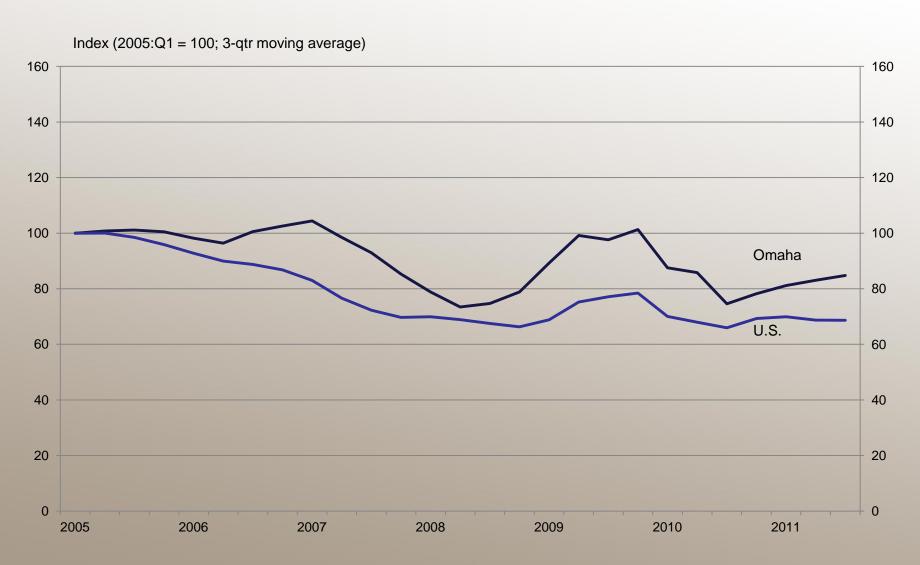
Nebraska Housing Update

Nebraska Investment Finance Authority
Housing Innovation Marketplace
January 25, 2012



Existing Home Sales



Data source: National Association of Realtors; Omaha Realtors Association

Homebuyer Traffic (U.S.)

Omitted due to data confidentially.

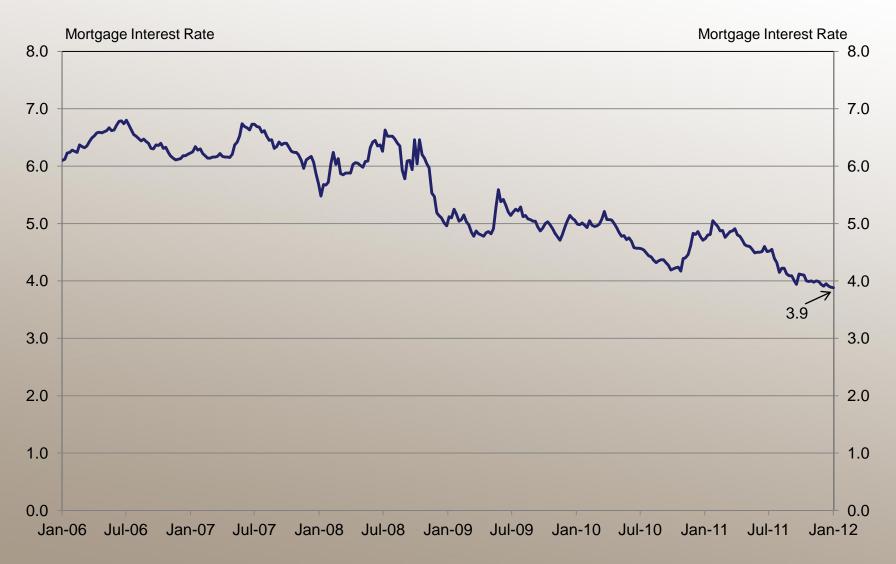


Homebuyer Participation (U.S.)

Omitted due to data confidentially.

