

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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United States. Congress



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Monthly Catalog of United States Government Publications ,1951 **University of Michigan Index to Labor Union Periodicals** ,1964 Better Homes and Gardens ,1976 **Journal of the Senate of the United States of America** United States. Congress. Senate,2002 Congressional Record United States. Congress,2003 The Congressional Record is the official record of the proceedings and debates of the United States Congress It is published daily when Congress is in session The Congressional Record began publication in 1873 Debates for sessions prior to 1873 are recorded in The Debates and Proceedings in the Congress of the United States 1789 1824 the Register of Debates in Congress 1824 1837 and the Congressional Globe 1833 1873 *Moody's Analyses of Railroad Investments* John Sherman Porter,1926 American government securities 1928 53 in 5 annual vols v 1 Railroad securities 1952 53 Transportation v 2 Industrial securities v 3 Public utility securities v 4 Government securities 1928 54 v 5 Banks insurance companies investment trusts real estate finance and credit companies 1928 54 *Monthly Catalog of United States Government Publications* ,1968 *Hoover's Handbook of Emerging Companies* Hoover's Business Press,Hoover's, Incorporated,2000 The Railway Age ,1886
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