



# SALINA

## 2025 HOUSING OUTLOOK

### *Full Circle*

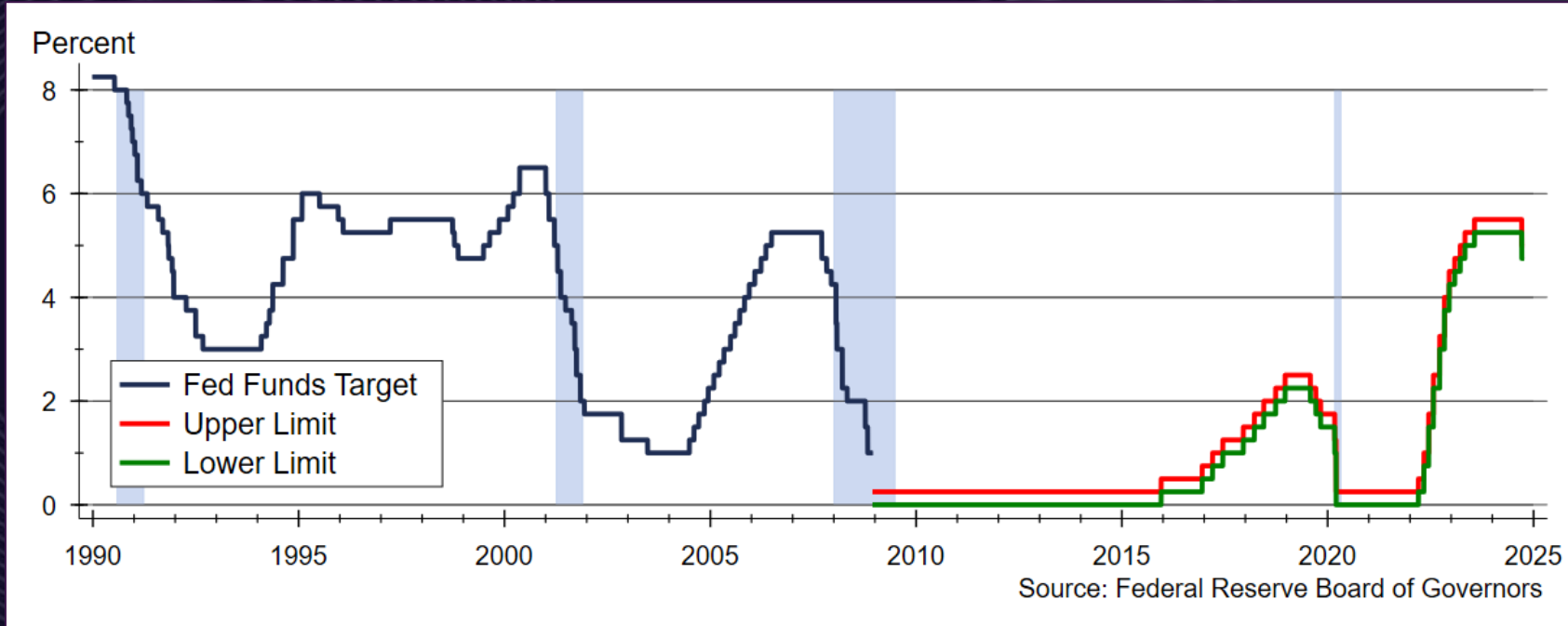
Dr. Stanley D. Longhofer  
October 17, 2025

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

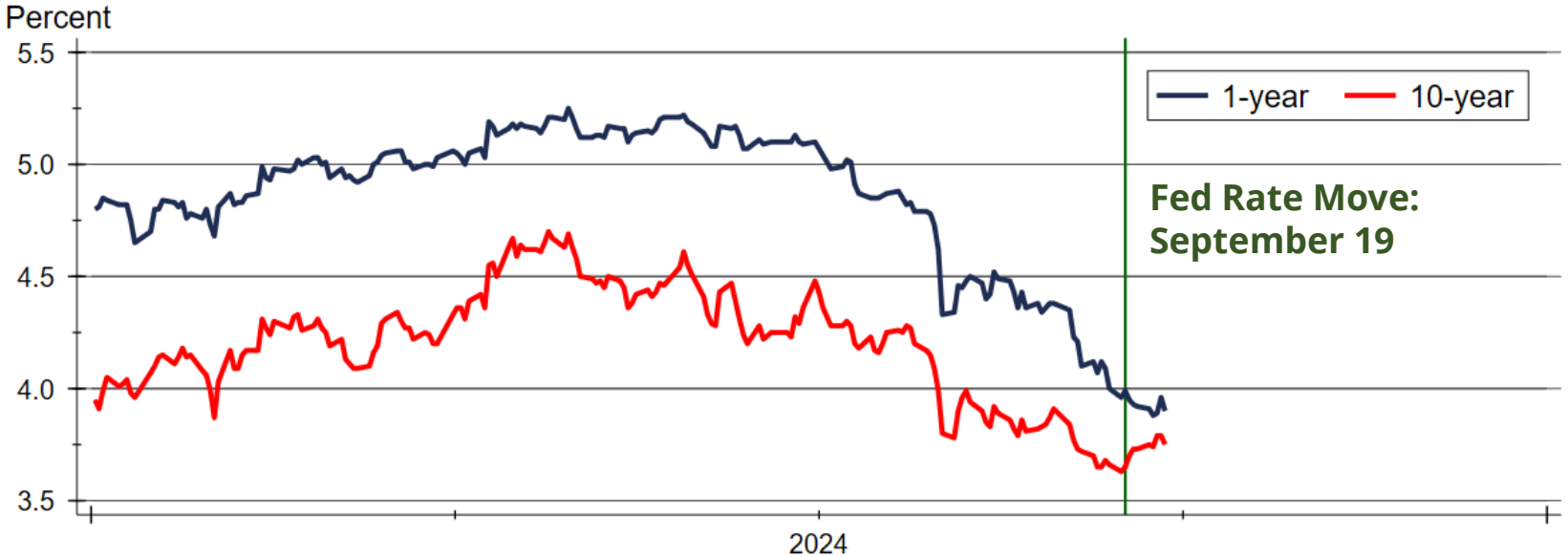
[wichita.edu/realestate](http://wichita.edu/realestate)



