Composition of distressed sales by geography

Proportion of Distressed Property Transactions—November 2012

Source: Campbell/Inside Mortgage Finance Housing Pulse 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

Financing for Homebuyers — November 2012

Source: Campbell/Inside Mortgage Finance Housing Pulse Monthly Survey of Real Estate Market Conditions November 2012
Hawaii Trends
Unemployment rate in Hawaii well below US average

Honolulu housing prices on the rise

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

Source: Federal Housing Finance Agency (formerly OFHEO)
Number of delinquent mortgages and loans in foreclosure holding steady

Source: Mortgage Bankers Association, National Delinquency Survey
Hawaii’s consumer debt delinquency rate continues to decline, along with U.S.

Note: Delinquency status of 90+ days past due or worse. Excludes first mortgage. Source: FRBNY Consumer Credit Panel
Rents continue to rise in Honolulu

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
Hawaii 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
Conclusions
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/