



## More inventory is coming, but who will buy?

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*Source: REALTOR® Magazine*

A wave of available homes is expected to douse the inventory-starved market in the coming years, driven mostly by aging baby boomers seeking to downsize. Housing analysts are concerned that Gen Xers, the generation following baby boomers, may not produce enough demand for the homes that will eventually come to the market.

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## Should you refinance while interest rates are low?

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*Source: Forbes*

There's no getting around it: The interest rate that you're given will play a significant role in how much you'll pay each month and over the life of your loan.

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## Here's where the housing shortage is the worst

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*Source: CNBC*

California, where prices are highest, is seeing a drop in supply in all major markets, but supply is also falling in some unexpected cities.

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## More bidding wars predicted for 2020

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*Source: Redfin*

Redfin predicts the housing market will be more competitive in 2020 as the cooldown that began in the second half of 2018 comes to an end.

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## [Low mortgage rates will push home lending to a 12-year high](#)

*Source: HousingWire*

The volume for mortgages to purchase homes probably will total \$1.27 trillion, the highest since the peak of the housing bubble in 2006, according to the group's Nov. 20 forecast.

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## [Mortgage rates recede](#)

*Source: Freddie Mac*

**According to Freddie Mac's chief economist, the residential real estate market will support economic growth heading into the new year.**

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