

R E A L T Y M O R T G A G E T I T L E & I N S U R A N C E

A BERKSHIRE HATHAWAY AFFILIATE

STATE THE MARKET MARKET REPORT 2019 Phoenix, Central & Northern Arizona



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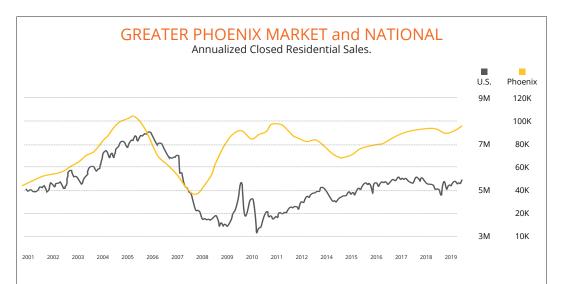
STATE OF THE MARKET REPORT 2019 | PHOENIX, CENTRAL & NORTHERN ARIZONA

Closed Sales 99,385 ▲ 4% 2019 ∨ 2018 Active Listings 12,647 ↓ 29% Dec 2019 ∨ Dec 2018 Median Price \$277,000 ↑ 7% 2019 ∨ 2018 WHITE MOUNTAINS Closed Sales 2,125 ↑ 2% 2,125 ↑ 2% 2019 ∨ 2018 Active Listings 672 ↓ 13% Dec 2019 ∨ Dec 2018 Median Price \$202,009 • 9% 2019 ∨ 2018 FLAGSTAFF Closed Sales 2,131 • 1% 2,131 • 1% 2019 ∨ 2018 Active Listings 425 ↓ 30% Dec 2019 ∨ Dec 2018 Median Price \$260,000 • 7% 2019 ∨ 2018 Median Price \$260,000 • 7% 2019 ∨ 2018 Median Price \$260,000 • 7% 2019 ∨ 2018 Sup 2010 \$260,000 •	GREATER PHOENIX							
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As we look back on the long-term trends in our local real estate market, it is helpful to compare them to the trends experienced on a broader national level. From the market peaks in 2005-2006 to the lows in 2011, and the recovery in the last decade, on the whole, Phoenix, Central, and Northern Arizona follow the national trends on sales, pricing, and inventory.

HOME SALES TRENDS

In this chart, we look at the annualized rate of home sales nationally, as compared with the annualized rate of home sales in the Phoenix market. In general, Phoenix follows the same peaks and valleys as the national trend, with one difference. In Phoenix, the market recovery started sooner and our annualized home sales rate has recovered to the peak levels seen in 2005-2006. On the national front, the home sales rates have not yet recovered to peak levels. This speaks to the strength of the Phoenix housing market, outpacing the trends on a national level. Low mortgage interest rates, the large demographic force of retiring and relocating Boomers, and home purchasing Millennials will positively impact home sales going forward.





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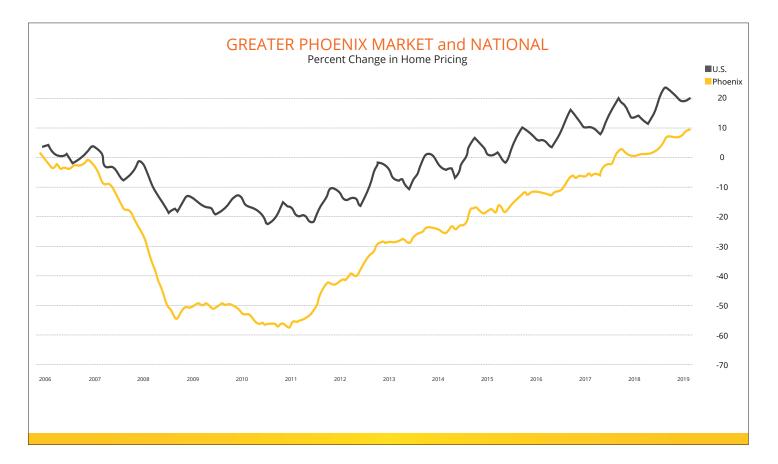
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Local data obtained 01/17/2020 from ARMLS, Yuma MLS, White Mountains MLS, and Northern Arizona Association of REALTORS® MLS using Brokermetrics software. National data sourced from the National Association of REALTORS® Research Division. All data obtained is believed to be reliable but not guaranteed.

