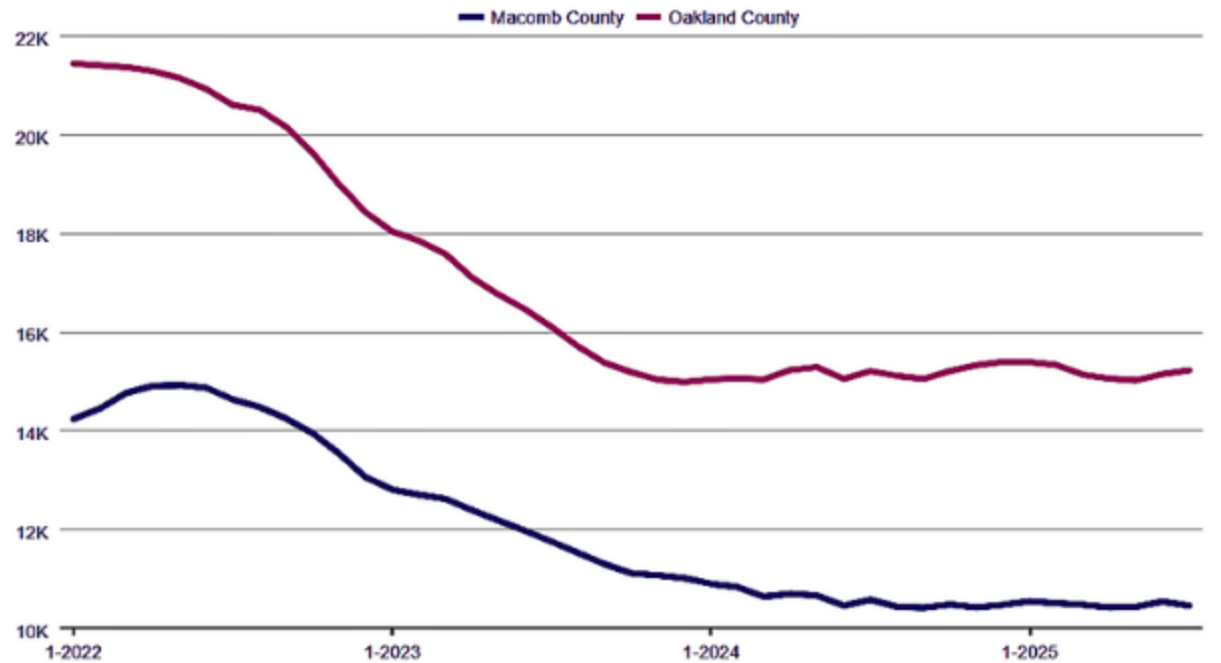
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## Sales



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# Sold Homes



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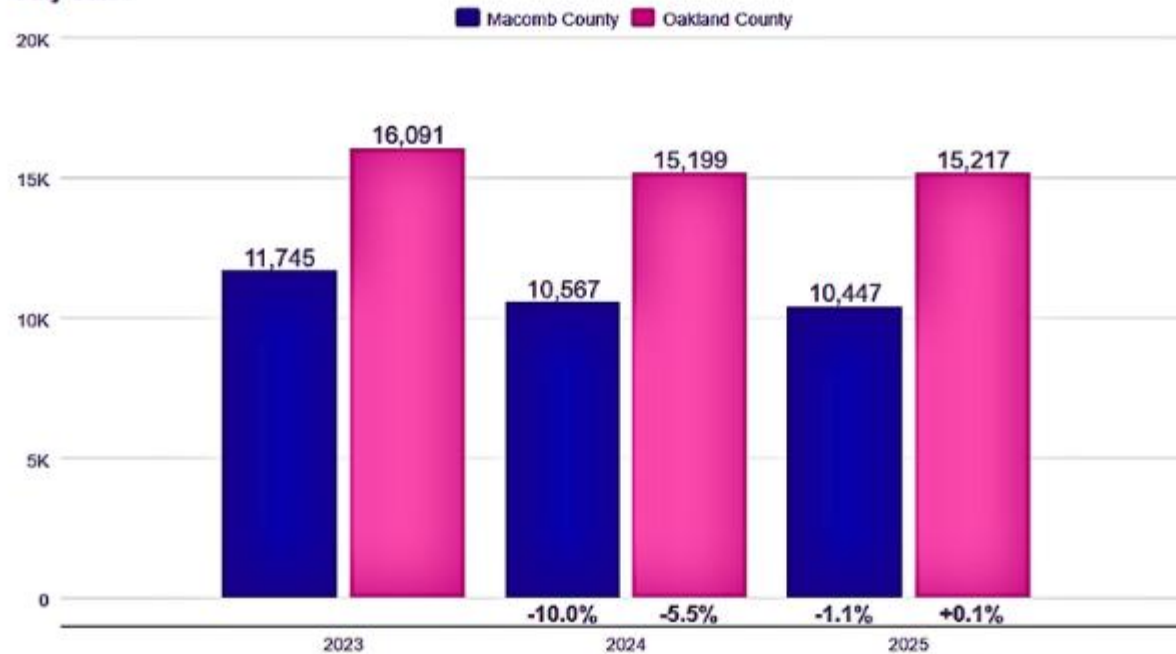
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## July Sales



