

Current Trends and Insights in Guam Real Estate

Sheri Fejeran | Executive Officer | Guam Association of REALTORS®





Agenda

About GAR

The Big Picture

Lessons From My Past

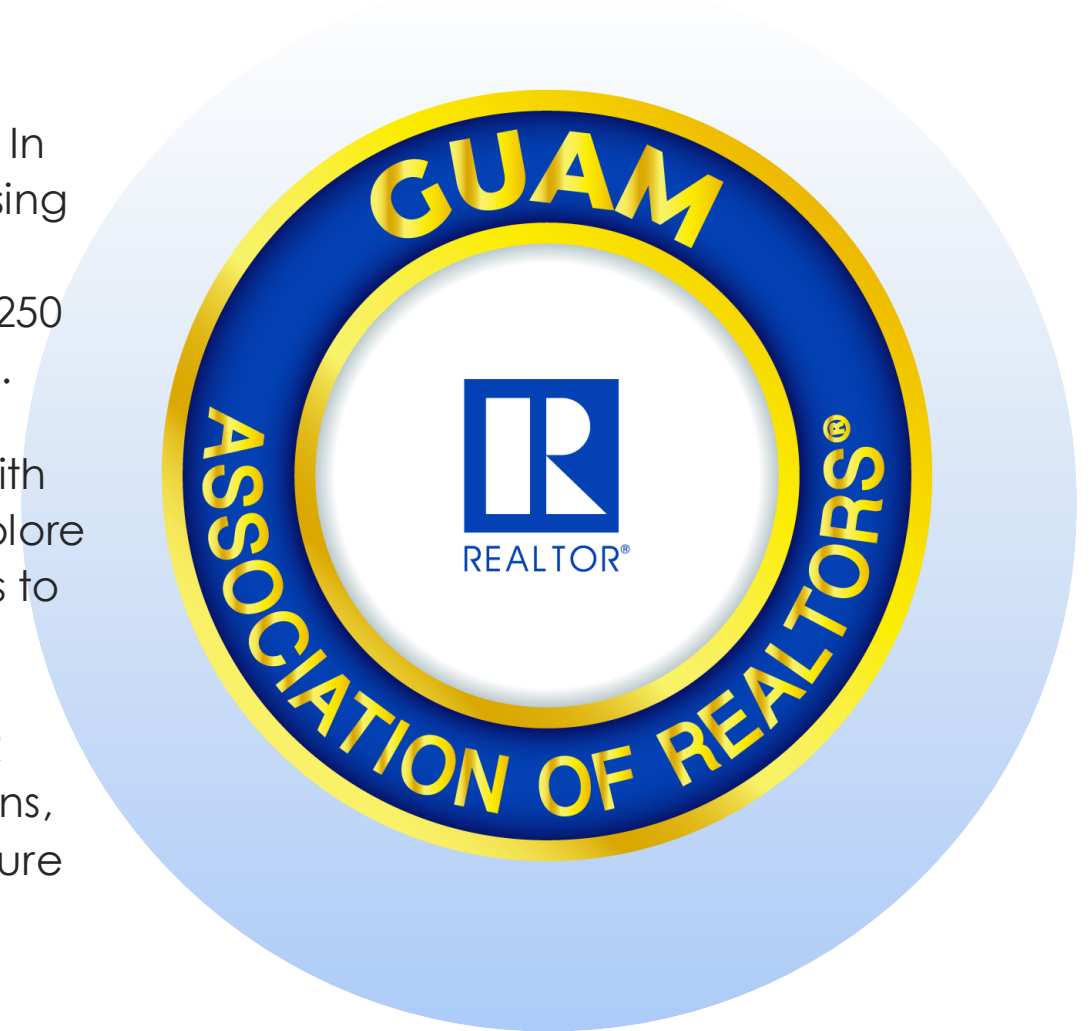
Market Stats

Housing Affordability

Strategies Moving Forward

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- GAR was founded in **1970** as the Guam Real Estate Board, with just **under 32 founding members**.
- Today we have almost 600 members including appraisers.
- **Typhoon Mawar Housing Relief Assistance Program:** In the wake of Typhoon Mawar, GAR launched a housing relief program funded through a grant from the REALTORS® Relief Foundation and offered up to \$1,250 per household to residents affected by the typhoon.
- **Affordable Housing Advocacy:** GAR collaborates with the National Association of REALTORS® (NAR) to explore adaptive reuse of commercial buildings and access to low-income housing tax credits.
- **REALTORS® Political Action Committee (RPAC):** GAR supports candidates with real estate–friendly positions, endorsing bipartisan candidates for Guam’s legislature on issues such as property rights, tax policy, and recognizing real estate as an essential industry.



