



MONTHLY MARKET REPORT

January 2026

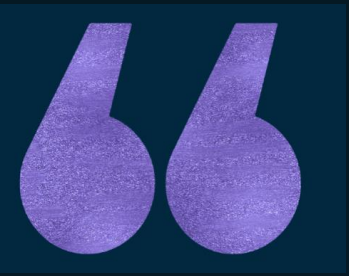
Presented by Pam Sawyer ~ Realtor: Metro Detroit Home Experts





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**

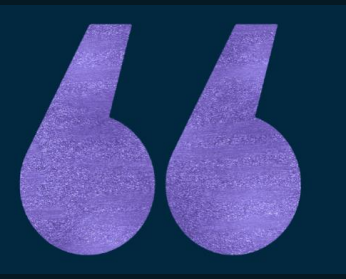
0-3 Months

**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

Pam Sawyer, Realtor ~ Web Developer - Real Broker LLC

Simplifying Real Estate Through Education

Office: 248-343-2459

teamtagitsold@outlook.com

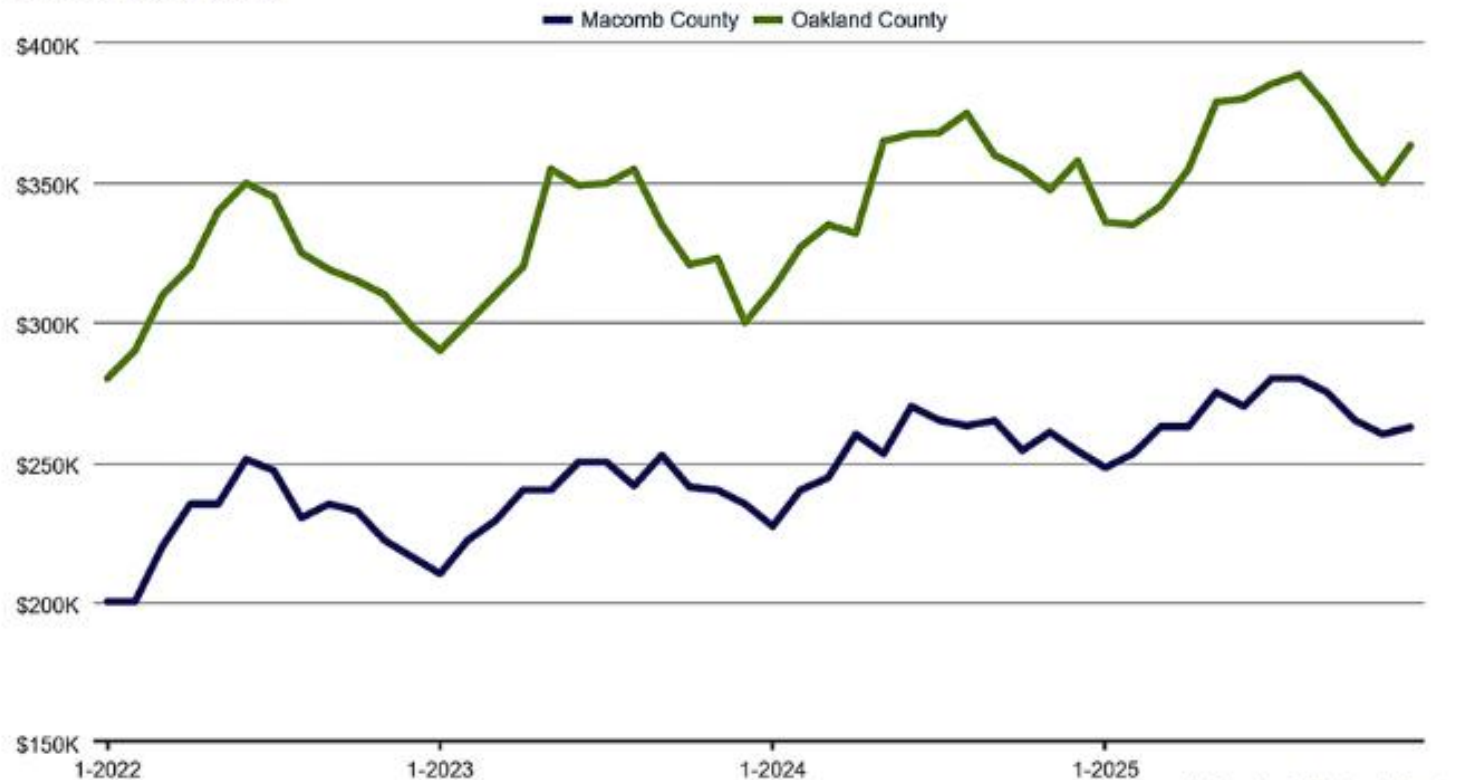
metrodetroithomeexperts.com/



Share this page: [f](#) [t](#) [e](#) [in](#) [+](#)



Median Sales Price



Macomb County & Oakland County

Median Sale Price- Bar Graph



Pamella Sawyer

Pam Sawyer, Realtor ~ Web Developer - Real Broker LLC

Simplifying Real Estat Through Education

Office: 248-343-2459

teamtagitsold@outlook.com

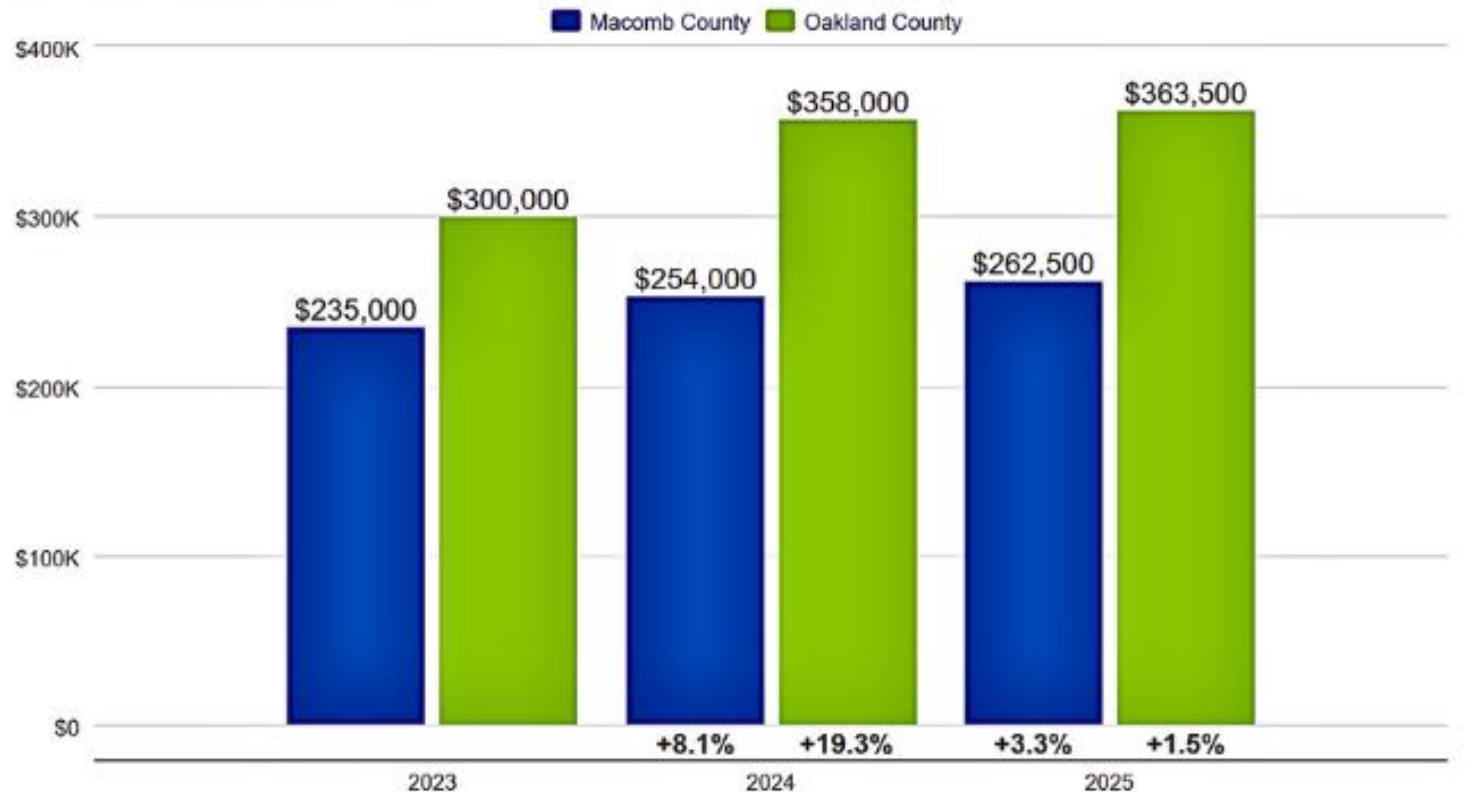
metrodetroithomeexperts.com/



Share this page: [f](#) [t](#) [e](#) [in](#) [+](#)



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



Pamella Sawyer

Pam Sawyer, Realtor ~ Web Developer - Real Broker LLC

Simplifying Real Estat Through Education

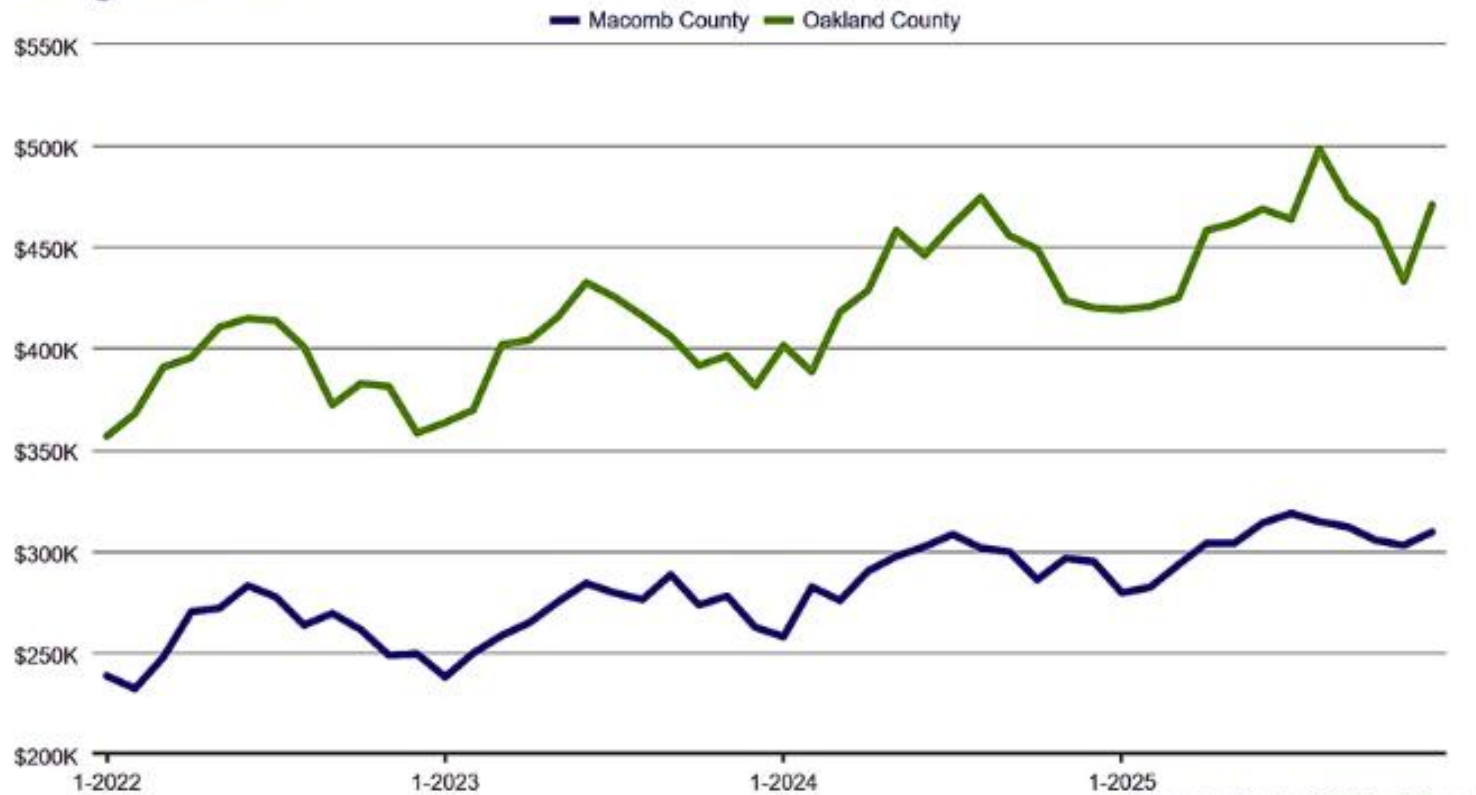
Office: 248-343-2459
teamtagitsold@outlook.com
metrodetroithomeexperts.com/



Share this page: [f](#) [t](#) [e](#) [in](#) [+](#)