Macomb County & Oakland County

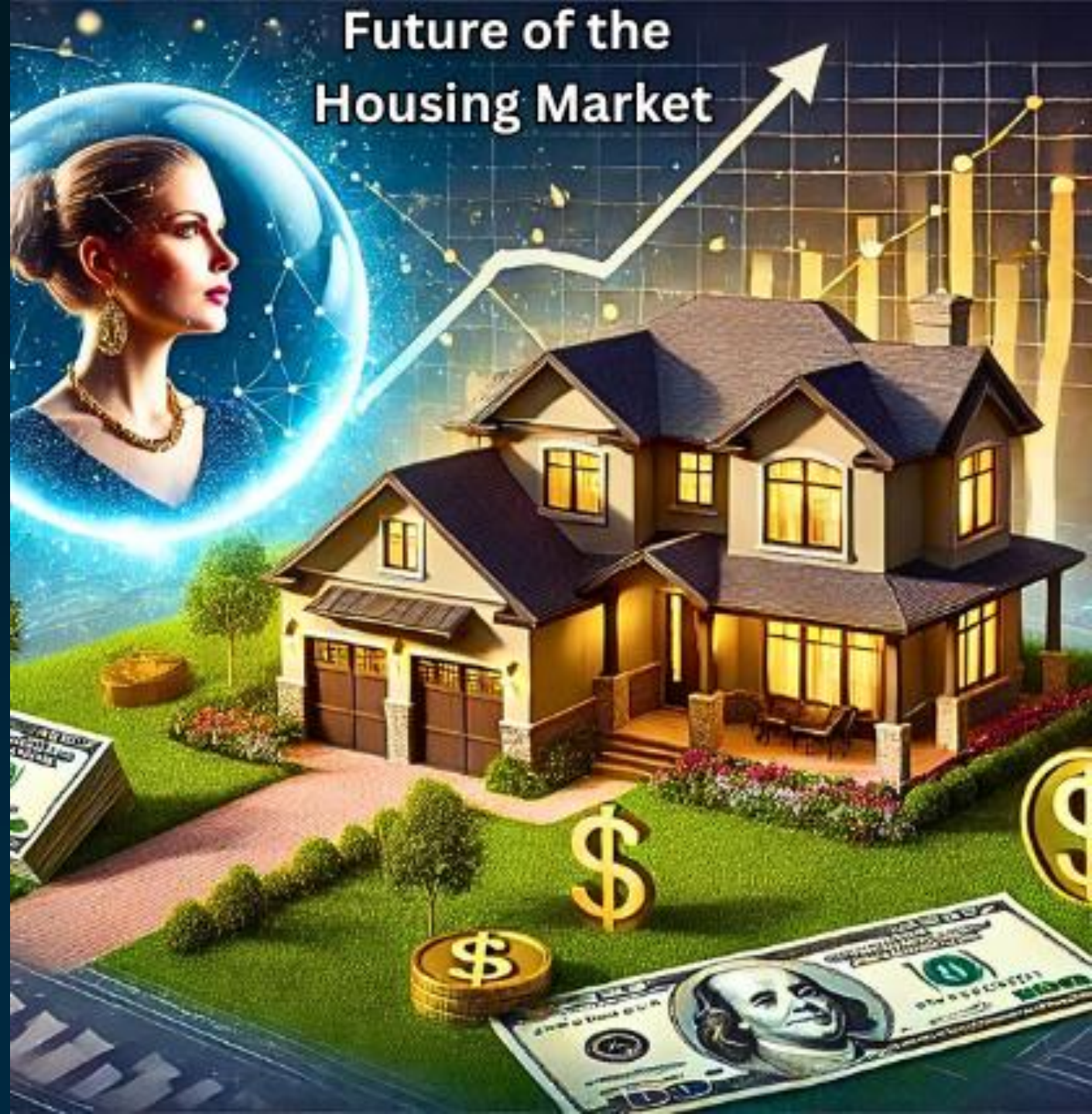
Each data point is 12 months of activity. Data is from August 14, 2025.

