



MORTGAGE RATES

30-Year Fixed-Rate Mortgages since 1971

Yearly Average Interest Rate on 30-year fixed-rate mortgages

| Year | High Monthly Ave. | Low Monthly Ave. | Yearly Average |
|-------------|-------------------|-------------------|--|
| 2026 | 6.44 (May) | 6.05 (Feb) | 6.23 (thru May) 6.17 (thru Apr) |
| 2025 | 6.96 (Jan) | 6.19 (Dec) | 6.60 |
| 2024 | 7.06 (May) | 6.18 (Sep) | 6.72 |
| 2023 | 7.62 (Oct) | 6.26 (Feb) | 6.81 |
| 2022 | 6.90 (Oct) | 3.45 (Jan) | 5.34 |
| 2021 | 3.10 (Dec) | 2.74 (Jan) | 2.96 |
| 2020 | 3.62 (Jan) | 2.68 (Dec) | 3.11 |
| 2019 | 4.46 (Jan) | 3.61 (Sep) | 3.94 |
| 2018 | 4.87 (Nov) | 4.03 (Jan) | 4.54 |
| 2017 | 4.20 (Mar) | 3.81 (Sep) | 3.99 |
| 2016 | 4.20 (Dec) | 3.44 (Jul & Aug) | 3.65 |
| 2015 | 4.05 (Jul) | 3.67 (Jan & Apr) | 3.85 |
| 2014 | 4.43 (Jan) | 3.86 (Dec) | 4.17 |
| 2013 | 4.49 (Sep) | 3.41 (Jan) | 3.98 |
| 2012 | 3.95 (Mar) | 3.35 (Nov & Dec) | 3.66 |
| 2011 | 4.95 (Feb) | 3.96 (Dec) | 4.45 |
| 2010 | 5.10 (Apr) | 4.23 (Oct) | 4.69 |
| 2009 | 5.42 (Jun) | 4.81 (Apr) | 5.04 |
| 2008 | 6.48 (Aug) | 5.29 (Dec) | 6.03 |
| 2007 | 6.70 (Jul) | 6.10 (Dec) | 6.34 |
| 2006 | 6.76 (Jul) | 6.14 (Dec) | 6.41 |
| 2005 | 6.33 (Nov) | 5.58 (Jun) | 5.87 |

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|------|-------------|-------------|-------|
| 2004 | 6.29 (Jun) | 5.45 (Mar) | 5.84 |
| 2003 | 6.26 (Aug) | 5.23 (Jun) | 5.83 |
| 2002 | 7.01 (Mar) | 6.05 (Dec) | 6.54 |
| 2001 | 7.16 (Jun) | 6.62 (Oct) | 6.97 |
| 2000 | 8.52 (May) | 7.38 (Dec) | 8.05 |
| 1999 | 7.94 (Aug) | 6.79 (Jan) | 7.44 |
| 1998 | 7.14 (Apr) | 6.71 (Oct) | 6.94 |
| 1997 | 8.14 (Apr) | 7.10 (Dec) | 7.60 |
| 1996 | 8.32 (Jun) | 7.03 (Jan) | 7.81 |
| 1995 | 9.15 (Jan) | 7.20 (Dec) | 7.93 |
| 1994 | 9.20 (Dec) | 7.06 (Jan) | 8.38 |
| 1993 | 7.99 (Jan) | 6.83 (Oct) | 7.31 |
| 1992 | 8.94 (Mar) | 7.92 (Sep) | 8.39 |
| 1991 | 9.64 (Jan) | 8.50 (Dec) | 9.25 |
| 1990 | 10.48 (May) | 9.67 (Dec) | 10.13 |
| 1989 | 11.05 (Apr) | 9.74 (Dec) | 10.32 |
| 1988 | 10.61 (Dec) | 9.89 (Feb) | 10.34 |
| 1987 | 11.26 (Oct) | 9.04 (Mar) | 10.21 |
| 1986 | 10.89 (Jan) | 9.31 (Dec) | 10.19 |
| 1985 | 13.20 (Apr) | 11.26 (Dec) | 12.43 |
| 1984 | 14.67 (Jul) | 13.18 (Dec) | 13.88 |
| 1983 | 13.81 (Aug) | 12.63 (May) | 13.24 |
| 1982 | 17.60 (Feb) | 13.62 (Dec) | 16.04 |
| 1981 | 18.45 (Oct) | 14.90 (Jan) | 16.64 |
| 1980 | 16.33 (Apr) | 12.19 (Jul) | 13.74 |
| 1979 | 12.90 (Dec) | 10.39 (Jan) | 11.20 |
| 1978 | 10.35 (Dec) | 9.02 (Jan) | 9.64 |
| 1977 | 8.96 (Dec) | 8.67 (Feb) | 8.85 |
| 1976 | 9.02 (Jan) | 8.73 (Apr) | 8.87 |
| 1975 | 9.43 (Jan) | 8.82 (Apr) | 9.05 |

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|------|------------------|------------------|------|
| 1974 | 9.98 (Oct) | 8.41 (Mar) | 9.19 |
| 1973 | 8.82 (Sep) | 7.44 (Jan & Feb) | 8.04 |
| 1972 | 7.44 (Jan & Dec) | 7.29 (Apr) | 7.38 |
| 1971 | 7.70 (Aug) | 7.31 (Apr) | 7.54 |

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