



MONTHLY MARKET REPORT

March 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.

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**

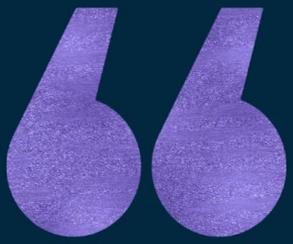
- ❖ **Low inventory**
- ❖ **Quick Sale**
- ❖ **Higher Prices**
- ❖ **Stronger Negotiation in Your Favor**



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. To Access the live graphs by city, [**CLICK HERE**](#).

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



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 Month over Month



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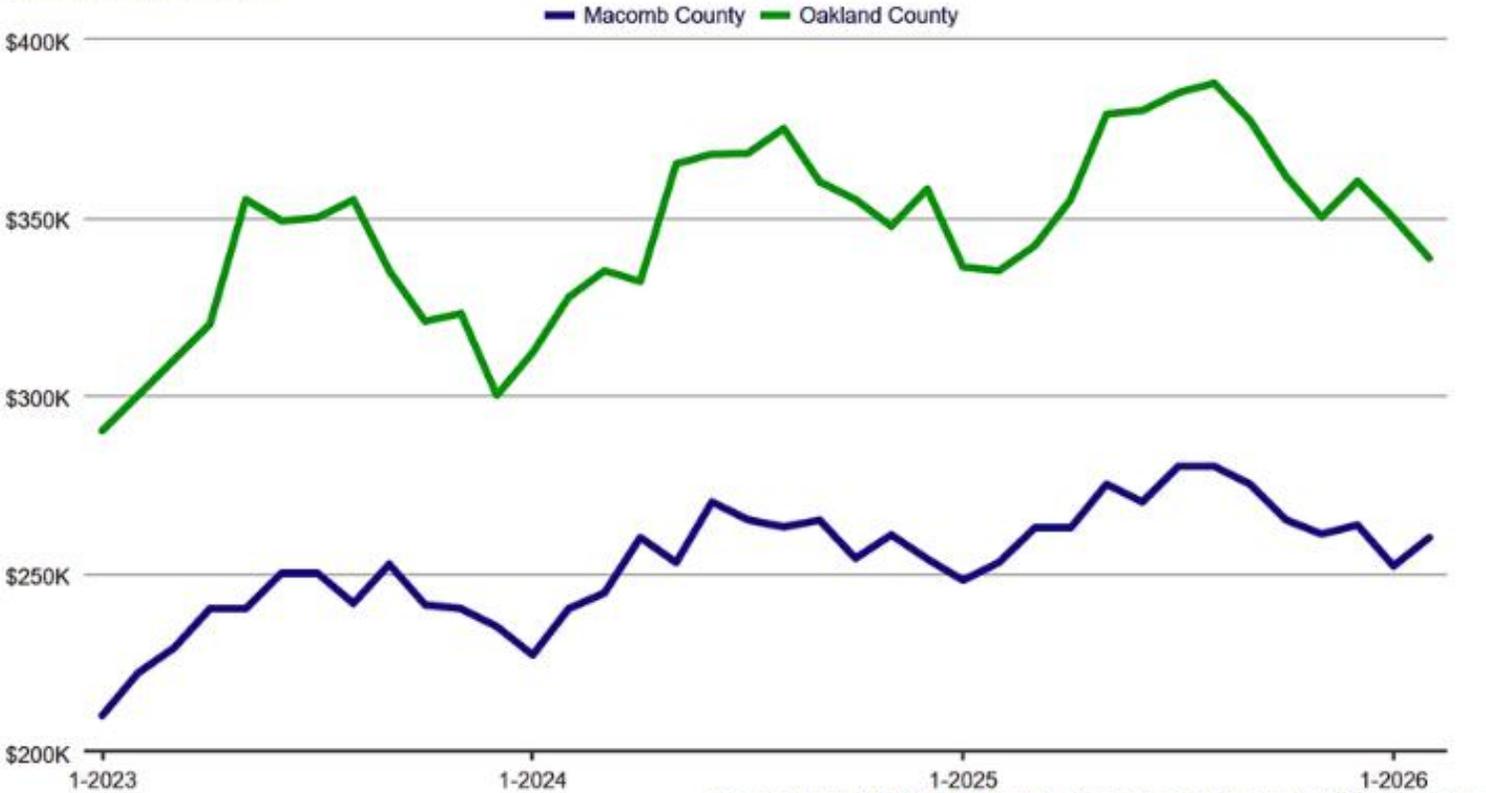


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Median Sales Price



Macomb County & Oakland County: Single Family Residential & Condominium

Median Sale Price- Year over Year



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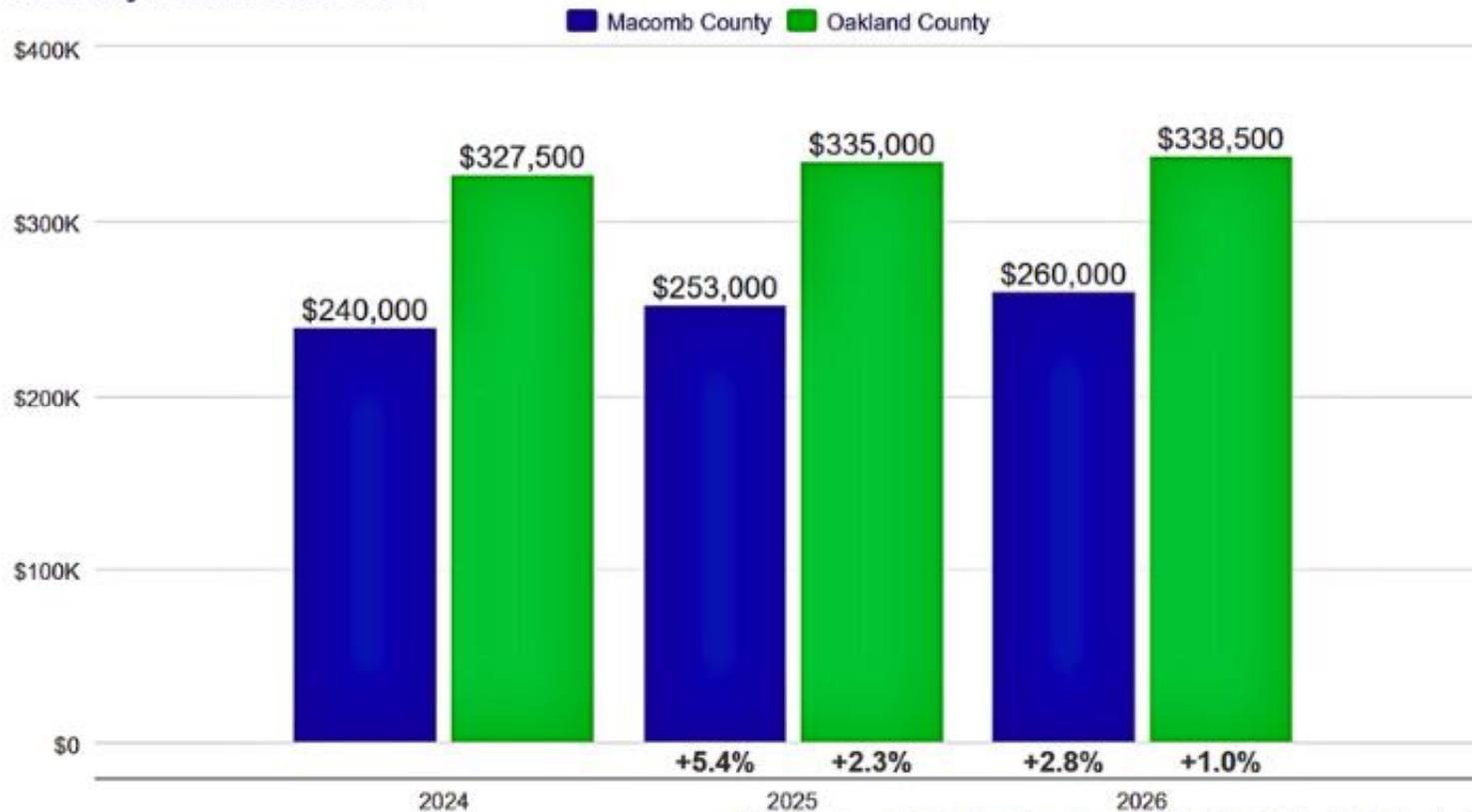
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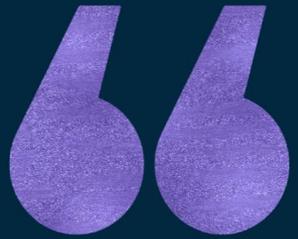
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February Median Sales Price



Macomb County & Oakland County: Single Family Residential & Condominium



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 Month over Month



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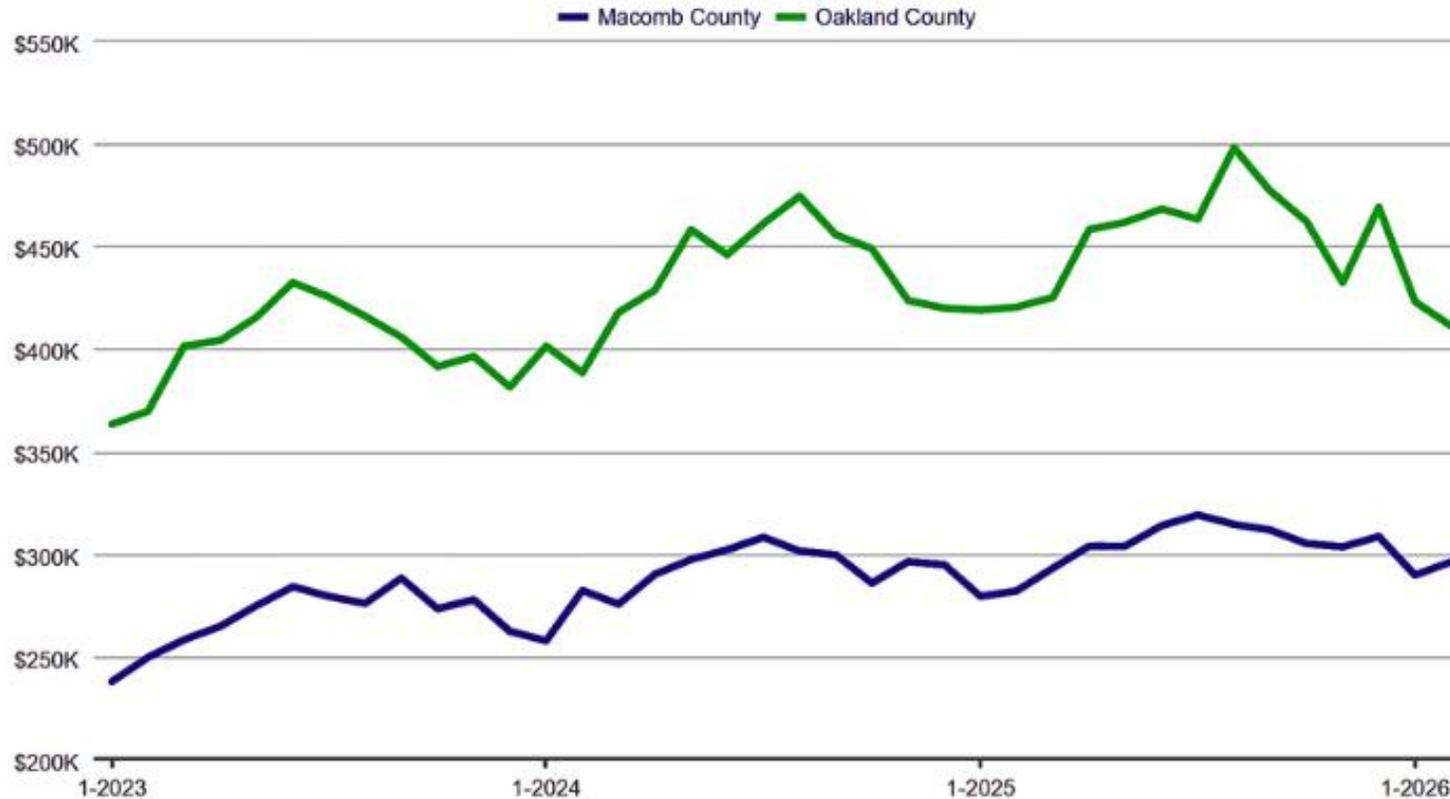
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Average Sales Price



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Average Sales Price Year over Year



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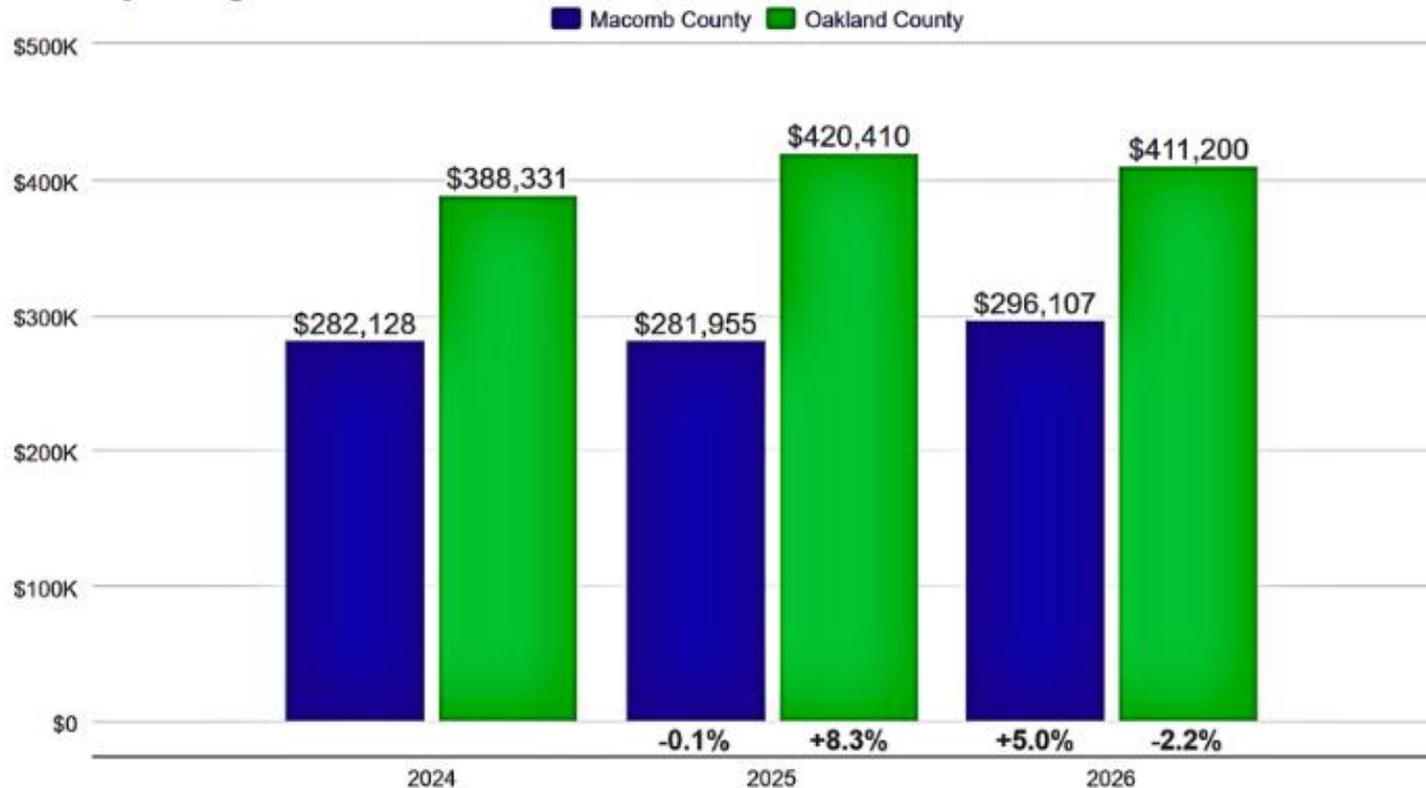


