

Favorable Market Returns for Home Buyers

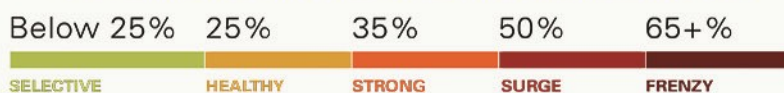


J. Lennox Scott,
Chairman and CEO

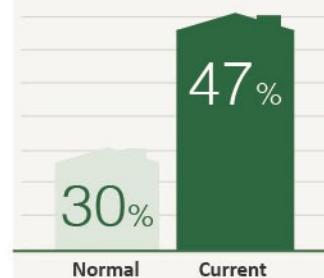
Two key factors have moved affordability in a positive direction for potential home buyers: interest rates, which have lowered down to the mid-four range from the low five percent range, and prices have adjusted off the spring 2018 high back down to current market price. 79 percent of the sales activity in the West Portland market consists of homes that are priced up to \$500,000. In this range we expect the sales activity intensity to strengthen further in the spring.

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	80	42	53	41.4%	Strong	1.5	Shortage
250K - 350K	144	85	102	53.0%	Surge	1.4	Shortage
350K - 500K	242	107	144	54.0%	Surge	1.7	Shortage
500K - 750K	171	47	68	32.6%	Healthy	2.5	Shortage
750K - 1M	56	7	11	23.5%	Selective	5.1	Healthy
1M +	58	7	3	N/A	Selective	19.3	Selective
Total Activity	751	295	381	46.8%	Strong	2.0	Shortage

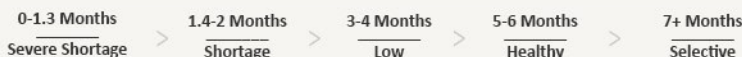
SCALE: PERCENT OF NEW LISTINGS (PENDING) IN THE FIRST 30 DAYS



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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