

**5 GRAPHS THAT PROVE THE
HOUSING MARKET IS STRONG
& WILL CONTINUE TO SURGE**





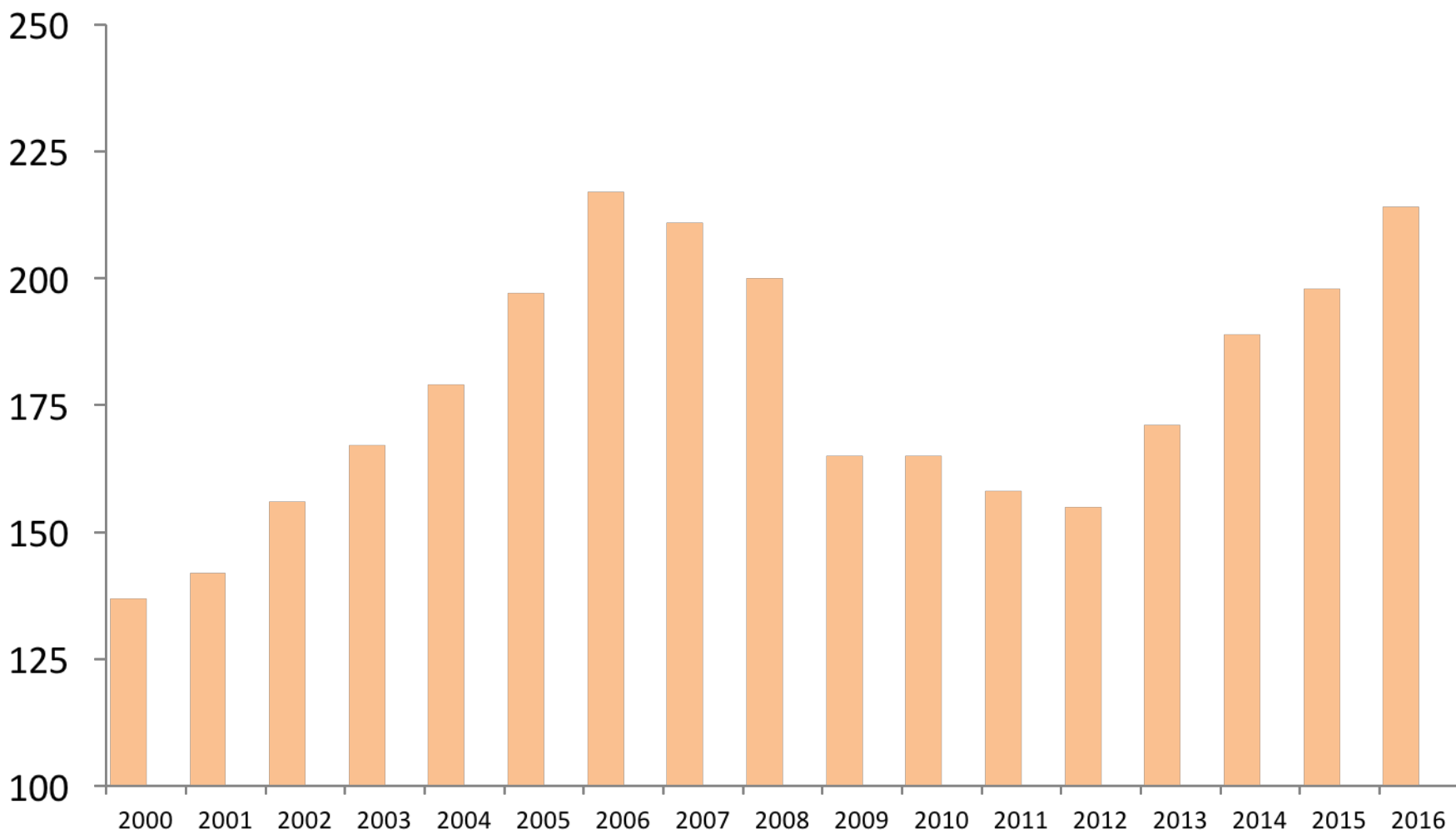
By attending this webinar, you will be able to:

- 1.) Simply and effectively demonstrate that home prices are not at balloon levels
- 2.) Easily explain that housing affordability is at a far better level than historical norms
- 3.) Positively prove that home sales are going to increase – not decrease – over the next 18 months
- 4.) Absolutely obliterate the mistaken idea that we are on the verge of another housing crisis
- 5.) Continuously build and rebuild an inventory of salable listings throughout 2016 and 2017

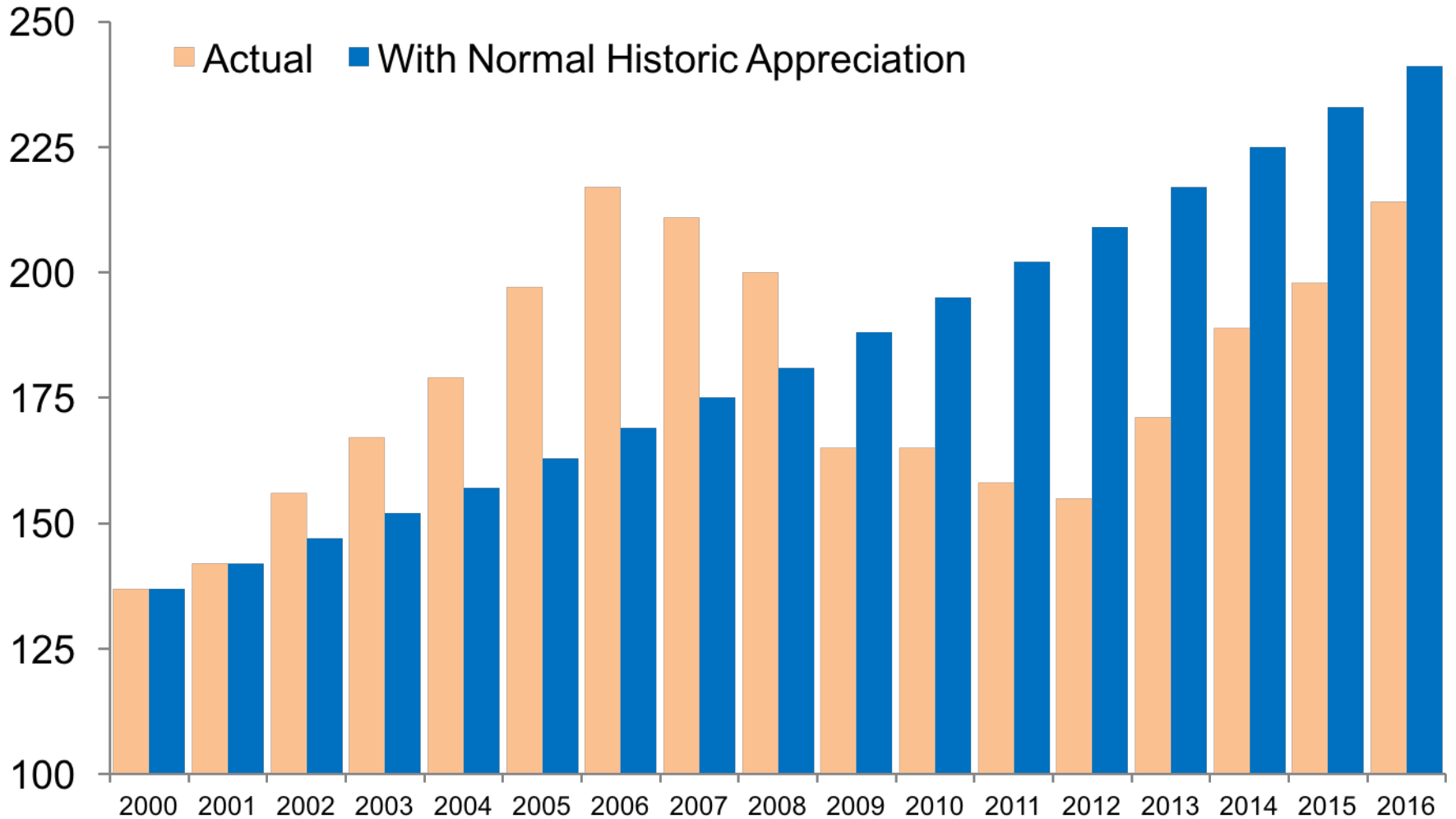
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US Existing Home Median Sales Price