# Fed Funds Target Rate



# Treasury Rates Following Fed Move



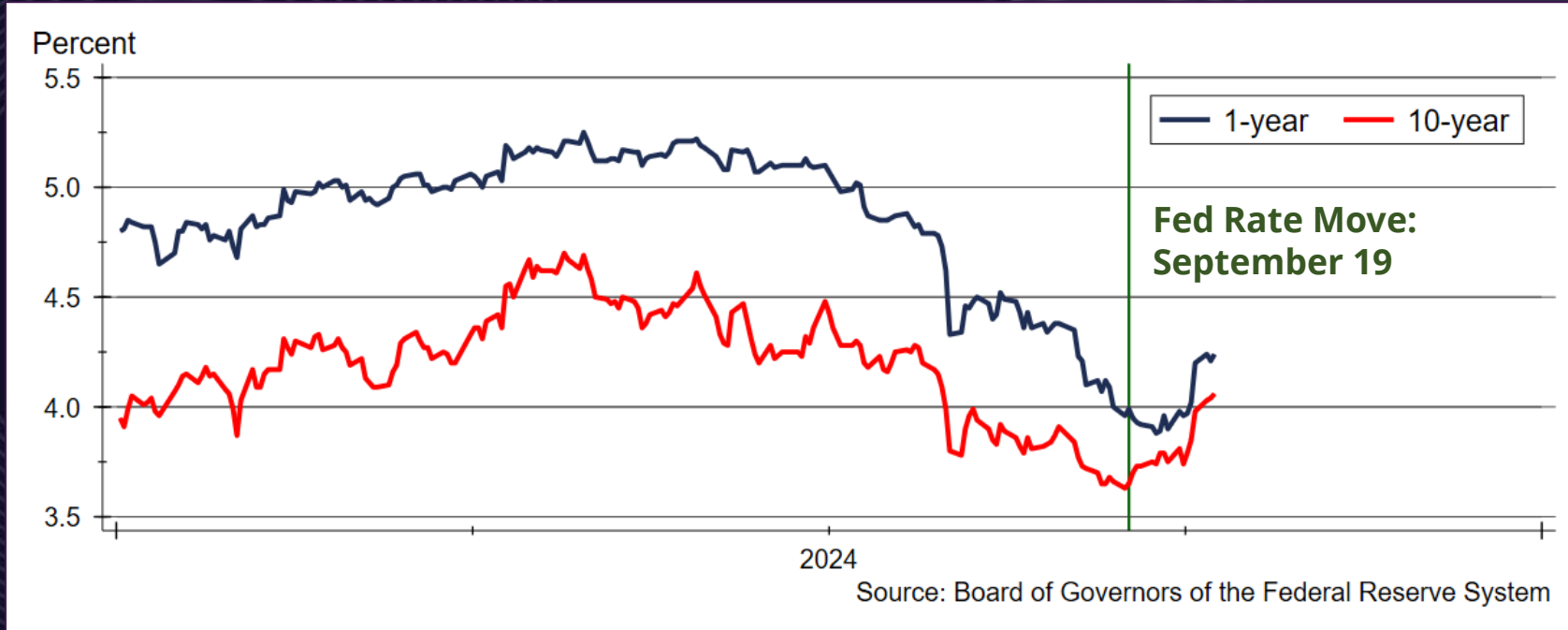
Source: Board of Governors of the Federal Reserve System