Average Sales Price



Macomb County & Oakland County

Average Sales Price ~ Bar Graph



Pamella Sawyer

Pam Sawyer, Realtor ~ Web Developer - Real Broker LLC

Simplifying Real Estate Through Education

Office: 248-343-2459

teamtagitsold@outlook.com

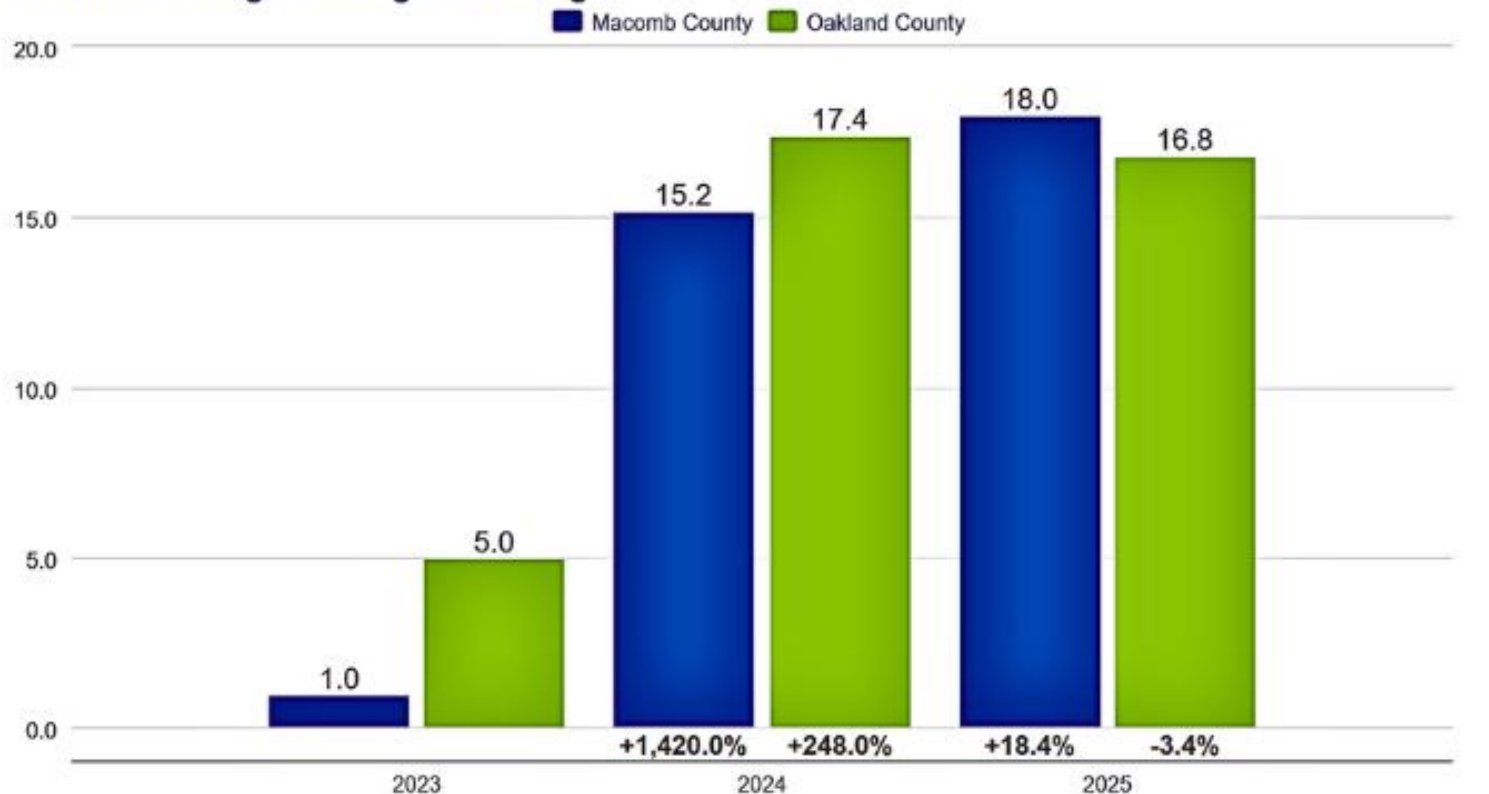
metrodetroithomeexperts.com/



Share this page: [f](#) [t](#) [e](#) [in](#) [+](#)



December Average Showings to Pending



Macomb County & Oakland County



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



Pamella Sawyer

Pam Sawyer, Realtor ~ Web Developer - Real Broker LLC

Simplifying Real Estat Through Education

Office: 248-343-2459

teamtagitsold@outlook.com

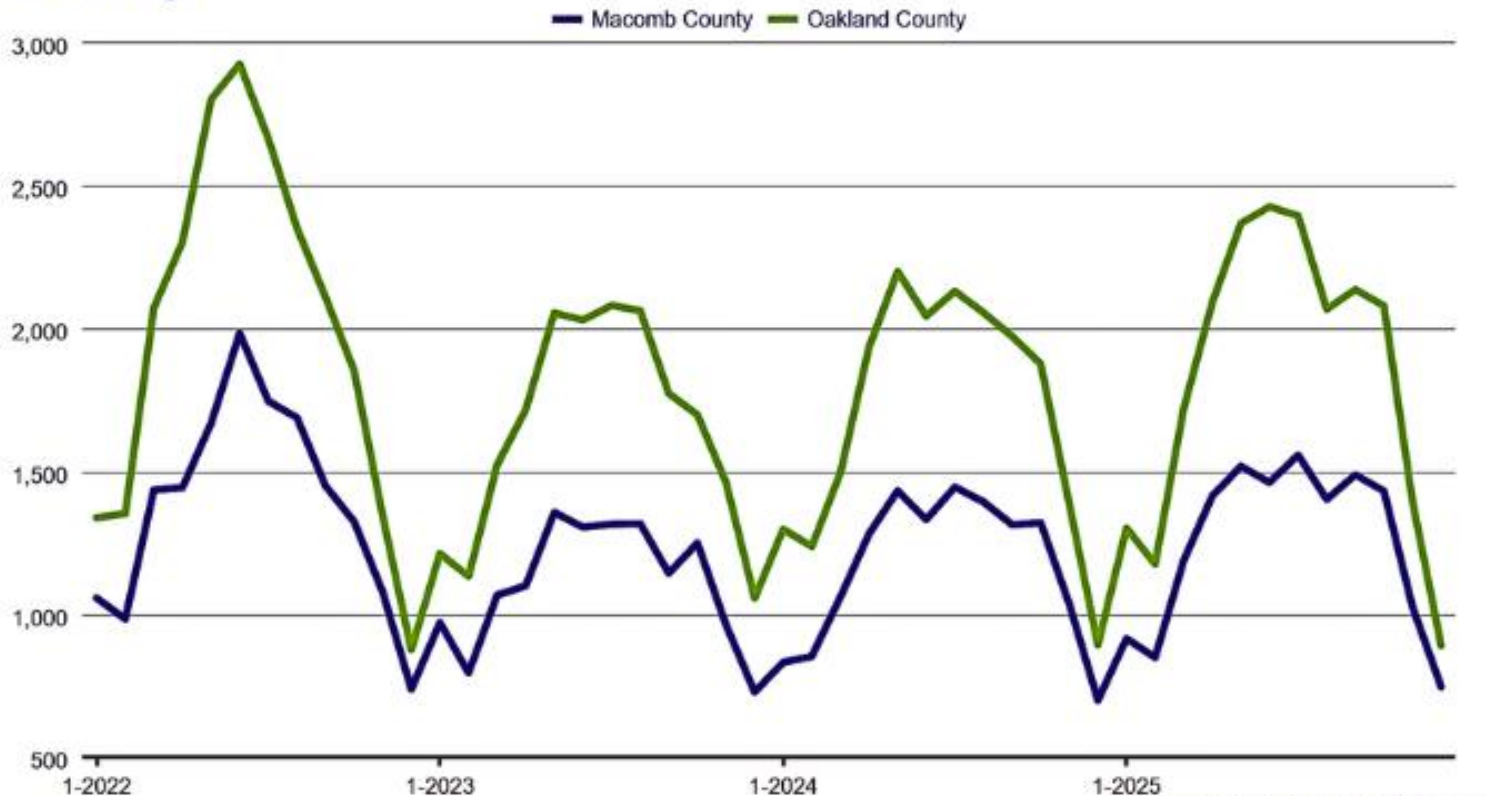
metrodetroithomeexperts.com/



Share this page: [f](#) [t](#) [e](#) [in](#) [+](#)



New Listings



Macomb County & Oakland County

New Listings Monthly



Pamella Sawyer

Pam Sawyer, Realtor ~ Web Developer - Real Broker LLC

Simplifying Real Estate Through Education

Office: 248-343-2459

teamtagsold@outlook.com

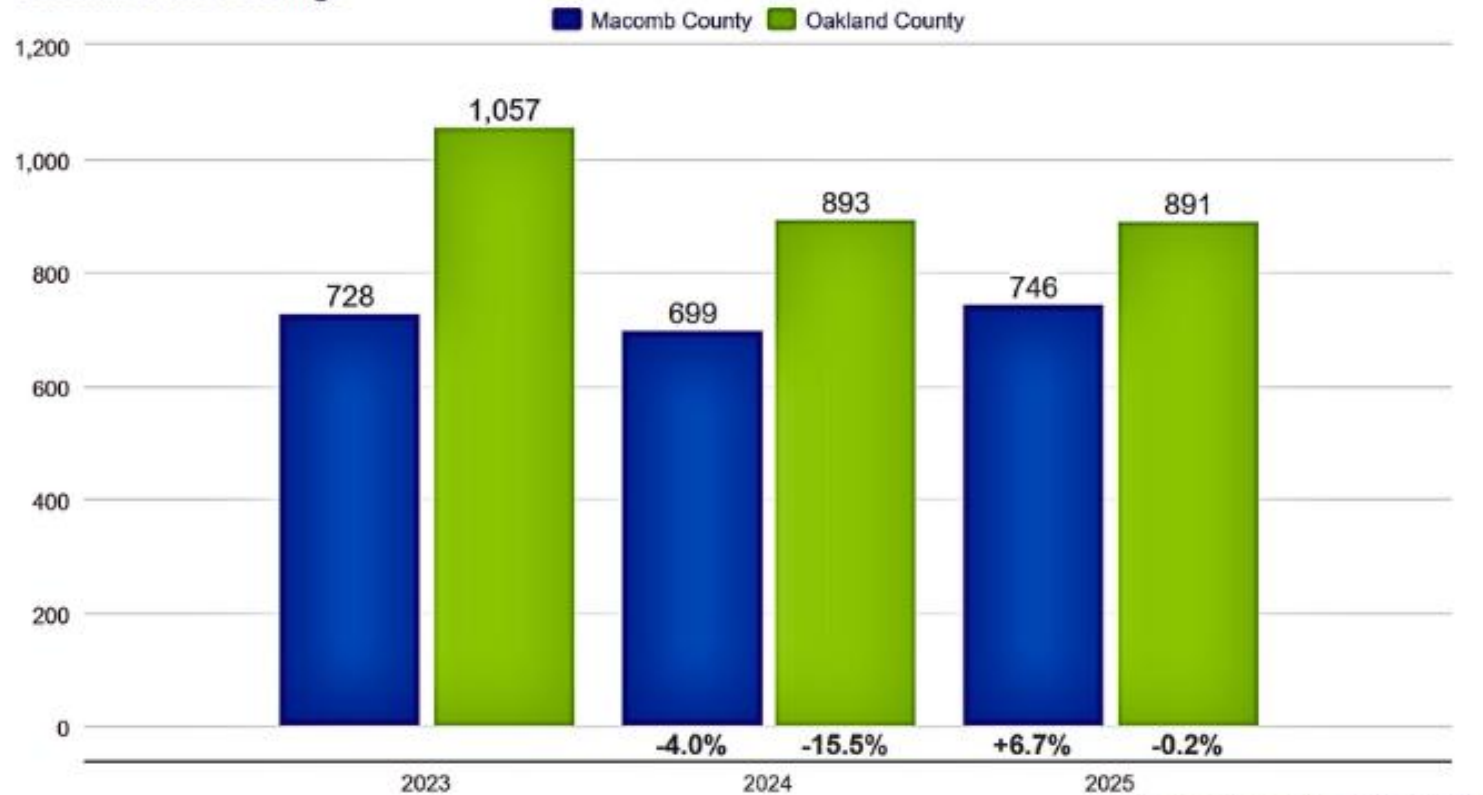
metrodetroithomeexperts.com/



Share this page: [f](#) [t](#) [e](#) [in](#) [+](#)



December New Listings



Macomb County & Oakland County

Homes For Sale Monthly ~ Line Graph



Pamella Sawyer

Pam Sawyer, Realtor ~ Web Developer - Real Broker LLC

Simplifying Real Estate Through Education

Office: 248-343-2459

teamtagitsold@outlook.com

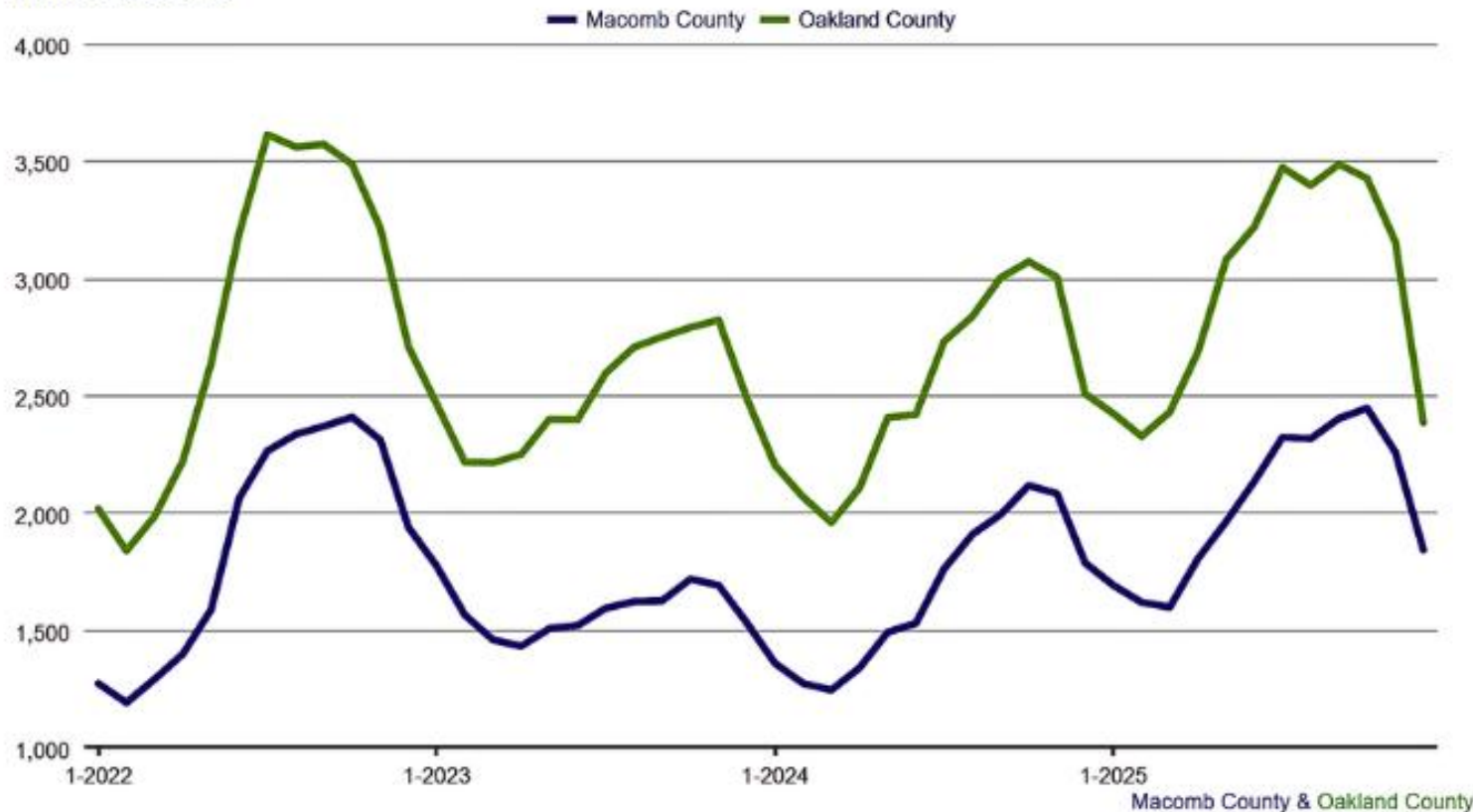
metrodetroithomeexperts.com/



Share this page: [f](#) [t](#) [e](#) [in](#) [+](#)



