

Continued Challenges Impact Housing Market Amid Elevated Mortgage Rates & Tariff Pressures

Mixed economic signals, fluctuating mortgage rates, and ongoing uncertainty around tariffs and interest rate cuts continue to impact the real estate sector.

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Leslie Appleton-Young, FMLS Chief Economist

(FMLS), one of the nation's largest MLSs with over 57,000 members, has released its July 2025 Market Intel Report, providing valuable insights into the current housing and economic climate.

The report shows that while the U.S. economy is performing better than anticipated just months ago, inflationary pressures persist. June's Consumer Price Index (CPI) posted its largest monthly increase since January, up 0.3%, resulting in an annual growth rate of 2.7%.

Employment also surprised to the upside, with 147,000

jobs added and unemployment dropping to 4.1%.

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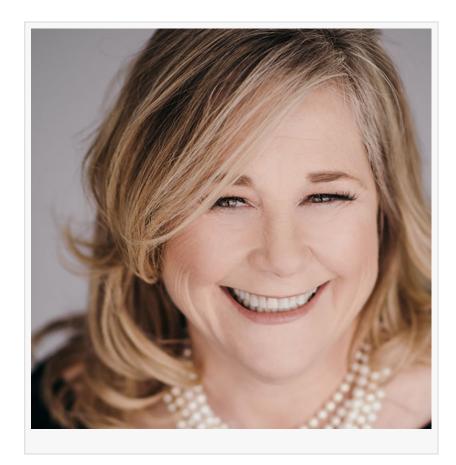
"The prospect of elevated mortgage rates throughout 2025 suggests that housing market activity will continue to be challenged," said Selma Hepp, Chief Economist at Cotality, as quoted in the report.

Nationally, home sales are projected to remain only slightly above 2024 levels, with home prices forecast to rise by a modest 1.9% in 2025.

"FMLS is committed to empowering our members with the most accurate <u>market intelligence</u> available," said Jeremy Crawford, President & CEO of FMLS. "This latest report provides critical

insights that real estate professionals can use to help their clients make informed decisions in today's shifting market.

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