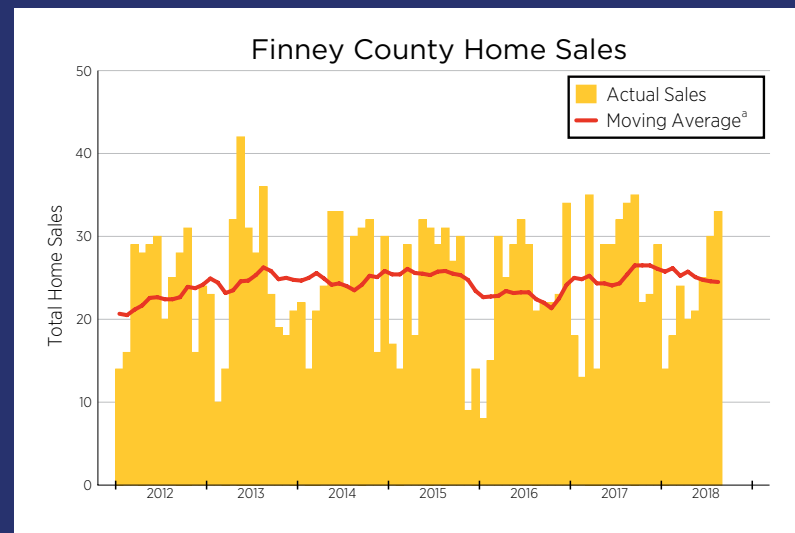


FINNEY COUNTY HOUSING OUTLOOK

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 Finney 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



Sources:
 Garden City Board of REALTORS® and participating Kansas REALTOR® MLS systems

Notes:
 a) Twelve-month trailing moving average of total home sales in Finney County

The Finney County Housing Outlook is made possible by

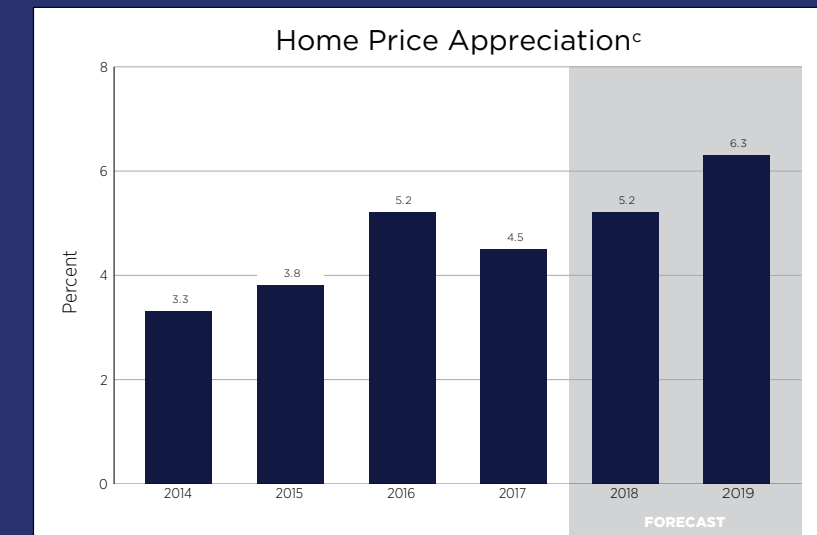
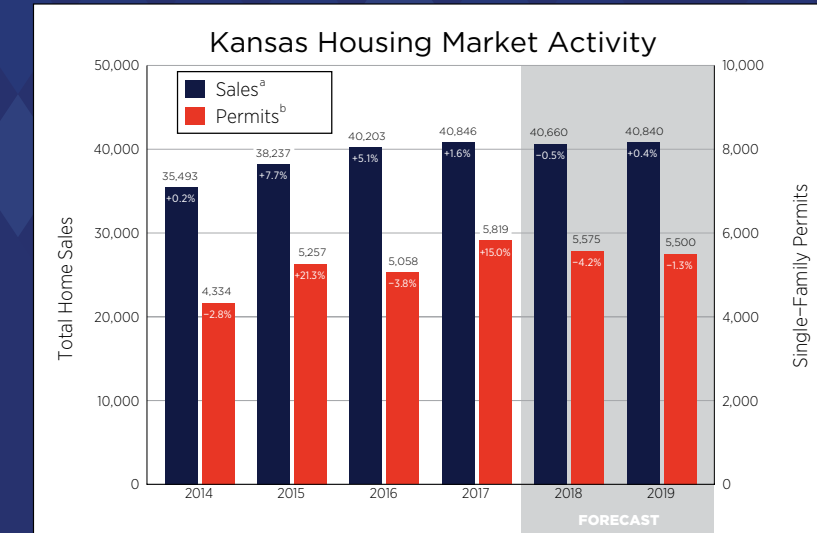


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KANSAS STATEWIDE HOUSING FORECAST



