



HOW CLOSELY RELATED ARE

Mortgage Rates and House Prices?

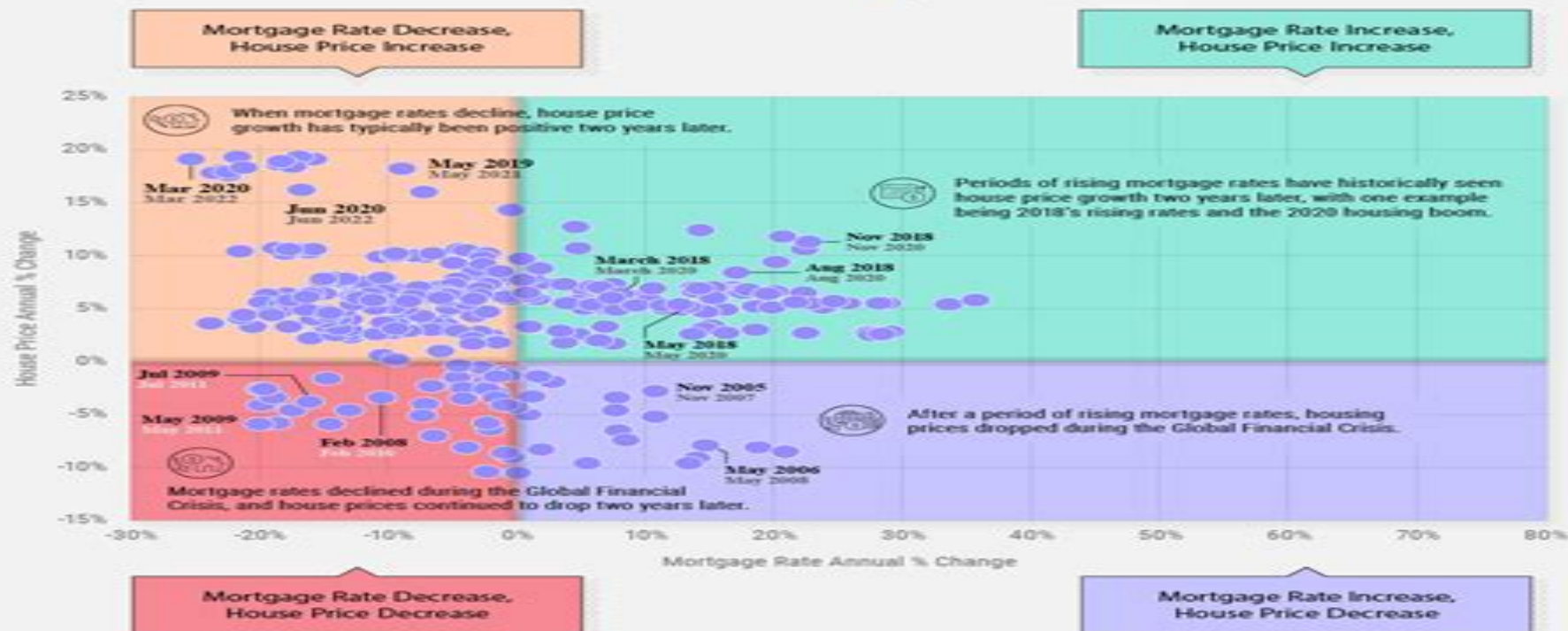
As mortgage rates rise, it becomes more expensive to finance a home purchase. This leaves many homebuyers with lower budgets. Could house prices drop as a result?

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

Two Year House Price Lag 1992–2022

May 2019 → Mortgage Rate Date
May 2021 → House Price DateMore than investing. Invested.
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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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Table of Contents Mortgage Rates Prices Store Hours

1. Understanding the eBook Mortgage Rates Prices Store Hours
 - The Rise of Digital Reading Mortgage Rates Prices Store Hours
 - Advantages of eBooks Over Traditional Books
2. Identifying Mortgage Rates Prices Store Hours
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Mortgage Rates Prices Store Hours
 - User-Friendly Interface
4. Exploring eBook Recommendations from Mortgage Rates Prices Store Hours
 - Personalized Recommendations
 - Mortgage Rates Prices Store Hours User Reviews and Ratings
 - Mortgage Rates Prices Store Hours and Bestseller Lists
5. Accessing Mortgage Rates Prices Store Hours Free and Paid eBooks
 - Mortgage Rates Prices Store Hours Public Domain eBooks
 - Mortgage Rates Prices Store Hours eBook Subscription Services
 - Mortgage Rates Prices Store Hours Budget-Friendly Options
6. Navigating Mortgage Rates Prices Store Hours eBook Formats
 - ePub, PDF, MOBI, and More
 - Mortgage Rates Prices Store Hours Compatibility with Devices
 - Mortgage Rates Prices Store Hours Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Mortgage Rates Prices Store Hours
 - Highlighting and Note-Taking Mortgage Rates Prices Store Hours
 - Interactive Elements Mortgage Rates Prices Store Hours
8. Staying Engaged with Mortgage Rates Prices Store Hours

- Joining Online Reading Communities
- Participating in Virtual Book Clubs
- Following Authors and Publishers Mortgage Rates Prices Store Hours
- 9. Balancing eBooks and Physical Books Mortgage Rates Prices Store Hours
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Mortgage Rates Prices Store Hours
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Mortgage Rates Prices Store Hours
 - Setting Reading Goals Mortgage Rates Prices Store Hours
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Mortgage Rates Prices Store Hours
 - Fact-Checking eBook Content of Mortgage Rates Prices Store Hours
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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