Mortgage Rates Dip: A Signal For Land Investment?

June saw a slight decline in 30-year mortgage rates, impacting real estate financing.

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THE DATA

6.49%

June 30-Year Mortgage Rate

Average 30-year mortgage rates fell 4 basis points in June from 6.53% to 6.49%.

According to the Texas Real Estate Research Center's latest economic outlook, June witnessed a marginal, yet notable, dip in 30-year mortgage rates. While primarily impacting residential markets, these broader interest rate trends influence the cost of capital for all real estate, including land acquisitions.

Source: Texas A&M TRERC · Published July 10, 2026

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Financing Costs Remain Key for Land Investors

Even a small fluctuation in mortgage rates reflects wider capital market conditions that directly affect land investment strategies. Elevated interest rates increase the cost of borrowing for large land purchases and development projects. Savvy land investors monitor these movements for potential shifts in market accessibility and affordability across Texas, North Carolina, Alabama, and Colorado.

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Economic Stability Supports Long-Term Land Holdings

The Texas Economic Outlook also notes resilient U.S. job growth and stable markets, despite persistent inflation keeping the Fed cautious. This backdrop of economic stability, coupled with any easing in financing costs, can bolster confidence in land as a long-term asset. Understanding these macro-economic signals is vital for strategic land portfolio management.

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