Composition of distressed sales by geography

Composition of distressed sales – August 2011

Source: Campbell/Inside Mortgage Finance HousingPulse Monthly Survey of Real Estate Market Conditions August 2011
Neighborhood stabilization: concerns over investor purchases of distressed properties


Source: Campbell/Inside Mortgage Finance HousingPulse Monthly Survey of Real Estate Market Conditions August 2011
Financing for home purchases

Financing for Homebuyers – August 2011

Current Homeowners
- 29% All Other Financing
- 4% VA
- 20% FHA
- 20% Cash
- 27% 0% Other

First-Time Homebuyers
- 18% All Other Financing
- 6% VA
- 10% FHA
- 56% Cash
- 9% 0% Other

Investors
- 15% All Other Financing
- 6% VA
- 3% FHA
- 75% Cash
- 0% Other

Source: Campbell/Inside Mortgage Finance HousingPulse Monthly Survey of Real Estate Market Conditions August 2011
Idaho Trends
Idaho’s unemployment rate fell during 2011.
Idaho house prices show slight uptick in late 2011
House prices in Idaho Falls and Boise rose in late 2011
Numbers of foreclosures and delinquent mortgages holding steady

Source: Mortgage Bankers Association, National Delinquency Survey
Maps
Areas Affected by Concentrated Foreclosures

November 2011

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
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/