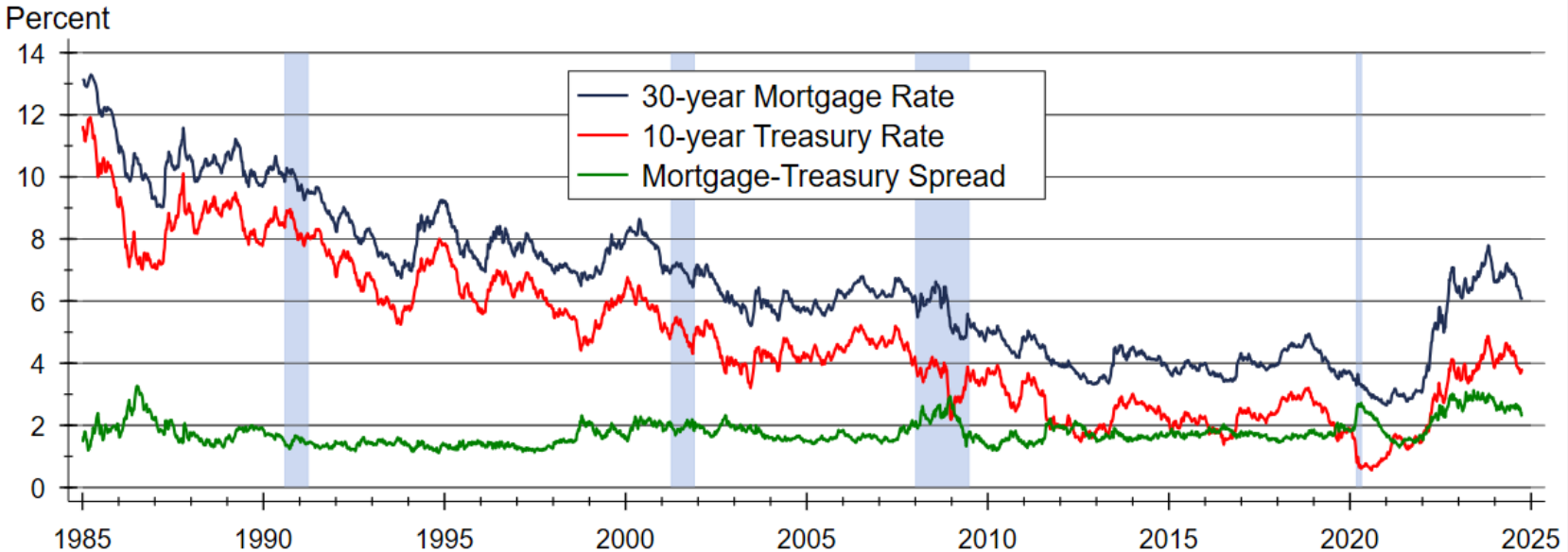
SALINE COUNTY



# Treasury Rates Following Fed Move and after Jobs Report



# Mortgage Risk Premium Remains Higher than Normal



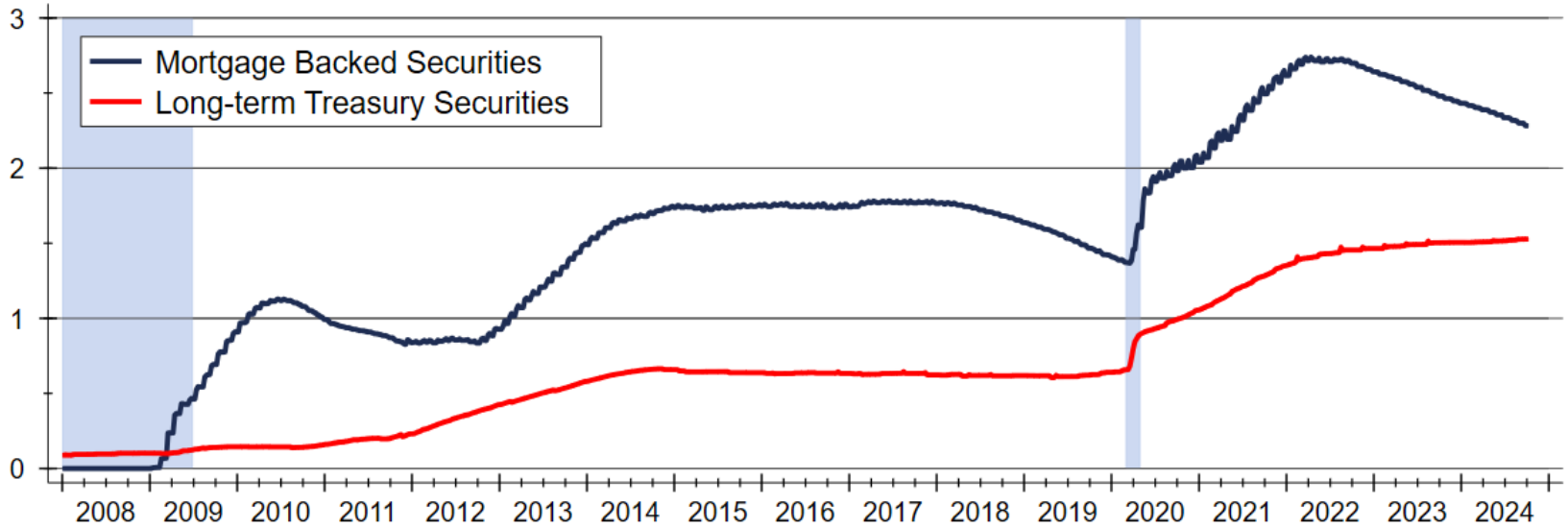
Sources: Board of Governors of the Federal Reserve System; Freddie Mac



SALINE COUNTY

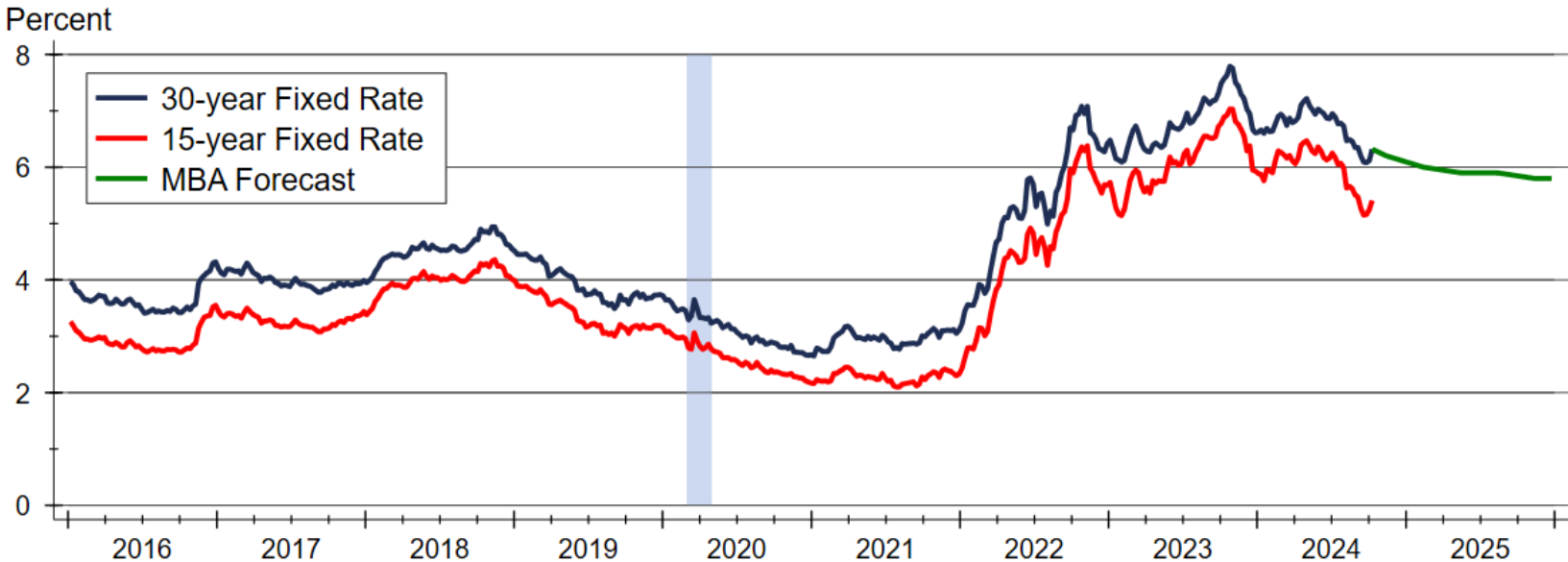
# Federal Reserve is Reducing Its MBS Portfolio

