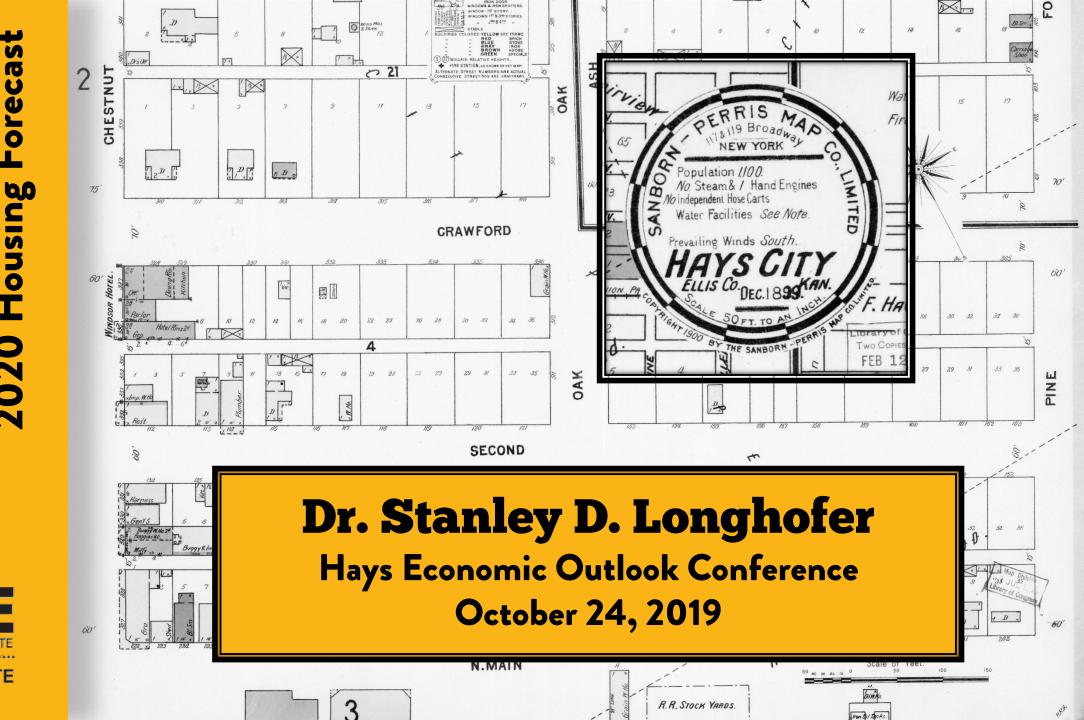
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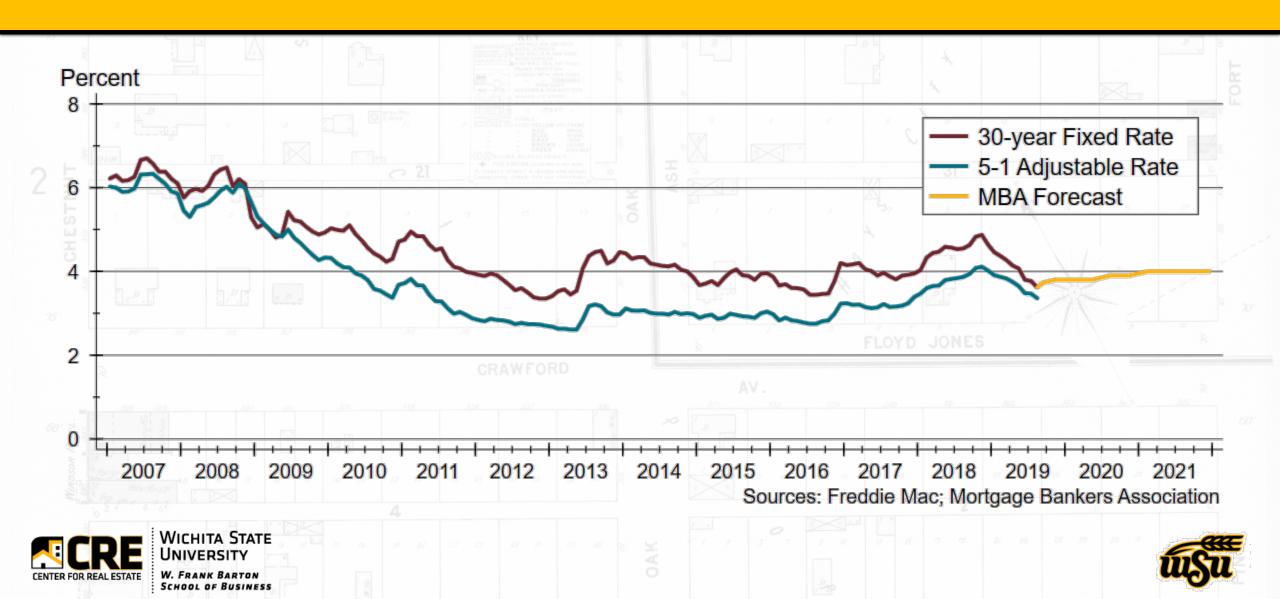
UNIVERSITY



