

[Sender Name]
[Sender Title/Company]
[Sender Address]
[City, State, Zip Code]
[Phone Number]
[Email Address]

[Date]

[Recipient Name]
[Recipient Address]
[City, State, Zip Code]

Subject: Impact of Current Interest Rates on the [Local Area Name] Housing Market

Dear [Recipient Name],

I am writing to provide you with an update on how recent shifts in interest rates are currently affecting our local real estate market in [Local Area Name].

As interest rates have fluctuated, we have observed several key trends in our community:

- **Buyer Purchasing Power:** Higher rates have adjusted the budget ranges for many active buyers, leading to a shift in demand toward specific price points.
- **Inventory Levels:** Some homeowners are choosing to stay in their current homes to keep lower existing rates, which has kept the local housing supply tighter than usual.
- **Home Pricing:** While rates have increased, the limited inventory in [Local Area Name] continues to support stable property values, though the pace of price appreciation has normalized.
- **Market Velocity:** The average time a home stays on the market has increased slightly as buyers become more selective and deliberate with their financing options.

Despite these changes, there are still significant opportunities for both buyers and sellers. For buyers, less competition can mean more room for negotiation. For sellers, properties that are priced correctly and well-maintained continue to attract serious offers.

If you are curious about how these economic factors specifically impact the value of your home or your ability to purchase a new property, I would be happy to provide a complimentary market analysis.

Please feel free to contact me at [Phone Number] if you have any questions regarding the local market.

Sincerely,

[Signature]

[Sender Name]