



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
1992–2022More 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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B Lingard

A red circular graphic with a gradient, appearing as a semi-circle or a partial circle, located to the right of the name B Lingard.

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recovery of the REMIC market after its collapse the flourish of private label securities the growth of equity loan backed securities and its establishment as a member of the fixed income securities family Also included are additional historical data for all exhibits Mortgage pre payment dollar rolls and private label mortgage backed securities are also addressed

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A Treatise on the Law of Real Estate, and of the Mode of Alienation Thereof John Willard, 1861
The Pacific Reporter ,1915 *The Chicago Legal News* ,1917 Nomination of Edwin Meese III United States.
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