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**Seokhyun Ryu\***, RISE-CRG, Cresskill, NJ , and **Richard Kyung**, RISE-CRG, Cresskill. *Study on the Housing Start and Mortgage Rate Trends Using Statistical and Computational Analysis.*

According to the data that details the past ten years in Housing Starts in America, there has been a steady increasing trend. Nearing the year 2020, there was a significant increase in the trend where the prices rose to around 1600 thousand, however due to the COVID-19 pandemic, affecting businesses worldwide, prices dropped immensely all the way down to around 900 thousand.

In this paper, correlation between housing starts, mortgages rates and other economic indicators were studied using statistical and computational analysis. For the analysis, we assumed the mortgage rates will be getting lower since they have reached their lowest since the late 1900s averaging 3.06 percent in August of 2020. At the beginning of 2020, when the coronavirus was affecting companies most severely, there was a slight increase in mortgage rates that reached up to around 3.8 percent.

As for the stock market, indicators such as NASDAQ and Dow Jones were investigated if they have shown similar trends as with the Housing Starts and the Mortgage Rates. When the Coronavirus was at its peak, the stock market decreased significantly. However, as the pandemic's effects lessened, the stock market started to come back to its original state. (Received September 01, 2020)