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Every  
Downturn  
Ends in  
Recovery

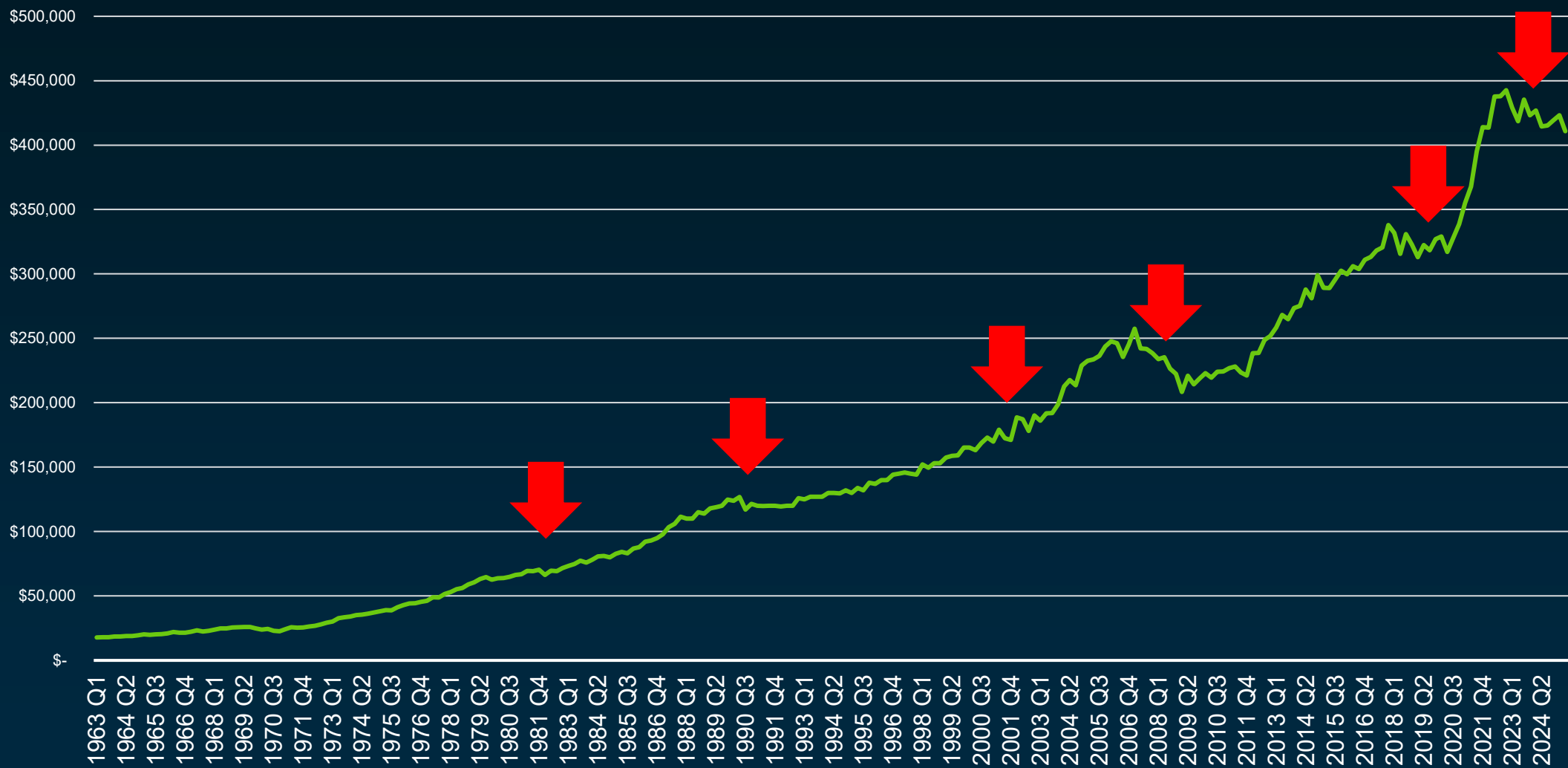


# Decades of Downturns

Timeline of Different, Major Slowdowns in the Housing Market



# Median Sales Price of Homes Sold The Last 50 Years



# This Isn't the First Slowdown – Sales Always Come Back

Period	Peak Sales Rate	Trough Sales Rate	Home Sales Drop	Time to Recovery
Early 1980s Recession	4M	2M	50%	4 Years
2008 Great Financial Crisis	7.1M	3.5M	51%	3 Years
COVID 2020	5.6M	4.1M	27%	8 Months
2022-Present	6.4M	3.9M	39%	TBD