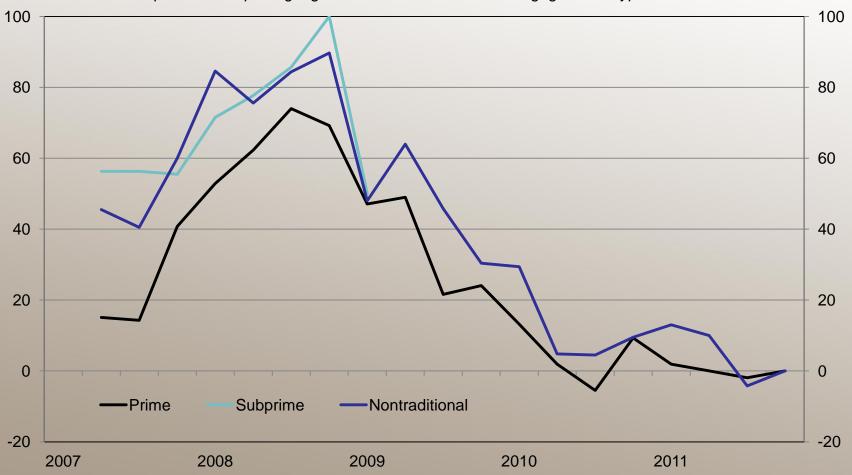


Mortgage Rates



Credit Standards



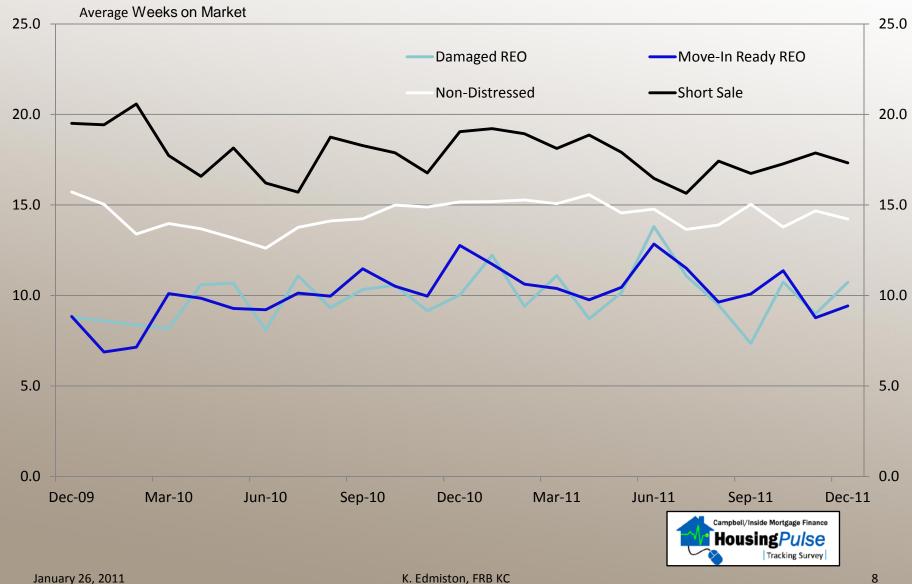


Data source: Federal Reserve Senior Loan Officers Survey, Oct. 2011

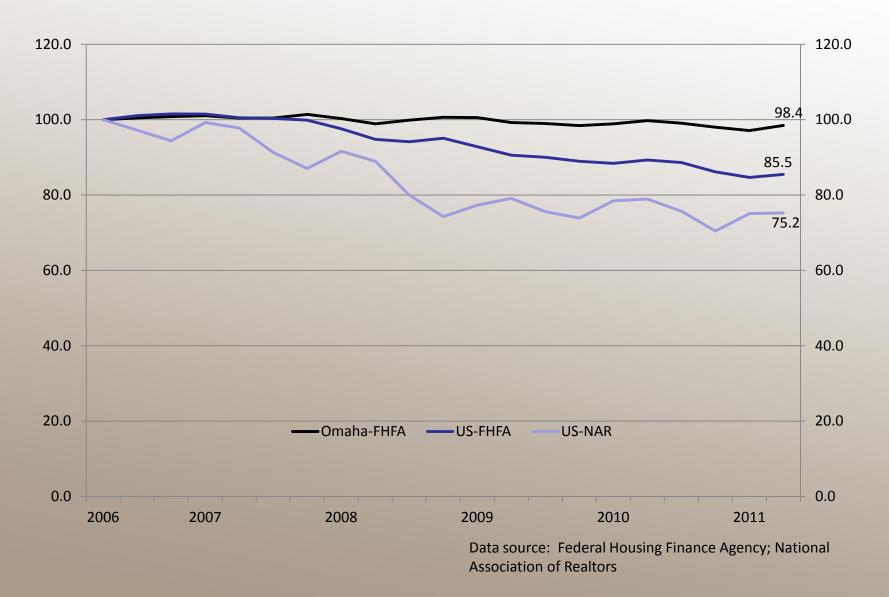
Months Supply of Homes



