National Trends
Composition of distressed sales by geography

Proportion of Distressed Property Transactions—November 2012

Percent of Total Transactions

Source: Campbell/Inside Mortgage Finance HousingPulse Monthly Survey of Real Estate Market Conditions November 2012
Neighborhood stabilization: concerns over investor purchases of distressed properties


Source: Campbell/Inside Mortgage Finance HousingPulse Monthly Survey of Real Estate Market Conditions November 2012
Financing for home purchases

HousingPulse Monthly Survey of Real Estate Market Conditions November 2012

Source: Campbell/Inside Mortgage Finance HousingPulse Monthly Survey of Real Estate Market Conditions November 2012
Idaho Trends
Idaho’s unemployment rate continues to fall in 2012

Source: Bureau of Labor Statistics
Idaho house prices appear to be trending up

FHFA House Price Index (formerly OFHEO)
(2000=100, quarterly)

Source: Federal Housing Finance Agency (formerly OFHEO)
House prices in Boise saw largest drop, but showing improvement

FHFA (formerly OFHEO) House Price Index
(2000 = 100)

Source: Federal Housing Finance Agency (formerly OFHEO)
Numbers of foreclosures and delinquent mortgages stable, still above pre-recession levels

Source: Mortgage Bankers Association, National Delinquency Survey
Idaho’s consumer debt delinquency rate remains below national average

Note: Delinquency status of 90+ days past due or worse. Excludes first mortgage. Source: FRBNY Consumer Credit Panel
Rents up, vacancies down in Boise

Source: Reis, Inc. Asking rent is calculated by first determining the average rent for each unit size, and then calculating a weighted average based on the number of units in each size category.
Maps
Idaho Data Maps

Areas Affected by Concentrated Foreclosures

November 2012

Legend
Share of Foreclosures & REOs (as a percent of total loans)
- Less than 1 percent
- 1 - 3 percent
- 3 - 5 percent
- 5 - 7 percent
- More than 7 percent
- Insufficient Data

Source: Lender Processing Services Inc. Applied Analytics & FRBSF Calculations
Idaho Data Maps

Areas at Risk of Additional Foreclosures
November 2012

Legend
Share of Loans 90+ Days Delinquent (as a percent of total loans)
- Less than 1 percent
- 1 - 2 percent
- 2 - 3 percent
- 3 - 4 percent
- More than 4 percent
- Insufficient Data

Source: Lender Processing Services Inc. Applied Analytics & FRBSF Calculations
For More Information:
FRBSF Community Development Website

- Links to other resources and research on foreclosure trends and mitigation strategies
- All publications, presentations available on our website
- Conference materials also posted shortly after events

http://www.frbsf.org/community/