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Champaign County Enters Winter Market with Momentum
Falling mortgage rates and strong affordability support October home sales

CHAMPAIGN, IL — As the Champaign County area heads into winter, easing mortgage rates and a stable supply of homes helped keep the local landscape active in October. Sales rose year over year, with 222 properties sold, a 2.3% increase from October 2024, according to the Champaign County Association of REALTORS® (CCAR).

Prices continued to increase nationally and across the region:

- The national median sales price reached \$415,200.
- The Midwest median rose to \$319,500.
- The Champaign County area stayed comparatively affordable, with a median sales price of \$250,000, up 13.6% from last October.

Across the state, [Illinois REALTORS®](#) reported that sales increased 2.6% in October, while the median price rose 5.6% year over year to \$301,000. The statewide Housing Affordability Index improved slightly from September but remained below last year's level. Champaign, Decatur, and Danville outpaced several other regions in both sales and price gains.

Local REALTORS® report that well-prepared, well-priced homes are still drawing committed buyers. "Even with shifts in pace and timing, area demand holds steady," said Deana Gauze, president of CCAR and broker with Coldwell Banker Real Estate Group. "Prospective owners are watching rates closely, and sellers who price strategically are seeing strong interest from qualified purchasers."

Properties spent more time on the market than a year ago. In this area, the average rose to 40 days, up from last October and higher than September. Nationally, properties averaged 34 days on the market.

Mortgage rates are still showing early signs of relief. Freddie Mac [reported](#) that the average for a 30-year fixed-rate mortgage was 6.25% in October, slightly lower than 6.43% one year earlier.

The National Association of REALTORS® (NAR)'s chief economist Lawrence Yun noted the influence of these shifts, saying, "Rents are decelerating which will reduce inflation and encourage the Federal Reserve to continue cutting rates and pulling back their quantitative tightening. This will help bring more homebuyers into the market since the Fed rate has an indirect impact on mortgage rates."

The NAR [projects](#) that national home sales could rise further in 2026, with potential increases of up to 14%.

[Recently released findings](#) from the NAR offer insight into 2025 buyers and sellers:

- First-timers now make up 21% of activity nationwide, the lowest share since 1981.
- All-cash purchases reached a record 26% nationally. In Champaign-Urbana, 73.4% of purchasers used financing.
- Married couples comprise 61% of buyers nationally, compared with 44% married-couple family households in Champaign-Urbana.
- **Real estate professionals are essential:** 88% of buyers and 91% of sellers worked with an agent or broker.

These combined trends point to solid movement through the season, continued price resilience, and ongoing demand for guidance from experienced local REALTORS®.

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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.

October 2025 HOUSING MARKET REPORT



222
HOMES SOLD

↑ **2.3%**

COMPARED TO OCT 2024

\$250,000
MEDIAN PRICE

↑ **13.6%**

COMPARED TO OCT 2024

Average Price
COMPARED TO OCT 2024

\$270,030

↑ **9.2%**

Market Time
COMPARED TO OCT 2024

40 Days

↑ **35 Days**

Inventory

703
AS OF NOV 15, 2025

↑ **682**
AS OF OCT 21, 2025

Homes sold
Year-to-Date
COMPARED TO OCT 2024

2102

↓ **1.36%**

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