



# MONTHLY MARKET REPORT

## January 2026

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





Ask anyone in real estate-related business, and they'll tell you:  
**the last couple of years have been kind of tough.**

Not dead. But slower. And while the 2020-2022 real estate bonanza certainly skewed the baseline of “normal,” it's fair to say that while real estate business hasn't been impossible the last couple of years, **it's certainly been challenging.**



## About the Data

Ask anyone in the **real estate-related business**, and they will tell you, “The last couple of years have been kind of tough.”

**Not dead ~ but slower.** While the 2020-2022 real estate **frenzy** certainly skewed the baseline of “**normal**,” it’s fair to say that while the real estate business hasn’t been **impossible**, it’s certainly been **challenging**.

# Local Home Price And Real Estate Trends



# 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



# About the Data

**All graphs in the Metro Detroit Housing Market Trends section are live, real-time data powered by InfoSparks — the same analytics tools used by real estate professionals.**

**On the website, simply hover over any graph to view the exact dates and data points behind the trends.**

# The Impact of Inventory on Home Prices



**Sellers'  
Market**

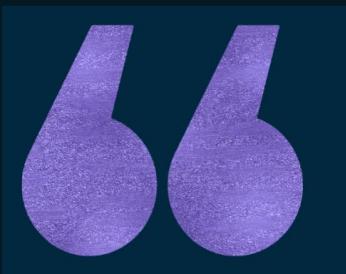
**0-3 Months**

**Neutral  
Market**

**4-5 Months**

**Buyers'  
Market**

**6 Months &  
Up**



# Median Sales Price ~ Middle Ground

The **median sales price** shows the midpoint of all homes sold. Half of the homes sell above this number, and half sell below. This is the most reliable measure of affordability because it isn't distorted by a few very high or very low sales.

That said, **buying or selling decisions** shouldn't rely on one number alone. Market conditions shift by city and by **\$25,000** price ranges, making local trend analysis essential.

# Median Sales Price Line Graph Monthly



**Pamella Sawyer**

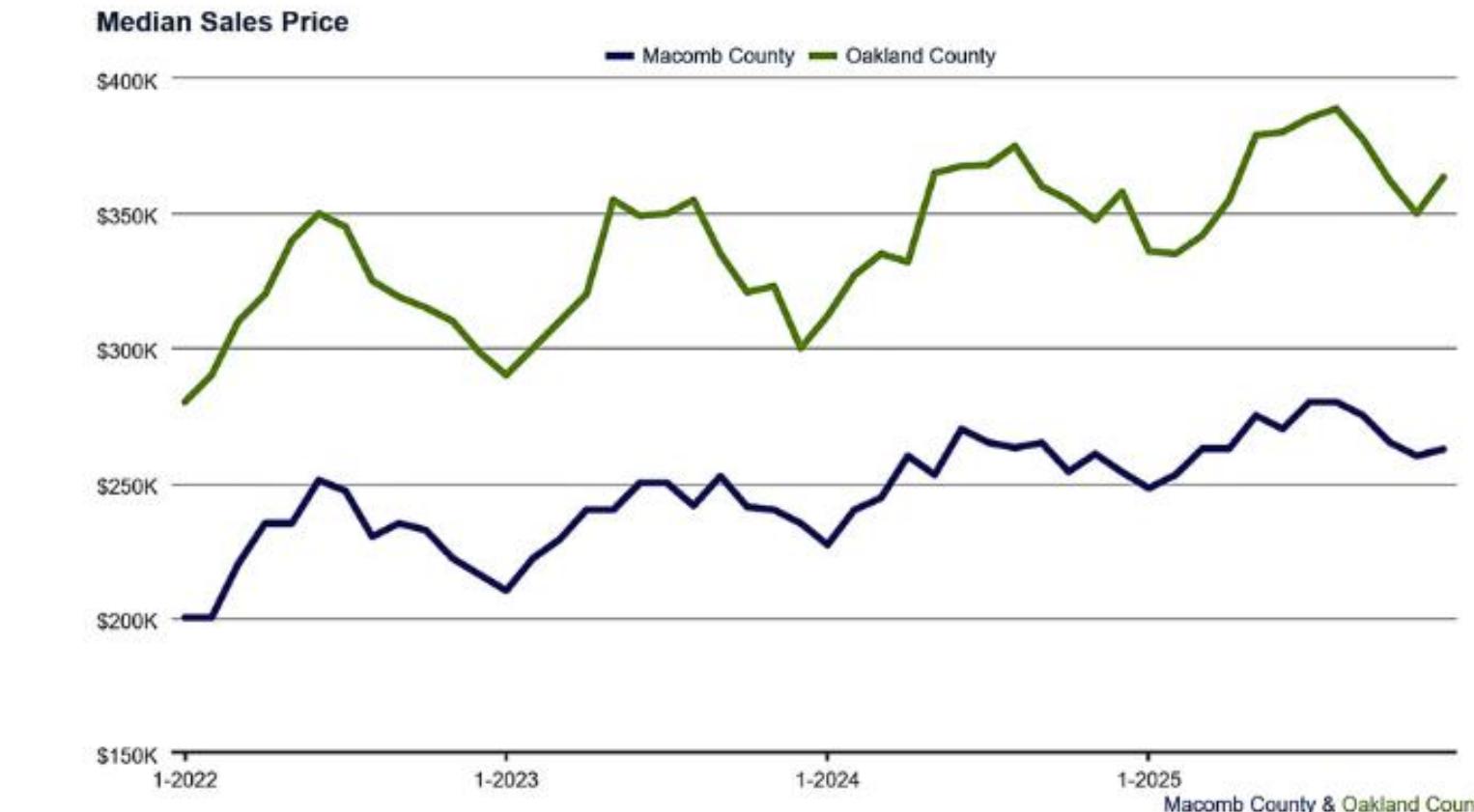
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# Median Sale Price- Bar Graph



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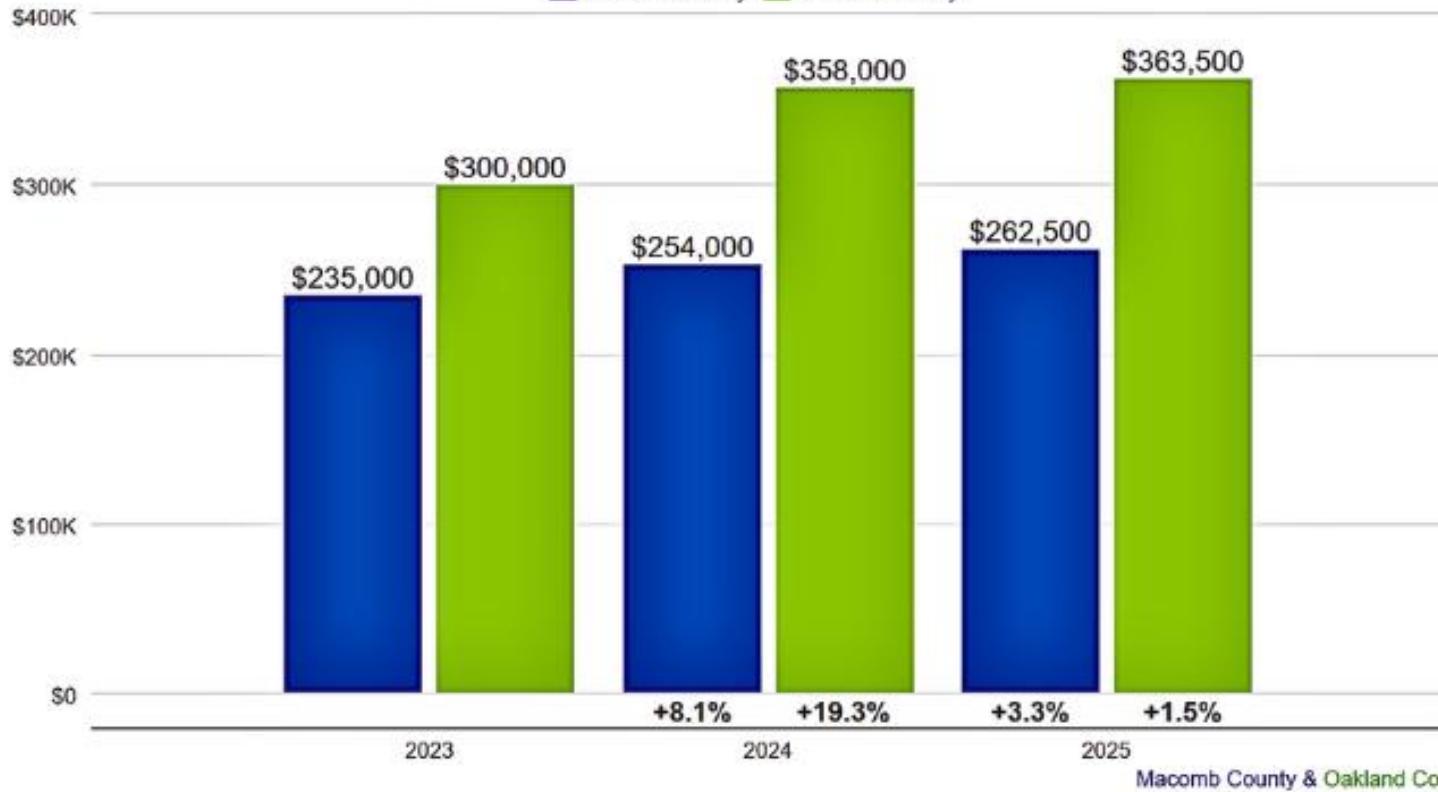


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## December Median Sales Price

■ Macomb County ■ Oakland County



# “Average Sales Price ~ Market Momentum”

The **average sales price** reflects the total dollar activity in the market. When more higher-priced or luxury homes sell, the average rises — even if the median remains flat.

That's why the **average** is a strong indicator of overall **market strength** and the types of homes buyers are choosing.

**Market conditions** shift by city and by price range, so reviewing local trends by adjusted pricing tiers is **essential** for accurate pricing and strategy.

# Average Sales Price Line Graph Monthly



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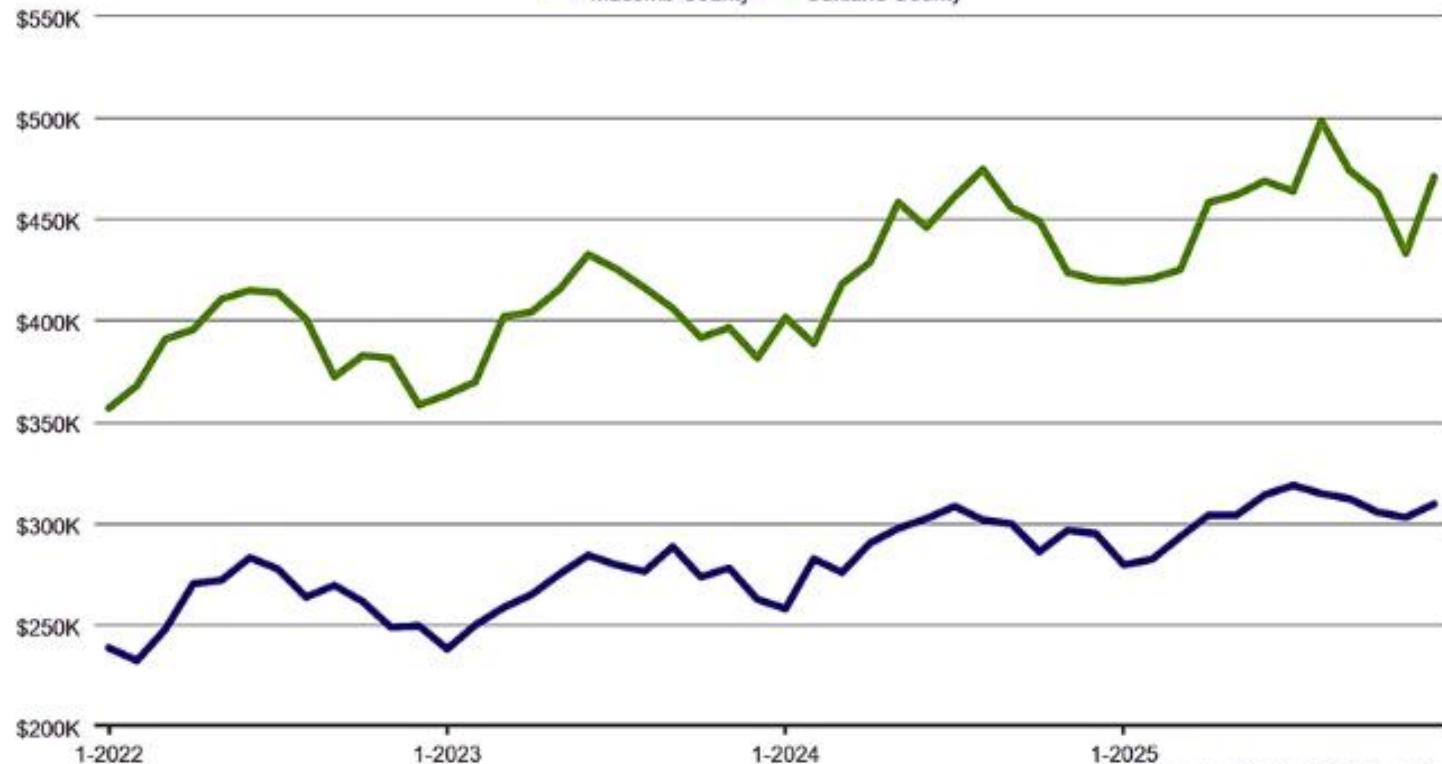


