

HOUSING AND LABOR MARKET TRENDS: IDAHO

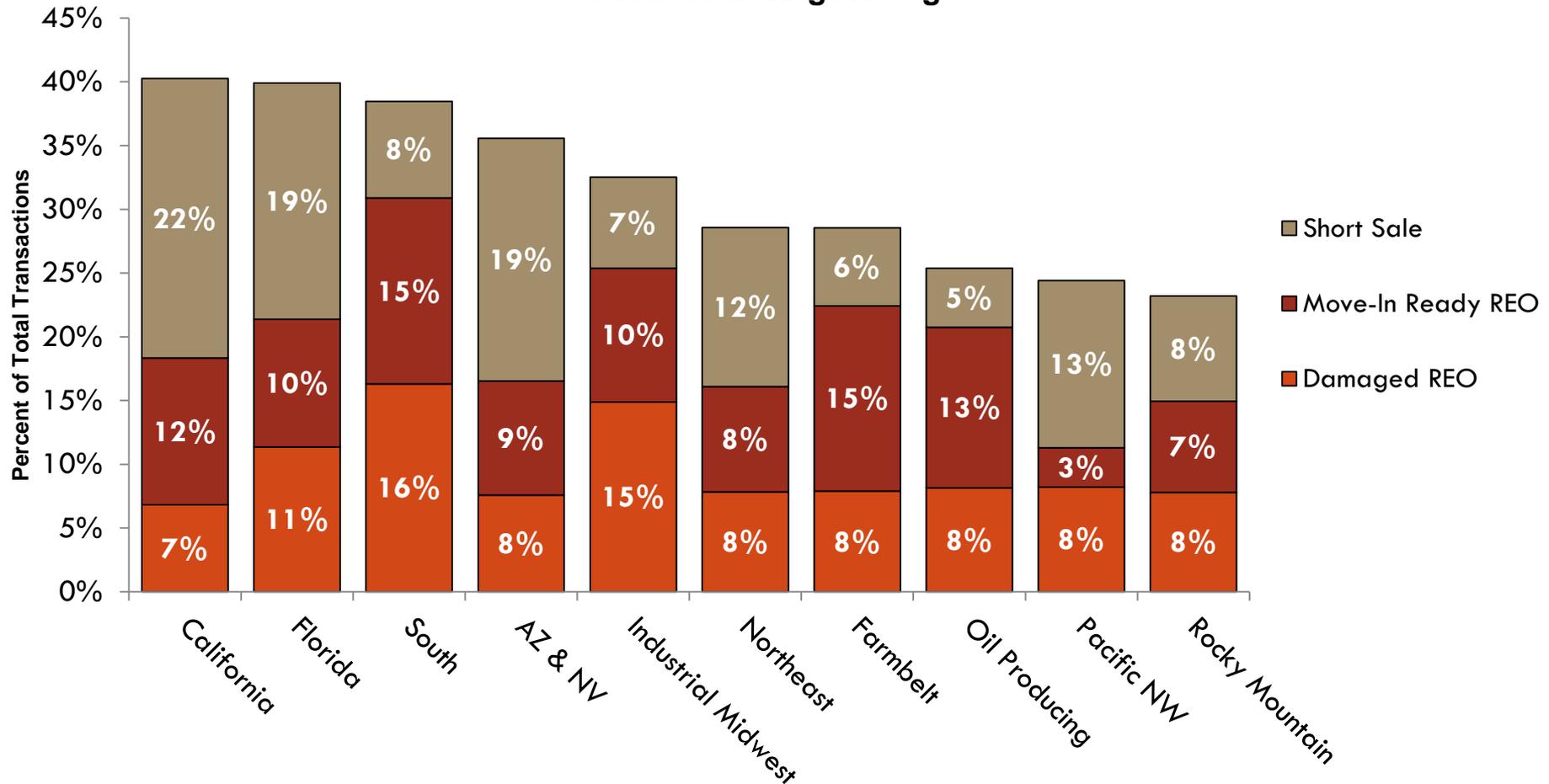
June 2013

Community Development Research
Federal Reserve Bank of San Francisco

National Trends

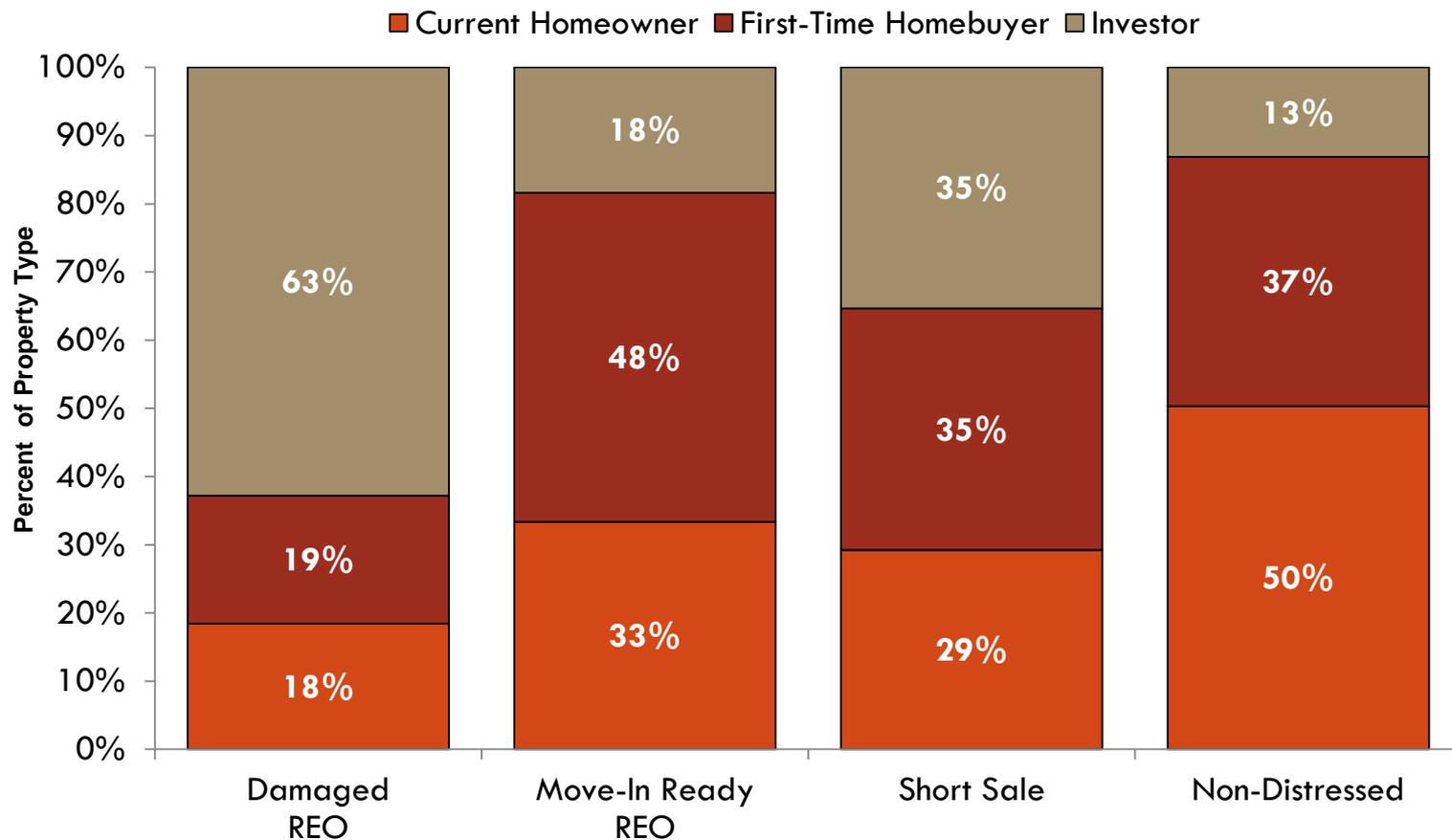
Composition of distressed sales by geography

