2019 Kansas Housing Markets Outlook

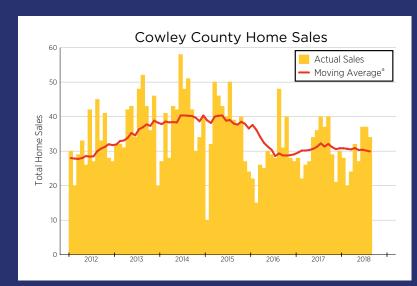
COWLEY COUNTY HOUSING OUTLOOK

Participating in today's real estate market can feel like you're in the middle of a three ring circus. Whether you're a buyer, a seller or a real estate professional, the Cowley County Housing Outlook is designed to give you the information you need to sort through the mayhem and engage the market with confidence. Jump into the Ring!

Dr. Stanley D. Longhofer

Director, WSU Center for Real Estate wichita.edu/realestate





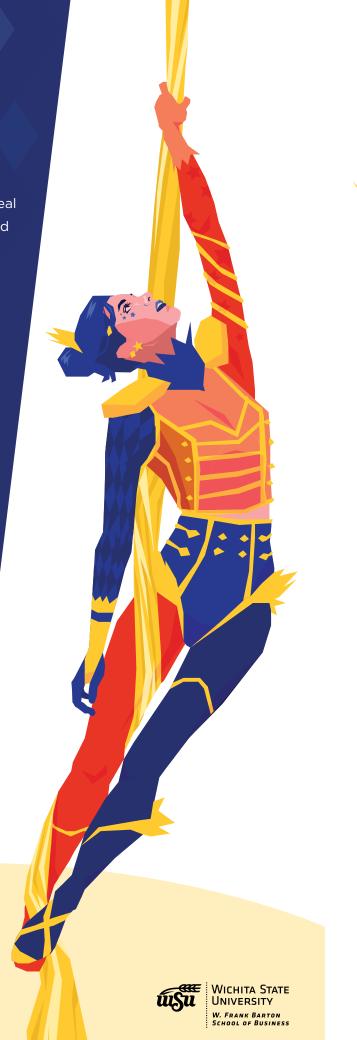
South Central Kansas Multiple Listing Service and participating Kansas REALTOR® MLS systems

a) Twelve-month trailing moving average of total home sales in Cowley County

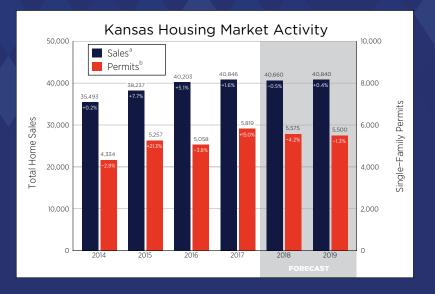
The Cowley County Housing Outlook is made possible by

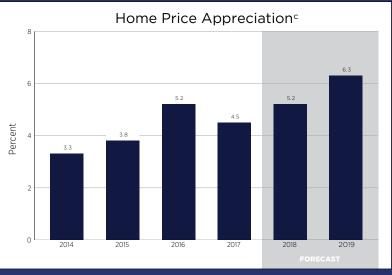


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KANSAS STATEWIDE HOUSING FORECAST





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 reported by the U.S. Bureau of the Census

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

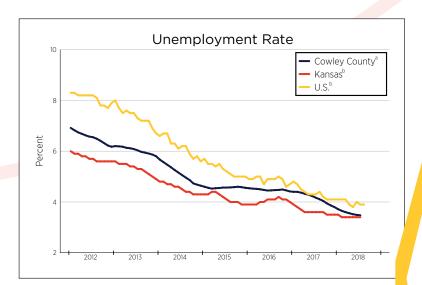


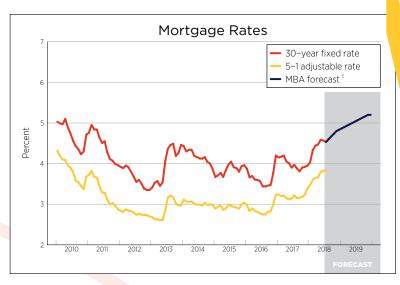


WICHITA STATE UNIVERSITY W. Frank Barton School of Business Center for Real Estate Cowley County Housing Outlook

ECONOMIC OVERVIEW

Mortgage rates should rise above 5 percent in 2019





Sources:

Freddie Mac, Mortgage Bankers Association, U.S. Bureau of Labor Statistics

Notes:

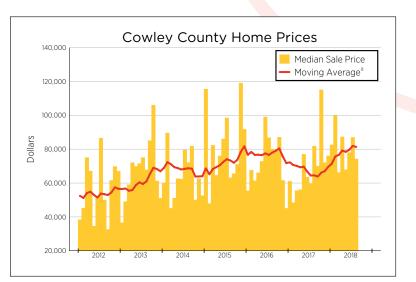
a) Twelve-month trailing moving average of the Cowley County unemployment rate

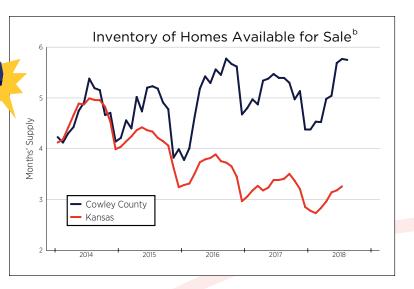
b) Seasonally adjusted

c) Mortgage Bankers Association August 2018 forecast of the 30-year conventional mortgage rate



COWLEY COUNTY HOUSING STATISTICS





Sources

South Central Kansas Multiple Listing Service and participating Kansas REALTOR* MLS systems

Notes:

a) Twelve-month trailing moving average of the median sale price of all homes in Cowley County

 b) Active listings divided by the 12-month trailing moving average of sales