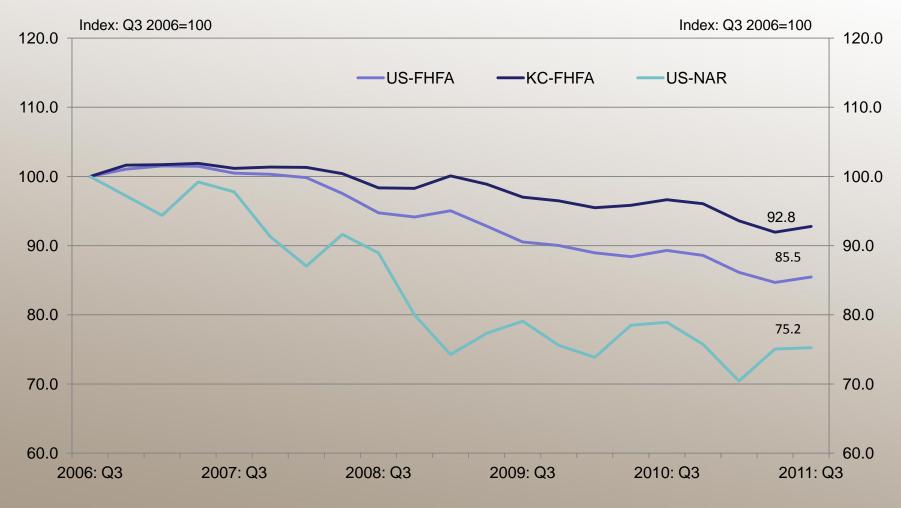
Time on Market



Home Price Index (Omaha)

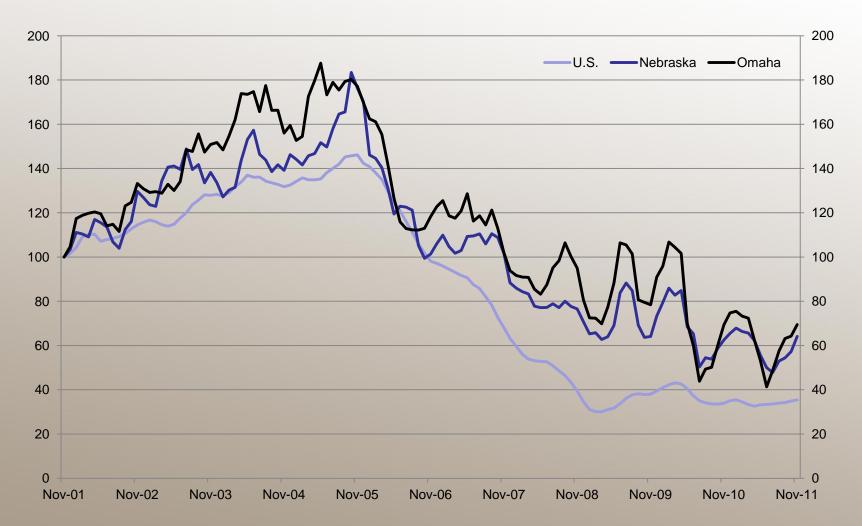


Home Price Index (KC)



Data source: Federal Housing Finance Agency; National Association of Realtors

New Construction Permits (Single Family)