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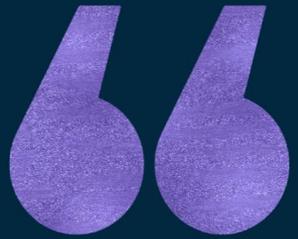
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February Average Sales Price



Macomb County & Oakland County: Single Family Residential & Condominium



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 Month over Month



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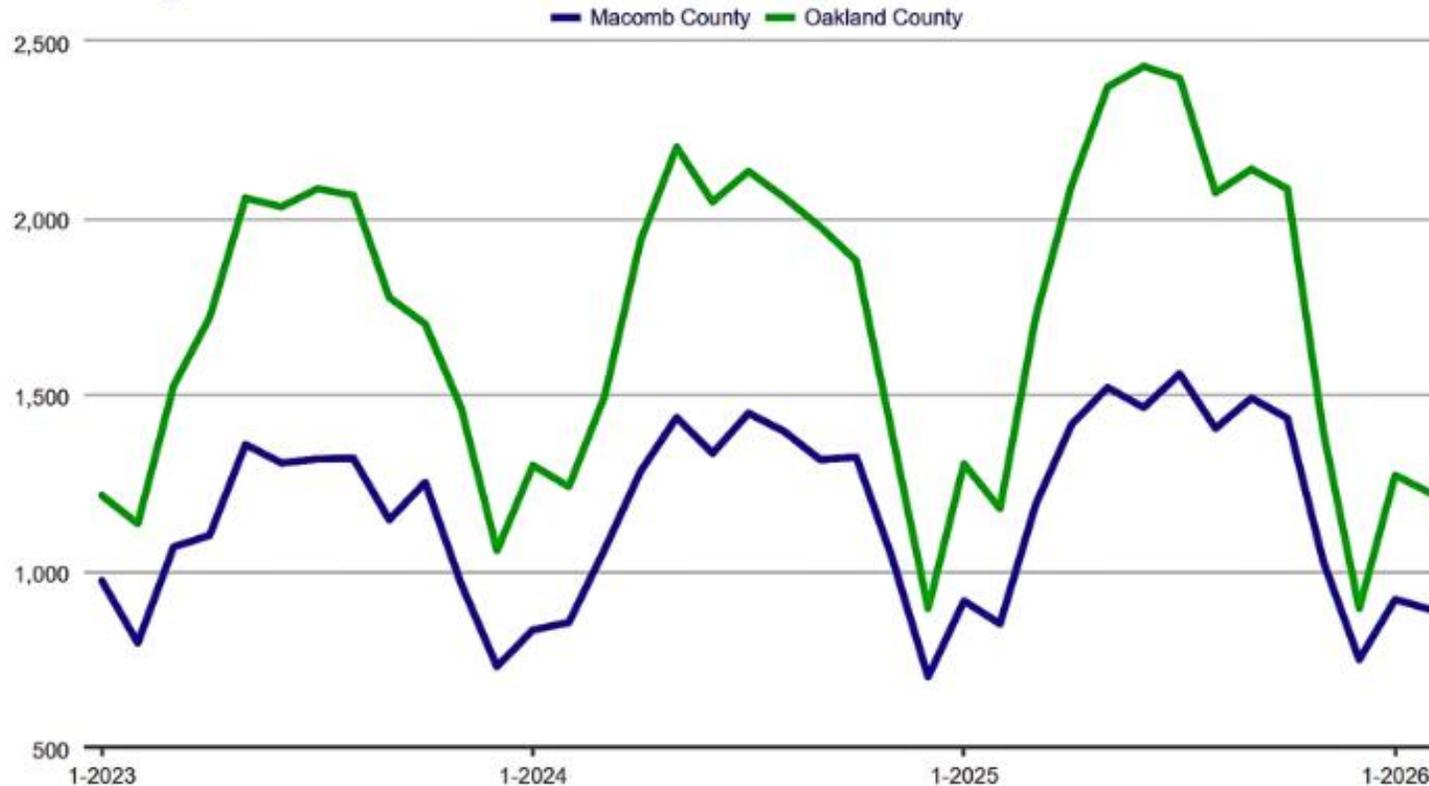
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New Listings



Macomb County & Oakland County: Single Family Residential & Condominium

New Listings Year-over Year



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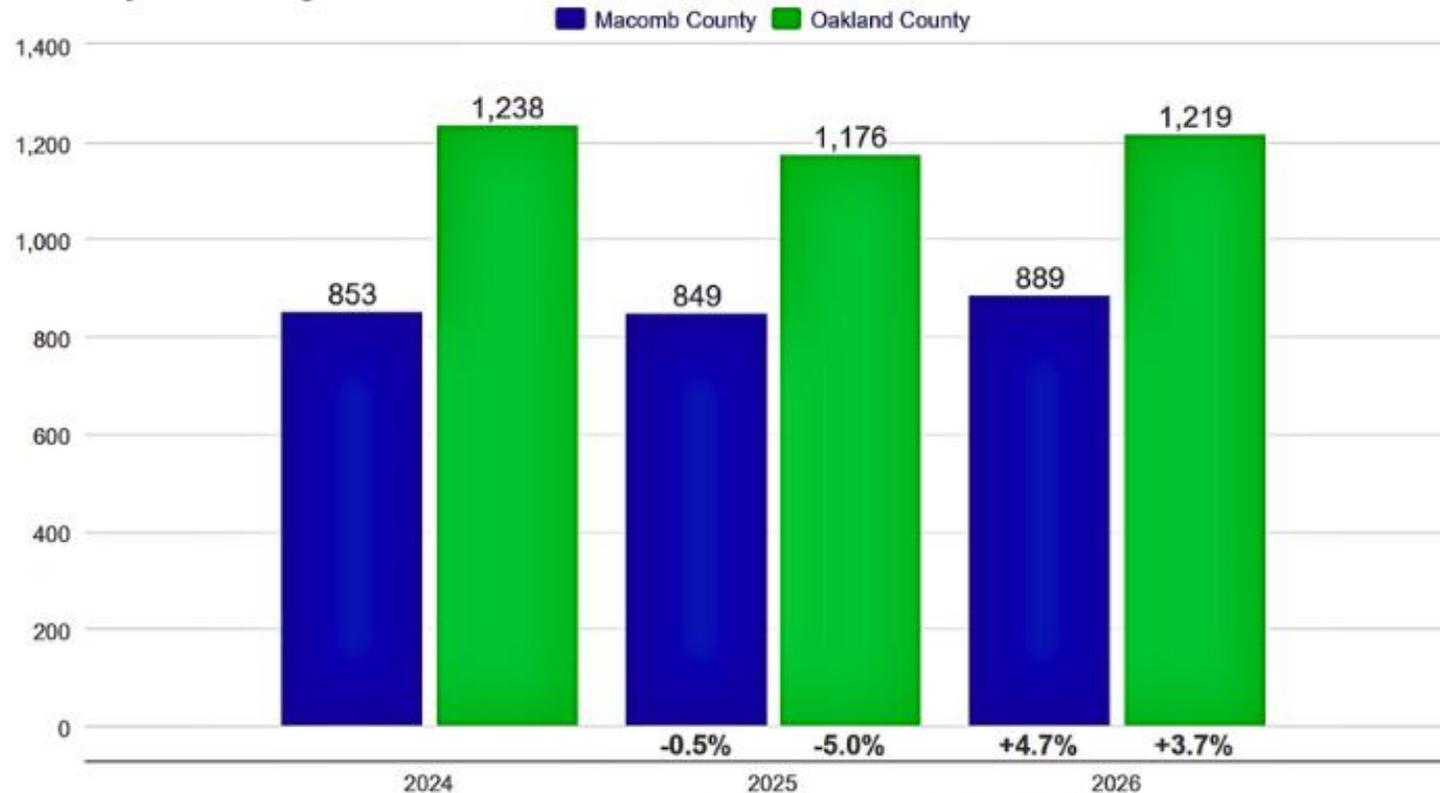


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February New Listings



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Homes For Sale Month-over-Month



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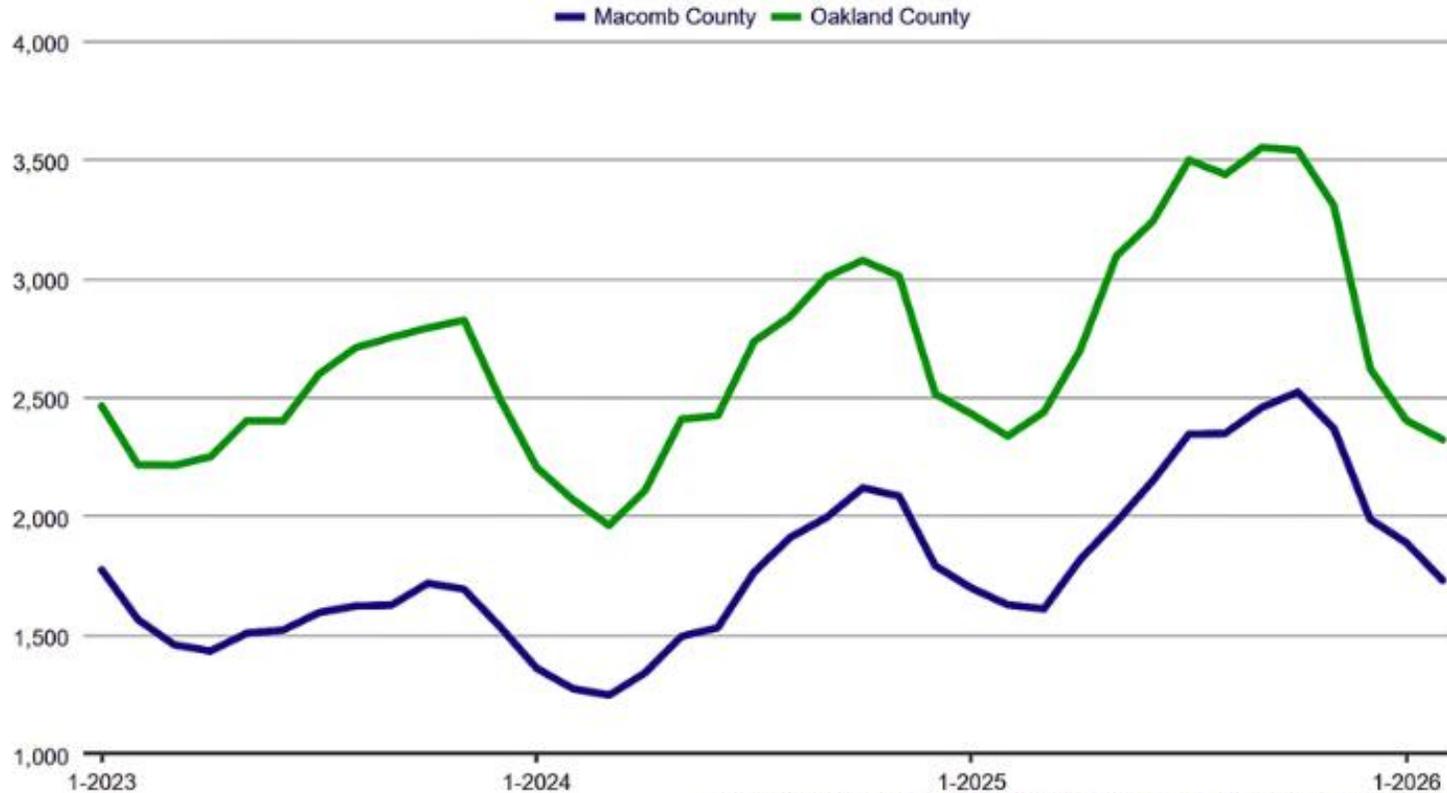


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Homes for Sale



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Homes For Sale Year over Year



