



SALINA

2025 HOUSING OUTLOOK

Full Circle

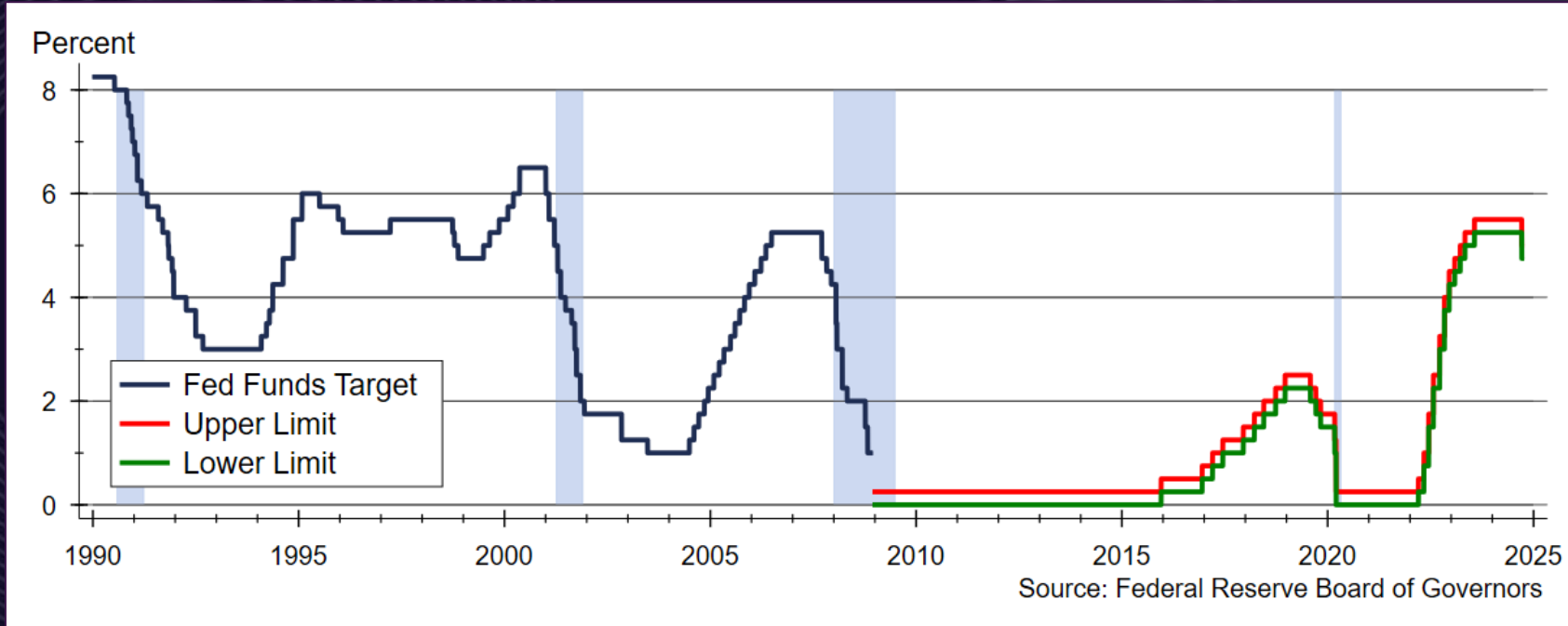
Dr. Stanley D. Longhofer
October 17, 2025

The slides from today's presentation are available on the WSU Center for Real Estate website at

