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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
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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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Mortgage Rates Prices Tutorial

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Willing's Press Guide and Advertisers' Directory and Handbook, 2006 Serials in the British Library, 2007 The Individual Investor's Guide to Computerized Investing American Association of Individual Investors, 1994 Offering advice about investment software an indispensable guide analyzes the latest personal computer software offers in depth descriptions of more than five hundred software products and lists investment bulletin board systems and computer special interest groups Original IP Accountancy, 1995 **McTrans Catalog**, 1996 Mortgage Banking, 1992 **PC Magazine**, 1994-10 *IBM Personal Computer XT, the Software Guide* Gerald VanDiver, 1983 Provides Detailed Product Descriptions Information for Each Program Guides Are Sectioned by Categories Subcategories

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