

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*
House documents ,1896 *The Law Reports* ,1922 **Monthly Bulletin of the Bureau of Economic and Social Intelligence** ,1914 *The Rate of Interest: Its Nature, Determination and Relation to Economic Phenomena* Irving Fisher,1907 *The Yale Review* George Park Fisher,George Burton Adams,Henry Walcott Farnam,Arthur Twining Hadley,John Christopher Schwab,William Fremont Blackman,Edward Gaylord Bourne,Irving Fisher,Henry Crosby Emery,Wilbur Lucius Cross,1900 Times Law Reports William Frederick Barry,1925 *The Acts of the Parliament of the Commonwealth of Australia Passed in the Session of ...* Australia,1920 **Institute News** Institute for Economic Research,Northwestern University (Evanston, Ill.). Institute for Research in Land Economics and Public Utilities,1923
The Law Times Reports ,1904 **The National Real Estate Journal** ,1924 *Knight's Local Government Reports* ,1920 *Transactions of the Commonwealth Club of California* Commonwealth Club of California,1915 **Recent Perspectives in Urban Land Economics** Richard Updegraff Ratcliff,Paul Francis Wendt,1976 **Outlook** Alfred Emanuel Smith,Francis Walton,1871 *A Concise Treatise on Mortgages, Pledges, and Liens* Walter Ashburner,1897 Supreme Court New York, New York Supplement ,1904 Includes decisions of the Supreme Court and various intermediate and lower courts of record May Aug 1888 Sept Dec 1895 Superior Court of New York City Mar Apr 1926 Dec 1937 Jan 1938 Court of Appeals Commercial and Financial Chronicle Bankers Gazette, Commercial Times, Railway Monitor and Insurance Journal ,1881

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