## **US Housing Market Weekly**



**Rich E. Blanchard** Managing Director, RICH Home Loans LLC NMLS: 492461 1550 Wewatta St., 2nd Floor Denver, CO 80202

# Mortgage Rates and Housing Consolidate Ahead of Holidays

The notion of **consolidation** is ubiquitous in both the natural and financial world. With respect to housing markets and mortgage rates, consolidation refers to a pause in recent movement—a '**leveling-off**.' It can be the result of a trend that has simply run out of steam, or it can be a way for markets to batten down the hatches ahead of an expected storm.

Given that financial markets like liquidity (an ample supply of interested buyers and sellers) the Thanksgiving holiday week begins a **storm**, of sorts, that typically results in consolidation. Incidentally, all bets are off during the storm itself (essentially next week through the New Year), but on the approach, markets tend to consolidate.

This year is no exception as **bond markets began taking a break** from their recent run toward higher rates this week (i.e. rates moved a bit lower). In the true spirit of consolidation, rates also haven't been eager to move back below their most recent plateau seen just before the last jobs report. They've **merely cooled off** and are now considering their next move. The terror attacks in Paris and this week's release of the Minutes from the last Fed meeting only increased motivation for a cautionary pause.

When it comes to consolidation in housing markets, we're dealing with a **much longer time scale**. Housing data has been generally improving throughout the recovery, but is finally showing signs of leveling off—at least in some sectors. It's **too soon** to definitively tell if this is part of the normal seasonal pull-back that follows the summer buying season, but some year-over-year numbers raise that concern.

Particularly, a recent **Redfin report** suggests that housing slowed down **more than typical seasonality would suggest** in October. **Housing Starts** also lost ground due to a big slow-down in multi-family construction. The net effect was the first year-over-year decline since March.

Office: 720.619.9900 Mobile: 303.328.7047 Fax: 214.975.2874 richblanchard@richhomeloans.com View My Website

### National Average Mortgage Rates



#### Mortgage News Daily

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30 Yr. Fixed	7.45%	-0.07	0.00
15 Yr. Fixed	6.86%	-0.05	0.00
30 Yr. FHA	6.95%	-0.05	0.00
30 Yr. Jumbo	7.64%	-0.04	0.00
5/1 ARM	7.50%	-0.05	0.00
Freddie Mac			
30 Yr. Fixed	7.17%	-0.27	0.00
15 Yr. Fixed	6.44%	-0.32	0.00
Rates as of: 4/26			

#### Market Data

	Price / Yield	Change
MBS UMBS 6.0	99.37	+0.30
MBS GNMA 6.0	100.35	+0.27
10 YR Treasury	4.6645	-0.0394
30 YR Treasury	4.7739	-0.0400
Pricing as of: 4/26 5:05PM EST		

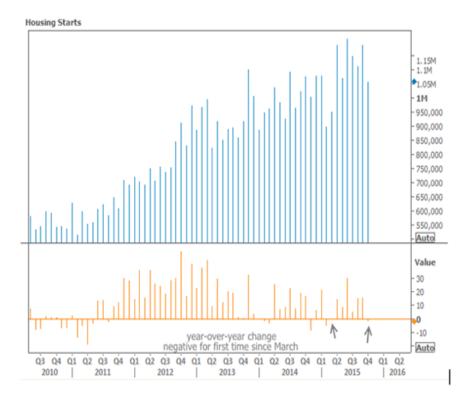
#### **Recent Housing Data**

		Value	Change
Mortgage Apps	Apr 24	196.7	-2.67%
<b>Building Permits</b>	Mar	1.46M	-3.95%
Housing Starts	Mar	1.32M	-13.15%
New Home Sales	Mar	693K	+4.68%
Pending Home Sales	Feb	75.6	+1.75%
Existing Home Sales	Feb	3.97M	-0.75%
Builder Confidence	Mar	51	+6.25%

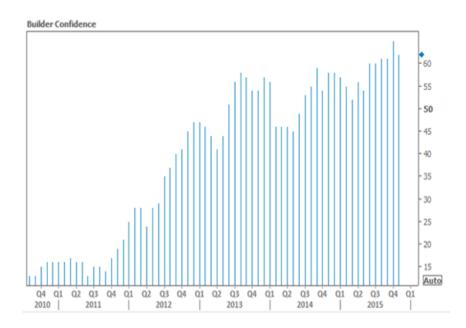
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Elsewhere, the housing news is **more balanced**. For instance, even as builder confidence pulled back sharply this month, it remains in a general uptrend, and well above last year's levels.