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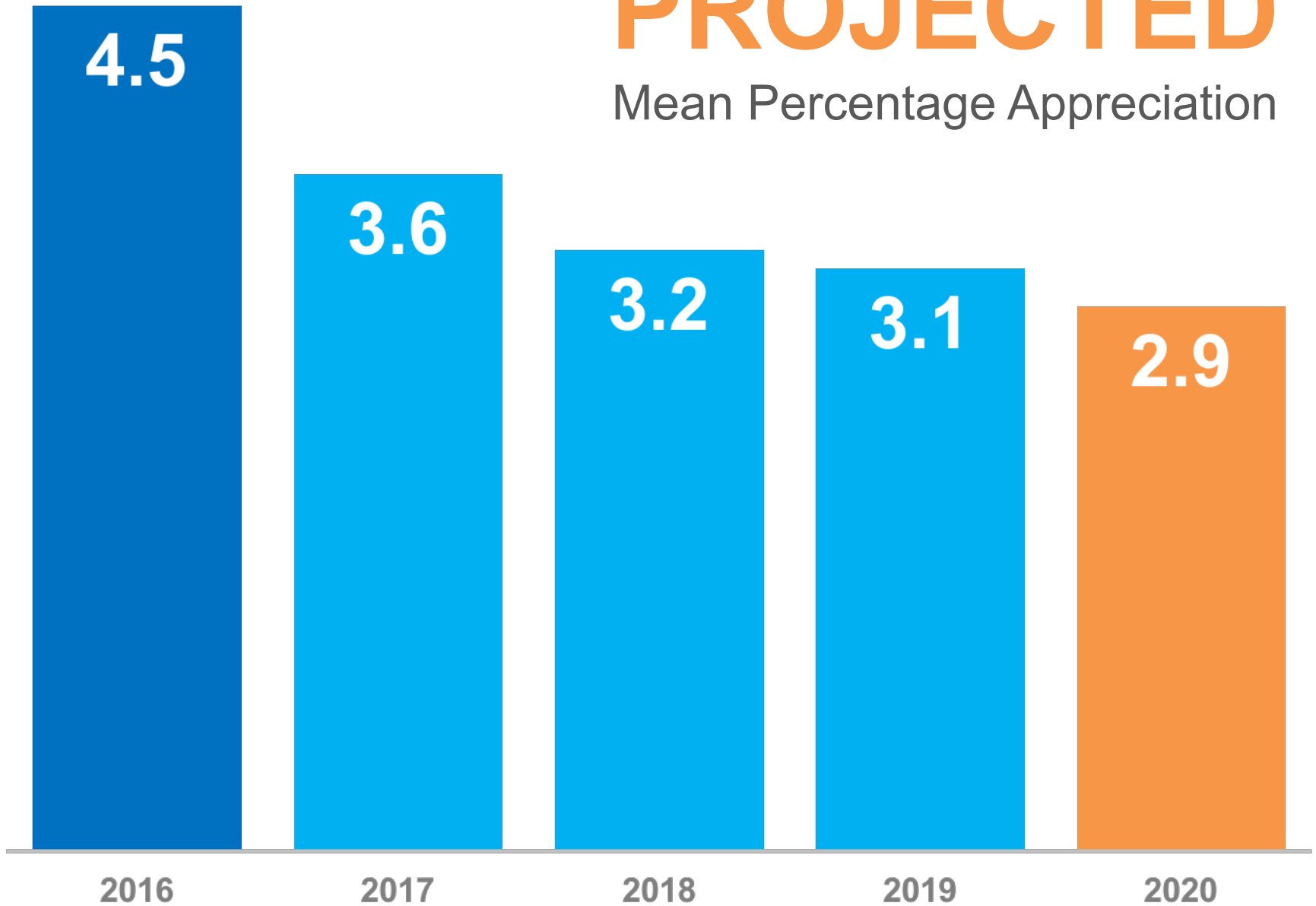
Home Price Expectation Survey