HOME PRICES

The median price of home sales dipped from its peak during the real estate crash, and now we can finally say, has fully recovered. This holds true for both the national and local market trends. Nationally, the median home sales price is 20% over the peak in 2006. Since the Phoenix market median sales price dipped harder (58.9%) than nationally (32.6%), it makes sense that the Phoenix median sales price has recovered at a lower level (9.4%) than national.

For many homeowners, this recovery in home sales prices means that they are now once again in positive equity positions on their home. It may be surprising to some to learn that their home is worth more today than they may have thought. A professional estimate from a Long Realty agent can shed further insight into your home's current value. Of course, the value of a specific home is determined by many factors, including local market conditions and home condition.





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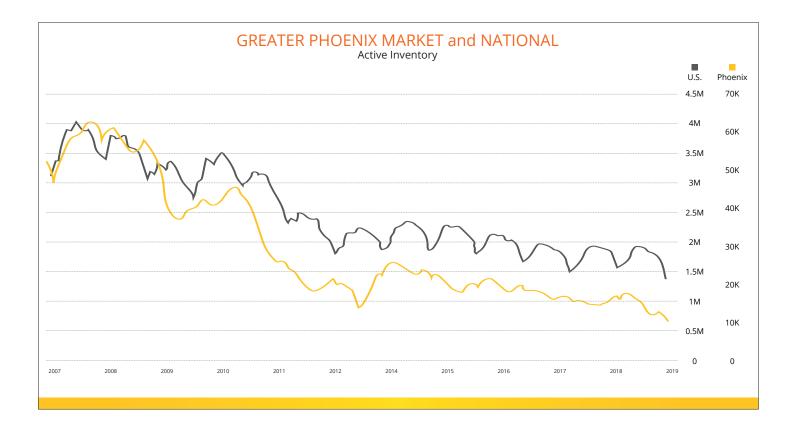
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INVENTORY OF HOMES FOR SALE

The overall inventory of homes for sale continues to trend downward – nationally and locally. This shortage of listings has made it more difficult for buyers to find a home to purchase, especially at lower price points. For sellers, it creates an environment where homes, if priced right and in good condition, can sell quickly. This undersupply relative to demand has put upward pressure on home prices.

Interest from investors and consumers, attractive mortgage rates, lack of new construction homes, and homeowners staying in their current home longer means we expect the tight listing inventory environment to continue for 2020. If you're a buyer, you'll need to prepare in advance and move quickly when you find the right property to purchase. To improve your chances, get pre-approved with a lender, be ready to take quick action when you do find the home you want, and submit a compelling and competitive offer. Most importantly, a knowledgeable agent can help you find a home, including "coming soon" listings, and guide you through negotiations – possibly, a multiple offer scenario. For sellers, a seller's market can mean the opportunity to put your home on the market and sell it relatively quickly. Many homeowners don't realize how much their home has appreciated over the last decade of the housing recovery, now presenting them with an opportunity to sell and move on. One word of caution: overpricing your home never helps it sell, even in a seller's market.





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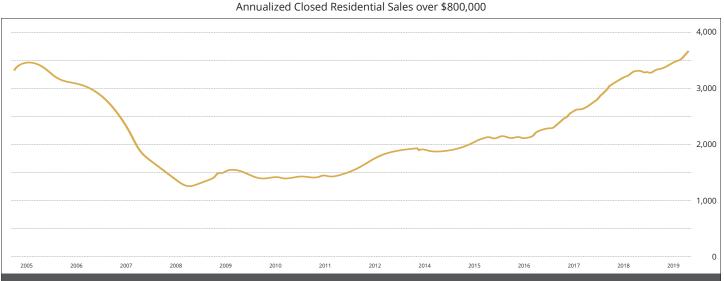
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	GREATER PHOENIX LUXURY MARKET								
Closed Sales		Active Listings	Median Price						
3,728	112%	2,421 ↓7%	\$1,099,589 Virtually Unchanged 2019 v 2018						

THE LUXURY MARKET

Here we look at the long-term trend for Phoenix area luxury homes sales (homes priced \$800,000 and above). This chart, detailing the annualized luxury homes sales rate for the Phoenix area, shows how luxury sales took a considerable downward turn during the housing crash. What is notable is that the luxury market has fully recovered to peak sales levels. In the last two years, stock market gains have helped fuel affluent consumer purchases, and owners of luxury properties have adjusted to pricing listings at a more marketable level. Buyers and sellers in this price range have had the financial wherewithal to wait out the market for price adjustments and are not motivated, typically, by a need to sell or buy due to financial pressures.