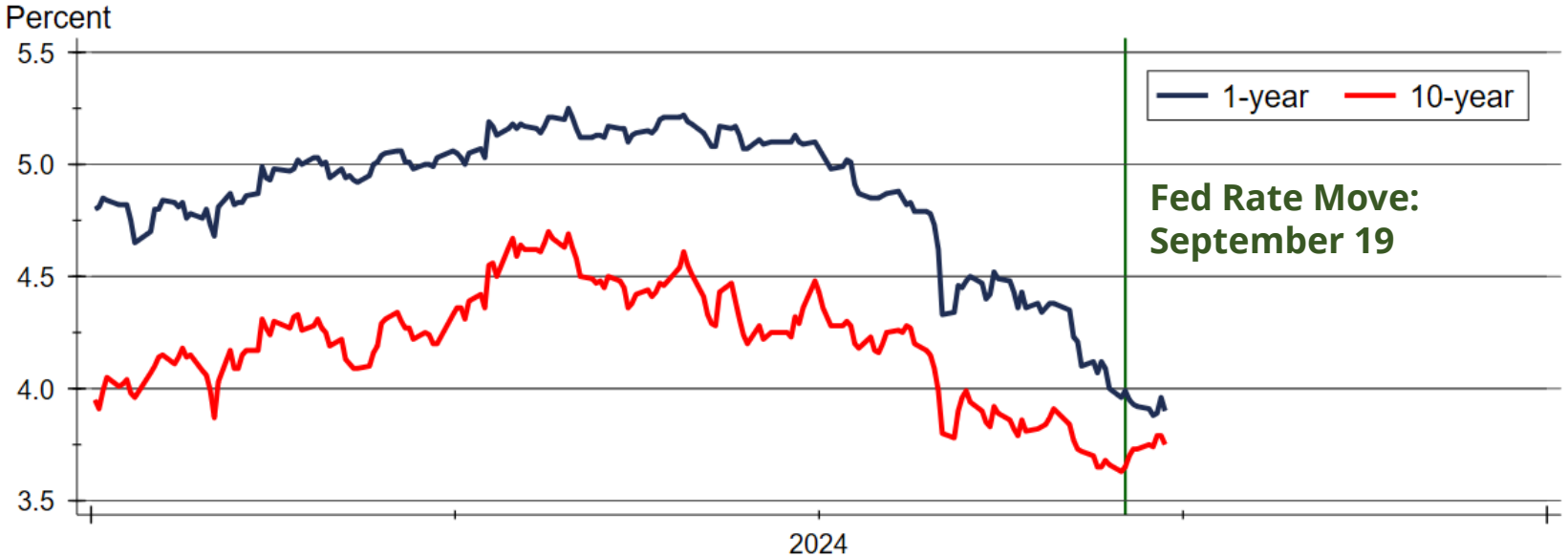
wichita.edu/realestate



Fed Funds Target Rate



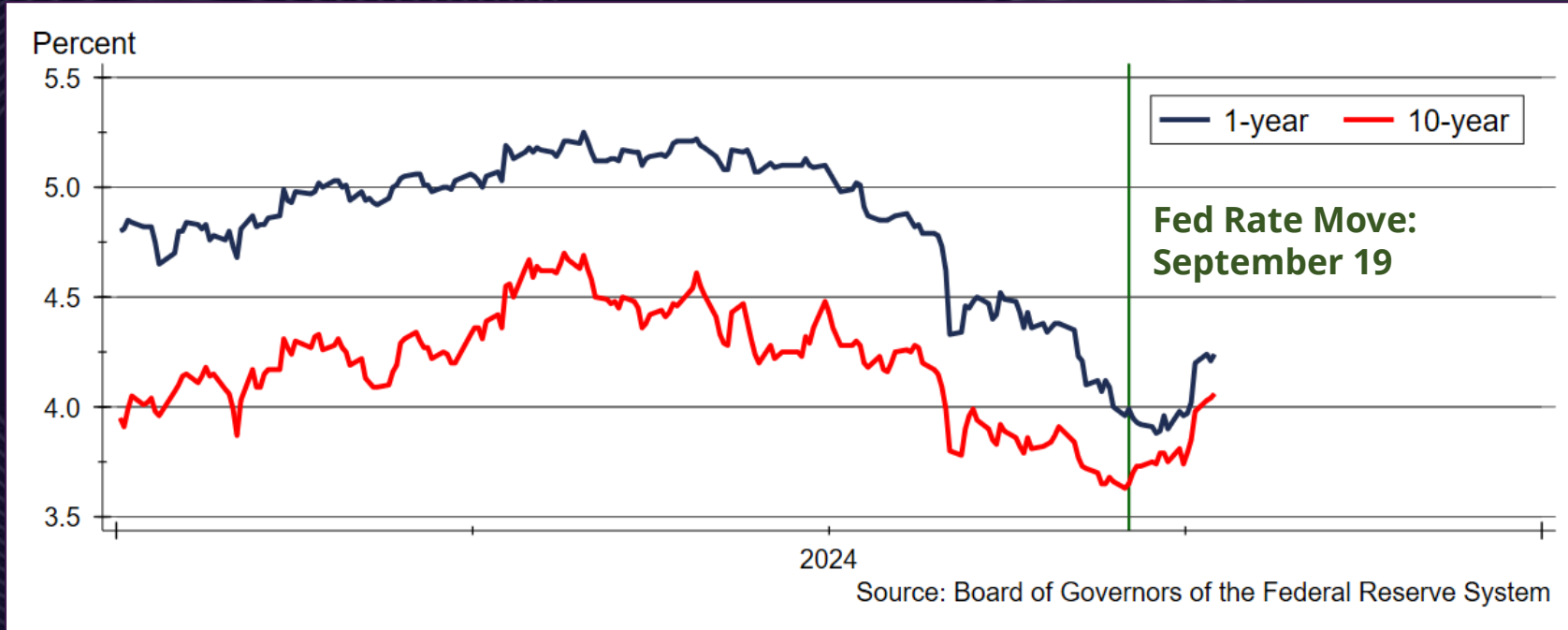
Treasury Rates Following Fed Move



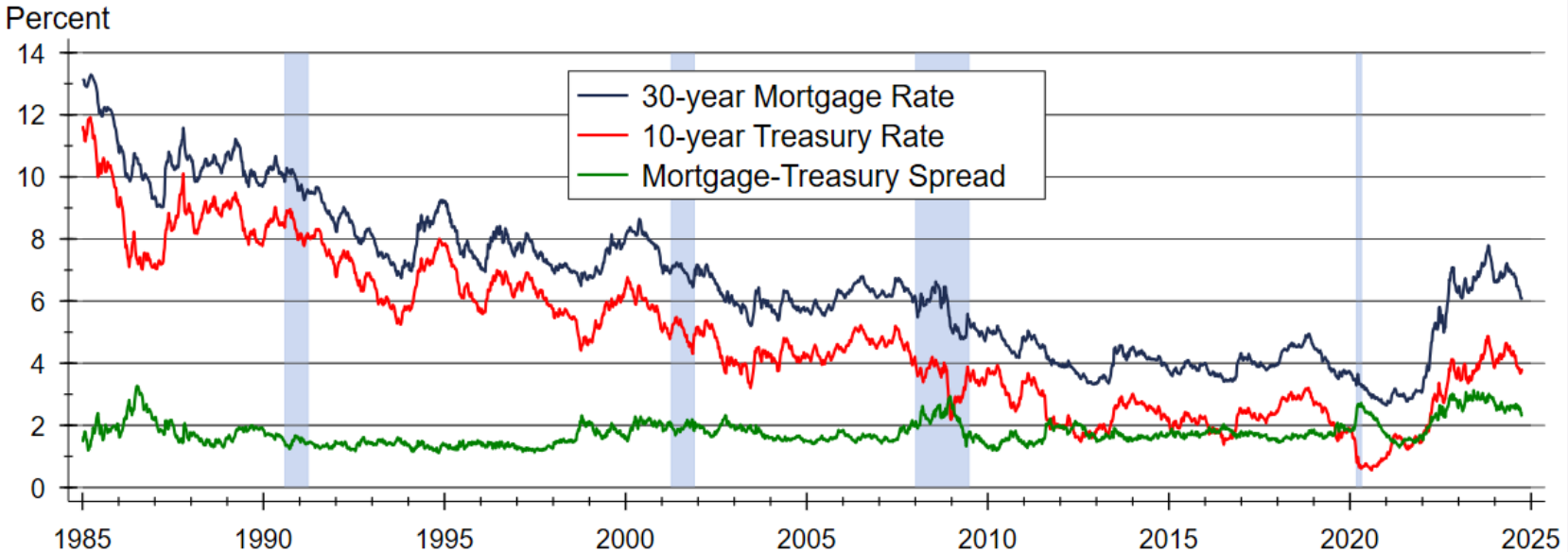
Source: Board of Governors of the Federal Reserve System



Treasury Rates Following Fed Move and after Jobs Report



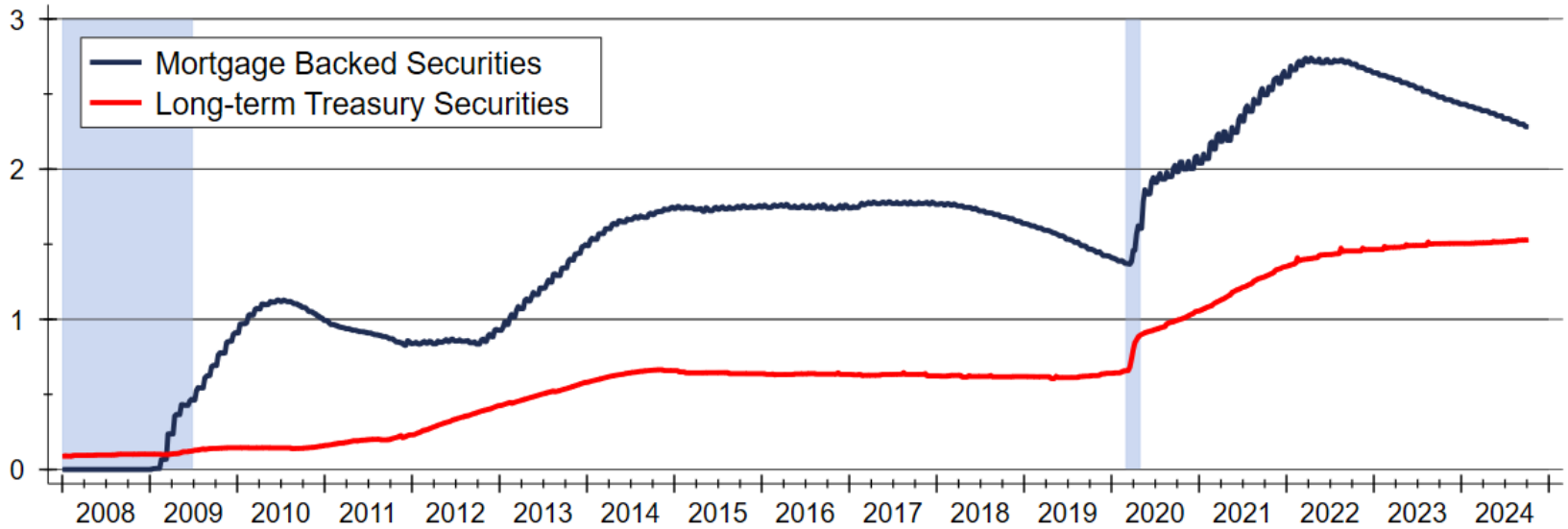
Mortgage Risk Premium Remains Higher than Normal



