



**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%	\$227,500	\$225,000	1.11%	1,950	2,249	3,927	3,752	2,821	3,036
Feb *	4.34%	\$235,000	\$229,000	2.62%	2,414	2,538	3,758	3,861	2,947	3,225
Mar	4.21%	\$235,000	\$230,000	2.17%	3,127	3,530	4,271	4,468	3,655	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
<b>Year to Date *</b>		<b>\$233,500</b>	<b>\$229,000</b>		<b>7,491</b>	<b>8,317</b>	<b>11,956</b>	<b>12,081</b>	<b>9,423</b>	<b>9,971</b>
<b>% Change Current Month</b>			<b>2.17%</b>			<b>-11.42%</b>		<b>-4.41%</b>		<b>-1.48%</b>
<b>% Change Year to Date</b>			<b>1.97%</b>			<b>-9.93%</b>		<b>-1.03%</b>		<b>-5.50%</b>

**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%	\$227,500	\$225,000	1.11%	\$45,500	\$182,000	\$903.13	\$43,350	\$58,976	136.05%
Feb *	4.34%	\$235,000	\$229,000	2.62%	\$47,000	\$188,000	\$934.23	\$44,843	\$59,033	131.64%
Mar	4.21%	\$235,000	\$230,000	2.17%	\$47,000	\$188,000	\$920.01	\$44,161	\$59,090	133.81%
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%	\$193,375	\$191,250	1.11%	\$19,338	\$174,038	\$863.61	\$41,453	\$40,104	96.74%
Feb *	4.34%	\$199,750	\$194,650	2.62%	\$19,975	\$179,775	\$893.35	\$42,881	\$40,142	93.61%
Mar	4.21%	\$199,750	\$195,500	2.17%	\$19,975	\$179,775	\$879.76	\$42,228	\$40,181	95.15%
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