



MARKET INSIGHTS

Ebbs & Flows



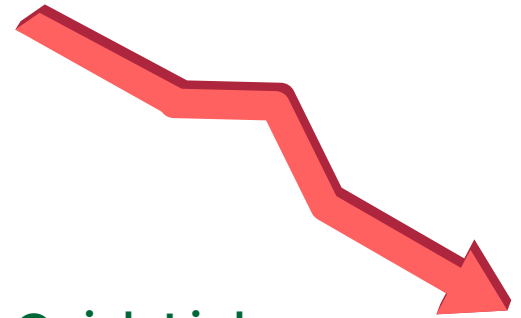
Christian Thompson
V.P. Business Development

The real estate market is not unlike any other market. Within the real estate market, we see home, land, and property values move to new highs, back to historic lows, and everything in between. Between 2010 to 2020 we've seen a bull run in our market that culminated into a grand finale in 2021 spurred by eager buyers along with motivated sellers. The most recent activity in the real estate market was not only a symptom of our current economic situation with inflation but also a contributor. To combat this the Federal Reserve has raised interest rates but what more affects our industry directly is the selloff in the treasury notes, notably the 10 year. The effect of this is higher borrowing costs for homebuyers which in turns decreases the buying power that inevitably causes home prices to decrease.

When speaking with title agents over the past few months they to have expressed their concern for the near term and how it will affect them. Many of them have come up with great ideas but they all can agree on two: client retention and business efficiency. They all understand when real estate transactions decrease so goes revenue. Therefore, exceptional customer service and producing title in the most cost-effective manner is top priority. At this point in time in our industry there are so many tools to navigate this marketplace such as software, platform integration and little to no cost advertising that can really make the bumpy road ahead a little more comfortable.





Keep Reading on the Next Page...

September 15, 2022



Quick Links

In August we showed two straight quarters of decreased sales in existing and new homes, technically putting the housing industry into a recession, with most economists expecting it to continue into 2023. This part of the cycle is normal for any industry and in fact is healthy for the future of our overall economy.

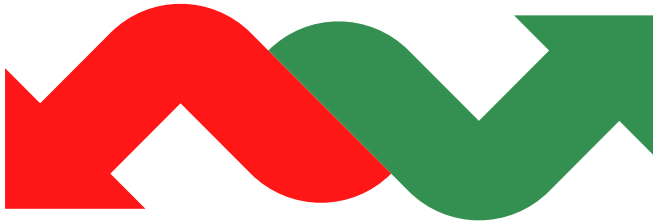
-  [Home Building Fell Sharply in July as Costs Increased](#)
(Wall Street Journal)
-  [Housing Market Faces Growing Risk Of Multi-Year Collapse As New Home Construction Craters](#)
(forbes.com).
-  [U.S. Home Sales Dropped in July for Sixth Straight Month](#)
(Wall Street Journal).
-  [Toll Lowers Deliveries Guidance as Rising Mortgage Rates Dent Demand](#)
(barrons.com).



EBBS & FLOWS

CLOSING COMMENTS

Your concerns are my concerns. Here at ATR, we see and feel the market changes with you. Each ebb and flow that you feel, we feel as well. That is why we are always striving to create products that can help you be more agile. Our policy production services, and post-closing services are here to help you complete all the necessary post-closing tasks, that keep you away from being focused on your current closings. To learn more about how ATR is here to ease your production stresses click here:



RECOMMENDED READING

Interesting read regarding the current state of the real estate market.



[The Housing Market Is in Recession. What It Means for Home Buyers.](#)

By Shaina Mishkin, *Barrons*

“Action and reaction, ebb and flow, trial and error, change – this is the rhythm of living. Out of our over-confidence, fear; out of our fear, clearer vision, fresh hope. And out of hope, progress.”

—Bruce Barton

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