Special thanks to:



Mortgage Rates Forecast



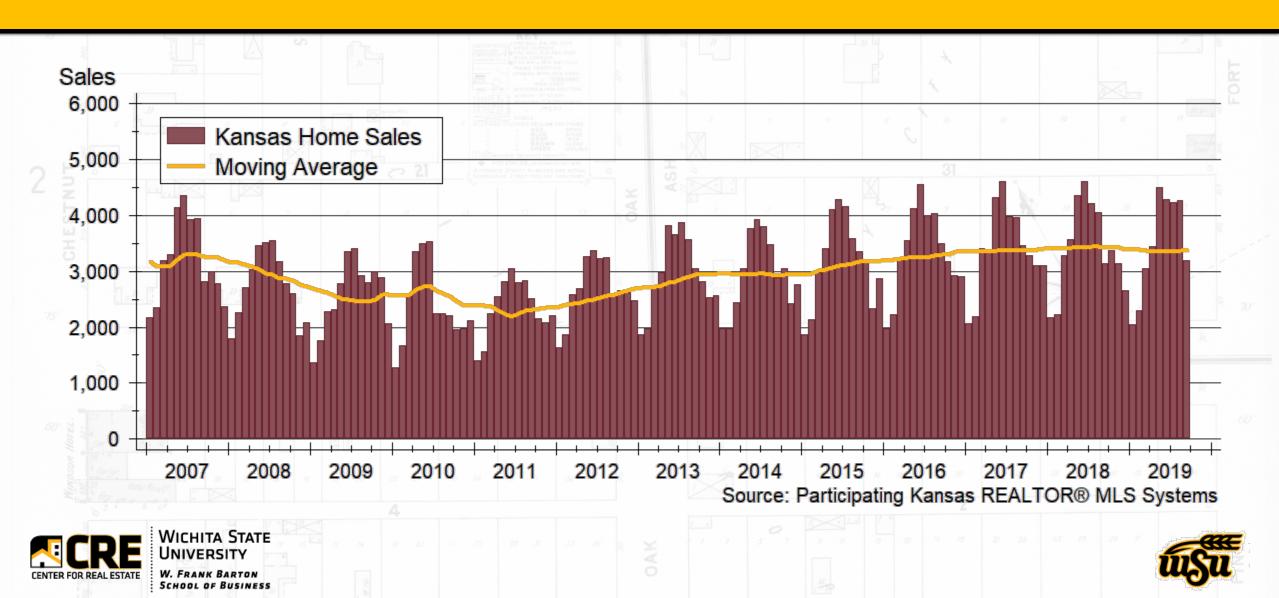
Labor and Mortgage Market Summary

Current fundamentals are solid Mortgage financing is widely available...and *cheap!* Labor markets are fairly healthy