**Proportion of Distressed Property Transactions—April 2013
3 Month Moving Average**



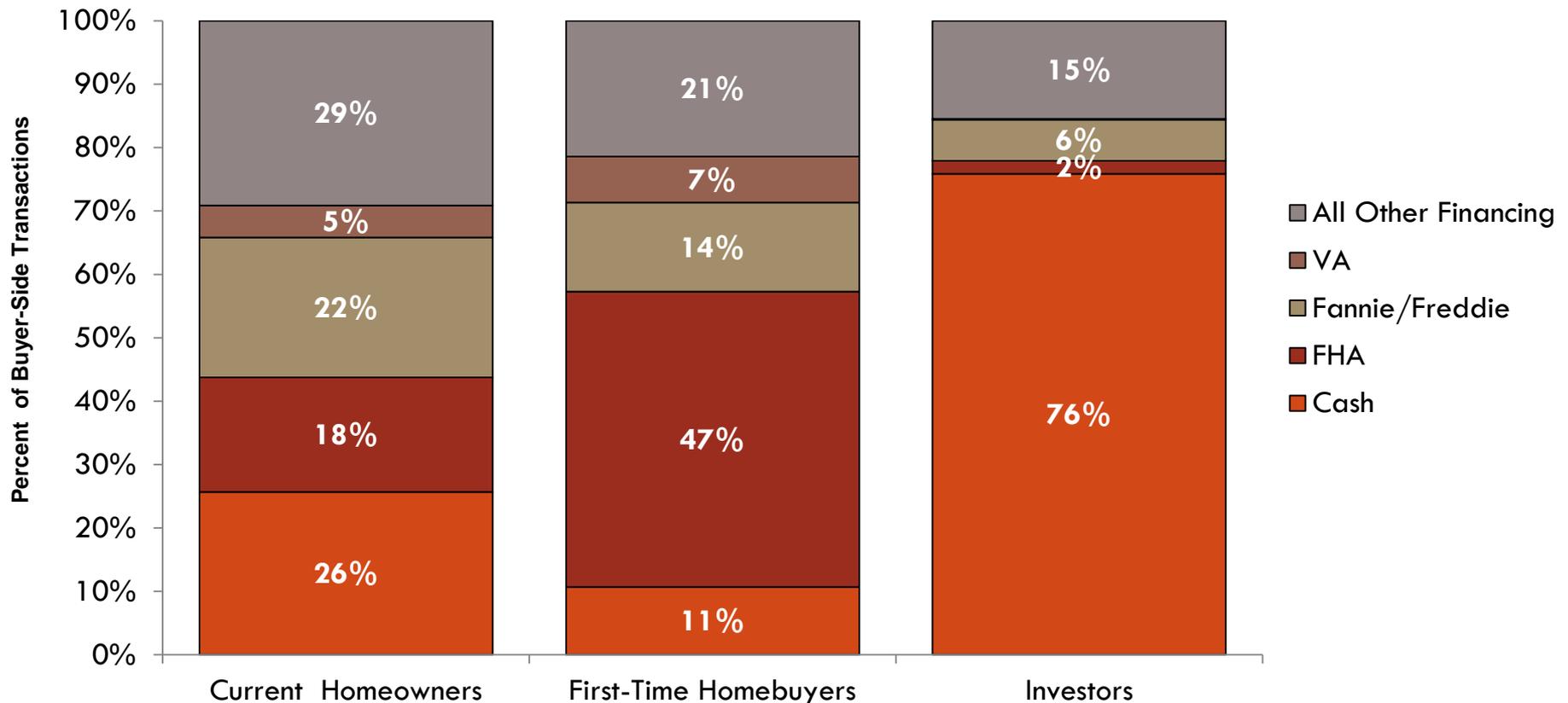
Neighborhood stabilization: concerns over investor purchases of distressed properties

