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Real Estate and Development

Real Estate Bullets #11:

Navigating the Housing Market

On the recent **Walker Webcast**, Dr. Mark Zandi, chief economist of Moody's Analytics, joins Willy Walker to discuss the multi and single-family housing markets, predictions about the **Federal Reserve's next move**, the strength of the U.S. economy, and so much more.

Here is a summary of what was discussed:

- Rating downgrade **doesn't** necessarily indicate economic decline.
- No evidence of **reduced consumer confidence** or a recession.
- Current US debt load is not an immediate issue for the economy..
- There are **future concerns** if no changes are made to manage debt over time.
- Expected Federal Reserve rate by mid 2025: **2.5%**
- Zandi argues **against** the need for the Fed to raise rates
- Trendline inflation is showing a **downward trajectory**.
- The **banking system** is facing significant pressure.
- Continued high rates could potentially lead to **system instability**.
- Only **10% of debt** is variable in the next year.
- Low household debt burden due to **low fixed interest rates**.
- **Potential recession** if oil prices reach \$125, impacting consumers.
- Expected mortgage rates to decrease to **5.5%** and housing prices to **drop 5-8%**
- **Affordability challenges** for renters aim to buy homes.
- Anticipated influx of multifamily housing supply.
- Pressure on **lifestyle rental market**, while rental necessity remains stable.

[Full Webcast](#)

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