Trillions of Dollars



Source: Federal Reserve Board of Governors

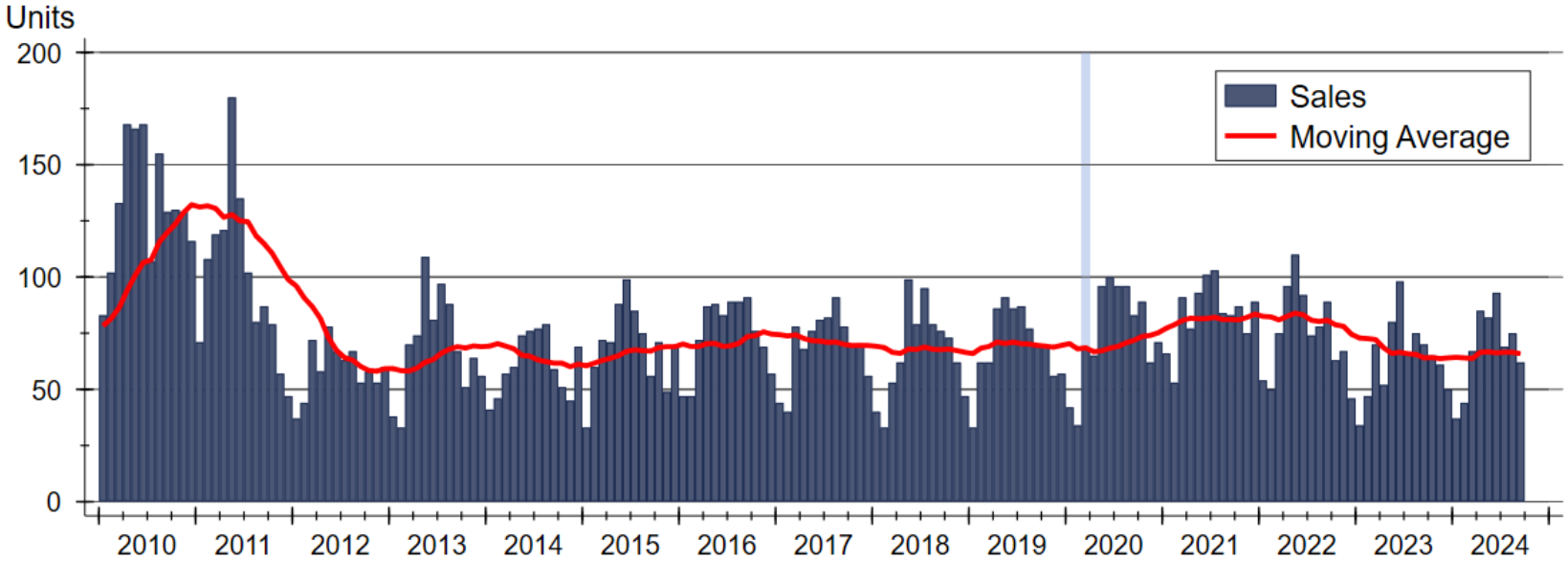
# MBA Mortgage Rate Forecast



Sources: Freddie Mac; Mortgage Bankers Association



# Saline County Home Sales Activity

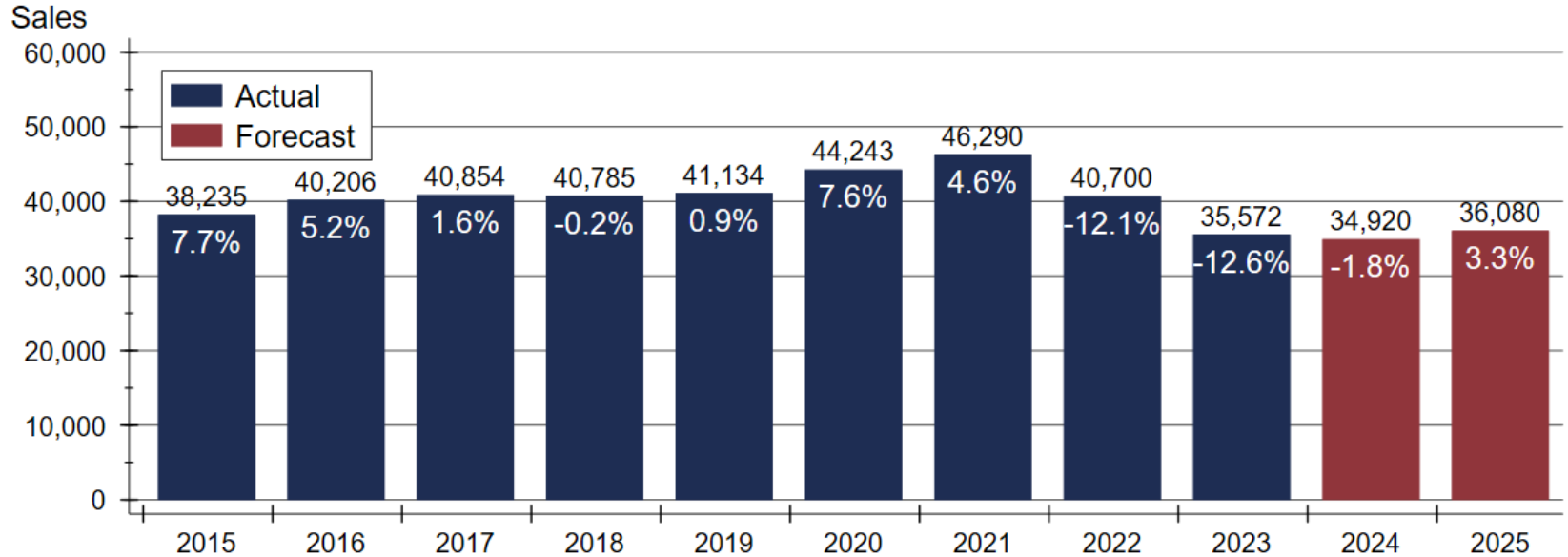


Source: Participating Kansas REALTOR® MLS Systems

