

# NOVEMBER

## 2025

### THE KENDRA HUDSON NEWSLETTER

#### THE B/CS REAL ESTATE REPORT



#### 50 -YEAR HOME MORTGAGES

Last week, President Trump introduced the idea of a 50-year home mortgage. Bill Pulte, the Director of the Federal Housing Finance Agency called the proposal a "complete game changer". However, not everyone agrees, as this would require a complete regulatory overhaul amongst other things. But what would this rather controversial plan truly mean for the housing market and individual homebuyers?

Historically speaking, buyers have chosen between 15 and 30-year home mortgages. A 50-year mortgage would spread the homeowners payback period over five decades, meaning lower monthly payments. In theory, this could allow some Americans who are currently priced out of the market to buy homes. But, it's not that simple. Longer mortgages are more risky to lenders, so higher interest rates would likely be the norm. In addition, it would take the homeowner much longer to build equity. While the plan could boost homebuyer demand in the short term, it could also cause adverse financial effects on the individuals over the long term.

Stay tuned for more news on this in the future!

## PERSONAL NOTE

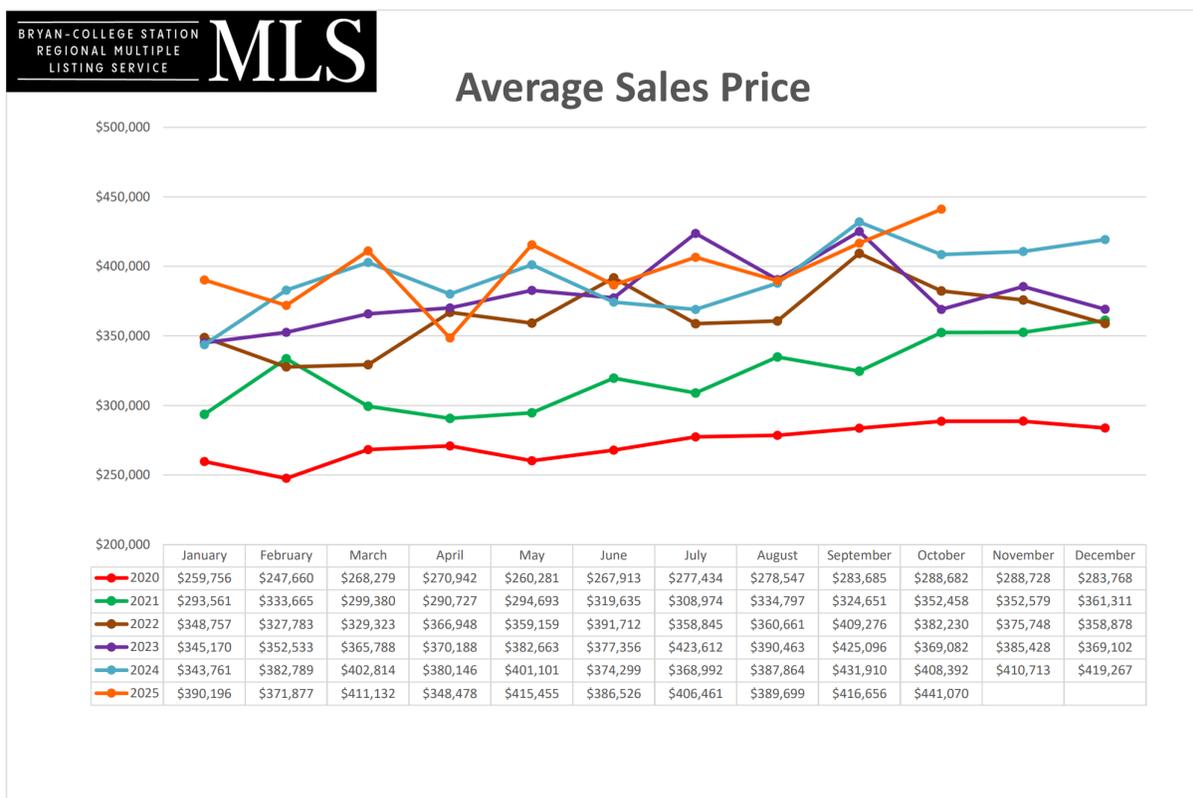


**I hope you all have a wonderful Thanksgiving! I get to see my little Winnie the Pooh during the Thanksgiving holidays - and the rest of the family, too!!**

# BRYAN-COLLEGE STATION MARKET STATISTICS FOR OCTOBER 2025

**SALES CLOSED: 254**  
**TOTAL SALES VOLUME: \$112,032,000**  
**AVERAGE SALES PRICE: \$441,070**  
**AVERAGE DAYS ON MARKET: 114**

## 2025 BCS AVERAGE SALES PRICE



**Click the button below to access the full BCS statistics report!**

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**Kendra Hudson**

Owner | Broker

Texas A&M Class of '86

khudsonrealtor@gmail.com

979.218.3905

kendrahudson.com



**5-STAR ZILLOW REALTOR  
BRYAN/COLLEGE STATION**



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