

Fresh Home Loan Inc. Does Their Annual Rate and Forecast of Mortgage Interest Rates and Housing for 2023

Inflation, Recession, Mortgage Interest Rates, and the Housing Market, Garrick Werdmuller, President and CEO of Fresh Home Loan, Breaks Down Market Forecast

ALAMEDA, CALIFORNIA, UNITED STATES, January 26, 2023

/EINPresswire.com/ -- [Garrick Werdmuller](#), 21 year veteran and

Independent Mortgage Broker in Alameda California, released their annual market forecast from industry

insider Barry Habib. The video goes into housing starts, inflation, and the possibilities of recession. To watch the video on [YouTube](#) visit:

<https://www.youtube.com/watch?v=g04781WVyhQ>



“

Despite higher interest rates, we are still seeing a very active market in the San Francisco Bay Area.this is a great time for first time buyers to get in with less competition”

*Garrick Werdmuller,
President/CEO Fresh Home
Loan*

“Despite higher interest rates, we are still seeing a very active market in the San Francisco Bay Area. With a lack of inventory, there is still a reasonable amount of demand and this is a great time for first time buyers to get in with less competition” explains Garrick Werdmuller, President and CEO of [Fresh Home Loan](#).

The main touchpoints Habib discusses are:

Housing Forecast:

- Lower inflation

- Recession-like slowdown
- Incomes increasing to help affordability
- Very tight inventory environment

•Rents still expensive and rising

Low single-digit appreciation for most of the US with a pickup in activity

Mortgage Rate Forecast

Headwinds

- Global quantitative tightening
- Lack of foreign Central Bank buying
- More debt to be financed

Tailwinds

- Lower inflation
- Excess retail inventory
- Increase in mortgage servicing value
- Recession likely
- Rates decline during recessions

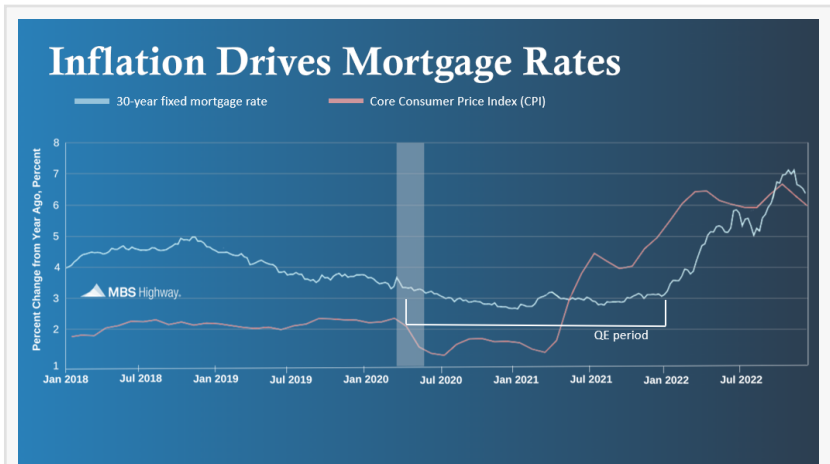
30-year fixed mortgage rates move near 5% during first half of 2023
US 10-year near 3% or lower

For more information contact Garrick Wermuller at 510.282.5456 or garrick@freshhomeloan.com .
You may also visit us at <https://freshhomeloan.com>

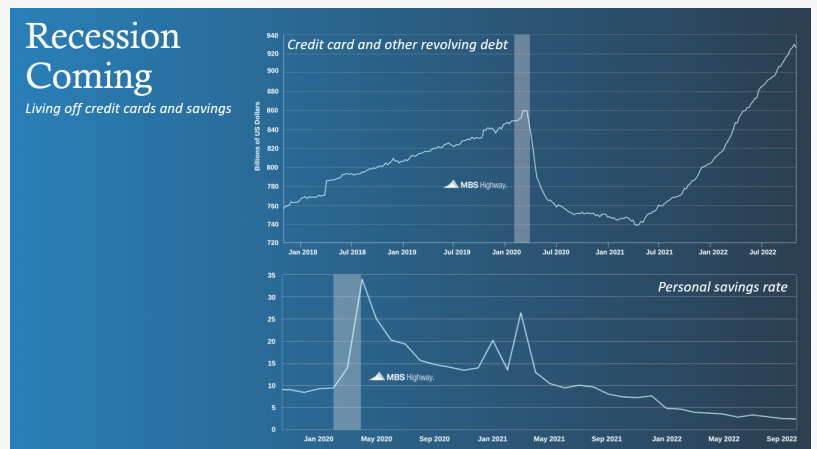
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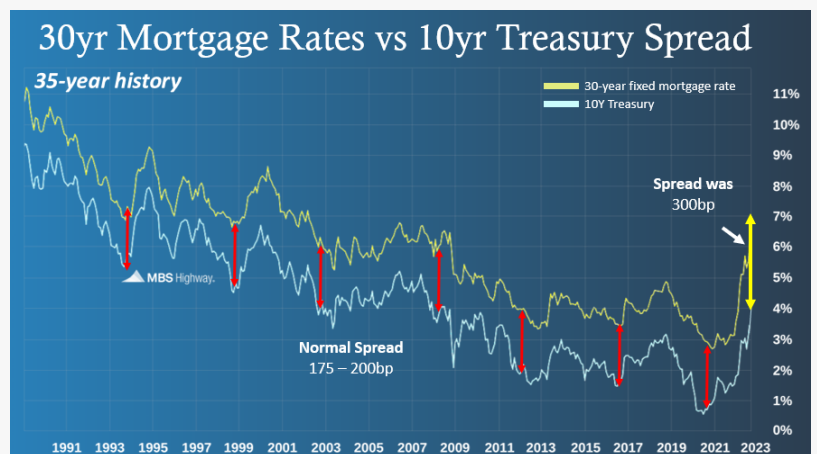
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Inflation and Mortgage Rates



Recession is Coming



The Ten Year Treasury and Mortgage rates, a greater divide.

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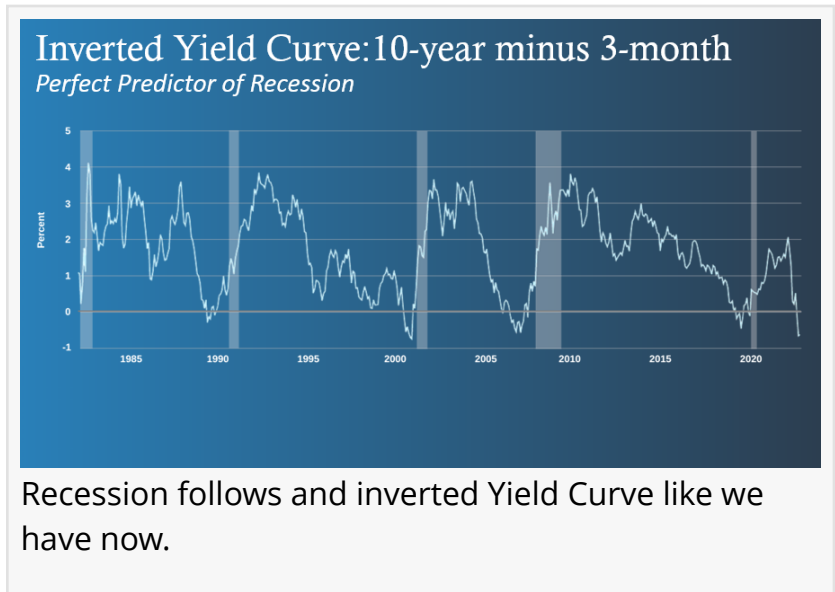
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