

# HOUSING CONNECTION

Mortgage and Real Estate News That Matters



A message from Nickolas Inhelder:

## We Make Home Happen.™

Our goal is simple:

To help every family we serve get to “Yes.”

**Yes** to the loan that unlocks the joy of home ownership.

**Yes** to the lending solution that meets every client’s unique needs and wants.

That’s why we dedicate our every resource to serve as your personal guide through the lending process, solving problems, building confidence. Aslan has access to every lending option leading to the purchase or refinance of a residential home loan.

This is more than work for us. It is our unique joy in this life to share our collective skill, creativity, and care to bring you and your family right to where you belong.

Let’s make home happen.

**CONTACT ME TODAY**



**Nickolas Inhelder**

Mortgage Broker, In Clear  
To Close - InCTC LLC

[www.AslanHLC.com](http://www.AslanHLC.com)

**P:** (720) 446-8778

**M:** (858) 229-9533

[nick@incleartoclose.com](mailto:nick@incleartoclose.com)

1777 S. Harrison St.

Denver CO 80210

2037157 - CO, FL

2656899 - AL, CO, FL, SD



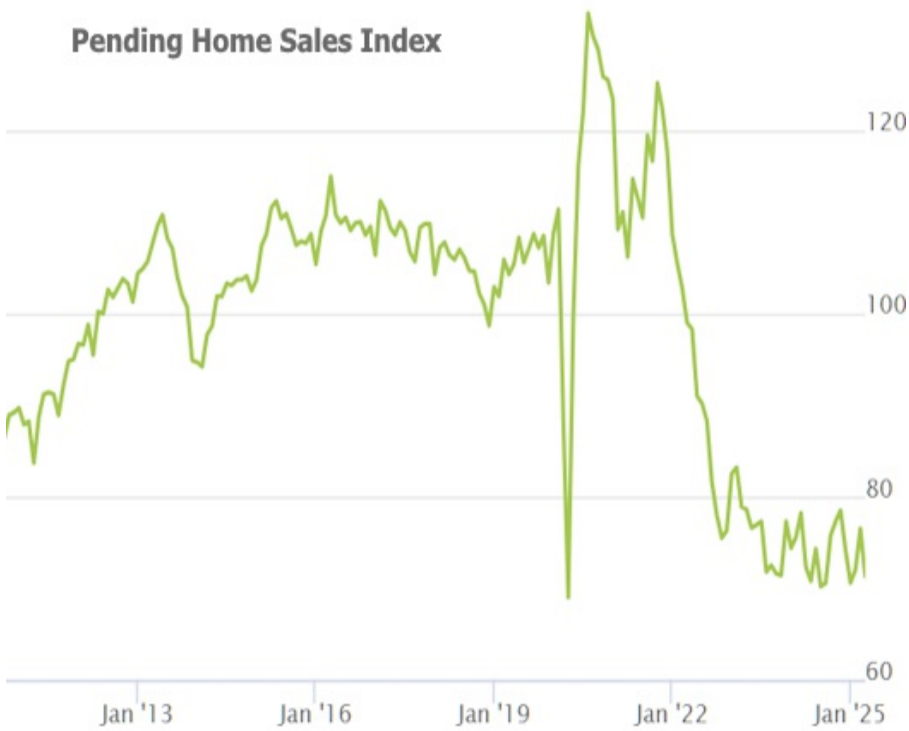
## Pending Home Sales Slip, But the Broader Story Remains the Same

The National Association of Realtors' Pending Home Sales Index (PHSI)—which tracks contract signings on existing homes—has spent more than two years stuck in a rut, held back by affordability constraints and the lingering impact of elevated mortgage rates. April's update didn't do the market any favors, but it also didn't tell us anything particularly new.

Pending sales dropped by **6.3%** in April, marking the **sharpest monthly decline since mid-2022**. The index fell to **71.3**, its **third-lowest level on record**, and is now **2.5% lower than a year ago**.

That sounds like a big move—and it is, on paper—but zooming out, the broader trend remains one of stagnation. We're still very much bouncing around at the bottom of a severely depressed range that's held steady for the better part of a year.

## Pending Home Sales Index



“With mortgage rates still hovering around 7%, home sales are stagnant as more homebuyers remain on the sidelines,” said NAR Chief Economist Lawrence Yun. “There are job additions and income gains, but consumers are hesitant to move without meaningful rate relief. Increasing inventory and lowering mortgage rates will get more buyers and sellers back into the market.”

Here’s how the month-over-month change broke down by region:

- **Northeast:** -3.5%
- **Midwest:** -8.7%
- **South:** -7.6%
- **West:** -2.4%

And the year-over-year change in contract activity:

- **Northeast:** -3.1%
- **Midwest:** +1.4%
- **South:** -4.4%
- **West:** -7.3%

All four regions posted declines from March, and only the Midwest eked out a year-over-year improvement. That said, the overall takeaway isn’t about sudden deterioration—it’s more of a continuation of the same holding pattern that’s defined the post-2022 housing landscape. Higher rates remain the biggest hurdle, and until they come down meaningfully, most buyers and sellers will remain on the sidelines.