

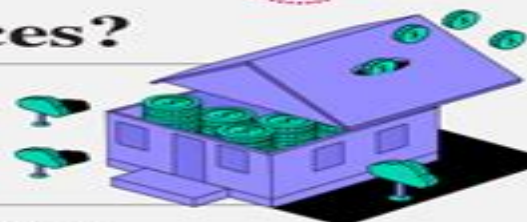


HOW CLOSELY RELATED ARE

Mortgage Rates and House Prices?

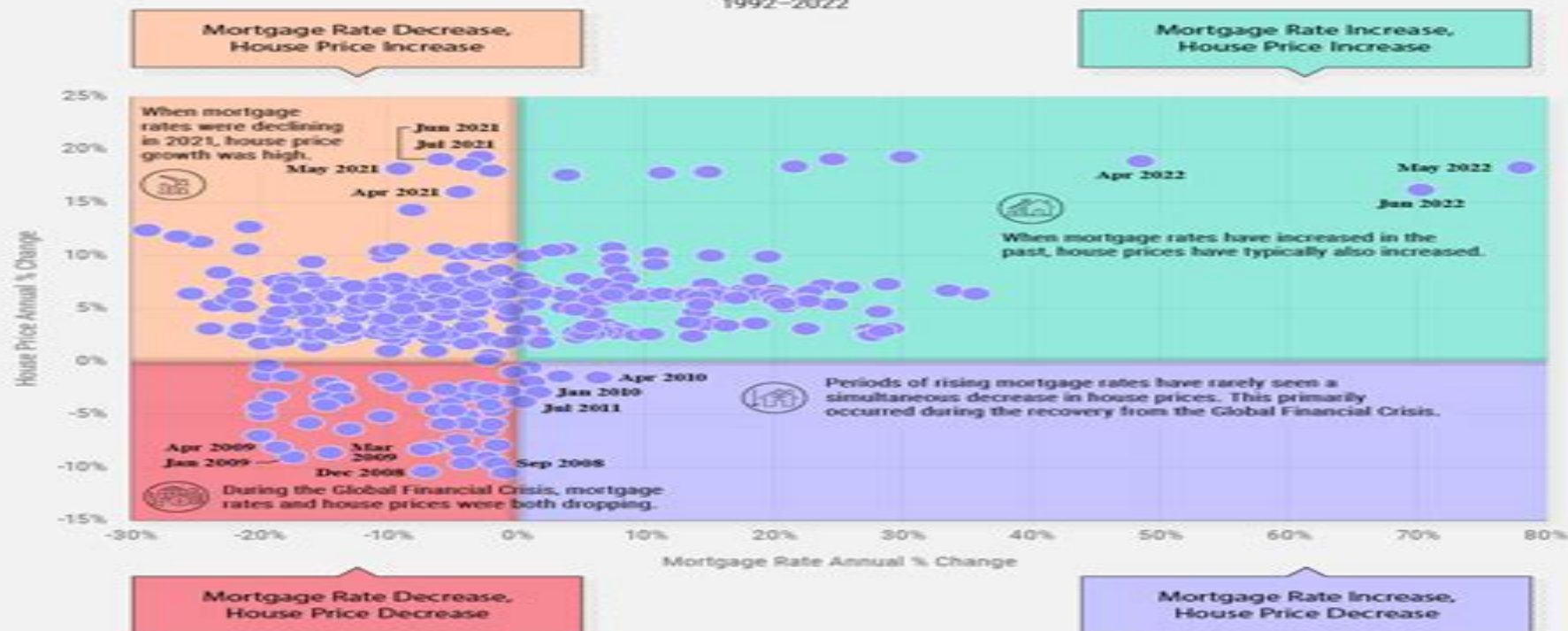
As mortgage rates rise, it becomes more expensive to finance a home purchase. This leaves many homebuyers with lower budgets. Could house prices drop as a result?

Below, we explore how house prices have historically fluctuated alongside mortgage rate changes from 1992–2022.

MARKETS
IN A
MINUTE

Changes in Mortgage Rates vs House Prices

At the Same Point in Time
1992–2022



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Source: Federal Reserve, Federal Housing Finance Agency (Aug 2022). Annual percentage changes shown using monthly data. Mortgage rate data is based on the 30-year fixed rate mortgage average in the United States and is not seasonally adjusted. House price data is from the Not Seasonally Adjusted Purchase Only Index. The FHFA House Price Index is a weighted, repeat-sales index, meaning that it measures average price changes in repeat sales on the same properties. This information is obtained by reviewing repeat mortgage transactions on single-family properties whose mortgages have been purchased or securitized by Fannie Mae or Freddie Mac since January 1992.

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United States Circuit Courts of Appeals Reports ,1901 Reports Containing the Cases Determined in All the Circuits from the Organization of the Courts ,1901 Central Reporter... ,1887 **Reports of Cases Decided in the Supreme Court of the State of North Dakota** North Dakota. Supreme Court,1918 The Federal Reporter ,1906 Includes cases argued and determined in the District Courts of the United States and Mar May 1880 Oct Nov 1912 the Circuit Courts of the United States Sept Dec 1891 Sept Nov 1924 the Circuit Courts of Appeals of the United States Aug Oct 1911 Jan Feb 1914 the Commerce Court of the United States Sept Oct 1919 Sept Nov 1924 the Court of Appeals of the District of Columbia

Reports of Cases at Law and in Chancery Argued and Determined in the Supreme Court of Illinois Illinois. Supreme Court,1887 Reports of Cases Determined in the Supreme Court of the State of California California. Supreme Court,1906

Water and Gas Review ,1901 **Borisoff v Schatten, 335 MICH 684 (1953)** ,1953 26 **The New York Supplement** ,1914 **The Pacific Reporter** ,1915 Court of Appeals: New York:51 ,1879 *The American and English Annotated Cases* ,1906 **The Northeastern Reporter** ,1914 Includes the decisions of the Supreme Courts of Massachusetts Ohio Indiana and Illinois and Court of Appeals of New York May July 1891 Mar Apr 1936 Appellate Court of Indiana Dec 1926 Feb 1927 Mar Apr 1936 Courts of Appeals of Ohio **Maryland Reports** Maryland. Court of Appeals,1870

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