**FHA announced** a **much improved outlook** in its financial strength, reaching its capital ratio goal more than a year ahead of its goal. There has been some speculation that this could affect mortgage insurance premiums (MIPs) in the future. At the very least, it should help ensure stable MIPs for the foreseeable future.

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## **Recent Economic Data**

**Event Importance:** 

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## **US Housing Market Weekly**

Monday, Nov NY Fed manufacturing     -10.74     -6.20     -11.36       8:30AM     Nov NY Fed manufacturing     -10.74     -6.20     -11.36       Tuesday, Nov NY Fed manufacturing     +0.2     0.2     -0.2       8:30AM     Oct CPI Inm, sa (%)     +0.2     0.2     243.21       8:30AM     Oct Core CPI mm, sa (%)     +0.2     0.2     0.2       10:00AM     Nov NAHB housing market indx     62     64     64       Wednesday, Nov 18      1.150     1.105     1.105       8:30AM     Oct Building permits: number (ml)     1.060     1.106     1.206       Thursday, Nov 19      2.164     2.174       8:30AM     Oct Housing starts number (ml)     2.175     2.164     2.176       8:30AM     Nov Polity Fed Business Claims (k)     270     267.75     267.75       8:30AM     Nov Philly Fed Business Index     1.9     4.0     4.5       9:30AM     Nov Philly Fed Business Index     1.9     4.0     4.5       10:00AM     Oct Exist. home sales % chg (%)     -3.4 <td< th=""><th>Date</th><th>Event</th><th>Actual</th><th>Forecast</th><th>Prior</th></td<>	Date	Event	Actual	Forecast	Prior	
Tuesday, Nov 17     Nov     Nov     Stand	Monday, N	lov 16		I		
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8:30AM     Oct Housing starts number mm (ml)     1.060     1.160     1.206       Thursday, Nov 19     Vol     Vol     Vol     Vol       8:30AM     w/e Continued jobless claims (ml)     2.175     2.164     2.174       8:30AM     w/e Initial Jobless Claims (k)     270     276       8:30AM     w/e Initial Jobless Claims (k)     270.75     267.75       8:30AM     Nov Philly Fed Business Index     1.9     -1.0     -4.5       Monday, Vor 23     Vor     24.7     4.7       10:00AM     Oct Exist home sales % chg (%)     -3.4     -2.3     4.7       10:00AM     Oct Existing home sales (ml)     5.36     5.40     5.55       Tuesday, Nov 24     Vor     24     1.5     5.51     5.51       9:00AM     Sep CaseShiller 20 mm nsa (%)     +0.2     0.4     0.4     9.00     4.04       9:00AM     Sep CaseShiller 20 mm SA (%)     +0.6     0.3     0.1     10:00AM     0.01     10:00AM     Nov Consumer confidence     90.4     90.5     97.6       Wednesday, Nov 2	8:30AM	Oct Building permits: number (ml)	1.150	1.150	1.105	
