

Average Interest Rates for FHA-Insured 30-yr Fixed Rate One Living Unit Home Mortgages*

*The cases are calculated without the Hecm Loan numbers.

| Endorsement Fiscal Year | | Endorsement Month | | | | | | | | | | | | Total |
|-------------------------|-----------------------|-------------------|--------|--------|---------|--------|---------|---------|---------|---------|---------|---------|---------|-----------|
| | | 10 | 11 | 12 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | |
| 1992 | Average Interest Rate | 8.28 | 8.10 | 8.13 | 8.12 | 7.79 | 7.84 | 7.65 | 7.75 | 7.71 | 7.66 | 7.53 | 7.71 | 7.85 |
| | Number of Cases | 44,819 | 41,425 | 38,132 | 40,618 | 36,013 | 38,684 | 38,033 | 39,444 | 48,433 | 51,855 | 49,362 | 47,151 | 513,969 |
| 1993 | Average Interest Rate | 7.56 | 7.84 | 7.59 | 7.60 | 7.49 | 7.48 | 7.33 | 7.33 | 7.39 | 7.37 | 7.33 | 7.40 | 7.45 |
| | Number of Cases | 33,332 | 40,614 | 48,296 | 51,967 | 52,614 | 66,912 | 52,340 | 52,324 | 66,427 | 69,109 | 83,837 | 80,240 | 698,012 |
| 1994 | Average Interest Rate | 7.10 | 6.96 | 7.00 | 6.91 | 6.77 | 6.83 | 6.74 | 6.93 | 6.94 | 7.02 | 7.11 | 7.15 | 6.93 |
| | Number of Cases | 59,140 | 72,328 | 78,745 | 82,590 | 91,574 | 109,926 | 90,146 | 87,695 | 82,254 | 62,892 | 63,330 | 49,379 | 929,999 |
| 1995 | Average Interest Rate | 7.19 | 7.27 | 7.36 | 7.52 | 7.56 | 7.51 | 7.44 | 7.51 | 7.53 | 7.46 | 7.45 | 7.44 | 7.42 |
| | Number of Cases | 41,368 | 37,669 | 30,691 | 32,175 | 26,228 | 28,422 | 23,939 | 30,824 | 30,164 | 31,124 | 41,475 | 39,396 | 393,475 |
| 1996 | Average Interest Rate | 7.36 | 7.30 | 7.36 | 7.26 | 7.18 | 7.22 | 7.14 | 7.11 | 7.12 | 7.11 | 7.14 | 7.15 | 7.19 |
| | Number of Cases | 43,227 | 38,446 | 25,157 | 52,814 | 49,983 | 48,260 | 51,859 | 51,050 | 48,495 | 52,840 | 51,188 | 46,927 | 560,246 |
| 1997 | Average Interest Rate | 7.07 | 7.20 | 7.08 | 7.11 | 7.11 | 7.13 | 7.05 | 7.10 | 7.11 | 7.05 | 6.95 | 6.89 | 7.07 |
| | Number of Cases | 48,676 | 40,800 | 41,893 | 47,088 | 40,239 | 41,303 | 40,137 | 39,541 | 41,205 | 44,257 | 41,288 | 49,017 | 515,444 |
| 1998 | Average Interest Rate | 6.86 | 6.87 | 6.92 | 6.92 | 6.78 | 6.76 | 6.65 | 6.69 | 6.61 | 6.65 | 6.61 | 6.58 | 6.71 |
| | Number of Cases | 44,273 | 42,378 | 53,836 | 60,939 | 51,709 | 62,043 | 44,735 | 63,105 | 88,939 | 98,883 | 95,777 | 95,002 | 801,619 |
| 1999 | Average Interest Rate | 6.59 | 6.47 | 6.48 | 6.48 | 6.43 | 6.44 | 6.48 | 6.41 | 6.44 | 6.65 | 6.65 | 6.70 | 6.52 |