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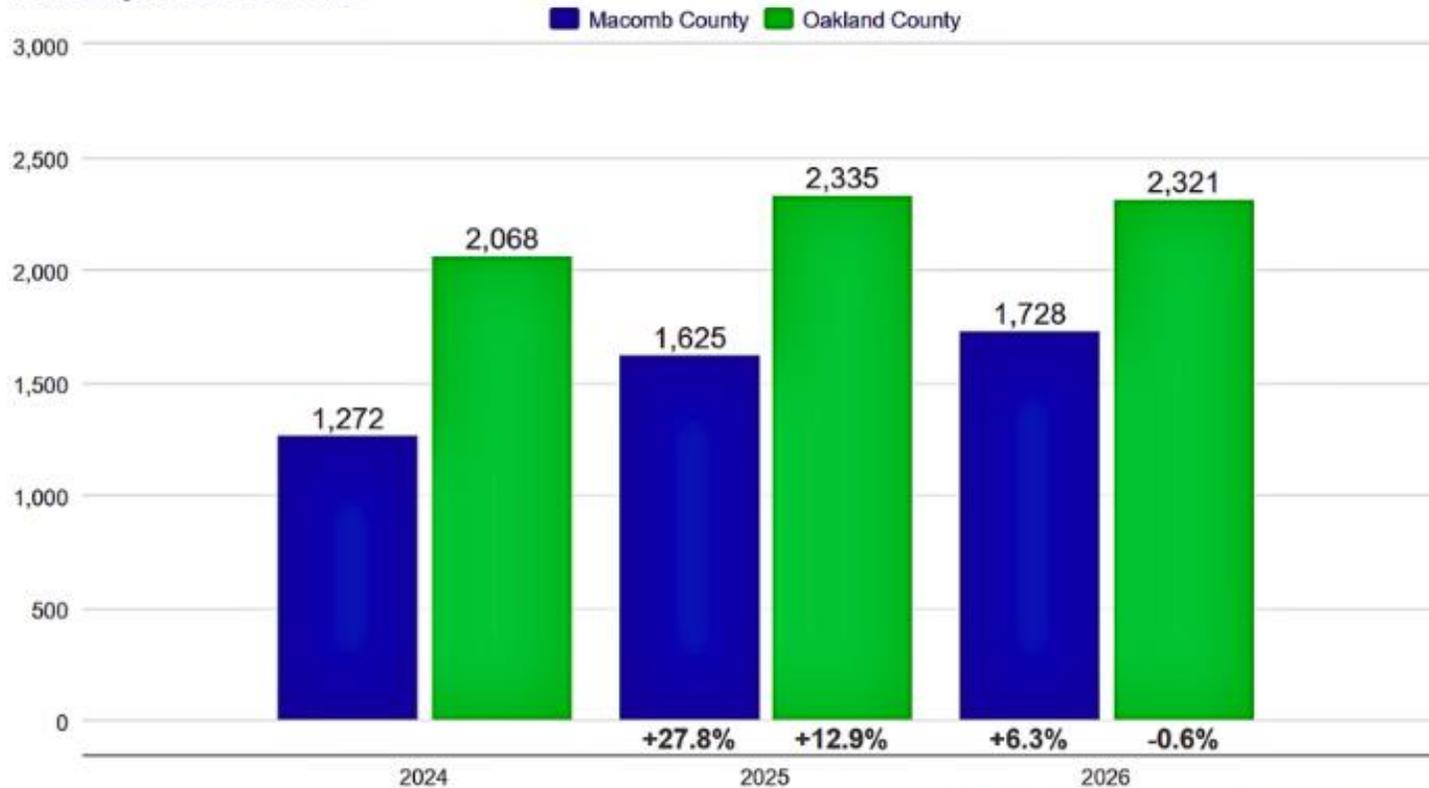
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February Homes for Sale



Macomb County & Oakland County: Single Family Residential & Condominium

Pending Sales Month over Month



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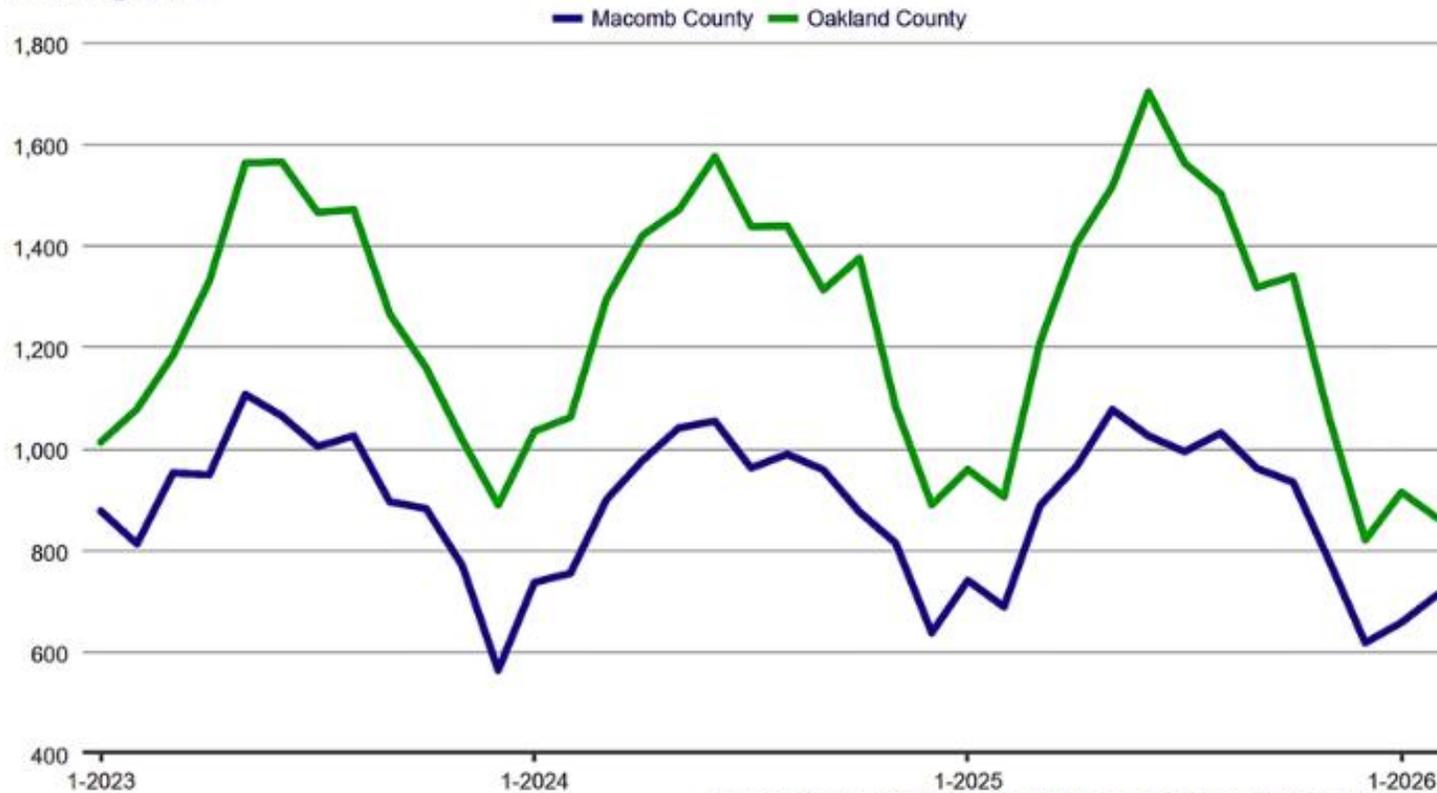


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Pending Sales



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Pending Sales Year over Year



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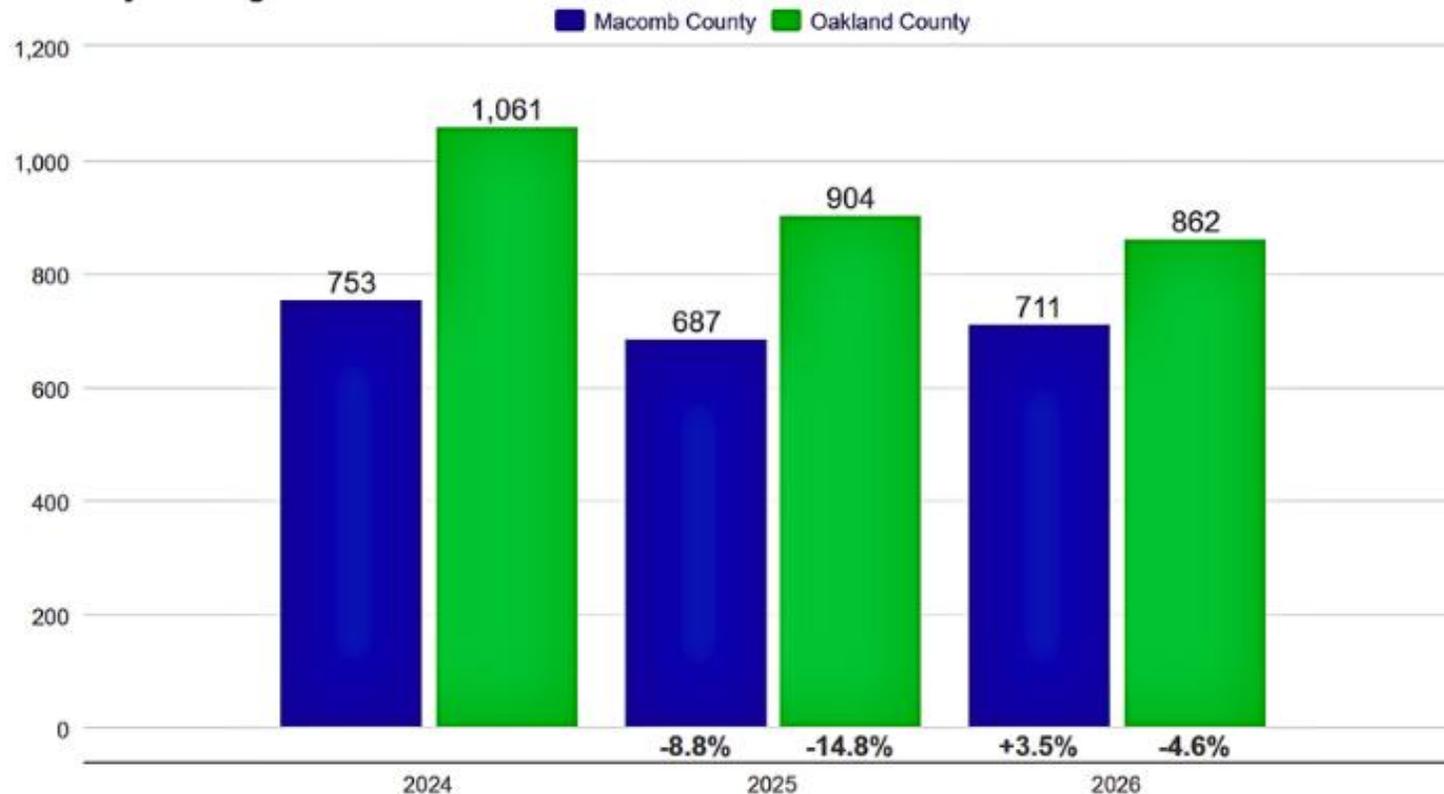
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February Pending Sales



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Sold Homes Month over Month



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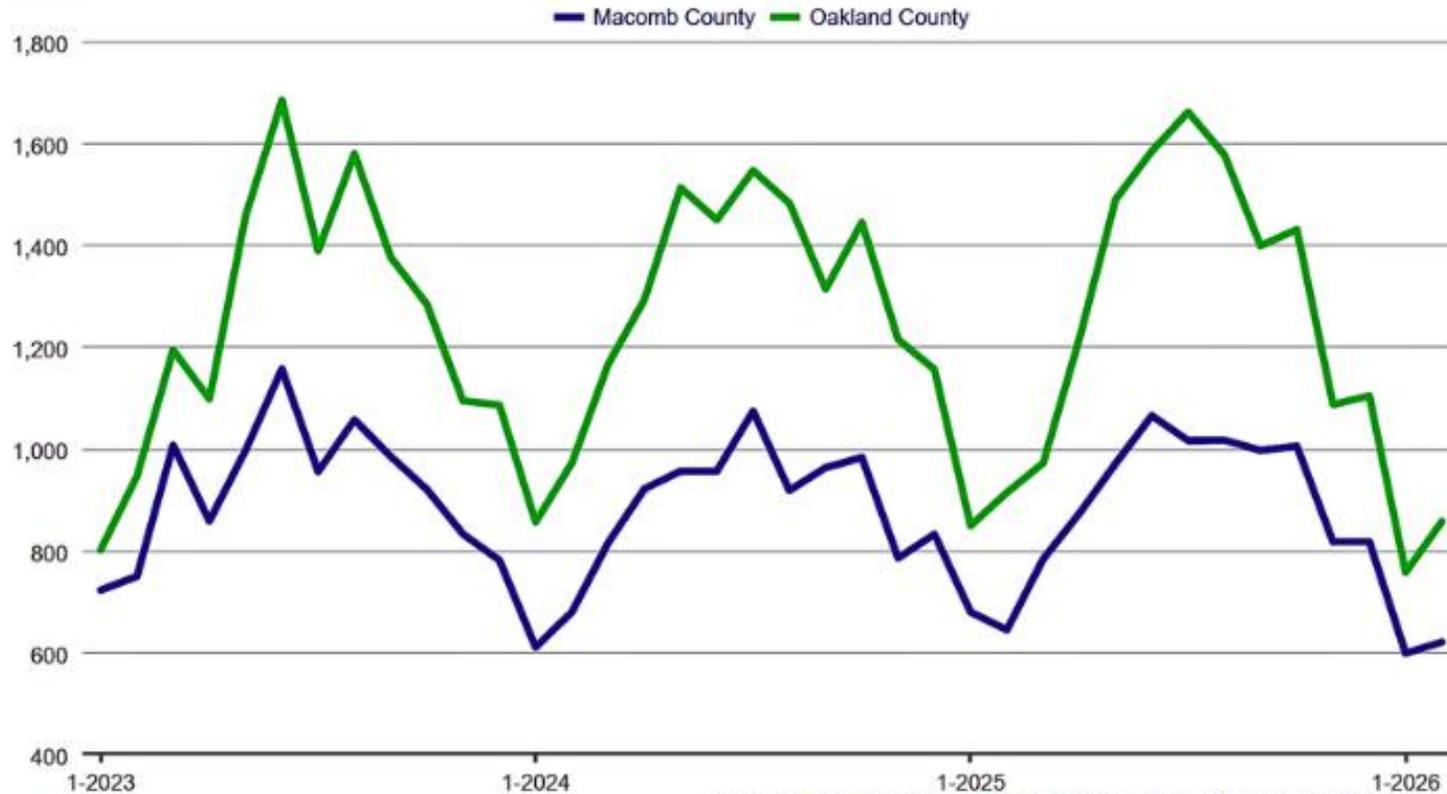
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Sales



