

## **NEAMB Monthly Bulletin**

#### **NOVEMBER 2025**

## What we do for you!

- Latest Industry News
- New with NAMB
- Building your business!
- Get to Knomaha!
- Grow Omaha what new businesses are coming to our market?
- 2025 Golf Tournament
- 2025 Continuing Ed class
- Great resource with education for mortgage professionals and affiliates
- Keep people connected.
- Want to see past newsletters? Go to click here to view!



## **Understanding Nebraska's 2025 Housing Market Dynamics**

The housing market in Nebraska is experiencing modest growth, with unique dynamics influencing buyer and seller interactions. Here's a closer look at the current landscape:

#### **Current Market Snapshot**

According to recent data, the median home price for single-family homes across Nebraska is approximately \$250,000 over the past year. A report from February 2025 by Crib Metrics highlighted a 3.9% year-over-year increase, bringing the median sales price to \$289,400.

Inventory remains a challenge, with months of supply at just 2.1, marking a 20% reduction from last year, showcasing a tight market.

#### **Omaha Metro Area Insights**

In the Omaha metro area, the median sale price was around \$280,000 in April 2025, reflecting a 1.8% increase from the previous year. Homes here are selling swiftly, averaging 14 days on the market, which, while fast, shows a slight slowdown from the prior year's average of 9 days.

#### **Factors Shaping the Market**

Several factors are at play:

- **Limited Supply:** The constrained inventory supports pricing stability, giving sellers a distinct advantage.
- Affordability: Nebraska's affordability compared to coastal markets sustains demand, even as interest rates hover around 7% for a 30-year fixed rate in Omaha.
- **Insurance Costs:** A significant challenge is the 35% surge in homeowners' insurance premiums over the last three years, impacting overall homeownership costs.

#### **Implications for Buyers and Sellers**

#### For Buyers:

- Be ready to act quickly in competitive areas.
- Consider the total cost of ownership, including rising insurance and maintenance costs.
- Look for homes with value opportunities, ensuring potential appreciation.

#### For Sellers:

- Price strategically to attract offers in the slower growth environment.
- Ensure homes are well-maintained and staged to appeal to cautious buyers.
- Time your sale carefully to avoid increased competition.

#### **Key Trends to Monitor**

Potential shifts in inventory, interest rates, and cost burdens, particularly in insurance, could significantly influence buying power and market conditions. Additionally, local variations mean that metro areas like Omaha and Lincoln may experience different trends compared to other regions in Nebraska.

Overall, Nebraska's housing market in mid-2025 remains stable with opportunities for both buyers and sellers, driven by affordability and strategic market conditions.

## Our members



Liz Gibbs President



Chuck Sederstrom Vice President



Sarah Stone Secretary



Holly Schneidewind Treasurer

## Board Members

Dave Welte
Matt Thiel
Eric Petersen

# NAMB on the Hill:

In January, NAMB will be hosting their annual sales, marketing and technology conference in Orland, FL. (someplace warm!) From January 14 – 17, you could be learning more about AI, coaching, marketing online without being an influencer and much more! To register, click here!

Click here to see what items NAMB is wanting to take to legislature!



If you have a CRM system or a platform you to text your customers having a rate watch text club. Rates have been going down...slowly, but what most people don't understand is when they go back up slightly as well. One of the most frustrating things about rates right now is the great rate

for refinancing lasts about 1 week, then the time period passes. Don't get me wrong, the rate is still good! So how would your customers feel if you gave them the "inside scoop" by explaining to them how rates are working and if they would like to be in the "rate watch" (you could even add in exclusive, it's a marketing thing) to notify your customers when it's a good time to lock, that can help drive in business and keep you in the front of mind for your borrower!



What is the housing market doing in Omaha? Are housing sales going up? Down? Staying neutral? We are here to keep you up to date with what is going on, it's good to Knomaha! <u>Click here</u> to find out more!



Marigold Mercantile, a home goods store, will move into Book Nook space in Aksarben Village. Opening is planned for late this year. They will be moving into a 1,500 sq ft space next to Godfather's Pizza

Click here to read more!



Our 7<sup>th</sup> annual golf tournament happened on 9/3. It was a beautiful day with a great turnout to support an amazing cause, the 50 Mile March. I am proud to say we raised \$8,166.87 to support this incredible organization! Click here to see pictures from the day!



Our 2025 continuing ed class was an enormous success this year! A big thank you to Chuck Sederstrom and Brent Rassmussen for teaching us for another year!



Interested in becoming a member or affiliate? Visit our website to learn more! www.neamb.net