Homes for Sale



Homes For Sale Monthly ~ Bar Graph



Pamella Sawyer

Pam Sawyer, Realtor ~ Web Developer - Real Broker LLC

Simplifying Real Estate Through Education

Office: 248-343-2459

teamtagitsold@outlook.com

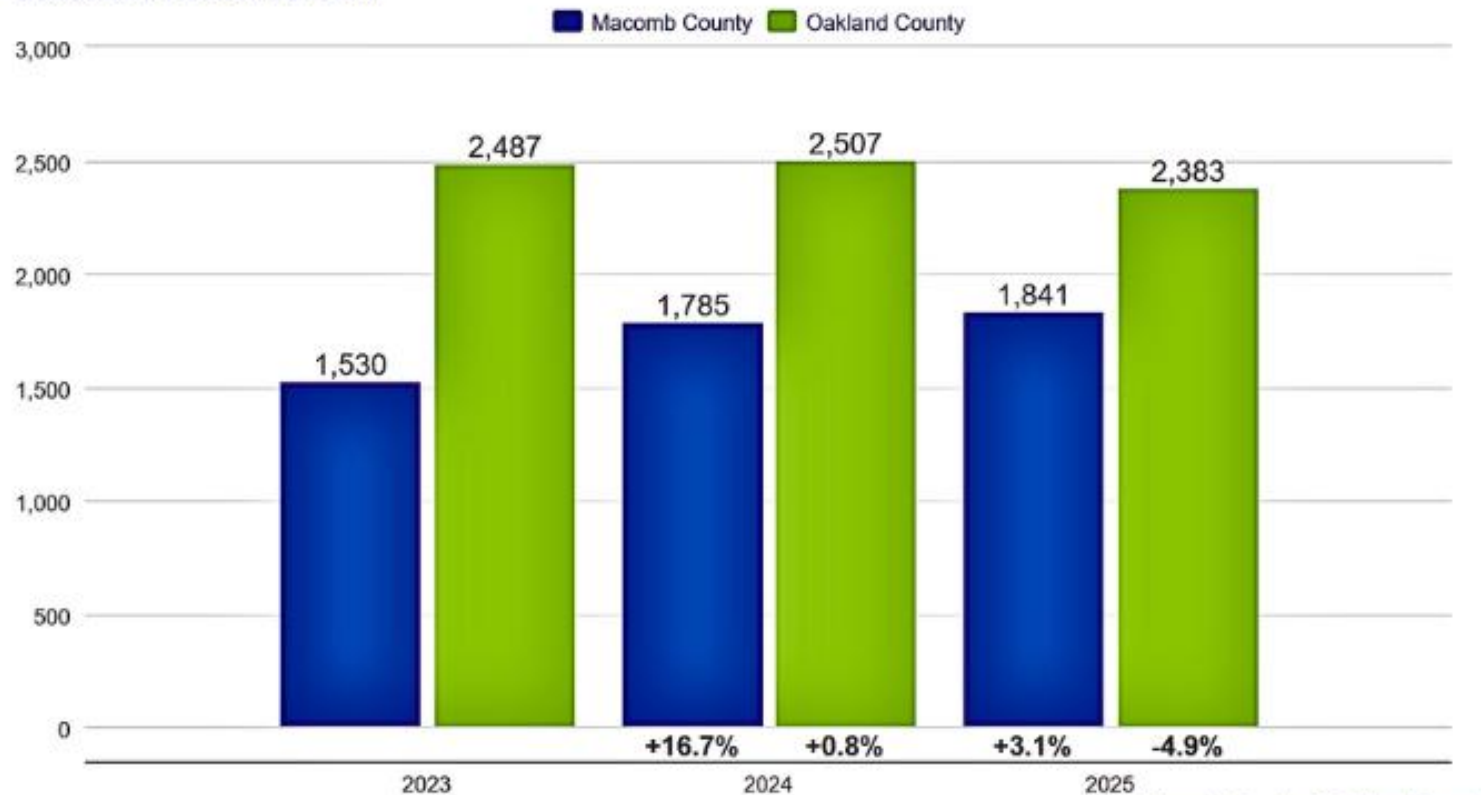
metrodetroithomeexperts.com/



Share this page: [f](#) [t](#) [e](#) [i](#) [+](#)



December Homes for Sale



Macomb County & Oakland County

Pending Sales Line Graph Monthly



Pamella Sawyer

Pam Sawyer, Realtor ~ Web Developer - Real Broker LLC

Simplifying Real Estat Through Education

Office: 248-343-2459

teamtagitsold@outlook.com

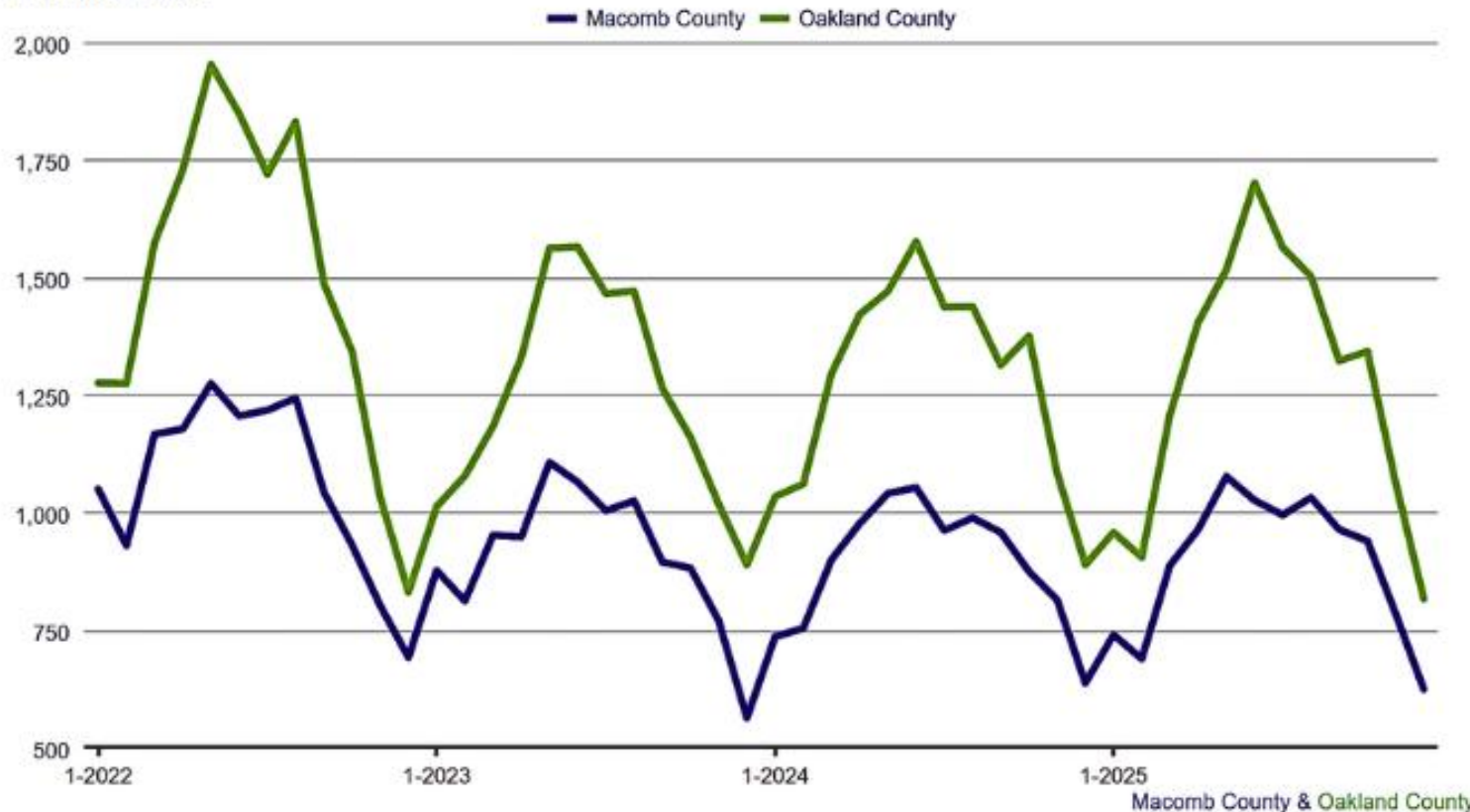
metrodetroithomeexperts.com/



Share this page: [f](#) [t](#) [e](#) [in](#) [+](#)



Pending Sales



Pending Sales Monthly



Pamella Sawyer

Pam Sawyer, Realtor ~ Web Developer - Real Broker LLC

Simplifying Real Estate Through Education

Office: 248-343-2459

teamtagitsold@outlook.com

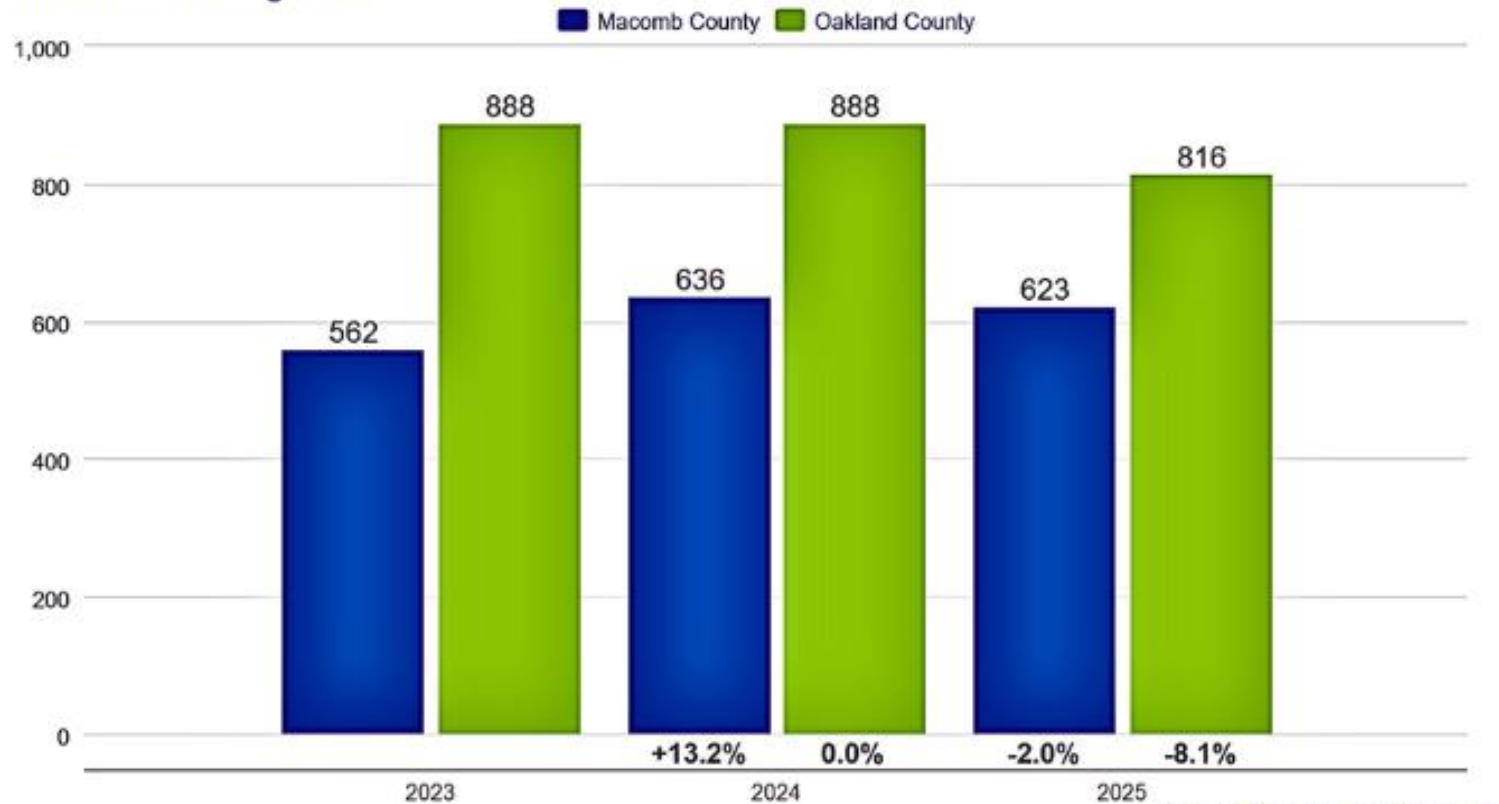
metrodetroithomeexperts.com/



Share this page: [f](#) [t](#) [e](#) [in](#) [+](#)