SALINE COUNTY



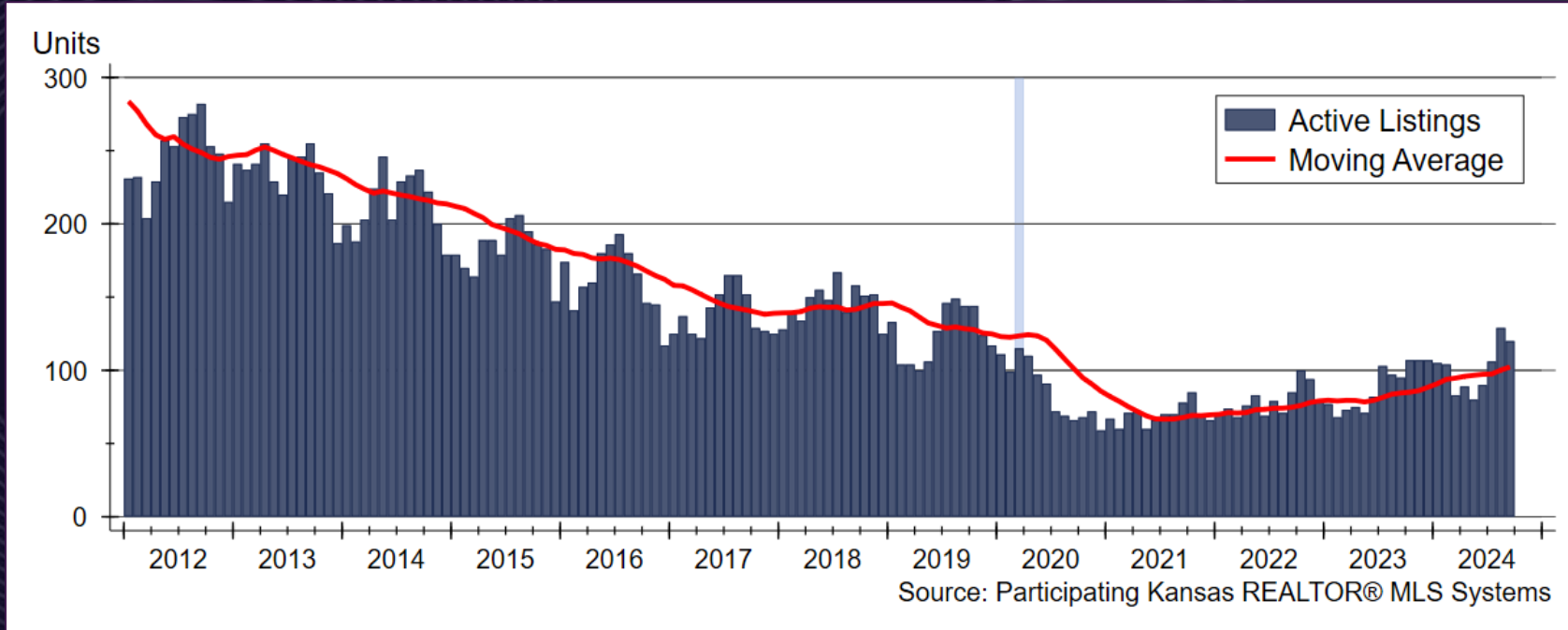
# Kansas Home Sales Forecast



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



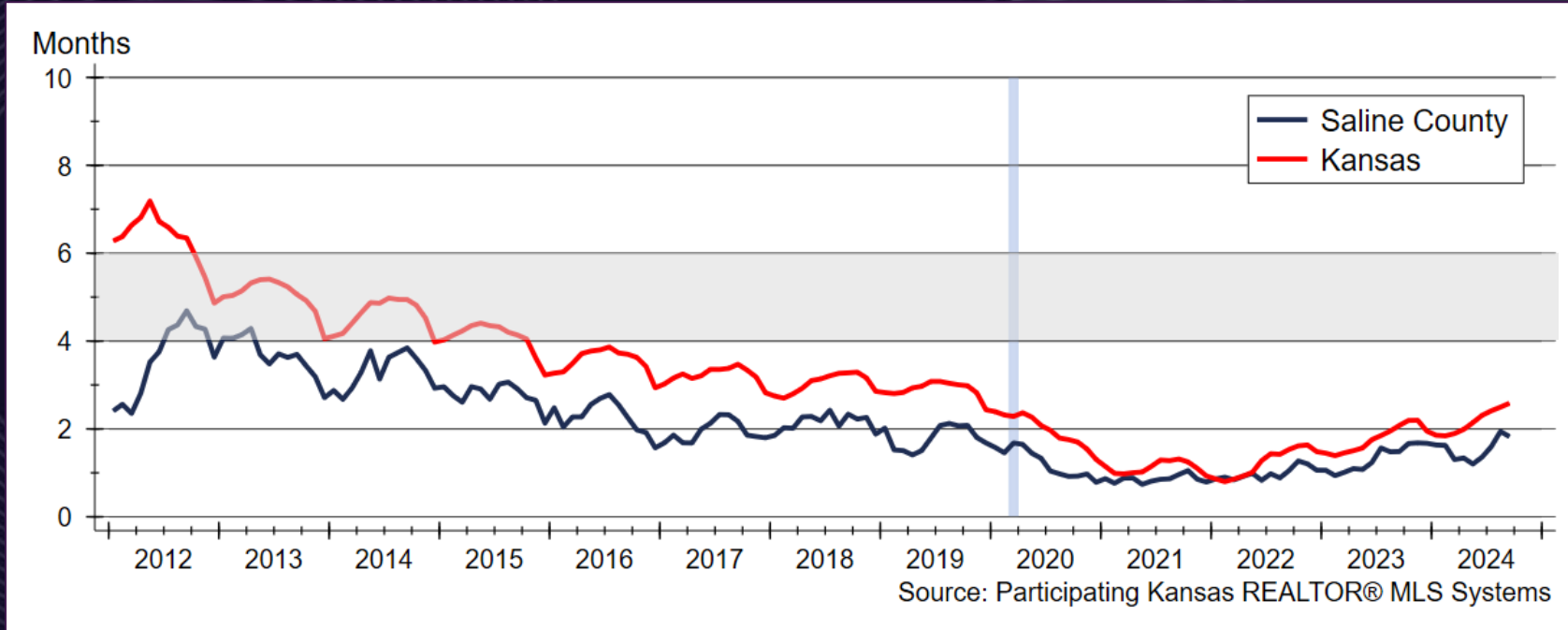
# Saline County Active Listings



Source: Participating Kansas REALTOR® MLS Systems

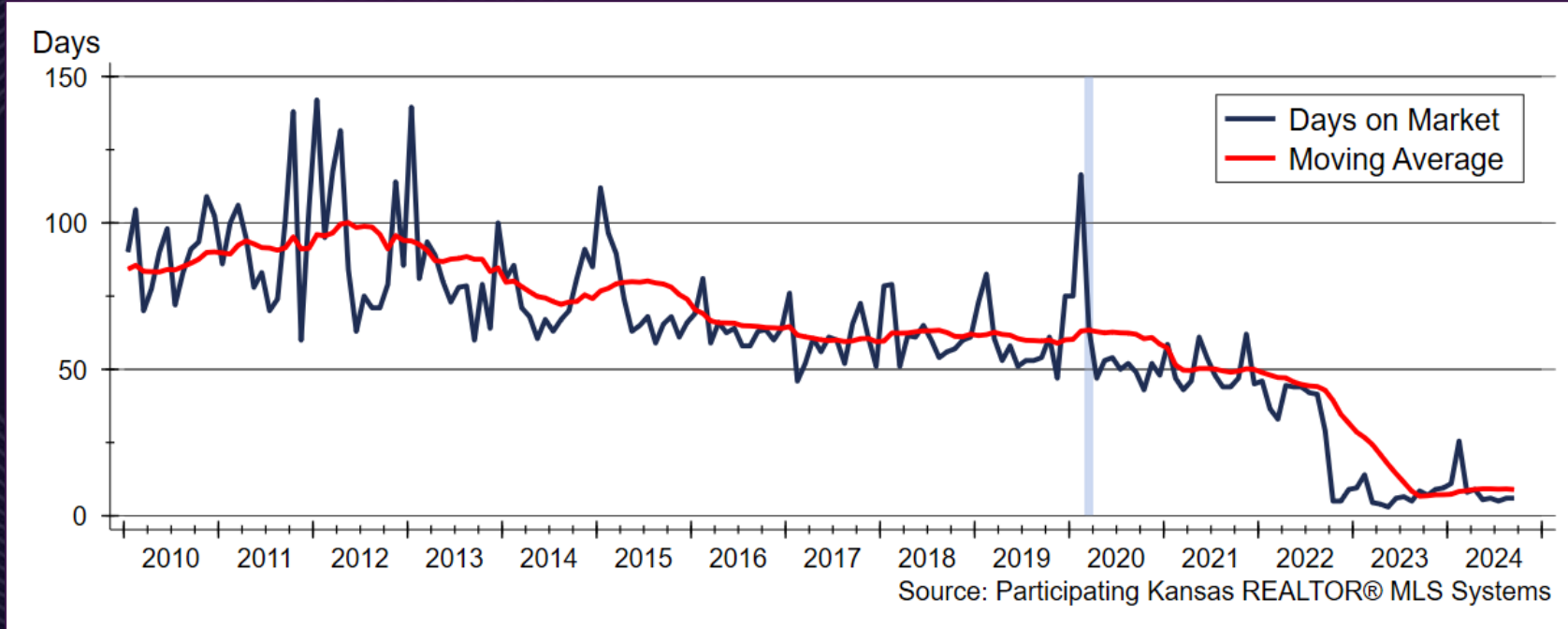