**Who Is Buying Properties?—April 2013
3 Month Moving Average**



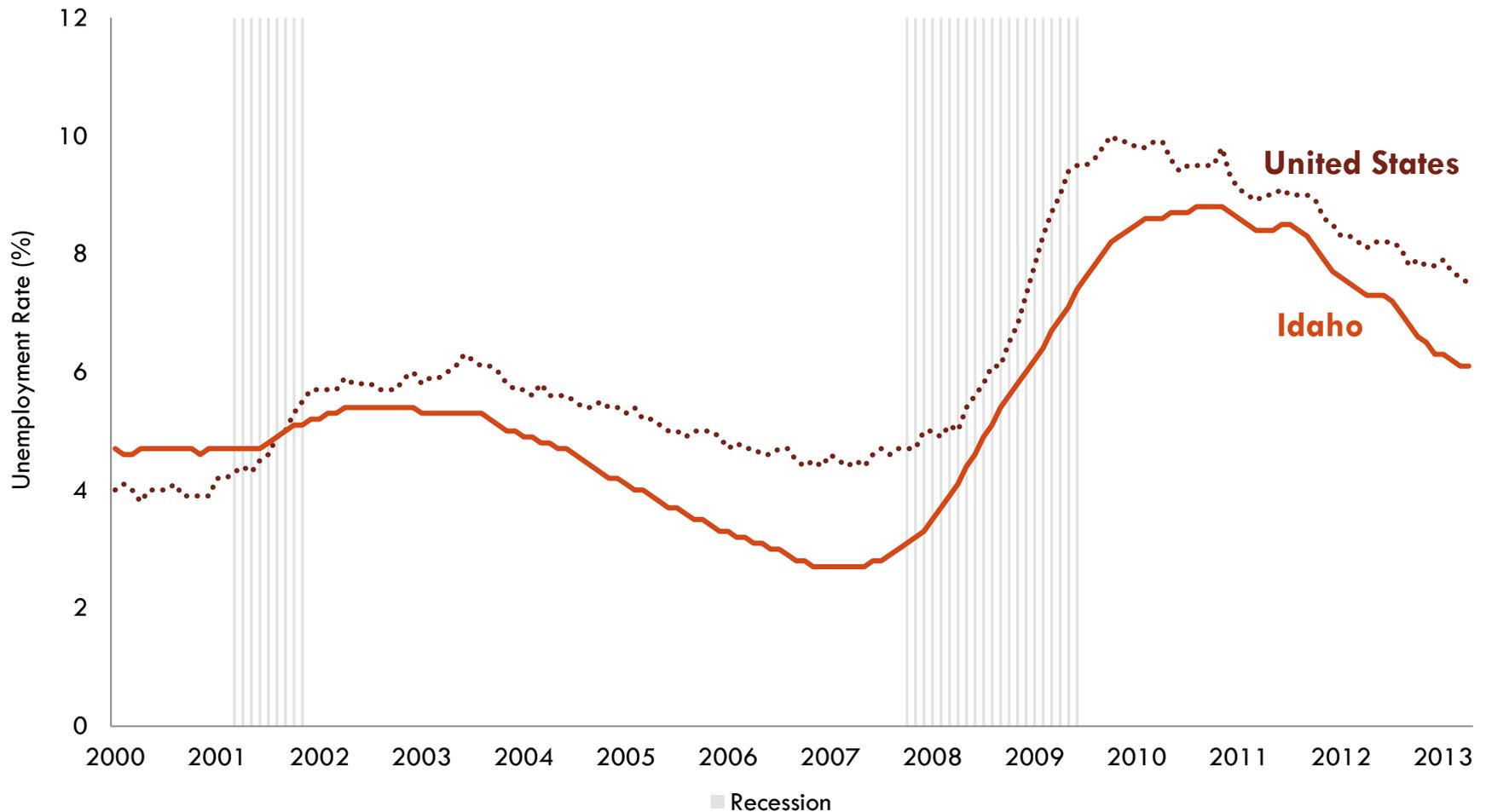
Financing for home purchases

Financing for Homebuyers—April 2013
