

# Mortgage Rates & Projections

30-Year Fixed Rate, as of September and October 2024



# Mortgage Rates Prices Sign In

**Katrin Zwirglmaier**

## **Mortgage Rates Prices Sign In:**

*The Pricing-Out Phenomenon in the U.S. Housing Market* Francesco Beraldì, Mr. Yunhui Zhao, 2023-01-06 The COVID 19 pandemic further extended the multi year housing boom in advanced economies and emerging markets alike against massive monetary easing during the pandemic In this paper we analyze the pricing out phenomenon in the U S residential housing market due to higher house prices associated with monetary easing We first set up a stylized general equilibrium model and show that although monetary easing decreases the mortgage payment burden it would raise house prices lower housing affordability for first time homebuyers and increase housing wealth inequality between first time and repeat homebuyers We then use the U S household level data to quantify the effect of the house price change on housing affordability relative to that of the interest rate change We find evidence of the pricing out effect for all homebuyers moreover we find that the pricing out effect is stronger for first time homebuyers than for repeat homebuyers The paper highlights the importance of accounting for general equilibrium effects and distributional implications of monetary policy while assessing housing affordability It also calls for complementing monetary easing with well targeted policy measures that can boost housing affordability particularly for first time and lower income households Such measures are also needed during aggressive monetary tightening given that the fall in house prices may be insufficient or too slow to fully offset the immediate adverse impact of higher rates on housing affordability

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Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Financial Institutions Supervision, Regulation, and Deposit Insurance, 1993    **Congressional Record** United States. Congress, 1953 The Congressional

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*Reporter* ,1896 Includes the decisions of the Supreme Courts of Massachusetts Ohio Indiana and Illinois and Court of Appeals of New York May July 1891 Mar Apr 1936 Appellate Court of Indiana Dec 1926 Feb 1927 Mar Apr 1936 Courts of Appeals of Ohio    **Consumer Credit Protection Act** United States. Congress. House. Committee on Banking and Currency. Subcommittee on Consumer Affairs,1967    *Commercial and Financial Chronicle* ,1920    The Commercial and Financial Chronicle ,1898    **Consumer Finance News** ,1922

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