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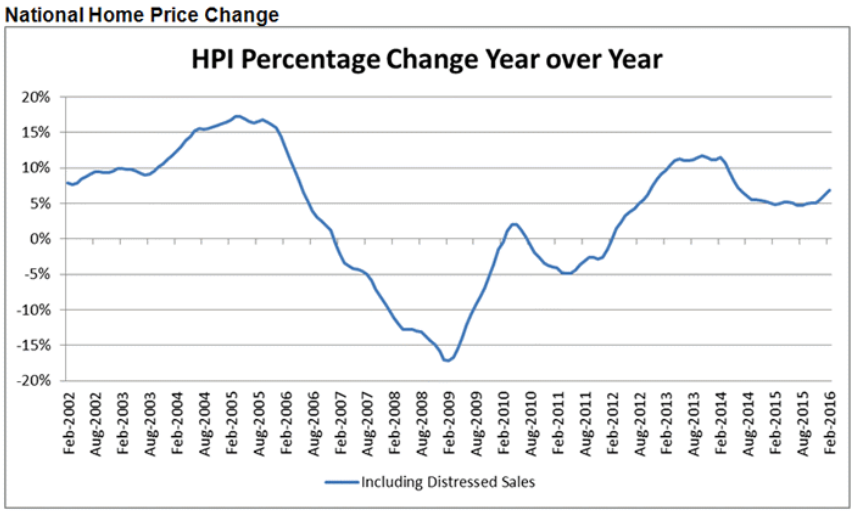
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March Home Prices Surge 6.7 Percent Year-Over-Year

CoreLogic released the first of the major home price estimates for March on Tuesday. The company's Home Price Index (HPI) estimates for both January and February were **substantially higher** both month over month (0.4 to 0.7 percentage points) and year-over-year (1.2-1.5 points) than the other three indices we follow, those from S&P Case-Shiller, the Federal Housing Finance Agency, and Black Knight Financial Services. They appear to be on track to be higher again this month.

The company said its Home Price Index (HPI) increased by **6.7 percent** compared to March 2015 and was 2.1 percent higher in March of this year than in February. This is a slight deceleration from the annual increase it reported in January (6.8 percent), but nearly double its estimate of the January to February gain.

Washington State led the nation with a whopping 13 percent annual gain followed distantly by **Oregon** and **Colorado**, both with 10 percent increases.



Source: CoreLogic March 2016

"Housing helped keep U.S. economic growth afloat in the first quarter of 2016 as residential investment recorded its **strongest gain since the end of 2012**," said Dr. Frank Nothaft, chief economist for CoreLogic. "Low interest rates and increased home building suggest that housing will continue to be a

National Average Mortgage Rates



Mortgage News Daily

	Rate	Change	Points
30YR Fixed	7.17%	0.00	0.00
15YR Fixed	6.83%	+0.03	0.00
30YR FHA	6.82%	+0.02	0.00
30YR Jumbo	7.38%	+0.01	0.00
7/6 SOFR	6.50%	-0.16	0.00
30YR VA	6.84%	+0.02	0.00

Rates as of: 11/6

MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	100.31	-0.04
10 YR Treasury	4.8625	+0.0273
30 YR Treasury	5.2640	+0.0085

Pricing as of: 11/6 5:59PM EST

Recent Housing Data

		Value	Change
Mortgage Apps	Oct 28	192.6	-1.23%
Building Permits	Sep	1.4M	+0.43%
Housing Starts	Sep	1.22M	-4.24%
New Home Sales	Sep	676K	-1.17%
Pending Home Sales	Aug	71.2	0%
Existing Home Sales	Oct	3.99M	+0.25%
Builder Confidence	Oct	29	-9.38%

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growth driver."

Looking forward, CoreLogic **forecasts an increase** in home prices of 5.3 percent from March 2016 to March 2017 and 0.7 percent growth from March to April 2016. The forecast is a projection of home prices using the CoreLogic HPI and other economic variables. Values are derived from state-level forecasts by weighting indices according to the number of owner-occupied households for each state.

"Home prices reached the bottom five years ago, and since then have appreciated almost 40 percent," said Anand Nallathambi, president and CEO of CoreLogic. "The highest appreciation was in the West, where prices continue to increase at double-digit rates."

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