Macomb County & Oakland County: Single Family Residential & Condominium

Sold Homes Year over Year



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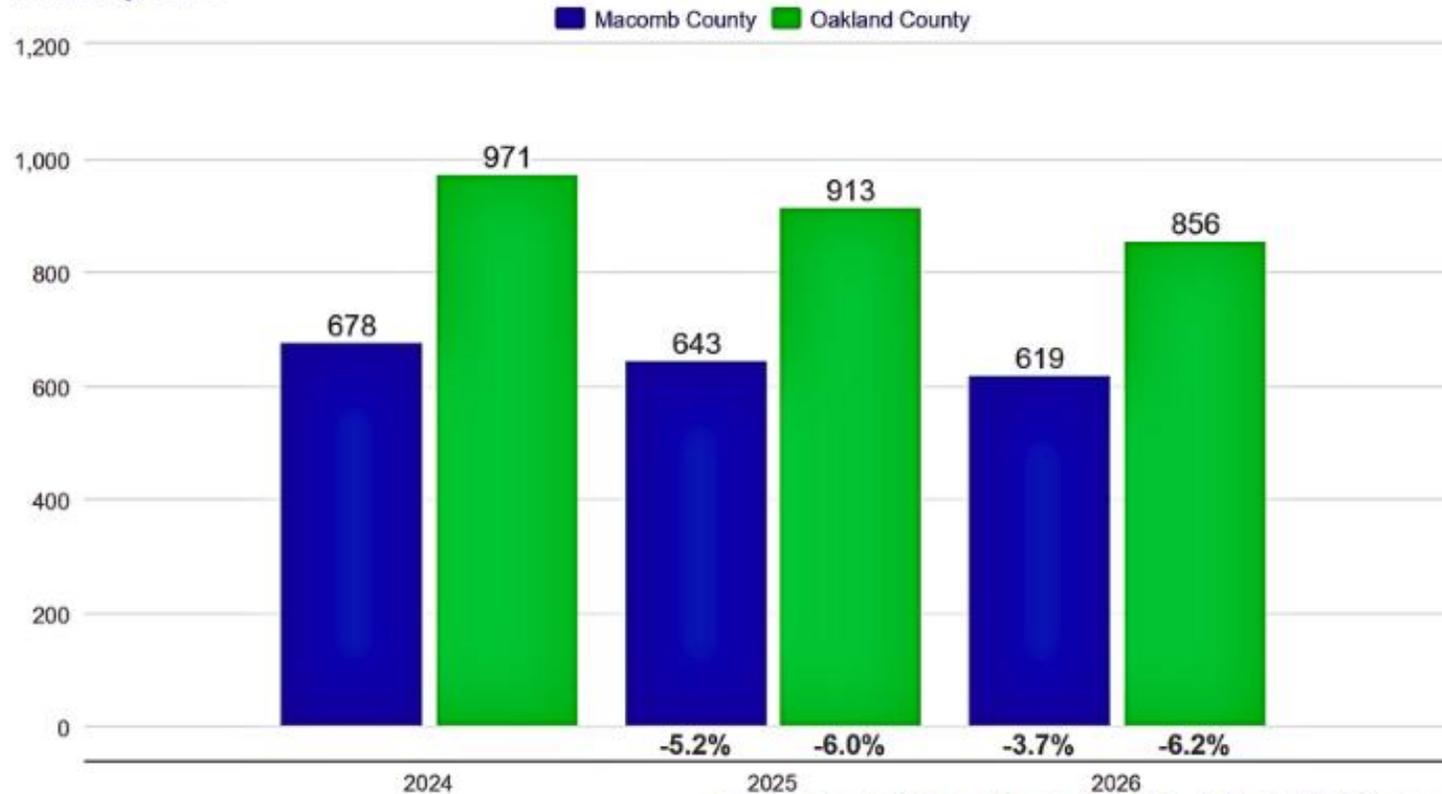
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February Sales



Macomb County & Oakland County: Single Family Residential & Condominium

The Impact of Inventory on Home Prices



**Sellers'
Market**

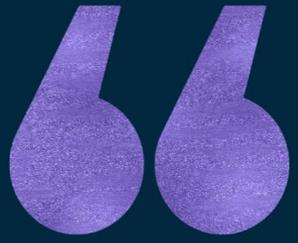
0-3 Months

**Neutral
Market**

4-5 Months

**Buyers'
Market**

**6 Months &
Up**



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 Month over Month



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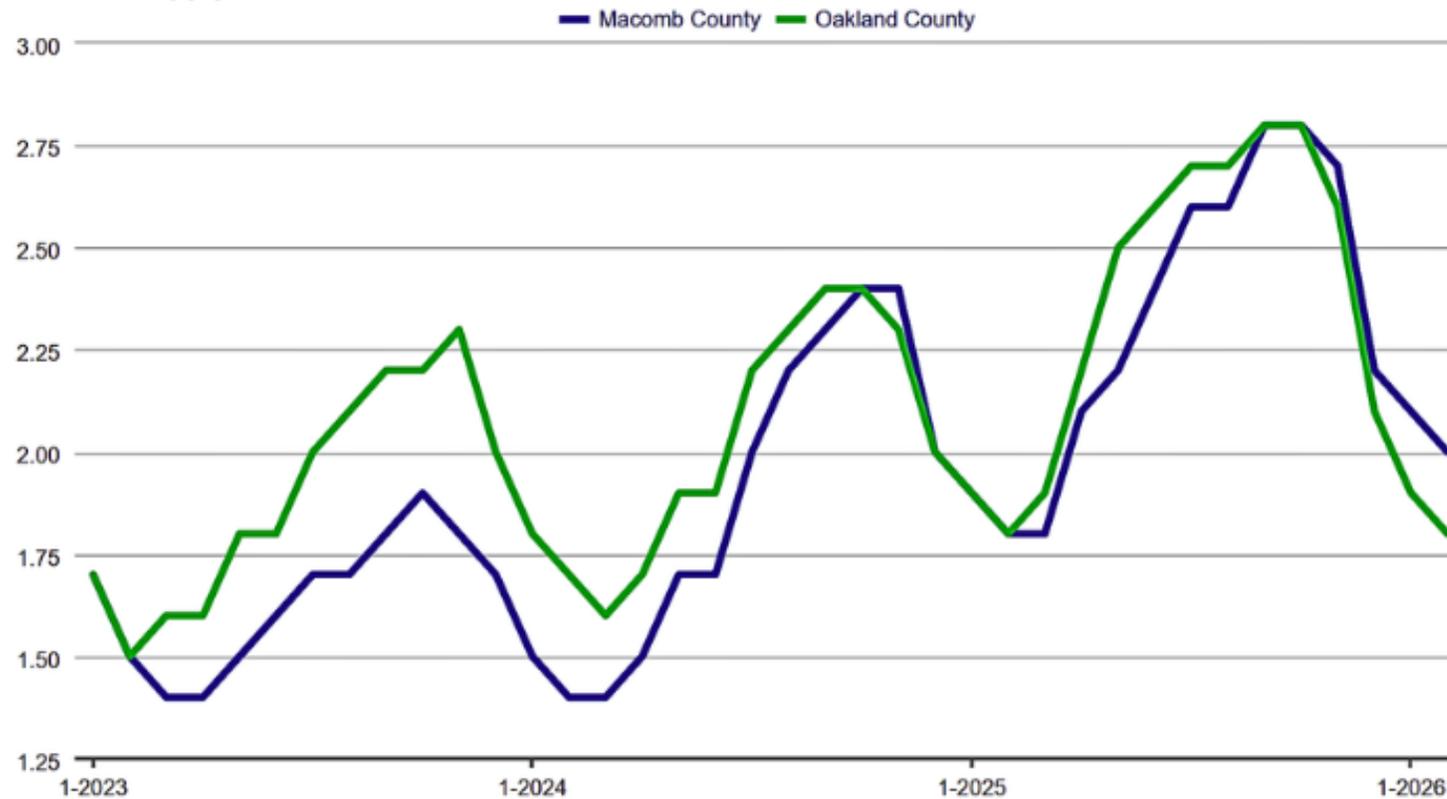
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Months Supply of Homes for Sale



Macomb County & Oakland County: Single Family Residential & Condominium

Month Supply of Homes Year over Year



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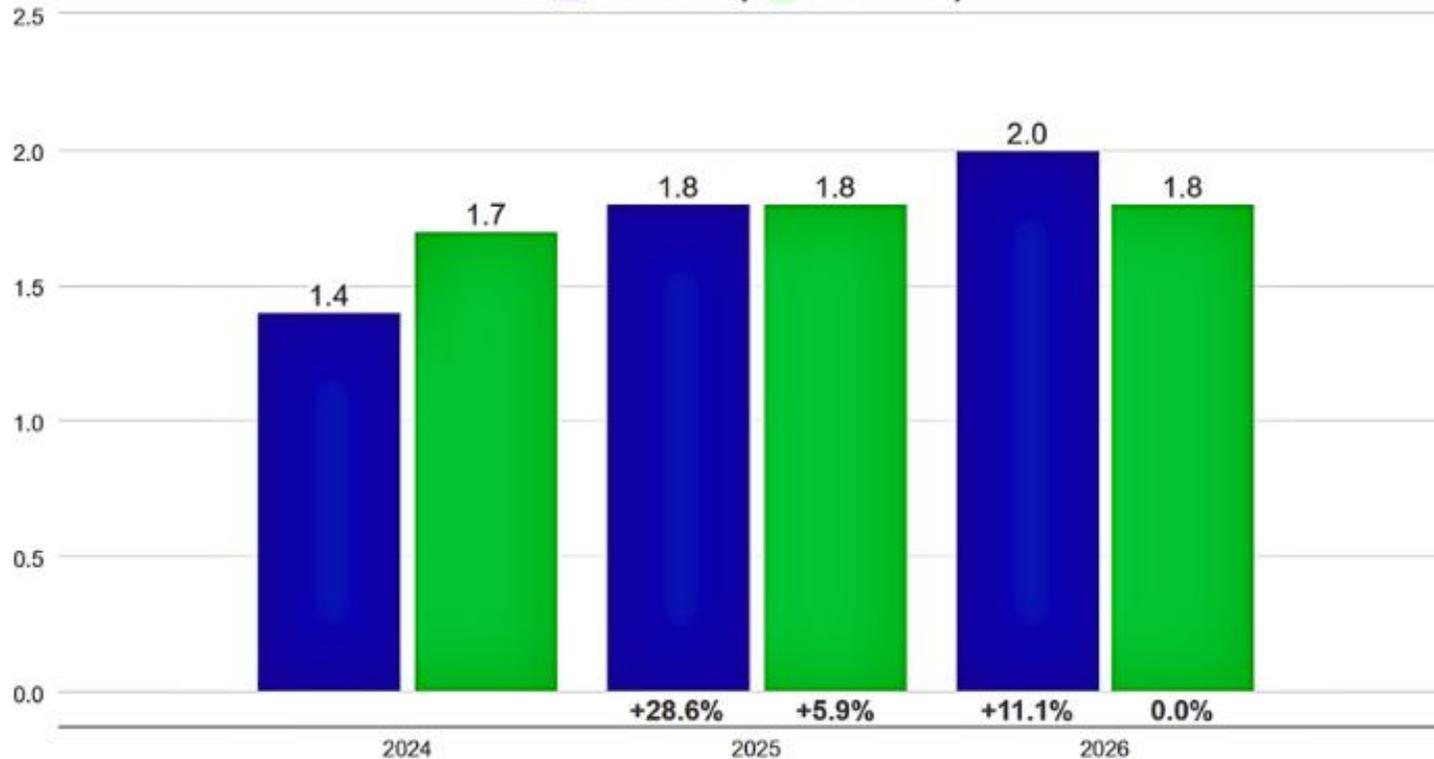


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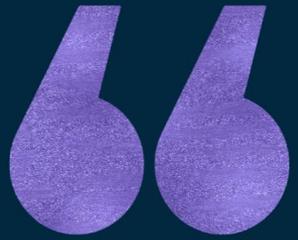


February Months Supply of Homes for Sale

■ Macomb County ■ Oakland County



Macomb County & Oakland County: Single Family Residential & Condominium



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 Month over Month



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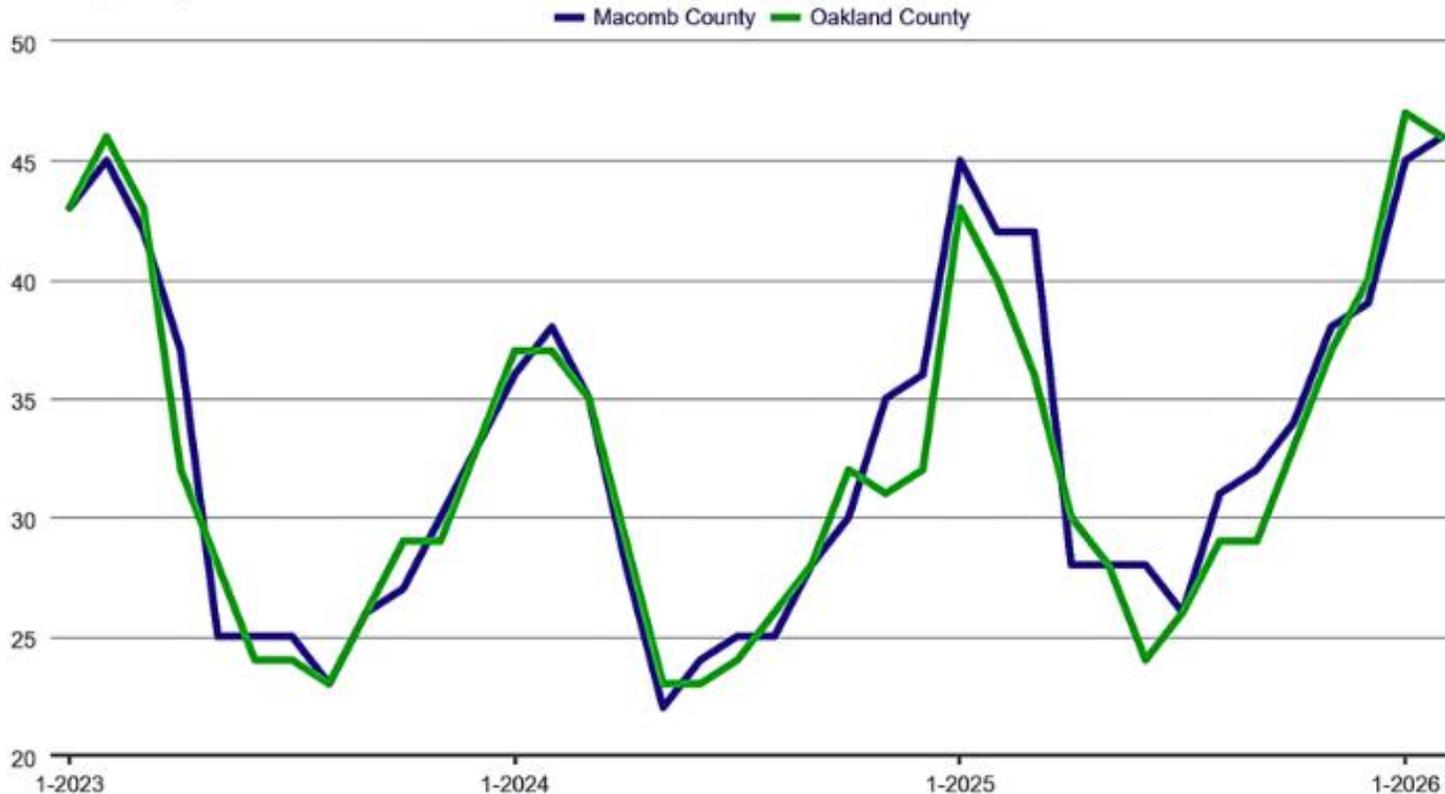
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Average Days on Market



