

# January News Brief

## Residential Sector

### What the Fed's December rate cut means for mortgage interest rates

The big benefit of Fed rate cuts is that they can help drive down the cost of borrowing, making lending products like personal loans and home equity loans more affordable – which can be a big boon for borrowers in today's higher-rate environment. *By Angelica Leicht, CBS News.*

| [Read the full article here.](#)

### More Home Buyers Expect Rosier 2025 Housing Outlook

Leading economists weigh in at NAR's Real Estate Forecast Summit on what to expect for home sales, mortgage rates, home prices and more in the year ahead. *By Melissa Dittman Tracey, REALTOR® Magazine.*

| [Read the full article here.](#)

### November home sales surged more than expected, boosted by lower mortgage rates

Sales of previously owned homes rose 4.8% in November compared with October, according to the National Association of Realtors. That put them at a seasonally adjusted, annualized rate of 4.15M units. *By Diana Olick, CNBC.*

| [Read the full article here.](#)

## Commercial Sector

### Goldman's Miriam Wheeler: We feel good about commercial real estate into 2025

Miriam Wheeler, Goldman Sachs managing director, joins 'Money Movers' to discuss the commercial real estate stance coming into 2025, if vacancy rates have gotten better enough to carry the space into a new cycle, and much more. *By Money Movers, CNBC.*

| [Watch the video here.](#)

### Plummeting New Supply Set to Reshape Commercial Real Estate Landscape in 2025

The global real estate cycle appears to have turned a corner, with the strongest sentiment results in nearly three years as of November 2024. However, 2025 will not be without challenges. *By HNR Hotel News.*

| [Read the full article here.](#)

### Commercial real estate turmoil puts regional banks under pressure

The sharp decline in office property values is exposing vulnerabilities in US regional banks, with many ramping up loan modifications to manage distress in their commercial real estate portfolios. *By Candyd Mendoza, MPA Magazine.*

| [Read the full article here.](#)