

Finney County Housing Outlook

2020 Kansas Housing Markets Forecast

There's a proud history of real estate in Kansas. In this year's Finney County Housing Outlook, we offer you a glimpse of the scenes and images that laid the foundation for where we are today. As you look ahead to what's in store in the coming year, we hope you enjoy this look back at the past.

Dr. Stanley D. Longhofer

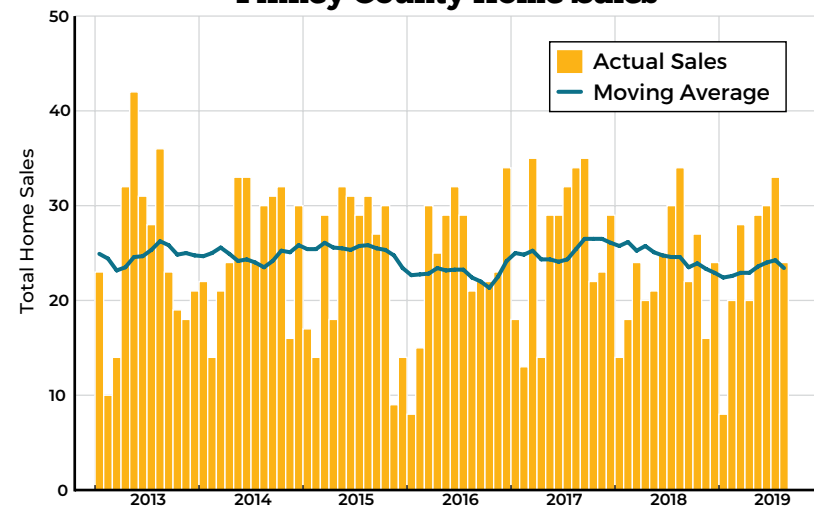
Director, WSU Center for Real Estate
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Finney County Home Sales



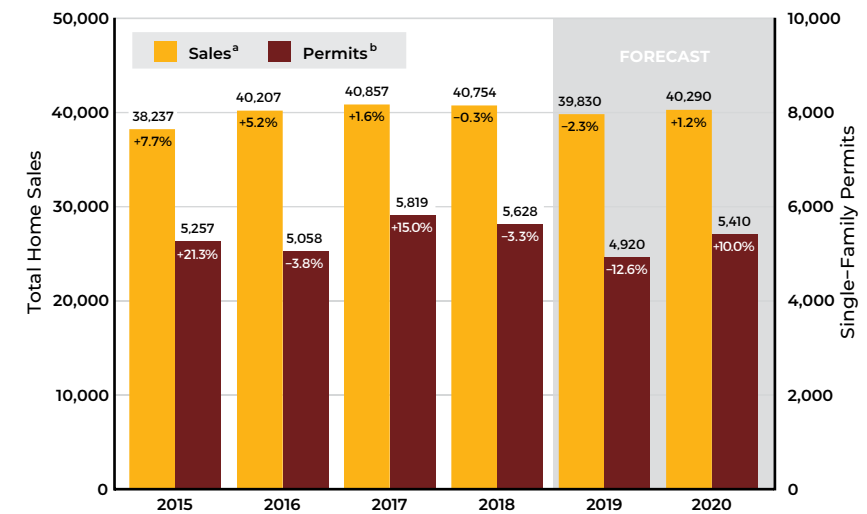
Sources: Garden City Board of REALTORS® and participating Kansas REALTOR® MLS systems

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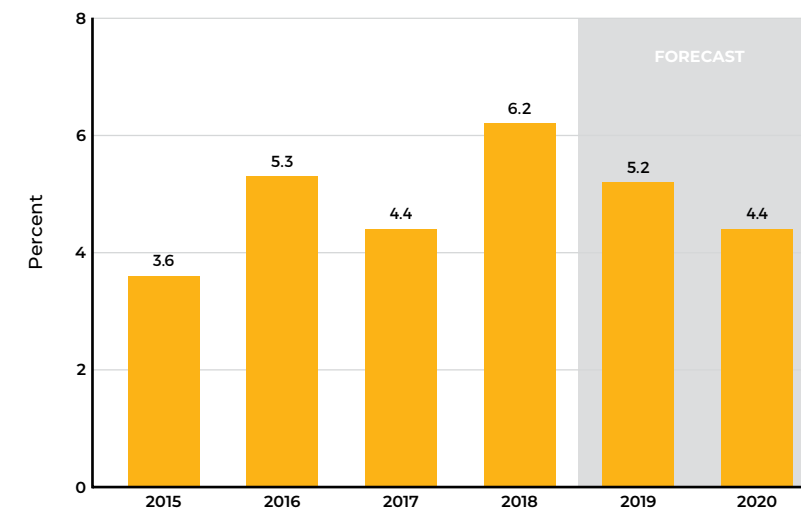


