# MID-YEAR MARKET UPDATE

WHAT BUYERS AND SELLERS NEED TO KNOW

Last December, when the Federal Reserve projected a series of benchmark rate cuts in the coming year, some analysts speculated that mortgage rates—recently peaked near 8%—would fall closer to 6% by mid-2024. Unfortunately, persistent inflation has delayed the central bank's timeline and kept the average 30-year mortgage rate hovering around 7% this year.

Fortunately, there have been some positive developments for frustrated homebuyers. Nationwide, the inventory shortage is starting to ease, and an uptick in starter homes coming on the market has helped to slow the median home price growth rate. There are also signs that sellers are adjusting to the higher rate environment, as a growing number list their properties for sale.

What does it all mean for you? You can read on for our take on this year's most important real estate news and get a sneak peek into what analysts predict is around the corner for 2024.

# **Mid Year Market Report Press Release**

**Michael Seilmaier** 

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