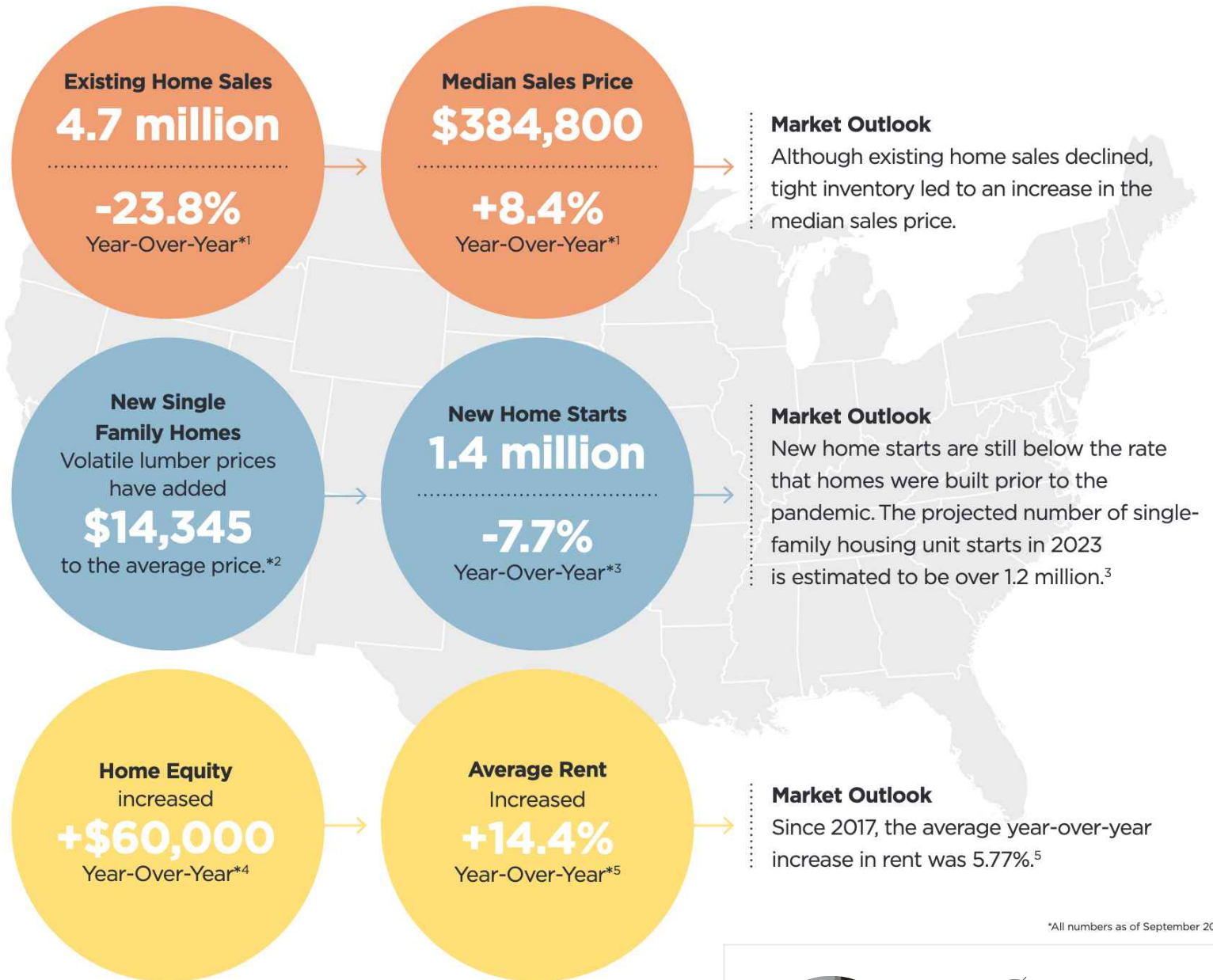


# What's Ahead for the Housing Market

Although experts believe that the market will shift to being more favorable for buyers, mortgage rates and inflation are impacting many Americans' decisions to buy or sell a home. But there is good news. For those who want to buy a home, there is less competition. And because inventory is still tight, sellers will still be able to sell their homes if priced right.



\*All numbers as of September 2022.

I know the market can be confusing, but I am here to offer clear, concise information you can trust. Feel free to contact me and I will answer any questions you may have.



