

## Favorable Market Returns for Home Buyers



J. Lennox Scott,  
Chairman and CEO

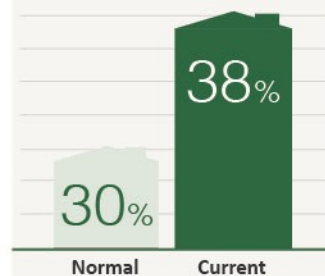
Two key factors have moved affordability in a positive direction for potential home buyers: interest rates, which have lowered down to the mid-four range from the low five percent range, and prices have adjusted off the spring 2018 high back down to current market price. 74 percent of the sales activity in the East Portland market consists of homes that are priced up to \$500,000. In this range we expect the sales activity intensity to go up one level of hotness in the spring to surge levels.

Price Range	Active Listings on January 1st	December New Listings	December Pending Sales	% Pending 1st 30 days (November List)	Sales Activity Intensity	Months Supply (Unsold)	Unsold Listing Supply
0 - 250K	147	40	64	39.2%	Strong	2.3	Shortage
250K - 350K	425	165	254	49.8%	Strong	1.7	Shortage
350K - 500K	667	209	332	39.7%	Strong	2.0	Shortage
500K - 750K	494	129	164	31.9%	Healthy	3.0	Low
750K - 1M	261	35	36	13.2%	Selective	7.3	Selective
1M +	268	28	26	16.7%	Selective	10.3	Selective
<b>Total Activity</b>	<b>2262</b>	<b>606</b>	<b>876</b>	<b>38.3%</b>	<b>Strong</b>	<b>2.6</b>	<b>Shortage</b>

### SCALE: PERCENT OF NEW LISTINGS (PENDING) IN THE FIRST 30 DAYS



### Average % of New Listings (Pending) in the First 30 Days For December 2018



### SCALE: MONTHS SUPPLY



### AMAZING INTEREST RATES

January 1, 2019  
Source: Mortgage News Daily

4.61%



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