

# HOUSING CONNECTION

Mortgage and Real Estate News That Matters

A message from John "Demo" Lender:

This is an example of the suite of **marketing tools** included in a subscription to MBS Live! This is an example of how you can co-brand business partners. Try these tools with a [free trial](#).



**John "Demo" Lender**  
VP of Lending, Demo  
Mortgage Co.

[mbslive.net](#)  
**P:** (704) 555-1212  
**M:** (407) 555-1234

10014 Normal Blvd.  
Charlotte NC 28044  
**NMLS:** 123456



**Christina "Demo"**  
Realtor  
Managing Partner, Real  
Estate Company, LLC.

[mbslive.net](#)  
**P:** (704) 555-1212  
**M:** (980) 555-1212  
[social+test@mbslive.net](mailto:social+test@mbslive.net)  
12954 S. Broad St.  
Charlotte NC 28031



## Existing Home Market Still Crawling Along The Bottom Despite Modest Bounce

After sliding back in June, existing-home sales picked up in July. The latest update, released August 21, shows a modest rebound.

Sales rose 2.0% to a seasonally adjusted annual rate of 4.01 million are now 0.8% higher than a year ago.

As has been and continues to be the case, zooming out on the same chart puts things in the most accurate perspective for the home resale market. Sales levels have hovered near 75% of pre-pandemic norms for three years now.



NAR's Chief Economist Lawrence Yun noted that slightly better affordability and stronger wage growth are giving sales a lift, with buyers also benefiting from more choices in the market. He added that many areas are seeing near-flat price growth, with some regions experiencing outright price declines. Even so, homeowners remain in a strong position, with a cumulative 49% increase in typical home values since mid-2019. Distressed sales remain at historic lows, and inventory has climbed to its highest level since May 2020, offering buyers their best negotiating position in years.

## Regional Breakdown (Sales and Prices, July 2025)

Region	Sales (annual rate)	MoM Change	Median Price	YoY Change
Northeast	500k	+8.7%	\$509,300	+0.8%
Midwest	940k	-1.1%	\$333,800	+3.9%
South	1.805m	+2.2%	\$367,400	-0.6%
West	720k	+1.4%	\$620,700	-1.4%

## National Market Stats

- Total Housing Inventory: 1.55 million units (up 0.6% from June; up 15.7% YoY)
- Unsold Inventory Supply: 4.6 months (down from 4.7 in June; up from 4.0 a year ago)
- Median Existing-Home Price: \$422,400 (up 0.2% YoY)
- Typical Time on Market: 28 days (up from 27 last month; up from 24 a year ago)
- First-Time Home Buyer Share: 28% (down from 30% in June)
- Cash Sales Share: 31% (up from 29%)
- Investor/Second-Home Buyer Share: 20% (up from 14%)
- Distressed Sales Share: 2% (down from 3% in June)