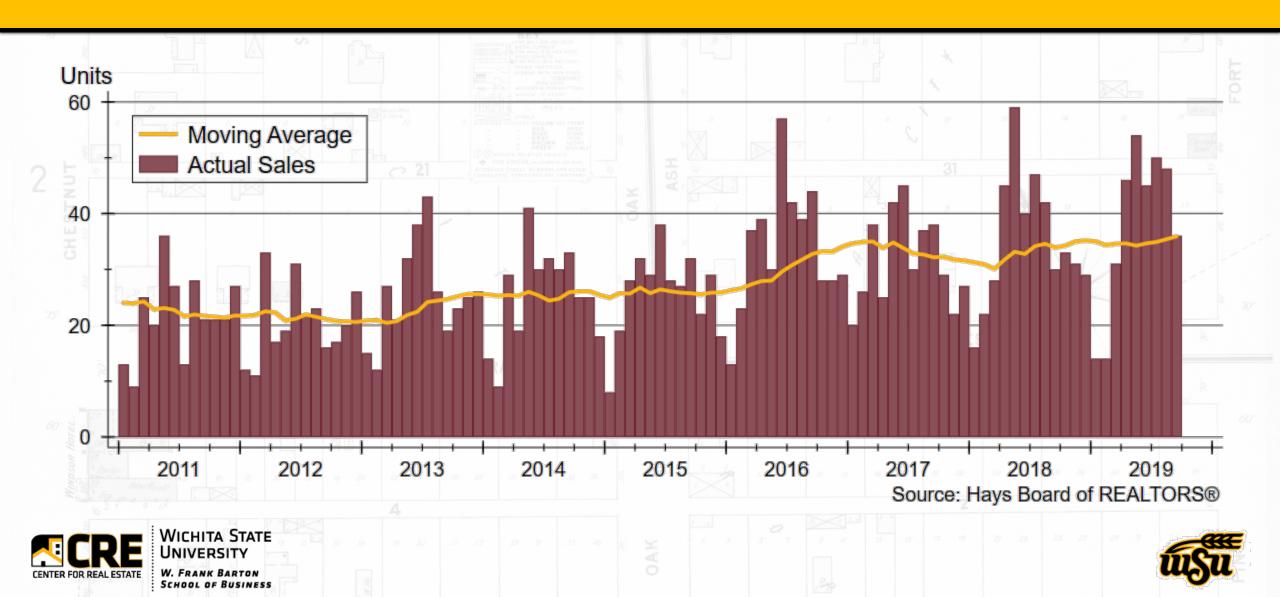
All of this could change quickly



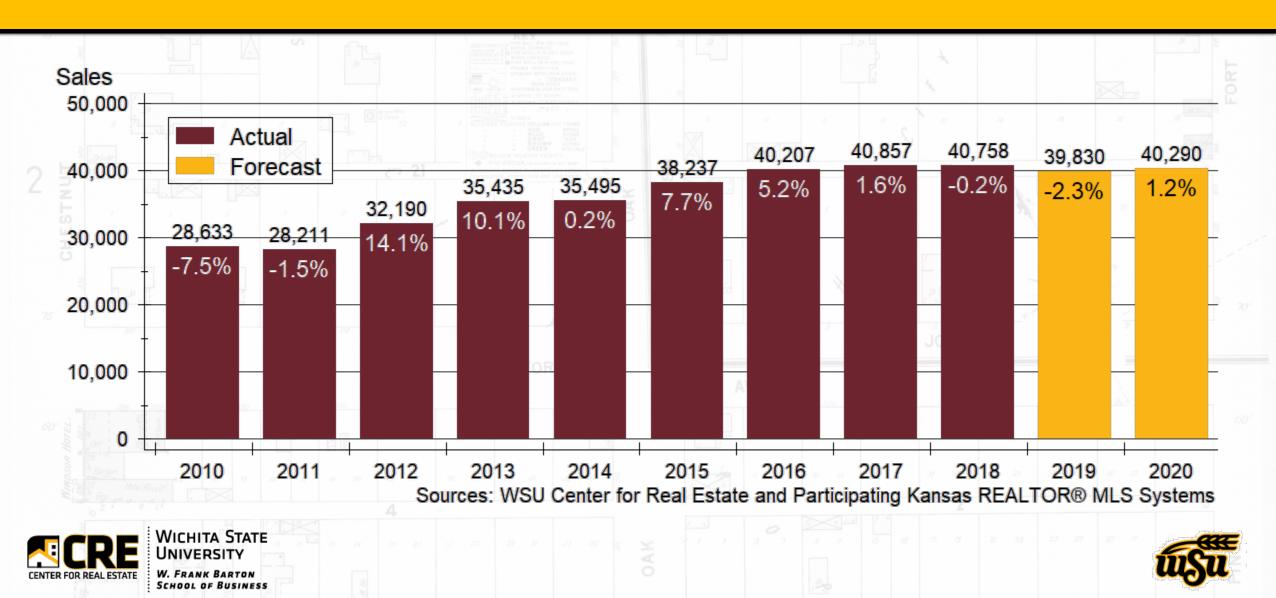
Kansas Total Home Sales



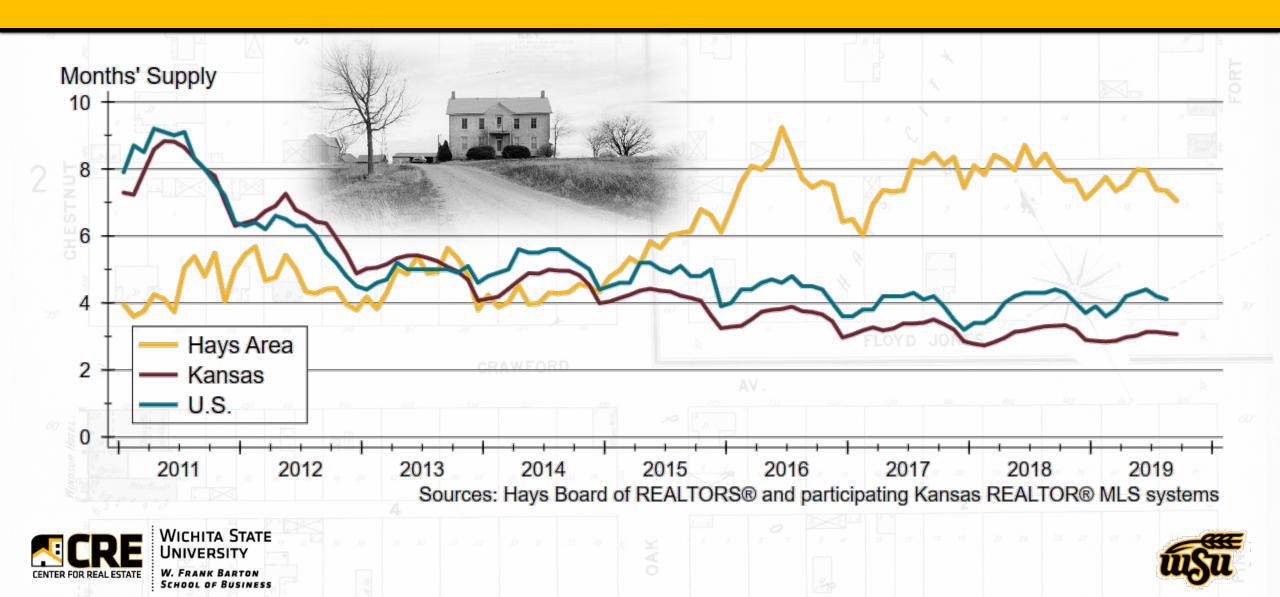
Hays Home Sales



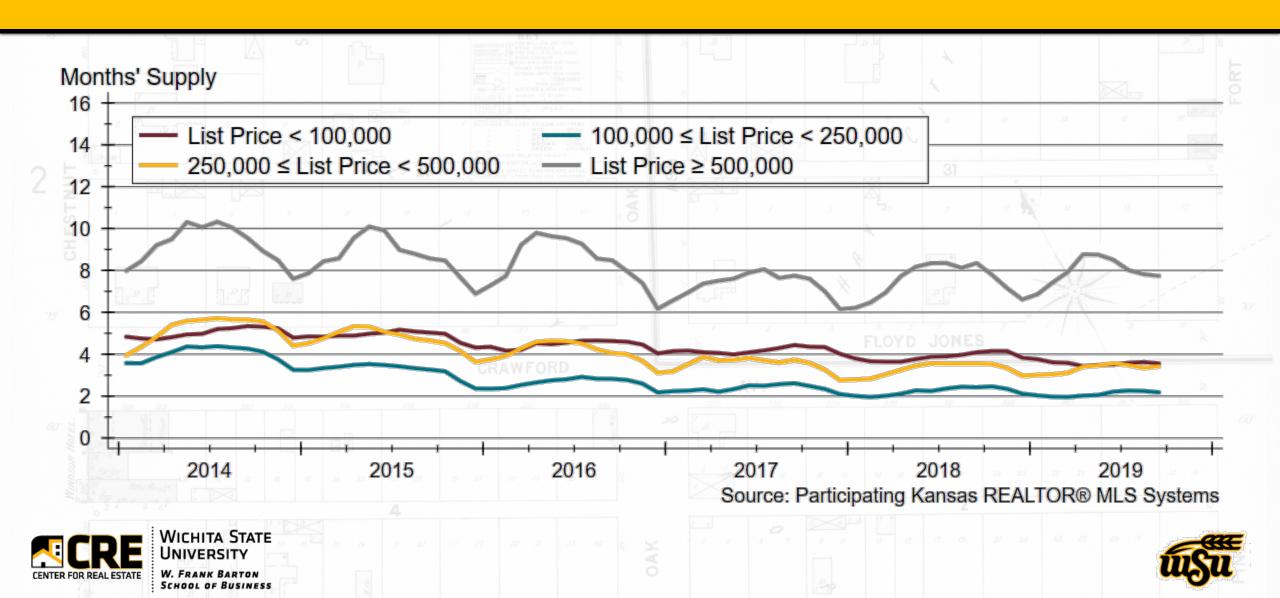
Kansas Home Sales Forecast