Sources: Board of Governors of the Federal Reserve System; Freddie Mac

Federal Reserve is Reducing Its MBS Portfolio

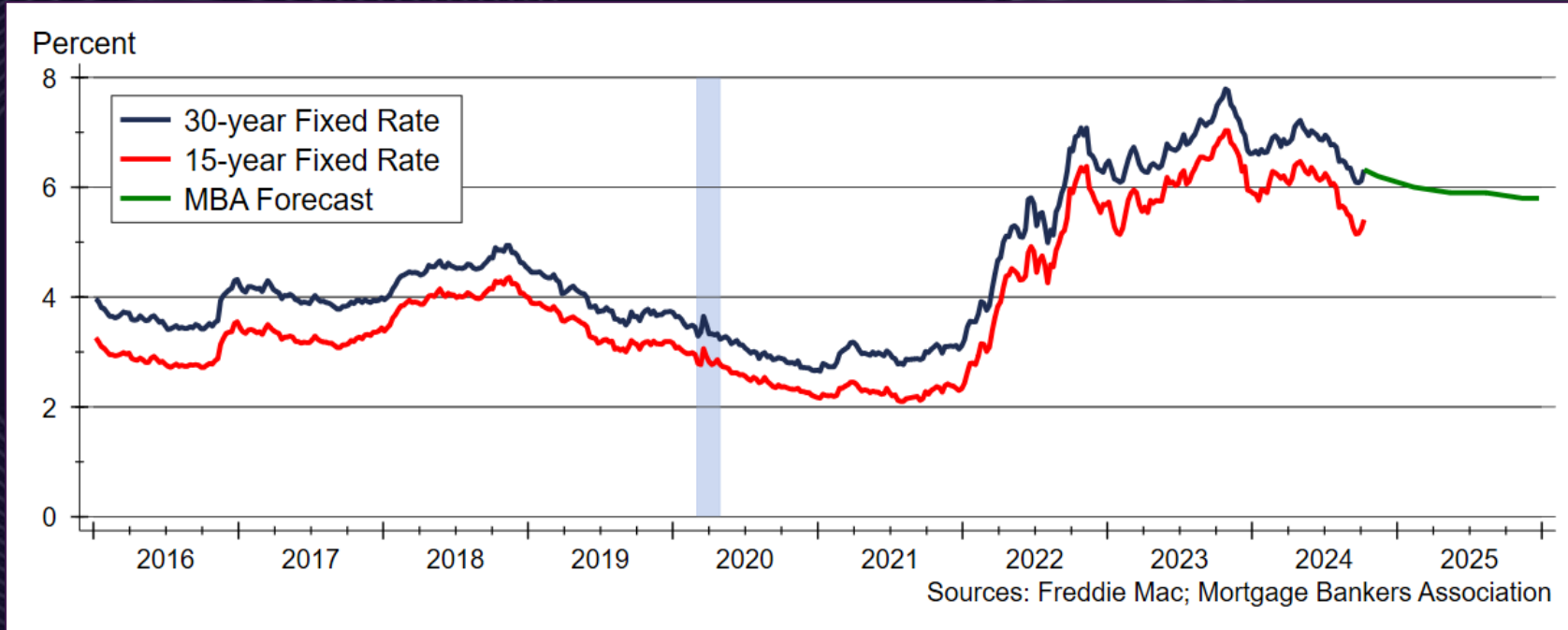
Trillions of Dollars



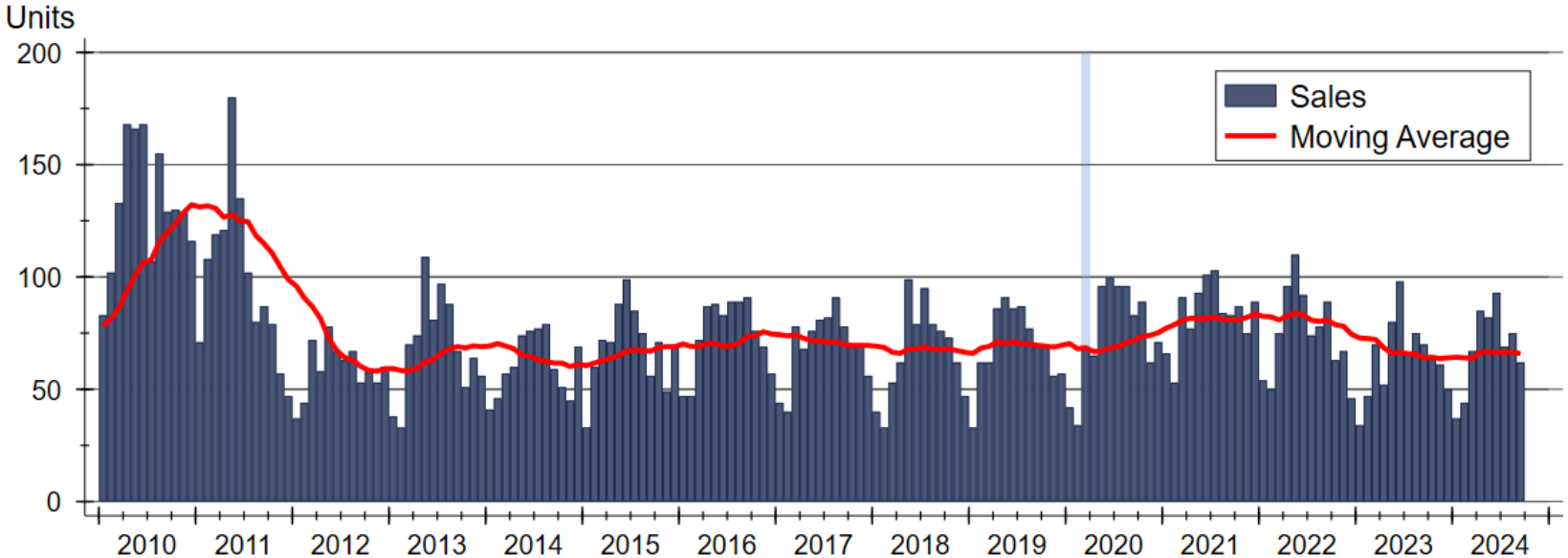
Source: Federal Reserve Board of Governors