December Pending Sales



Macomb County & Oakland County

The Number of Homes Sold Monthly



Pamella Sawyer

Pam Sawyer, Realtor ~ Web Developer - Real Broker LLC

Simplifying Real Estat Through Education

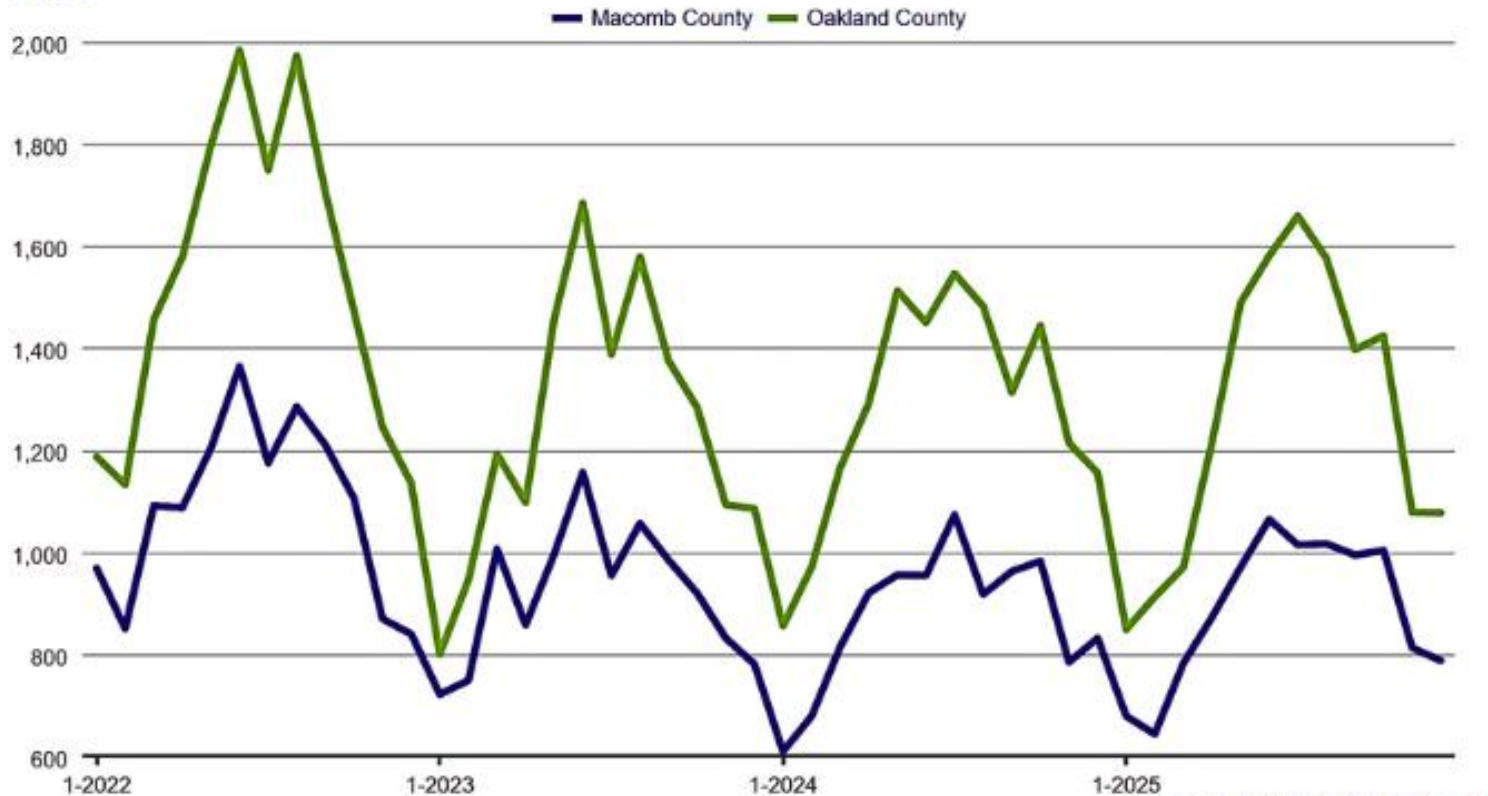
Office: 248-343-2459
teamtagitsold@outlook.com
metrodetroithomeexperts.com/



Share this page: [f](#) [t](#) [e](#) [in](#) [+](#)



Sales



Macomb County & Oakland County

The Number of Homes Sold by Month



Pamella Sawyer

Pam Sawyer, Realtor ~ Web Developer - Real Broker LLC

Simplifying Real Estat Through Education

Office: 248-343-2459

teamtagitsold@outlook.com

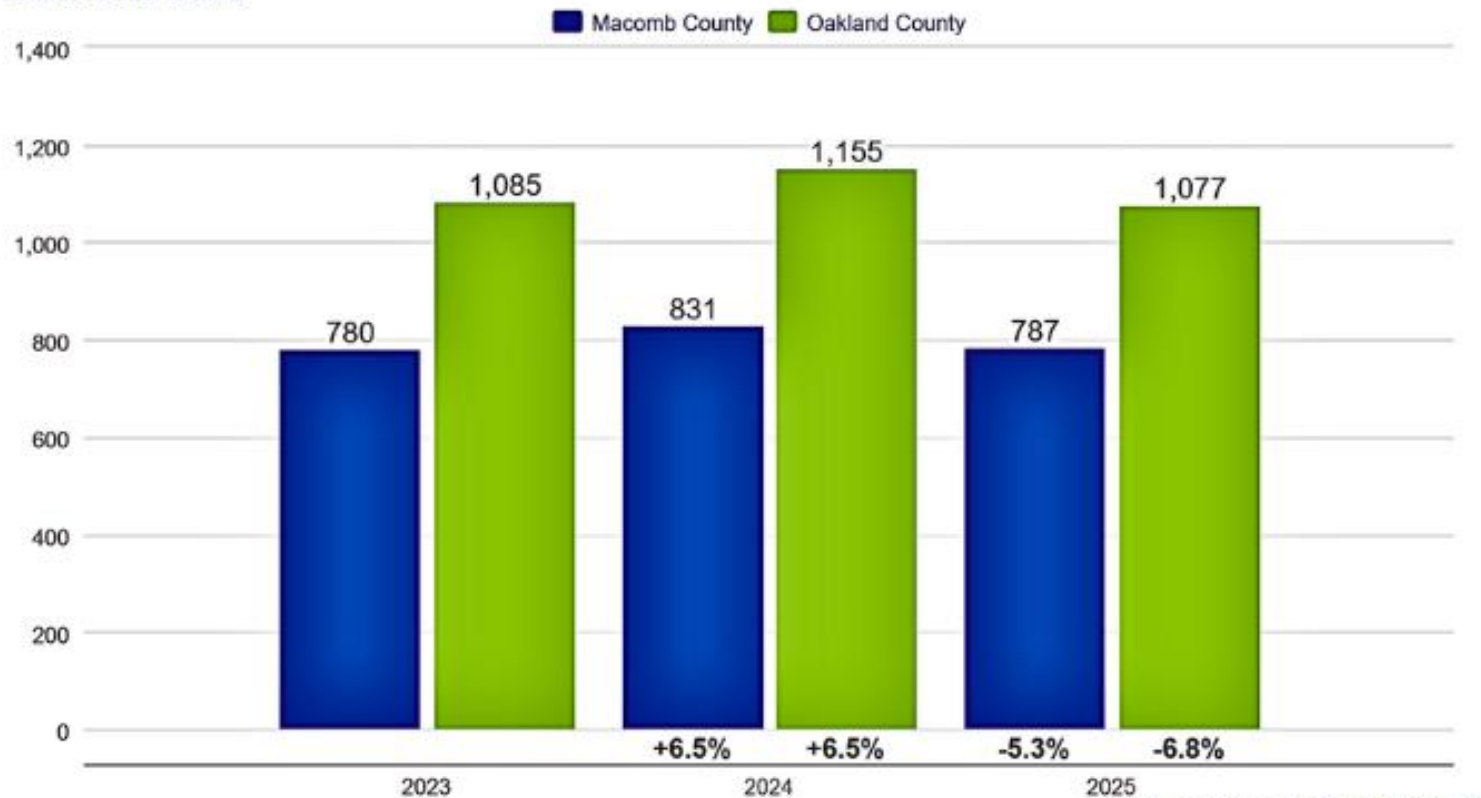
metrodetroithomeexperts.com/



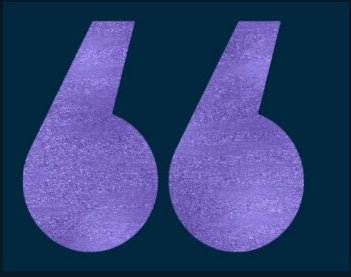
Share this page: [f](#) [t](#) [e](#) [in](#) [+](#)



December Sales



Macomb County & Oakland County



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



Pamella Sawyer

Pam Sawyer, Realtor ~ Web Developer - Real Broker LLC

Simplifying Real Estat Through Education

Office: 248-343-2459

teamtagitsold@outlook.com

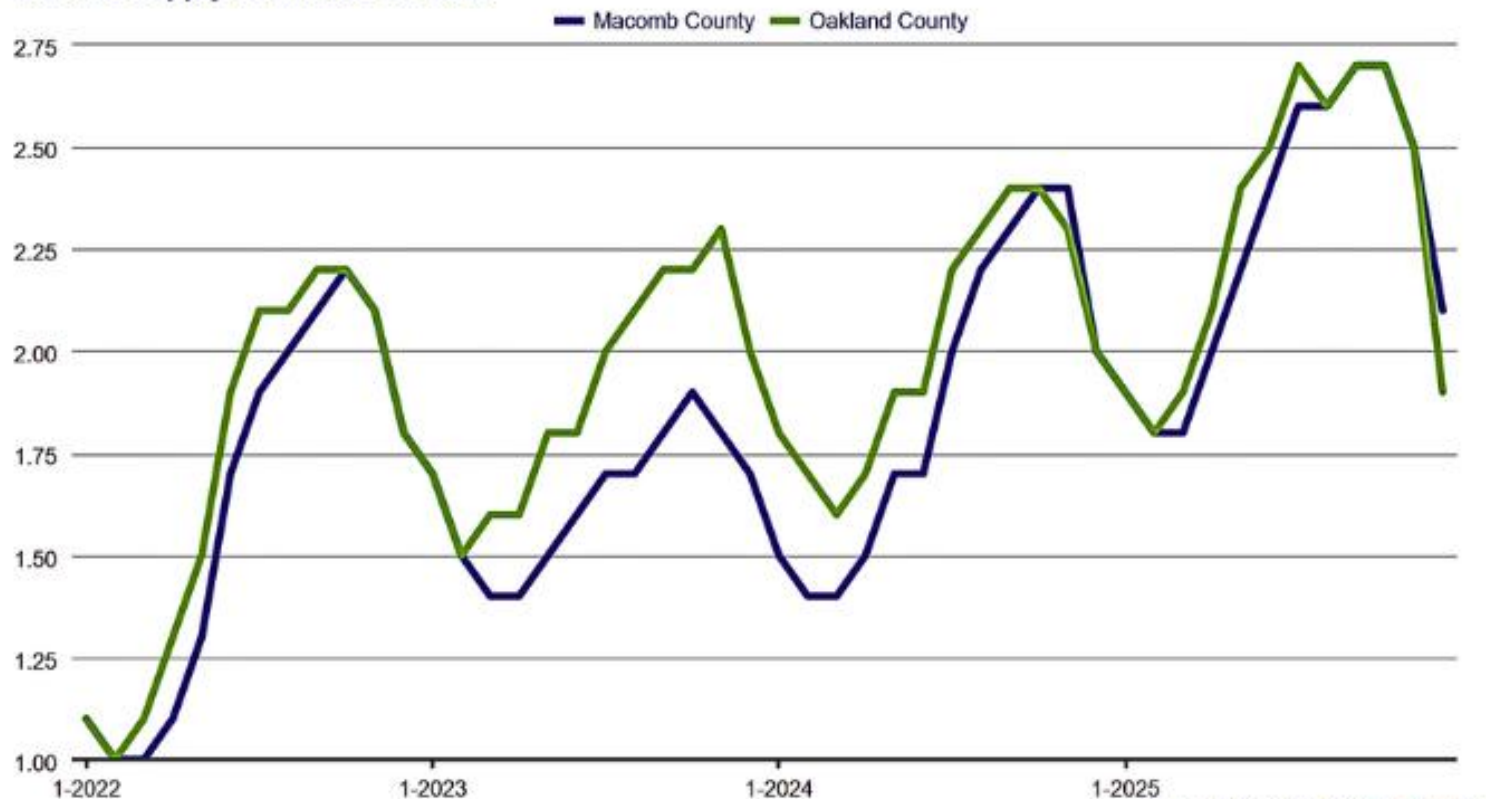
metrodetroithomeexperts.com/



Share this page: [f](#) [t](#) [e](#) [in](#) [+](#)



