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Signs that buyers will see good opportunities in the fall

Source: Nerd Wallet

Hopeful buyers who keep getting shut out may soon find better luck this fall, as several signs in the housing market point to more potential buying opportunities. For one, competition is reportedly cooling, and listings are receiving fewer offers. In September, the real estate

brokerage Redfin reported that bidding wars reached their lowest level this year.

Also, more listings are coming to market, offering buyers more choices, according to a Realtor.com® report showing housing inventory is at a high for 2021. Nearly one-third of the 50 largest metros saw increases in the number of newly listed homes compared to last year.

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California housing market to remain solid in 2022

Source: California Assn. of REALTORS®

Supply constraints and higher home prices will bring California home sales down slightly in 2022, but transactions will still post their second highest level in the past five years, according to a housing and economic forecast released by the CALIFORNIA ASSOCIATION OF REALTORS® (C.A.R.).

The baseline scenario of C.A.R.'s "2022 California Housing Market Forecast" sees a decline in existing single-family home sales of 5.2 percent next year to reach 416,800 units, down from the projected 2021 sales figure of 439,800. The California median home price is forecast to rise 5.2 percent to \$834,400 in 2022, following a projected 20.3 percent increase to \$793,100 in 2021.

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Three California cities among nation's 25 most neighborly

Source: Neighbor.com

San Jose, Oxnard, and San Francisco were among the nation's top 25 most neighborly locales based on charitable giving, volunteering, community well-being, gauges of happiness, and low crime rates.

Among the following characteristics that respondents say make for good neighbors:

- 79% said those who've done at least one favor for their neighbor in the past year
- 62% said those who hang out with their neighbors at least a few times a year
- 66% say those who've had at least two neighbors they can depend on to do favors like watering their plants or picking up their mail

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Two million renters can afford to buy thanks to remote working

Source: Zillow

The rise in remote working during the COVID-19 pandemic has had at least one positive outcome: It made home purchases affordable for nearly two million renters because they can now buy farther away from pricey metro areas.

Zillow analysis found that two million renters reached the “tipping point,” meaning that they earned enough to buy the typical U.S. starter home — as long as it’s in an affordable area.

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Refinance demand falls as rates shoot higher

Source: CNBC

A sharp jump in mortgage interest rates over the past few weeks is taking its toll on mortgage demand. Total application volume fell nearly 7% last week compared with the previous week, according to the Mortgage Bankers Association.

The average contract interest rate for 30-year fixed-rate mortgages with conforming loan balances increased to 3.14% from 3.10%, with points rising to 0.35 from 0.34 for loans with a 20% down payment. That is the highest level since July.

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