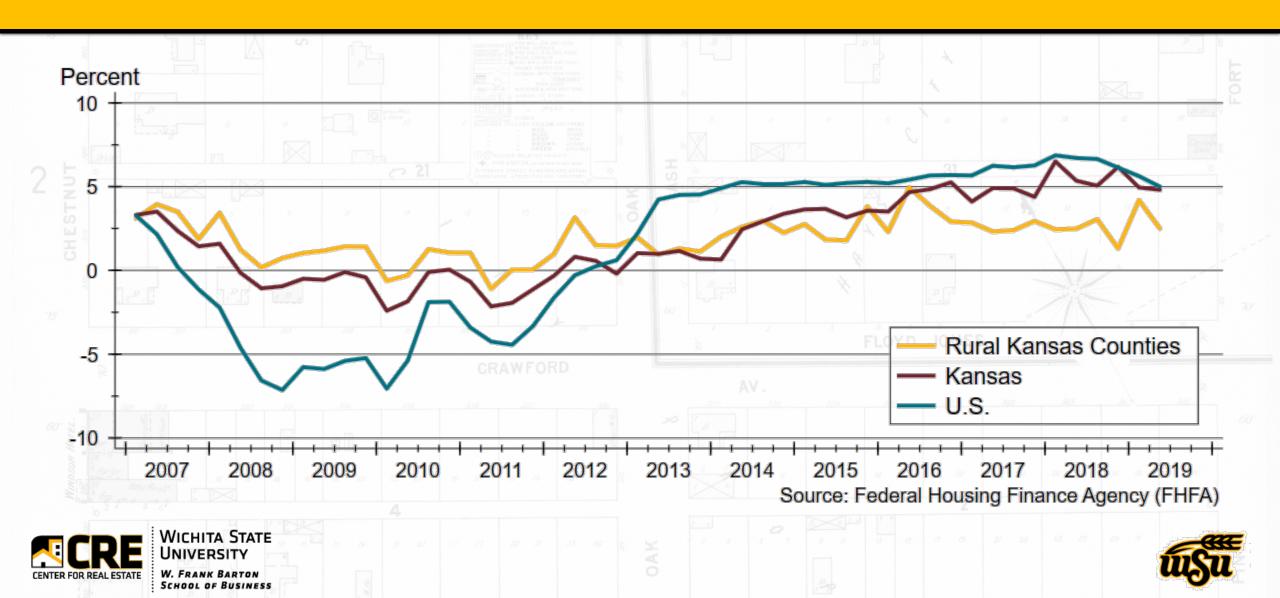
Inventory of Homes for Sale



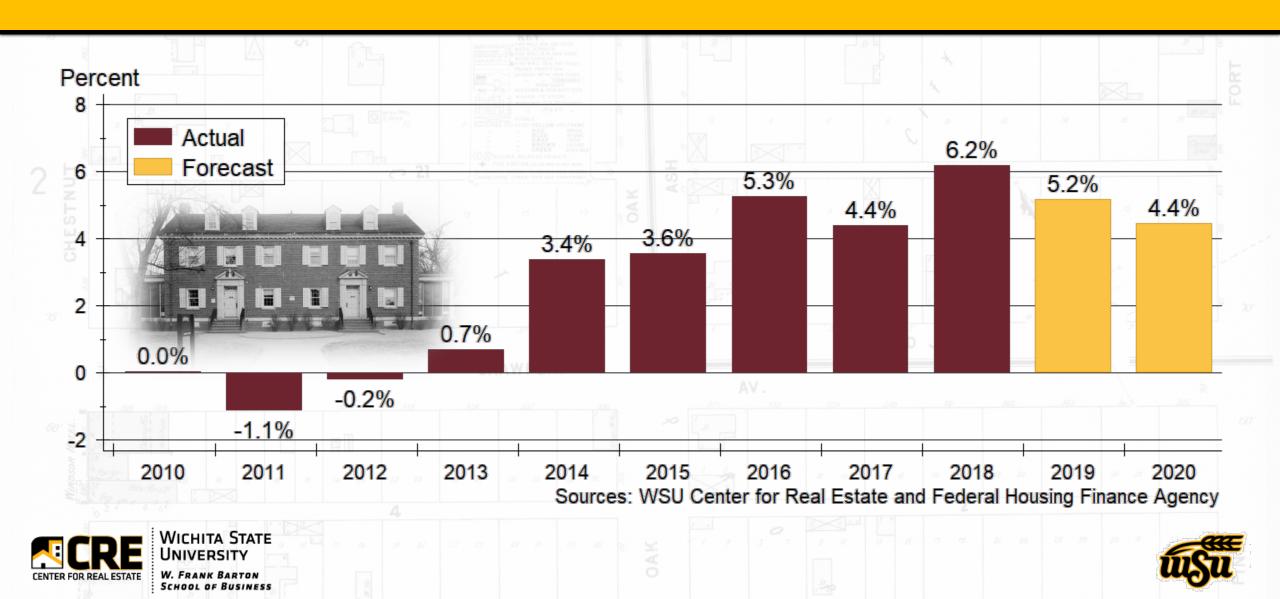
Kansas Inventories by List Price



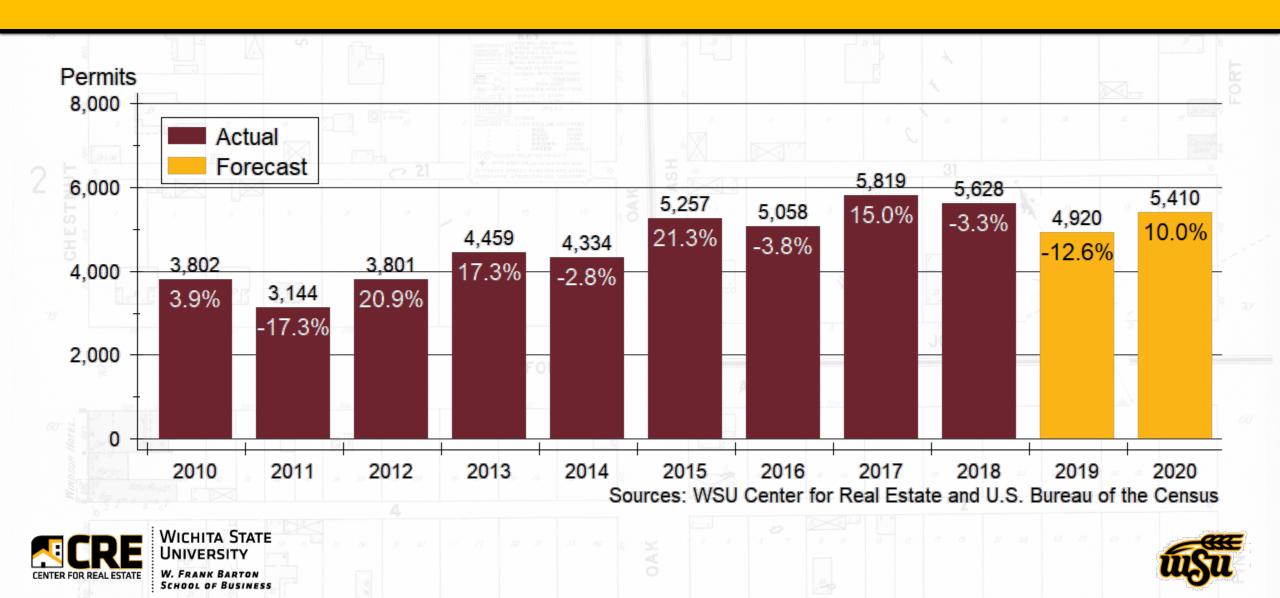
Kansas Home Price Appreciation



Kansas Home Prices Forecast



Kansas New Home Construction



2020 Kansas Housing Forecast

	2017	2018	2019	2020	
	Actual	Actual	Forecast	Forecast	
7 Total Home	40,857 units	40,754 units	39,830 units	40,290 units	
Sales	+1.6%	-0.3%	-2.3%	+1.2%	
SF Building	5,819 units	5,628 units	4,920 units	5,410 units	
Permits	+15.0%	-3.3%	-12.6%	+10.0%	
Home Price Appreciation	+4.4%	+6.2%	+5.2%	+4.4%	
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2020 Major Markets Forecast

	KC	Lawrence	Manhattan	Topeka	Wichita
Total Home Sales	38,540 units +1.0%	1,390 units -3.5%	1,590 units +9.7%	3,080 units -1.9%	10,260 units -0.9%
SF Building Permits	5,440 units +16.4%	225 units +2.3%	220 units +4.8%	255 units +0.0%	965 units -3.0%
Home Price Appreciation	+4.9%	+3.7%	+3.6%	+2.9%	+4.3%
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