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Average Days on Market Year over Year



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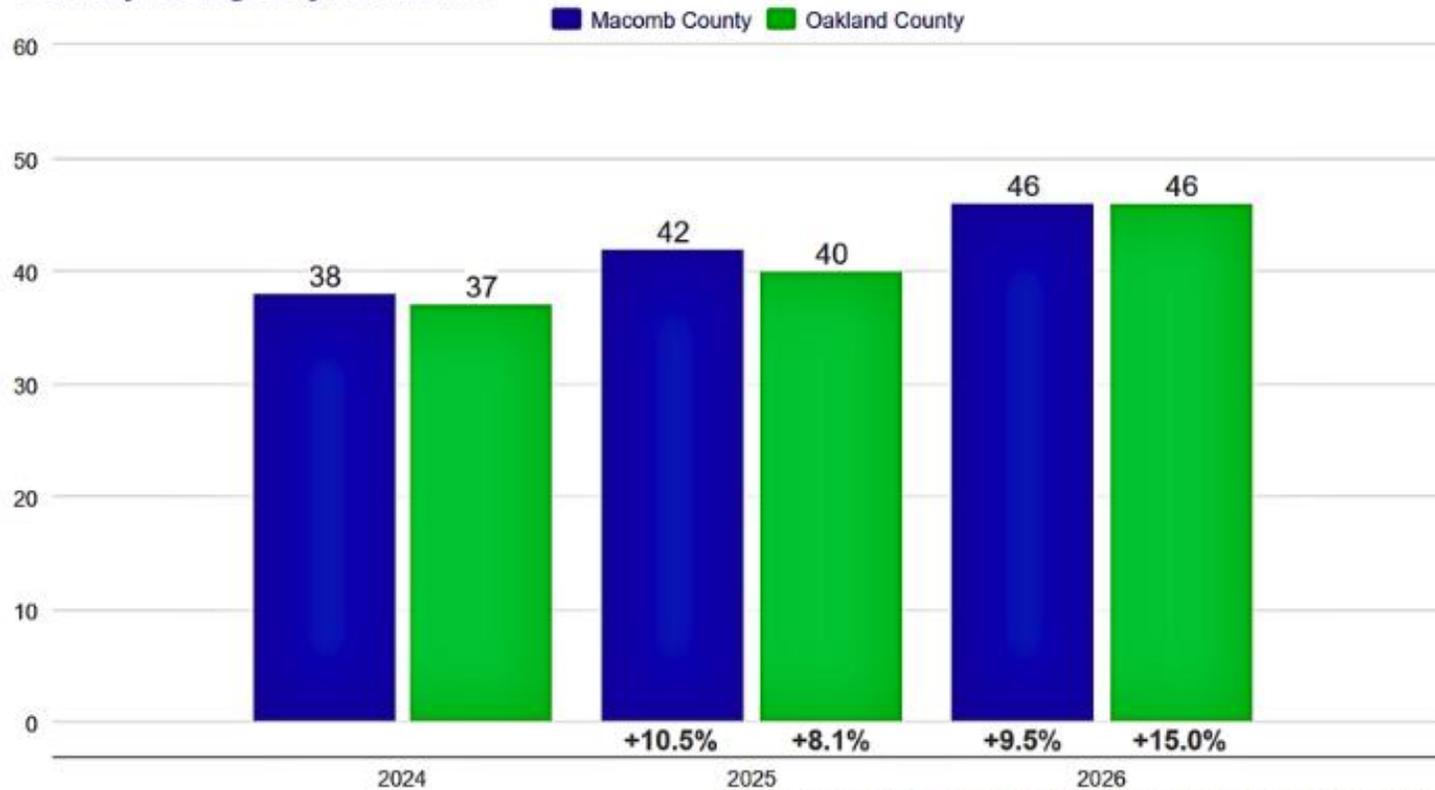
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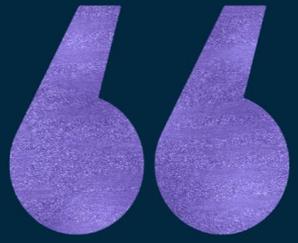
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February Average Days on Market



Macomb County & Oakland County: Single Family Residential & Condominium



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 MoM



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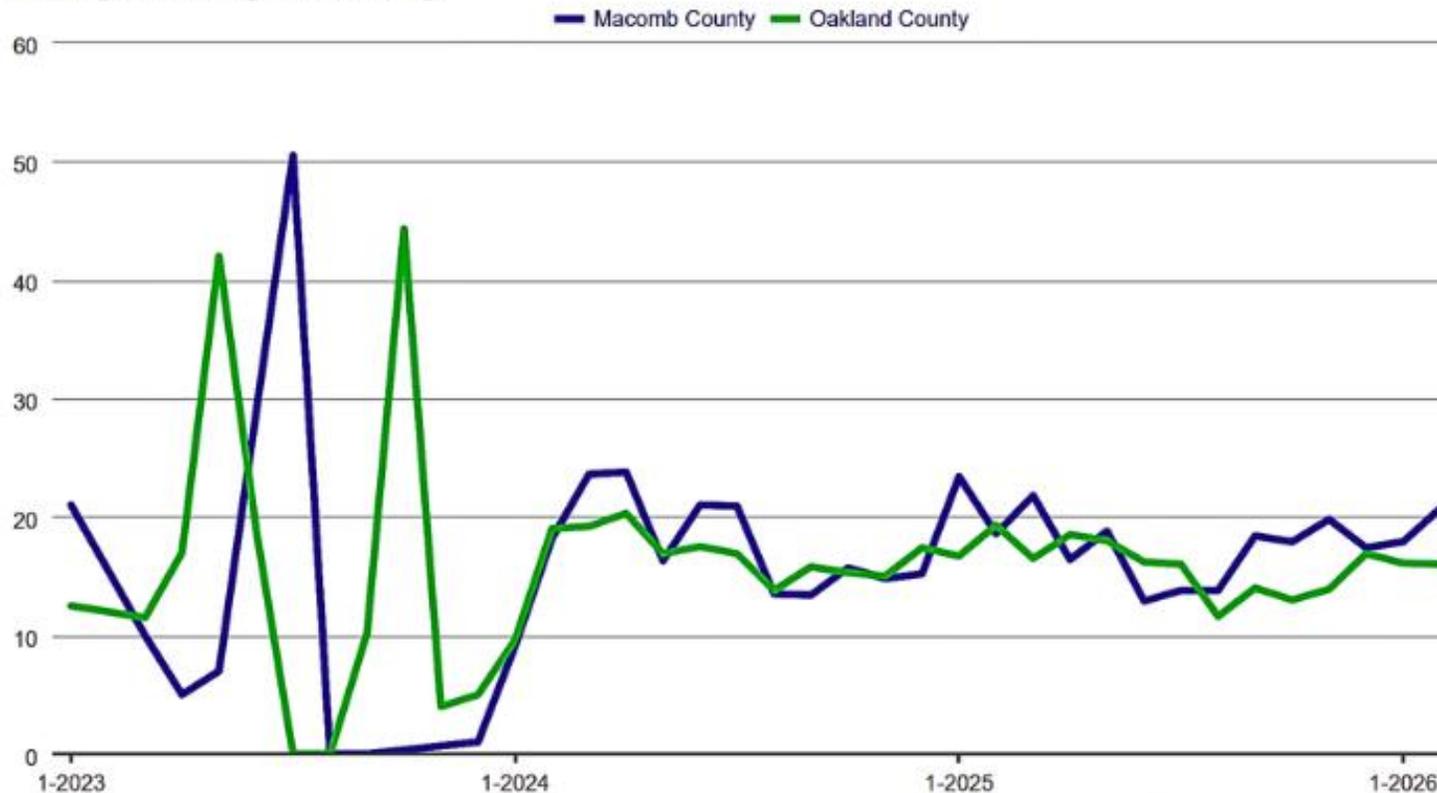
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Average Showings to Pending



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Average Showings Until Pending Contract YOY



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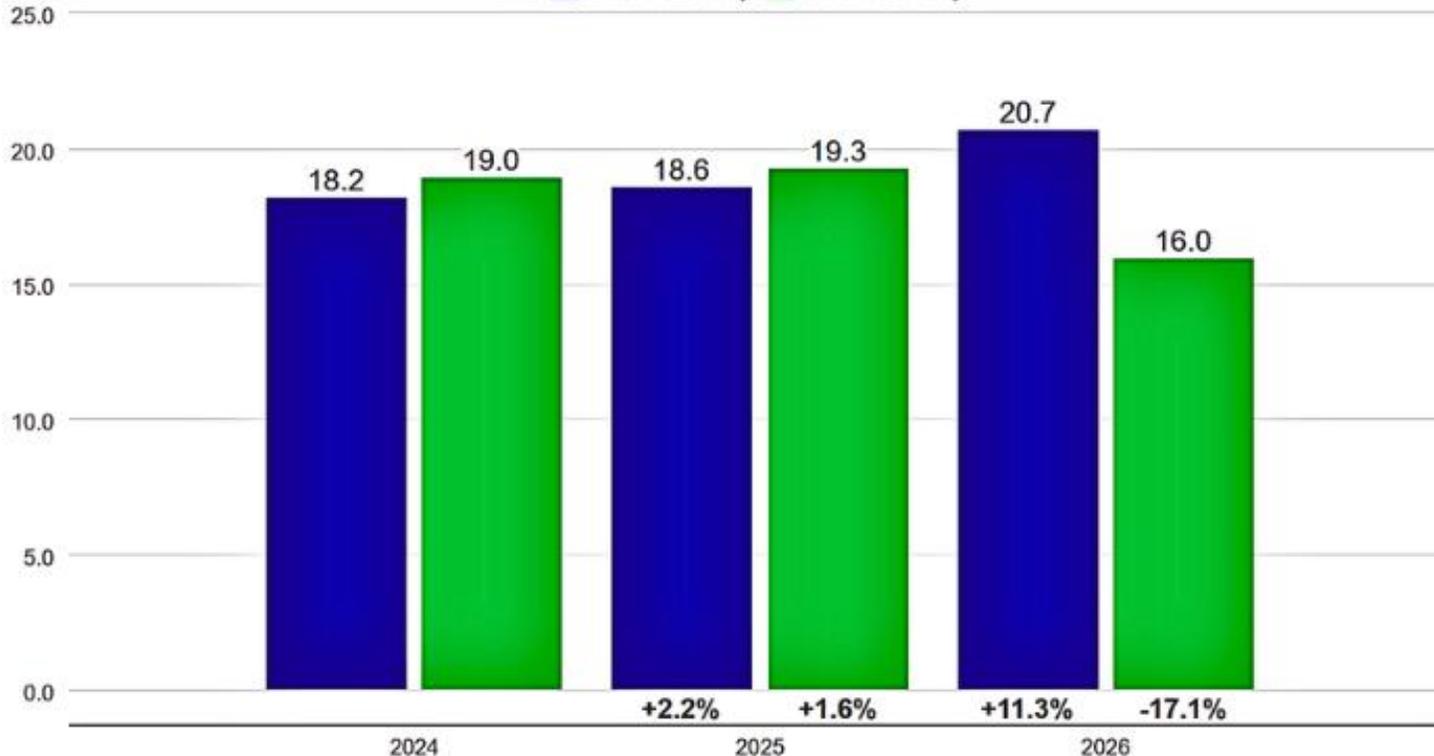


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February Average Showings to Pending

■ Macomb County ■ Oakland County



Macomb County & Oakland County: Single Family Residential & Condominium

This is Where the Magic Happens!

- Request customized trends by city and price range
- Know Your Negotiation Power ~ [Click Here](#)



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
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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

+

MBS Price Gap

=

Mortgage Rate





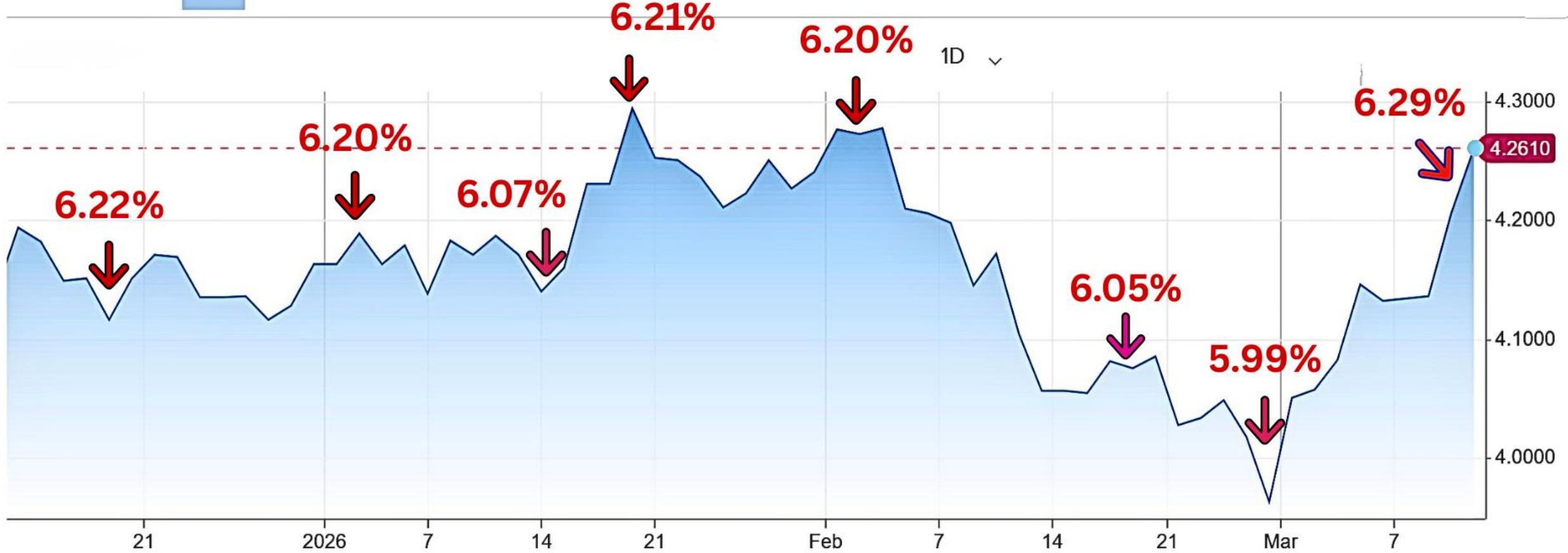
Yield Trends — What Changed

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.

