

Real Estate Pro Dennis Lynch of Rumson, NJ Discusses Possibility of Another Housing ‘Bubble’

Dennis Lynch, head of Dennis and Marshall Lynch New Jersey Real Estate Experts watches the housing market closely as well as other major economic indicators.

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Although some marketplace conditions are different from those in the housing crisis in 2007, including more consumer safeguards, there are still

indications that a real estate ‘bubble’ could be on its way, which could ultimately lead to a bubble bursting and a market crash.



[Dennis Lynch](#), the head of the real estate team that includes his son [Marshall Lynch and headquartered in Rumson, New Jersey](#), has been observing the area housing market closely for more than a decade and continues to watch numbers from other parts of the country. The firm works to provide a good perspective on what people want and need in their property purchases or sales.

Dennis Lynch has been able to identify many of the signs of a possible bubble, but he also has been getting the ‘bubble’ question more and more from his industry peers and from clients, especially people wondering if they should go ahead and buy or sell now or wait until things settle down.

Often, the answer is “the best time is when you’re ready,” but there does seem to be a sense of urgency based on media reports and other economic factors.

Dennis Lynch’s bubble indicators include:

- High demand for housing. A long period of low-interest rates has encouraged people to get into a home, including younger homebuyers. There’s also a push by some, especially investors,

to get in before the market potentially gets worse.

- Rising interest rates. The Federal Reserve has begun the process of increasing rates to hopefully put the brakes on high inflation. This has some advantages for sellers and lenders but may limit buyers in what they want to purchase. Rates are nearly at 5% and aren't expected to drop soon.
- High inflation. Some products have jumped in place to figures not seen in 30 years.
- High housing prices. Record prices have been seen around the country, and prices have grown locally by more than 32 percent in the last two years.
- Low inventory. This is one difference from 2007, which included many properties that had to be foreclosed on when the buyers couldn't pay for them.
- High rental market prices. Sometimes, in a hot housing market, people could rent for a few years and save money so they can improve their credit, put aside money for a down payment, and get into a home. Now, high rent prices make this a challenge.

For more information about Dennis and Marshall Lynch New Jersey Real Estate Experts, visit <https://dennisandmarshalllynch.com/>

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