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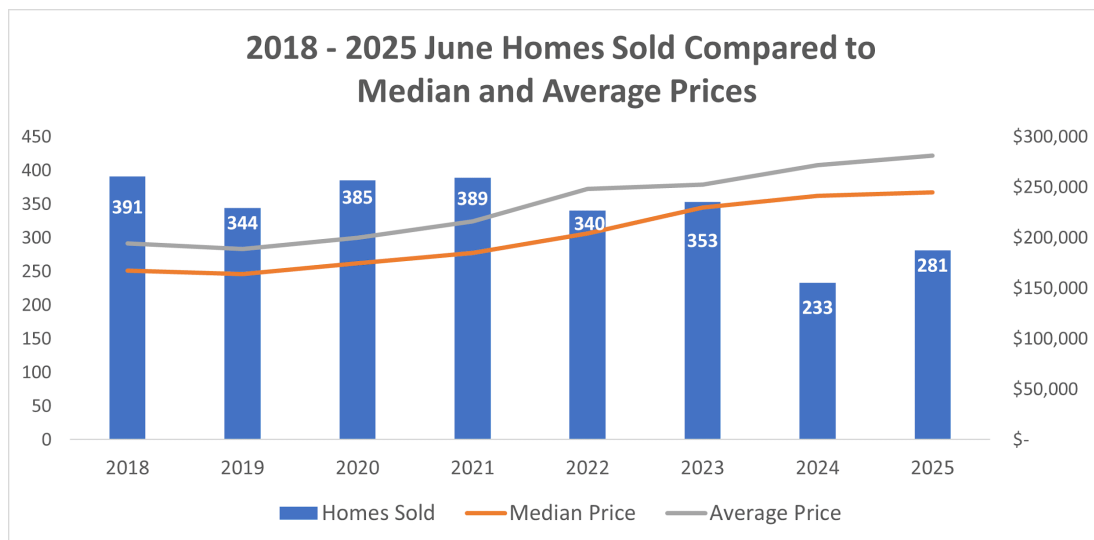
Champaign County Sees Summer Sales Surge, But Buyers Remain Cautious Inventory remains low, keeping the market competitive

CHAMPAIGN, IL —Housing activity surged in June across Champaign County, with 281 properties sold, a 21% increase compared to June 2024 and a notable jump from May. According to the Champaign County Association of REALTORS® (CCAR), limited inventory and elevated borrowing costs are keeping the market firmly in seller territory. While sales picked up locally, the National Association of REALTORS® (NAR) [reported](#) that nationwide sales remained flat compared to a year ago and dipped slightly from May, continuing to hover near 30-year lows.

So far in 2025, total transactions remain nearly on pace with last year, suggesting consistent local demand despite economic headwinds. The median home price settled at \$245,000, a slight decline from the previous month. Nationally, prices told a different story, climbing to a record high of \$435,300 in June.

“We’re seeing more buyers come back into the market, but they’re responding to pricing more cautiously than in past years,” said Jayme Ahlden, President of CCAR and broker with Coldwell Banker Real Estate Group. “Well-presented, competitively priced homes are still moving quickly, which is why it’s so important to work with a REALTOR® who understands how to position your property in today’s landscape.”

That competitive pace is reflected in supply levels. According to REALTORS® Property Resource, Champaign County's months-of-inventory figure stood at 1.96 in June. Low inventory often leads to quicker closings and multiple-offer scenarios, especially for homes in desirable condition and price ranges. Nationally, about 60% of units sold in June were on the market for less than a month, and 21% sold for more than the asking price.



Pending sales also rose in June, with 220 homes going under contract, up from both May and the same time last year. This upward trend offers a hopeful sign for continued summer activity. These pending purchases typically represent closings expected within 30 to 60 days.

Mortgage rates held steady by mid-July, with Freddie Mac reporting a 30-year fixed rate of 6.75%. Locally, 26.6% of area transactions were all-cash, signaling that many prospective homeowners either bypassed financing or chose cash to enhance their competitiveness. That trend tracks with national patterns, which show that roughly one-third of repeat buyers are purchasing homes outright with cash.

“We’re in a moment where strategy is essential for both buyers and sellers,” Ahlden added. “It’s not just about what’s happening nationally. It’s about understanding what’s happening locally and navigating it with confidence.”

To support clients in this environment, the National Association of REALTORS® offers a consumer guide titled “[Ten Questions to Ask a Buyer’s Agent](#)” to help house hunters make informed decisions and select trusted representation.

For sellers, pricing competitively and preparing homes for the market remains key. For buyers, having financing ready, or working with a REALTOR® to craft a strong offer, is more important than ever in today’s fast-paced environment.



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About CCAR

Founded in 1917, the Champaign County Association of REALTORS® (CCAR) is one of the oldest real estate associations in the state and serves over 500 members in Champaign County and surrounding areas. By offering resources that promote ethical standards, market expertise, and leadership skills, CCAR ensures that local REALTORS® are equipped to provide exceptional service to their clients and communities. As champions of fair housing, CCAR actively promotes equality and inclusion while supporting the local community through volunteerism.

For more information, visit www.champaigncountyassociationofrealtors.com or follow along on Facebook.