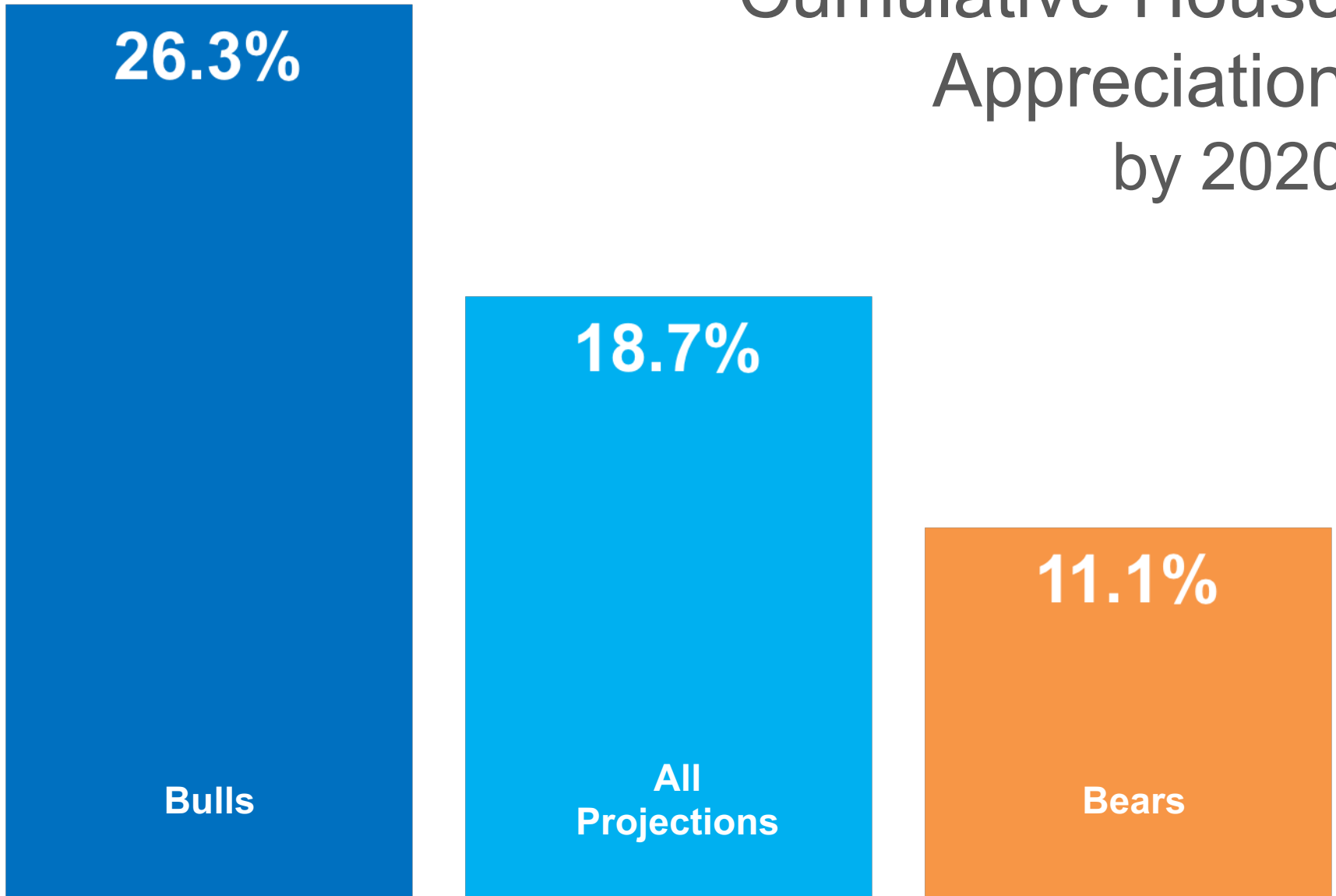
A nationwide panel of
over one hundred
*economists, real estate
experts and investment
& market strategists.*

PROJECTED

Mean Percentage Appreciation



Cumulative House Appreciation by 2020



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Housing Affordability Index

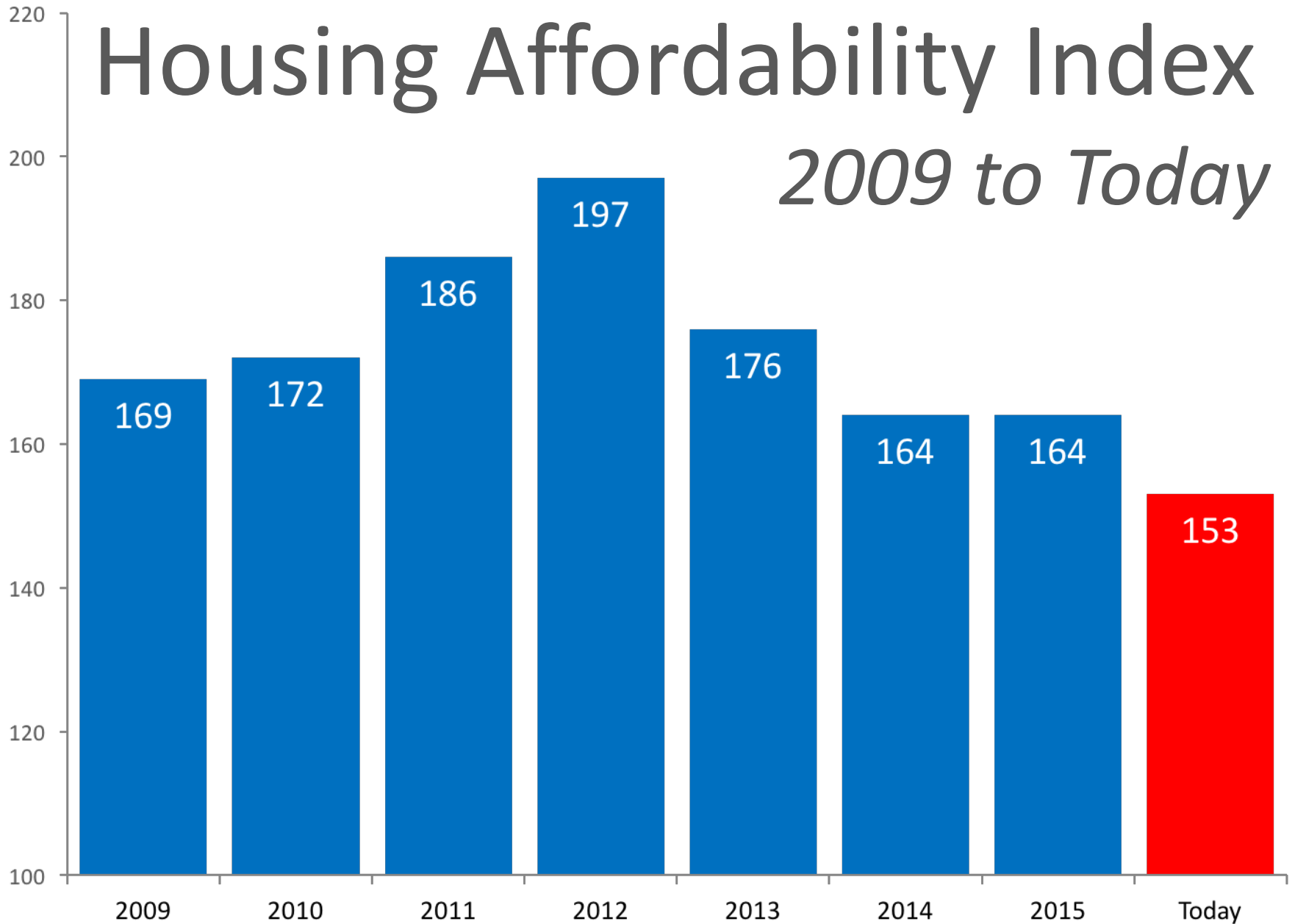
“The Housing Affordability Index measures whether or not a typical family earns enough income to qualify for a mortgage loan on a typical home at the national level based on the most recent price and income data.”