Thursday, Nov 19       8:30AM     w/e Continued jobless claims (ml)     2.175     2.164     2.174       8:30AM     w/e Initial Jobless Claims (k)     271     270     276       8:30AM     w/e Initial Jobless Claims 4-wk avg (k)     270.75     267.75     8:30AM       Nov Philly Fed Business Index     1.9     -1.0     -4.5       Monday, Nov Philly Fed Business Index     1.9     -1.0     -4.5       Monday, Nov Philly Fed Business Index     1.9     -1.0     -4.5       Monday, Nov Philly Fed Business Index     1.9     -1.0     -4.5       Monday, Nov Philly Fed Business Index     1.9     -1.0     -4.5       Monday, Nov Philly Fed Business Index     1.9     -1.0     -4.5       Monday, Nov E3     5.35     5.35     5.55     5.55       Tuesday, Nov 24     204     0.4     0.4     9:00AM     Sep CaseShiller 20 mm nsa (%)     +0.2     0.4     0.4       9:00AM     Sep CaseShiller 20 mm SA (%)     +0.6     0.3     0.1       10:00AM     Nov Consumer confidence     90.4     99.5	8:30AM	Oct Build permits: change mm (%)	+4.1		-4.8	
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8:30AM     w/e Jobless claims 4-wk avg (k)     270.75     267.75       8:30AM     Nov Philly Fed Business Index     1.9     -1.0     -4.5       Monday, Vv 23     -     -     4.7       10:00AM     Oct Exist. home sales % chg (%)     -3.4     -2.3     4.7       10:00AM     Oct Existing home sales (ml)     5.36     5.40     5.55       Tuesday, Vv 24     -     2.1     1.15     5.00     4.47       8:30AM     Q3 GDP Prelim (%)     +2.1     2.1     1.5     5.00     4.47       9:00AM     Sep CaseShiller 20 mm nsa (%)     +0.2     0.4     0.4       9:00AM     Sep CaseShiller 20 mm SA (%)     +0.6     0.3     0.1       10:00AM     Nov Consumer confidence     90.4     99.5     97.6       Wednesday     Nov Z     90.2     97.6     90.2       8:30AM     Oct Consumption, adjusted mm (%)     +0.1     0.3     0.1       8:30AM     Oct Consumption (adjusted mm (%)     +0.1     0.2     10:00A       10:00AM     Oct New home sales chg mm (	8:30AM	w/e Continued jobless claims (ml)	2.175	2.164	2.174	
8:30AM     Nov Philly Fed Business Index     1.9     -1.0     -4.5       Monday, Nov 23     Nov Philly Fed Business Index     1.9     -1.0     -4.5       10:00AM     Oct Exist. home sales % chg (%)     -3.4     -2.3     4.7       10:00AM     Oct Existing home sales (ml)     5.36     5.40     5.55       Tuesday, Nov 24     Nov Prelim (%)     +2.1     2.1     1.5       9:00AM     Sep CaseShiller 20 mm nsa (%)     +0.2     0.4     0.4       9:00AM     Sep CaseShiller 20 mm SA (%)     +5.5     5.1     5.1       9:00AM     Sep CaseShiller 20 mm SA (%)     +0.6     0.3     0.1       9:00AM     Sep CaseShiller 20 mm SA (%)     +0.6     0.3     0.1       9:00AM     Sep CaseShiller 20 mm SA (%)     +0.6     0.3     0.1       9:00AM     Sep CaseShiller 20 mm SA (%)     +0.6     0.3     0.1       9:00AM     Sep CaseShiller 20 mm SA (%)     +0.6     0.3     0.1       10:00AM     Oct Consumption, adjusted mm (%)     +0.1     0.3     0.1       8:30AM	8:30AM	w/e Initial Jobless Claims (k)	271	270	276	
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10:00AM     Oct Exist. home sales % chg (%)     -3.4     -2.3     4.7       10:00AM     Oct Existing home sales (ml)     5.36     5.40     5.55       Tuesday, Nov 24      11.5     12.1     1.5       9:00AM     Sep CaseShiller 20 mm nsa (%)     +0.2     0.4     0.4       9:00AM     Sep CaseShiller 20 yy (%)     +5.5     5.1     5.1       9:00AM     Sep CaseShiller 20 yy (%)     +5.5     5.1     5.1       9:00AM     Sep CaseShiller 20 mm SA (%)     +0.6     0.3     0.1       10:00AM     Nov Consumer confidence     90.4     99.5     97.6       Wednesday, Nov 25      5.1     0.1     0.2       8:30AM     Oct Consumption, adjusted mm (%)     +0.1     0.3     0.1       8:30AM     Oct New home sales chg mm (%)     +10.7     6.0     -11.5       10:00AM     Oct New home sales chg mm (%)     +10.7     6.0     -11.5       10:00AM     Oct New home sales chg mm (%)     +10.7     6.0     0.468       Thursday, Nov 26 <td< td=""><td>8:30AM</td><td>Nov Philly Fed Business Index</td><td>1.9</td><td>-1.0</td><td>-4.5</td></td<>	8:30AM	Nov Philly Fed Business Index	1.9	-1.0	-4.5	
10:00AM     Oct Existing home sales (ml)     5.36     5.40     5.55       Tuesday, Nv 24     1     1.5       8:30AM     Q3 GDP Prelim (%)     +2.1     2.1     1.5       9:00AM     Sep CaseShiller 20 mm nsa (%)     +0.2     0.4     0.4       9:00AM     Sep CaseShiller 20 yy (%)     +5.5     5.1     5.1       9:00AM     Sep CaseShiller 20 mm SA (%)     +0.6     0.3     0.1       10:00AM     Sep CaseShiller 20 mm SA (%)     +0.6     0.3     0.1       10:00AM     Nov Consumer confidence     90.4     99.5     97.6       Wednesday, Nov 25     Vor 25     Vor 25     0.1     0.1     0.3     0.1       8:30AM     Oct Consumption, adjusted mm (%)     +0.1     0.3     0.1       8:30AM     Oct Consumption (adjusted mm (%)     +0.1     0.2     0.2       10:00AM     Oct New home sales chg mm (%)     +10.7     6.0     -11.5       10:00AM     Oct New home sales units mm (ml)     0.495     0.500     0.468       Thursday, Nv 26     Interstanday	Monday, N	lov 23		I		
Tuesday, Nov 24       8:30AM     Q3 GDP Prelim (%)     +2.1     2.1     1.5       9:00AM     Sep CaseShiller 20 mm nsa (%)     +0.2     0.4     0.4       9:00AM     Sep CaseShiller 20 yy (%)     +5.5     5.1     5.1       9:00AM     Sep CaseShiller 20 mm SA (%)     +0.6     0.3     0.1       9:00AM     Sep CaseShiller 20 mm SA (%)     +0.6     0.3     0.1       10:00AM     Sep CaseShiller 20 mm SA (%)     +0.6     0.3     0.1       10:00AM     Nov Consumer confidence     90.4     99.5     97.6       Wednesday, Nov 25       0.1     0.3     0.1       8:30AM     Oct Consumption, adjusted mm (%)     +0.1     0.3     0.1       8:30AM     Oct Consumption adjusted mm (%)     +0.1     0.2     10:00AM     Oct New home sales chg mm (%)     +10.7     6.0     -11.5       10:00AM     Oct New home sales-units mm (ml)     0.495     0.500     0.468       Thursday, Nov 26            2:00PM	10:00AM	Oct Exist. home sales % chg (%)	-3.4	-2.3	4.7	
8:30AM     Q3 GDP Prelim (%)     +2.1     2.1     1.5       9:00AM     Sep CaseShiller 20 mm nsa (%)     +0.2     0.4     0.4       9:00AM     Sep CaseShiller 20 yy (%)     +5.5     5.1     5.1       9:00AM     Sep CaseShiller 20 mm SA (%)     +0.6     0.3     0.1       9:00AM     Sep CaseShiller 20 mm SA (%)     +0.6     0.3     0.1       10:00AM     Sep CaseShiller 20 mm SA (%)     +0.6     0.3     0.1       10:00AM     Nov Consumer confidence     90.4     99.5     97.6       Wednesday, Nov 25     Wednesday     +0.1     0.3     0.1       8:30AM     Oct Consumption, adjusted mm (%)     +0.1     0.3     0.1       8:30AM     Oct Consumption adjusted mm (%)     +0.1     0.2     0.2       10:00AM     Oct New home sales chg mm (%)     +10.7     6.0     -11.5       10:00AM     Oct New home sales-units mm (ml)     0.495     0.500     0.468       Thursday, Nov 25     Intersday, Nov 26     Intersday     Intersday     Intersday       2:00PM	10:00AM	Oct Existing home sales (ml)	5.36	5.40	5.55	
