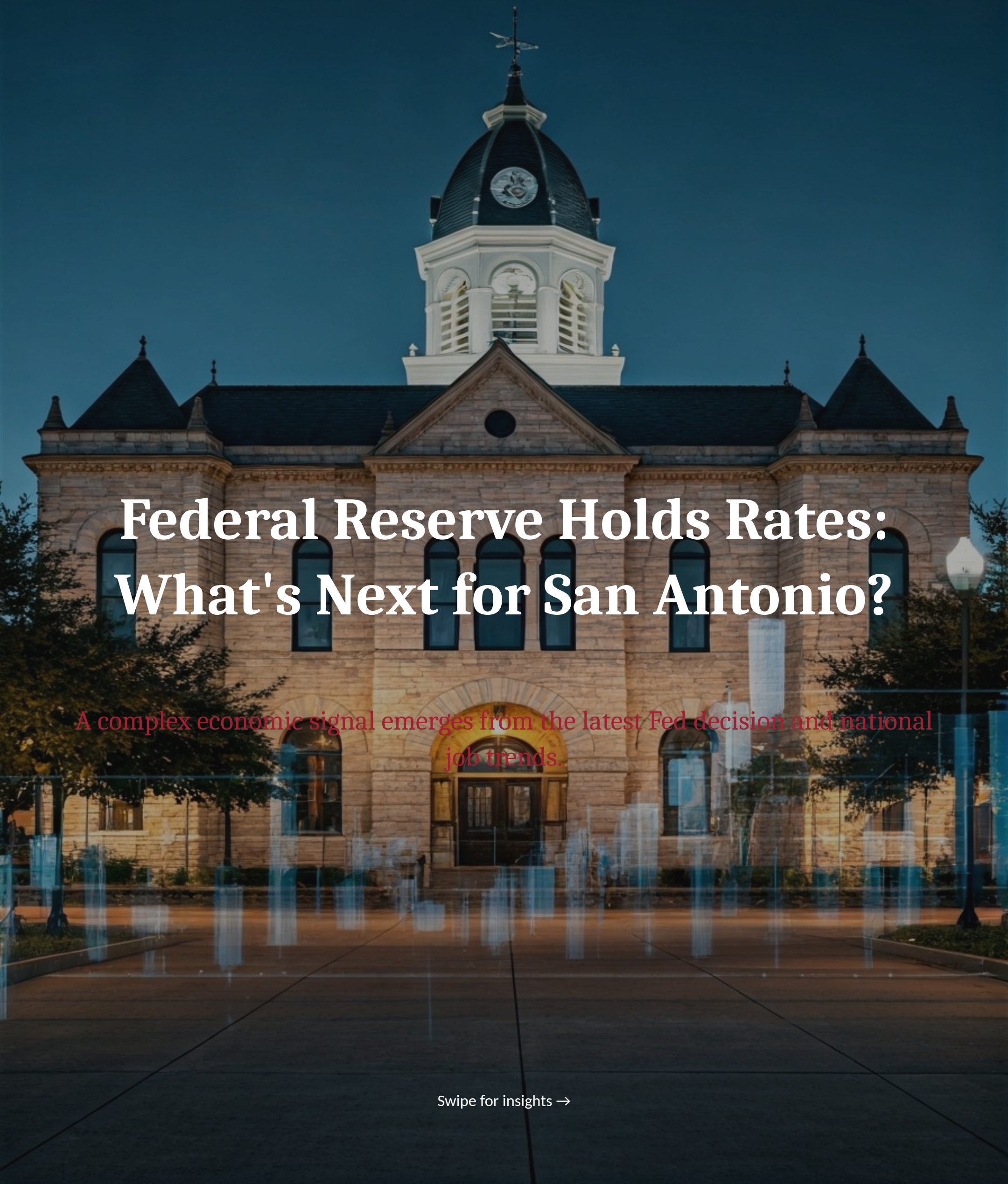


Federal Reserve Holds Rates: What's Next for San Antonio?