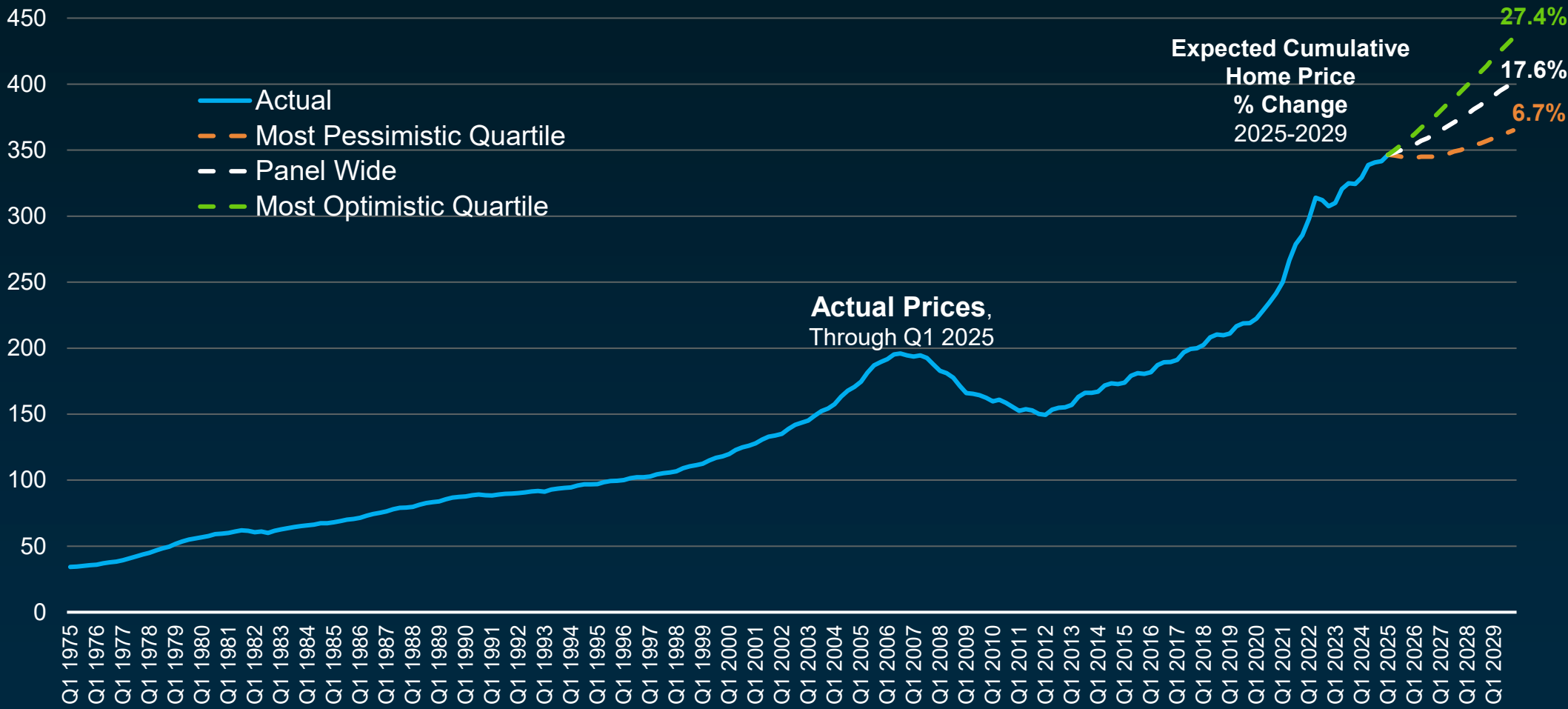


# Downturns To Recoveries

Period	Peak Sales Rate	Trough Sales Rate	Home Sales Drop	Time to Recovery	Home Price Trend	Mortgage Rate Trend
Early 1980s	4M	2M	50%	4 Years	Up	Up and Down
2008 Crisis	7.1M	3.5M	51%	3 Years	Down and Up	Down
COVID 2020	5.6M	4.1M	27%	8 Months	Up	Down
2022-Present	6.4M	3.9M	39%	TBD	Flat	Up