Months Supply of Homes for Sale



Macomb County & Oakland County

Month Supply of Homes for Sale



Pamella Sawyer

Pam Sawyer, Realtor ~ Web Developer - Real Broker LLC

Simplifying Real Estate Through Education

Office: 248-343-2459

teamtagsold@outlook.com

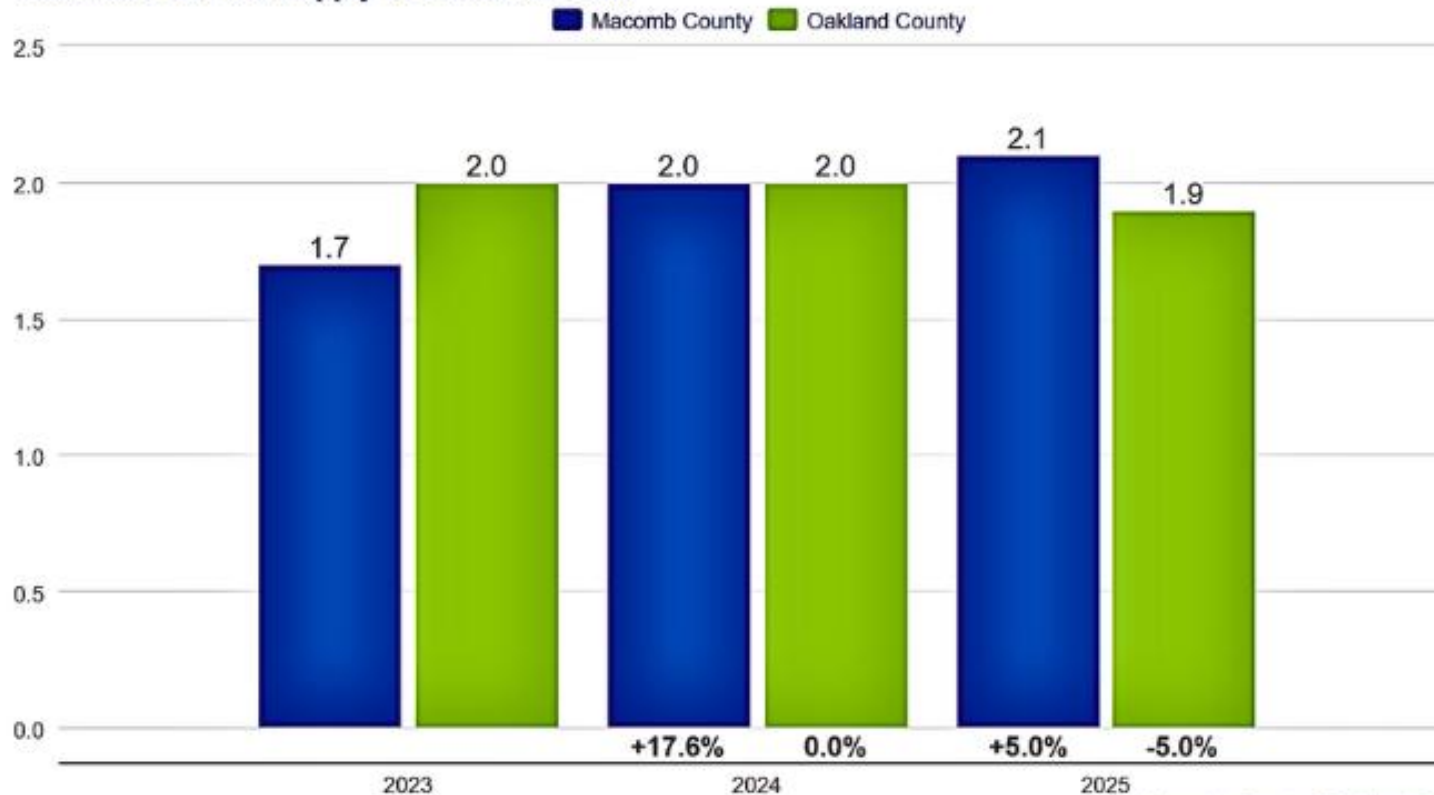
metrodetroithomeexperts.com/



Share this page: [f](#) [t](#) [e](#) [in](#) [+](#)



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



Pamella Sawyer

Pam Sawyer, Realtor ~ Web Developer - Real Broker LLC

Simplifying Real Estat Through Education

Office: 248-343-2459

teamtagitsold@outlook.com

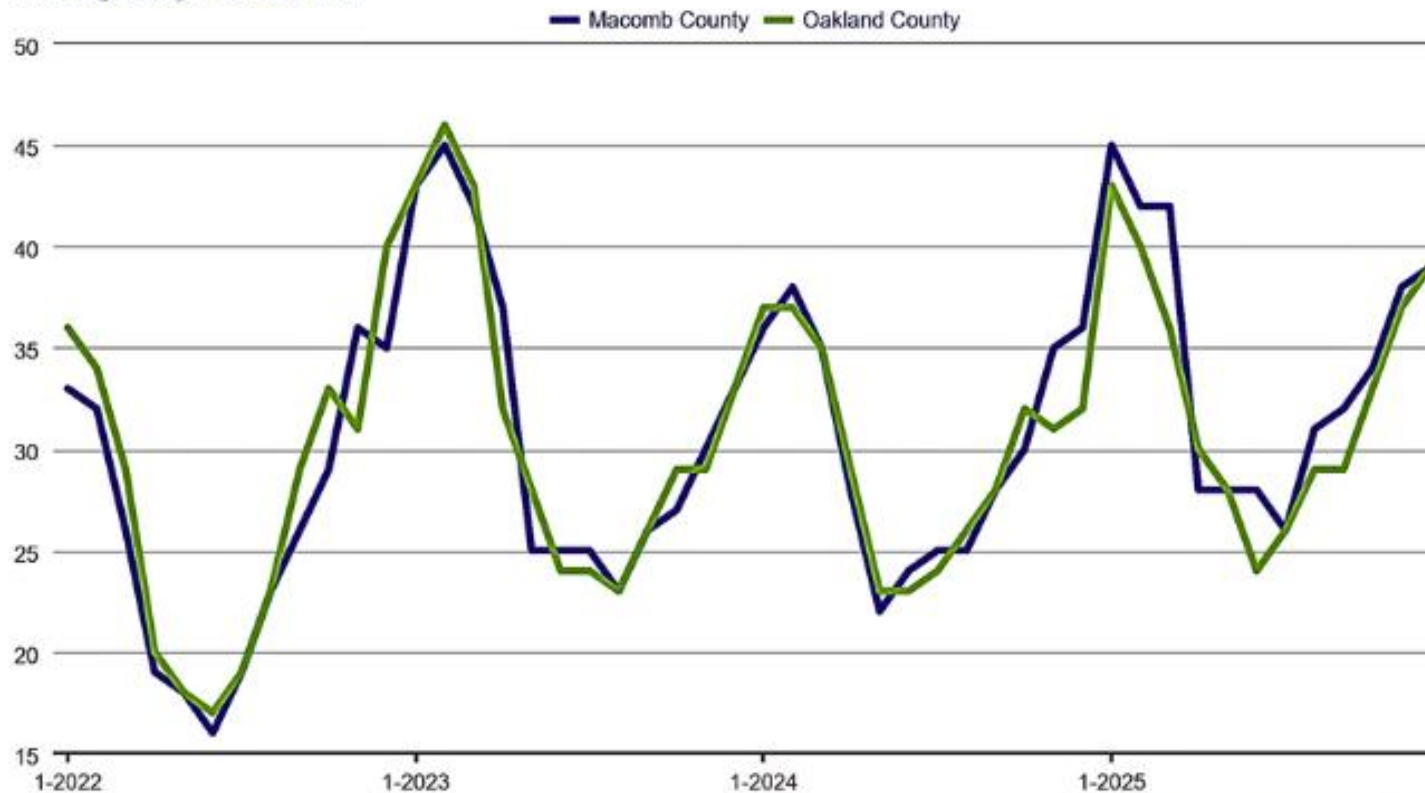
metrodetroithomeexperts.com/



Share this page: [f](#) [t](#) [e](#) [in](#) [+](#)



Average Days on Market



Macomb County & Oakland County

Average Days on Market Monthly



Pamella Sawyer

Pam Sawyer, Realtor ~ Web Developer - Real Broker LLC

Simplifying Real Estat Through Education

Office: 248-343-2459

teamtagitsold@outlook.com

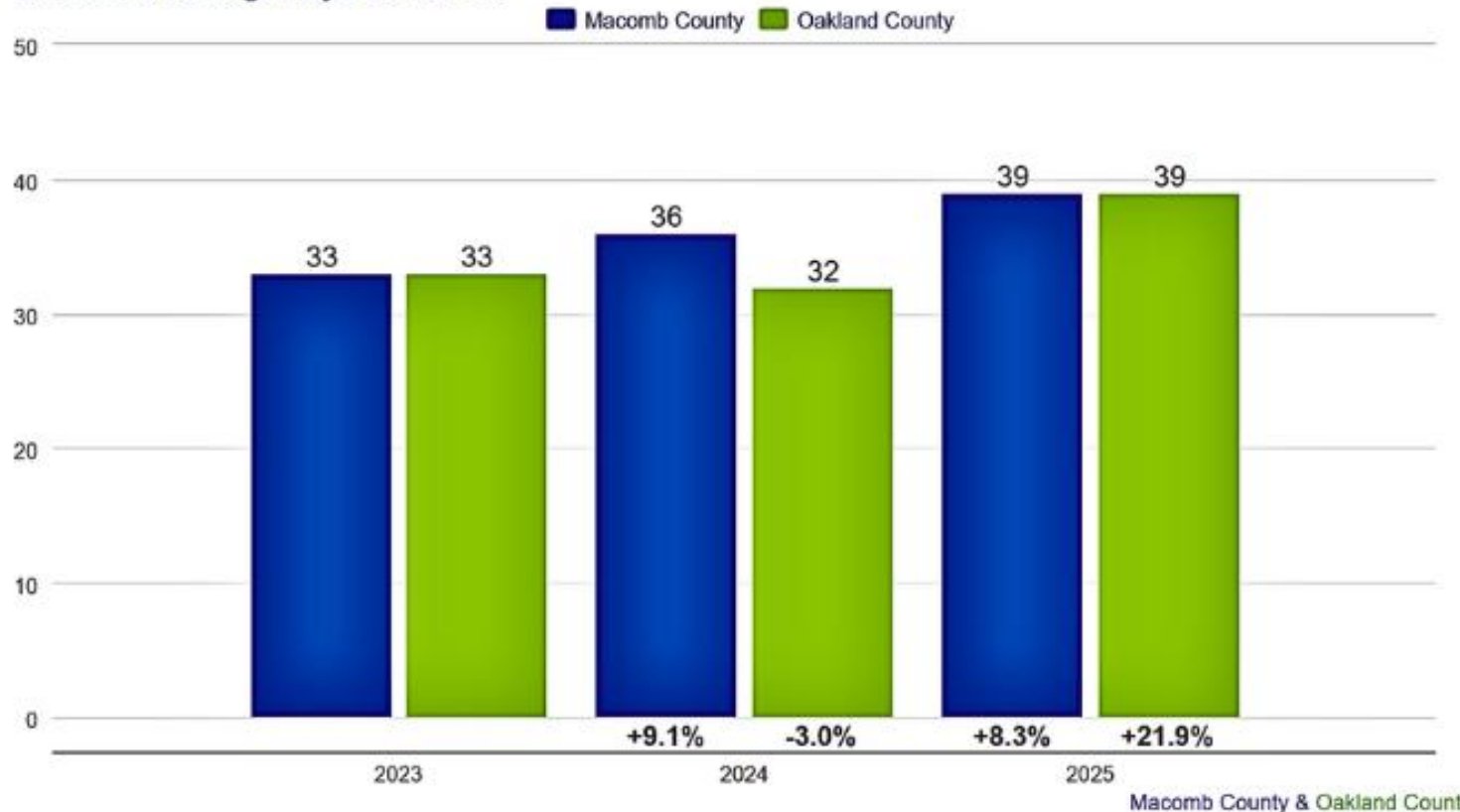
metrodetroithomeexperts.com/



Share this page: [f](#) [t](#) [e](#) [in](#) [+](#)



December Average Days on Market





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



Pamella Sawyer

Pam Sawyer, Realtor ~ Web Developer - Real Broker LLC

Simplifying Real Estate Through Education

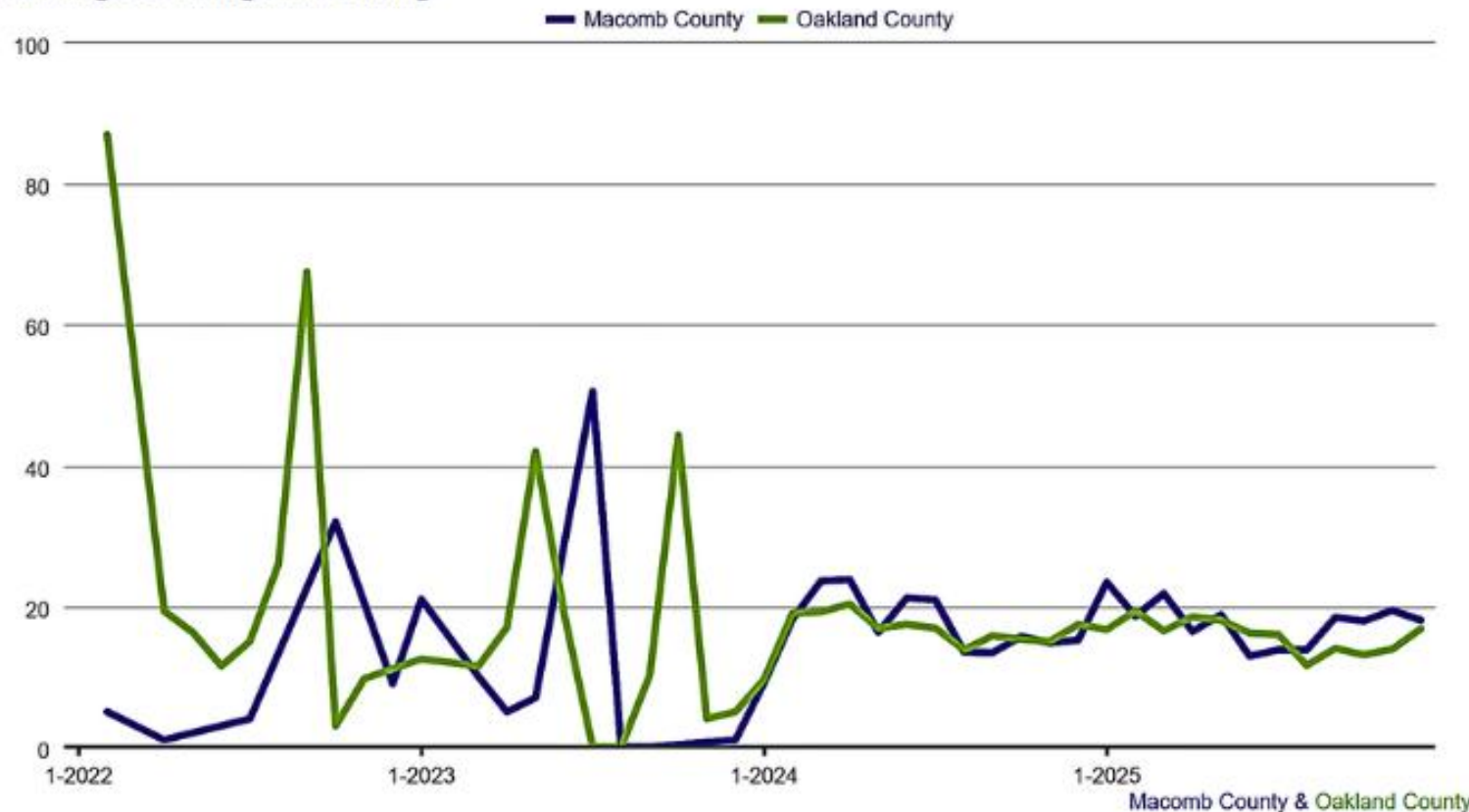
Office: 248-343-2459
teamtagitsold@outlook.com
metrodetroithomeexperts.com/