**Rick McDowell and Jimmy McDowell**  
Principal Broker / Broker



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1500 NW Bethany Blvd.  
Suite 190  
Beaverton, Oregon 97006  
(503) 887-0597



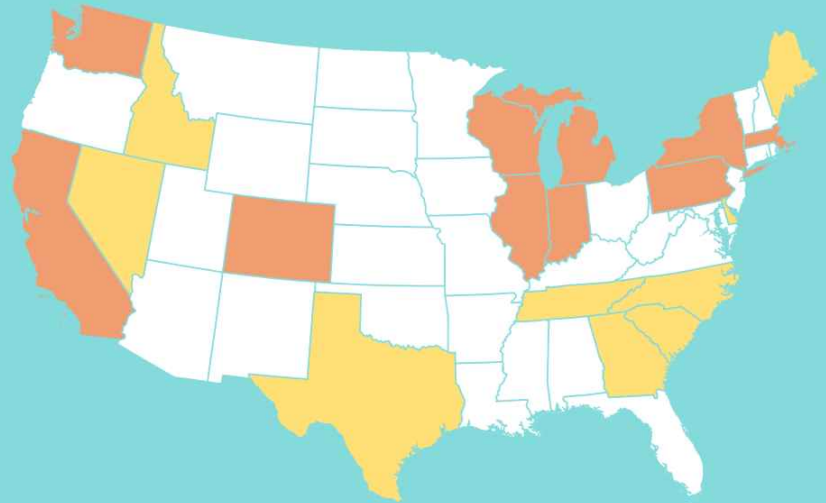
rick@rickmcdowell.com  
www.RickMcDowell.com  
(503) 688-1945 | Jimmy@RickMcDowell.com

# The Millennial Impact

Millennial buyers 23 to 31 years old (Younger Millennials) and buyers 32 to 41 years old (Older Millennials) continue to make up the largest (and growing) segment of home buyers at 43%. Older Millennials accounted for 25% while Younger Millennials make up 18% of home buyers.<sup>6</sup>

The Top States  
People Are  
Moving To<sup>7</sup>

The Top States  
People Are  
Leaving<sup>7</sup>



## Resources to Help You Stay Informed

These websites offer easy-to-understand information on mortgage and real estate statistics.

### fanniemae.com

The Federal National Mortgage Association (Fannie Mae) was chartered by U.S. Congress in 1938 to provide a reliable source of affordable mortgage financing across the country.

### fred.stlouisfed.org

Federal Reserve Economic Data (FRED) is an online database consisting of hundreds of thousands of economic data time series from national, international, public and private sources.

SOURCES: 1. nar.realtor/newsroom/existing-home-sales-decreased-1-5-in-september 2. nahb.org/blog/2022/07/volatile-lumber-prices-add-more-than-14000-to-home-prices 3. https://www.statista.com/statistics/184842/single-family-house-starts-in-the-united-states-since-2000/ 4. corelogic.com/intelligence/homeowner-equity-insights/ 5. www.creditkarma.com/insights/l/average-rent-increase 6. cdn.nar.realtor/sites/default/files/documents/2022-home-buyers-and-sellers-generational-trends-03-23-2022.pdf 7. forbes.com/home-improvement/features/states-move-to-from

## MOLD REMEDIATOR SPOTLIGHT



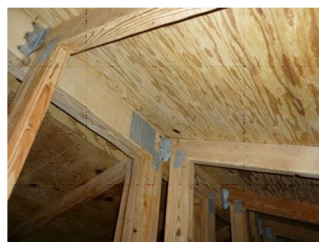
Non-destructive Mold Remediation,  
Indoor Air Quality Testing,  
Asbestos Surveying & Abatement  
6615 SW McEwan Rd  
Lake Oswego, OR 97035  
(503) 610-3661  
[www.CertifiedMoldCleaning.com](http://www.CertifiedMoldCleaning.com)

“Mark and his team do a phenomenal job!  
They understand the root cause of mold growth,  
and solutions for complete removal, better than  
anyone I’ve run across. If you need mold  
removed, or suspect mold might be an issue in  
your home, Certified is the company to call!”

~ Rick McDowell



Before



After!

- Free Onsite Mold Assessments
- Identification of Visual Mold
- Investigation of Cause
- Individualized Remediation Plan
- Attic Ventilation Corrections
- Complete Estimate to Remove the Mold and Fix the Cause
- Provides Before and After Photos
- Asbestos Surveying & Abatement
- Air Duct Cleaning
- Insulation Removal/Replacement

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