Basically a value of 100 means a family earning the median income earns enough to qualify for a mortgage on a median priced home at the time. Anything above 100 means the family has more than enough to qualify. The higher the score the easier it is.



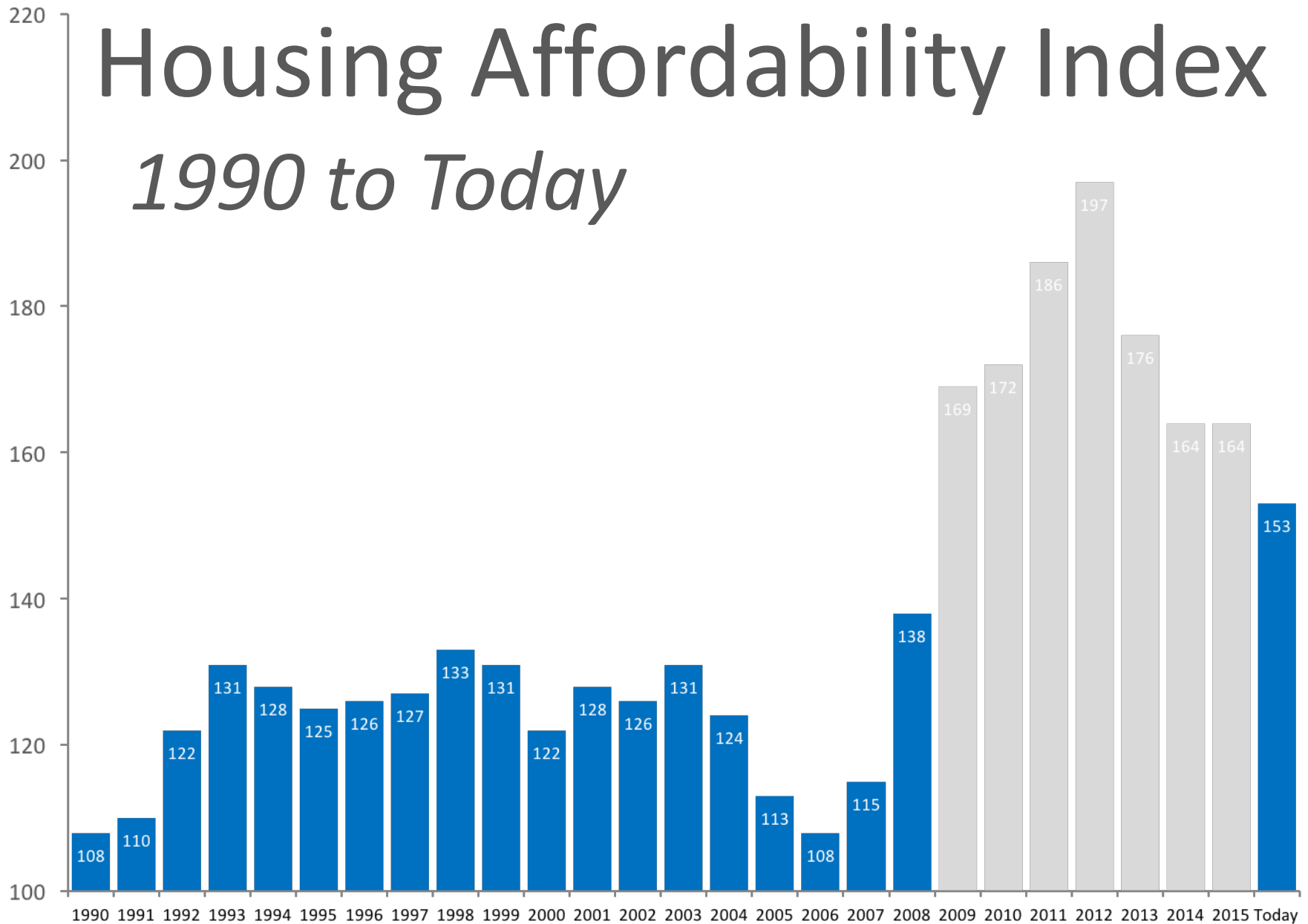
Housing Affordability Index

2009 to Today



Housing Affordability Index

1990 to Today



“With lower mortgage rates, we’ve ended up in the sweet spot that if you have good credit and enough money for a down payment, it remains very affordable to buy a home.”