GREATER PHOENIX LUXURY HOME SALES Annualized Closed Residential Sales over \$800,000



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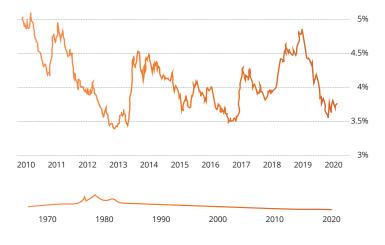
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Data obtained 01/17/2020 from ARMLS for all residential properties priced \$800,000 and above using Brokermetrics software. All data obtained is believed to be reliable but not guaranteed.

LOW RATES, LOWER PAYMENTS

The continued drop in mortgage interest rates has created a situation in which buyers are able to lock in lower financing costs and increase their purchasing power. The decline in mortgage interest rates offsets some of the ongoing climb in home purchase prices. Monthly payments on a median-priced home in Phoenix have trended lower and stabilized in the last year as a result of lower interest rates. This current trend is a great reason to buy now – as both mortgage interest rates and home prices can rise over time, so can monthly payments. An additional benefit of buying now is that thanks to a tight seller's market, median home prices should continue to rise in the short-term, creating positive equity for buyers. According to a recent Fannie Mae forecast,

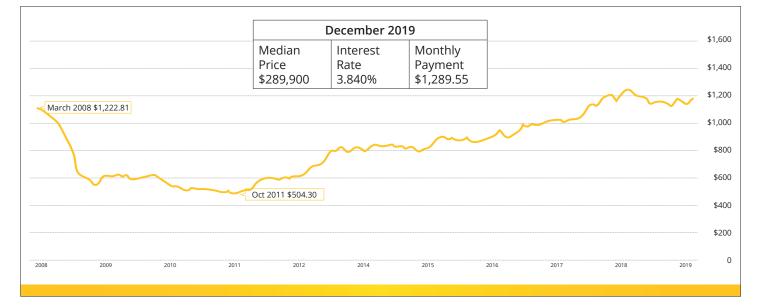
30-Year Fixed-Rate Mortgage



low mortgage rates are expected to continue in 2020, forecasted to drop to 3.7% in 2020 from 3.9% in 2019. Additionally, if you are paying a higher rate and have not considered refinancing your current mortgage, now is a great time to take advantage of low rates. For further information on financing programs and services, an excellent resource is LongMortgage.com.

GREATER PHOENIX MARKET

Monthly Payment on a Median Priced Home



December 2019

	White Mountains			Flagstaff		
Median Price	Interest Rate	Monthly Payment	Median Price	Interest Rate	Monthly Payment	
\$197,500	3.840%	\$878.53	\$367,489	3.840%	\$1,634.68	
	Yuma					
Median Price	Interest Rate	Monthly Payment				
\$162,950	3.840%	\$724.84				



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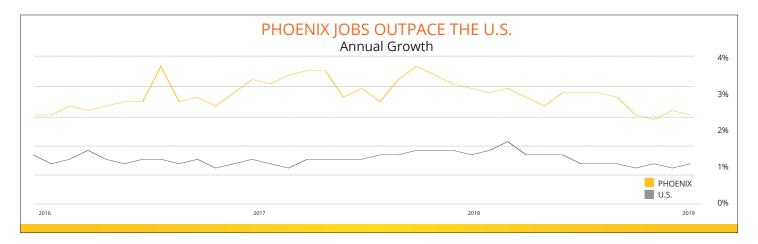
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2020 VISION: PHOENIX OUTPACING THE NATION

The housing trends in this report exemplify strong support for a healthy real estate market and continued growth in 2020.

Locally, Phoenix is outpacing the nation in terms of employment and housing affordability. A strong local job market and the affordability of Phoenix compared to other markets will help to attract people to our area. These factors also add to consumer confidence, driving an increase in home purchases.





As your Long Realty resource, our connections and programs can do more to sell your home or help you buy that perfect place. To keep up on the latest local housing market trends, contact me to receive a copy of my monthly housing report.



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Housing Affordability data sourced from the National Association of Home Builders. Phoenix Job Growth data sourced from the U.S. Bureau of Labor Statistics, Current Employment Statistics.