

# BUYING A HOME COSTS MORE NOW

Massachusetts rising prices and mortgage rates impact monthly payments



## 30 Year Fixed Mortgage Rates

This page provides average 30 year fixed mortgage rates from several different surveys including Mortgage News Daily (daily index), Freddie Mac (weekly survey), Mortgage Bankers Association (weekly survey) and FHFA (monthly survey).

See also: [30 Year Fixed](#) | [15 Year Fixed](#) | [30 Year FHA](#) | [30 Year Jumbo](#) | [5/1 ARM](#) | [30 Year VA](#)

Zoom **1YR** 5YR MAX

Jun 14, 2021 - Jun 14, 2022



source: [www.mortgagenewsdaily.com/mortgage-rates/30-year-fixed](http://www.mortgagenewsdaily.com/mortgage-rates/30-year-fixed)

End of:	30-YR Fixed Rate	Average Price	Monthly P&I Payment	20% Down Payment
May 2020	3.1%	\$526,051	\$1,797	\$105,210
May 2021	3.1%	\$636,006	\$2,173	\$127,201
December 2021	3.3%	\$662,908	\$2,323	\$132,582
January 2022	3.7%	\$656,403	\$2,417	\$131,281
February 2022	4.2%	\$645,999	\$2,527	\$129,200
March 2022	4.8%	\$661,768	\$2,778	\$132,354
April 2022	5.4%	\$685,272	\$3,078	\$137,054
May 2022	5.4%	\$709,886	\$3,189	\$141,977
Current 2022	6.5% approx	\$792,464 MTD	\$4,007	\$158,493

### NOTES:

**P&I** includes Principle & Interest, not insurance & taxes. Based on 80% LTV, varies based on borrower, product, date, etc.

### SOURCES:

- **Average Price:** MLSPIN, single family homes, 6/16/22, May 2022 subject to change.
- **Mortgage Rate:** Conventional Conforming rate as published by Mortgage Daily News on the last day of the month indicated.

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Nationally rising prices and mortgage rates impact monthly payments



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source: [www.mortgagenewsdaily.com/mortgage-rates/30-year-fixed](http://www.mortgagenewsdaily.com/mortgage-rates/30-year-fixed)

End of:	30-YR Fixed Rate	Median Sale Price	Monthly P&I Payment	20% Down Payment
May 2020	3.1%	\$283,500	\$968	\$56,700
May 2021	3.1%	\$350,500	\$1,197	\$70,100
December 2021	3.3%	\$354,600	\$1,242	\$70,920
January 2022	3.7%	\$350,000	\$1,289	\$70,000
February 2022	4.2%	\$358,300	\$1,402	\$71,660
March 2022	4.8%	\$374,800	\$1,573	\$74,960
April 2022	5.4%	\$391,200	\$1,757	\$78,240
Current 2022	6.5% approx	\$408,000 est	\$2,063	\$81,600

### NOTES:

**P&I** includes Principle & Interest, not insurance & taxes. Based on 80% LTV, varies based on borrower, product, date, etc.

### SOURCES:

- **Median Price:** NAR, single families & condos. Current is approximate.
- **Mortgage Rate:** Conventional Conforming rate as published by Mortgage Daily News on the last day of the month indicated.