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## Average Sales Price

— Macomb County — Oakland County



Macomb County & Oakland County

# Average Sales Price ~ Bar Graph



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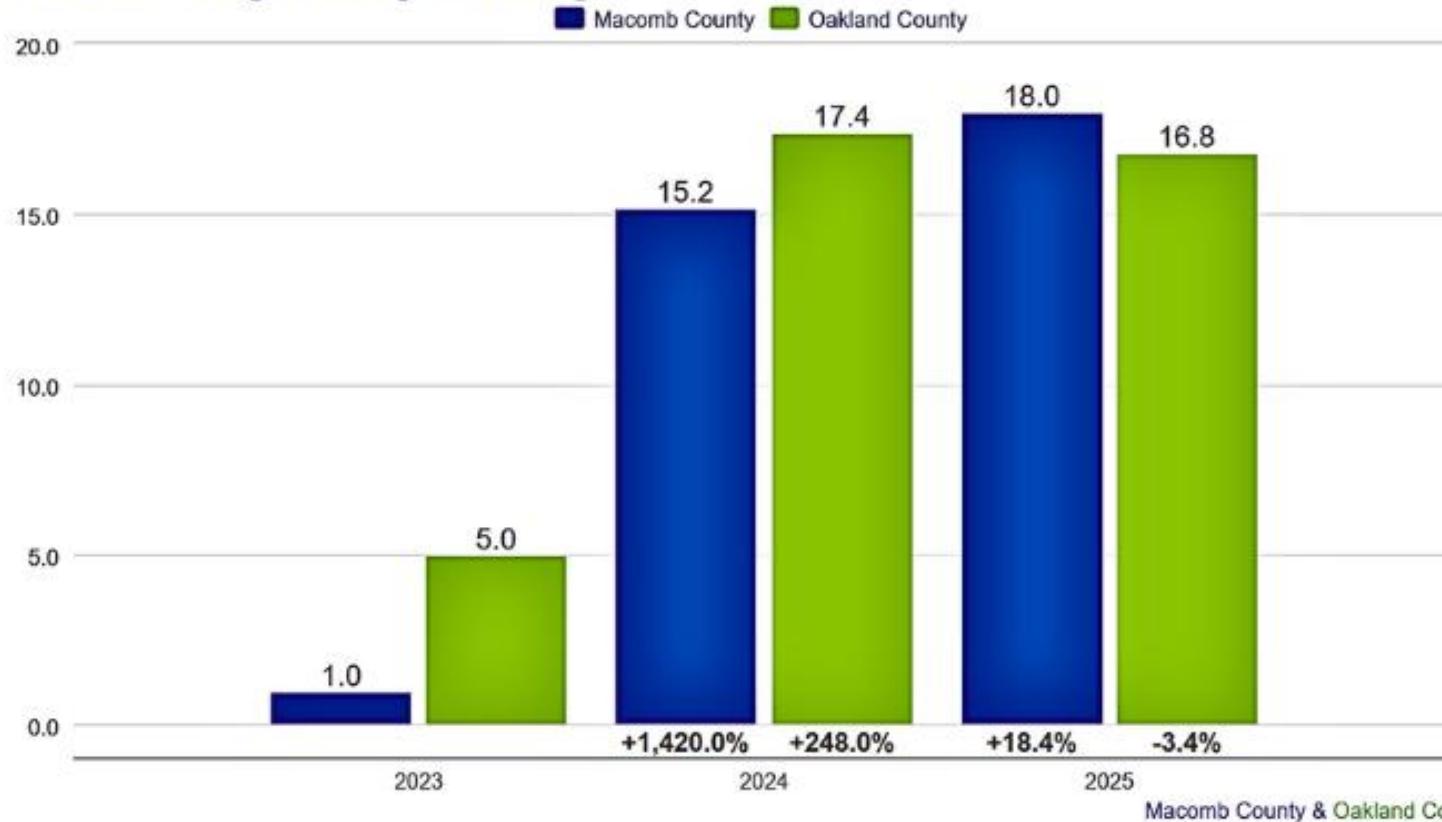
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## December Average Showings to Pending



# How to Read the Trends

Because new **listings**, **homes for sale**, **pending**, and **sold** all move through the market at different stages, these graphs are best read for their patterns over time.

The real value is in the line movement — the **peaks and valleys** that reveal shifts in **buyer demand**. What matters most is comparing those peaks and valleys by price range alongside the **Median** and **Average Sales Price** graphs.

This is where you can see when **sellers gain leverage** and when **buyers tend to spend less**.

# New Listings Monthly Trends



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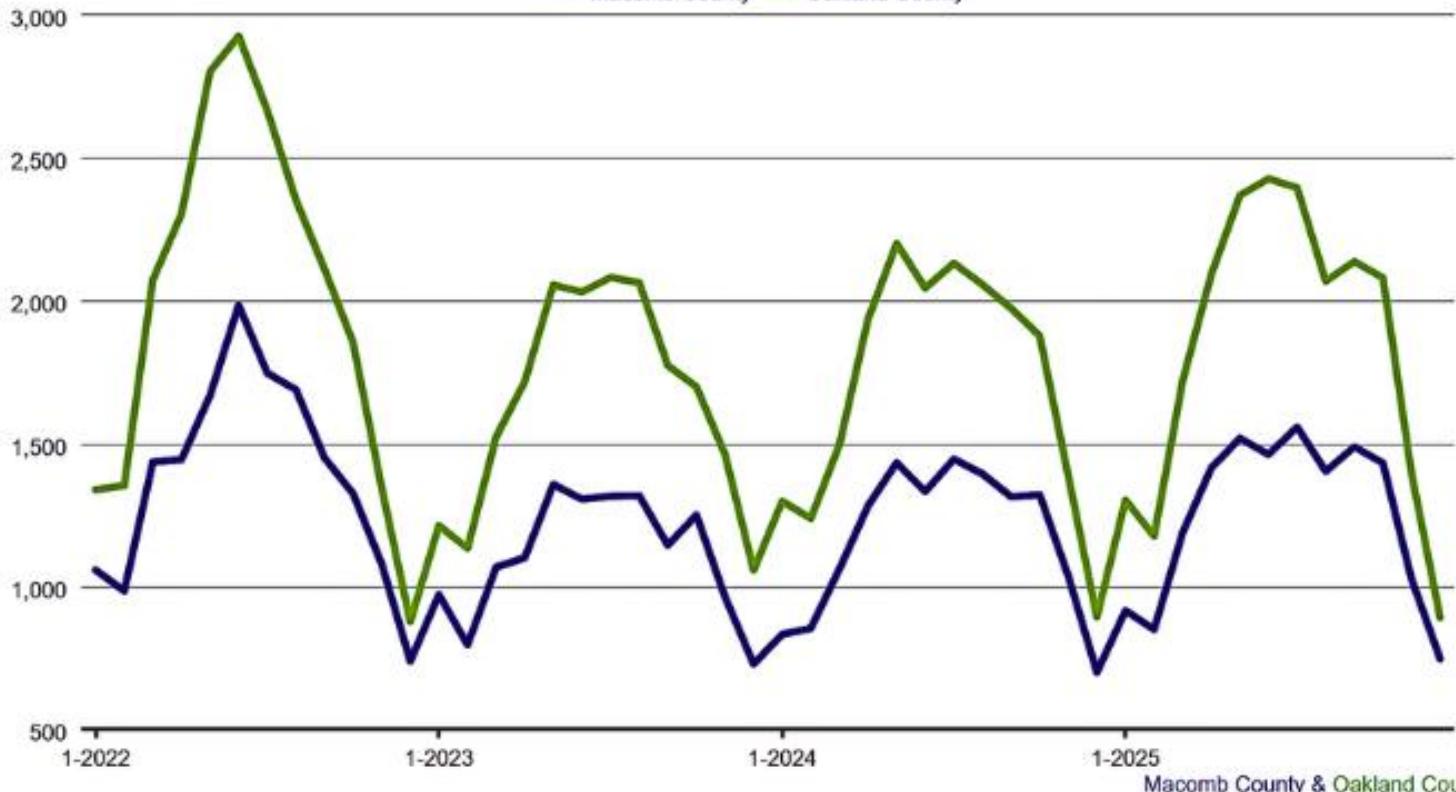


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# New Listings Monthly



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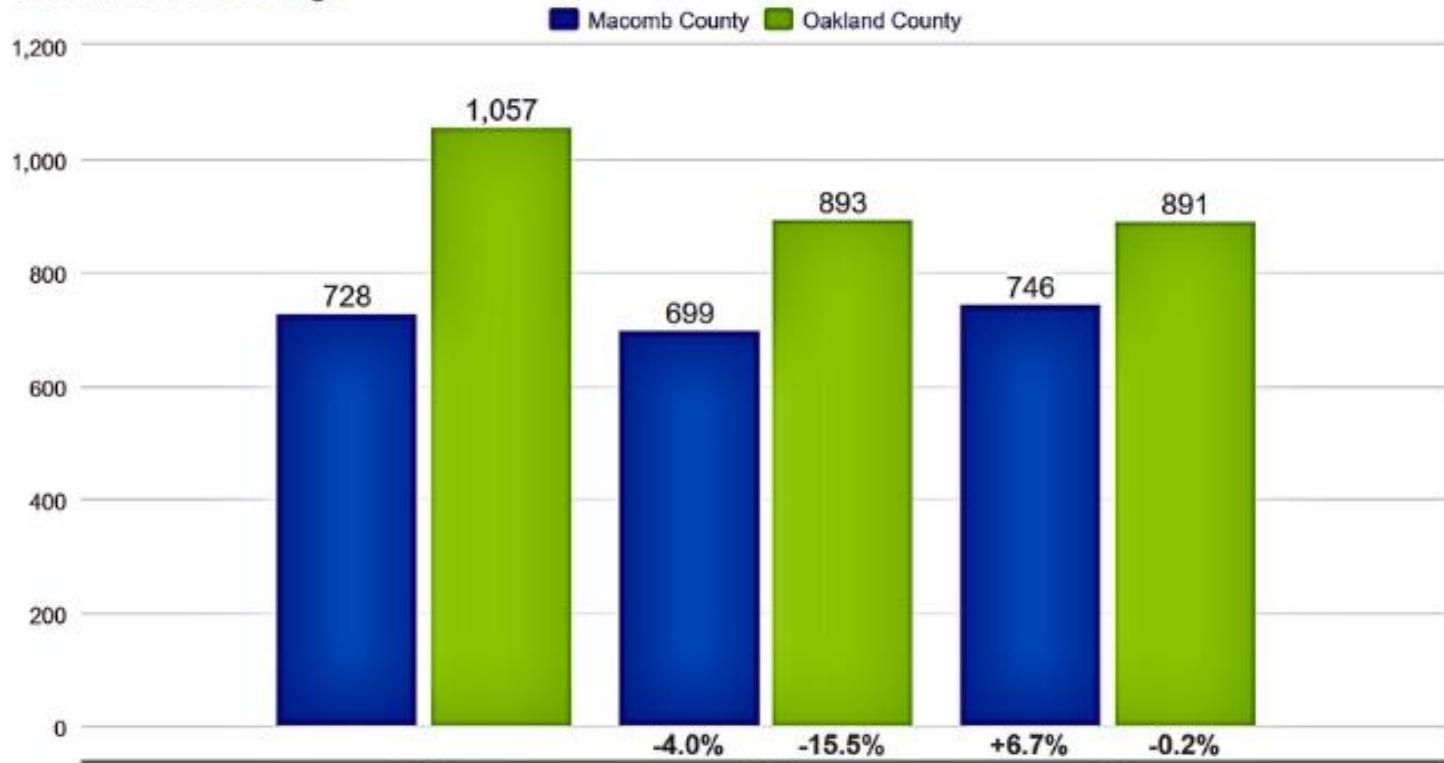
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## December New Listings



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# Homes For Sale Monthly ~ Line Graph



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## Homes for Sale

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4,000

3,500

3,000

2,500

2,000

1,500

1,000

1-2022

1-2023

1-2024

1-2025

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1-2022 1-2023 1-2024 1-2025

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# Homes For Sale Monthly ~ Bar Graph