Jonathan Smoke

chief economist at Realtor.com

Why the U.S. Housing Market Is Good – and Getting Even Better

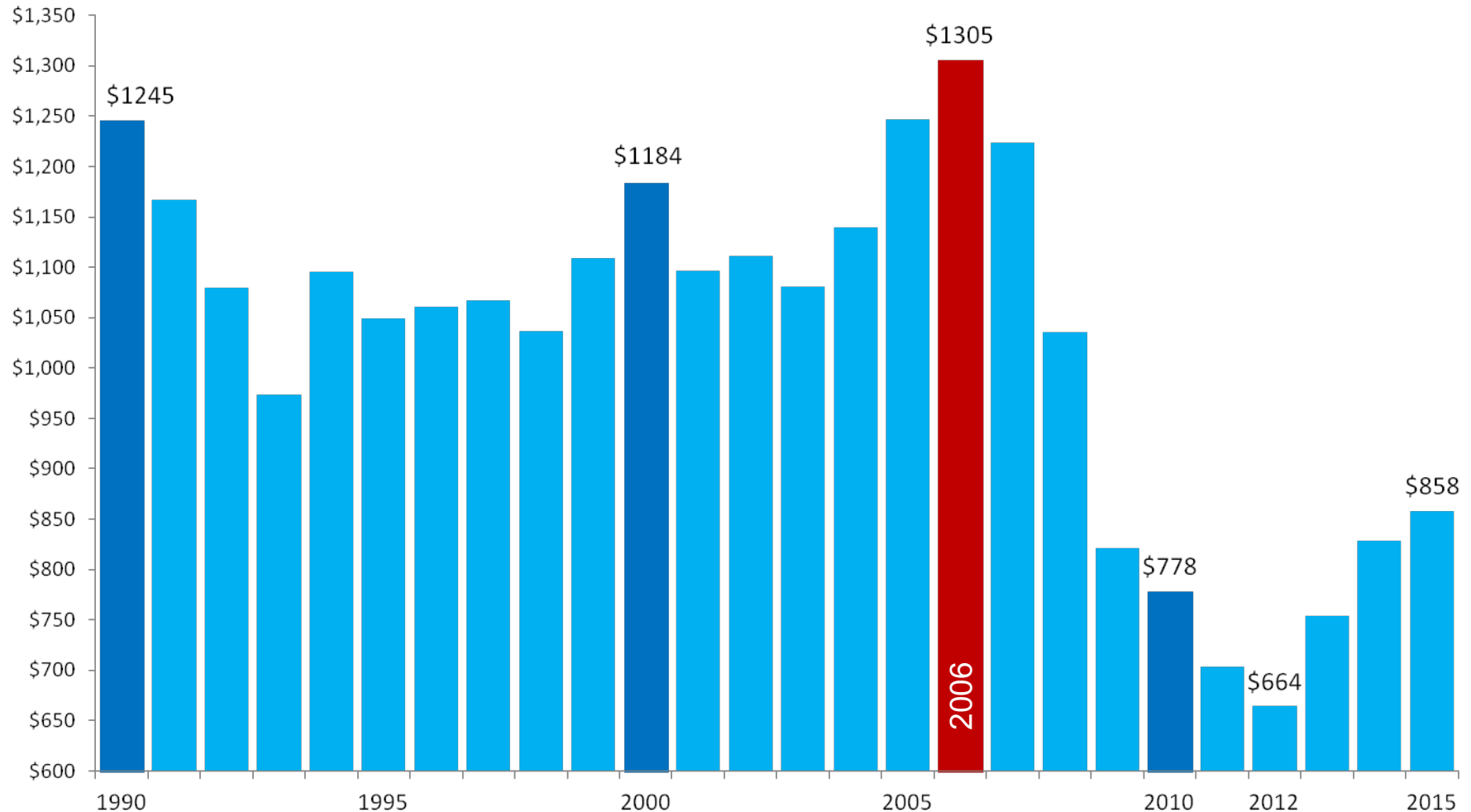


“Interest rates are so low now that a family can buy the median-priced U.S. home on income of less than \$45,000 a year -- about \$11,000 less than the median household income. And half of America's houses are cheaper than that.”

The Street

Monthly Mortgage Payment

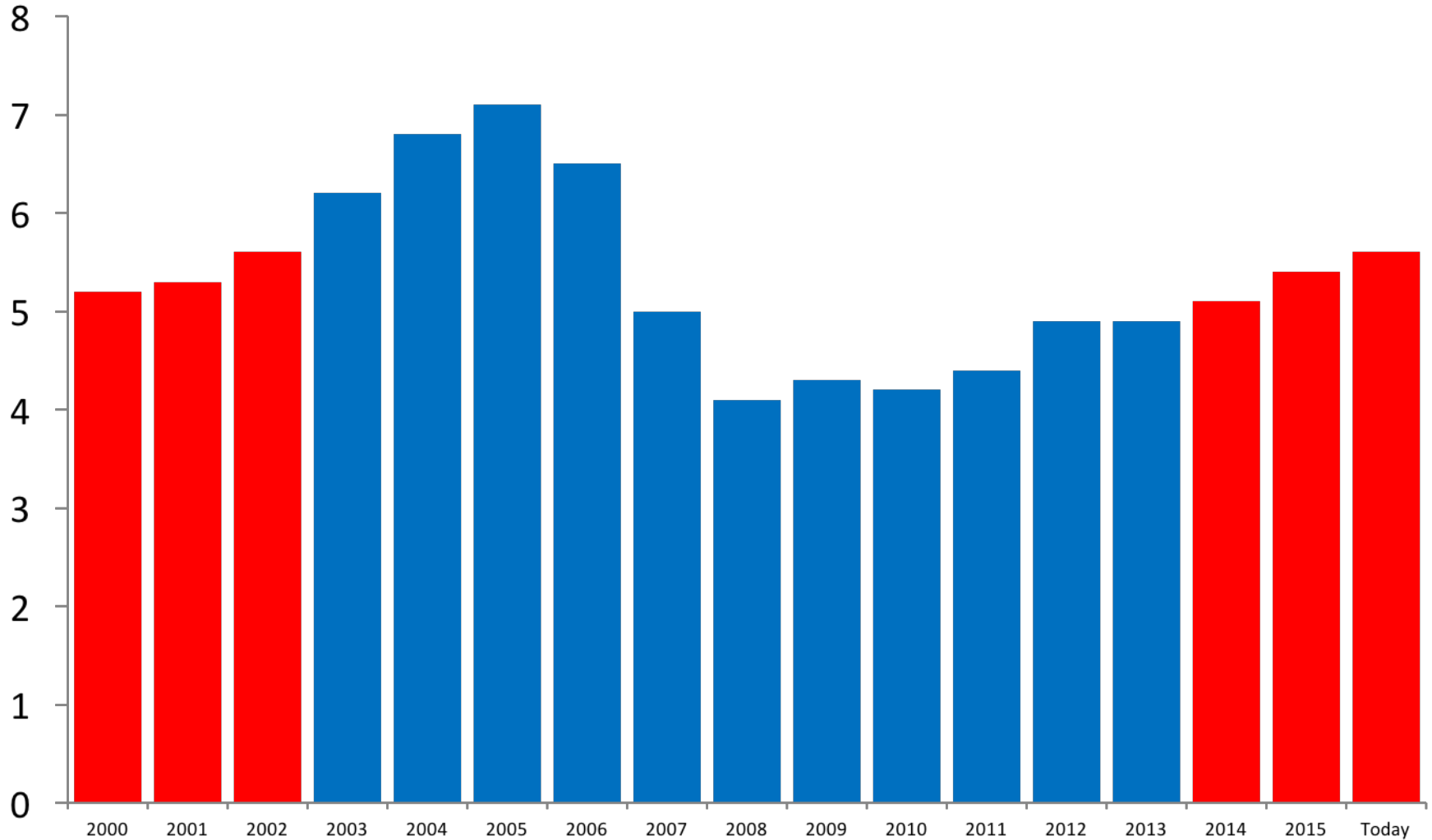
on Median Priced Home in the U.S. 1990–2015