9:00AM     Sep CaseShiller 20 mm nsa (%)     +0.2     0.4     0.4       9:00AM     Sep CaseShiller 20 yy (%)     +5.5     5.1     5.1       9:00AM     Sep CaseShiller 20 mm SA (%)     +0.6     0.3     0.1       9:00AM     Nov Consumer confidence     90.4     99.5     97.6       Wednesdaw, Nov Consumer confidence     90.4     99.5     97.6       Wednesdaw     Nov Consumer confidence     90.4     99.5     97.6       Wednesdaw     Nov Consumption, adjusted mm (%)     +0.1     0.3     0.1       8:30AM     Oct Consumption, adjusted mm (%)     +0.1     0.3     0.1       8:30AM     Oct Personal consump real mm (%)     +10.7     6.0     -11.5       10:00AM     Oct New home sales chg mm (%)     +10.7     6.0     -11.5       10:00AM     Oct New home sales-units mm (ml)     0.495     0.500     0.468       Thursday, Nov 26     Image: Solution of the site of	Tuesday, N	lov 24				
9:00AM     Sep CaseShiller 20 yy (%)     +5.5     5.1     5.1       9:00AM     Sep CaseShiller 20 mm SA (%)     +0.6     0.3     0.1       10:00AM     Nov Consumer confidence     90.4     99.5     97.6       Wednesday, Nov 25     Vov 25     Vov 25     Vov 25       8:30AM     Oct Consumption, adjusted mm (%)     +0.1     0.3     0.1       8:30AM     Oct Consumption, adjusted mm (%)     +0.1     0.3     0.1       8:30AM     Oct Consumption adjusted mm (%)     +0.1     0.3     0.1       8:30AM     Oct New home sales chg mm (%)     +10.7     6.0     -11.5       10:00AM     Oct New home sales -units mm (ml)     0.495     0.500     0.468       Thursday, Nov 26     Vot Set     Vot Set     Vot Set     Vot Set       12:00AM     Thanksgiving     I     I     I     I       2:00PM     Thanksgiving     I     I     I     I       You Pots     I     I     I     I     I	8:30AM	Q3 GDP Prelim (%)	+2.1	2.1	1.5	
9:00AM     Sep CaseShiller 20 mm SA (%)     +0.6     0.3     0.1       10:00AM     Nov Consumer confidence     90.4     99.5     97.6       Wednesday, Nov 25     90.4     99.5     97.6       8:30AM     Oct Consumption, adjusted mm (%)     +0.1     0.3     0.1       8:30AM     Oct Consumption, adjusted mm (%)     +0.1     0.3     0.1       8:30AM     Oct Consumption, adjusted mm (%)     +0.1     0.3     0.1       8:30AM     Oct Consumption, adjusted mm (%)     +0.1     0.3     0.1       8:30AM     Oct New home sales chg mm (%)     +0.1     0.2     10:0       10:00AM     Oct New home sales chg mm (%)     +10.7     6.0     -11.5       10:00AM     Oct New home sales-units mm (ml)     0.495     0.500     0.468       Thursday, Nov 26     Itality ing     Itality ing     Itality ing     Itality ing       12:00AM     Thanksgiving     Itality ing     Itality ing     Itality ing     Itality ing       2:00PM     Thanksgiving     Itality ing     Itality ing     Itality ing	9:00AM	Sep CaseShiller 20 mm nsa (%)	+0.2	0.4	0.4	