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## December Homes for Sale

■ Macomb County ■ Oakland County

3,000

2,500

2,000

1,500

1,000

500

0

2,487

1,530

2,507

1,785

2,383

1,841

+16.7%

+0.8%

+3.1%

-4.9%

2023

2024

2025

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# Pending Sales Line Graph Monthly



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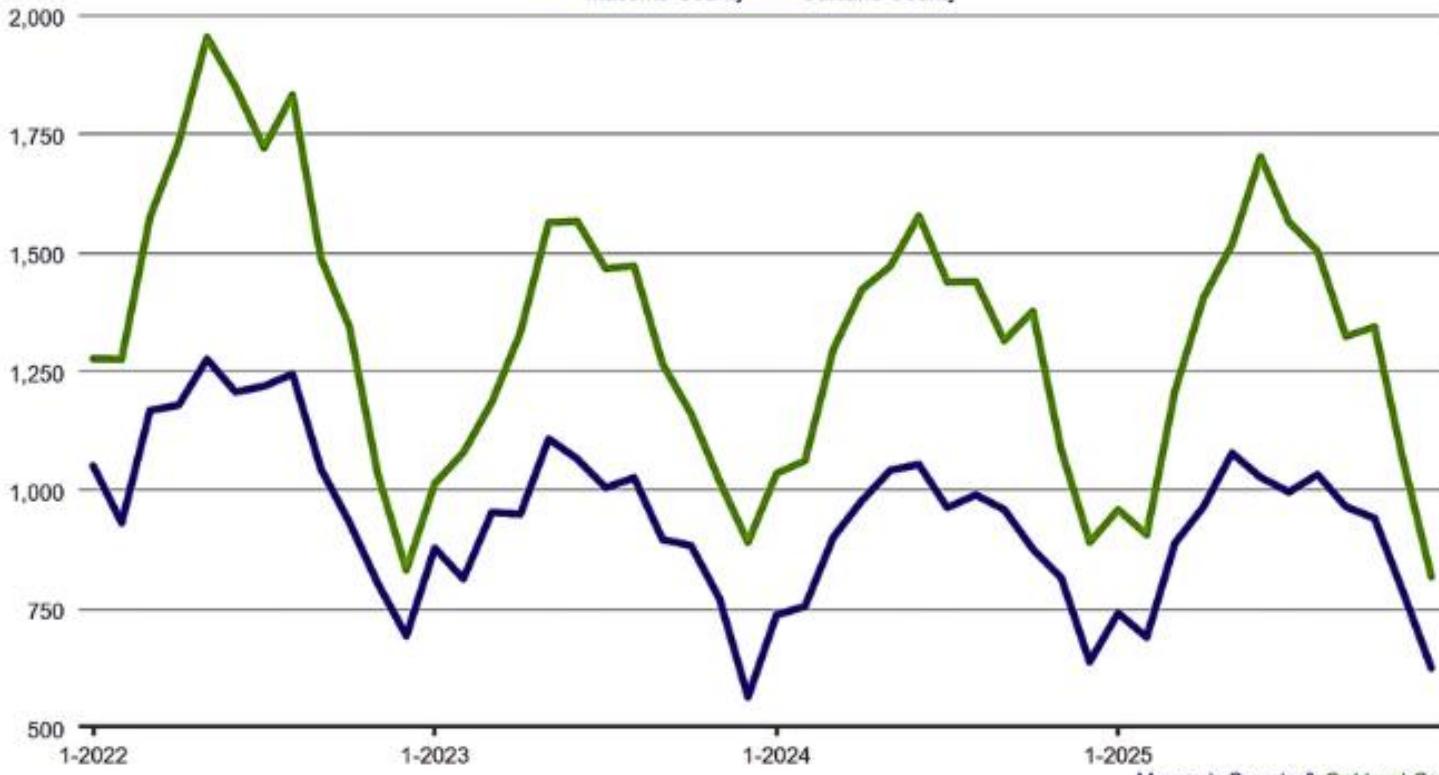


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## Pending Sales

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# Pending Sales Monthly



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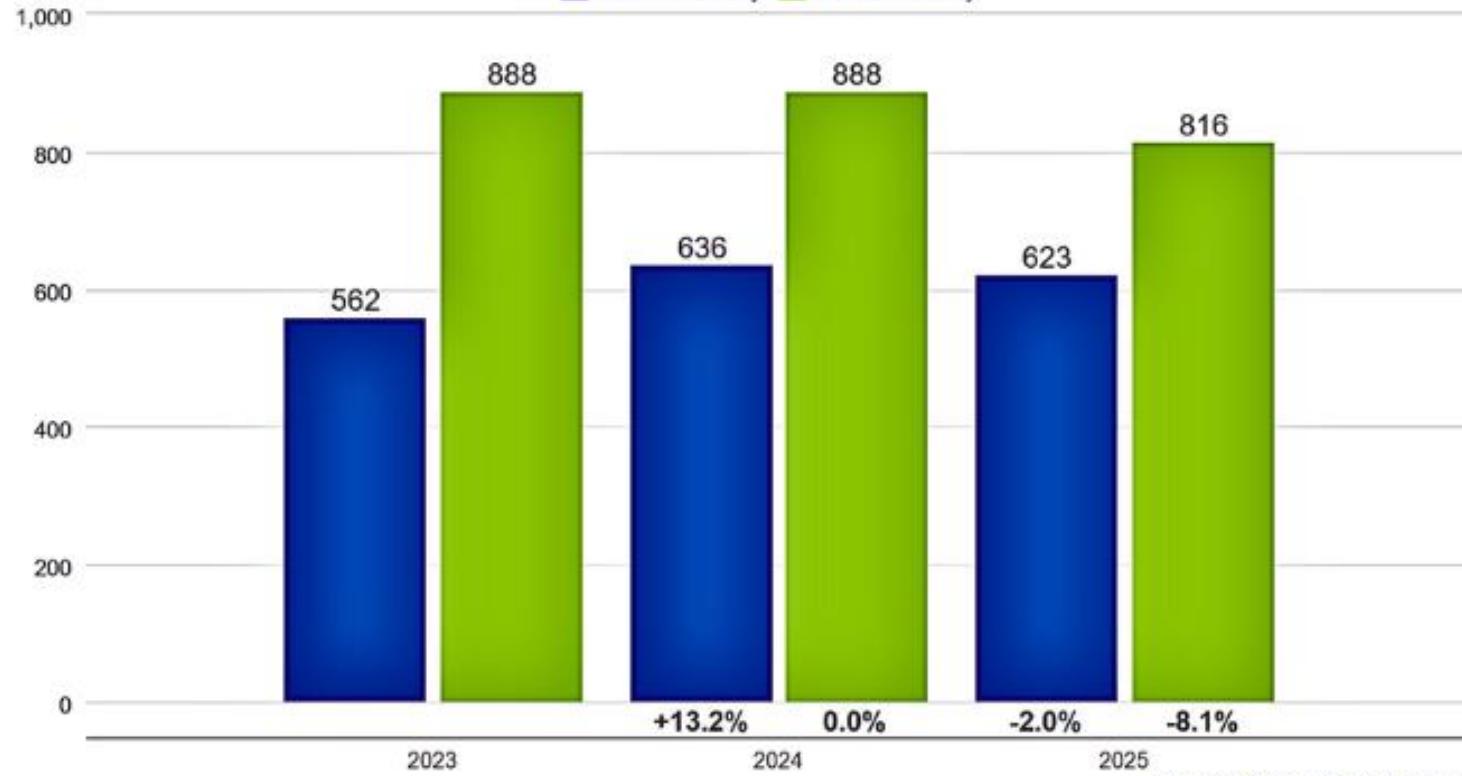


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## December Pending Sales

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# The Number of Homes Sold Monthly



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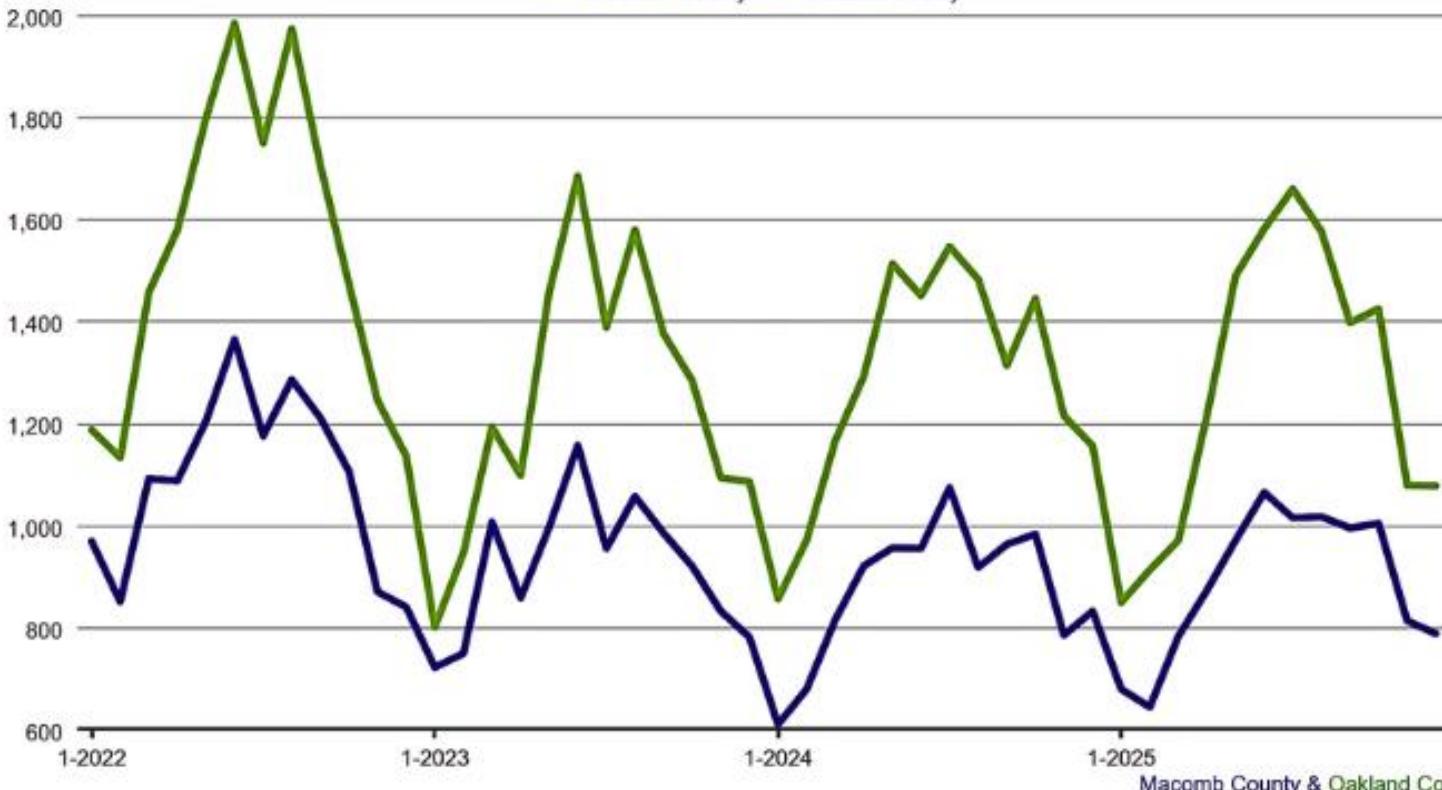


