

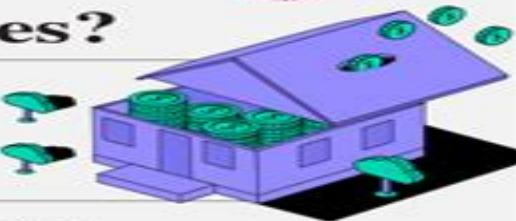


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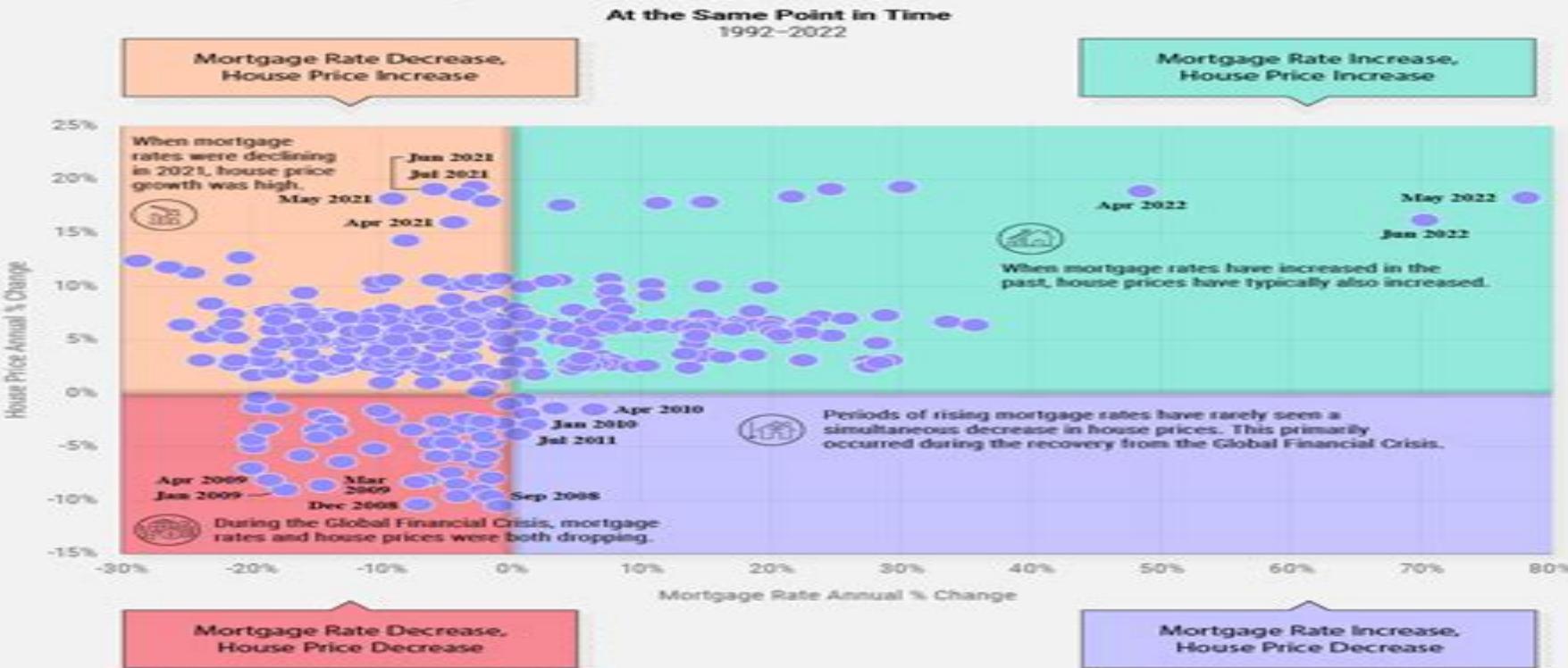
Mortgage Rates and House Prices?

MARKETS
IN A MINUTE

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



Source: Federal Reserve, Federal Housing Finance Agency (Aug 2022). Annual percentage changes shown using monthly data. Mortgage rate data is based on the 30-year fixed rate mortgage average in the United States and is not seasonally adjusted. House price data is from the Not Seasonally Adjusted Purchase-Only Index. The FOMC index is a weighted, repeat-sales price index, meaning that it measures average price changes in repeat sales on the same property. This information is obtained by reviewing repeat mortgage transactions on single-family properties whose mortgages have been purchased or securitized by Fannie Mae or Freddie Mac since January 1970.

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Mortgage Rates How To Login

**Roger L. Spicer, Laura Chappell, Colin E.
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Access Software Directory ,1985 **Access to Housing Credit** Lisa Lipi Mohanty,2001 While there have been many studies in racial inequality in the credit market very few have been concerned with women especially the joint aspects of race and gender In order to account for cross racial economic and social differences this dissertation focuses primarily on the credit patterns of Asian Black and Hispanic females living in California This study investigates whether loan denial rates vary between men and women in different racial categories after controlling for neighborhood and personal characteristics of applicants which can affect the probability of loan approval Regional differences are also investigated by comparing loan patterns in California with those in other metropolitan statistical areas in the United States This study incorporates an extensive descriptive statistical investigation of home loan application and denial rates using 1992 1999 conventional home loan data This data made available through the 1990 Home Mortgage Disclosure Act HMDA is useful in identifying whether banks were serving the credit needs of minority women HMDA requires all lenders to report the disposition of every mortgage loan application along with the race national origin gender and annual income of each applicant by census tract The lender s decision to approve a loan is formulated as a probit model and then estimated to determine the impact of applicant race and gender on the probability of home loan approval These empirical investigations suggest that in some regions in California the probability of loan approval is lower for Asian and Hispanic female applicants as compared to White females The results for Black female applicants were mixed across regions in California On the other hand the probability of loan approval is higher for Black and White women in several metropolitan regions outside California whereas the variables for Asian and Hispanic women were generally inconsistent or insignificant The difference in results can be attributed to the characteristics of the regions such as the higher housing costs and larger immigrant populations in California **Monthly Catalog of United States Government Publications** ,2004 *Capital Access Mortgage & Asset-backed Desk Reference* Capital Access International,1997 *Houston V. Bank One, N.A. ,1990* **Access to Housing** Canadian Housing and Renewal Association. Symposium,Heather Lang-Runtz,1990 These proceedings on access to housing contain papers on using the law the access of neighbourhoods regulating tenure conversions making housing accessible supportive housing in your neighbourhood developing imby or es in my backyard attitudes inclusionary mechanisms for affordable housing the economics of affordable housing income and housing policies regulatory reform and housing quality housing rural Canadians

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