



Fremont named happiest city for third straight year

Source: Fox 11 News

Some of the happiest people in America live in California, despite the high cost of living, according to the 2023 Happiest Cities in America report from personal finance website WalletHub, which compared more than 180 of the largest U.S. cities across 30 key indicators of happiness.

Fremont, Calif., ranked No. 1 for the third year in a row, thanks to the Bay Area city's lowest depression rate at 11.90%, which is 2.5 times lower than in Huntington, West Virginia, the city with the highest at 30.10%. Other California cities that ranked in the top 20 were San Jose

– ranking second – San Francisco, Irvine, Oakland, Huntington Beach, San Diego and Los Angeles.

READ MORE

HOW REAL ESTATE AGENTS CAN HARNESS AI (ARTIFICIAL INTELLIGENCE) TO POWER RI (REAL INTELLIGENCE) -

5 Ways Real Estate Agents are using AI and how you can harness this evolving technology to plus your [>> MORE](#)

Mortgage rate depends partly on your credit score

Source: CNBC

If you're considering a home purchase, you probably know that rising interest rates — hovering between 6% and 7% — and elevated home prices are making that goal challenging.

While you may be able to negotiate on the price of the house to bring the overall cost of homeownership down, it's also worth making sure you go into the process with as high a credit score as possible. That's because the higher your score, the lower the interest rate you'll be charged, which can make a large difference in terms of monthly payments — and total interest paid while you hold the mortgage.

READ MORE

IRS extends tax filing deadline for CA storm victims

Source: CBS News

The IRS is offering California taxpayers more time to file their taxes after the state was hit with a period of severe weather in January. While Tuesday, April 18, 2023, is the tax filing deadline for most Americans, the IRS is now offering California residents in designated areas extra time to file.

The extension is being offered to people in areas designated by the Federal Emergency Management Agency (FEMA). Included areas cover the most populous parts of the state, including Los Angeles, San Diego, Orange, Riverside, Sacramento and San Francisco counties.

[READ MORE](#)

Pending home sales jump by most since June 2020

Source: Yahoo Finance

Signed contracts to buy existing homes in the U.S. rose in January in the largest monthly increase since June 2020, as buyers responded to better affordability from falling mortgage rates in December and January, according to the National Association of REALTORS®. All four U.S. regions posted monthly gains but saw year-over-year drops

in transactions.

Pending home sales — a leading indicator of the housing market's health based on contract signings — improved 8.1% to 82.5 in January. Year-over-year, pending transactions dropped by 24.1%. An index of 100 is equal to the level of contract activity in 2001.

[READ MORE](#)

Mortgage rates move higher ahead of spring housing market

Source: CNBC

Mortgage rates moved higher again last week, pushing buyers back to the sidelines ahead of the spring homebuying season.

The average contract interest rate for 30-year fixed-rate mortgages with conforming loan balances increased to 6.71% from 6.62%, with points rising to 0.77 from 0.75 (including the origination fee) for loans with a 20% down payment. That is the highest rate since November of last year. Mortgage rates have moved 50 basis points higher in just the past month. Last February, rates were in the 4% range.

[READ MORE](#)

