

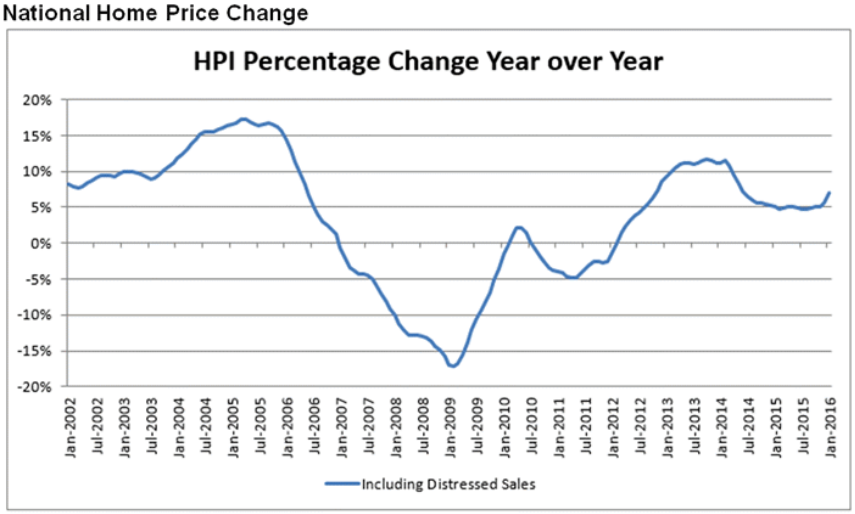
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Another Price Report Shows Significant January Increases

January is shaping up to have been a good month for house prices – or a bad one if you are in the market for a home. CoreLogic today said that its Home Price Index (HPI) indicates that prices were up from January 2015 to January 2016 by **6.9 percent**. This was **substantially** above the December annual price change estimate of 6.3 percent. Prices rose month over month by 1.3 percent compared to 0.8 percent in December. Last month CoreLogic predicted a 0.2 percent December to January increase.

National Home Price Change



Source: CoreLogic January 2016

The CoreLogic figure makes the annual price gain for existing homes released last week by The National Association of Realtors® (NAR) a little less of an outlier. They had put the January year-over-year gain at **8.2 percent**, the largest since last April.

Washington led all states with an annual price increase of 11.6 percent followed Colorado at 10.9 percent and Oregon at 10.0 percent. The rest of the top five didn't quite hit double digits, Florida was fourth at 9.0 percent and California posted a 8.9 percent annual change.

National Average Mortgage Rates



Mortgage News Daily	Rate	Change	Points
30YR Fixed	7.34%	+0.01	0.00
15YR Fixed	6.89%	0.00	0.00
30YR FHA	6.96%	+0.01	0.00
30YR Jumbo	7.45%	+0.01	0.00
7/6 SOFR	6.83%	+0.02	0.00
30YR VA	6.97%	0.00	0.00

Rates as of: 11/23

MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	99.57	+0.05
10 YR Treasury	4.9392	-0.0011
30 YR Treasury	5.3068	-0.0256

Pricing as of: 11/23 1:29PM EST

Recent Housing Data

		Value	Change
Mortgage Apps	Nov 11	199.8	-2.35%
Building Permits	Oct	1.3M	-7.5%
Housing Starts	Oct	1.31M	+7.21%
New Home Sales	Sep	676K	-1.17%
Pending Home Sales	Oct	63	-4.69%
Existing Home Sales	Oct	3.99M	+0.25%
Builder Confidence	Nov	25	-13.79%

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Mississippi lost the greatest amount of ground; prices fell 1.3 percent and Louisiana was also in negative territory at 1.1 percent. Maine, eked out a 0.1 percent gain and Maryland and Delaware increased by 0.4 and 0.7 percent respectively.

The CoreLogic HPI Forecast **predicts prices will rise 5.5 percent** from January 2016 to January 2017, and on a month-over-month basis are expected to be up 0.5 percent from January 2016 to February 2016. The CoreLogic HPI 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.

"While the national market continues to steadily improve, the contours of the home price recovery are **shifting**," said Dr. Frank Nothaft, chief economist for CoreLogic. "The northwest and Rocky Mountain states have experienced greater appreciation and account for four of the top five states for home price growth."

"Heading into the spring buying season, home prices continue to rise across much of the country," said Anand Nallathambi, president and CEO of CoreLogic. "With rates staying low for now and continued solid job and income growth, the spring buying season is shaping up to be a good one."

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As a licensed mortgage originator I work hand-in-hand with homebuyers and homeowners to explore and secure or refinance loans that suit their needs. Guiding and advising my clients every step of the way, from application to closing, I can help them strategically plan a financially sound mortgage aligned to their long-term goals. Our website also contains some beneficial mortgage tools for you to use. As always this is free information and you should contact us for professional advice if you need it.

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