



Hi {Firstname},

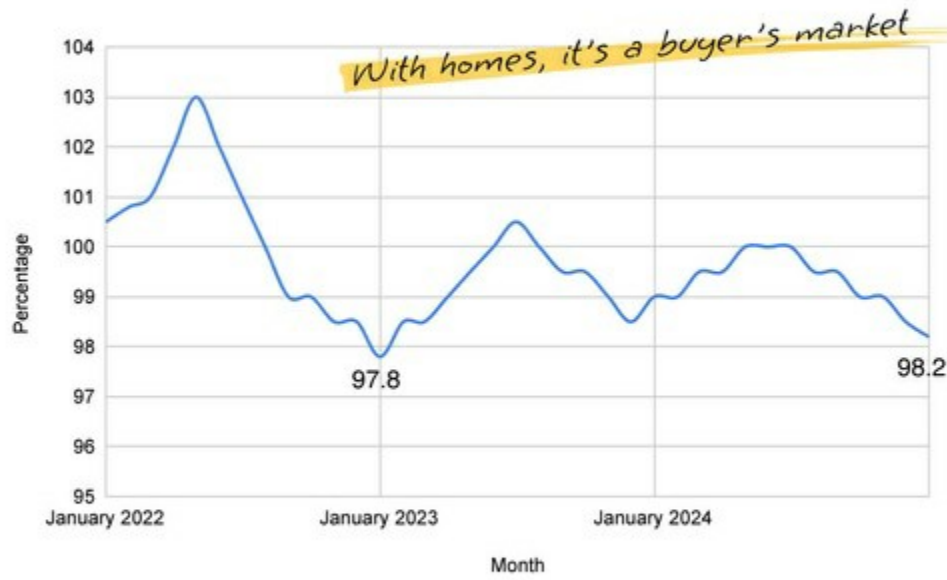
Have you ever heard the expression, “It’s a buyer’s market?” That phrase describes what’s happening with today’s residential real estate: homes are selling for under their asking price and are taking longer to sell. Good news for buyers; not good news for sellers.

I’m not a real estate professional, but I do understand that a home is often a critical asset for families. So, I would be remiss if I didn’t periodically update you on real estate trends and statistics.

As you can see, homes are selling at nearly 2 percent below the asking price. Perhaps even more concerning, homes are taking 56 days to go under contract—the longest in almost five years. So you may be seeing “for sale” signs up in your neighborhood for longer than you expect.

### U.S. Homes Selling Below Asking Price

Homes are selling for roughly 2% below the asking price, the lowest in nearly 2 years.



Source: RedFin.com, February 12, 2025

Asking sales-to-list price ratio (over 100% indicates that the average home is selling for over asking price; under 100% indicates it's selling for under asking price).

"Past performance is not indicative of future results."

As you would expect, higher mortgage rates are the main reason for the slowdown. Higher mortgage rates mean monthly payments are near record highs.

If you have questions about your home, I encourage you to speak with a real estate professional with insight into your local market. But if you have questions about your home's role in your overall personal finances, please let me know.

I'll continue to pass along any information I have, including any updates on the outlook for interest rates.

RedFin.com, February 12, 2025



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