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## Sales

— Macomb County — Oakland County



Macomb County & Oakland County

# The Number of Homes Sold by Month



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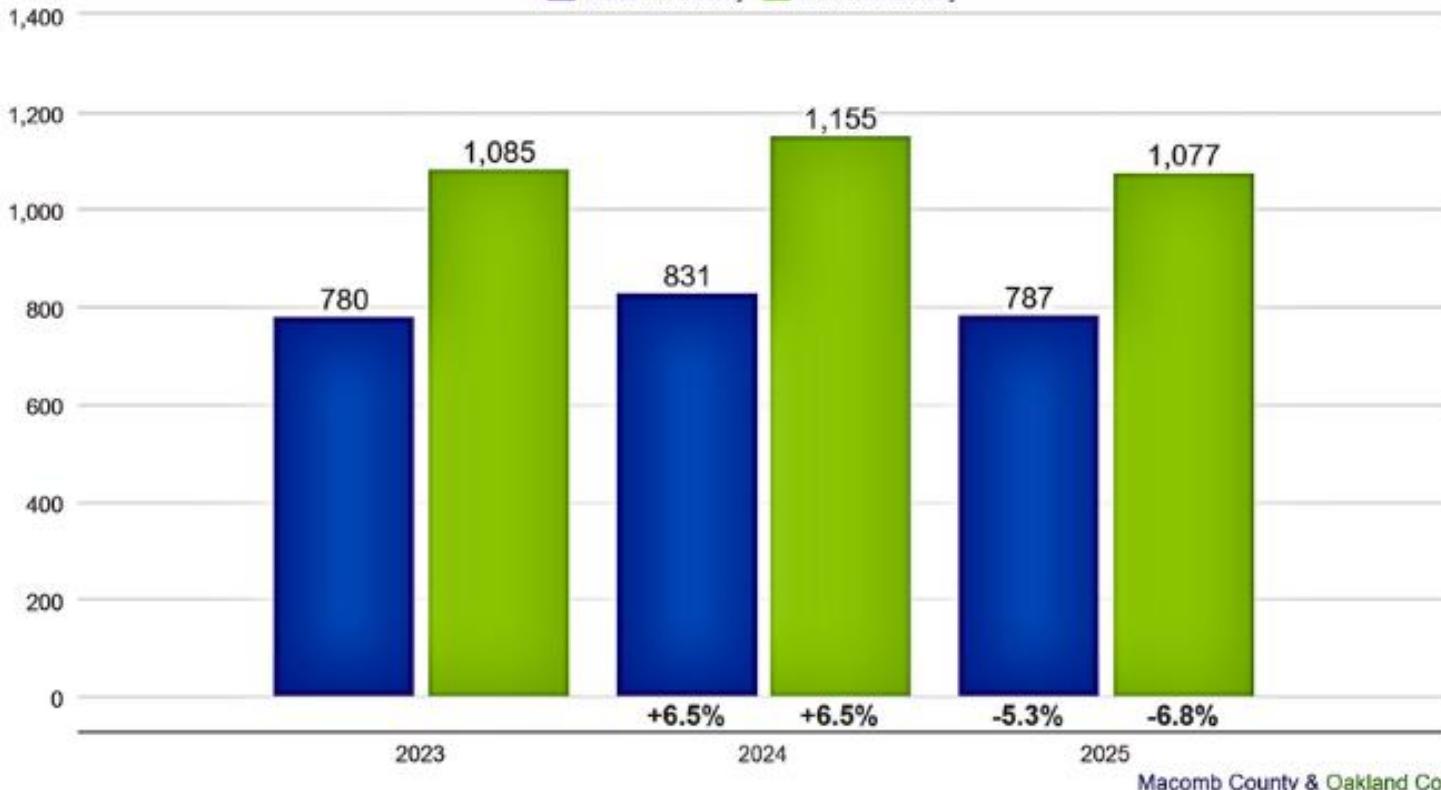


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## December Sales

■ Macomb County ■ Oakland County



# 66 Months Supply of Homes — Market Balance

**Months supply of homes** measures how many homes are available compared to how many are selling. It answers one key question: **How long would it take to sell all homes currently on the market if no new listings were added?**

This is where you see what type of market you're in — whether conditions favor **sellers**, are **balanced**, or are shifting toward **buyers**.

# Months Supply of Homes Line Graph Monthly



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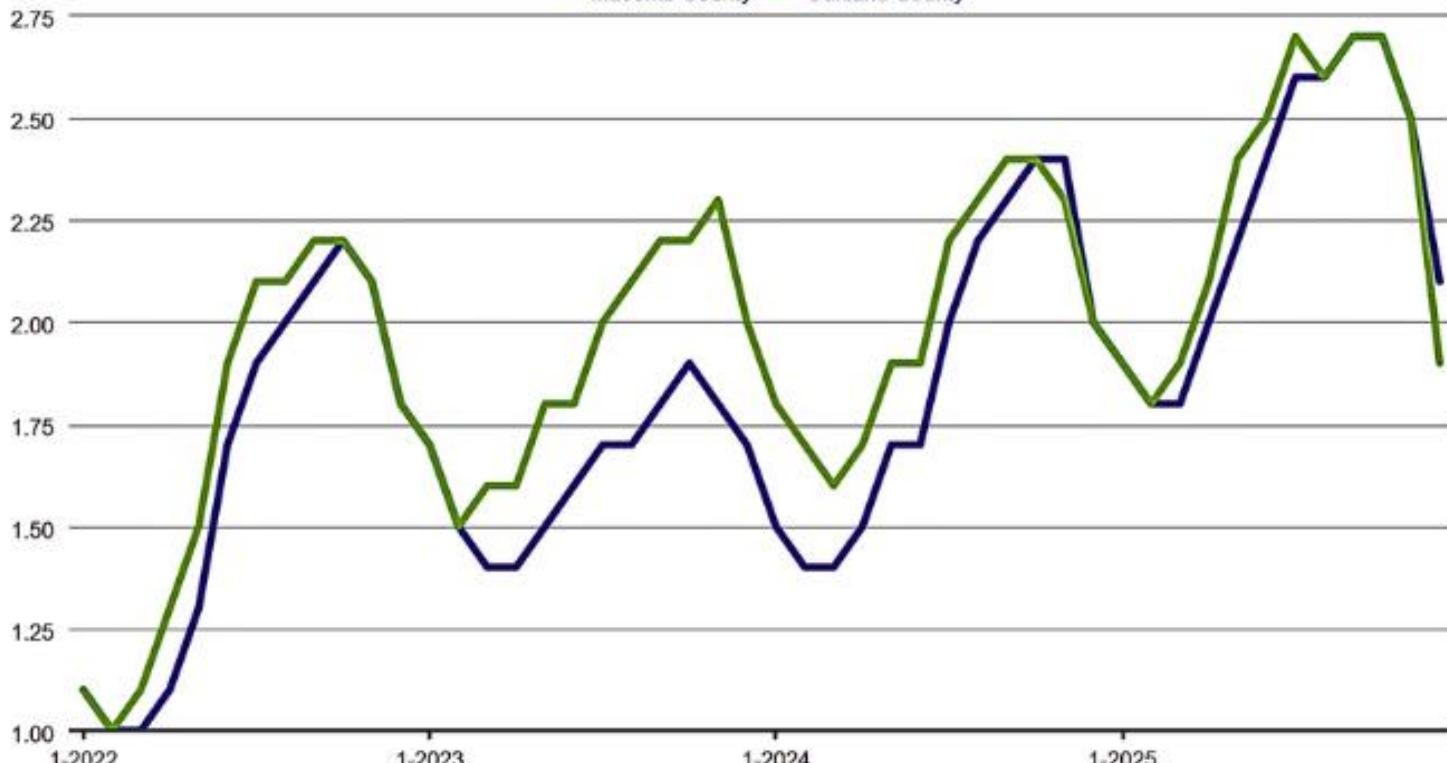


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## Months Supply of Homes for Sale

— Macomb County — Oakland County



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# Month Supply of Homes for Sale



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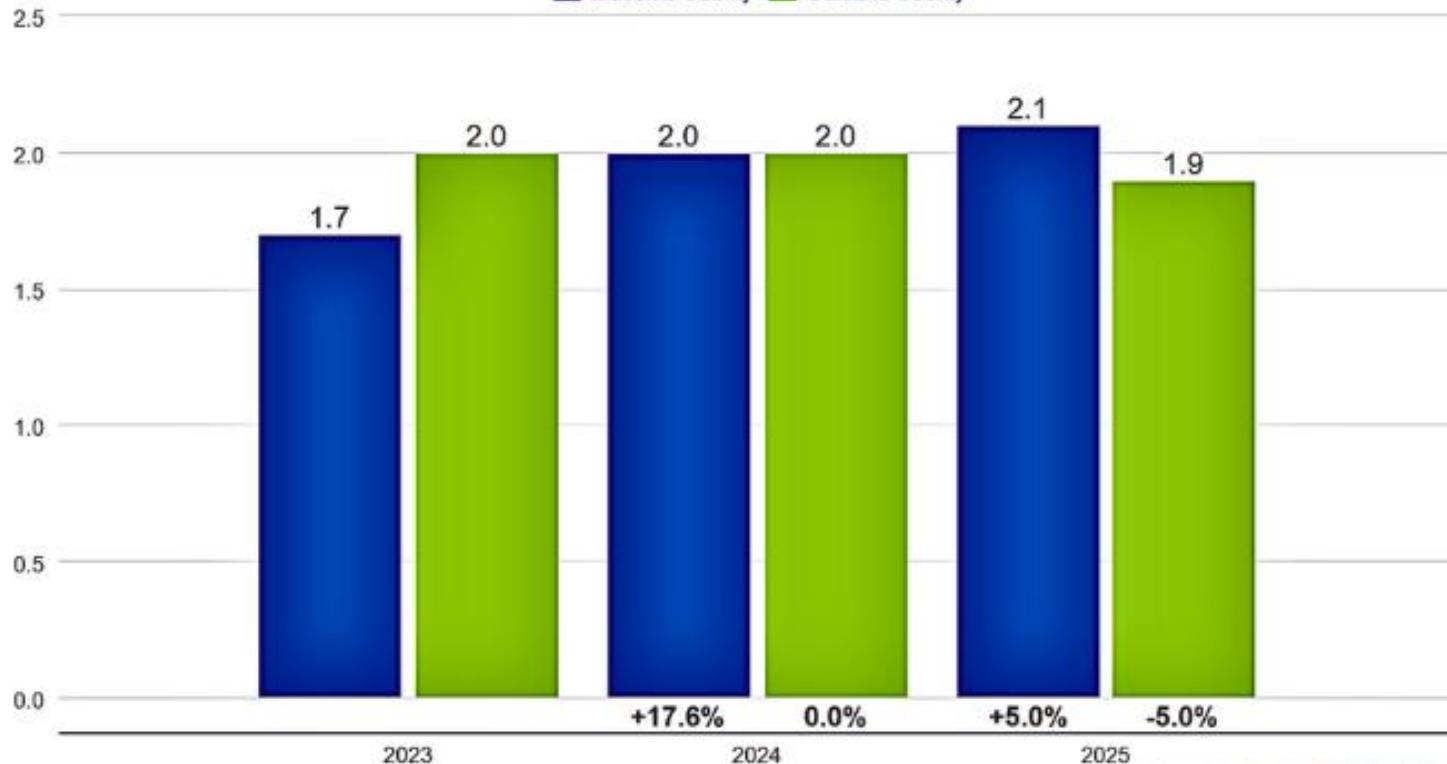


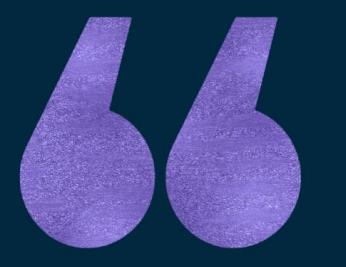
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## December Months Supply of Homes for Sale

■ Macomb County ■ Oakland County





# Average Days on Market — Market Strength

**Average days on market** shows how quickly homes are selling and helps measure overall market strength. You'll see **seasonal peaks and valleys**, but overall, the market has remained strong — even with higher mortgage rates.

What matters most is reviewing this **data by price range and location**. That's where you'll see **shifts in buyer behavior** and differences in how fast homes are selling. Fewer days on market favor sellers. Longer days on market signal a **shift toward buyers**.