Navigating the REALTOR® Arena: A Big Picture Perspective

COVID

NAR Lawsuits & Commission Structure

NAR Leadership Shift

Rising interest rates

Technology - AI can tell you the square footage. REALTORS® can tell you if it feels like home ... and the neighborhood gossip :)





Market Stats



Guam Market overview



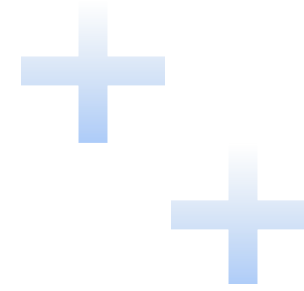
Single Family Dwelling (SFD) for Sale

Current Months of Inventory (MOI): 9 (as of August 21, 2025)

Avg. Sold/Month: 31

Period	January 1, 2025	January 1, 2024
	– August 21, 2025	– August 21, 2024
Average Sold Price	\$507,837.00	\$493,968.00
Average Days on Market	140	125
# of Sold Units	186	215

By Zip Code



ZIP Codes	Median listing home price	Listing \$/SqFt
96913	\$480K	\$332
96915	\$500K	\$299
96929	\$552.5K	\$289
96910	\$442.5K	\$291



Closed sales by Quarter 2024/2025

- Q3 2024 → **279**
- Q4 2024 → **252**
- Q1 2025 → **240**
- Q2 2025 → **272**





U.S. Market Stats

US Median Price	\$420,000
Average days on Market	58
Number of months inventory	3-4 months
Interest rate	6.8%

2026 Housing Market Outlook

(NAR Chief Economist Lawrence Yun)



- **Existing-Home Sales:** Expected to increase by **11%**, reflecting a rebound as economic conditions stabilize.
- **New-Home Sales:** Projected to grow by **5%**, with continued support from the construction sector.
- **Median Home Prices:** Anticipated to rise by **4%**, indicating sustained demand and limited supply.
- **Mortgage Rates:** Forecasted to average **6.1%**, potentially easing affordability challenges for buyers.



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Interest Rates today versus last year



A typical home cost roughly \$369,000 according to Zillow data.

Buyers who put down 20% on a house and financed at a 6.77% mortgage rate —The average 30-year fixed mortgage rate the last week of June —have a monthly principal and interest payment of \$1,918.

In contrast, homeowners who bought a home at the same time in 2024, at the typical price of around \$367,400 when the mortgage rate was 6.86%, are paying \$1,927 a month.





Home prices

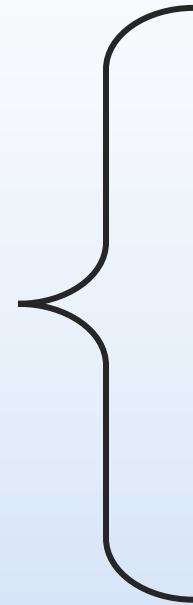
Military build up

Infrastructure and zoning

High construction costs

"Hidden homeless"

Government Response



Housing Affordability

That two-letter word!



Whether you are buying, selling or investing ...

Work with the experts!! GAR REALTORS® play a crucial role in navigating contracts, disclosures, and market strategy.

Invest in emerging areas: Keep an eye on areas undergoing infrastructure upgrades, as these can increase property values and demand.

Pay attention to the market and price accordingly ... the longer the home stays on the market, the longer it will take to sell and you end up chasing the market.

If you are a buyer ... when is the best time to buy real estate? **yesterday... or at least before your dream home becomes someone else's dream home!"**

To address Guam's housing challenges and create new opportunities, we must:

- foster collaboration between government, developers, and financial institutions, while streamlining regulations and leveraging innovative solutions like mixed-use and modular housing and rezoning
- expand financial assistance programs for first-time buyers and use data-driven plans to ensure that housing growth meets the island's needs efficiently and sustainably

By taking these steps, we can build a stronger, more accessible housing market for all residents. **Sounds simple RIGHT?**

Thank
you! 😊

Sheri Fejeran
Executive Officer
Guam Association of REALTORS®
153 Martyr Street, Suite 201
Hagatna, Guam 96910
671.477.4271