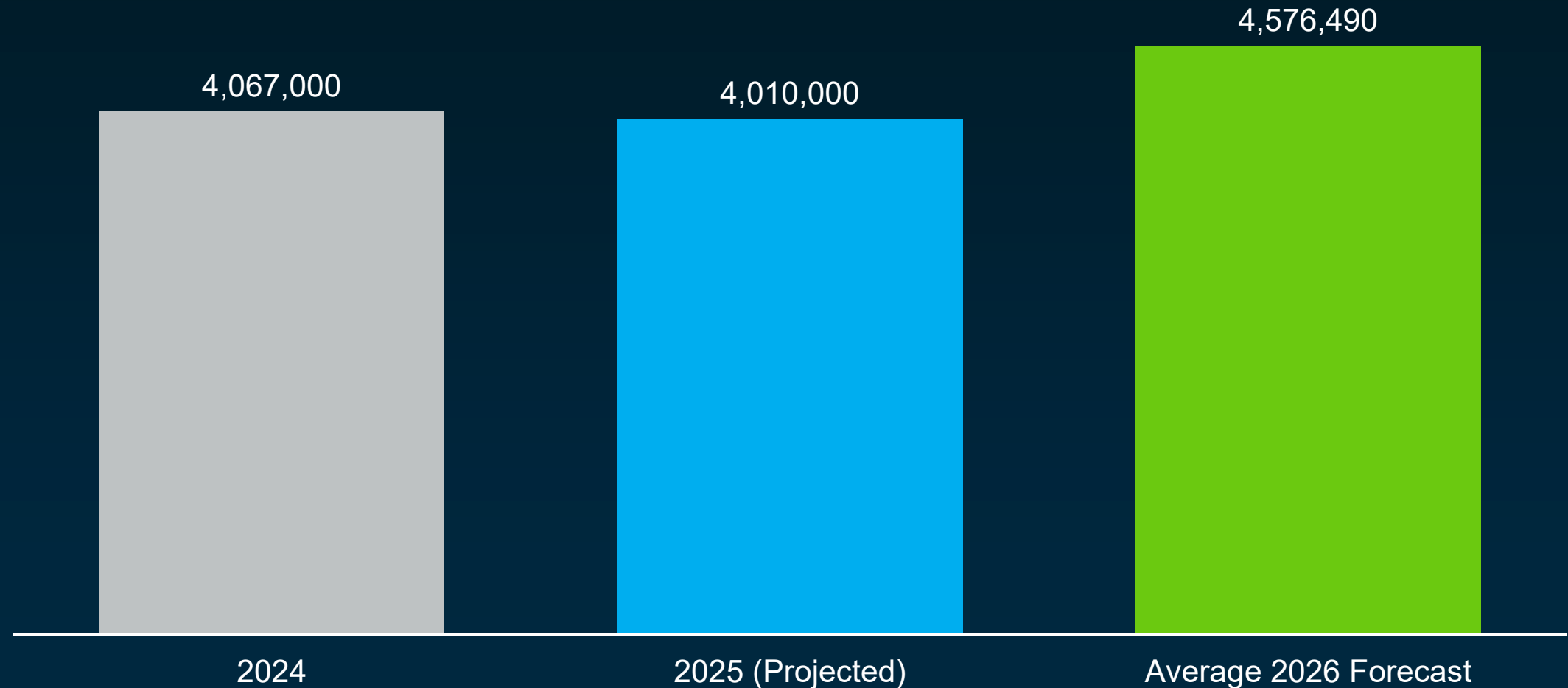
# U.S. Home Price Expectations

Fannie Mae Home Price Index Mean Expectations, Q2 2025-Q4 2029



# The Recovery Is Expected To Begin Going into Next Year

Existing Home Sales (Forecasts as of 8/25/2025)