Kansas Statewide Housing Forecast

Kansas Housing Market Activity



Home Price Appreciation^c



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



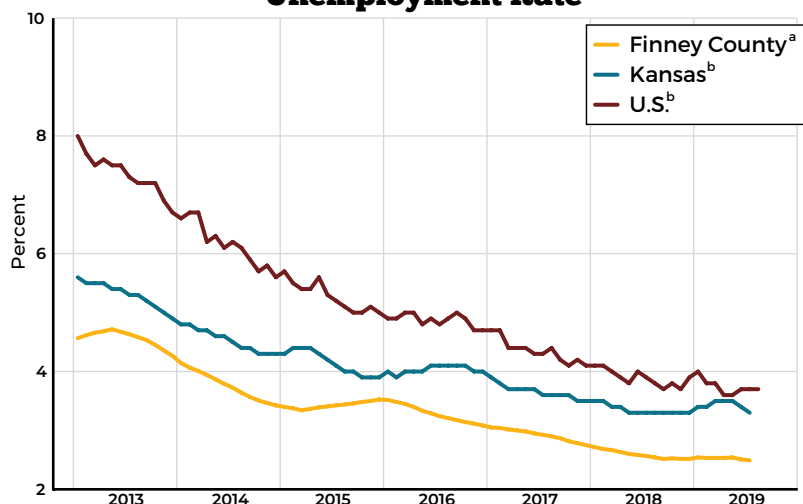
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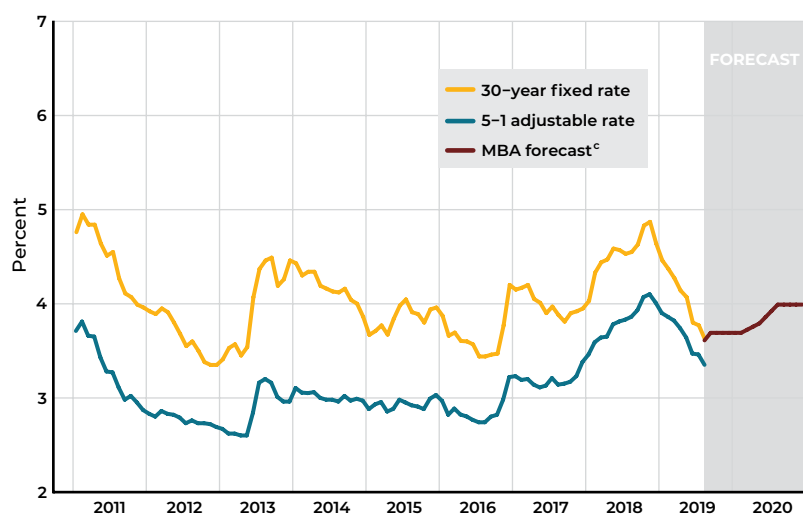
Economic Overview

Mortgage Rates to Remain Below 4 Percent

Unemployment Rate



Mortgage Rates



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 2019 forecast of the 30-year conventional mortgage rate



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TRACTOR-DRAWN FLOATER, GRAY COUNTY, KS, 1939



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OLD WINDMILL AND SHED ON ABANDONED FARM NEAR SYRACUSE, KS, 1939

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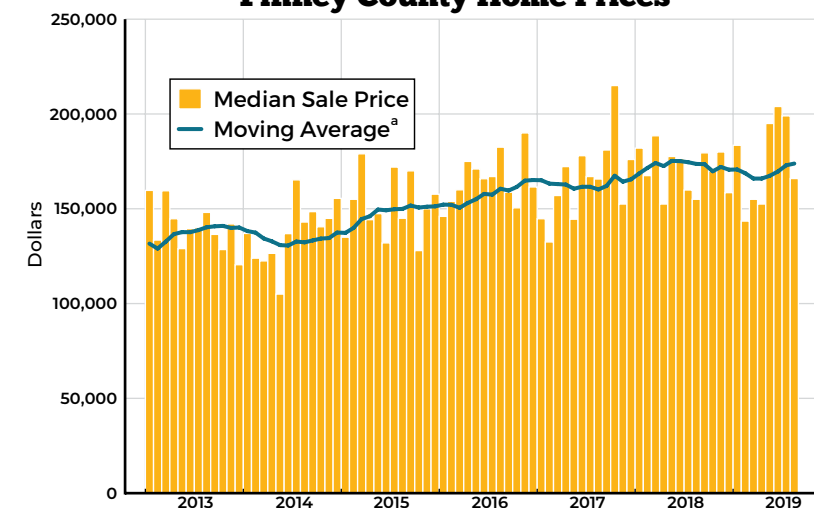
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FARMERS AT THE AUCTION, OSKALOOSA, KS, 1938

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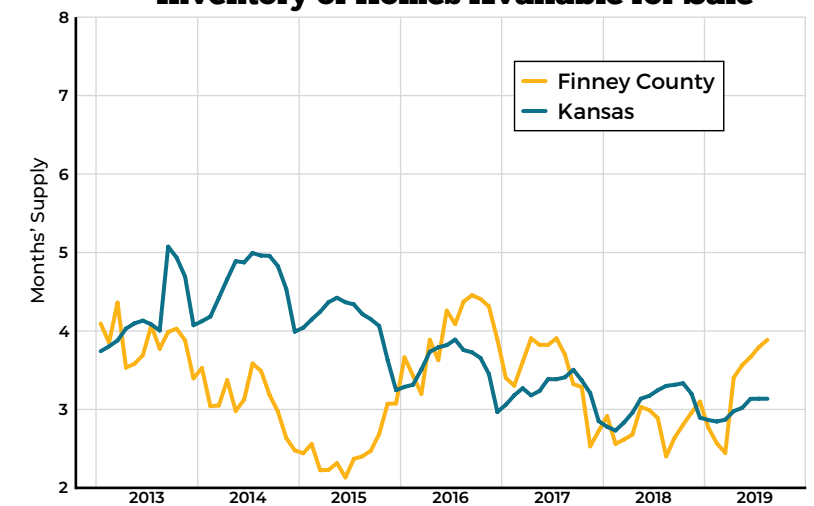
KANSAS SORGHUM CANE, 1938

Finney County Housing Statistics

Finney County Home Prices



Inventory of Homes Available for Sale^b



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