



Denver Real Estate School Reaffirms Broker Training After Fed Hike

October 05, 2026

WESTMINSTER, CO - October 05, 2026 -

Denver Real Estate School, a state-approved real estate pre-licensing school, is reaffirming its commitment to broker training led by active practitioners after the Federal Reserve raised its benchmark interest rate on September 16, 2026, for the first time since July 2023. The school said the higher-rate environment may place greater demands on newly licensed brokers, who are often asked to explain financing options and monthly affordability to cautious buyers.

The Federal Open Market Committee voted 12 to 0 to raise the target range for the federal funds rate by a quarter percentage point to 3.75% to 4.00%, according to the committee's September 16 policy statement. The median projection in the Federal Reserve's September 2026 Summary of Economic Projections pointed to one additional quarter-point increase before the end of the year. The committee's next scheduled meeting is October 27 to 28.

Mortgage rates moved higher over the same period. Freddie Mac's Primary Mortgage Market Survey released September 24, 2026, reported that the average 30-year fixed mortgage rate reached 7.03% that week, up from 6.95% the week before and the first reading above 7% since January 2025. Mortgage rates

are not set directly by the Federal Reserve and generally track the yield on the 10-year Treasury note.

Housing conditions in the Denver metro area were already diverging by property type before the rate decision. The Denver Metro Association of Realtors' Market Trends Report for August 2026 found that active detached listings fell 4.21% year over year while attached listings, a category that includes condominiums and townhomes, rose 9.94%. According to the same report, attached homes spent a median of 45 days in the MLS compared with 24 days for detached homes, and attached prices fell nearly 5% from a year earlier.

Members of the DMAR Market Trends Committee wrote in the August report that rising HOA fees and expensive borrowing are among the pressures facing buyers. The committee also said agents need to spend more time on research and look beyond broad market averages to help clients make decisions.

Denver Real Estate School said these conditions may require new brokers to be ready from their first transactions to discuss topics such as mortgage rate buydowns, seller concessions, and total monthly housing costs. The school's 168-hour pre-licensing course, the number of hours Colorado requires for a broker license, is taught by instructors who are actively buying and selling Colorado real estate, which the school said allows current market conditions to be reflected in classroom instruction.

"A higher-rate market raises the bar for what a new broker needs to know on day one," said Brandon Lyon, Co-Founder of Denver Real Estate School. "Buyers are arriving with real concerns about their monthly payment, and they deserve someone who can walk them through the options clearly and honestly. Our instructors are having those same conversations with their own clients right now, and that experience is what students get in the classroom."

For brokers who are already licensed, the school also offers continuing education courses, including the Annual Commission Update course required of active Colorado brokers.

The National Association of Realtors is scheduled to publish its existing-home sales report for September on October 13, 2026, according to NAR's release calendar. That report will cover home sales that closed during the month of the Federal Reserve's decision.

Denver Real Estate School is a Colorado real estate school located in Westminster, Colorado. The school is approved by the Colorado Department of Regulatory Agencies and certified by the Division of Private Occupational Schools. It offers the state-required 168-hour pre-licensing course in person, by livestream, and in a self-paced online format, along with continuing education and 72-hour broker reinstatement courses. In-person and daytime livestream classes can be completed in three weeks, with new start dates each week.

More information is available at Denver Real Estate School.

###

For more information about Denver Real Estate School, contact the company here: Denver Real Estate School Brandon Lyon (720) 403-2722 Help@TheDRES.com 8671 Wolff Ct, Suite 116, Westminster 80031

Denver Real Estate School

Denver Real Estate School (DRES) provides certified in-person and online pre-licensing education, exam preparation, and continuing education for Colorado real estate professionals.

Website: <https://thedres.com/>

Email: Help@TheDRES.com

Phone: (720) 403-2722