# Inventory of Homes Available for Sale

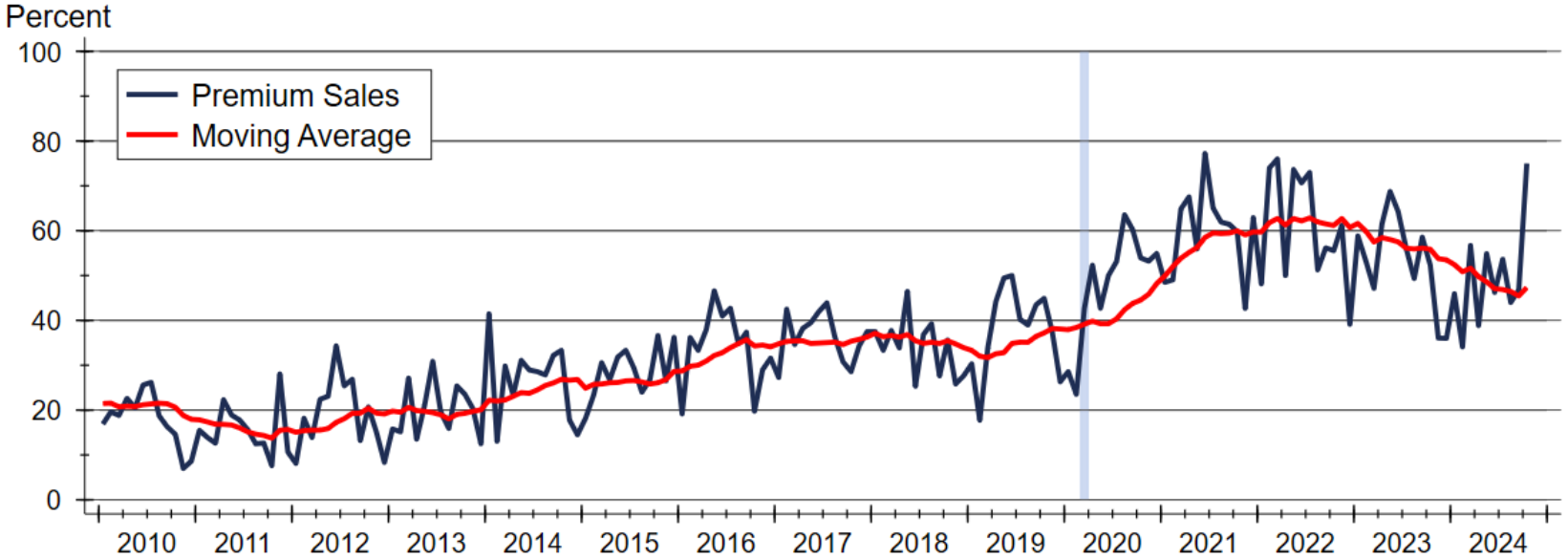




# Saline County Median Days On Market



# Saline County Premium Sales



Source: Participating Kansas REALTOR® MLS Systems

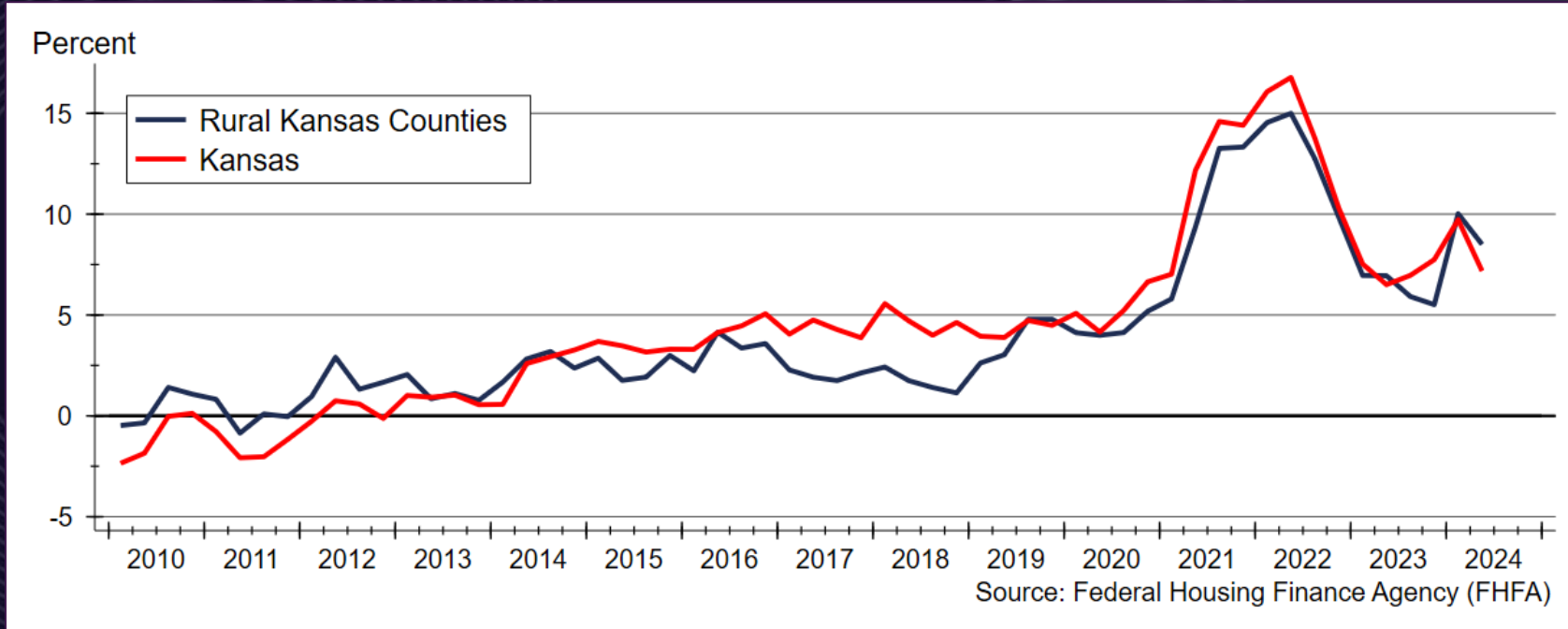


**SALINE COUNTY**





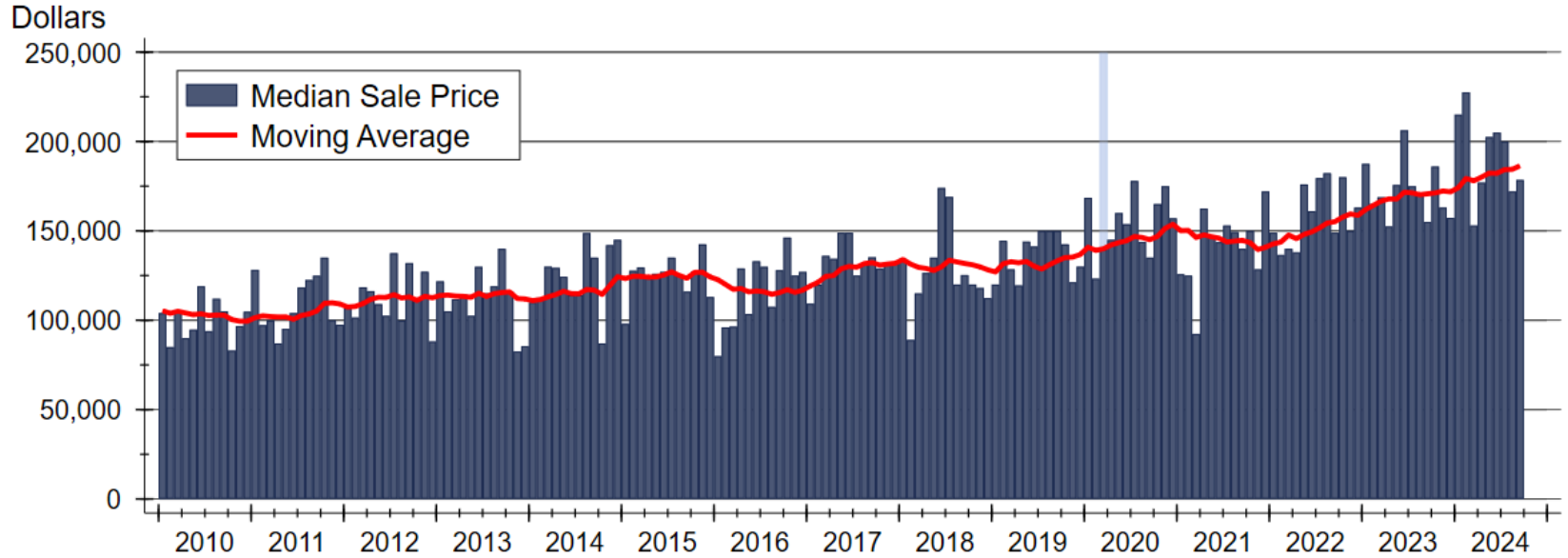
