

# 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



# Mortgage Rates How To

**Mark Steyvers**



## **Mortgage Rates How To:**

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