

C.A.R. EVENTS CALENDAR

Table | List | OCT | NOV | DEC

OCTOBER 2025

Date	Time	Event
Oct 14	11am	Unlock Your Potential with Digital Signatures Inside LARA West Transactions (platform Edition)
Oct 14	1:30pm	Legal Live Webinar: Unlawful (Showing) Discrimination: Alive and Well in California
Oct 14	1:30pm	Unlawful (Showing) Discrimination: Alive and Well in California
Oct 15	2pm	CCRE Workshop Series: Local Government & Community Partnering For Success (Week 3)
Oct 16	10am	CCRE presents Central Valley Strategies

ACCESS THE FULL CALENDAR

CALIFORNIA ASSOCIATION OF REALTORS®



Federal housing programs to resume following government spending deal

Source: National Association of REALTORS

Federal housing programs will be back online after President Trump signed a bill to end the longest government shutdown in U.S. history.

Federal programs critical to the U.S. housing market are set to resume after the U.S. House of Representatives on Wednesday approved legislation to fund the government and end the longest shutdown in American history.

The agreement funds the federal government, including federal housing programs, and provides an extension of insurance-writing authority for the National Flood Insurance Program (NFIP) through Jan. 30, 2026.

READ MORE

Identify, develop and connect women in real estate.

Join C.A.R.'s #IamWomanUP initiative. [CLICK HERE.](#)

The Trump administration is 'actively evaluating' portable mortgages. What you need to know

Source: CNN

The Trump administration, through Federal Housing Finance Agency Director Bill Pulte, announced it is actively evaluating the concept of "portable mortgages." This proposal would allow homeowners to transfer their current mortgage rate when they move to a new house. The goal is to address the low housing supply in the current market.

Many existing homeowners hold mortgage rates below 4%, according to a Redfin analysis, making them hesitant to sell and take on new mortgages at today's average rates, which are stuck between 6% and 7%. By making lower rates portable, the administration hopes to incentivize these homeowners to move, thus freeing up inventory. However, experts like Susan Wachter of the Wharton School have raised questions about the feasibility and potential overall impact on mortgage rates.

[READ MORE](#)

Many would-be buyers are frozen out of the housing market

Source: NPR

First-time homebuyers are getting older and accounted for only about one in five homes sold during the 12 months ending in June. That's a record low and half the share of first-time buyers a generation ago.

Part of the problem is that people who already own homes, often with much lower mortgage rates, are staying in their homes longer than they used to – a record 11 years, on average, according to a new report from the National Association of REALTORS®. That means fewer houses are available for buyers. The overall shortage of homes is compounded by the high price of other necessities, which makes it hard for first-time buyers to save up for a down payment.

[READ MORE](#)

Data shows trouble for U.S. housing market

Source: CNN

Mortgage rates have retreated, but homebuyers aren't looking to jump in. Pending home sales were up just 0.7% in late October, the smallest gain in four months, even with the average mortgage rates dropping to their lowest level in a year.

Lower borrowing costs could bring shoppers off the sidelines, but stubbornly high rates and economic uncertainty continue keeping wallets closed.

According to Redin and as reported by Business Wire, the typical home is now taking 48 days to sell, the slowest October pace since 2019. Buyers have gotten cautious and picky, and they're waiting for a deal that feels right.

READ MORE

Trump proposes 50-year mortgage to help affordability

Source: Housingwire

President Trump proposed 50-year mortgages to improve housing affordability by lowering monthly payments. While longer terms reduce payments, they also slow equity buildup and are currently not allowed under the Dodd-Frank Act.

The president has been focused on the issue of housing affordability throughout his term, leading off on inauguration day with an executive order for emergency price relief in housing. He also pressured Federal Reserve

Chair Jerome Powell to lower interest rates and launched investigations against Fed members and tried to fire them to try to achieve lower rates.

[READ MORE](#)

Mortgage demand from homebuyers hits highest level since September, despite rising interest rates

Source: CNBC

Mortgage applications to purchase a home rose 6% last week to their strongest pace since September, according to the Mortgage Bankers Association's seasonally adjusted index. Volume was 31% higher than the same week one year ago.

This came despite the fact that the average contract interest rate for 30-year fixed-rate mortgages with conforming loan balances, \$806,500 or less, increased to 6.34% from 6.31%, with points rising to 0.62 from 0.58, including the origination fee, for loans with a 20% down payment. That rate is 52 basis points lower than it was one year ago.

[READ MORE](#)