MARKETS MINUTE

HOW CLOSELY RELATED ARE

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.



Changes in Mortgage Rates vs House Prices









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Source: Federal Reservic, Federal Housing Finance Approxy (Aug 2007). Annual percentage changes chaven using morehy data. Notingage or the Street of the Street Str

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Roger Lowenstein

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