

Dear [Client Name],

I am writing to provide you with an update regarding the recent decision by the Federal Reserve to raise interest rates and how this shift specifically impacts the current real estate market.

When the Federal Reserve increases the federal funds rate, it typically leads to a rise in mortgage interest rates. For homeowners and prospective buyers, this change influences the market in several ways:

- **Purchasing Power:** Higher rates increase monthly mortgage payments, which may adjust the price range of homes you are currently considering.
- **Inventory Levels:** Some homeowners may choose to stay in their current homes to keep their lower existing rates, which can tighten the supply of available properties.
- **Market Pace:** While the market remains active, higher rates often lead to a more balanced environment between buyers and sellers compared to the rapid pace of previous years.

If you are planning to buy, it is more important than ever to get pre-approved to understand your new budget. If you are planning to sell, pricing your home strategically is key to attracting qualified buyers in this changing environment.

Every neighborhood reacts differently to these national shifts. If you have questions about how these rates affect your specific property value or your future moving plans, please reach out. I am here to help you navigate these changes with confidence.

Best regards,

[Your Name]

[Your Company]

[Your Phone Number]

[Your Email Address]