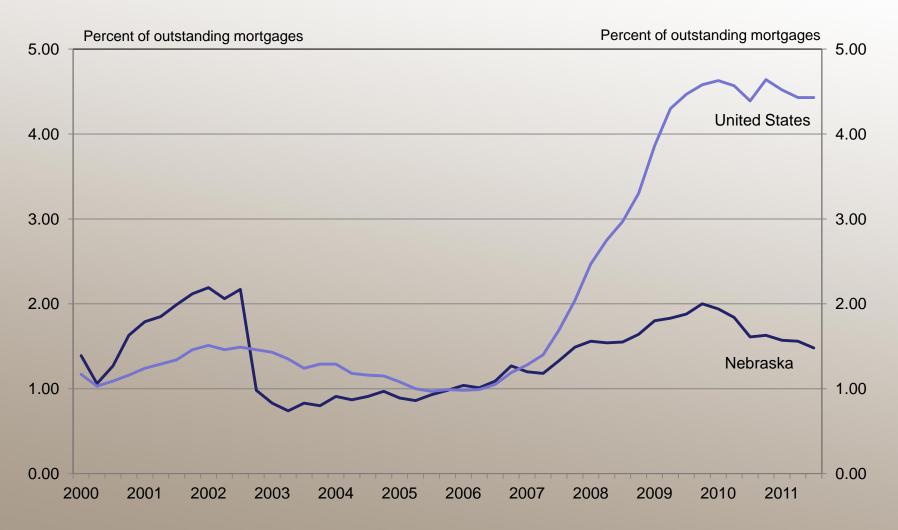


Source: U.S. Census Bureau

Nebraska Housing Update

DELINQUENCY AND FORECLOSURE SITUATION

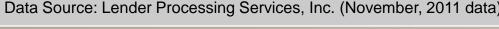
Foreclosure Rates (2000 – 2011)



Data Source: Mortgage Bankers Association

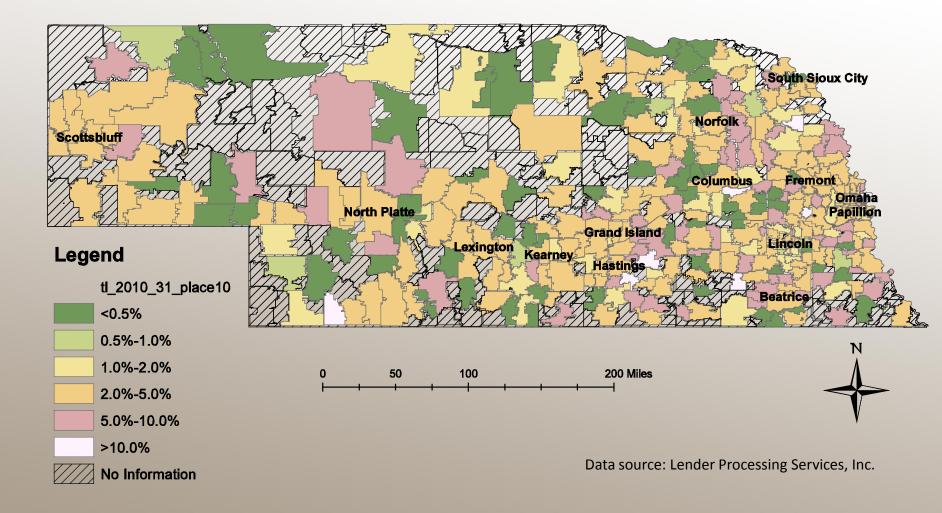
Future Direction

Status of Mortgage Pool	Nebraska	Omaha Metro	Omaha City	USA
Delinquent 30 days	2.7	2.6	2.8	3.1
Delinquent 60 days	1.0	1.0	1.3	1.2
Delinquent 90 days +	1.8	2.1	2.3	3.5
In Foreclosure Process	1.2	1.2	1.4	3.6
SERIOUSLY DELINQUENT	3.0	3.3	3.7	7.1
TOTAL PAST DUE	6.6	6.9	6.9	11.4
Data Source: Lender Processing Services, Inc. (November, 2011 data)				



