MONEY HOUSE

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Black Knight Price Gains Remain Stable

Home price increases reported by Black Knight Financial Services based on November home sales were little changed from those reported for October. The company said its nationwide Home Price Index (HPI) **rose 0.2 percent** from October, identical to the September-October change, and were **5.7 percent higher than in November 2015**. The year-over-year increase in November was 5.6 percent. The HPI now stands at $267,000.

Prices are also up 5.7 percent from the beginning of 2016. This increase brings U.S. home prices to **within 0.3 percent of a new national price peak**. Six of the 20 largest U.S. states and eight of its largest metropolitan areas established new price peaks during the month.

New York continues to lead all states in home price appreciation, growing 1.1 percent for the month. **New Jersey** and **Tennessee** each posted a 0.9 percent gain. It is the fifth straight month New York has led in this metric.

New York City was the **fastest appreciating metro** with a 1.4 percent increase. Florida and Tennessee together accounted for eight of the nine remaining best-performing metropolitan areas. The tenth was Coeur d'Alene, Idaho. All ten had increases of at least 0.7 percent.

National Average Mortgage Rates



Mortgage News Daily	Rate	Change	Points
30YR Fixed	7.27%	-0.02	0.00
15YR Fixed	6.92%	-0.03	0.00
30YR FHA	6.90%	-0.01	0.00
30YR Jumbo	7.55%	0.00	0.00
7/6 SOFR	6.78%	-0.10	0.00
30YR VA	6.91%	-0.01	0.00

Rates as of: 10/30

MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	99.80	-0.01
10 YR Treasury	4.9202	-0.0097
30 YR Treasury	5.2836	-0.0246

Pricing as of: 11/2 8:02AM EST

Recent Housing Data

		Value	Change
Mortgage Apps	Oct 21	195	+3.39%
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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Our Goal is to help our Wholesale Partners grow their business.

Let our highly experienced reverse mortgage team help your company grow its HECM business.

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