MBA Mortgage Rate Forecast



Saline County Home Sales Activity

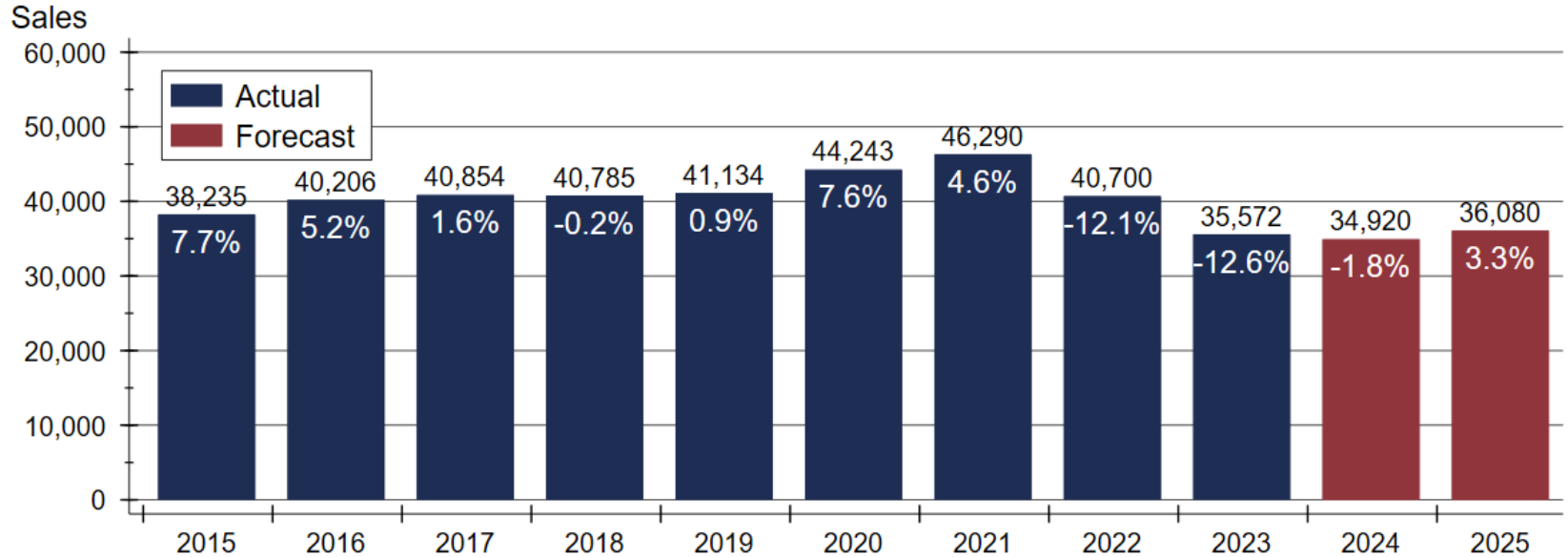


Source: Participating Kansas REALTOR® MLS Systems

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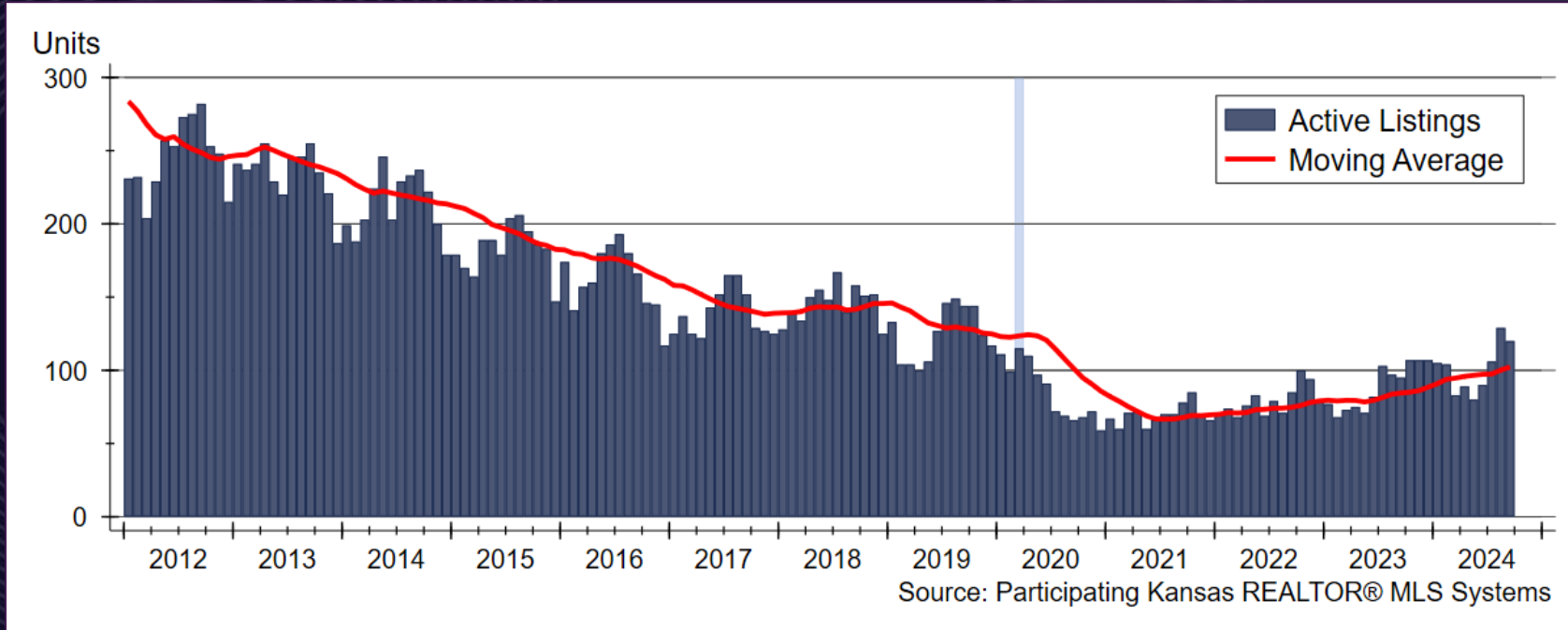
Kansas Home Sales Forecast



Sources: WSU Center for Real Estate and participating Kansas REALTOR® MLS systems