Share this page: [f](#) [t](#) [e](#) [in](#) [+](#)



Average Showings to Pending



Average Showings Until Pending Contract



Pamella Sawyer

Pam Sawyer, Realtor ~ Web Developer - Real Broker LLC

Simplifying Real Estate Through Education

Office: 248-343-2459

teamtagitsold@outlook.com

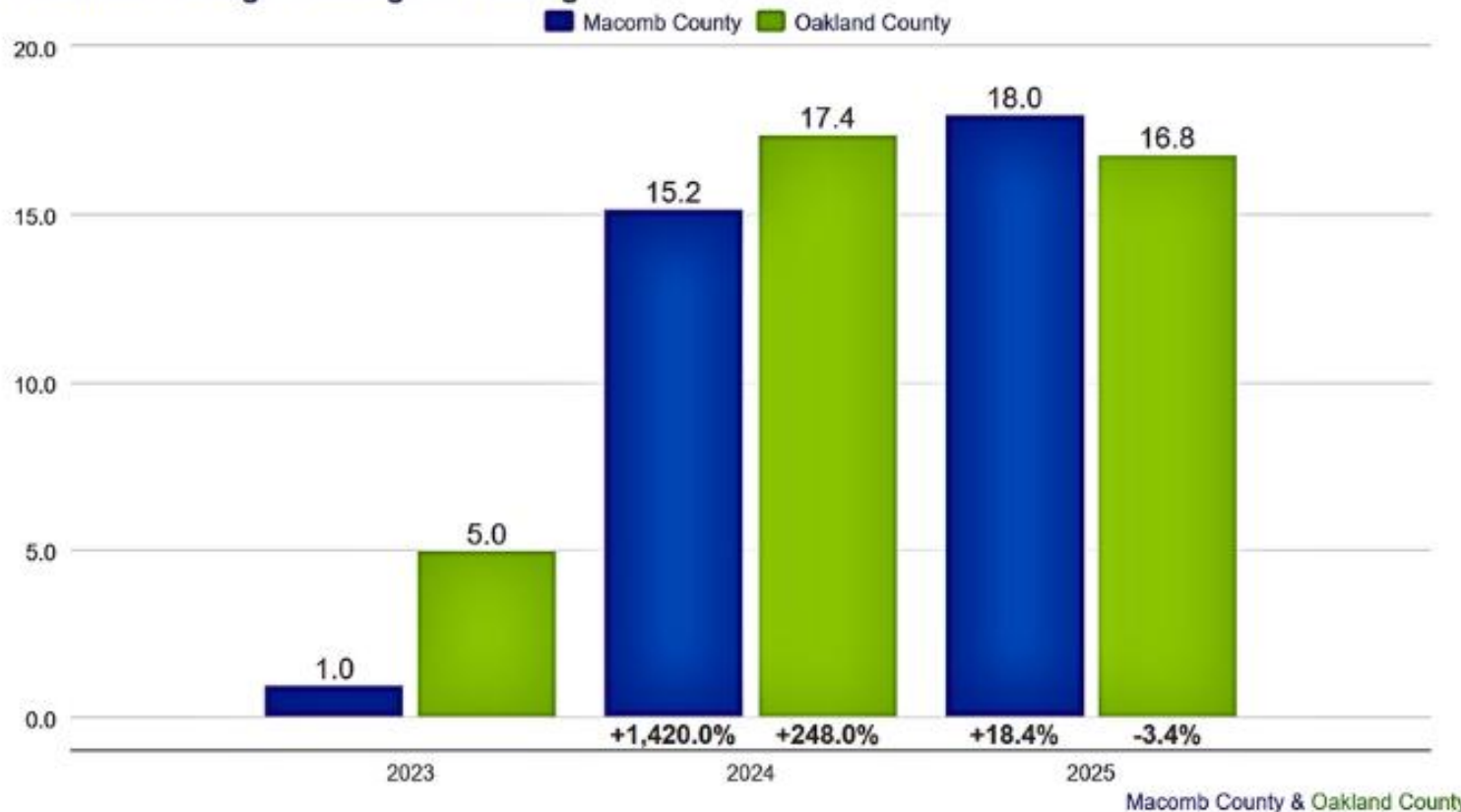
metrodetroithomeexperts.com/



Share this page: [f](#) [t](#) [e](#) [in](#) [+](#)



December Average Showings to Pending



Metro Detroit Home Prices by City



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



**Make More When You
Sell ~ Save When You
Buy** 🏠

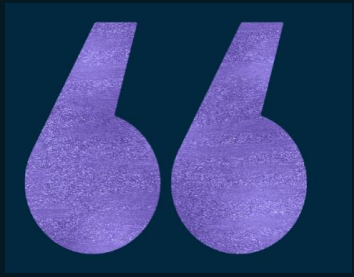
**Access the Multiple
Listing Service Live
home prices and real
estate trends by City by
clicking here.**

Learn More ➡

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

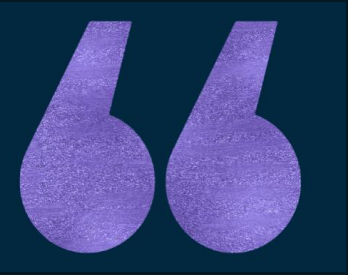
+

MBS Price Gap

=

Mortgage Rate





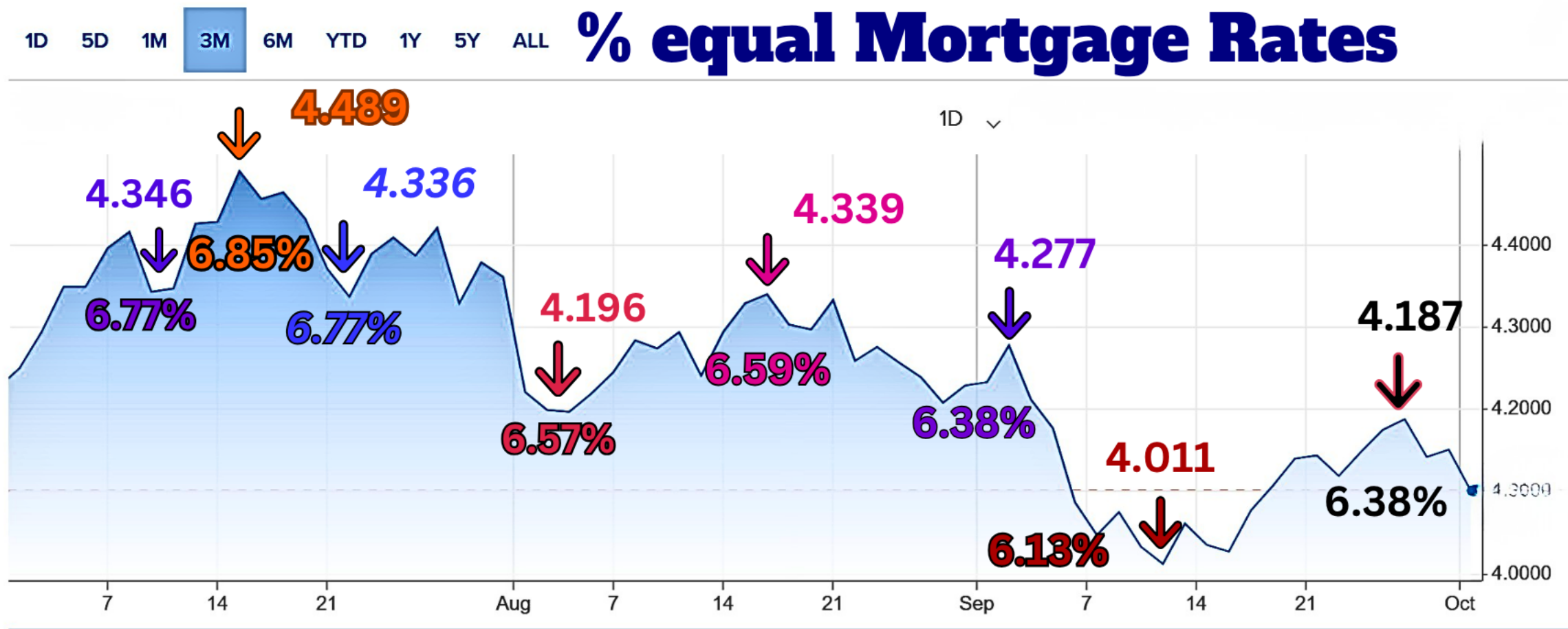
Yield Trends — What Changed

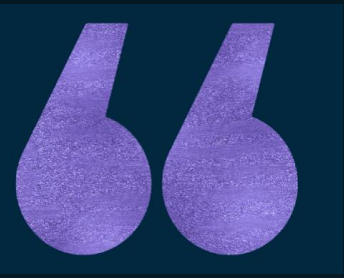
Historically, mortgage rates **closely followed the 10-year Treasury yield**. When yields moved up or down, mortgage rates typically followed. That relationship changed in **August 2025**. At that point, the Federal Housing Finance Agency (FHFA) policy desk shifted the role that Mortgage-Backed Securities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