# Home Price Appreciation Continues to be Strong





**SALINE COUNTY**

# Saline County Median Sale Price



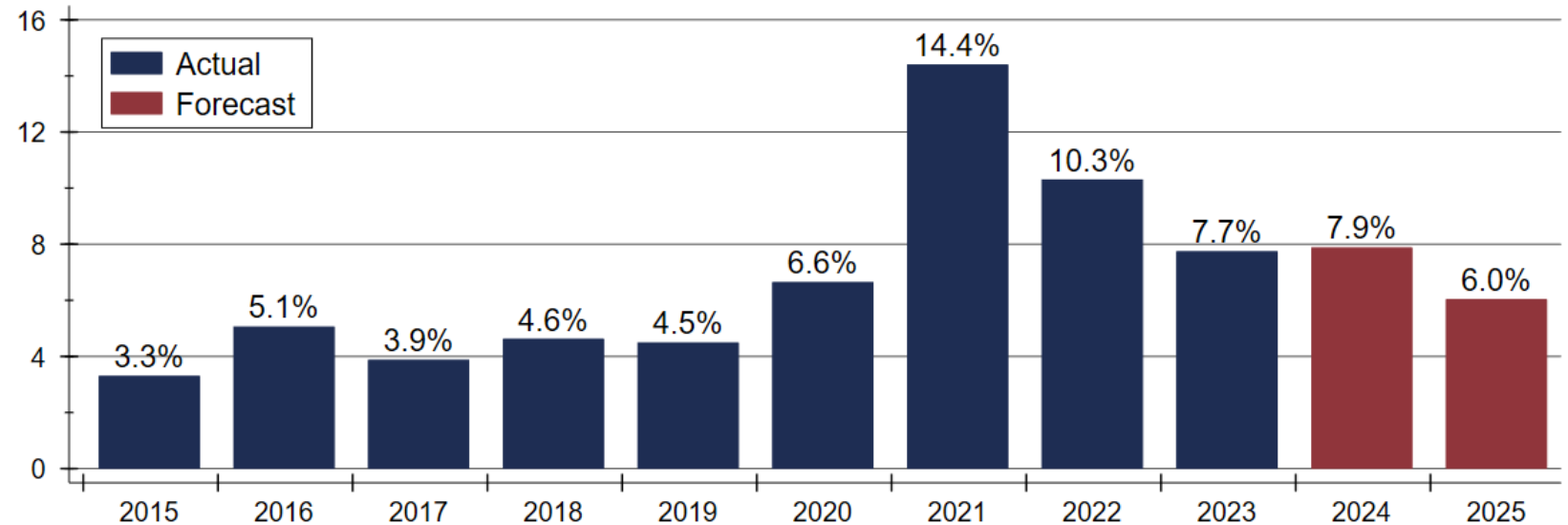
Source: Participating Kansas REALTOR® MLS Systems





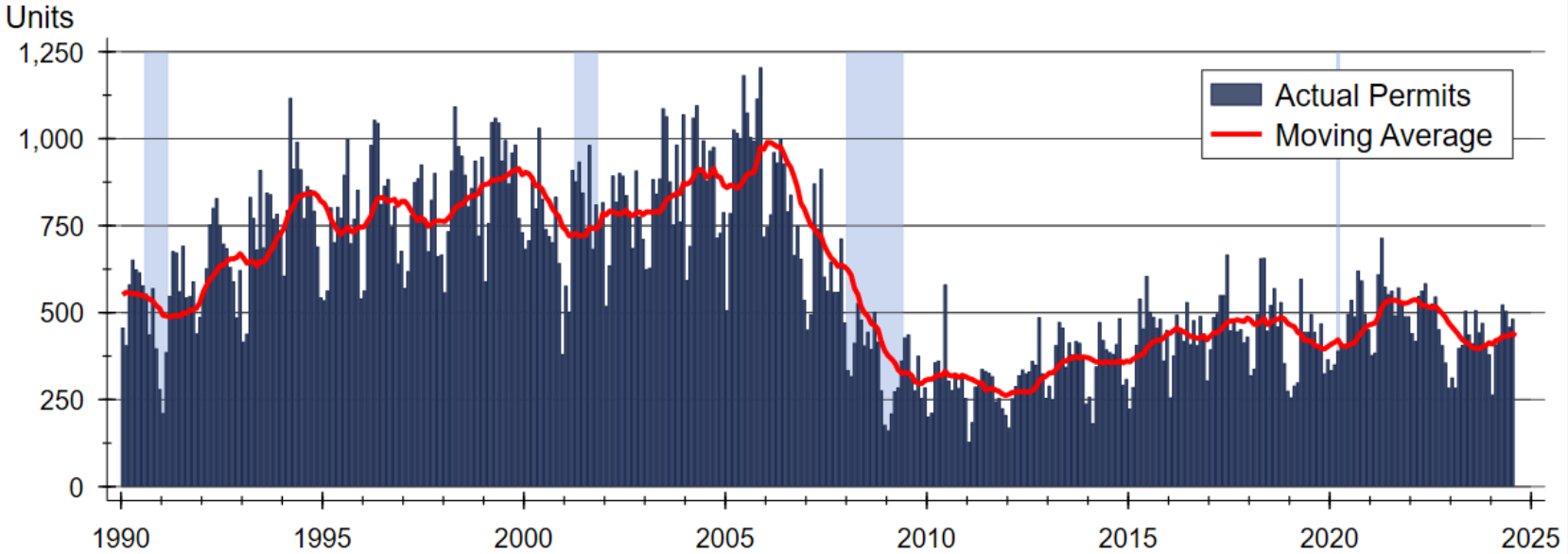
# Kansas Home Price Appreciation Forecast

