

# THE U.S. Mortgage Rate Surge

The U.S. 30-year fixed-rate mortgage has reached its highest level in over 20 years.

U.S. 30-YEAR FIXED-RATE MORTGAGE  
VS. EXISTING HOME SALES



**2023**  
With high mortgage rates, rising home prices, and a constrained housing inventory, U.S. housing affordability is at its lowest point since 1989.

Source: National Association of Realtors

Sources: FreddieMac, Trading Economics



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# Mortgage Rates How To

**United States. Commission on  
Mortgage Interest Rates**



## **Mortgage Rates How To:**

**Mortgage Interest Rate Problem** United States. Congress. Senate. Committee on Banking and Currency,1953

Mortgage Interest Rate Problem, Hearing Before ..., 83-1 ..., January 28, 1953 United States. Congress. Senate. Banking and Currency Committee,1953 *Report of the Commission on Mortgage Interest Rates to the President of the United States and to the Congress* United States. Commission on Mortgage Interest Rates,1969 **Mortgage Interest Tax Credit** United States. Congress. House. Committee on the Budget. Task Force on Tax Expenditures and Off-Budget Agencies,1976

**"Renegotiable Rate" Mortgage Proposals of Federal Home Loan Bank Board** United States. Congress. House. Committee on Government Operations. Commerce, Consumer, and Monetary Affairs Subcommittee,1980 *Home Mortgage Interest Deduction* ,1992 Diplomatic and Consular Reports. Miscellaneous Series Great Britain. Foreign Office,1900

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