A complex economic signal emerges from the latest Fed decision and national job trends.

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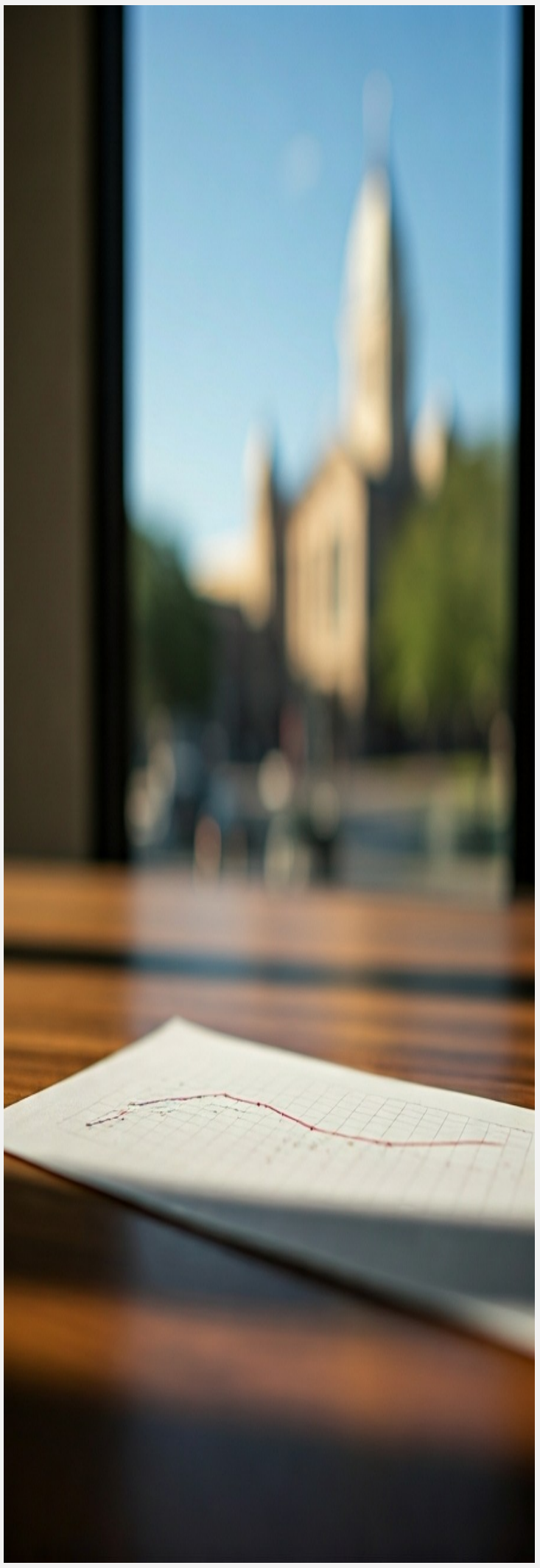
THE DATA

3.6%

Federal Funds Rate

The Federal Reserve maintained its benchmark interest rate at this level in its most recent meeting.

This decision reflects a cautious approach amidst persistent inflation concerns and recent national job reductions. The steady rate aims to balance economic stability with the ongoing fight against rising costs.



Source: Federal Reserve Bank of Dallas · Published August 12, 2026

01

Borrowing Costs Remain Elevated for San Antonio Buyers

While the Federal Reserve's benchmark rate held steady, the underlying economic signals of inflation and national job cuts can still influence long-term interest rates. San Antonio prospective homeowners should continue to monitor mortgage rate trends, which are closely tied to the broader economic outlook. Elevated borrowing costs can impact affordability and purchasing power for local buyers.



02

Demand Dynamics Shift Amidst Economic Uncertainty

National job reductions, even if not immediately mirrored in San Antonio, introduce a layer of uncertainty for local real estate demand. Sustained economic resilience in San Antonio's key sectors will be crucial in mitigating these broader trends and maintaining a stable housing market. Local employment growth remains a key driver for housing demand in the area.

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