



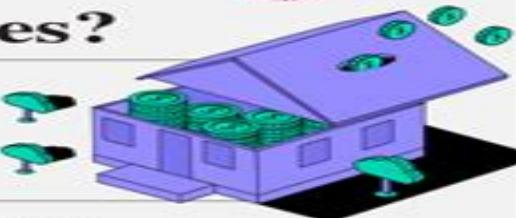
HOW CLOSELY RELATED ARE

Mortgage Rates and House Prices?

MARKETS
IN A MINUTE

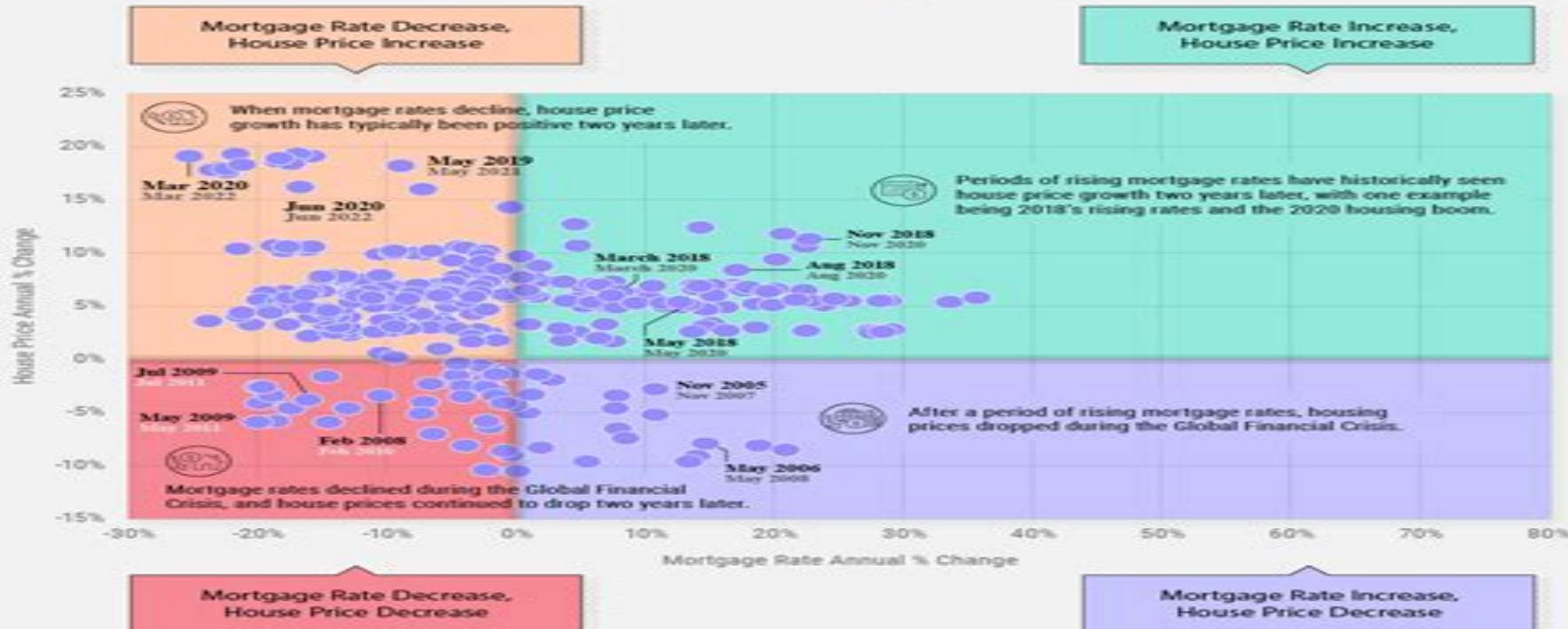
As **mortgage rates rise**, it becomes more expensive to finance a home purchase. This leaves many homebuyers with lower budgets. Could house prices drop as a result?

Below, we explore how house prices have historically fluctuated alongside mortgage rate changes from 1992–2022.



Changes in Mortgage Rates vs House Prices

Two Year House Price Lag 1992–2022

May 2019 → Mortgage Rate Date
May 2021 → House Price Date

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 Policy Rate is a weighted, reported-based index, meaning that it reflects average prime rates charged on repeat sales on these 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 1970.

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