

# 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



**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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# Mortgage Rates Quick Start

**Matthew J. O'Brien**

A red circular graphic with a gradient, appearing as a partial circle or a thick arrow pointing to the right, located to the right of the author's name.

## **Mortgage Rates Quick Start:**

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