3 Month Moving Average



Idaho Trends

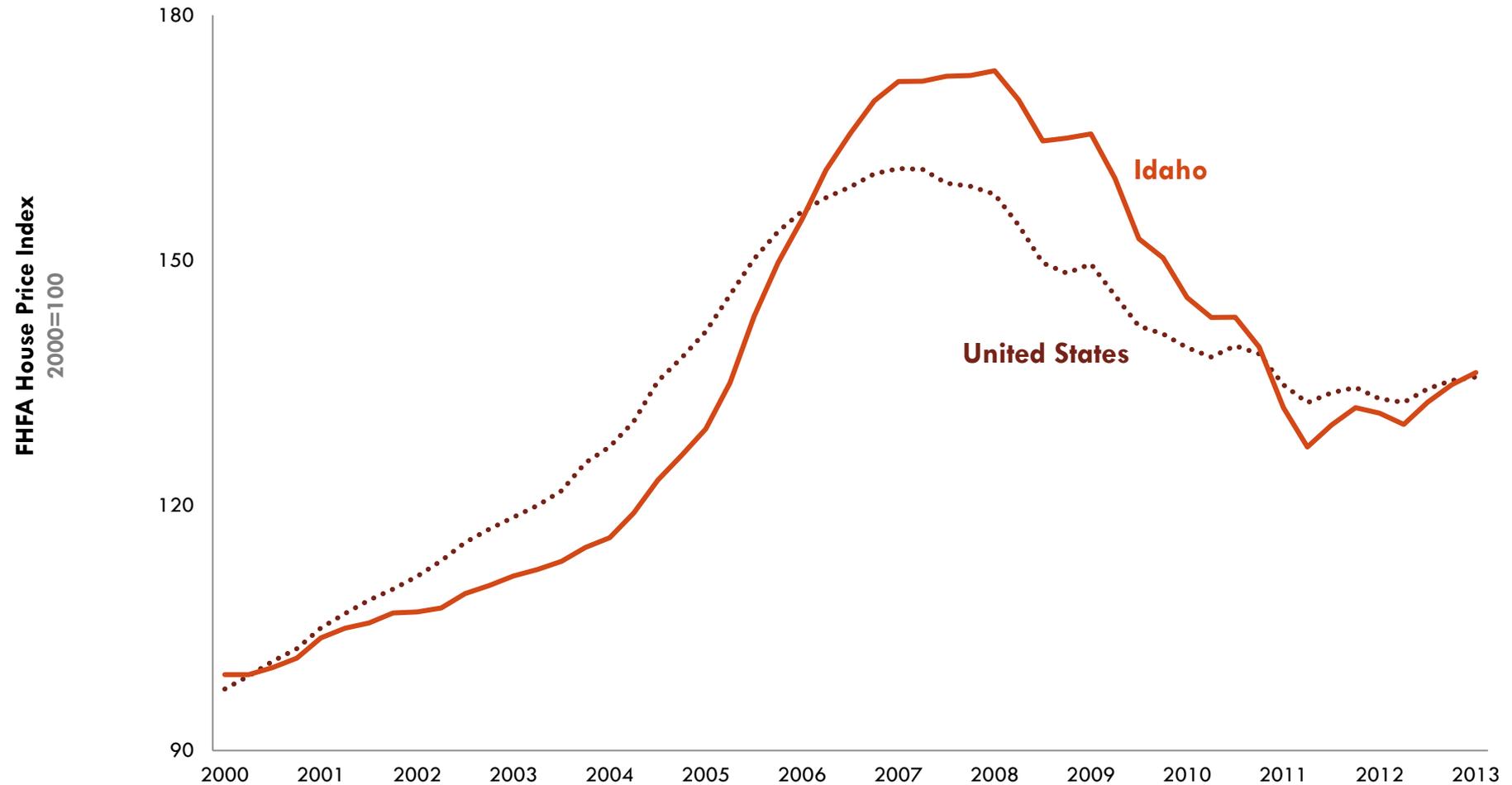
Idaho's unemployment rate falling faster than US average