Saline County Active Listings

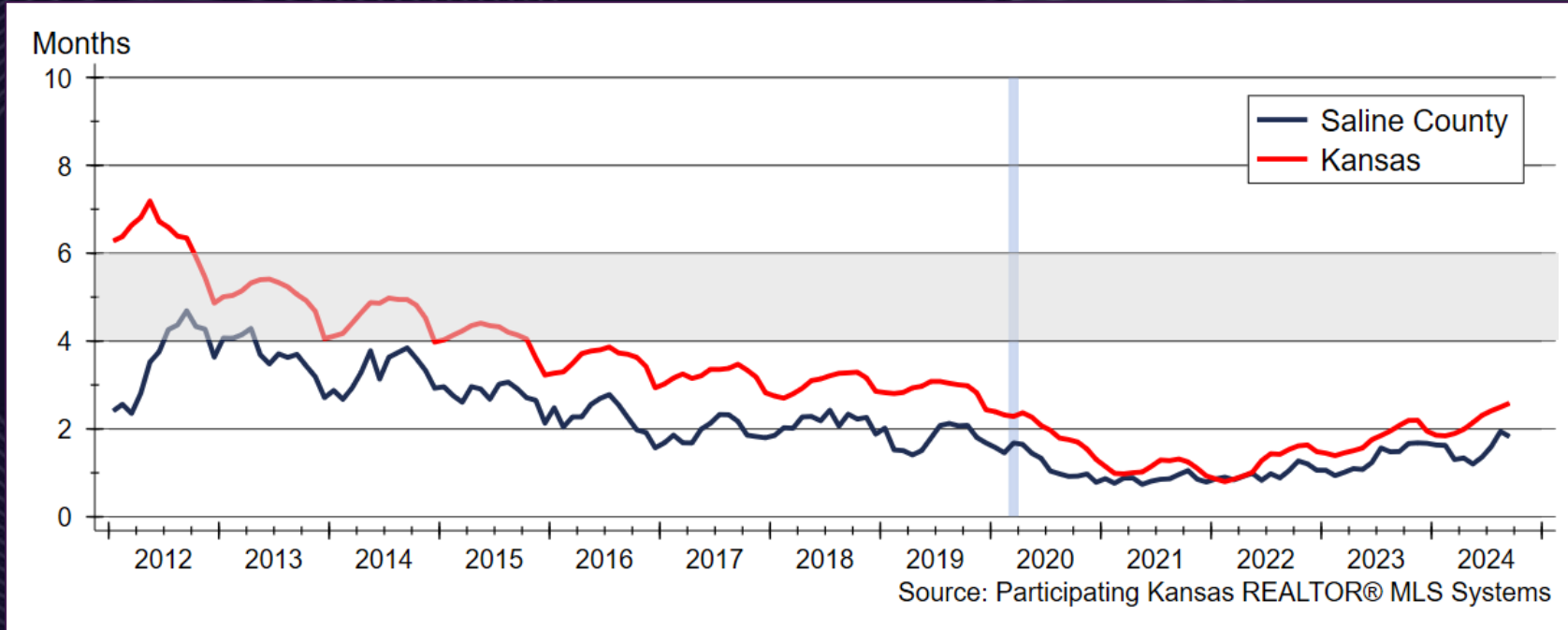


Source: Participating Kansas REALTOR® MLS Systems



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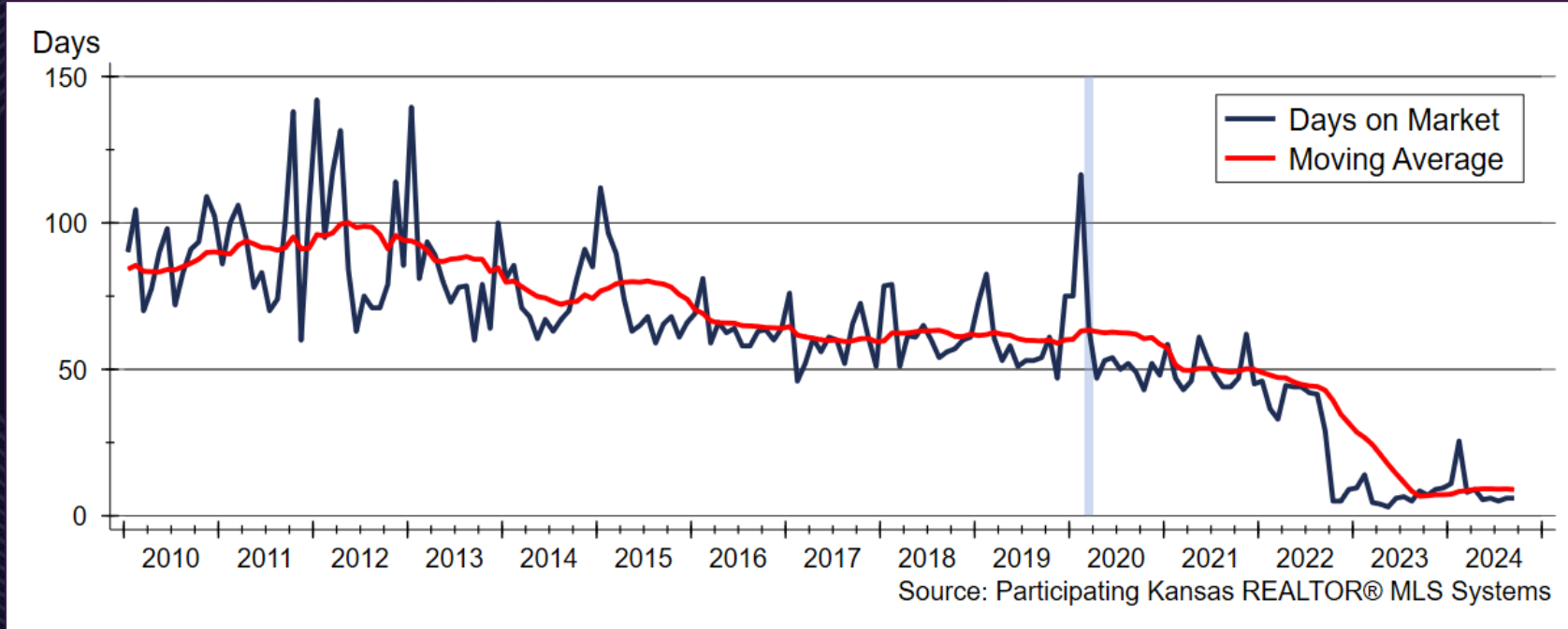
Inventory of Homes Available for Sale