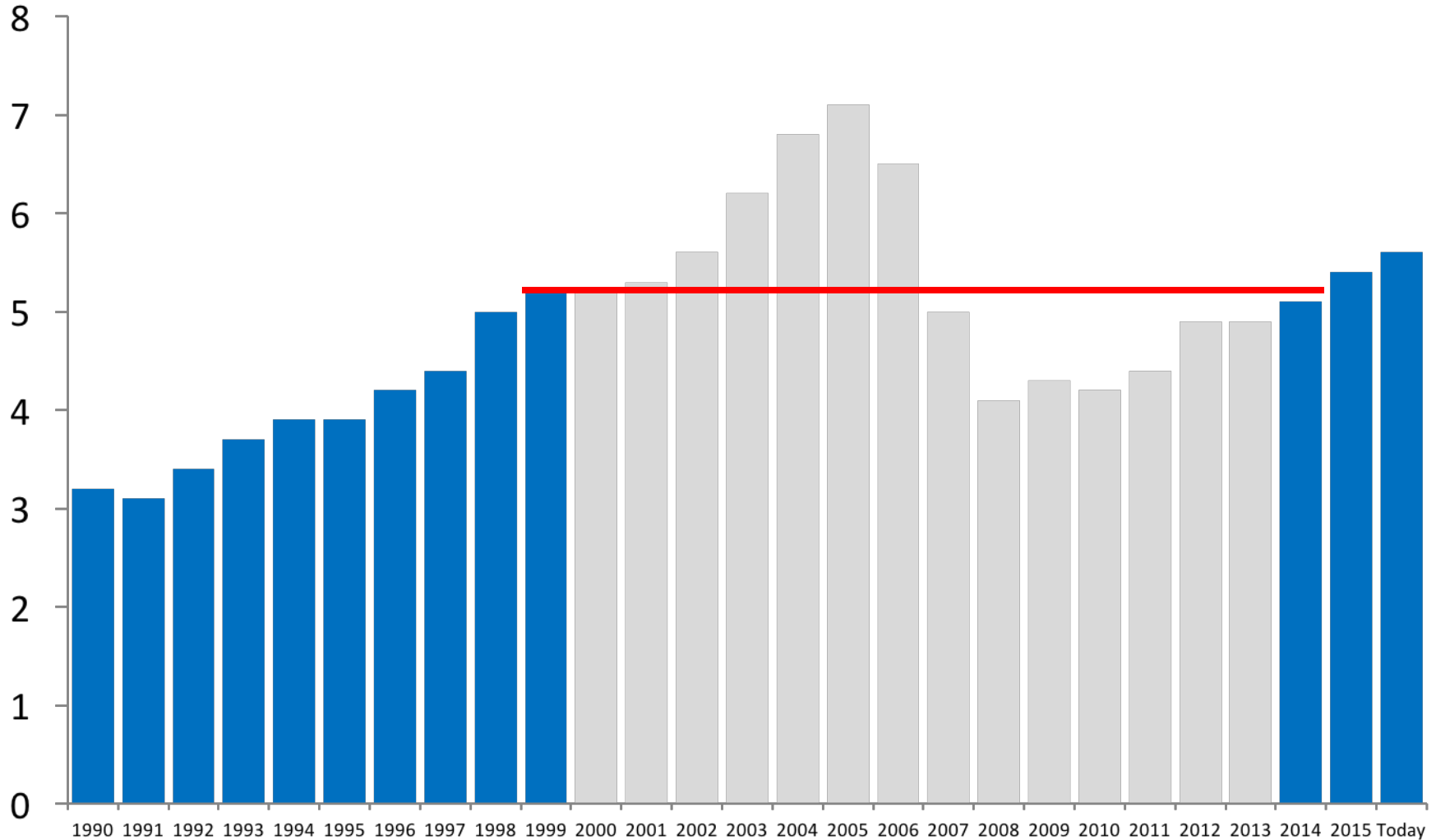
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Existing Home Sales *in millions*



Existing Home Sales *in millions*



“The havoc during the last cycle was the result of building too many homes and of speculation fueled by loose credit. *That’s the exact opposite of what we have today.*”