Source: Bureau of Labor Statistics

Idaho house prices trending upwards

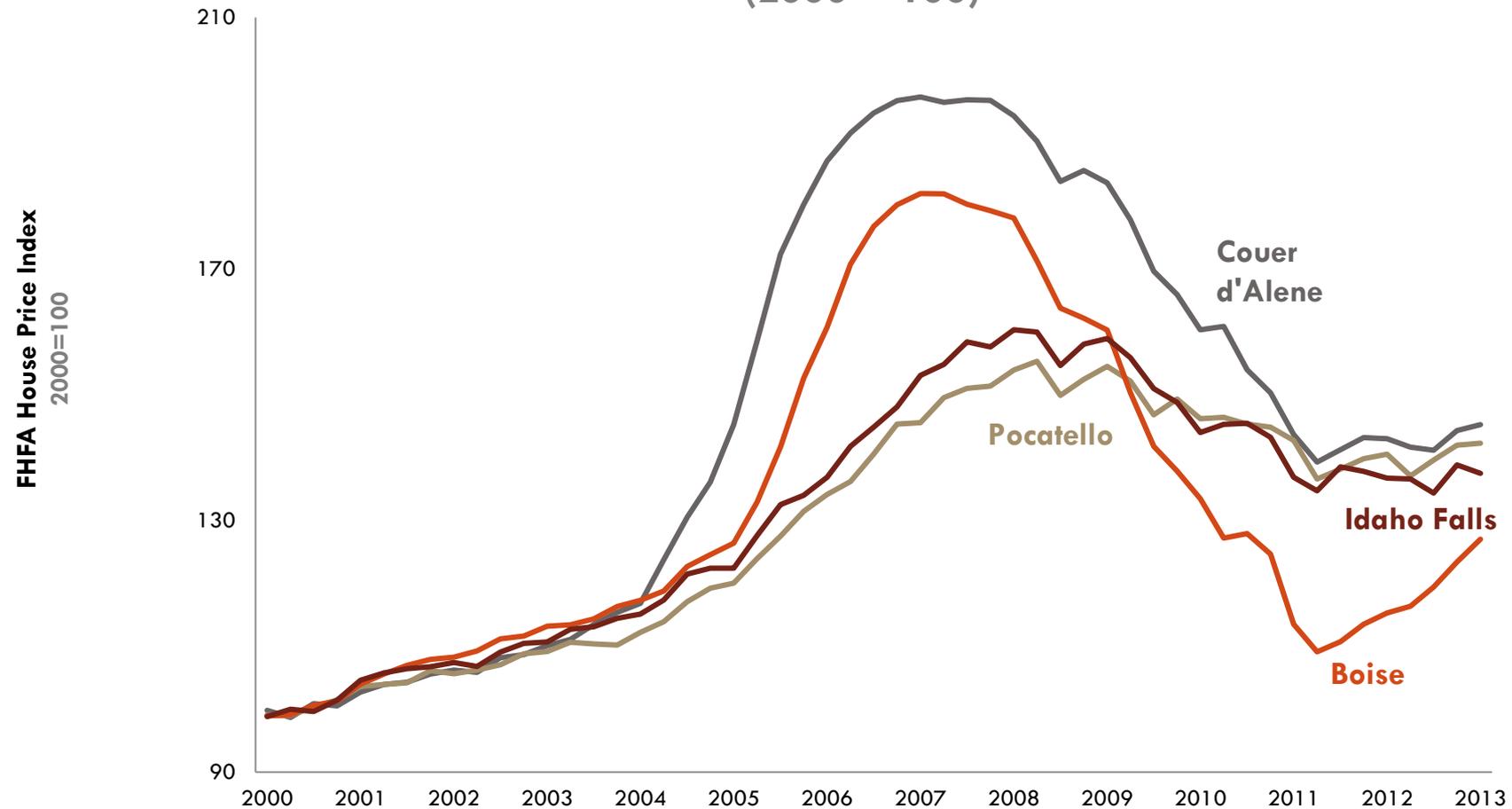
FHFA House Price Index (formerly OFHEO)
(2000=100, quarterly)