# Average Days on Market Line Graph Monthly



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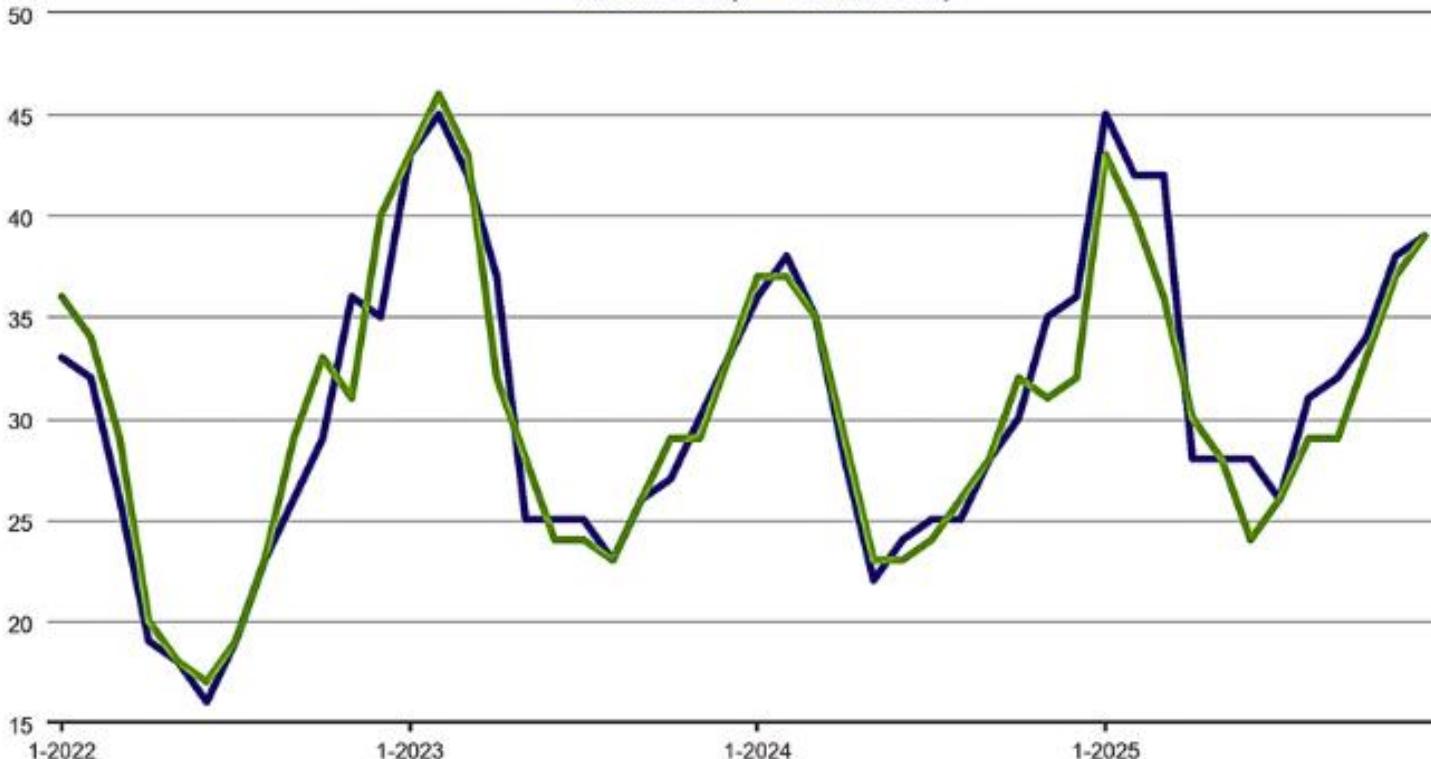


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## Average Days on Market

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# Average Days on Market Monthly



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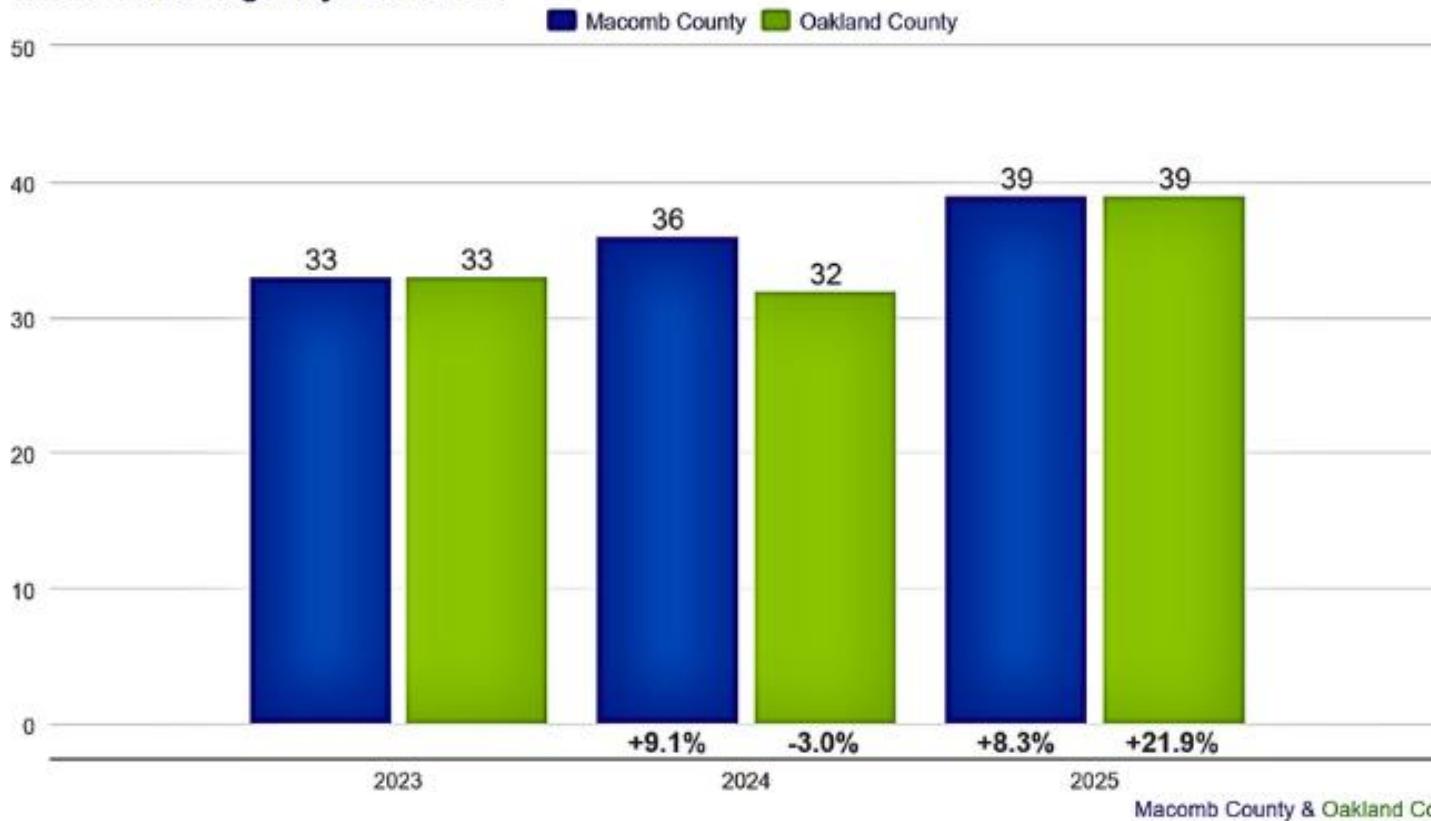
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## December Average Days on Market



# 66 Average Showings Until Pending — Buyer Interest

**Average showings until pending** come from **ShowingTime**, the platform agents use to schedule showings and track when homes go under contract. This metric shows how much **buyer activity** it typically takes for a home to go **pending**, making it a strong timing indicator for sellers.

If your home is well past the **typical threshold**, start by reviewing your **marketing** and **your story** first. If activity continues to lag, a **price adjustment** may be needed to **re-engage buyers**. Fewer showings to pending signal **strong demand**. More showings without a contract **suggest pricing or positioning** needs attention.

# Average Showings Until Contract Monthly



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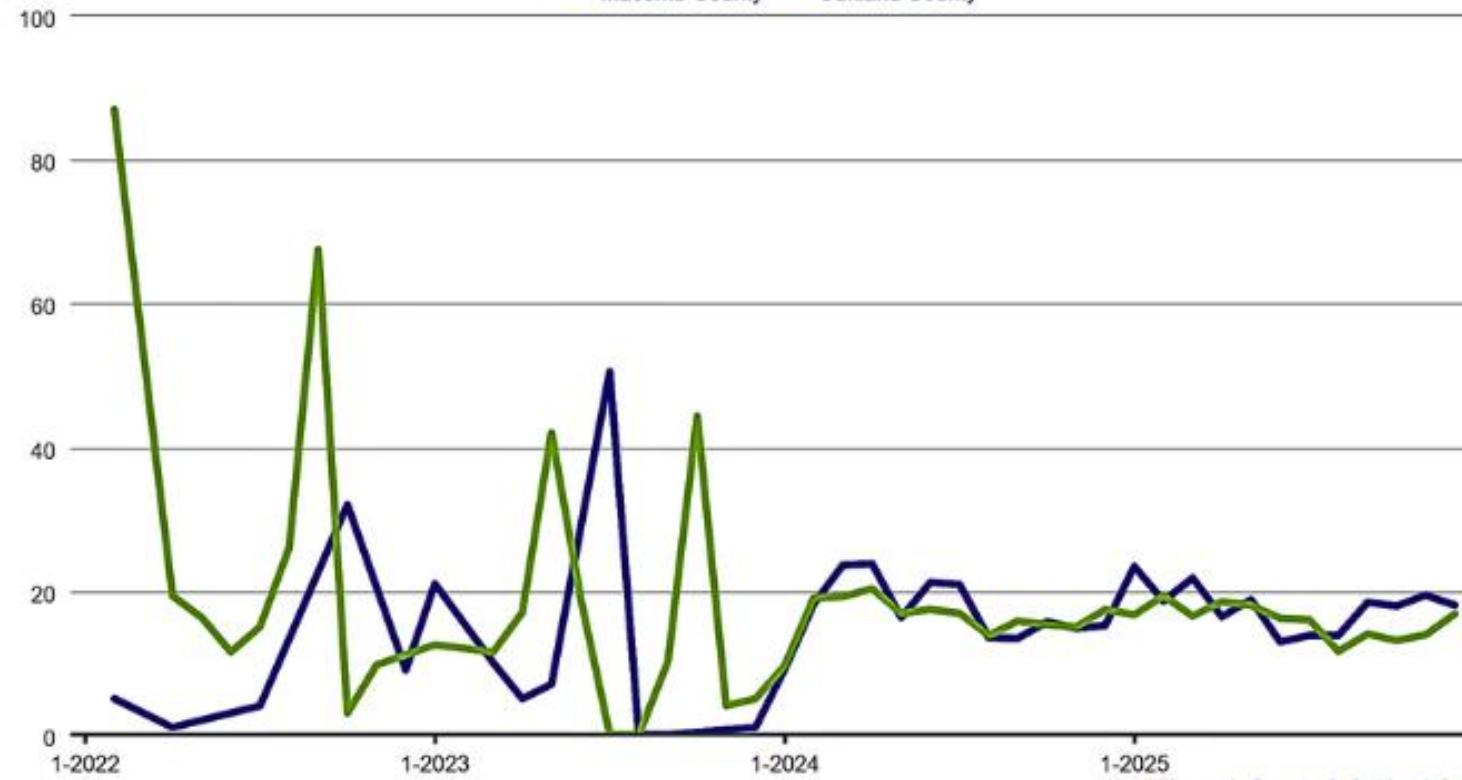


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## Average Showings to Pending

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# Average Showings Until Pending Contract



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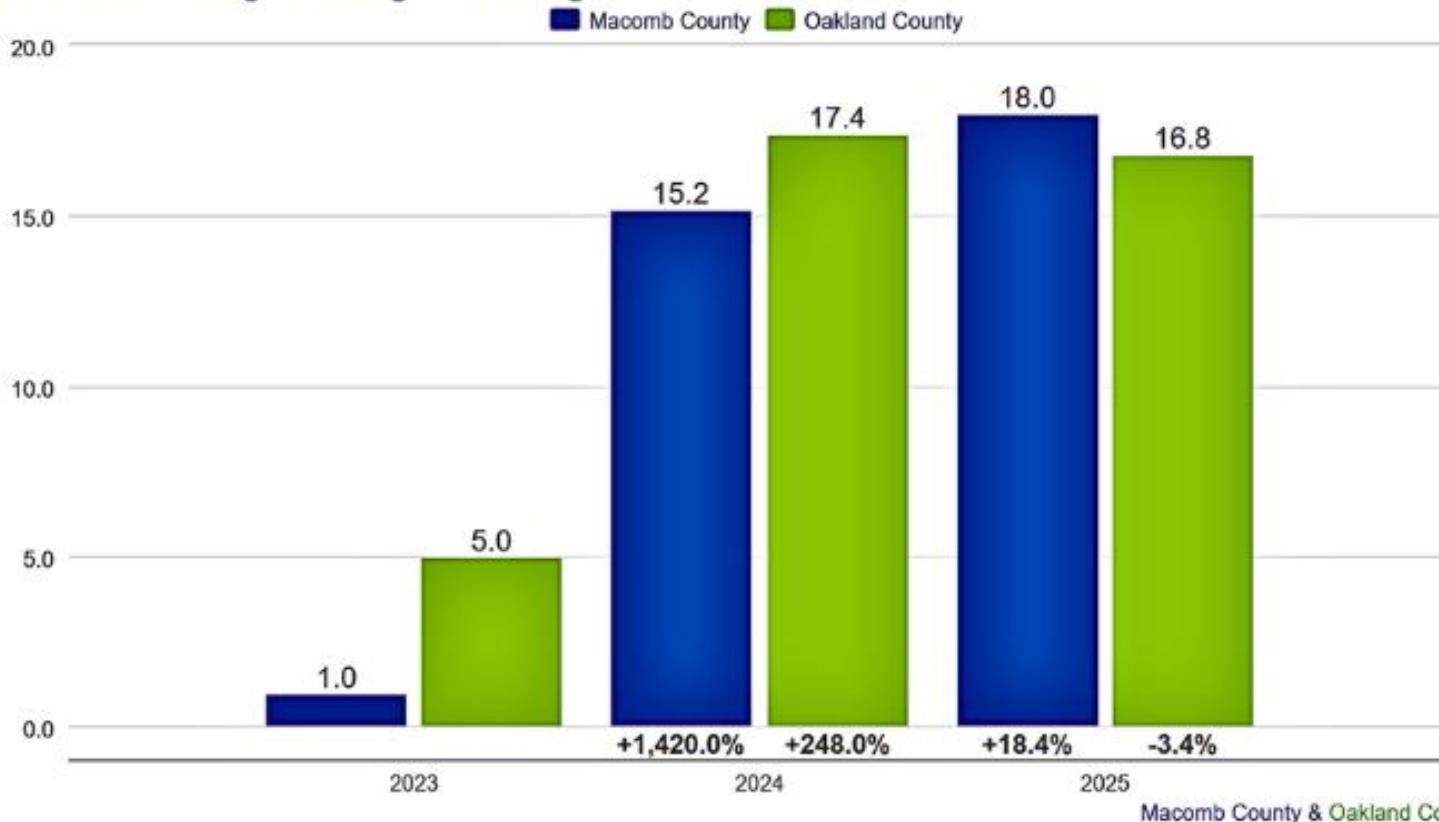
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## December Average Showings to Pending



