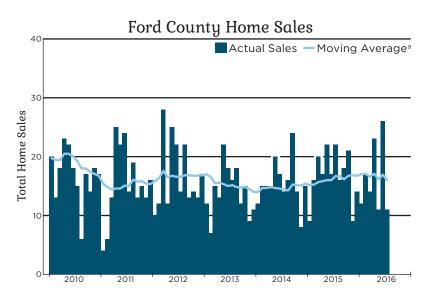
2017 Kansas Housing Markets Outlook

Ford County Housing Outlook



The Ford County Housing Outlook is a new part of this year's Kansas Housing Markets Forecast series. The theme of this year's forecast is "Through the Woods," following the adventures of our heroine Ophelia as she overcomes many obstacles to find her way home. Like Ophelia, Kansas housing markets appear at long last to have made it through the woods.

> The WSU Center for Real Estate Laying a Foundation for Real Estate in Kansas



Sources: Dodge City Board of REALTORS* and participating Kansas REALTOR* MLS systems Note: a) Twelve-month trailing moving average of total home sales in Ford County

The Ford County Housing Outlook is brought to you by your friends at

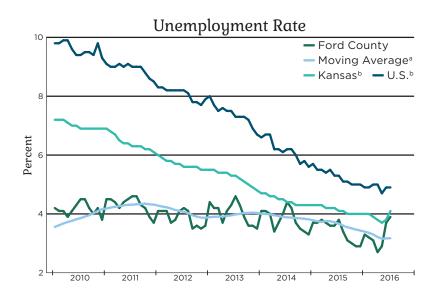


Design and illustration by Visual Fusion Graphic & Web Design Studio



Economic Overview

Mortgage rates should remain exceptionally low in the coming year.



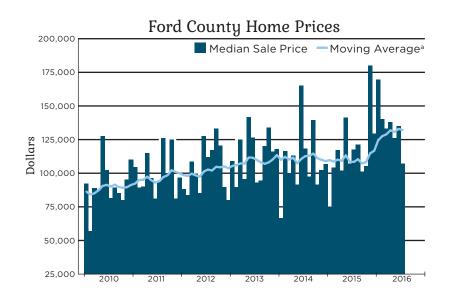


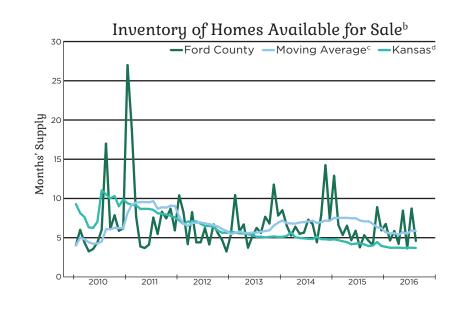
Sources: Freddie Mac, Mortgage Bankers Association, U.S. Bureau of Labor Statistics **Notes:**

- a) Twelve-month trailing moving average of the Ford County unemployment rate
- c) Mortgage Bankers Association August 2016 forecast of the 30-year conventional mortgage rate

Ford County Housing Statistics

2016 YTD Days on Market: 100 days





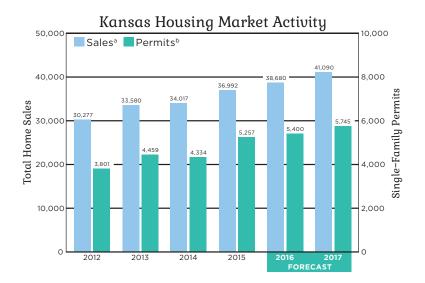
 $\textbf{Sources:} \ \mathsf{Dodge} \ \mathsf{City} \ \mathsf{Board} \ \mathsf{of} \ \mathsf{REALTORS}^* \ \mathsf{and} \ \mathsf{participating} \ \mathsf{Kansas} \ \mathsf{REALTOR}^* \ \mathsf{MLS} \ \mathsf{systems}$

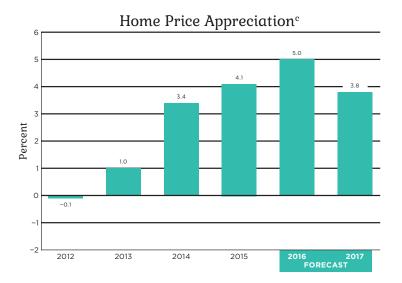
a) Twelve-month trailing moving average of the median sale price of all homes in Ford County b) Ratio of active listings to home sales

c) Twelve-month trailing moving average of Ford County inventory
d) Kansas statewide inventory figure is seasonally adjusted

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Kansas Statewide Housing Forecast





Sources: Federal Housing Finance Agency, National Association of REALTORS*, Participating REALTOR* multiple listing services across Kansas, U.S. Bureau of the Census, WSU Center for Real Estate

a) Total home sales in Kansas as reported by participating

REALTOR* multiple listing services across the state b) Single-family building permits issued in Kansas as

b) Single-family building permits issued in Kansas as reported by the U.S. Bureau of the Census

c) Year-over-year percentage change in the Federal Housing Finance Agency alltransactions housing price index for Kansas, as measured using 4th quarter values