Source: Federal Housing Finance Agency (formerly OFHEO)

House prices in Boise saw largest drop, now steadily rising

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



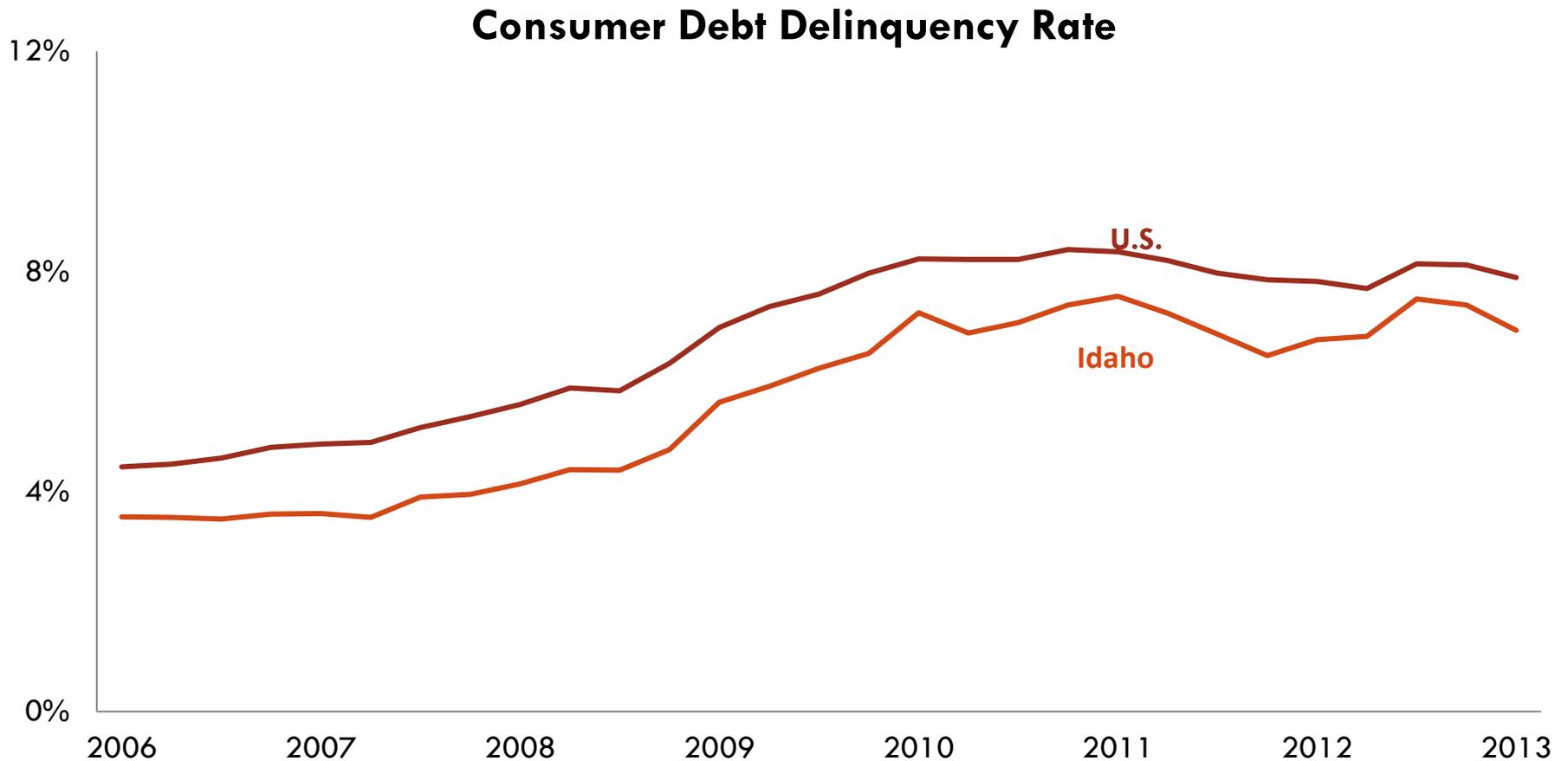
Source: Federal Housing Finance Agency (formerly OFHEO)