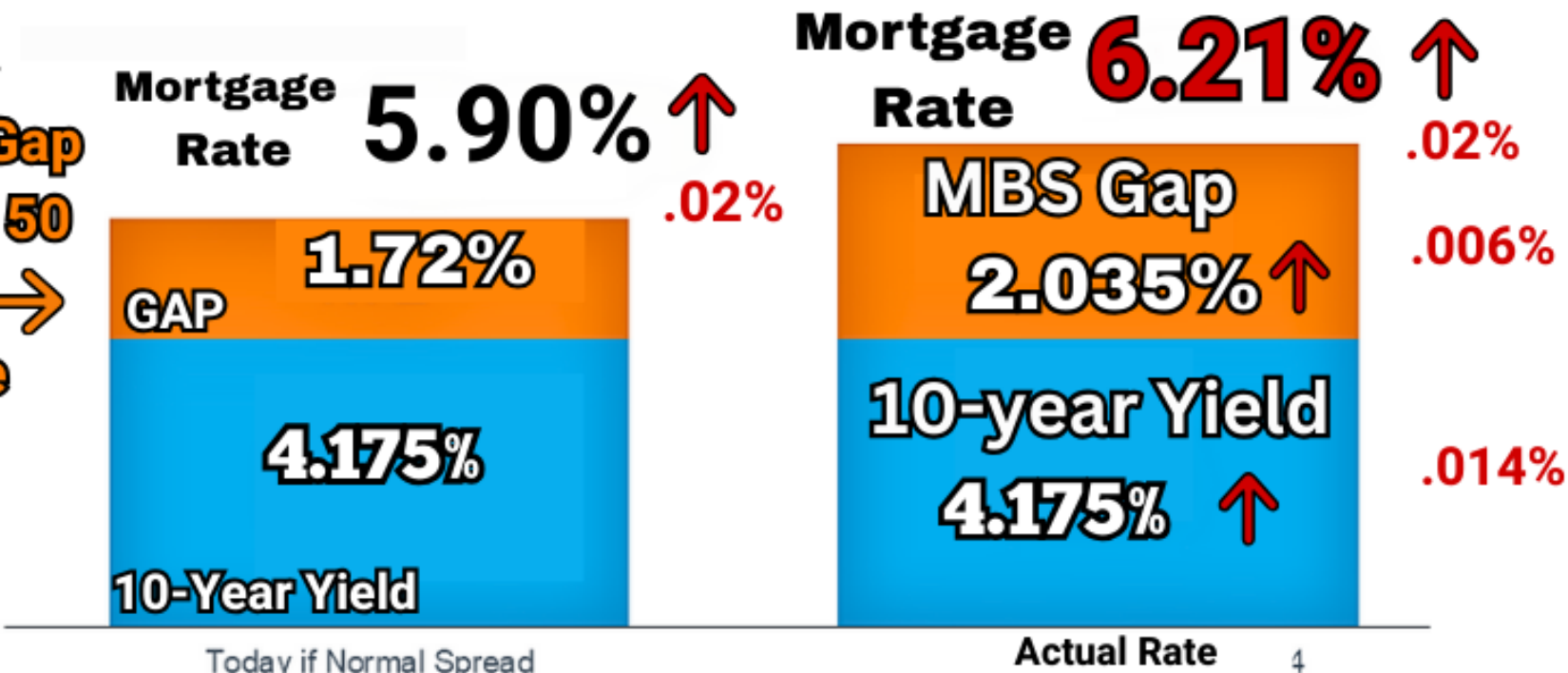


30 yr. Mortgage Base Rates Today: 1-8-2026

★ 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

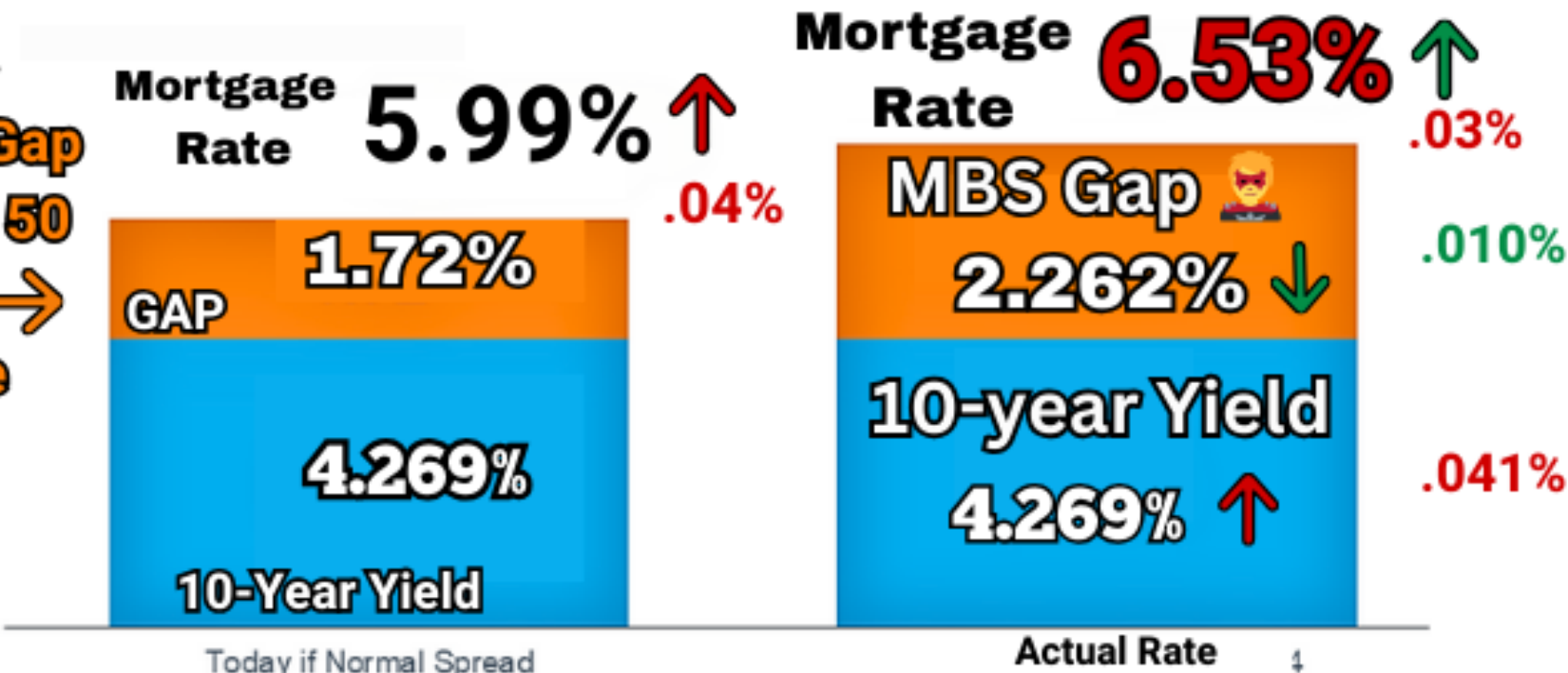


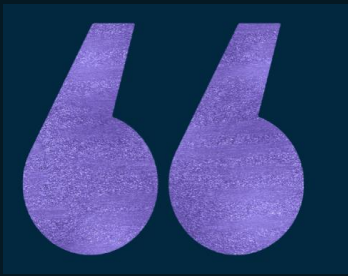
30 yr. Mortgage Base Rates Today: 9-2-2025

★ 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 Securites (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



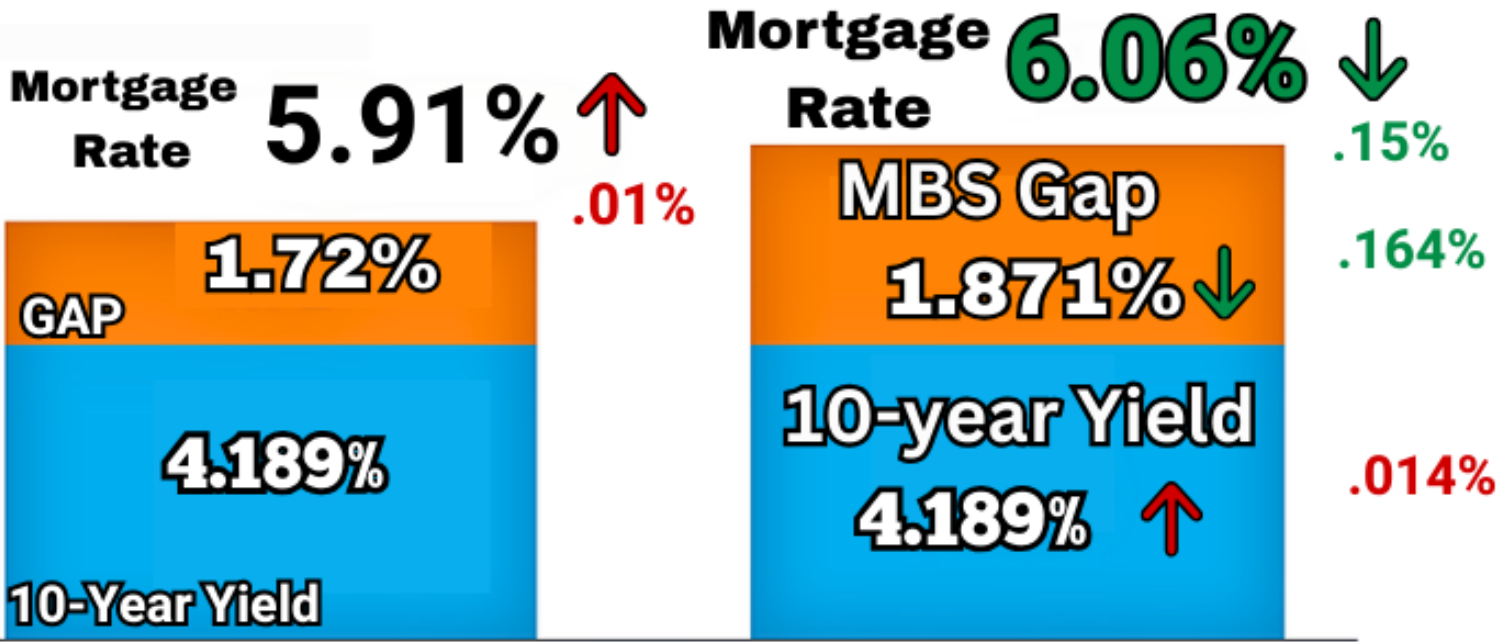
30 yr. Mortgage Base Rates Today: 1-9-2026

★ 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 Average →



Today if Normal Spread

Actual Rate 4

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

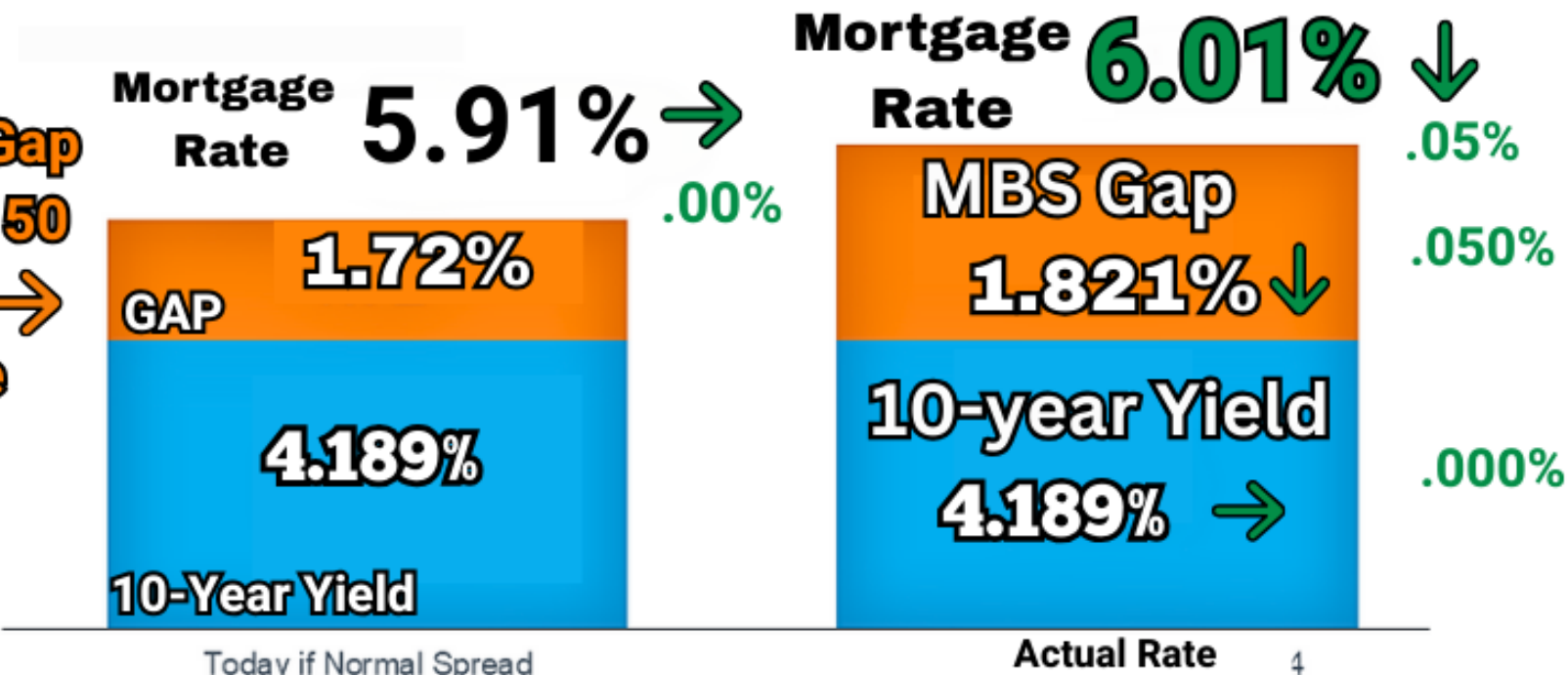


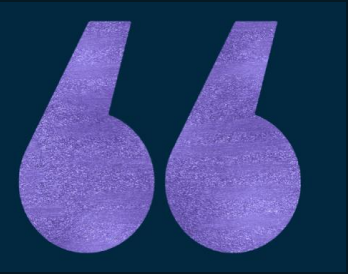
30 yr. Mortgage Base Rates Today: 1-12-2026

★ 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 Average →





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



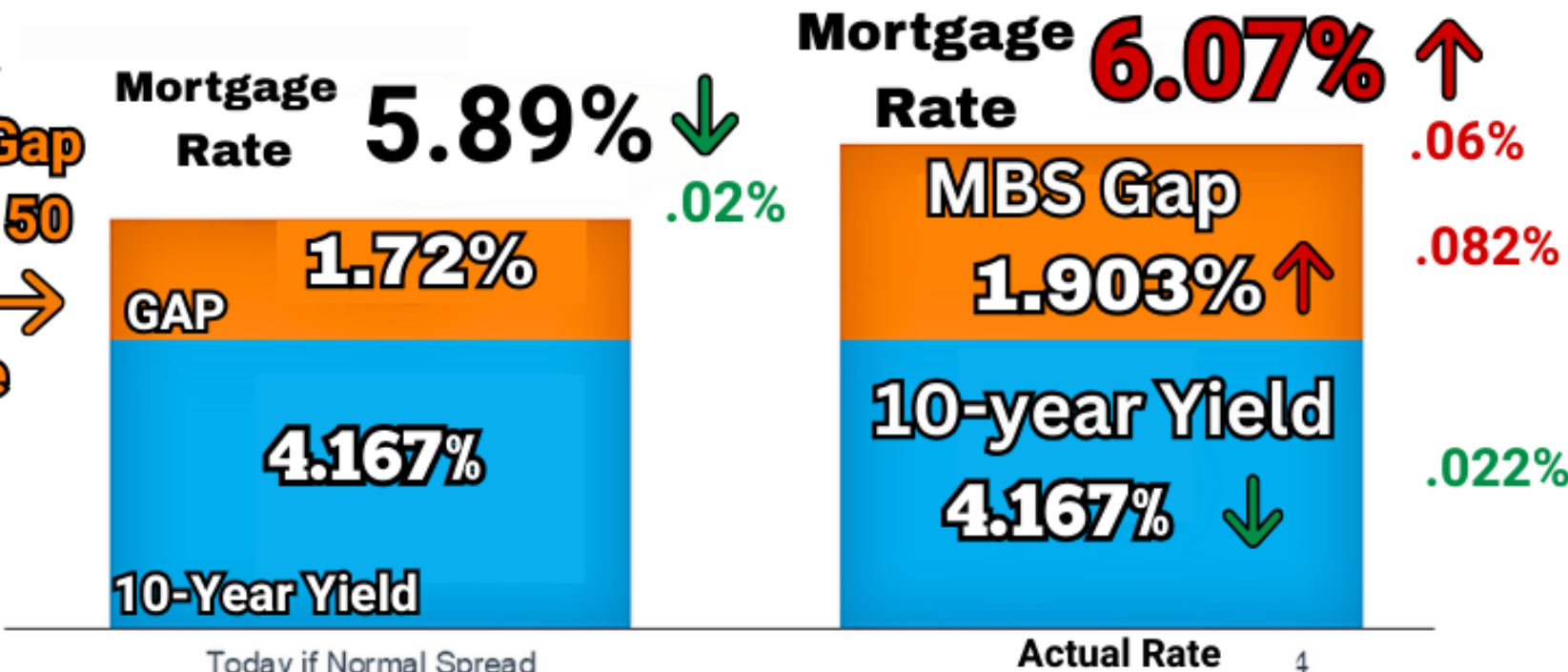
30 yr. Mortgage Base Rates Today: 1-13-2026