10:00AM     Nov Consumer confidence     90.4     99.5     97.6       Wednesday, Nov 25     Wednesday     Nov 25       8:30AM     Oct Consumption, adjusted mm (%)     +0.1     0.3     0.1       8:30AM     Oct Consumption, adjusted mm (%)     +0.1     0.3     0.1       8:30AM     Oct Personal consump real mm (%)     +0.1     0.2     0.2       10:00AM     Oct New home sales chg mm (%)     +10.7     6.0     -11.5       10:00AM     Oct New home sales-units mm (ml)     0.495     0.500     0.468       Thursday, Nov 26     Intersday, Nov 26     Intersday     Intersday     Intersday     Intersday       2:00PM     Thanksgiving     Intersday     Intersday     Intersday     Intersday       2:00PM     Thanksgiving     Intersday     Intersday     Intersday     Intersday	9:00AM	Sep CaseShiller 20 yy (% )	+5.5	5.1	5.1	
Wednesday, Nov 25       8:30AM     Oct Consumption, adjusted mm (%)     +0.1     0.3     0.1       8:30AM     Oct Personal consump real mm (%)     +0.1     0.2     0.2       10:00AM     Oct New home sales chg mm (%)     +10.7     6.0     -11.5       10:00AM     Oct New home sales-units mm (ml)     0.495     0.500     0.468       Thursday, Nov 26     Imaksgiving	9:00AM	Sep CaseShiller 20 mm SA (%)	+0.6	0.3	0.1	
8:30AM   Oct Consumption, adjusted mm (%)   +0.1   0.3   0.1     8:30AM   Oct Personal consump real mm (%)   +0.1   0.2     10:00AM   Oct New home sales chg mm (%)   +10.7   6.0   -11.5     10:00AM   Oct New home sales chg mm (%)   +10.7   6.0   -11.5     10:00AM   Oct New home sales chg mm (%)   +10.7   6.0   -11.5     10:00AM   Oct New home sales-units mm (ml)   0.495   0.500   0.468     Thursday, Nov 26     12:00AM   Thanksgiving   Image: Sales with the sales with with the sales with t	10:00AM	Nov Consumer confidence	90.4	99.5	97.6	
8:30AM   Oct Personal consump real mm (%)   +0.1   0.2     10:00AM   Oct New home sales chg mm (%)   +10.7   6.0   -11.5     10:00AM   Oct New home sales chg mm (%)   0.495   0.500   0.468     Thursday, Nov 26   Image: Sale sale sale sale sale sale sale sale s	Wednesday, Nov 25					
10:00AM   Oct New home sales chg mm (%)   +10.7   6.0   -11.5     10:00AM   Oct New home sales-units mm (ml)   0.495   0.500   0.468     Thursday, Nov 26     12:00AM   Thanksgiving   Image: Colspan="4">Colspan="4"Colspan="4">Colspan="4"Colspa	8:30AM	Oct Consumption, adjusted mm (%)	+0.1	0.3	0.1	
10:00AM     Oct New home sales-units mm (ml)     0.495     0.500     0.468       Thursday, Nov 26     Image: Sale of the sale of	8:30AM	Oct Personal consump real mm (%)	+0.1		0.2	
Thursday, Nov 26   12:00AM   Thanksgiving   Friday, Nov 27   2:00PM   Thanksgiving   Wednesday, Apr 05	10:00AM	Oct New home sales chg mm (%)	+10.7	6.0	-11.5	
12:00AM Thanksgiving   Friday, Nov 27   2:00PM   Thanksgiving   Wednesday, Apr 05	10:00AM	Oct New home sales-units mm (ml)	0.495	0.500	0.468	
Friday, Nov 27   2:00PM   Thanksgiving   Wednesday, Apr 05	Thursday,	Nov 26				
2:00PM Thanksgiving Vednesday, Apr 05	12:00AM	Thanksgiving				
Wednesday, Apr 05	Friday, No	v 27		!		
Wednesday, Apr 05	2:00PM	Thanksgiving				

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