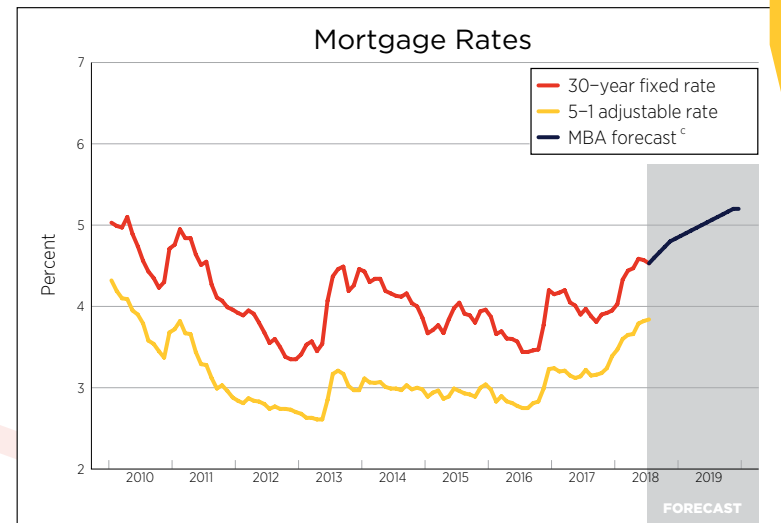
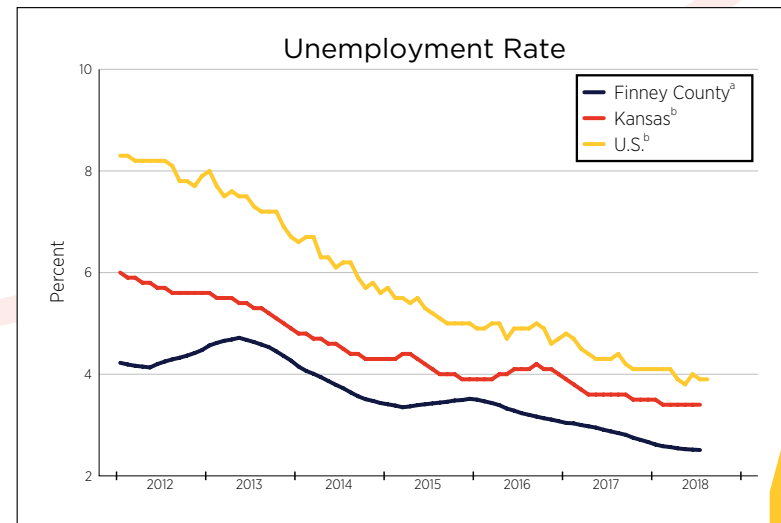
Sources:
 Federal Housing Finance Agency, National Association of REALTORS®, Participating REALTOR® multiple listing services across Kansas, U.S. Bureau of the Census, WSU Center for Real Estate

Notes:
 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



ECONOMIC OVERVIEW

Mortgage rates should rise above 5 percent in 2019



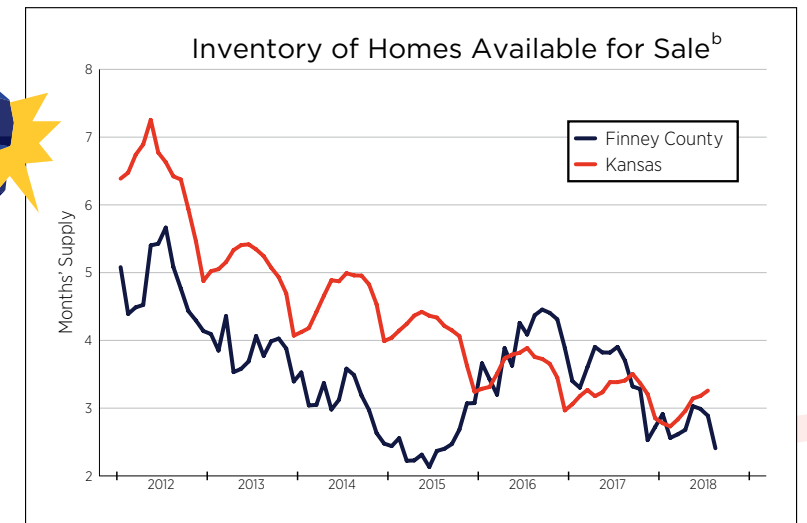
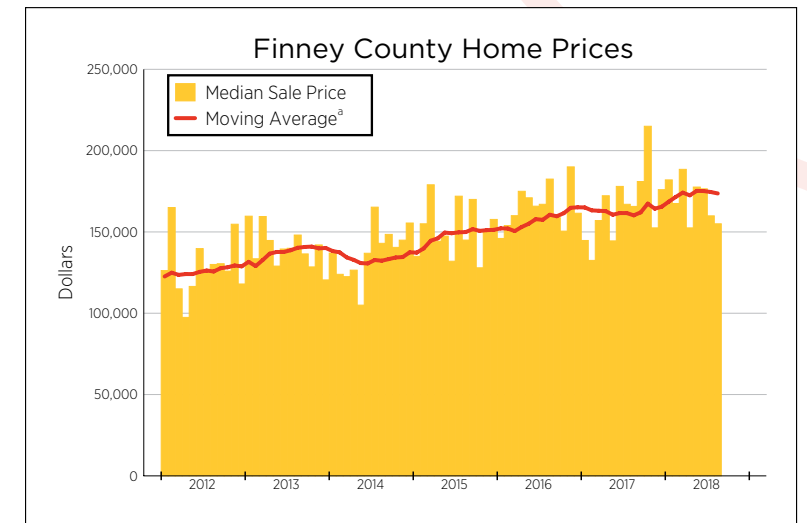
Sources:
Freddie Mac, Mortgage Bankers Association, U.S. Bureau of Labor Statistics

Notes:
a) Twelve-month trailing moving average of the Finney County unemployment rate

b) Seasonally adjusted

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

FINNEY COUNTY HOUSING STATISTICS



Sources:
Garden City Board of REALTORS® and participating Kansas REALTOR® MLS systems

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

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

