

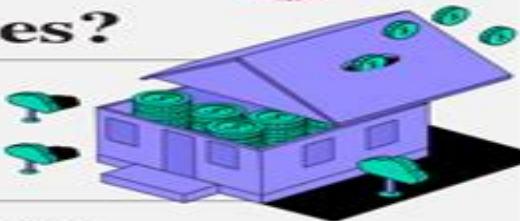


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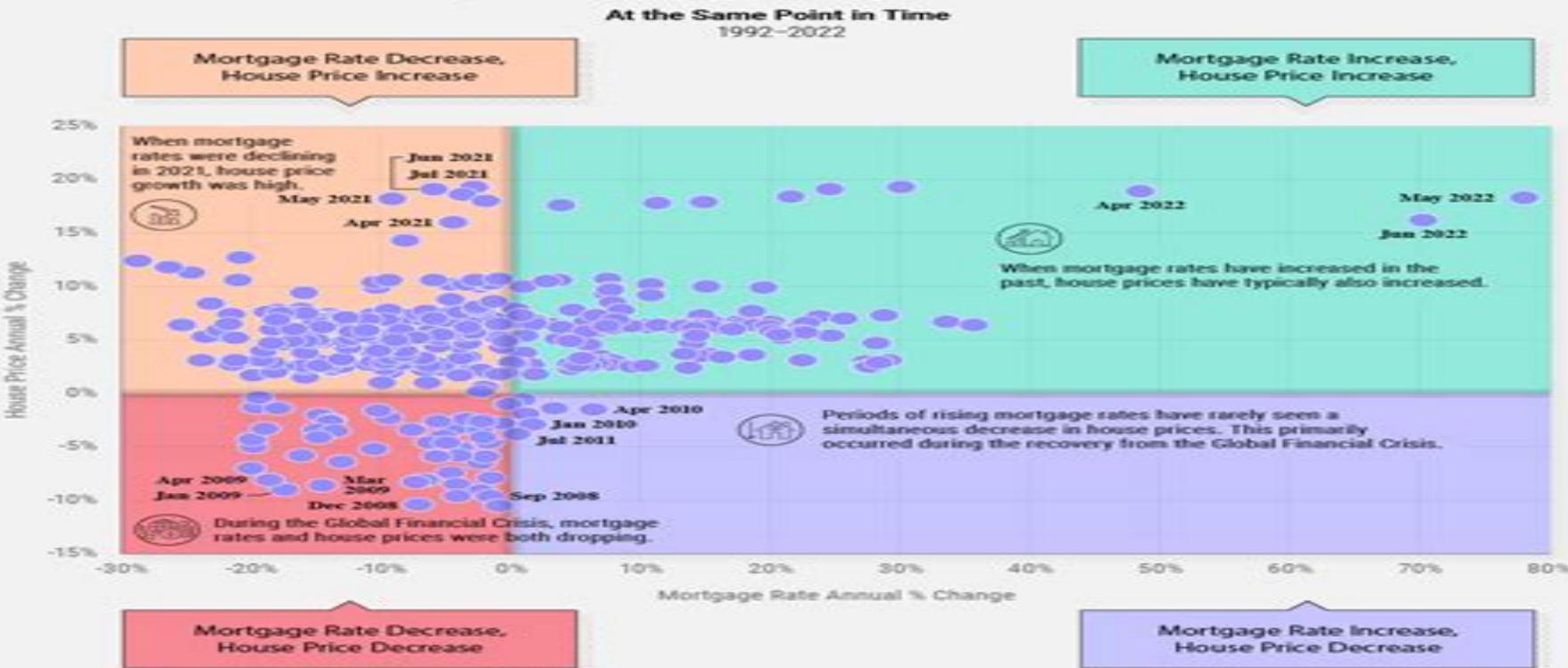
Mortgage Rates and House Prices?

MARKETS
IN A MINUTE

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.



Changes in Mortgage Rates vs House Prices



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 FOMC index is a weighted, repeat-sales price index, meaning that it measures average price changes in repeat sales on the same property. 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 1970.

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Mortgage Rates Prices Tutorial

Brian W. Kelly, Dennis J. Grimes

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2012 The Official Guide Bobbi Sandberg,2011-10-17 The Only Official Guide to the 1 Personal Finance Software Manage your finances and assets with ease using the insider tips and expert techniques in Quicken 2012 The Official Guide Find out the most effective methods for tracking your income expenses savings transactions investments and so much more Fully endorsed by Intuit makers of Quicken this official guide shows you how to tap into all of the software s powerful capabilities and new features and save time and money You ll get professional guidance along with details about online resources to assist you in reducing debt making strategic decisions and planning for a secure future Customize Quicken for your preferences Track income and expenses Set up Online Account Services Automate transactions and tasks Reconcile checking savings and credit card accounts Take advantage of the budgeting and debt reduction tools Track investments and optimize your portfolio Monitor assets and loans Manage household records Save money and plan for retirement Simplify tax preparation and maximize deductions Bobbi Sandberg is a consultant instructor and retired CPA who is recognized by Intuit as a Certified Professional Advisor She teaches at community colleges and local senior centers and has been training users on Quicken since its first DOS version in the 1980s

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