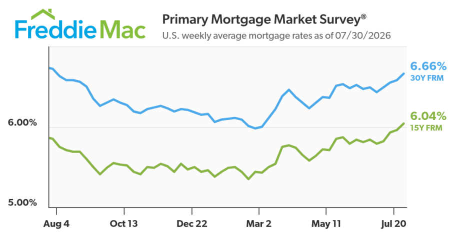
Mortgage Rates Average 6.66%

July 30, 2026

MCLEAN, Va., July 30, 2026 (GLOBE NEWSWIRE) -- Freddie Mac (OTCQB: FMCC) today released the results of its Primary Mortgage Market Survey® (PMMS®), showing the 30-year fixed-rate mortgage (FRM) averaged 6.66%.

"The 30-year fixed-rate mortgage averaged 6.66% this week," said Sam Khater, Freddie Mac's Chief Economist. “The housing market continues to benefit from more available inventory, providing prospective homebuyers with additional options and helping support buyer activity as mortgage rates fluctuate."

Primary Mortgage Market Survey®



U.S. weekly average mortgage rates as of 07/30/2026

News Facts

- The 30-year FRM averaged 6.66% as of July 30, 2026, up from last week when it averaged 6.58%. A year ago at this time, the 30-year FRM averaged 6.72%.
- The 15-year FRM averaged 6.04%, up from last week when it averaged 5.96%. A year ago at this time, the 15-year FRM averaged 5.85%.

The PMMS® is focused on conventional, conforming, fully amortizing home purchase loans for borrowers who put 20% down and have excellent credit. For more information, view our Frequently Asked Questions.

Freddie Mac’s mission is to make home possible for families across the nation. We promote liquidity, stability and affordability in the housing market throughout all economic cycles. Since 1970, we have helped tens of millions of families buy, rent or keep their home. Learn More: Website | Consumers | X | LinkedIn | Facebook | Instagram | YouTube

MEDIA CONTACT:
Mollie Laniado
(571) 382-1784
Mollie_Laniado@FreddieMac.com