# Metro Detroit Home Prices by City



Make More When You  
Sell ~ Save When You  
Buy 

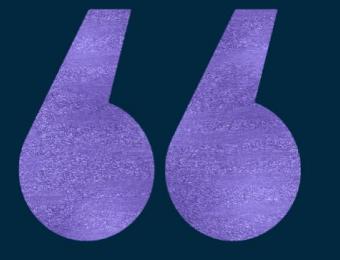
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Listing Service Live  
home prices and real  
estate trends by City by  
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# Crack the Mortgage Rate Code and Save \$

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





# Mortgage Rates — Why Tracking Trends Matters

Understanding **WHY** mortgage rates move is one of the most **valuable tools** in real estate. Rates change daily — and sometimes multiple times a day — driven by **bond market activity, economic reports, and Federal Reserve policy**. By learning how to follow these trends, you can anticipate changes instead of **reacting after they happen**.

This knowledge helps buyers and sellers make smarter timing decisions, know when to lock their rate, negotiate more effectively with lenders, and potentially save **thousands over the life of a loan**.

If you stick with it and learn how to track these patterns, you'll begin to read the market like a professional, not just react to rate headlines. In the next slide, we'll break down a simple framework you can use to understand what's **driving rates in real time**.

# The Formula Banks Use to Determine Mortgage Rates

10-year Treasury Yield

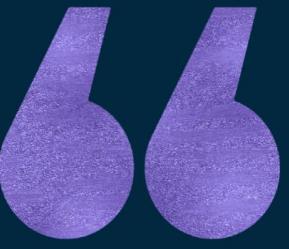
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MBS Price Gap

=

Mortgage Rate





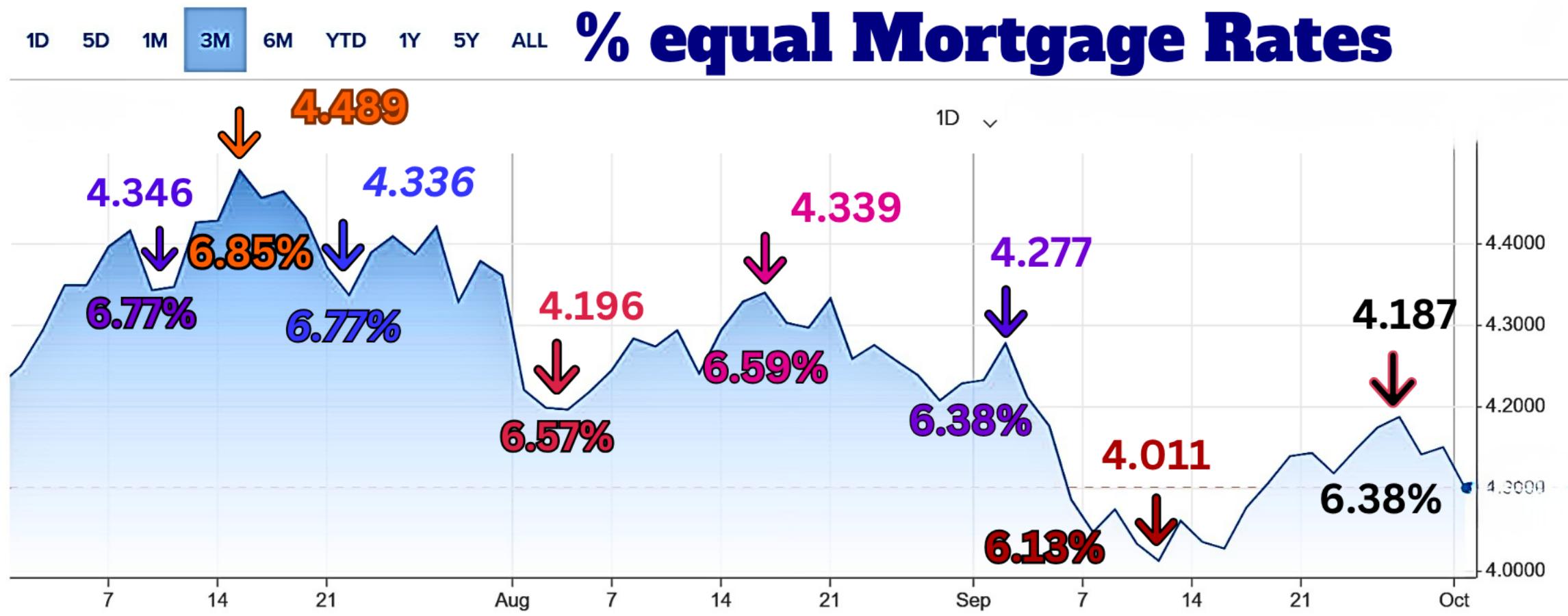
# Yield Trends — What Changed

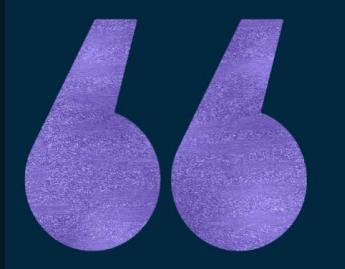
Historically, mortgage rates **closely followed the 10-year Treasury yield**. When yields moved up or down, mortgage rates typically followed. That relationship changed in **August 2025**. At that point, the Federal Housing Finance Agency (FHFA) policy desk shifted the role that **Mortgage-Backed Securities (MBS)** play in the rate market, **altering how mortgage rates respond to yields**.

At the same time, **Wall Street investors** began tracking their own market signals after losing confidence in the **Bureau of Labor Statistics (BLS)** headline data. As a result, **trading** moved away from **headlines** and toward trend-based positioning. This is why yields still matter — but they no longer tell the whole story.



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





# January Rate Example — Policy at Work

Starting in **September**, mortgage rates began to shift — not because of falling yields, but because of policy changes that influenced the mortgage market. That's why we saw rates **decline** from **6.53%** in **September** to **6.21%** in **January**.

**The key takeaway:**

This was a **controlled, gradual move driven by policy**, not traditional market math. Understanding this distinction helps explain why rates can trend lower even when underlying yields remain elevated — and **why monitoring policy-driven trends matters**.

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

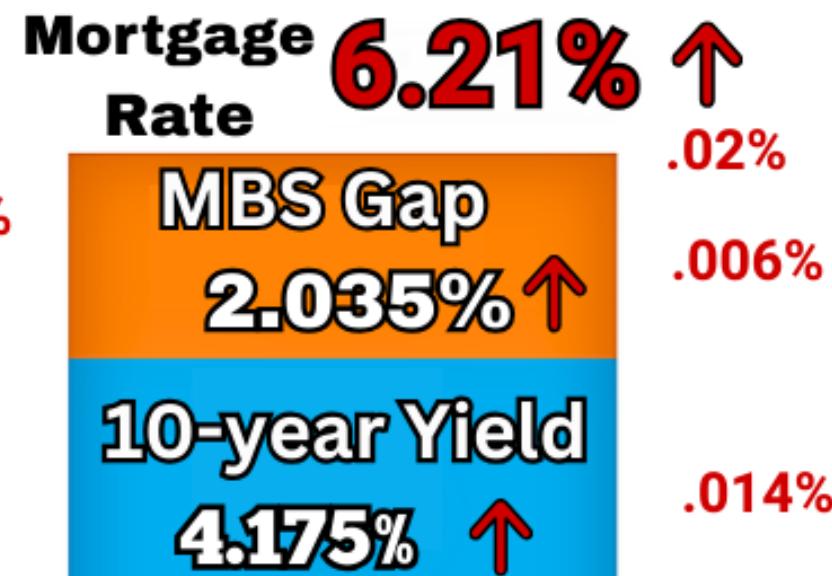
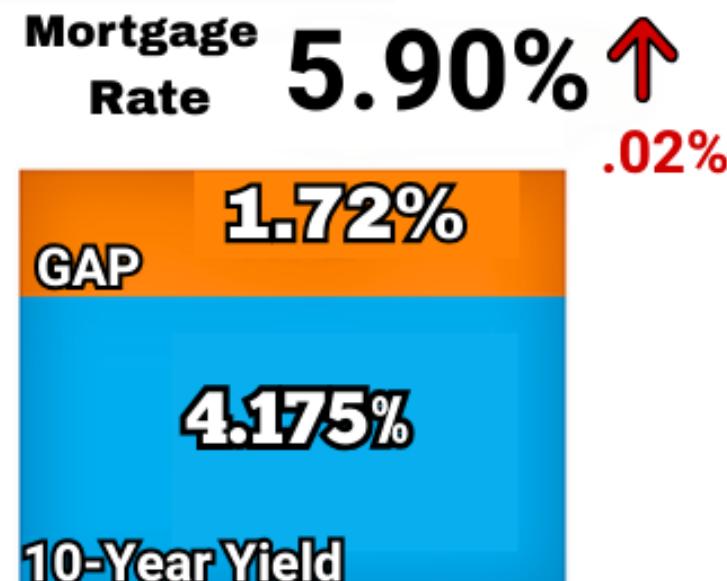


## 30 yr. Mortgage Base Rates Today: 1-8-2026

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

- 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**



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

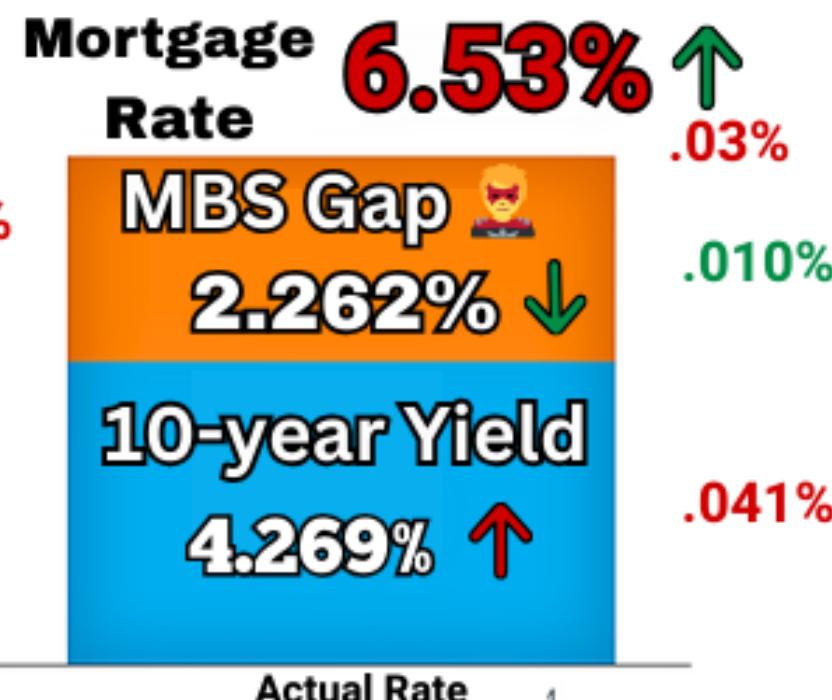
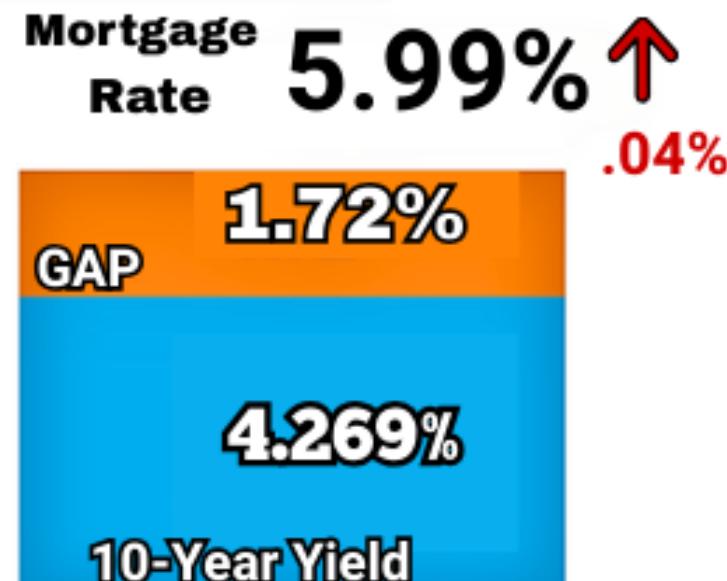


## 30 yr. Mortgage Base Rates Today: 9-2-2025

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

- 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**



# January 9–12 Example — UMBS Compression

In just two days, the **Mortgage-backed Securities (MBS)** gap compressed by **0.214%**, which helped push mortgage rates down to **6.01%** on January 12. What triggered the **UMBS price surge** has not been confirmed.