| | Number of Cases | 93,486 | 82,199 | 88,532 | 94,076 | 95,645 | 109,237 | 101,170 | 98,719 | 103,017 | 96,810 | 98,250 | 80,838 | 1,141,979 |
| 2000 | Average Interest Rate | 6.67 | 6.89 | 6.81 | 6.97 | 7.06 | 7.11 | 7.13 | 7.21 | 7.24 | 7.31 | 7.26 | 7.36 | 7.08 |
| | Number of Cases | 75,820 | 70,485 | 65,692 | 68,493 | 53,879 | 54,723 | 50,246 | 61,226 | 68,364 | 64,467 | 77,109 | 64,698 | 775,202 |
| 2001 | Average Interest Rate | 7.27 | 7.26 | 7.39 | 7.31 | 7.24 | 7.14 | 7.03 | 7.04 | 6.92 | 6.95 | 6.86 | 6.87 | 7.08 |
| | Number of Cases | 79,677 | 68,475 | 63,734 | 75,026 | 69,685 | 78,806 | 76,147 | 87,165 | 96,752 | 94,839 | 102,885 | 86,786 | 979,977 |
| 2002 | Average Interest Rate | 6.82 | 6.71 | 6.67 | 6.66 | 6.69 | 6.67 | 6.68 | 6.70 | 6.68 | 6.70 | 6.58 | 6.55 | 6.68 |
| | Number of Cases | 115,476 | 98,823 | 92,879 | 107,870 | 94,774 | 99,789 | 95,935 | 87,690 | 76,533 | 80,529 | 77,983 | 75,780 | 1,104,061 |
| 2003 | Average Interest Rate | 6.51 | 6.35 | 6.22 | 6.15 | 6.09 | 6.07 | 6.05 | 5.96 | 6.01 | 5.74 | 5.62 | 5.65 | 6.01 |
| | Number of Cases | 86,603 | 71,017 | 85,186 | 109,797 | 84,487 | 85,757 | 99,772 | 98,908 | 95,871 | 94,939 | 103,938 | 111,834 | 1,128,109 |
| 2004 | Average Interest Rate | 5.65 | 5.66 | 5.76 | 5.75 | 5.79 | 5.63 | 5.64 | 5.61 | 5.63 | 5.70 | 5.75 | 5.73 | 5.69 |
| | Number of Cases | 102,157 | 86,358 | 78,973 | 65,919 | 60,958 | 63,203 | 62,380 | 58,713 | 59,404 | 50,387 | 51,168 | 43,854 | 783,474 |
| 2005 | Average Interest Rate | 5.76 | 5.69 | 5.59 | 5.64 | 5.72 | 5.61 | 5.61 | 5.54 | 5.60 | 5.62 | 5.67 | 5.50 | 5.63 |
| | Number of Cases | 40,611 | 37,808 | 37,522 | 35,157 | 29,562 | 36,999 | 34,832 | 34,468 | 33,010 | 34,763 | 41,219 | 34,475 | 430,426 |
| 2006 | Average Interest Rate | 5.58 | 5.62 | 5.56 | 5.64 | 5.70 | 5.78 | 5.74 | 5.73 | 5.86 | 5.99 | 5.95 | 6.05 | 5.77 |
| | Number of Cases | 34,464 | 32,079 | 29,978 | 31,605 | 23,845 | 34,232 | 32,449 | 38,657 | 36,687 | 32,810 | 37,609 | 32,433 | 396,848 |
| 2007 | Average Interest Rate | 5.97 | 5.88 | 5.96 | 5.88 | 5.93 | 5.93 | 5.87 | 5.86 | 5.90 | 5.97 | 6.06 | 6.10 | 5.95 |
| | Number of Cases | 34,265 | 31,096 | 26,299 | 33,053 | 25,691 | 28,855 | 31,541 | 35,958 | 38,135 | 39,100 | 42,626 | 38,775 | 405,394 |
| 2008 | Average Interest Rate | 6.11 | 6.01 | 6.13 | 5.98 | 5.99 | 5.87 | 5.90 | 5.95 | 5.99 | 6.04 | | | 5.99 |
| | Number of Cases | 47,944 | 46,524 | 44,186 | 61,613 | 61,271 | 75,954 | 89,625 | 101,301 | 115,715 | 128,019 | | | 772,152 |