

# Is Asheville's Real Estate Boom Sustainable?

A deeper look at federal policy's role

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THE DATA

# 7.00%

## 30-Year Mortgage Rate

The average 30-year fixed mortgage rate in Asheville, North Carolina.

With the Federal Reserve's recent adjustments, Asheville’s housing market has seen a notable shift in buyer behavior. The 7.00% mortgage rate, while higher than the historic lows of 2021–2022, still supports demand due to strong local income growth and population inflows from outside the region. This reflects a nuanced interplay between monetary policy and local economic momentum.



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# Federal Policy Drives Local Demand

As Asheville’s mortgage rates remain elevated, the city is seeing a shift in buyer profiles—from remote workers to career-driven professionals. This suggests that federal monetary easing, while not directly causing price surges, has helped sustain housing demand through stable income growth and continued migration trends.



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## A New Market Dynamic

While tourism and remote work have been the dominant narratives, Asheville's market is now being shaped by a combination of federal policy, local employment growth, and demographic shifts. The 7.00% mortgage rate is acting as a filter, ensuring that only those with stable financials enter the market—potentially leading to more sustainable long-term growth.

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