⚡ 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 →
Average





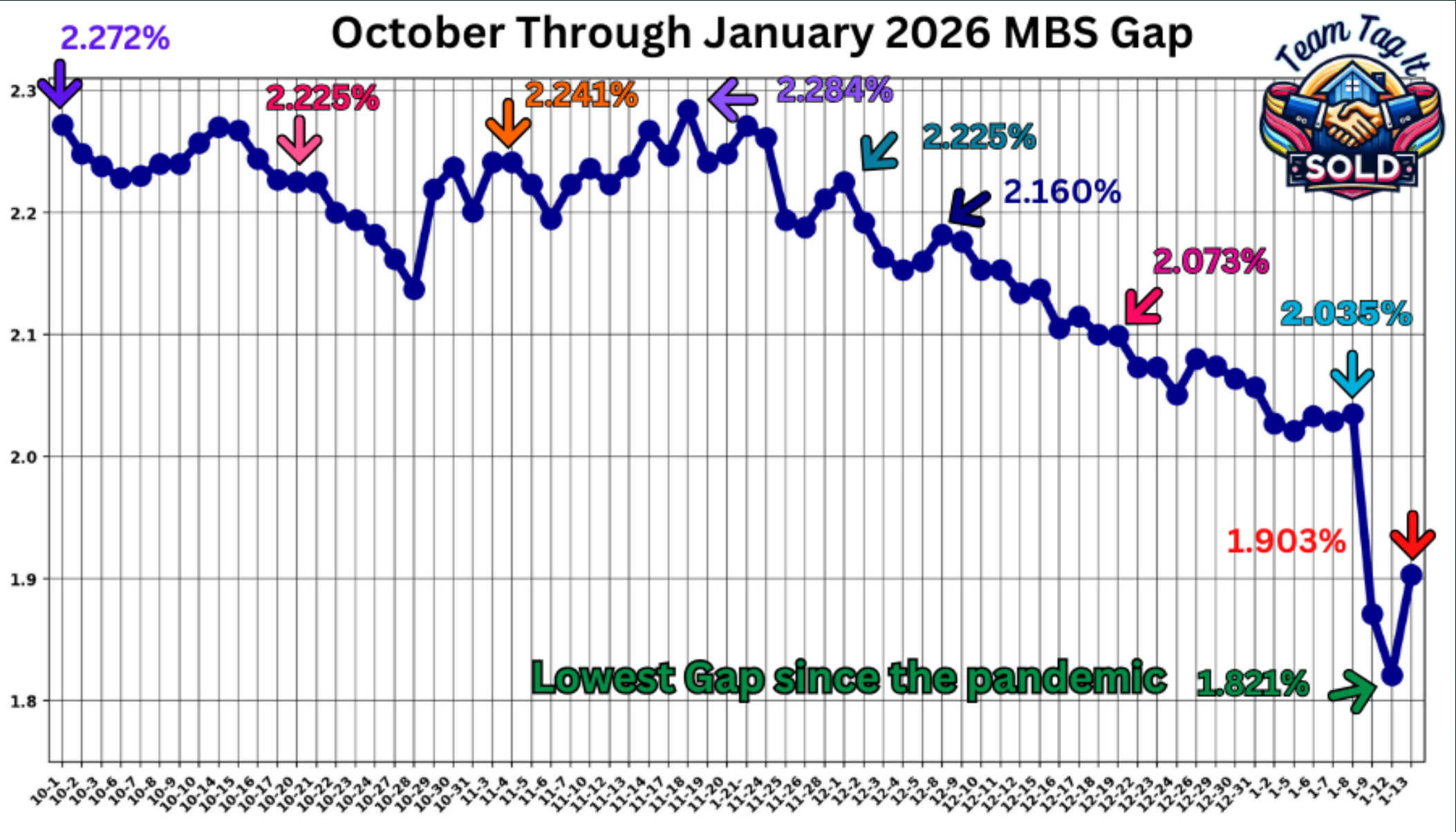
MBS Gap Trend — October to January

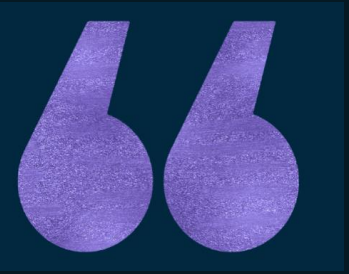
This graph shows the **MBS gap steadily declining** from October through January. A narrowing gap means mortgage pricing has become more favorable over time, helping put **downward pressure** on mortgage rates, even though the 10-year bond market remained mixed.

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.

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





Mortgage Rate Trends — December Through Mid-January

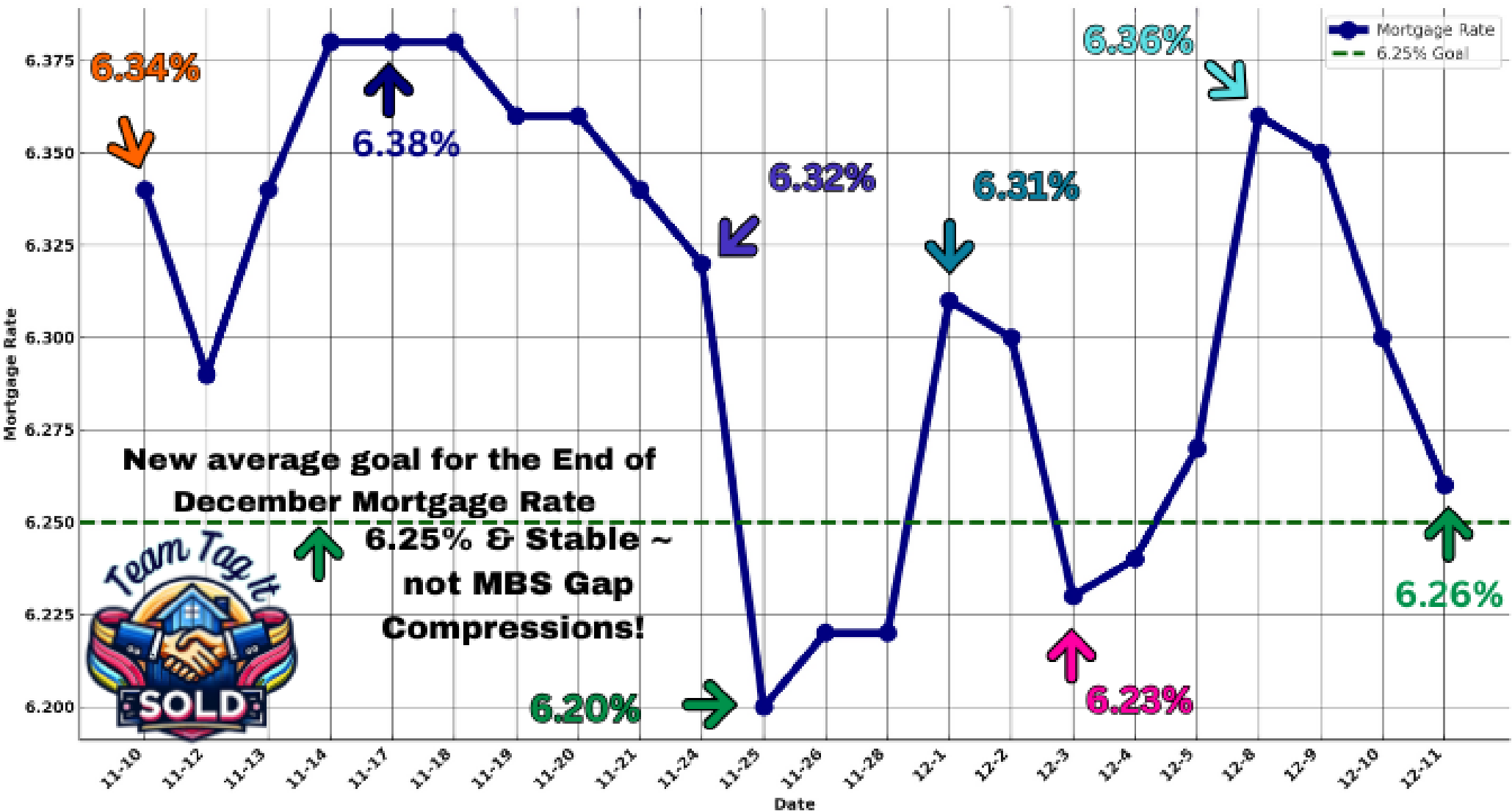
This chart shows the **rate of whiplash** that followed earlier policy shifts, as efforts were made to lower mortgage rates without triggering sharp reversals like those seen starting in September. As you review the mortgage rate movement from **December through January 14**, the key change is **steadier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

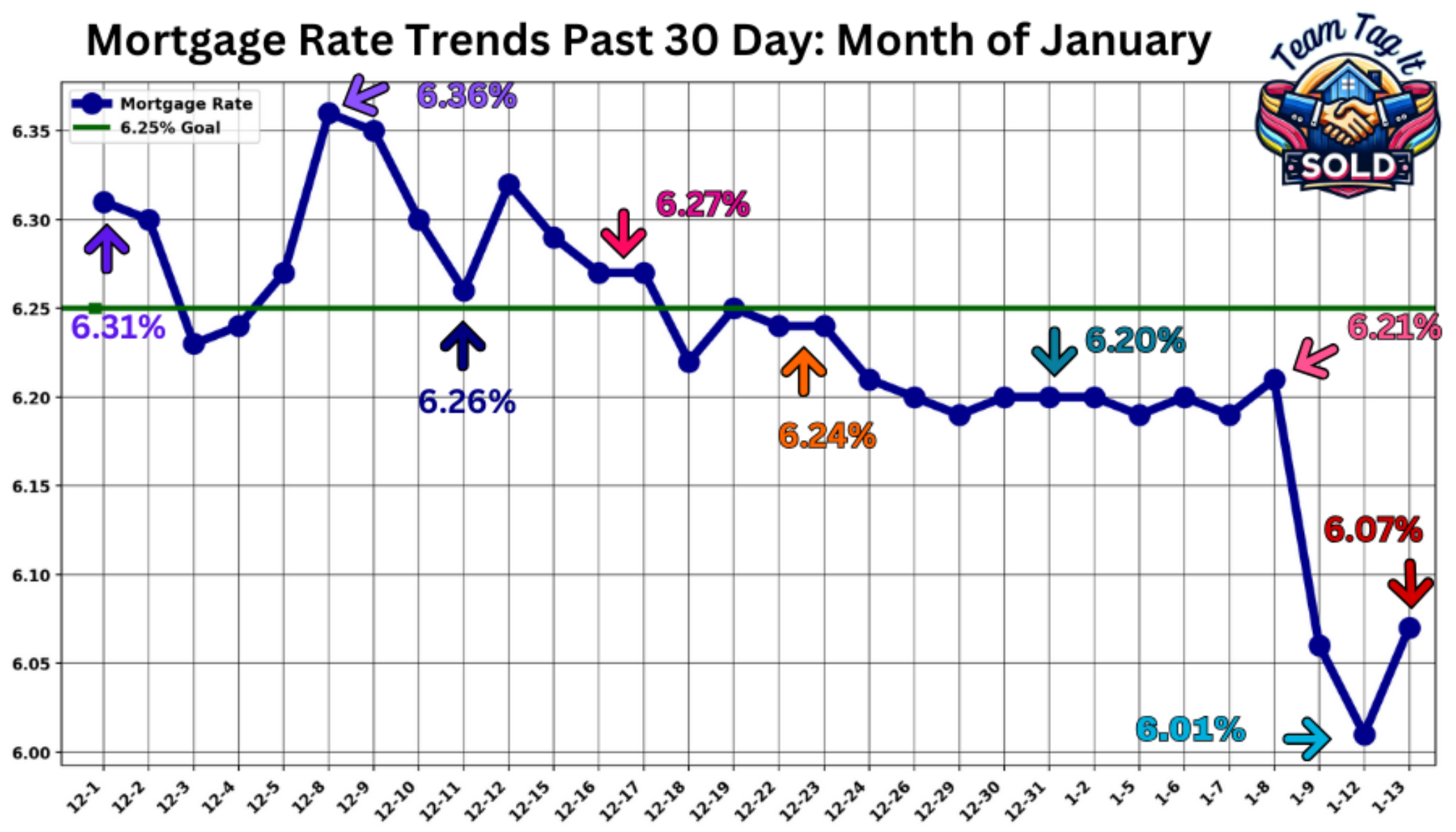
Why this matters: Markets don't **move in straight lines**. A steadier trend gives buyers a better chance to act with confidence, rather than reacting to sudden swings.

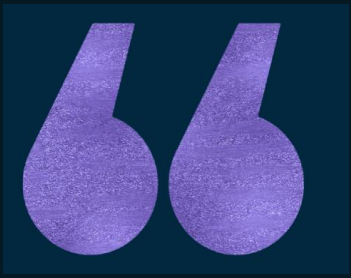
30-Year Fixed Mortgage Base Rate for August ~ Not including: Points ~ Credit Score or Fees

Mortgage Rate Trends December 2025 ~ Whiplash



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





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 Mortgage Rates ~ What's Driving the Change

**Click Picture
to
Learn More**



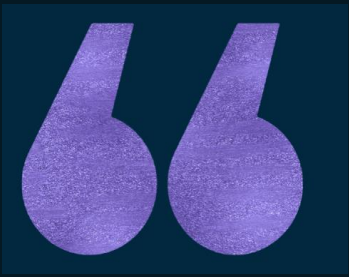
Crack the Mortgage Rate Code

Click Picture
to
Learn More



Know the WHY &
SAVE






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?

**Click the
Picture to
Learn More** 





Metro Detroit City Home Prices and Real Estate Trends Search

To bypass the County trends
and search by city

[Click Here](#) 

Learn How To Master Pricing Your Home Right 👍



**Learn How to Make
More When You Sell**



**Access the Multiple
Listing Service Live
home prices and real
estate trends by City by
clicking here.**

Learn More 

How to Market Your Home for More 💰



Make More When You
Sell ~ Save When You
Buy 🏠

Access the Multiple
Listing Service Live
home prices and real
estate trends by City by
clicking here.

[Learn More](#) ➔

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.

[Learn More](#) 

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!

[Learn More](#) 

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



Real Estate Insider



NEWSLETTER

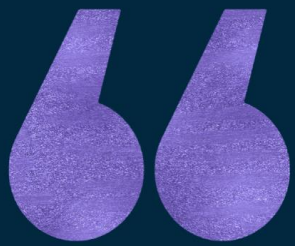
MAKE MORE WHEN YOU SELL
SAVE WHEN YOU BUY

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



SUBSCRIBE





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.

Thank You for Visiting

- To Request Newsletter ~ [Click Here](#)
- To Visit Real Estate Education Platform ~ [Click Here](#)
- For Home Buying Tips & Strategies ~ [Click Here](#)
- For Home Selling Tips & Strategies ~ [Click Here](#)
- For Housing Market Trends ~ [Click Here](#)
- Mortgage Rate Tips & Strategies ~ [Click Here](#)

Pam Sawyer ~ Realtor ~ Web Developer ~ Content Marketer

 **248-343-2459**

 **pamsawyer@metrodetroithomeexperts.com**



MetroDetroitHomeExperts.com

© 2026 Pam Sawyer, Realtor @ Metro Detroit Home Experts
All rights reserved.

This report is an original analysis created using live data and professional market tools. It may not be copied, reproduced, republished, or reused for personal or commercial purposes without prior permission. This content may not be uploaded into AI systems or converted into derivative works without permission.