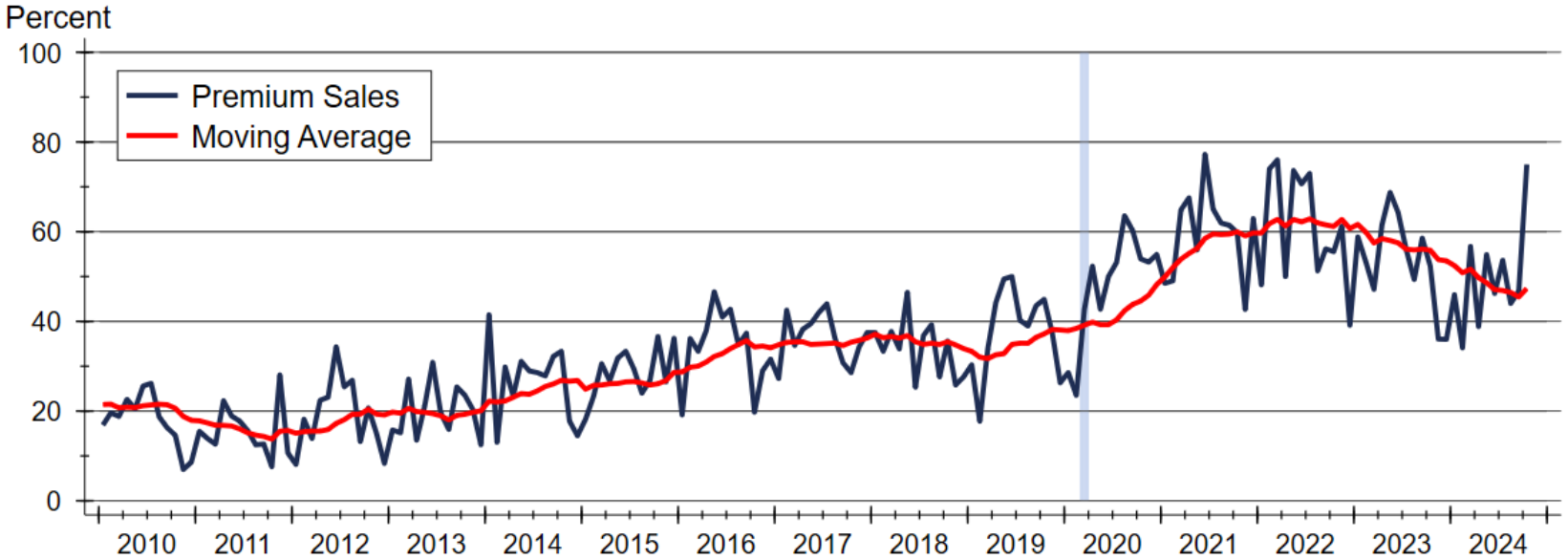


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Saline County Median Days On Market



Saline County Premium Sales



Source: Participating Kansas REALTOR® MLS Systems

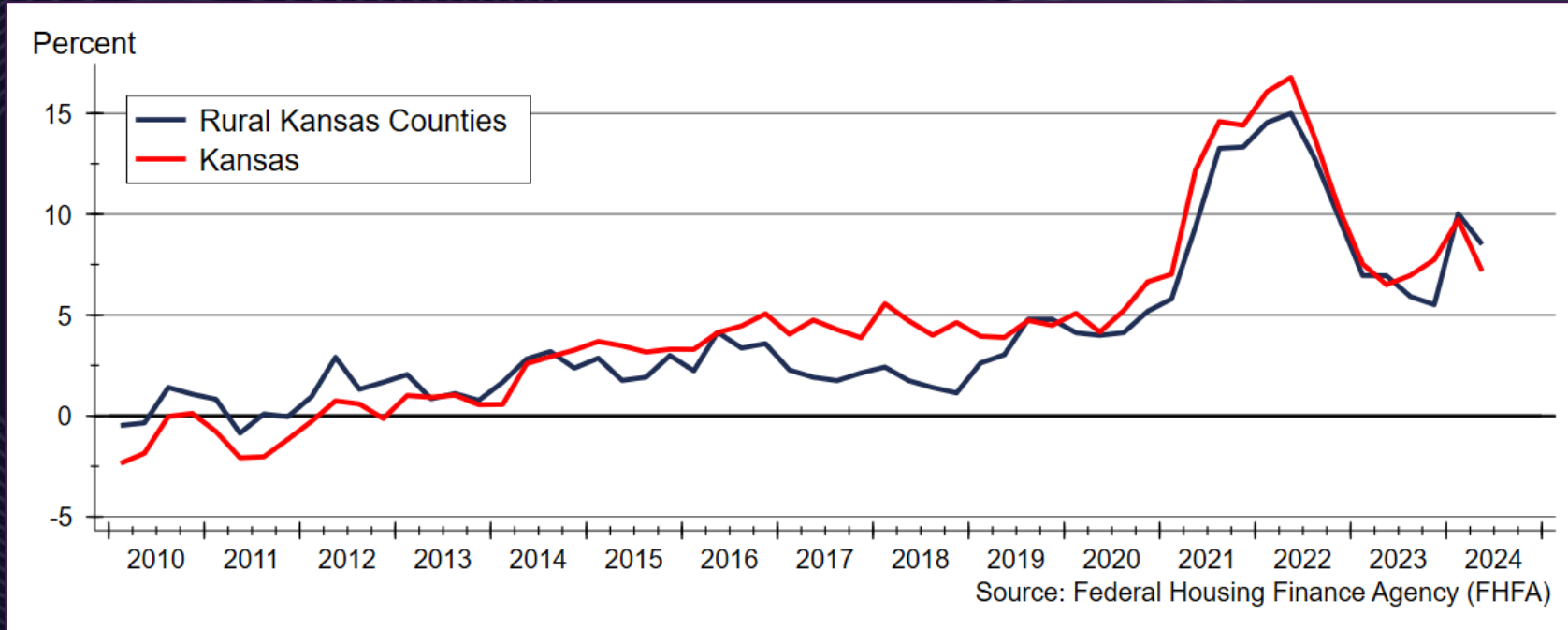


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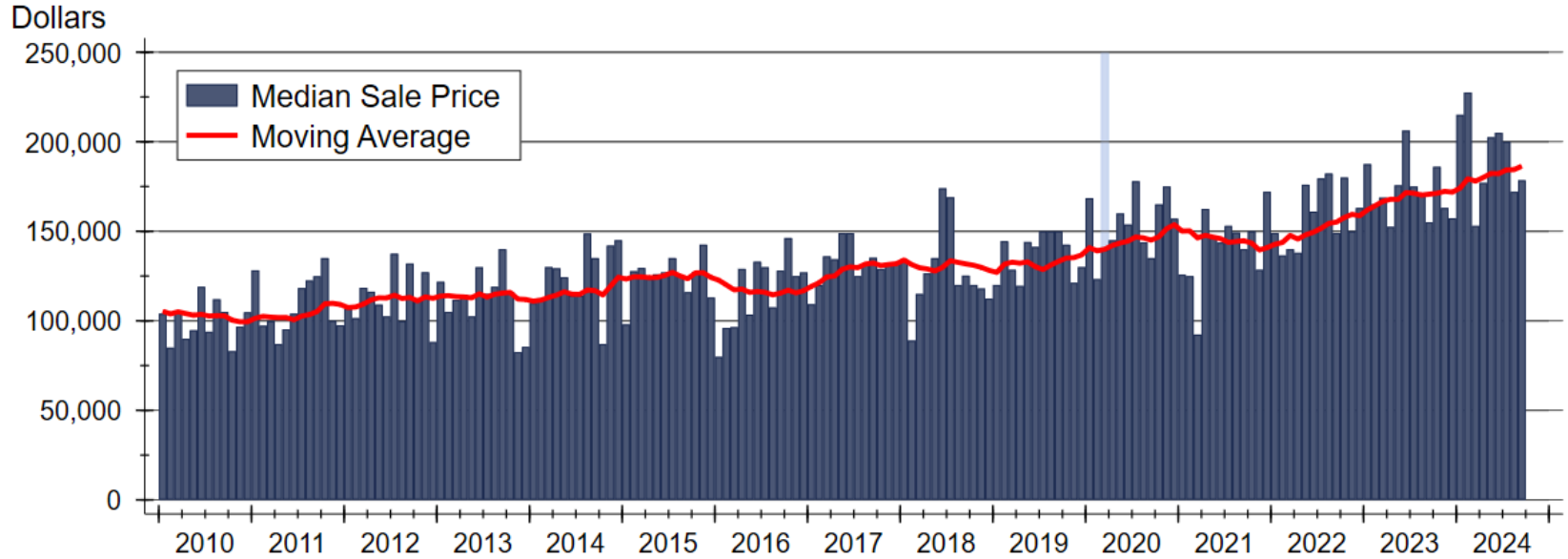
Home Price Appreciation Continues to be Strong





