

Dallas/Fort Worth Mortgage Rate Report

Market Data as of April 2026

Current Mortgage Interest Rates (DFW Area)

The following table represents estimated average interest rates and APRs for the Dallas/Fort Worth metroplex. Rates vary based on credit score, down payment, and lender-specific fees.

Loan Type	Term	Interest Rate (Avg)	APR (Avg)
Conventional Fixed	30-Year	5.99%	6.16%
Conventional Fixed	15-Year	5.38%	5.57%
FHA Fixed	30-Year	5.88%	6.49%
FHA Fixed	15-Year	5.25%	5.95%

Market Trends & Outlook

- **Stabilizing at the "New Normal":** Rates have stabilized significantly in early 2026 after the volatility of 2024-2025. The 30-year fixed rate is hovering consistently around the 6% mark.
- **Inventory & Buyer Power:** The DFW market is shifting toward a more balanced state. Increased inventory in North Texas is giving buyers more leverage, even if rates remain higher than pandemic-era lows.
- **The "10-Year Treasury" Connection:** Mortgage rates continue to track closely with the 10-year Treasury yield, which remains above 4%, acting as a floor that prevents rapid rate drops.

- **Forecasted Easing:** Many analysts (including those at Texas A&M's Real Estate Research Center) project a gradual easing of rates toward the 5.0% - 5.6% range by late 2026, provided inflation stays near targets.
- **Regional Correction:** Dallas has seen a sharper price correction (-4.1% YoY) compared to other Texas metros, making the "cost of entry" slightly more favorable for buyers in 2026 despite borrowing costs.

Summary Advice for DFW Buyers

While waiting for rates to drop below 5% is a common strategy, many buyers in the Dallas area are finding that increased inventory and seller concessions (such as rate buy-downs) are providing more immediate relief than waiting for a market-wide rate cut.

Disclaimer: These rates are estimates based on regional averages. Individual rates may differ.
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