

## Fed Not Cutting Interest Rates In 2024 Afterall

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After a brief glimmer of hope in the headlines, it turns out the Fed is deciding not to cut interest rates this year. What does it mean for real estate investors?

### Hopes Of A 2024 Fed Interest Rate Cut Flop

While the hype around potential rate cuts certainly likely helped boost stock prices and spending for a few weeks, it seems that relief isn't coming after all.

According to Bloomberg, the Fed now does not foresee cutting rates at all this year.

How is this likely to impact the market?

### More Inflation

Higher costs of borrowing result in higher consumer prices. Even though it is claimed that high rates are used to battle inflation, we continue to see the opposite at checkouts online and at the store.

On the upside for real estate investors, this could also help to continue to support a rise in retail home prices and rents in some areas.

### More Distress

Recent rate hikes have also coincided with increasing financial distress.

We've now got record volumes of nonperforming consumer debt in several categories, as well as ongoing defaults on mortgages, to the tune of billions of dollars.

With the news the NYCB is replacing its CEO and allocating more cash to cover loan defaults, this finally appears to be hitting the banks as well.

Motivated sellers of all sizes and types out there. From regular homeowners to big corporations, to financial institutions.

It's a great time to be wholesaling real estate. While there are now countless ads and websites offering fast cash offers for homes, you can stand out by taking the time to understand the seller's unique situation and triggers. Find out what's most important to them, and not. That may or may not be price, closing date, and term. Then formulate the most attractive offers.

### Funding Your Deals

A new report shows that it has not been this hard to get a car loan since the midst of covid. With banks holding money to cover loan losses, expect mortgages to also become harder to get.

Fortunately, whether you are just looking for the funds to get started in real estate, want to lower your risk, or expand faster with more capital, transactional funding is still available, and at great rates.

Tags: [motivated sellers](#) , [funding](#) , [transactional funding](#) , [wholesaling real estate](#) , [interest rate](#) , [real estate investors](#)