

Group 8

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Topic

We tried to discuss about the relationship between House Pricing and the Mortgage interest rate, and wanna find out whether the market of House is a bull market or bear market.

Why do we choose this topic

First of all, we all know that the Housing Price of Taiwan is way too high from 10, 20 years ago. Students like us have big pressure on buying our own house. So we want to figure out the best timing of buying houses.

Data source

The data can be found on the website of *Central Bank of the Republic of China* and *The Directorate of Budget, Accounting and Statistics*.

1. Actual selling price of Real estate.
 2. Consumer Pricing Index (CPI) / Gross Domestic Product (GDP)
 3. Mortgage Interest Rate.
 4. Any other variables that can fit the model.
- ★ We will find whether the model has some Dummy Variables.

Analysis methods

We will use some Time Series Model (ARIMA, SARIMA) to analyze this effect. We will also use the ggplot2 package to plot the time series trend of the Housing Price.