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Champaign County Area Sees Year-Over-Year Growth as Market Returns to a Steadier Pace

CHAMPAIGN, IL — The Champaign County area housing market continued to show resilience this fall, with sales rising from a year ago but moderating from summer highs, according to the Champaign County Association of REALTORS® (CCAR).

In September, **214 units sold across the Champaign County area**, an **11% increase** from the **193** sold during the same period last year, though down from **255** sold the previous month (August 2025). Pending sales were also higher, up **nearly 5% year-over-year**, indicating ongoing buyer interest heading into year's end. As noted by the <u>National Association of REALTORS® (NAR)</u>, closings typically ease in the fall as the summer surge passes, which helps explain the month-to-month dip even as new contracts improved.

Beyond sales volume, other indicators point to steady local engagement:

- Median home price: \$233,750, up 8% year-over-year but down from August (\$245,000)
- Active listings: approximately 682 homes, slight decrease from August
- Average days on market: 32 days, down from 39 days this time last year

"After a few unpredictable years, we could see a healthier landscape with steadier prices and more options for buyers and sellers with realistic expectations," said Deana Gauze, president of CCAR and broker with Coldwell Banker Real Estate Group. "Local trends point to a market finding its long-term balance."

Nationally, existing-home sales were virtually unchanged in September, with the Midwest leading the way thanks to more affordable prices. Freddie Mac <u>reports</u> that 30-year mortgage rates have remained stable, creating a more favorable environment for home seekers as the year winds down.

However, the ongoing federal government shutdown is already creating new uncertainty for housing. A prolonged closure could delay IRS income verification, FHA and VA loan processing, and federal housing program funding, potentially slowing transactions nationwide. The NAR notes that America's housing market accounts for **nearly 20% of the U.S. economy**, making these disruptions particularly consequential for buyers, owners, and renters across the country.

The NAR has urged Congress to reauthorize the National Flood Insurance Program NFIP and end the shutdown, launching a coordinated advocacy campaign alongside Federal Political Coordinators nationwide to protect property owners and keep transactions moving. The association has also published guidance to help REALTORS® understand how the shutdown could impact their work.

At the same time, **NAR continues to equip consumers and REALTORS® with practical tools and insights**. The association regularly shares helpful resources from <u>national homebuilding trends</u> to a new <u>consumer guide</u> comparing condominiums and single-family residences – a great starting point for both first-time buyers and empty nesters.

"With steadier rates and a more balanced pace, consumers can approach their next move with confidence," added Gauze. "And REALTORS® are here to guide them through every step."

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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.