

Mortgage rates are rising again

Average interest on **two-year** and **five-year** fixed deals



Source: Moneyfacts. Last update: 4 Jul 2023.

Mortgage Rates Top

Kentucky. Department of Insurance



Mortgage Rates Top:

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Federal Home Loan Bank Board Journal ,1980

European Housing Markets at a Turning Point - Risks, Household and Bank Vulnerabilities, and Policy Options Ms. Laura Valderrama,Patrik Gorse,Ms. Marina Marinkov,Petia Topalova,2023-03-24 European housing markets are at a turning point as the cost of living crisis has eroded real incomes and the surge in interest rates has made borrowers more vulnerable to financial distress This paper aims to i shed light on the risks in European housing markets ii quantify household vulnerabilities iii assess banking sector implications and iv examine policies effectiveness using simulations based on microdata from the Household Finance and Consumption Survey HFCS and EU statistics on income and living conditions EU SILC Under the baseline IMF macroeconomic forecast the share of households that could struggle to meet basic expenses could rise by 10 pps reaching a third of all households by end 2023 Under an adverse scenario 45 percent of households could be financially stretched representing over 40 percent of mortgage debt and 45 percent of consumer debt The impact on the banking sector seems contained under the baseline forecast though there are pockets of vulnerability A 20 percent house price correction could deplete CET1 capital by 100 300 basis points Fiscal measures such as subsidies to the bottom income tercile could save 7 percent of households from financial distress at an estimated cost of 0 8 percent of GDP

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