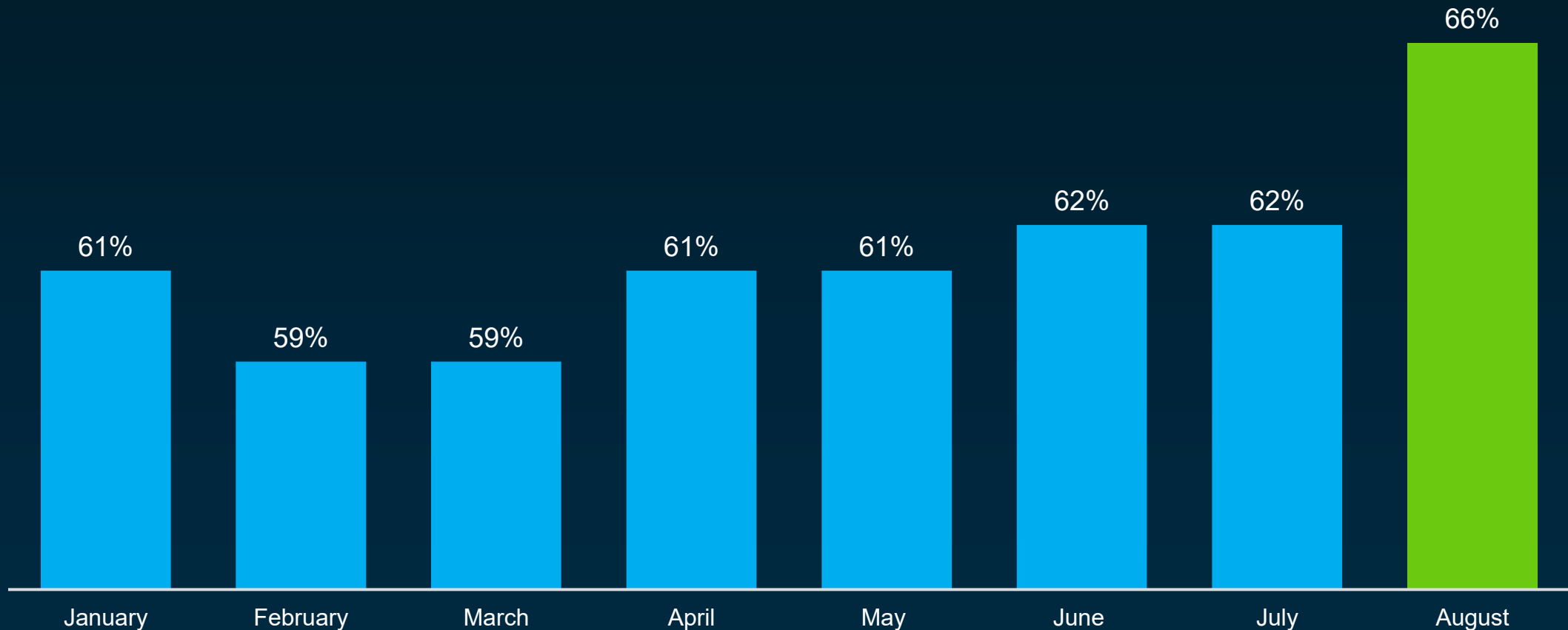
# New Construction Update





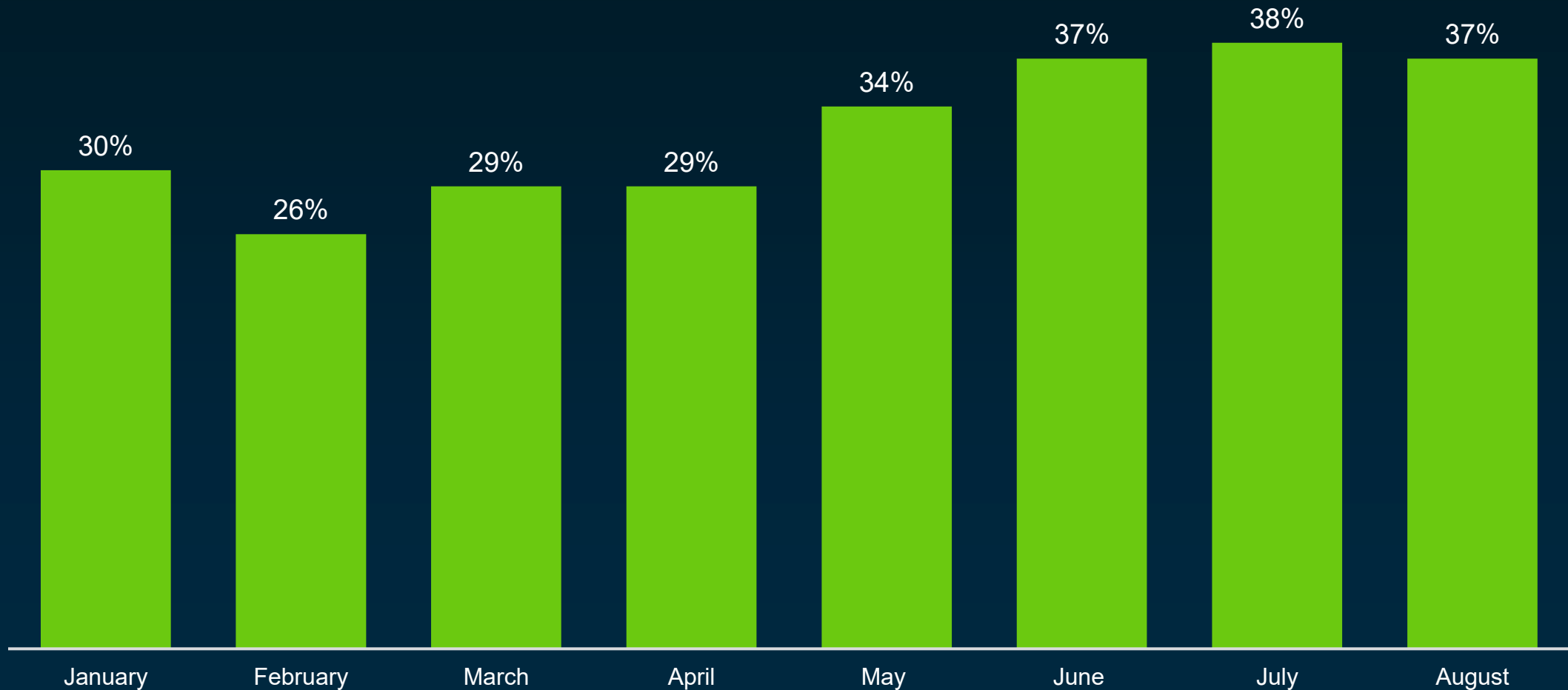
# The Majority of Builders Are Offering Incentives

Percentage of Builders That Offer Incentives Per Month Hits Recent High



# Builders Continue To Cut Prices

Percentage of Builders That Cut Home Prices Per Month



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# Mortgage Rate Dips vs. Price Spikes



I'll walk you through  
the math so you can  
compare your  
payments when  
mortgage rates are  
lower

OR

When prices are  
lower and mortgage  
rates are higher.

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# Mortgage Mistakes to Avoid



You found your ideal home.

Know what to avoid so, the lender can't deny your final approval. Yes, happens more than you think!

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

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Know the WHY &  
SAVE





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