Numbers of foreclosures and delinquent mortgages falling slowly, still above pre-recession levels



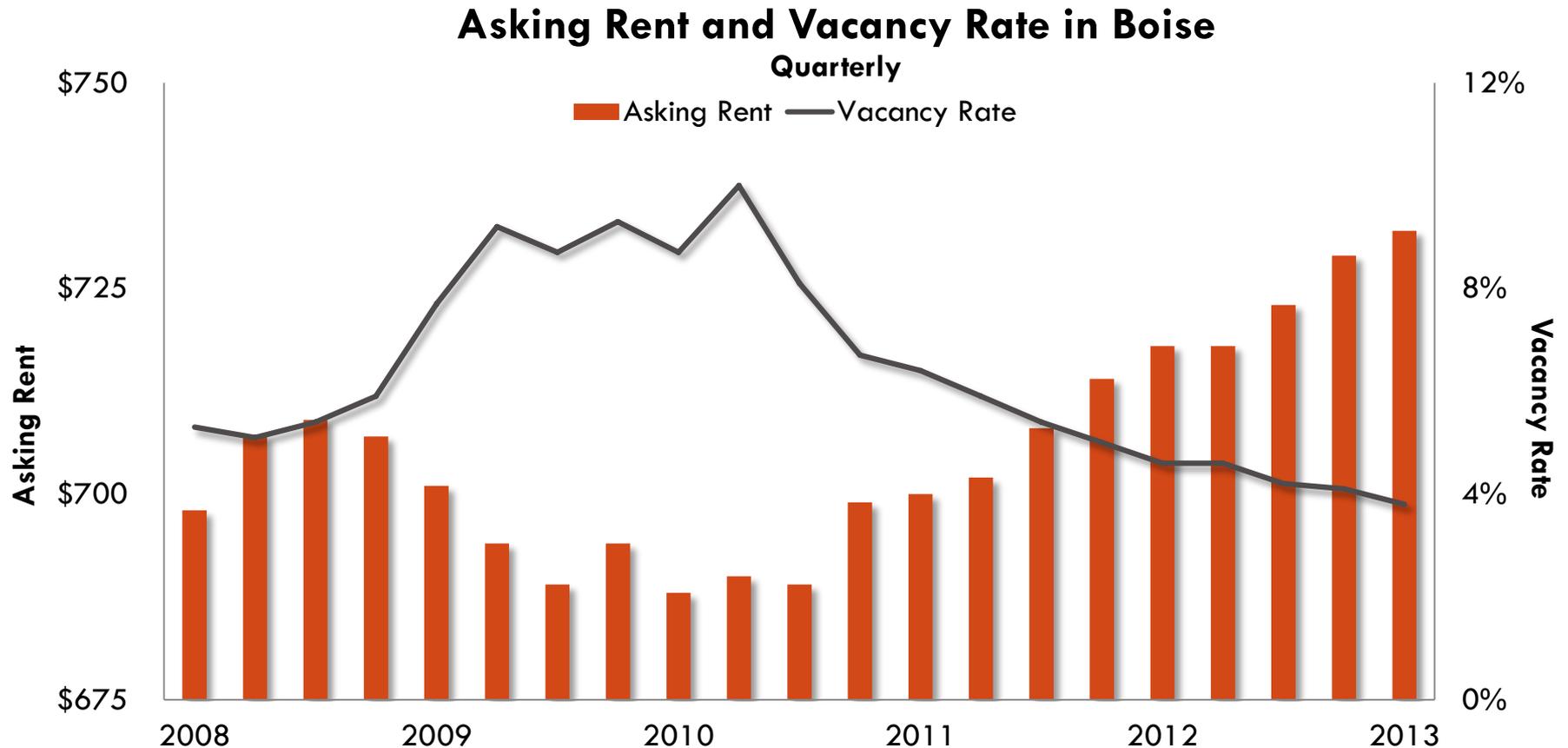
Source: Mortgage Bankers Association, National Delinquency Survey

