

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

8% Mortgage Rate

Existing Home Sales 7M



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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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 **Public Documents of the State of Wisconsin** Wisconsin,1907
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Transactions of the Commonwealth Club of California Commonwealth Club of California,1915

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