

The Maltese Group Cardinal Financial Releases Comprehensive Market Analysis for Southern Nevada Real Estate

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The Maltese Group at Cardinal Financial has released a detailed analysis of Southern Nevada's real estate market conditions, providing clarity for homebuyers and sellers navigating the complex landscape of current housing trends. The comprehensive assessment addresses the most frequently asked question the firm receives from clients about market conditions and offers perspective on various aspects of the local real estate environment.

The analysis reveals that Clark County real estate transactions have stabilized at approximately 33,000 to 35,000 annually since 2022, representing a significant shift from pre-pandemic levels of 48,000 transactions per year. This adjustment reflects broader market dynamics including interest rate changes and inventory constraints that have reshaped the Southern Nevada housing landscape.

"The real estate market cannot be summarized in a single word because it varies dramatically depending on

perspective and timing," said Matt Maltese, founder and Senior Mortgage Loan Originator at The Maltese Group Cardinal Financial. "For sellers who purchased before 2020, the market remains strong with substantial equity gains. However, buyers today face different challenges and opportunities than they did just a few years ago."

The report highlights that median home prices in Clark County have increased from approximately $275,000 in 2019 to $425,000 currently, representing a 35 percent appreciation over seven years. While this growth has created wealth for existing homeowners, it has also resulted in mortgage payments nearly doubling when combined with current interest rates and insurance costs.

As a leading mortgage lender in Las Vegas, residents have trusted The Maltese Group Cardinal Financial since 2010. The market presents unique opportunities for qualified buyers. Current inventory levels exceed recent years, providing negotiating leverage for price reductions and seller concessions that were unavailable during the competitive market conditions of 2020-2022.

The analysis identifies distinct market experiences based on timing and participant role. Real estate professionals face reduced transaction volumes, though higher home values partially offset the impact through increased commission amounts. Sellers with pre-2020 purchases maintain strong equity positions, while more recent buyers may face limited appreciation. Current buyers encounter higher prices and rates but benefit from improved negotiating positions and inventory availability.

"Understanding these market dynamics is crucial for making informed real estate decisions," added Maltese. "While discretionary moves have decreased significantly, those buying or selling out of necessity can still achieve their goals with proper guidance and realistic expectations about current conditions."

The firm specializes in various mortgage products, including conventional loans, FHA loans, VA loans, and jumbo loans for higher-priced properties in the Las Vegas area. who need higher-priced properties. This diverse product offering allows the company to serve clients across different financial situations and property types throughout Clark County.

About The Maltese Group at Cardinal Financial:

The Maltese Group is a Las Vegas-based mortgage team operating under Cardinal Financial. Since 2010, the team has helped more than 2,000 Southern Nevada families navigate the home financing process ? combining deep local market knowledge with the national resources and technology of Cardinal Financial's lending platform to deliver a personalized, efficient mortgage experience from application to close.

About Cardinal Financial Company:

Cardinal Financial® is ending the mortgage mayhem. Powered by our living loan engine, Octane®, we deliver Speed to Mortgage? with certainty from application to close ? real approvals, real numbers, and real confidence. With operations in all 50 states and DC, we?re combining automation with human expertise to turn lending complexity into clarity. Driven by innovation and a commitment to doing what?s right, we?re building the future of modern home lending with every clear, confident close.

Learn More: www.cardinalfinancial.com or follow us on Facebook, Instagram, X, and LinkedIn.

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The Maltese Group - Cardinal Financial

The Maltese Group, led by Branch Manager Matt Maltese (NMLS: 369921) of Cardinal Financial Company, Limited Partnership (NMLS: 66247), is a trusted Las Vegas mortgage expert.

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