



Editor's Insights

2025 Finance Trends That You Can't Afford to Ignore

» by Karen Schutte • February 2025



As we step into 2025, the financial landscape is evolving faster than ever before, driven by technological innovation, shifting consumer behaviors, and global economic changes. Whether you're a seasoned investor, a business leader, or someone looking to take charge of personal finances, understanding the emerging trends is essential for staying ahead of the curve. From the rise of artificial intelligence in financial decision-making to the growing emphasis on sustainability in investments, these trends are reshaping how we manage, invest, and think about money. In this issue, we'll dive into the finance trends you simply can't afford to ignore in 2025—trends that could not only influence your bottom line but also define the future of financial success.

At Trend Report, we strive to bring a competitive edge to our readers as you map out your goals for 2025. Thank you for choosing us as your trusted partner and allowing us to bring you the expertise of our contributors.

Kevin Prouty and Theresa Witz start off with *Positive Lending Momentum Expected in 2025 Despite Continued Rate Uncertainty* for commercial real estate.

In A New Phase in Macro Policy: Ready Position—Berkadia, **Josh Bodin and Steve Bevilacqua** explain the Fed as in a "Ready Position" as flying analogies like "hard" and "soft" landings are so 2024. Its sports analogies needed this year!

Sandra Barton is optimistic in *Southern Arizona's Commercial Real Estate Landscape Marked by Renewed Optimism* from surveys showing expected revenue increased for 2025.

The Only Constant is Change: Commercial Real Estate Finance Trends in 2025 by **Tim Storey** reminds us Arizona entered 2025 with a healthy economy from strength in technology, manufacturing, logistics and the service sectors.

As many say, "it's all about housing." **Jon Spurr** lends his expertise on the subject in *Mortgage Financing Challenges in 2025*.

As we said in our intro, modern technology offers valuable innovations, and **David Hrizak** explains how his company streamlines operations with it in *Financing Commercial Real Estate by Mitigating Risks in Value-Add Projects*.

Scott Stovall in *Our Fed Still Very Much Alive in 2025* prefers to stick with what we know about finance instead of speculating.

We include a review of the *2025 Outlook Observations from CCIM IREM Forecast for Phoenix* by **Nick Miner, CCIM**. The So AZ CCIM will hold its forecast meeting for Tucson on February 10, 2025, so we'll catch that next month.

Cynthia Hammond talks about the creative lending solutions life insurance companies are doing in *2025 Financing Update Focus on Life Companies*.

In The Ticking Clock: The Tax Law Changes on the Horizon, **Eric Freeman** wants Real Estate Investors and others to know the sweeping changes scheduled to expire in 2025 and beyond.

Jodi Bain in *Property Tax & Valuation Hot Topics & Timing* takes us through the real property tax appeal process and some of the various tweaks that have come from our Arizona Legislature recently.

A sincere thank you to everyone who participated in this Trend Report issue! We could not do it without you!

As always, we are grateful for the Trend Report team: **Patti van Leer, Michael Rossmann, Melissa Vucijevic, and Jack Paddock**.

Work has already begun on our much anticipated "**Residential Development**" issue.

As always, we appreciate your feedback and welcome your comments. Come tell us "Hi" at <https://trendreportaz.com> under the "Connect" tab.

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