



**Housing Trends Summary
2019 Statistics at a glance**

	Interest Rate**	2019 Median*	2018 Median	% Change	2019 Sales*	2018 Sales	2019 New Listings	2018 New Listings	2019 New Contracts	2018 New Contracts
Jan	4.32%	\$226,500	\$225,000	0.67%	1,938	2,249	3,927	3,752	2,821	3,036
Feb			\$229,000	0.00%		2,538		3,861		3,225
Mar			\$230,000	0.00%		3,530		4,468		3,710
Apr			\$238,000	0.00%		3,371		4,278		3,707
May			\$233,000	0.00%		3,426		4,388		3,587
Jun			\$238,000	0.00%		3,461		4,128		3,188
Jul			\$235,000	0.00%		3,394		3,914		3,108
Aug			\$230,000	0.00%		3,381		4,123		3,026
Sep			\$233,000	0.00%		2,776		3,546		2,616
Oct			\$229,000	0.00%		2,924		3,787		2,684
Nov			\$233,000	0.00%		2,585		3,333		2,212
Dec			\$232,000	0.00%		2,422		2,422		2,024
Year to Date *		\$226,500	\$225,000		1,938	2,249	3,927	3,752	2,821	3,036
% Change Current Month			0.67%			-13.83%		4.66%		-7.08%
% Change Year to Date			0.67%			-13.83%		4.66%		-7.08%

Composite Housing Affordability Index

	Interest Rate**	2019 Median	2018 Median	% Change	Down Payment	Mortgage Amount	Monthly Payment	Income to Qualify	Median Income	Afford Index***
Jan	4.32%	\$226,500	\$225,000	0.67%	\$45,300	\$181,200	\$899.16	\$43,159	\$58,976	136.65%
Feb	0.00%	\$0	\$229,000	0.00%	\$0	\$0	\$0.00	\$0	\$0	0.00%
Mar	0.00%	\$0	\$230,000	0.00%	\$0	\$0	\$0.00	\$0	\$0	0.00%
Apr	0.00%	\$0	\$238,000	0.00%	\$0	\$0	\$0.00	\$0	\$0	0.00%
May	0.00%	\$0	\$233,000	0.00%	\$0	\$0	\$0.00	\$0	\$0	0.00%
Jun	0.00%	\$0	\$238,000	0.00%	\$0	\$0	\$0.00	\$0	\$0	0.00%
Jul	0.00%	\$0	\$235,000	0.00%	\$0	\$0	\$0.00	\$0	\$0	0.00%
Aug	0.00%	\$0	\$230,000	0.00%	\$0	\$0	\$0.00	\$0	\$0	0.00%
Sep	0.00%	\$0	\$233,000	0.00%	\$0	\$0	\$0.00	\$0	\$0	0.00%
Oct	0.00%	\$0	\$229,000	0.00%	\$0	\$0	\$0.00	\$0	\$0	0.00%
Nov	0.00%	\$0	\$233,000	0.00%	\$0	\$0	\$0.00	\$0	\$0	0.00%
Dec	0.00%	\$0	\$232,000	0.00%	\$0	\$0	\$0.00	\$0	\$0	0.00%

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

First Time Homebuyers Affordability Index

	Interest Rate**	2019 Median	2018 Median	% Change	Down Payment	Mortgage Amount	Monthly Payment	Income to Qualify	Median Income	Afford Index***
Jan	4.32%	\$192,525	\$191,250	0.67%	\$19,253	\$173,273	\$859.82	\$41,271	\$40,104	97.17%
Feb	0.00%	\$0	\$194,650	0.00%	\$0	\$0	\$0.00	\$0	\$0	0.00%
Mar	0.00%	\$0	\$195,500	0.00%	\$0	\$0	\$0.00	\$0	\$0	0.00%
Apr	0.00%	\$0	\$202,300	0.00%	\$0	\$0	\$0.00	\$0	\$0	0.00%
May	0.00%	\$0	\$198,050	0.00%	\$0	\$0	\$0.00	\$0	\$0	0.00%
Jun	0.00%	\$0	\$202,300	0.00%	\$0	\$0	\$0.00	\$0	\$0	0.00%
Jul	0.00%	\$0	\$199,750	0.00%	\$0	\$0	\$0.00	\$0	\$0	0.00%
Aug	0.00%	\$0	\$195,500	0.00%	\$0	\$0	\$0.00	\$0	\$0	0.00%
Sep	0.00%	\$0	\$198,050	0.00%	\$0	\$0	\$0.00	\$0	\$0	0.00%
Oct	0.00%	\$0	\$194,650	0.00%	\$0	\$0	\$0.00	\$0	\$0	0.00%
Nov	0.00%	\$0	\$198,050	0.00%	\$0	\$0	\$0.00	\$0	\$0	0.00%
Dec	0.00%	\$0	\$197,200	0.00%	\$0	\$0	\$0.00	\$0	\$0	0.00%

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