3 Months 10-year Treasury Yield Trends and Mortgage Rate % Outcomes with MBS Gap Compressions - Find out how to predict Mortgage Rates

1D 5D 1M **3M** 6M YTD 1Y 5Y ALL



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



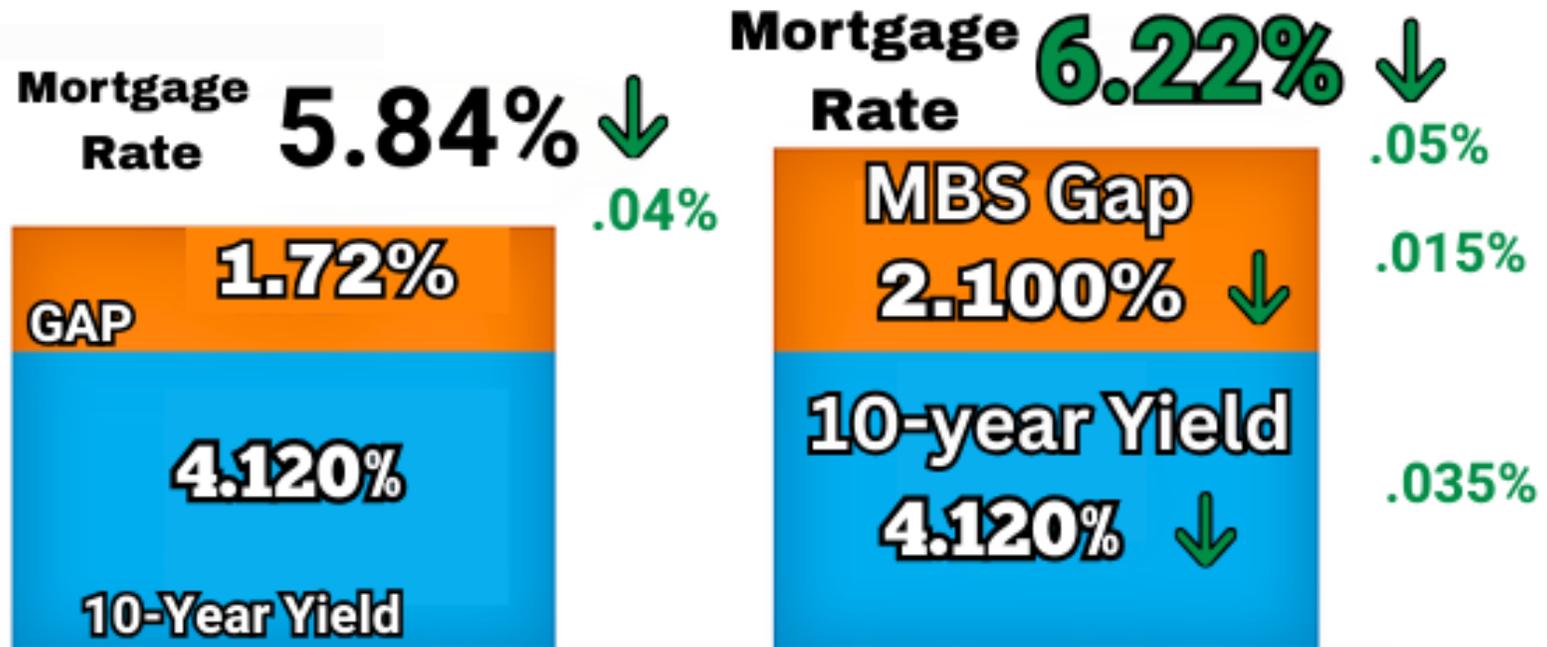
30 yr. Mortgage Base Rates Today: 12-18-2025

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

Math was applied today's

- 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

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



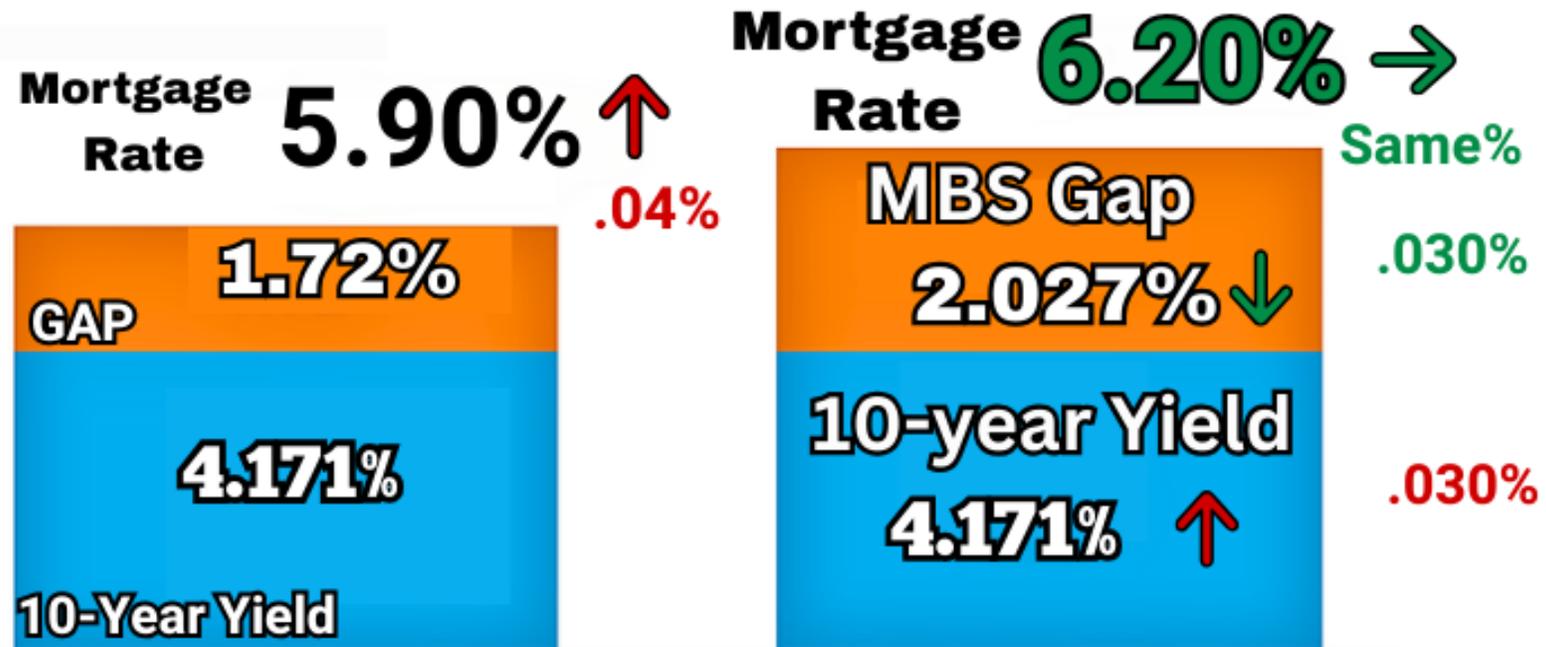
30 yr. Mortgage Base Rates Today: 1-2-2026

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

🎁 The math didn't apply, the Fed desk compressed the gap

- 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

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

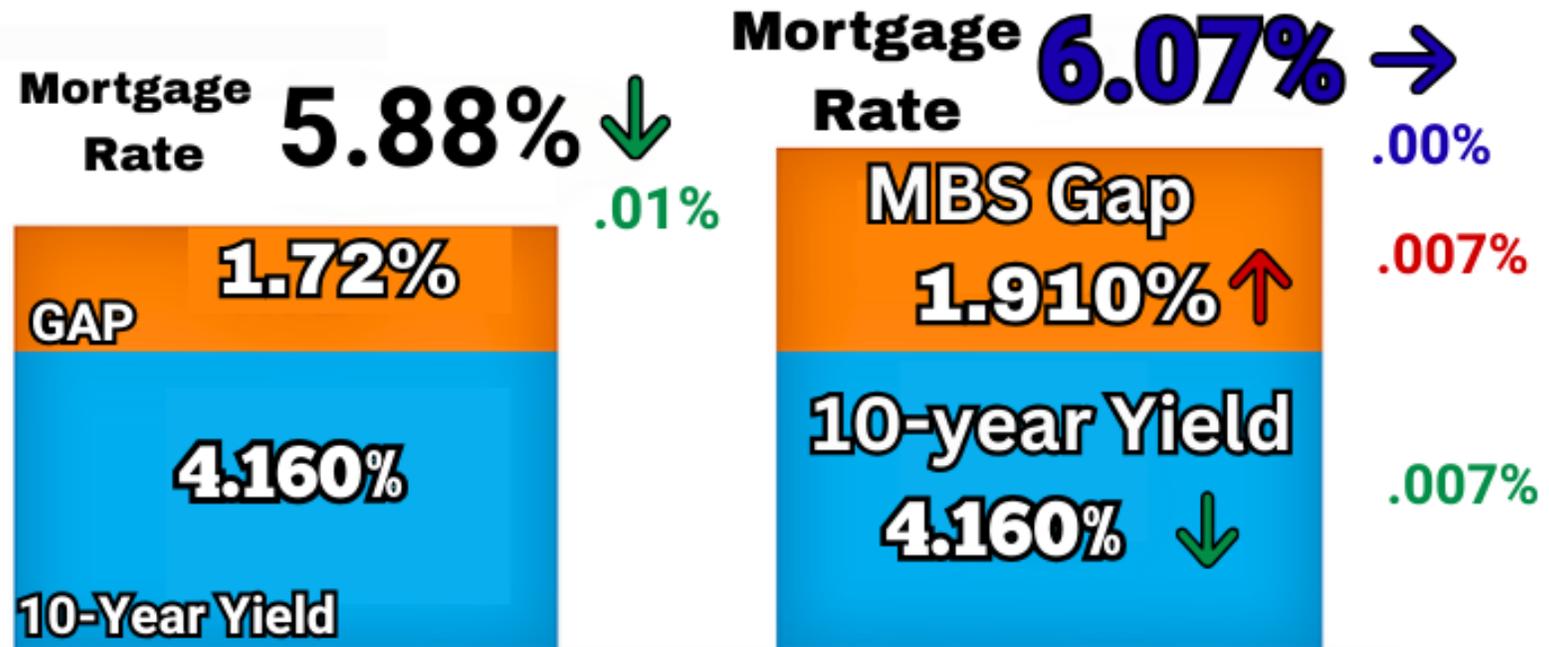


30 yr. Mortgage Base Rates Today: 1-14-2026

★ 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 →



Today if Normal Spread

Actual Rate

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



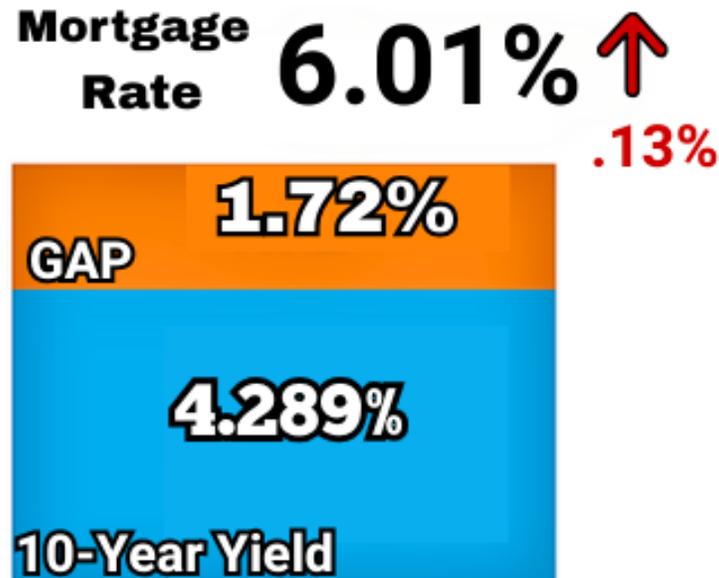
30 yr. Mortgage Base Rates Today: 1-20-2026

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

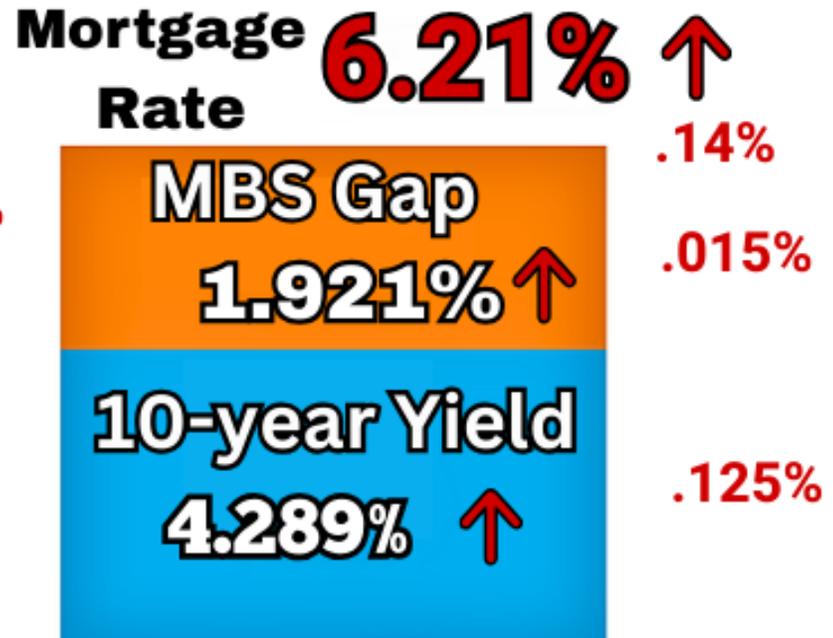
★ Slight Bond Sell-off inforcing foreign interests