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Saline County Median Sale Price

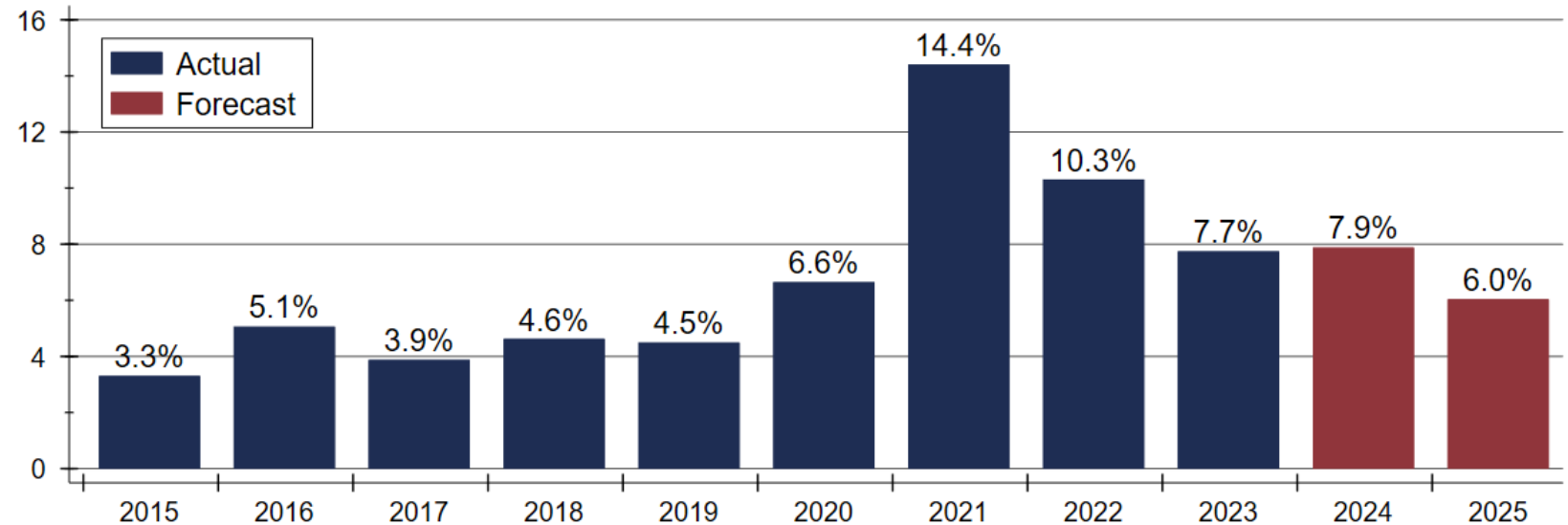


Source: Participating Kansas REALTOR® MLS Systems



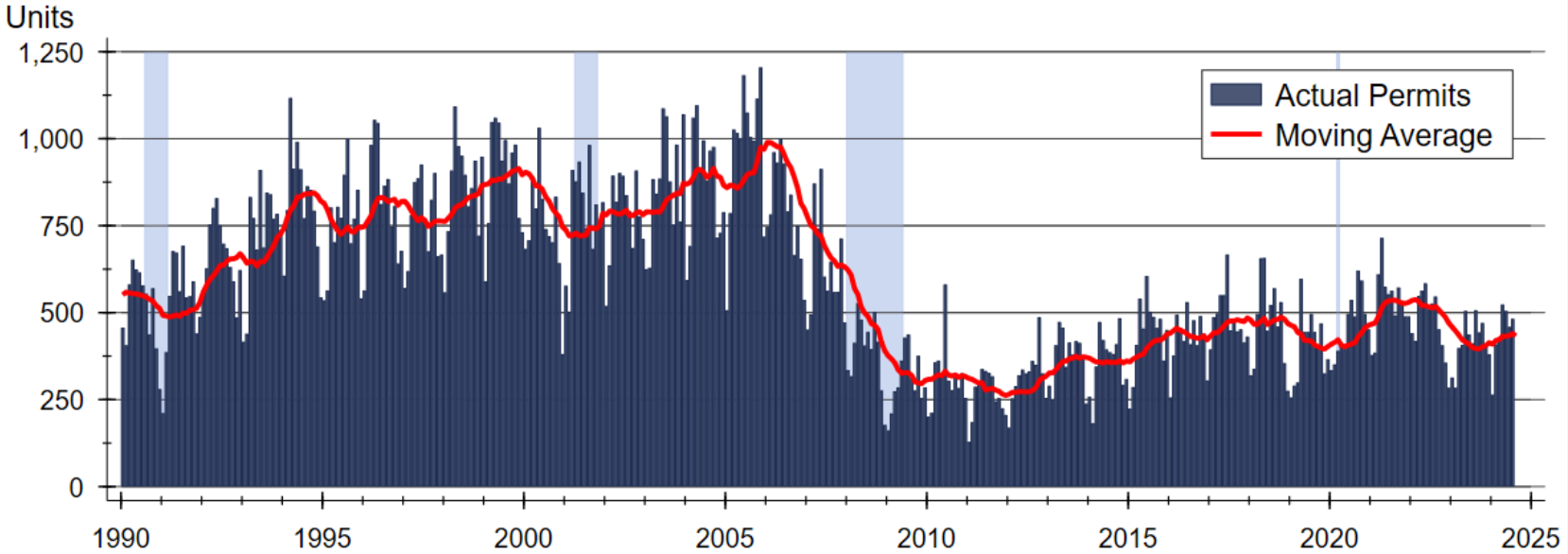
Kansas Home Price Appreciation Forecast

Percent



Sources: WSU Center for Real Estate and Federal Housing Finance Agency

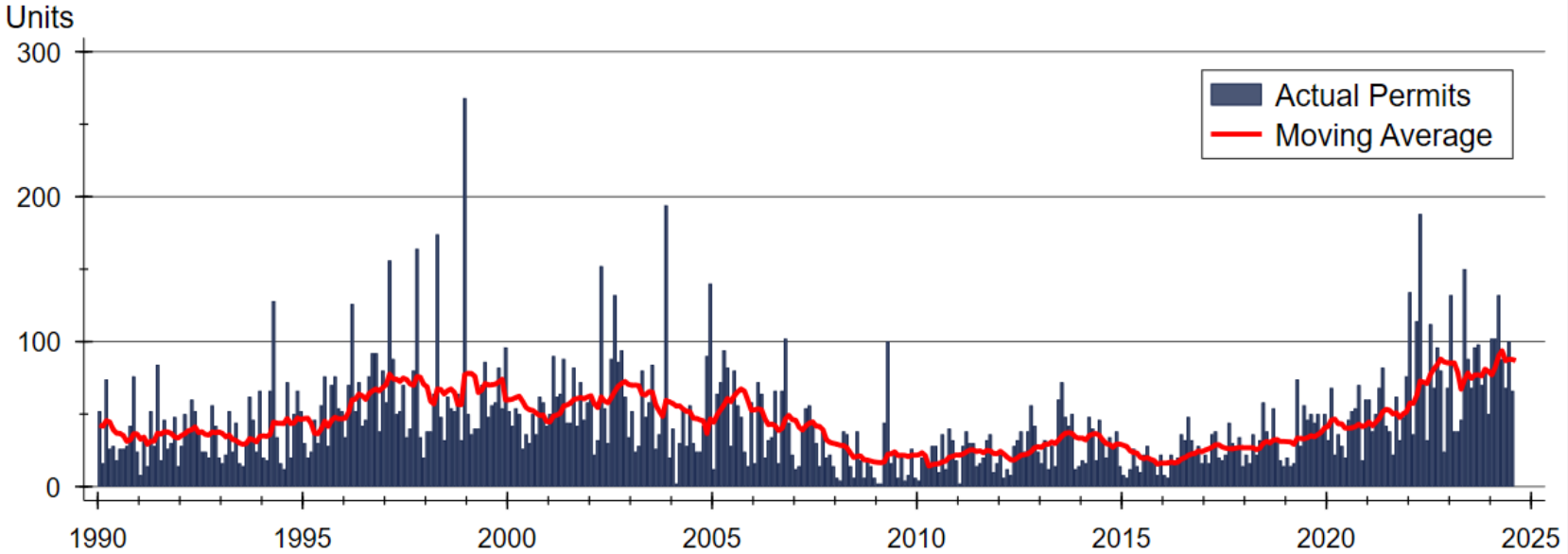
Kansas Single-Family Building Permits



Source: U.S. Bureau of the Census

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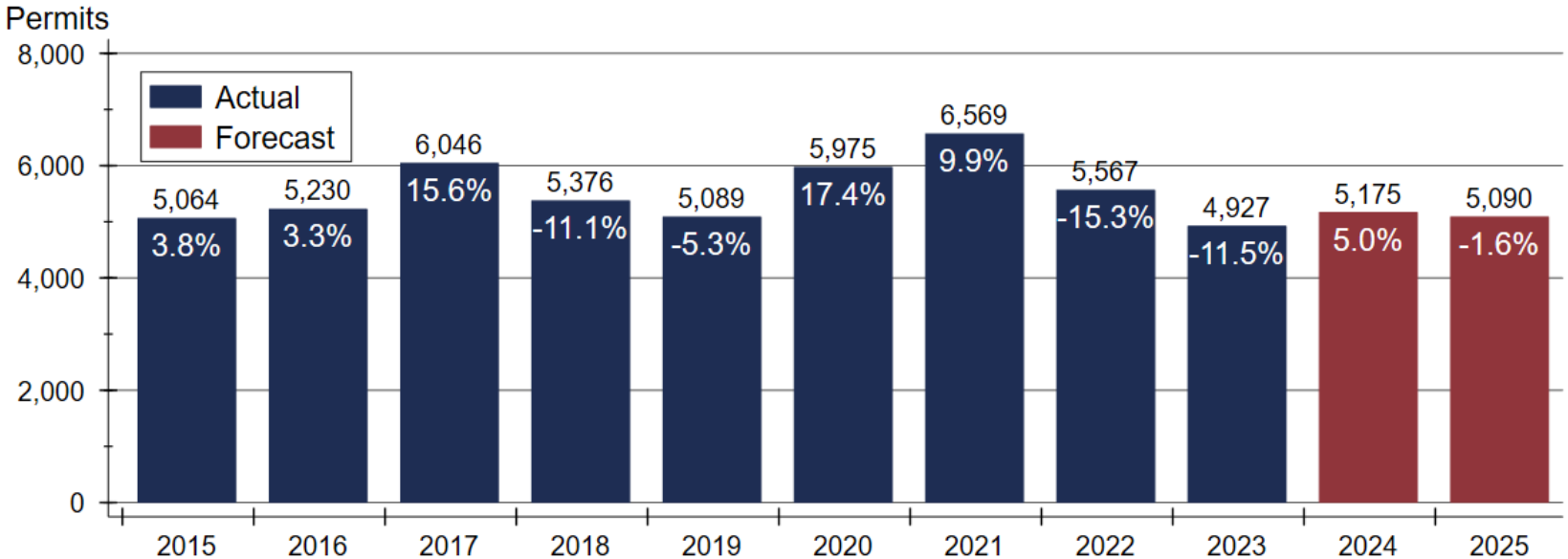
Kansas Two-Family Building Permits



Source: U.S. Bureau of the Census

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Kansas Single-Family Home Construction Forecast



Sources: WSU Center for Real Estate and U.S. Bureau of the Census

2025 Kansas Housing Forecast

	2022 <u>Actual</u>	2023 <u>Actual</u>	2024 <u>Forecast</u>	2025 <u>Forecast</u>
Total Home Sales	40,700 units -12.1%	35,572 units -12.6%	34,920 units -1.8%	36,080 units +3.3%
SF Building Permits	5,567 units -15.3%	4,927 units -11.5%	5,175 units +5.0%	5,090 units -1.6%
Home Price Appreciation	+10.3%	+7.7%	+7.9%	+6.0%



2025 Major Markets Forecast

	<u>KC</u>	<u>Lawrence</u>	<u>Manhattan</u>	<u>Topeka</u>	<u>Wichita</u>
Total Home Sales	36,300 units +4.4%	1,080 units -0.9%	1,800 units +11.1%	2,840 units -0.7%	9,550 units +2.0%
SF Building Permits	4,465 units +0.7%	235 units -2.1%	255 units +2.0%	365 units +2.8%	1,285 units +4.9%
Home Price Appreciation	+5.6%	+3.4%	+4.9%	+4.2%	+7.7%



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