Some market observers speculated the move may have involved **GSE** (oversees Freddie Mac and Fannie Mae) or official support, but there has been no **public confirmation**, and there is **no indication** that Wall Street drove the buying.

## Key takeaway:

UMBS pricing can shift rapidly, and when **spreads compress**, mortgage rates can fall quickly — even without a clear, visible trigger.

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



## 30 yr. Mortgage Base Rates Today: 1-9-2026

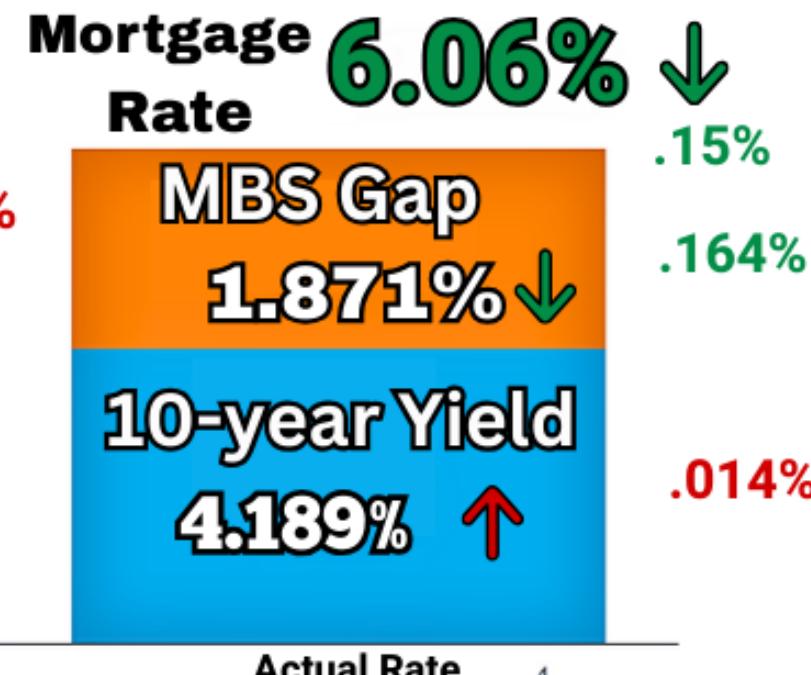
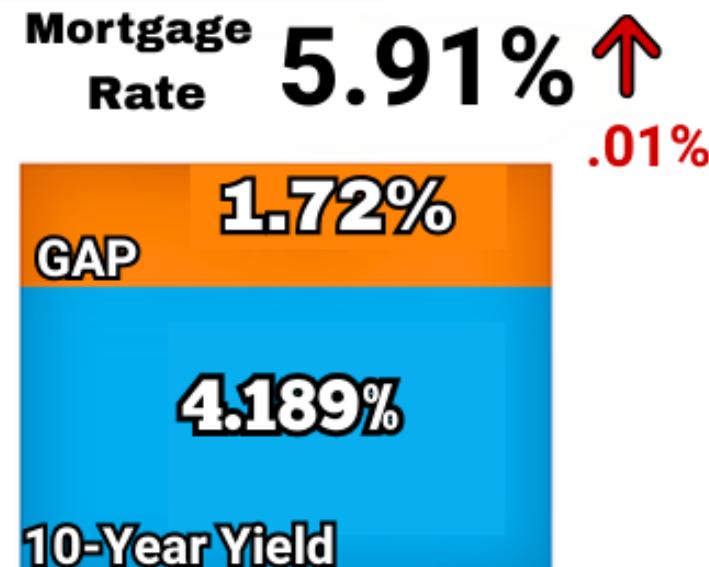
★ Rates don't include lender points, down payment, or credit score. The above variables will increase or decrease your actual rate.

**Afternoon Mortgage Rate adjustment from 5.99% to 6.09% ~ the gap was corrected higher.**

- 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 → Avarage**



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



## 30 yr. Mortgage Base Rates Today: 1-12-2026

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

- 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 →  
Avarage**

**Mortgage  
Rate** **5.91%** →  
.00%

**GAP** **1.72%**

**10-Year Yield** **4.189%**

**Mortgage  
Rate** **6.01%** ↓  
.05%

**MBS Gap**  
**1.821%** ↓  
.050%

**10-year Yield**  
**4.189%** →  
.000%

# January 13 Example — Gap Correction

On **January 13**, the market showed a gap correction. UMBS 5 prices pulled back slightly, while the **10-year yield drifted lower** — a short-term move that happens from time to time and often levels out.

The more important shift was a **0.050% increase** in the MBS gap, bringing it closer to a more normal range, similar to where the market stood in **January 2020**.

## Why this matters:

Most people are trained to watch **what mortgage rates are**, not **why they move**. When you **understand the why** and start recognizing patterns, you have a better chance of **locking your rate on a dip instead of a spike** — which can mean **saving thousands over the lifetime of your loan**.

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



## 30 yr. Mortgage Base Rates Today: 1-13-2026

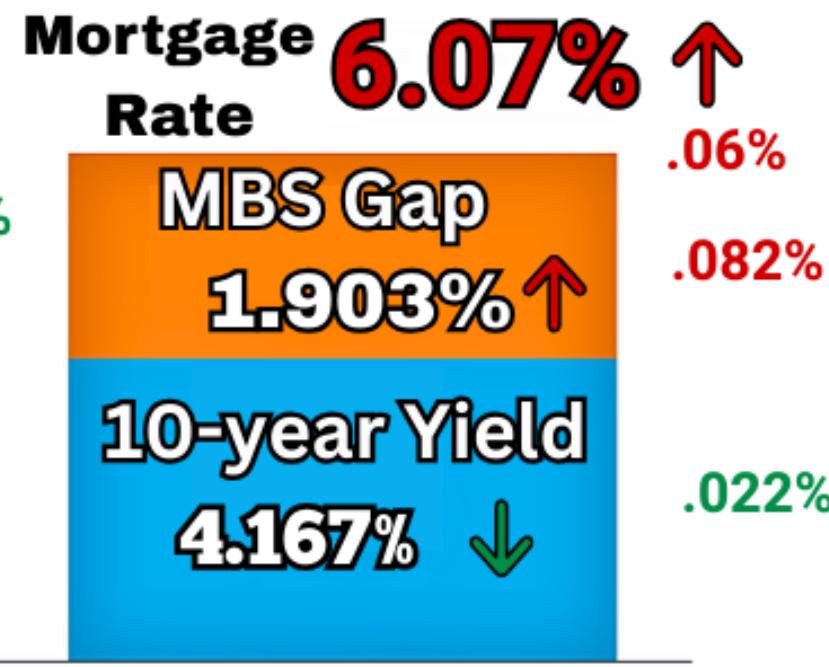
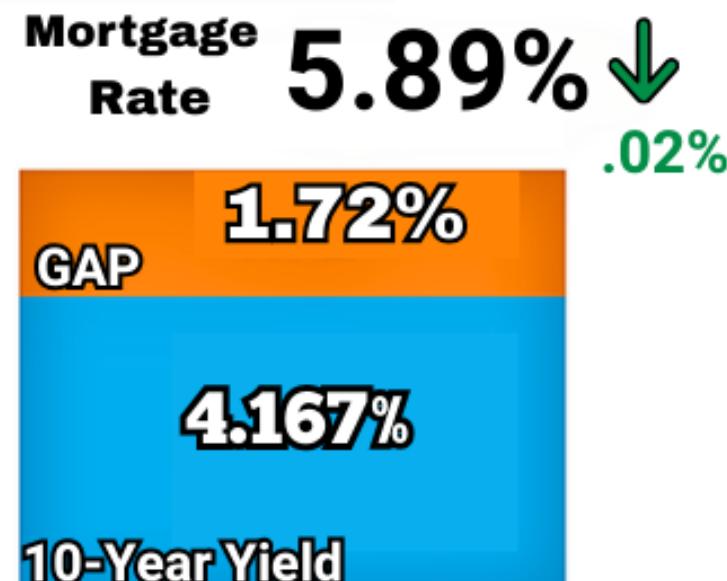
★ Rates don't include lender points, down payment, or credit score. The above variables will increase or decrease your actual rate.

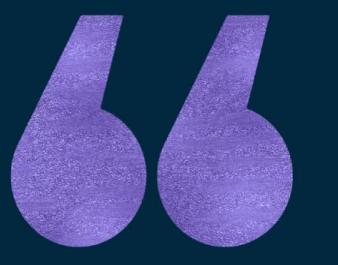
### Gap Correction: MBS Prices declined

- 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 →  
Avarage





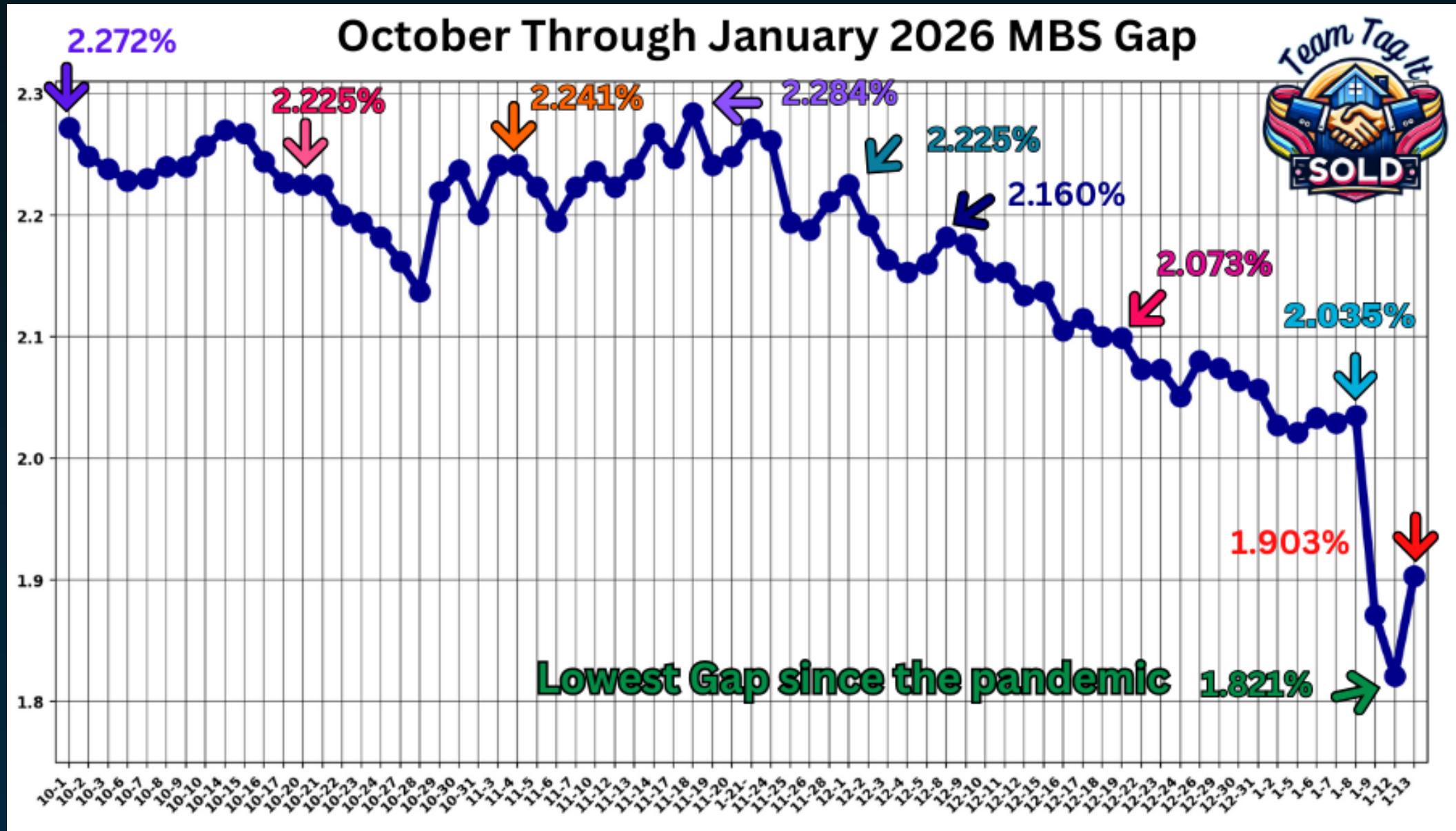
## MBS Gap Trend — October to January

This graph shows the **MBS gap steadily declining** from October through January. A narrowing gap means mortgage pricing has become more favorable over time, helping put **downward pressure** on mortgage rates, even though the 10-year bond market remained mixed.