- 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

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

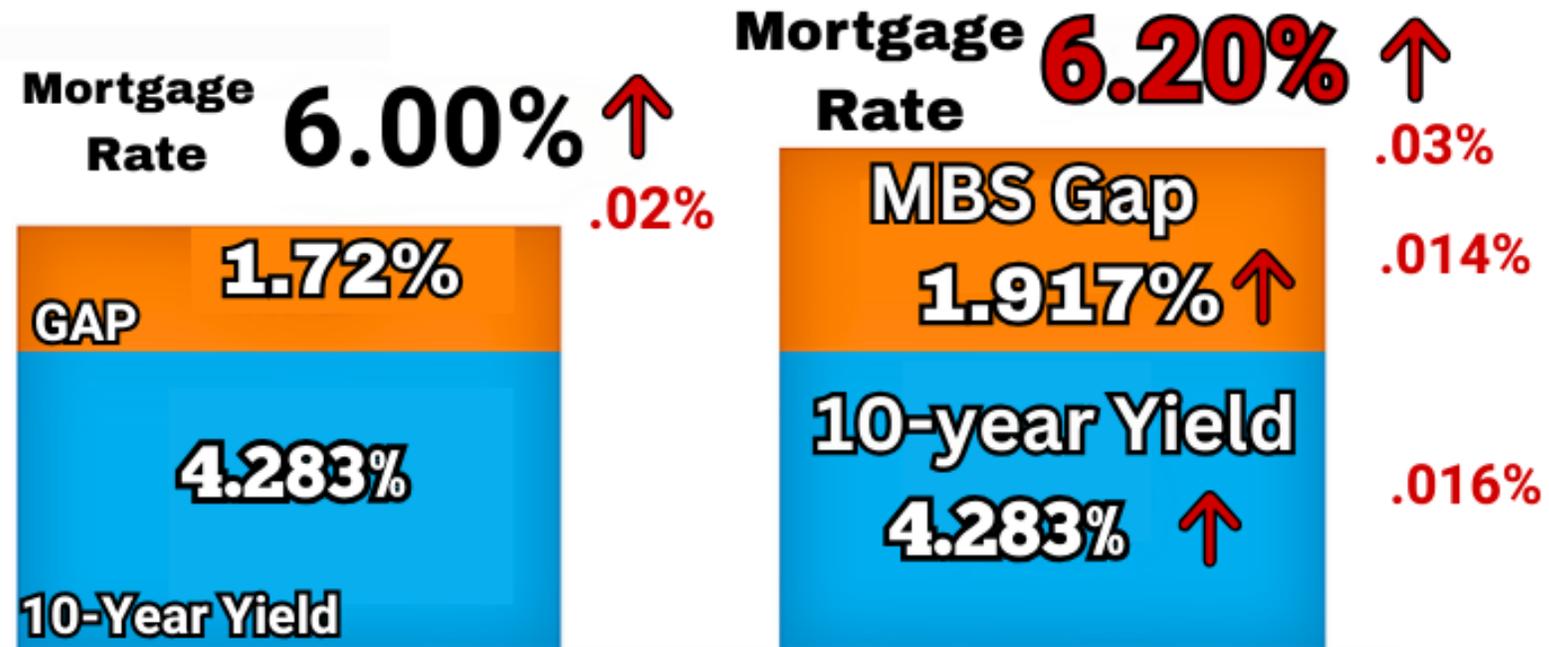


30 yr. Mortgage Base Rates Today: 2-3-2026

★ 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 →



Today if Normal Spread

Actual Rate

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

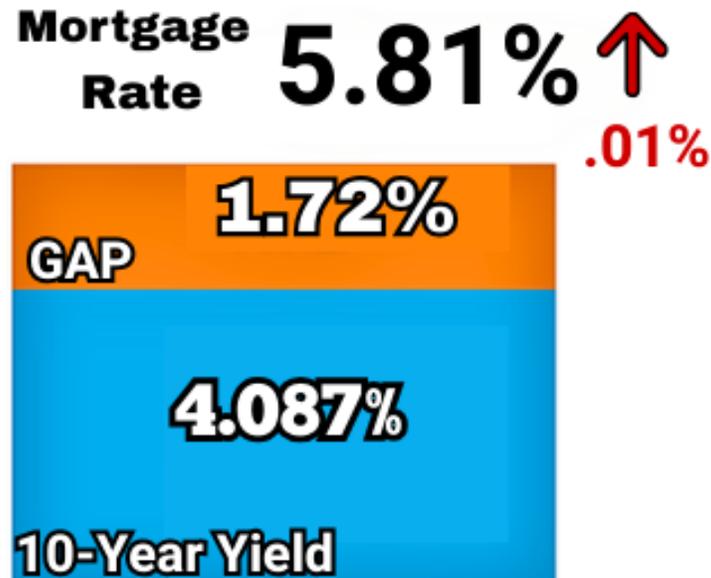


30 yr. Mortgage Base Rates Today: 2-19-2026

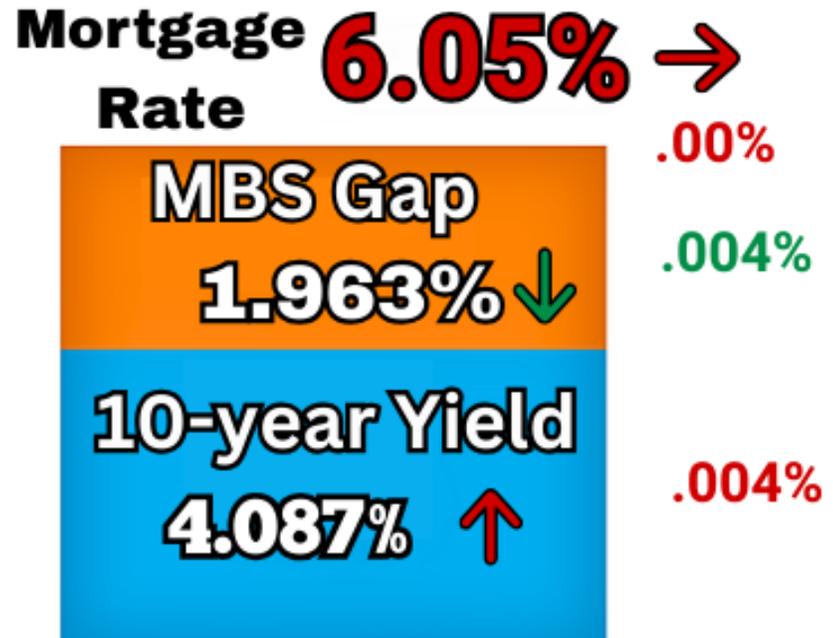
★ Rates don't include lender points, down payment, or credit score. The above variables will increase or decrease your actual rate.

- 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 →



Today if Normal Spread



Actual Rate

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



30 yr. Mortgage Base Rates Today: 2-27-2026

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

FHFA Policy desk raised the MBS gap day 2 to offset the yield decline

- 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 →

Mortgage Rate **5.70%** ↓
.04%

GAP **1.72%**

3.975%

10-Year Yield

Today if Normal Spread

Mortgage Rate **5.99%** ↓
.01%

MBS Gap **2.015%** ↑
.036%

10-year Yield **3.975%** ↓
.046%

Actual Rate 4

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

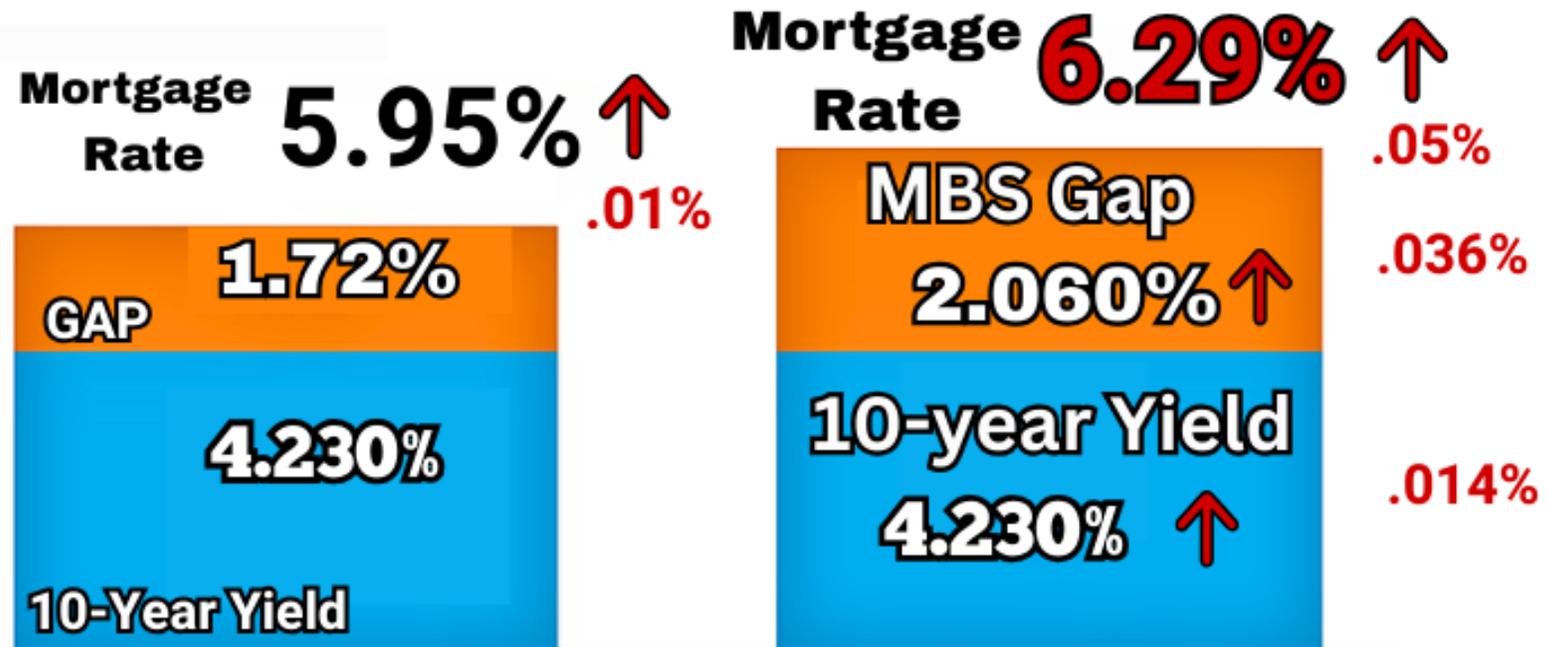


30 yr. Mortgage Base Rates Today: 3-12-2026

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

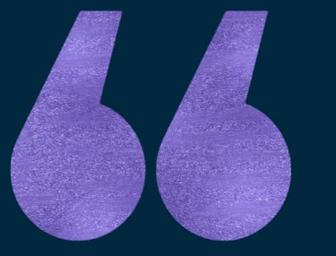
- Spread (Difference Between the Mortgage Rate and the 10-Year Yield) **Gap Rate**
- 10-Year Treasury Yield **Today's Yield + MBS Gap Rate = Mortgage Rate**

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



Today if Normal Spread

Actual Rate



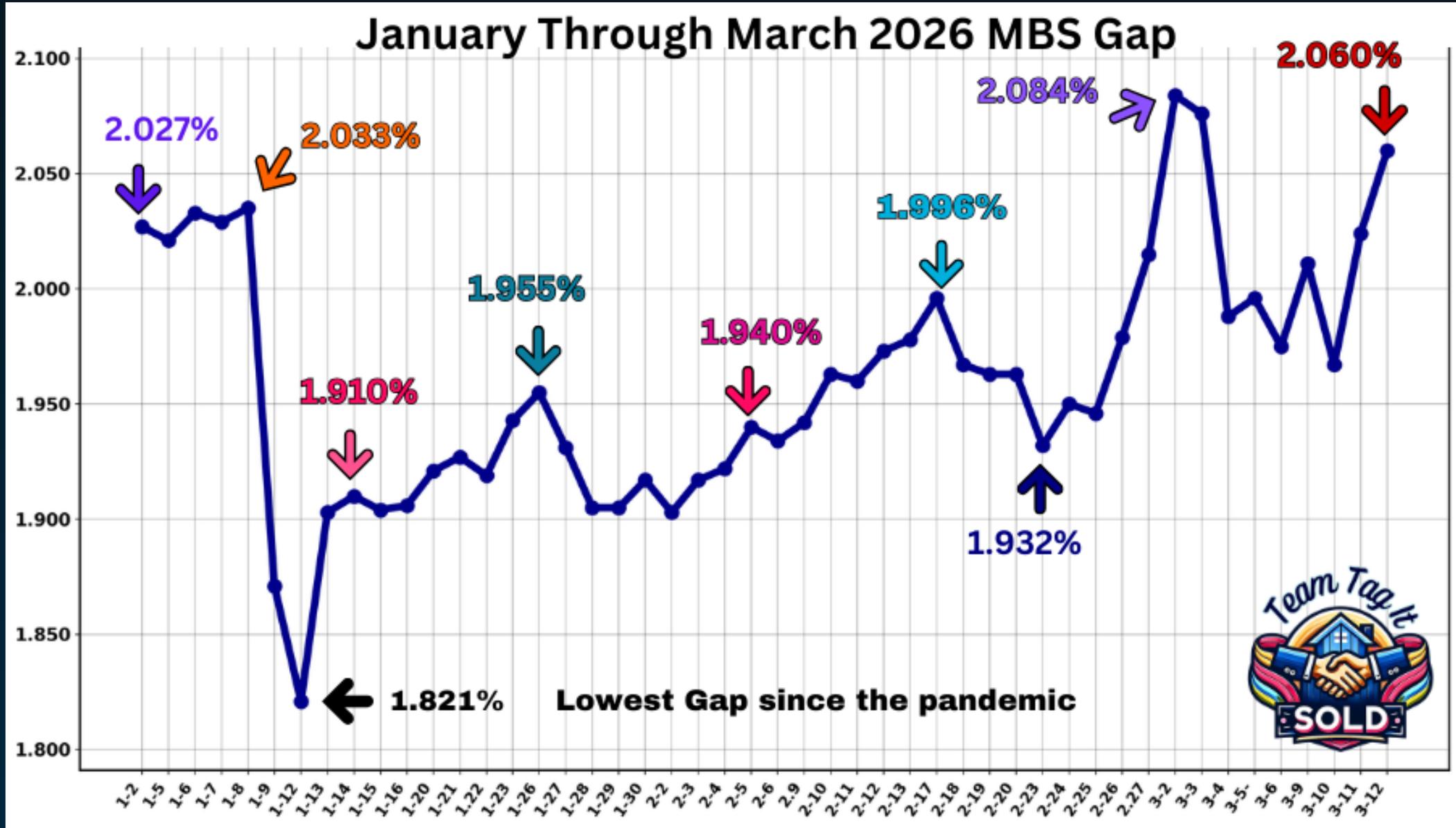
MBS Gap Trend — December to January

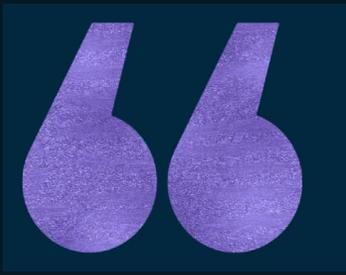
This graph shows the **MBS gap steadily declining** from December through February. The narrowing gap is driven by the FHFA policy desk (Freddie Mac & Fannie Mae). Due to volatility in the bond market, the Fed desk is using the MBS gap to artificially stabilize and lower mortgage rates.

