



### Housing Trends Summary 2018 Statistics at a glance

	Interest Rate**	2018 Median*	2017 Median	% Change	2018 Sales*	2017 Sales	2018 New Listings	2017 New Listings	2018 New Contracts	2017 New Contracts
Jan *	4.07%	\$225,000	\$199,900	12.56%	2,249	2,213	3,752	3,580	3,036	3,015
Feb *	4.39%	\$229,000	\$206,500	10.90%	2,538	2,482	3,861	3,830	3,225	3,281
Mar *	4.29%	\$230,000	\$218,000	5.50%	3,530	3,477	4,468	4,612	3,710	3,687
Apr *	4.51%	\$238,000	\$215,000	10.70%	3,371	3,092	4,278	4,333	3,707	3,713
May *	4.64%	\$233,000	\$218,000	6.88%	3,426	3,845	4,388	4,670	3,587	3,750
Jun *	4.61%	\$238,000	\$223,950	6.27%	3,461	3,882	4,128	4,629	3,188	3,421
Jul *	4.59%	\$235,000	\$220,000	6.82%	3,394	3,381	3,914	4,080	3,108	3,460
Aug *	4.57%	\$230,000	\$225,000	2.22%	3,381	3,580	4,123	4,107	3,026	3,431
Sep *	4.66%	\$233,000	\$225,000	3.56%	2,776	2,552	3,546	2,534	2,616	2,098
Oct *	4.85%	\$229,000	\$219,000	4.57%	2,924	2,921	3,787	3,499	2,684	2,604
Nov *	4.97%	\$233,000	\$224,995	3.56%	2,585	2,767	3,333	3,189	2,212	2,658
Dec	4.38%	\$232,750	\$230,000	1.20%	2,412	3,045	2,422	2,554	2,024	2,246
<b>Year to Date *</b>		<b>\$232,500</b>	<b>\$220,000</b>		<b>36,048</b>	<b>37,237</b>	<b>46,000</b>	<b>45,617</b>	<b>36,123</b>	<b>37,364</b>
<b>% Change Current Month</b>			<b>1.20%</b>			<b>-20.79%</b>		<b>-5.17%</b>		<b>-9.88%</b>
<b>% Change Year to Date</b>			<b>5.68%</b>			<b>-3.19%</b>		<b>0.84%</b>		<b>-3.32%</b>

### Composite Housing Affordability Index

	Interest Rate**	2018 Median	2017 Median	% Change	Down Payment	Mortgage Amount	Monthly Payment	Income to Qualify	Median Income	Afford Index***
Jan *	4.07%	\$225,000	\$199,900	12.56%	\$45,000	\$180,000	\$866.84	\$41,608	\$58,292	140.10%
Feb *	4.39%	\$229,000	\$206,500	10.90%	\$45,800	\$183,200	\$916.74	\$44,004	\$58,349	132.60%
Mar *	4.29%	\$230,000	\$218,000	5.50%	\$46,000	\$184,000	\$909.70	\$43,666	\$58,406	133.76%
Apr *	4.51%	\$238,000	\$215,000	10.70%	\$47,600	\$190,400	\$965.63	\$46,350	\$58,463	126.13%
May *	4.64%	\$233,000	\$218,000	6.88%	\$46,600	\$186,400	\$960.03	\$46,081	\$58,520	126.99%
Jun *	4.61%	\$238,000	\$223,950	6.27%	\$47,600	\$190,400	\$977.21	\$46,906	\$58,577	124.88%
Jul *	4.59%	\$235,000	\$220,000	6.82%	\$47,000	\$188,000	\$962.20	\$46,186	\$58,634	126.95%
Aug *	4.57%	\$230,000	\$225,000	2.22%	\$46,000	\$184,000	\$939.53	\$45,097	\$58,691	130.14%
Sep *	4.66%	\$233,000	\$225,000	3.56%	\$46,600	\$186,400	\$962.71	\$46,210	\$58,748	127.13%
Oct *	4.85%	\$229,000	\$219,000	4.57%	\$45,800	\$183,200	\$966.40	\$46,387	\$58,805	126.77%
Nov *	4.97%	\$233,000	\$224,995	3.56%	\$46,600	\$186,400	\$996.88	\$47,850	\$58,862	123.01%
Dec	4.38%	\$232,750	\$230,000	1.20%	\$46,550	\$186,200	\$929.67	\$44,624	\$58,919	132.03%

Index based on 20% down 80% Loan to Value Ratio\*\*\* - U.S. Housing & Urban Development

### First Time Homebuyers Affordability Index

	Interest Rate**	2018 Median	2017 Median	% Change	Down Payment	Mortgage Amount	Monthly Payment	Income to Qualify	Median Income	Afford Index***
Jan *	4.07%	\$191,250	\$169,915	12.56%	\$19,125	\$172,125	\$828.91	\$39,788	\$39,639	99.62%
Feb *	4.39%	\$194,650	\$175,525	10.90%	\$19,465	\$175,185	\$876.64	\$42,079	\$39,677	94.29%
Mar *	4.29%	\$195,500	\$185,300	5.50%	\$19,550	\$175,950	\$869.90	\$41,755	\$39,716	95.12%
Apr *	4.51%	\$202,300	\$182,750	10.70%	\$20,230	\$182,070	\$923.39	\$44,323	\$39,755	89.69%
May *	4.64%	\$198,050	\$185,300	6.88%	\$19,805	\$178,245	\$918.03	\$44,065	\$39,794	90.31%
Jun *	4.61%	\$202,300	\$190,358	6.27%	\$20,230	\$182,070	\$934.46	\$44,854	\$39,832	88.80%
Jul *	4.59%	\$199,750	\$187,000	6.82%	\$19,975	\$179,775	\$920.10	\$44,165	\$39,871	90.28%
Aug *	4.57%	\$195,500	\$191,250	2.22%	\$19,550	\$175,950	\$898.43	\$43,124	\$39,910	92.55%
Sep *	4.66%	\$198,050	\$191,250	3.56%	\$19,805	\$178,245	\$920.59	\$44,188	\$39,949	90.41%
Oct *	4.85%	\$194,650	\$186,150	4.57%	\$19,465	\$175,185	\$924.12	\$44,358	\$39,987	90.15%
Nov *	4.97%	\$198,050	\$191,246	3.56%	\$19,805	\$178,245	\$953.27	\$45,757	\$40,026	87.48%
Dec	4.38%	\$197,838	\$195,500	1.20%	\$19,784	\$178,054	\$889.00	\$42,672	\$40,065	93.89%

Index based on 10% down 90% Loan to Value Ratio\*\*\* - U.S. Housing & Urban Development