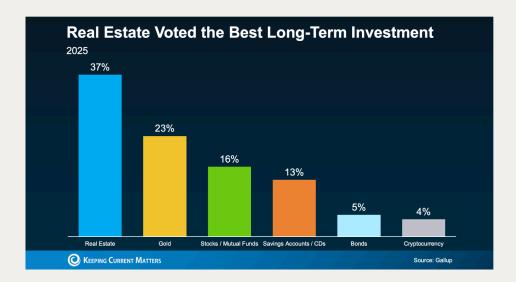


According to a just-released annual report from Gallup, real estate has been voted the best long-term investment for the 12th year in a row-beating out stocks, gold, and bonds as America's top choice (<u>Keeping Current Matters</u>).



This year's results came in after a rocky April for the stock and bond markets. It shows that even as other investments experienced wild swings, real estate held steady, gaining value in a more predictable and consistent way.

Bottom Line:

Real estate isn't about overnight wins—it's about long-term gains. So, don't let uncertainty in a shifting market scare you. Americans have consistently chosen real estate as the most trusted long-term investment (<u>Gallup Report</u>).

Want to learn more about why so many people are still choosing homeownership? Let's set up a consultation—I'm happy to walk you through it.

Please visit me at the
Signature Premier Properties
booth at Sayville Summer Fest
on Saturday, August 2nd for
fun giveaways and raffles!

Have a great summer!



Linda Callegari Lic Real Estate Salesperson at Signature Premier Properties CFO Momentum Homes II

Important Dates:

Fourth of July Friday, July 4th

Sayville Summer Fest Friday, Saturday & Sunday August 1st-3rd

Labor Day Monday, September 1st







Interest Rates & Inventory:

What Buyers and Sellers Need to Know This Summer:

\$ Interest Rates: Still a Major Factor

Mortgage interest rates remain in a moderately high range as of Summer 2025. While not surging, they're still high enough to impact monthly payments and buyer budgets.

For Buyers:

- Consider locking in your rate now to guard against future hikes.
- Explore alternative financing options, like adjustable-rate mortgages (ARMs), if you plan to move again in a few years.

For Sellers:

- Higher rates mean fewer buyers may qualify at premium prices, so strategic pricing is key.
- Move-in-ready homes are still in high demand
 buyers are choosier, but they are out there.

I Imventory Levels: Slowly Rebalancing

Inventory remains tight, but more sellers are entering the market, encouraged by high home equity and ongoing demand.

For Buyers:

- More listings mean more options, but good homes still move fast.
- Be ready, do your inspections, and don't skip your due diligence.

For Sellers:

- Expect more competition—your home needs to shine.
- Well-priced homes in good condition are attracting serious buyers.

What's Next?

Economists predict that rates may ease slightly by late 2025-if inflation continues to moderate. That shift could bring more buyers back into the market. For now, staying informed and working with the right guidance is your best strategy.

Need a personalized plan for buying or selling this summer?

Let's connect—I'm happy to provide a local market update and help you plan your next move.

Linda Callegari

Lic. Real Estate Salesperson
Senior Real Estate Specialist

631-807-6056 | @lindacallegarirealtor linda@sellandbuyli.com www.sellandbuyli.com

Signature Premier Properties 95 Main Street, Sayville N.Y. 11782