Percent



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

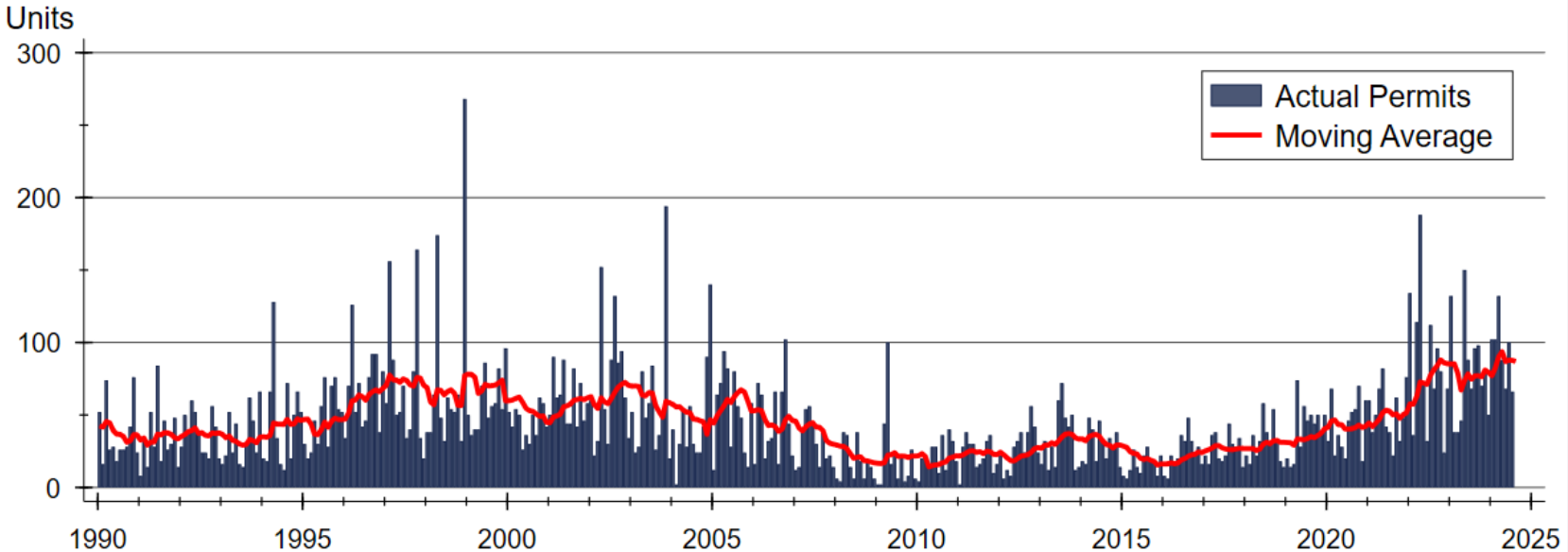
# Kansas Single-Family Building Permits



Source: U.S. Bureau of the Census

SALINE COUNTY

# Kansas Two-Family Building Permits

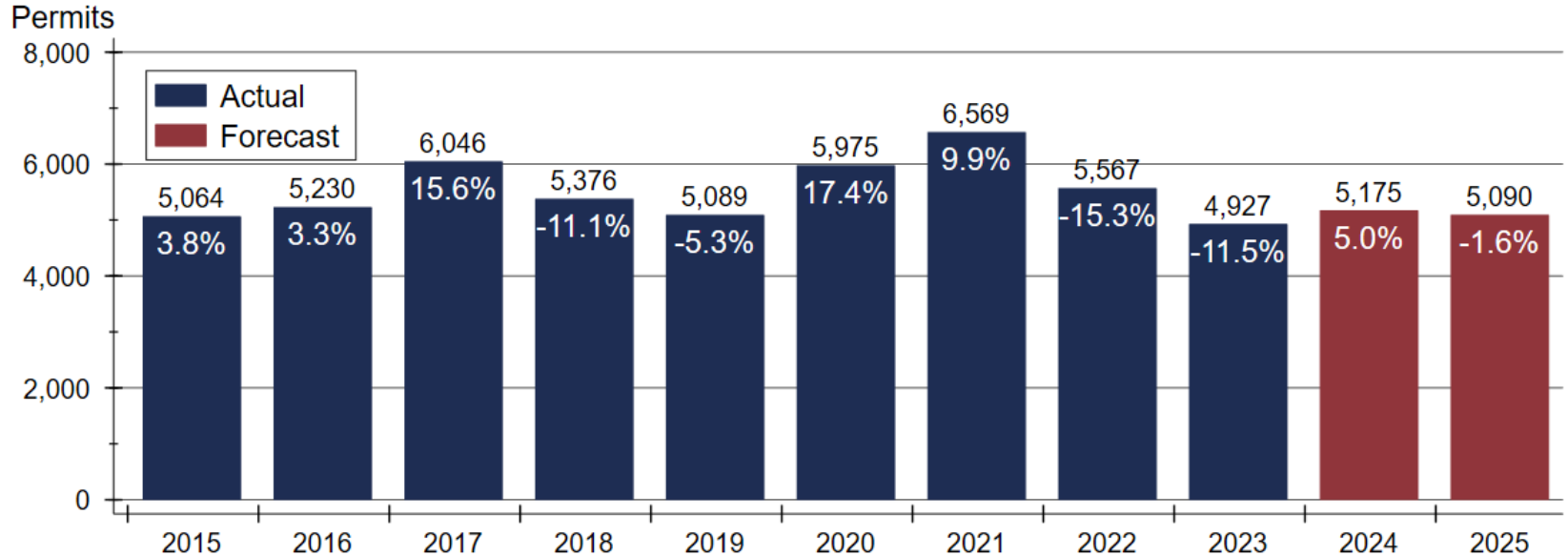


Source: U.S. Bureau of the Census

SALINE COUNTY



# Kansas Single-Family Home Construction Forecast



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



# 2025 Kansas Housing Forecast

	<u>2022 Actual</u>	<u>2023 Actual</u>	<u>2024 Forecast</u>	<u>2025 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%



SALINE COUNTY





# SALINA

## 2025 HOUSING OUTLOOK

### *Full Circle*

Dr. Stanley D. Longhofer  
October 17, 2025