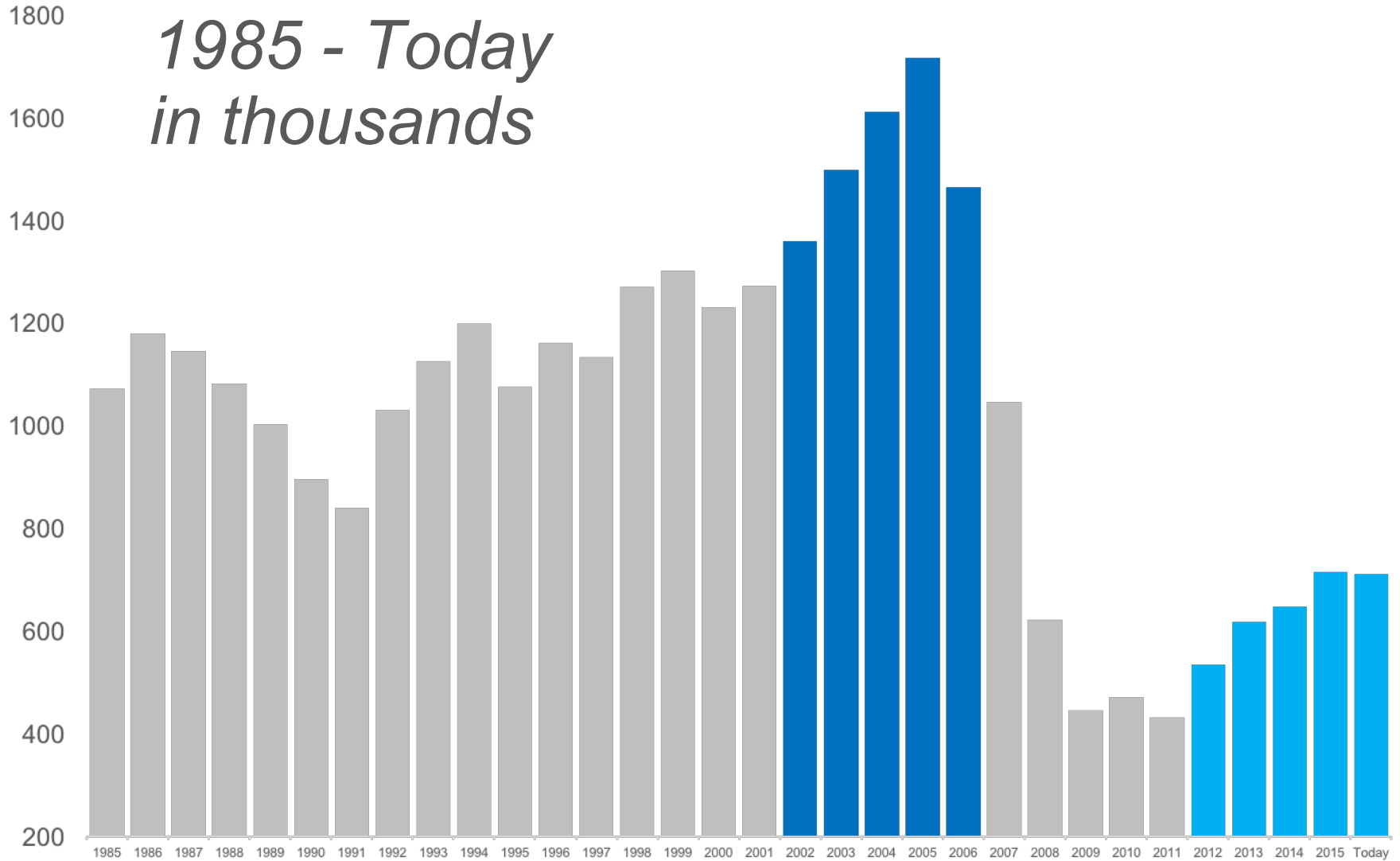


Jonathan Smoke

chief economist at Realtor.com

New Single Family Starts

1985 - Today
in thousands



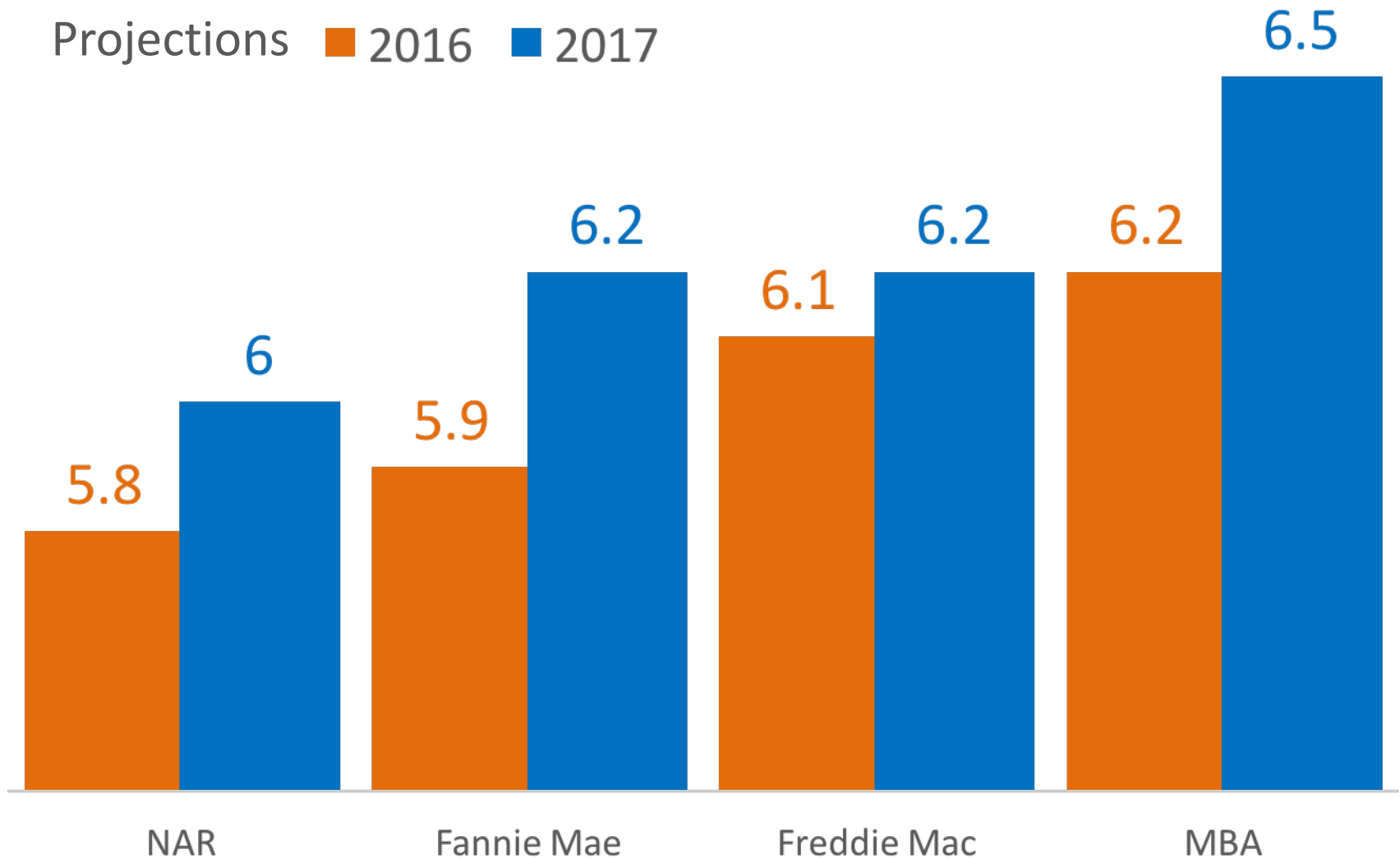
“Adjusted for population, [new home sales] are at about 63% of their 50-year average level -- way better than in 2011, but nowhere near heated.”



