

# 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**



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## Small Steps Higher, Same Stubbornly Low Territory for Existing Home Sales

Existing-home sales posted another modest gain in October, rising 1.2% to a seasonally adjusted annual rate of **4.10 million**, according to the National Association of Realtors (NAR). Sales are now 1.7% higher than a year ago as lower mortgage rates helped offset the drag from the government shutdown. Demand continues to run stronger than it did through most of 2023 and early 2024, even if the overall pace remains historically subdued.



“Home sales increased in October even with the government shutdown due to homebuyers taking advantage of lower mortgage rates,” said NAR Chief Economist Lawrence Yun. He highlighted regional differences for first-time buyers: limited supply in the Northeast and high prices in the West kept activity in check, while the Midwest and South benefited from better affordability and more available listings. Yun added that decelerating rents should continue easing inflation and encouraging further Fed rate cuts, which would support additional housing demand.

Regional Breakdown (Sales and Prices, October 2025)

Region	Sales (annual rate)	MoM Change	Median Price	YoY Change
Northeast	490k	0.0%	\$503,700	+6.5%
Midwest	990k	+5.3%	\$319,500	+4.6%
South	1.86m	+0.5%	\$362,300	+0.3%
West	760k	-1.3%	\$628,500	+0.1%

National Market Stats

- Total Housing Inventory: 1.52 million units (down 0.7% from September; up 10.9% YoY)
- Unsold Inventory Supply: 4.4 months (down from 4.5 last month; up from 4.1 a year ago)
- Median Existing-Home Price: \$415,200 (up 2.1% YoY; 28th consecutive yearly increase)
- Single-Family Median Price: \$420,600 (up 2.2% YoY)
- Condo/Co-op Median Price: \$363,700 (up 0.9% YoY)
- Typical Time on Market: 34 days (up from 33 last month; up from 29 a year ago)
- First-Time Home Buyer Share: 32% (up from 30% last month; up from 27% a year ago)
- Cash Sales Share: 29% (down from 30% last month; up from 27% a year ago)
- Investor/Second-Home Buyer Share: 16% (up from 15% last month; down from 17% a year ago)
- Distressed Sales Share: 2% (unchanged from last month and from a year ago)
- Average 30-Year Mortgage Rate (Freddie Mac): 6.25% (down from 6.35% in September)

October’s gain reinforces a pattern that has slowly emerged since late summer: sales are no longer slipping backward and are instead stabilizing at a higher floor than seen in 2023. Softer mortgage rates, slightly better inventory, and improving affordability in key regions continue to make incremental progress possible. With borrowing costs cooling further in early November, the coming months could show whether the market can build on this momentum rather than simply hovering in place.