### **Why this matters:**

**When the MBS gap tightens, mortgage rates have more room to fall.**  
**When it widens, rates can rise quickly.** Watching the trend over time helps you understand whether rate changes are being supported or are at **risk of reversing** — which is far more useful than reacting to a single day's move.

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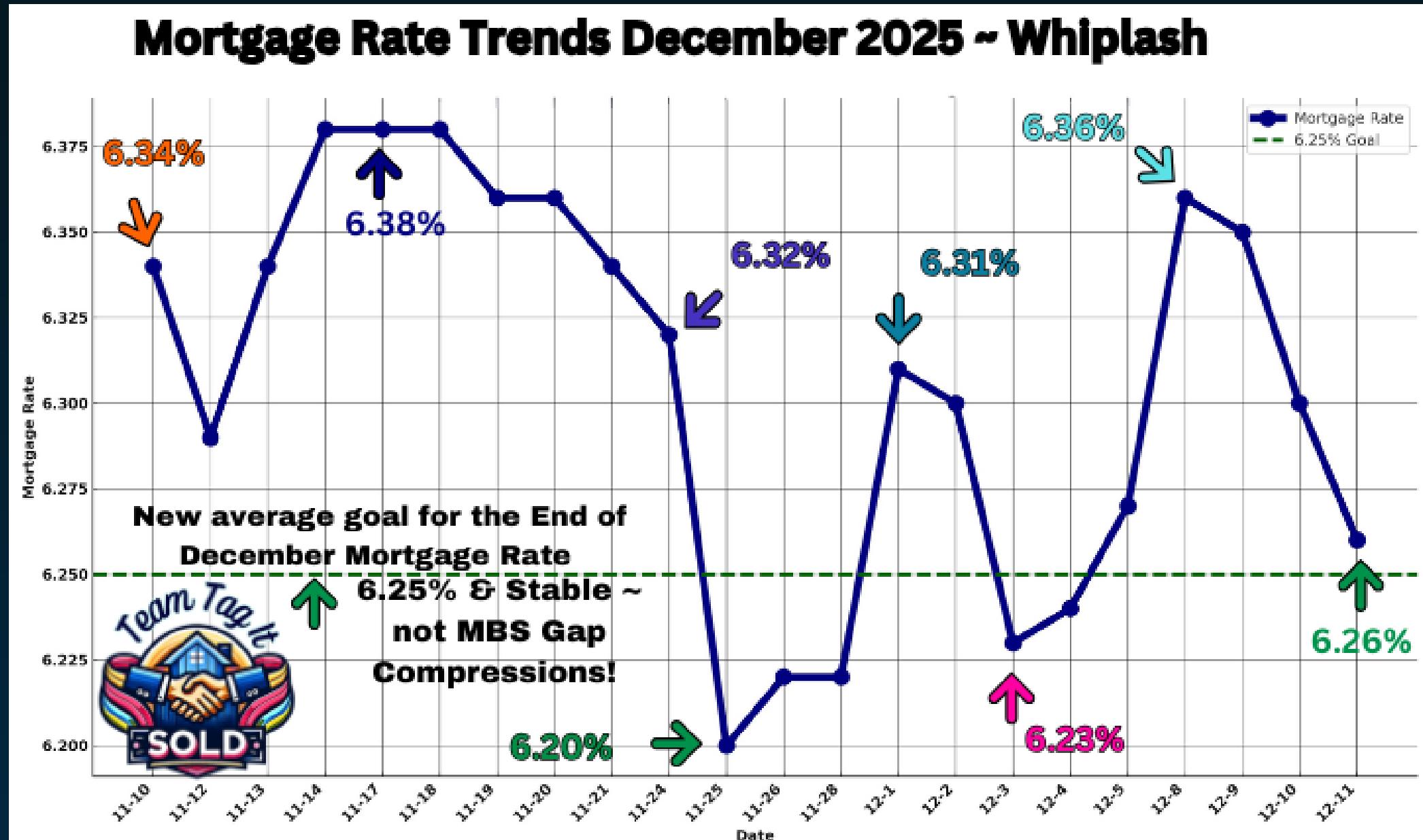
# Mortgage Rate Trends — December Through Mid-January

This chart shows the **rate of whiplash** that followed earlier policy shifts, as efforts were made to lower mortgage rates without triggering sharp reversals like those seen starting in September. As you review the mortgage rate movement from **December through January 14**, the key change is steadier compression. Instead of **sharp spikes and drops**, rates began to trend lower in a more controlled way.

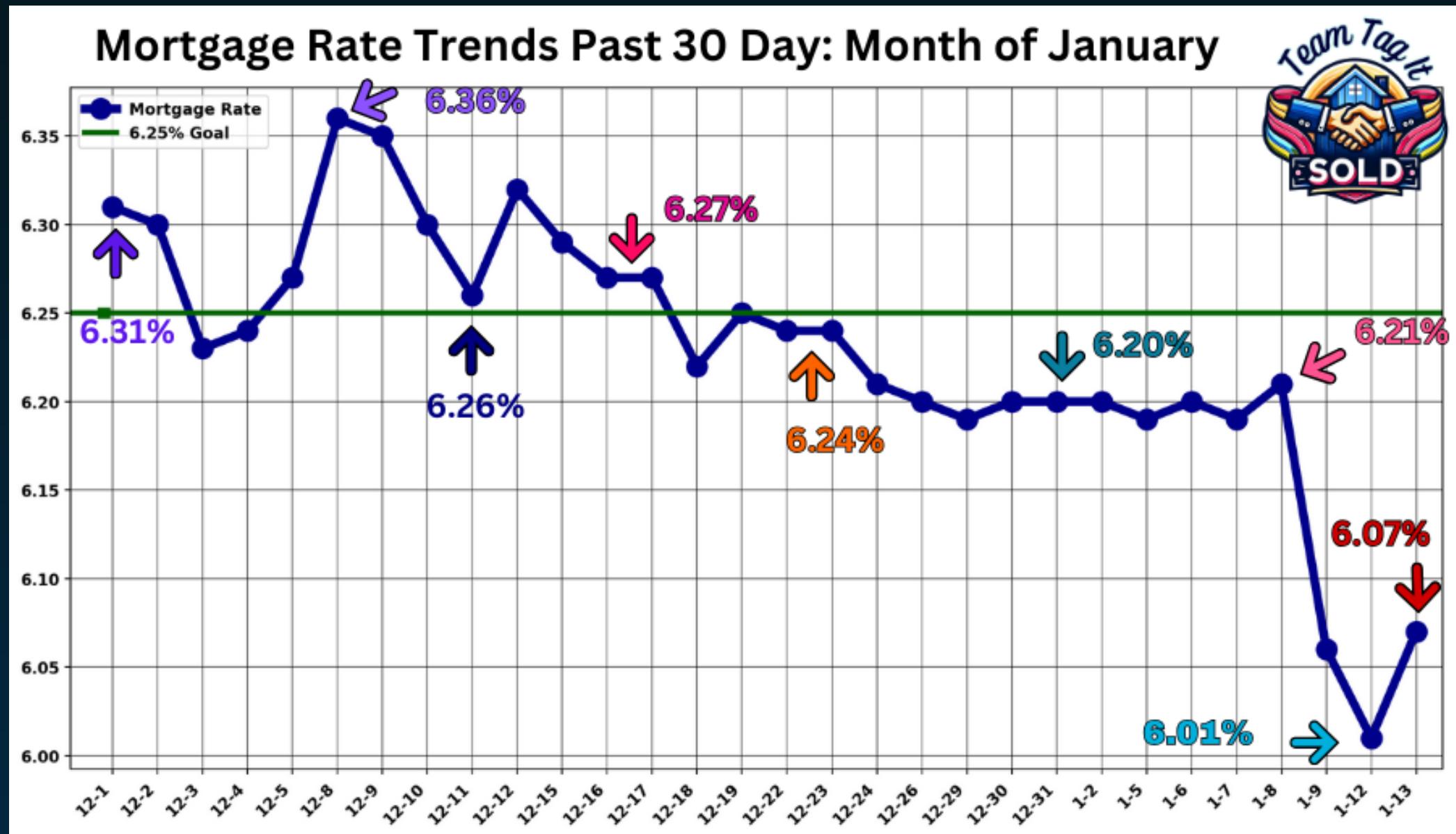
**The result:** Mortgage rates moved to their **lowest levels since the pandemic**, showing how a more balanced approach reduced volatility while still pushing rates down.

**Why this matters:** Markets don't **move in straight lines**. A steadier trend gives buyers a better chance to act with confidence, rather than reacting to sudden swings.

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# “ Mortgage-Backed Securities ( mortgage bonds)

The **unsung hero** of the housing market in 2025 has been the improvement in mortgage spreads between the **10-year treasury Yield and Mortgage-Backed Securities**. Without the FHFA Policy desk’s involvement in the Mortgage-backed Securities (MBS) gap compression, mortgage rates would not have gotten near **6% this year**.

For more details, visit: Today’s Mortgage Rate and Crack the Mortgage Rate Code below! 

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

Click Picture  
to  
Learn More

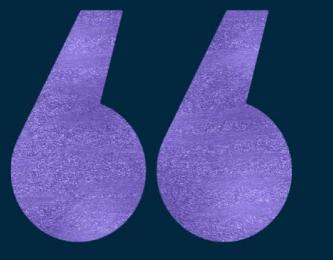


# Crack the Mortgage Rate Code

Click Picture  
to  
Learn More

Know the WHY &  
SAVE





## One Click Away From Help

Throughout this guide, you'll see **cover images** linked to blog articles designed to help you take the next step. These articles **walk you through** the process, **explain the market**, and give you access to the same **live tools** real estate agents use every day.

That includes **live Multiple Listing Service (MLS) data** — the same system I use — so you can see what homes are **actually selling for**, not estimates. You'll also have access to **New Listings, Coming Soon, Active, and Pending**. This keeps you informed, confident, and never more than **one click away** from guidance.

# Do You Know Your Home Purchasing Power?



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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.

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

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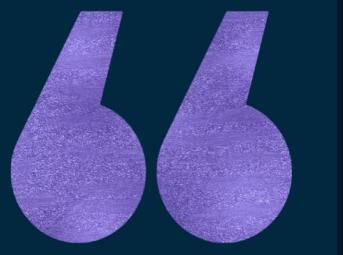


# NEWSLETTER

**MAKE MORE WHEN YOU SELL**  
**SAVE WHEN YOU BUY**

- ★ Breaking News
- ★ Home Price Shifts
- ★ Housing Market Shifts
- ★ Crack the Mortgage Rate Code & Save
- ★ Full Access to the Multiple Listing Service





## A Custom Report You Won't Find Anywhere Else

**This housing market guide is built using **live local data** and **custom analysis** — not national talking points or generic market summaries.**

**The trends you're seeing are pulled from the same **professional tools** real estate agents use, then broken down to show how the market actually moves, not just headlines.**

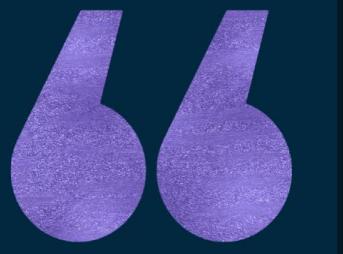
**This isn't a recycled report. It's a local, **data-driven resource** designed to help you understand what's happening now and how it impacts your decisions today.**

Most agents **know**  
what's happening.

Good agents **understand**  
what's happening.

Only great agents can **explain**  
what's happening.





## A Custom Report You Won't Find Anywhere Else

### **Why It's Important:**

**This push isn't primarily about helping consumers — it's about getting the housing market moving again. Transaction volume stalled, inventory froze, and mobility stalled when millions of homeowners sat on 3% mortgage rates. From a system standpoint, that's a problem.**

## Continued...

**Moving people from 3% to 6% does a few things very quickly:**

- **It unfreezes inventory**
- **It restarts loan origination**
- **It increases servicing income**
- **It expands the tax and fee base**
- **And it feeds more cash flow back into the Treasury**

The **Treasury benefits** far more than the average borrower does. That doesn't mean **consumers can't benefit** — some will — but that's not the primary objective. This is about **liquidity, velocity, and revenue**, not relief.

**And there's a constraint:**

**They don't have many tools left. Fiscal discipline isn't happening.** This is one of the few levers that can be pulled.

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