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. Track the **WHY** to predict the **SPIKES** and **DIPS!**

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

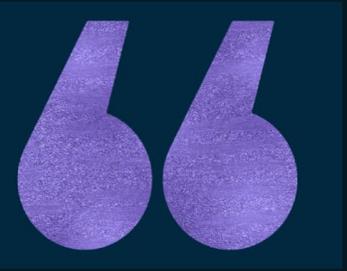




Mortgage-Backed Securities (mortgage bonds)

The **unsung hero** of the housing market in 2026 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!](#) 



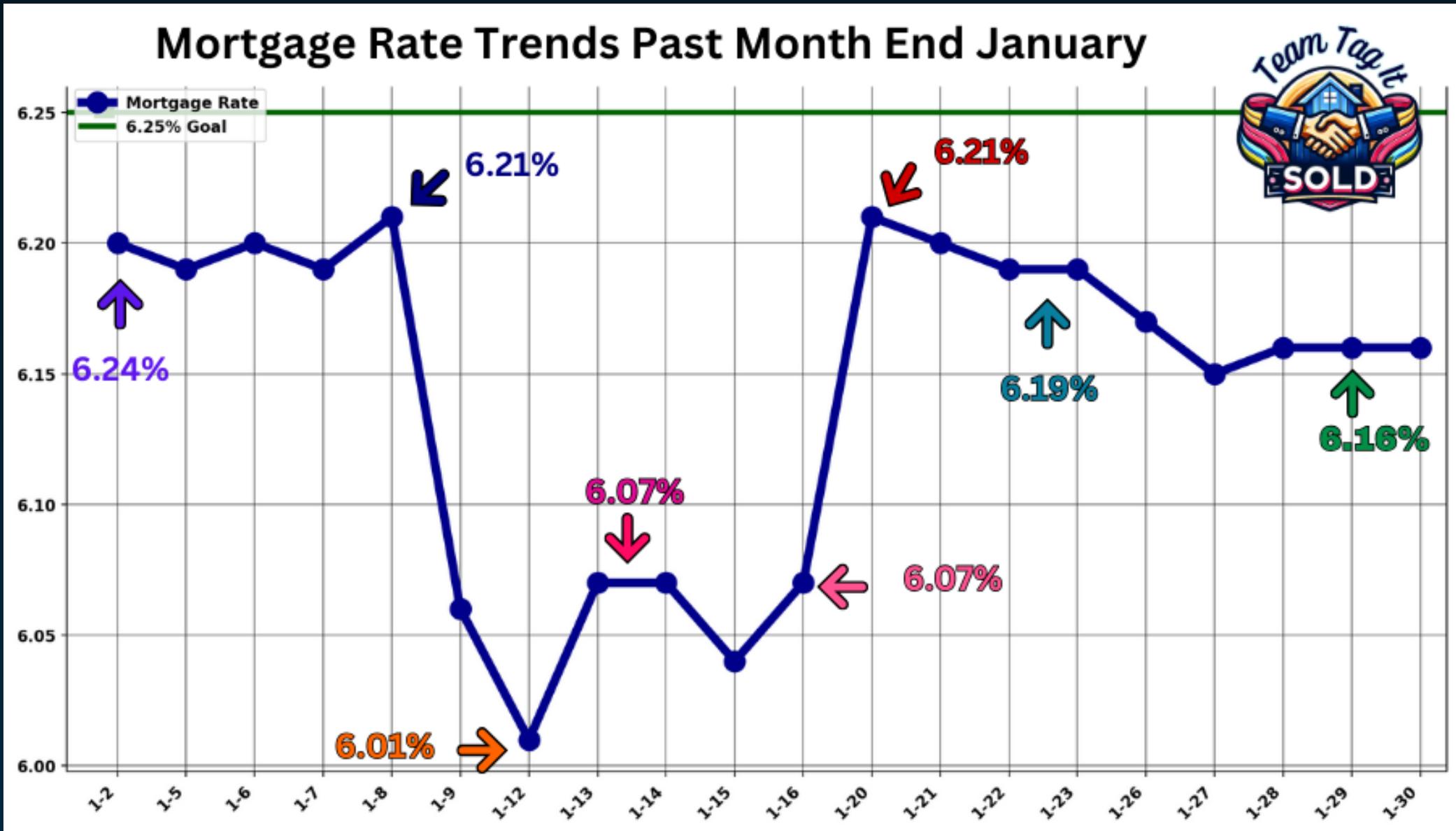
Mortgage Rate Trends — January Through Mid-March

The first chart shows the rate of whiplash following earlier policy shifts, as efforts were made to lower mortgage rates without triggering sharp reversals like those observed beginning in September. As you review the mortgage rate movement from **December through February 13**, the key change is **steadier compression**. Instead of **sharp spikes and drops**, rates began to trend lower in a **more controlled way**.

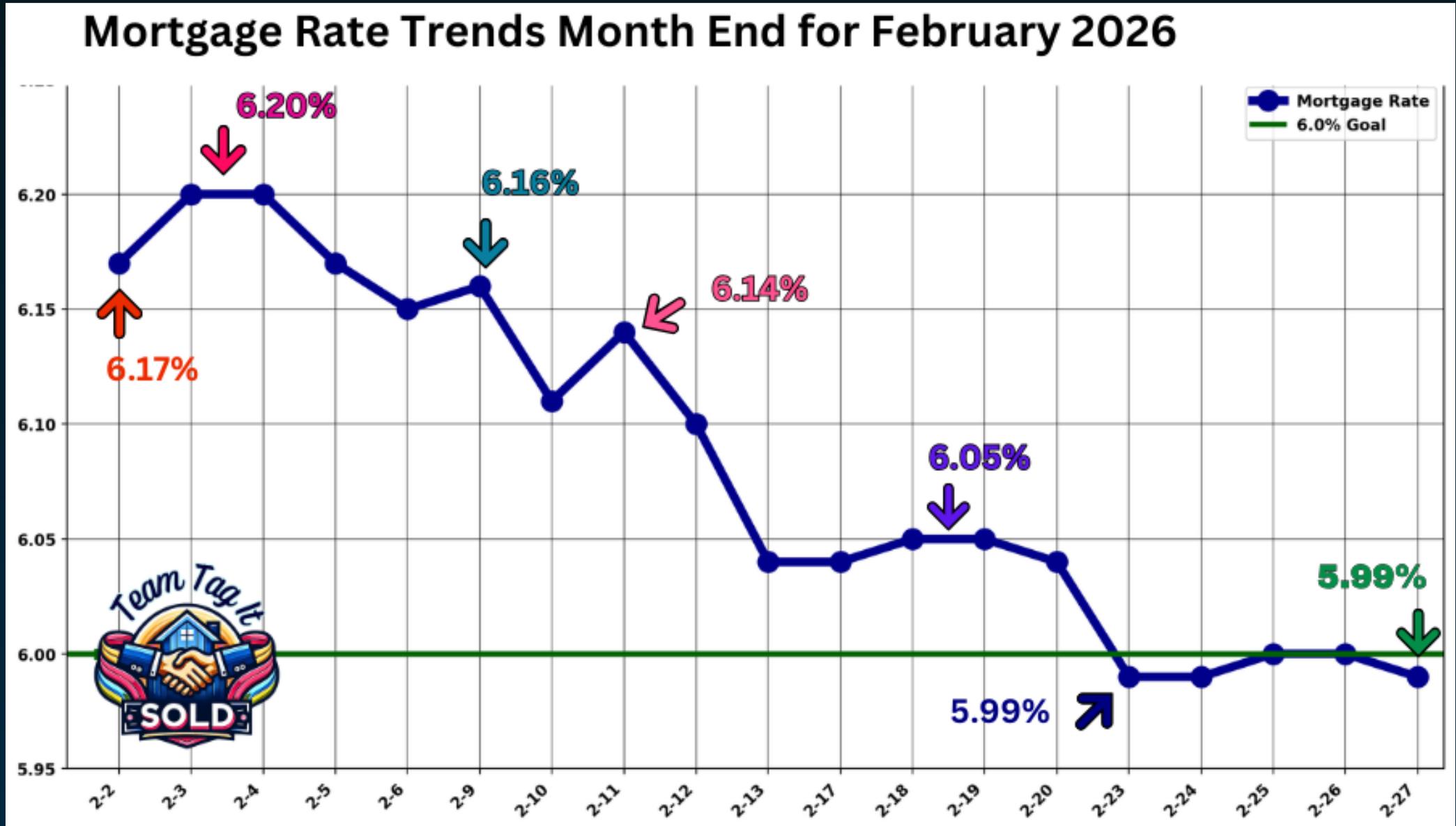
The result: Mortgage rates moved to their **lowest levels since the pandemic**, showing how a more balanced approach reduced volatility while still pushing rates down.

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.

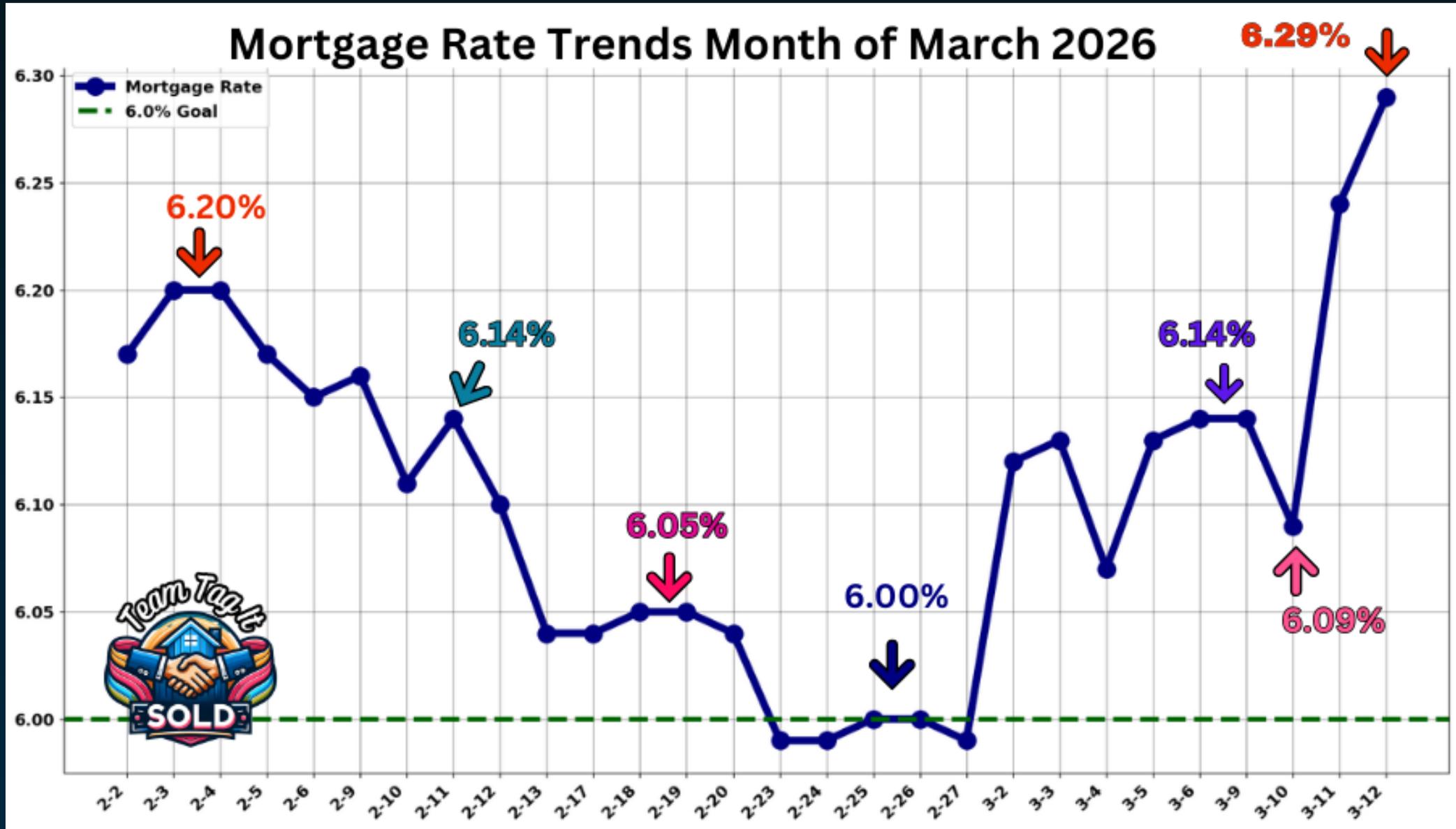
30-Year Fixed Mortgage Base Rate for August ~ Not including: Points ~ Credit Score or Fees



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



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



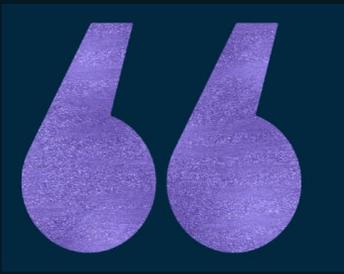
Crack the Mortgage Rate Code

Click Picture
to
Learn More



Know the WHY &
SAVE





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.

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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
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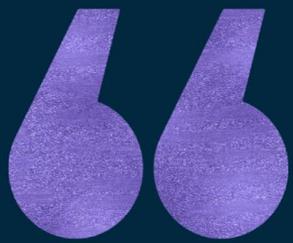
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A Custom Report You Won't Find Anywhere Else

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.

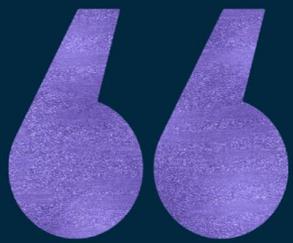
This isn't a recycled report. It's a local, **data-driven resource** designed to help you understand what's happening now and how it impacts your decisions today.

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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