Ralph McLaughlin
Trulia economist

Total Single Family Home Sales

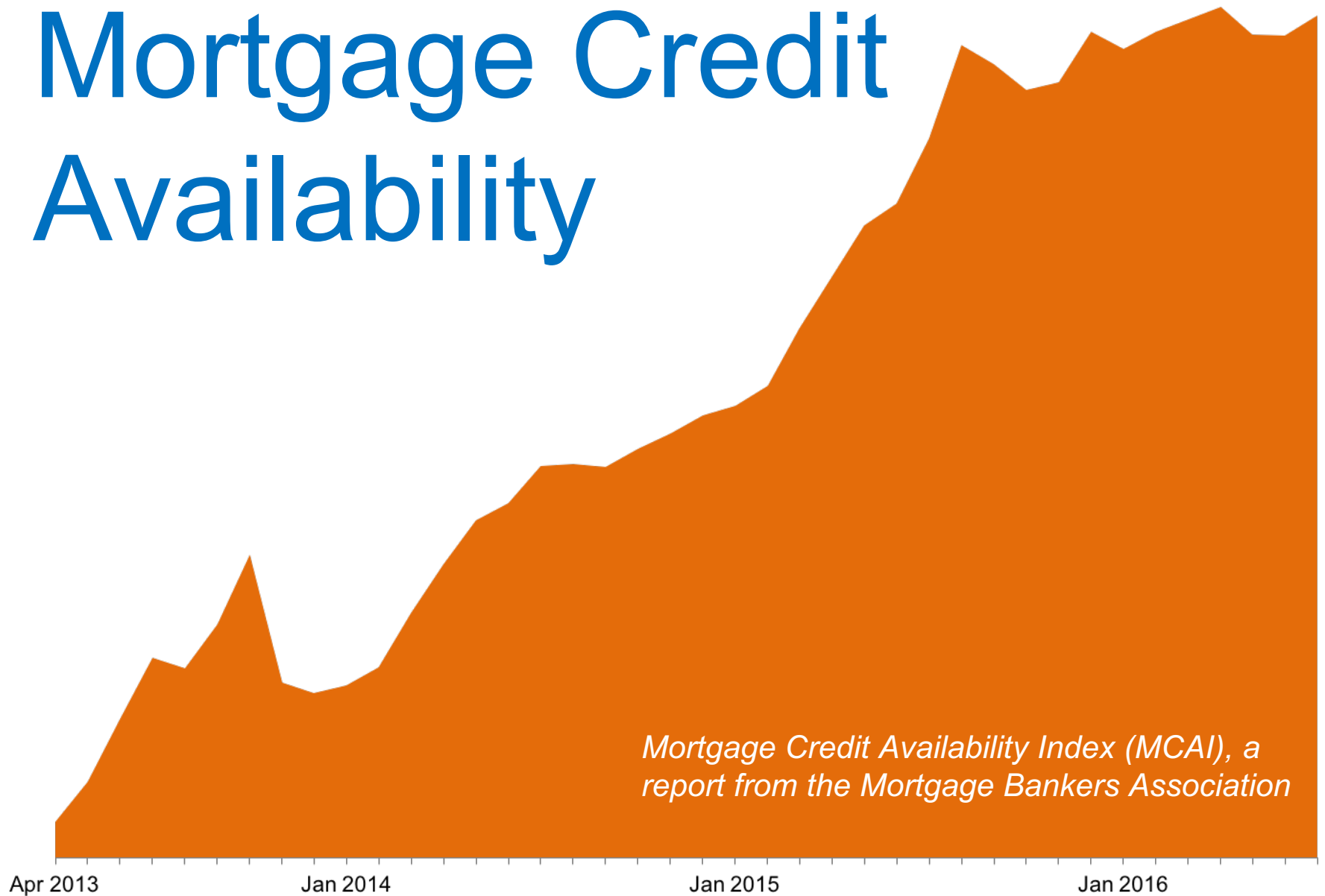
Projections ■ 2016 ■ 2017

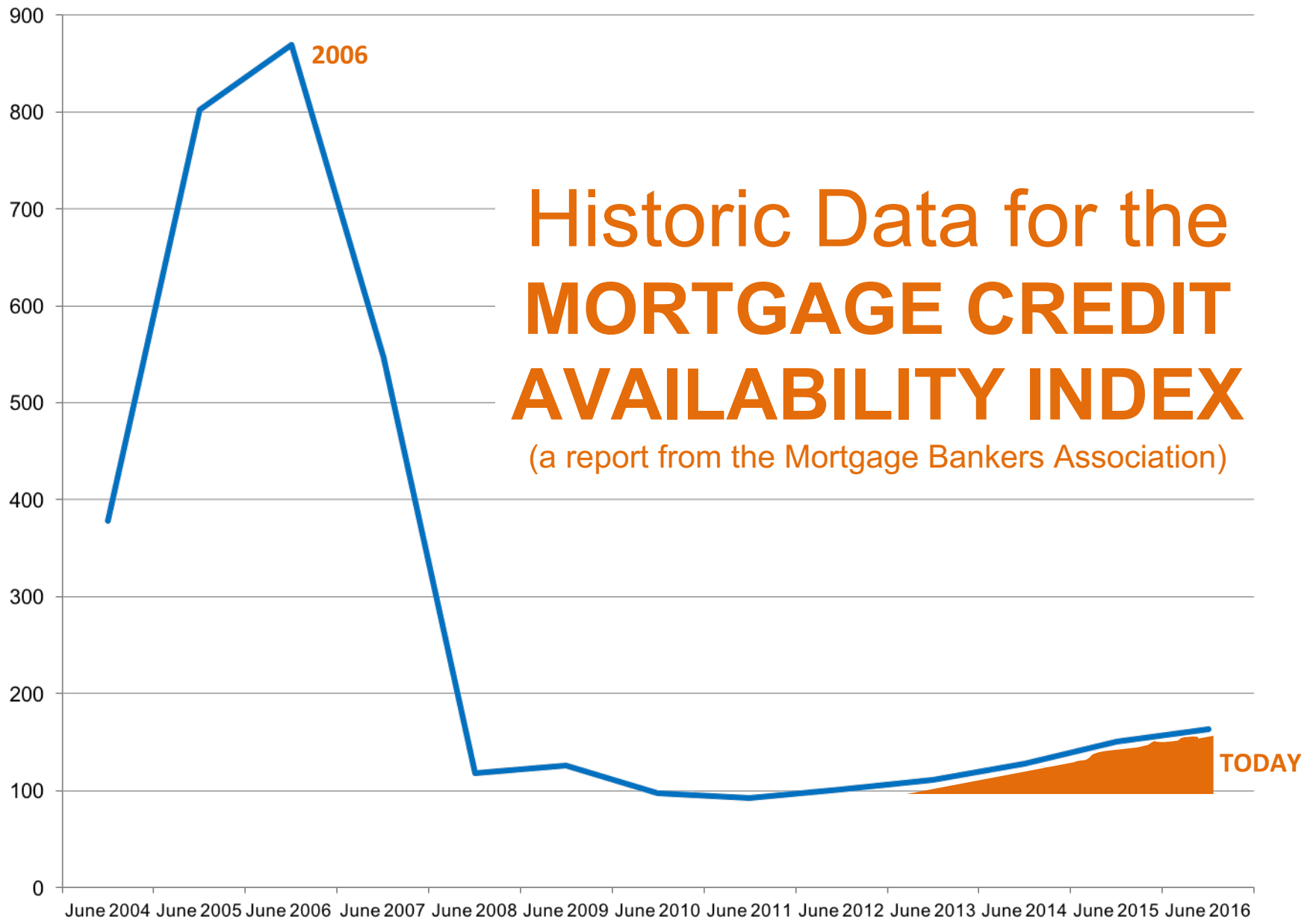


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Mortgage Credit Availability





“Momentum is likely to carry us through the remainder of the year so we will end up with the best year in home sales in a decade. This is despite having limited inventory and rapidly rising house prices in many markets.”



Freddie Mac

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Median Years of Homeowner Tenure before Moving