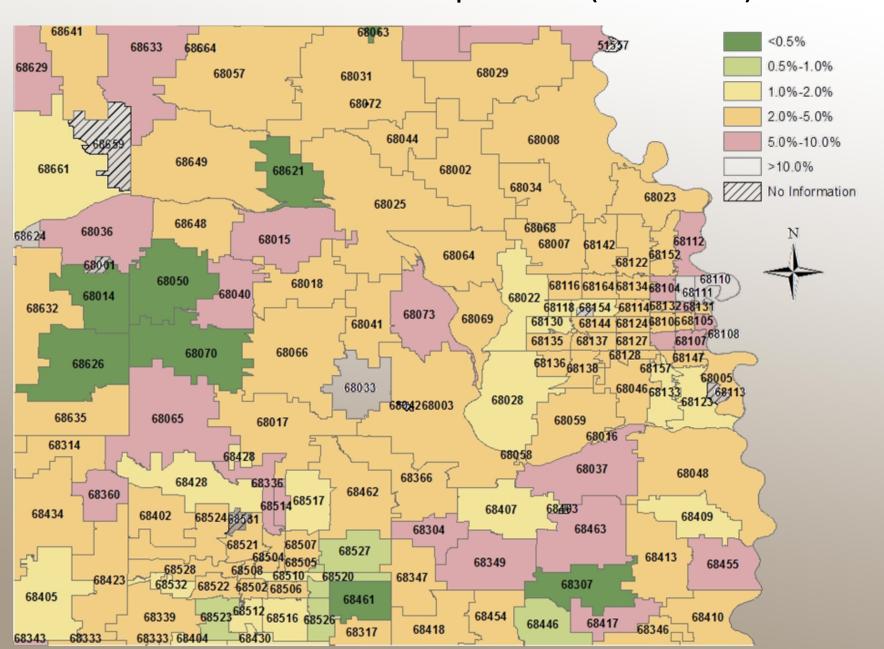


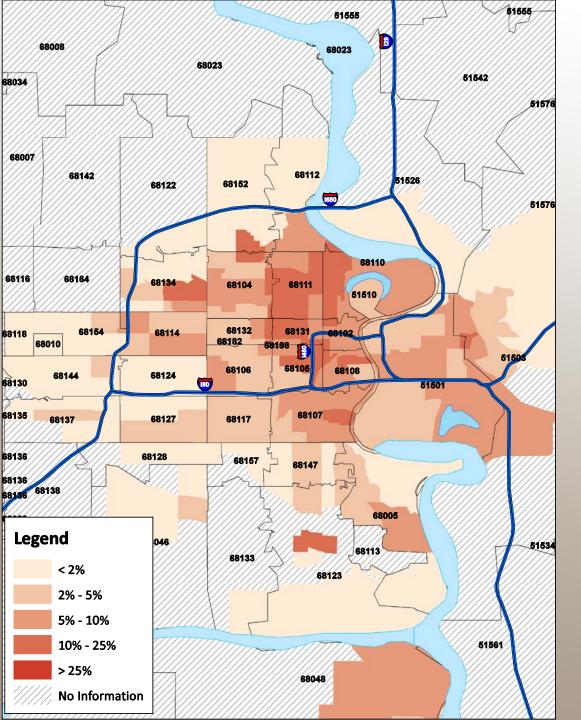
Nebraska Serious Delinquencies (Nov 2011)



source: Lender Processing Services, Inc.

Omaha-Lincoln Serious Delinquencies (Nov 2011)





Vacancy Rates Omaha Metropolitan Area (September, 2010)

- 8,734 residential structures identified as vacant in Sep. 2010 using USPS data (estimate).
- The vacancy rate in Sep. 2010 was 7.9 percent.



Federal Reserve Bank of Kansas City

Kelly D. Edmiston, Senior Economist

1 Memorial Drive

Kansas City, MO 64198

(816) 881 – 2004

Kelly.edmiston@kc.frb.org

