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Champaign County Area Housing Market Remains Steady Local sales and prices outperform statewide trends

CHAMPAIGN, IL — As the U.S. real estate market continues to adjust after several years of rapid change, the Champaign County Association of REALTORS® (CCAR) reports that the area market remains solid in an otherwise challenging year.

Local Market Snapshot

- Sales: 186 units, up 5.1% year-over-year November 2025 versus November 2024, compared with a 9% statewide decline.
- Median sales price: \$237,250, a 15.7% increase year over year and well below the national median of \$415,200.
- **Time on Market:** 41 days on average, up 28.1% from last year and longer than the statewide average of 30 days

"The Champaign County area is in a stronger position than many," said Deana Gauze, President of CCAR and Broker with Coldwell Banker Real Estate Group. "Sales are trending upward, price growth is moderating, and values are far more accessible than national averages."

Longer days on the market have created buyer-friendly conditions, offering more flexibility in decision-making. However, inventory is tight for competitively-priced, move-in ready homes, meaning buyers should still be prepared to act decisively when the right property becomes available.

"The silver lining is choice," Gauze added. "Buyers have more breathing room than during the pandemic frenzy, but preparation still matters. Being prequalified and ready can make the difference in a competitive situation."

That breathing room reflects a slower pace, even as inventory remains limited and costs stay elevated. According to the National Association of REALTORS® (NAR), inventory <u>decreased</u> 5.9% year over year to 1.43 million homes. Freddie Mac reported that the average for a 30-year fixed-rate mortgage was 6.22%



in December, lower than 6.60% one year earlier but much higher than pre-pandemic levels. Prices also continue to rise modestly, with the national median growing to \$415,200, marking 28 consecutive months of annual gains.

For homeowners considering selling, today's landscape places renewed importance on budget, condition, and efficiency. <u>Buyers</u> are more payment-sensitive than in recent years, and escrow, insurance, and ownership costs have <u>grown</u> an estimated 45% over the past five years, leading buyers to avoid homes that require significant repairs. Addressing deferred maintenance, improving energy efficiency, providing a clean inspection report, and making low-cost updates can help homes stand out.

CCAR encourages sellers to work closely with a REALTOR® and take advantage of seasonally relevant guidance, including NAR's tips for selling a home in winter.

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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 <u>www.champaigncountyassociationofrealtors.com</u> or follow along on Facebook.