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

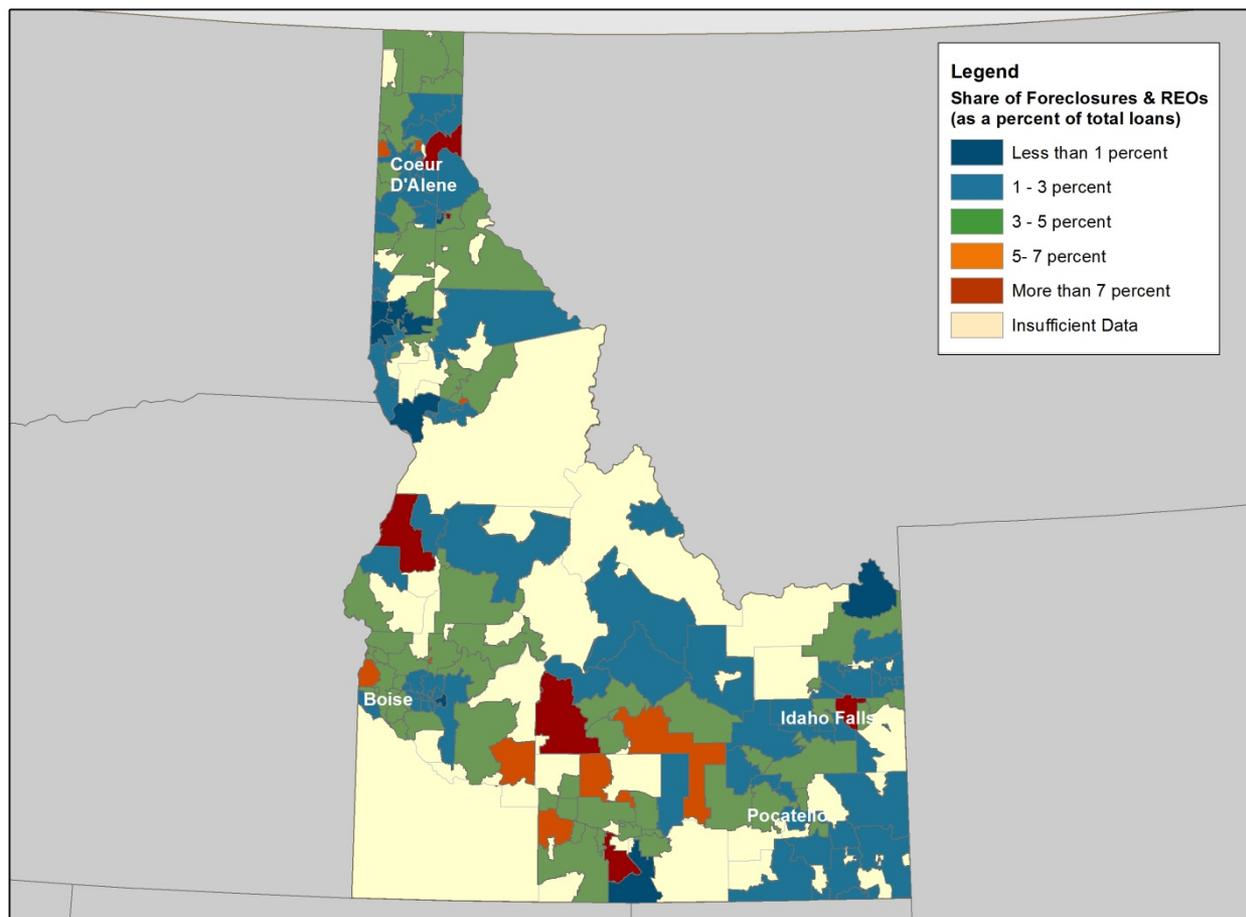


Source: Reis, Inc. Asking rent is calculated by first determining the average rent for each unit size, and then calculating a

Maps

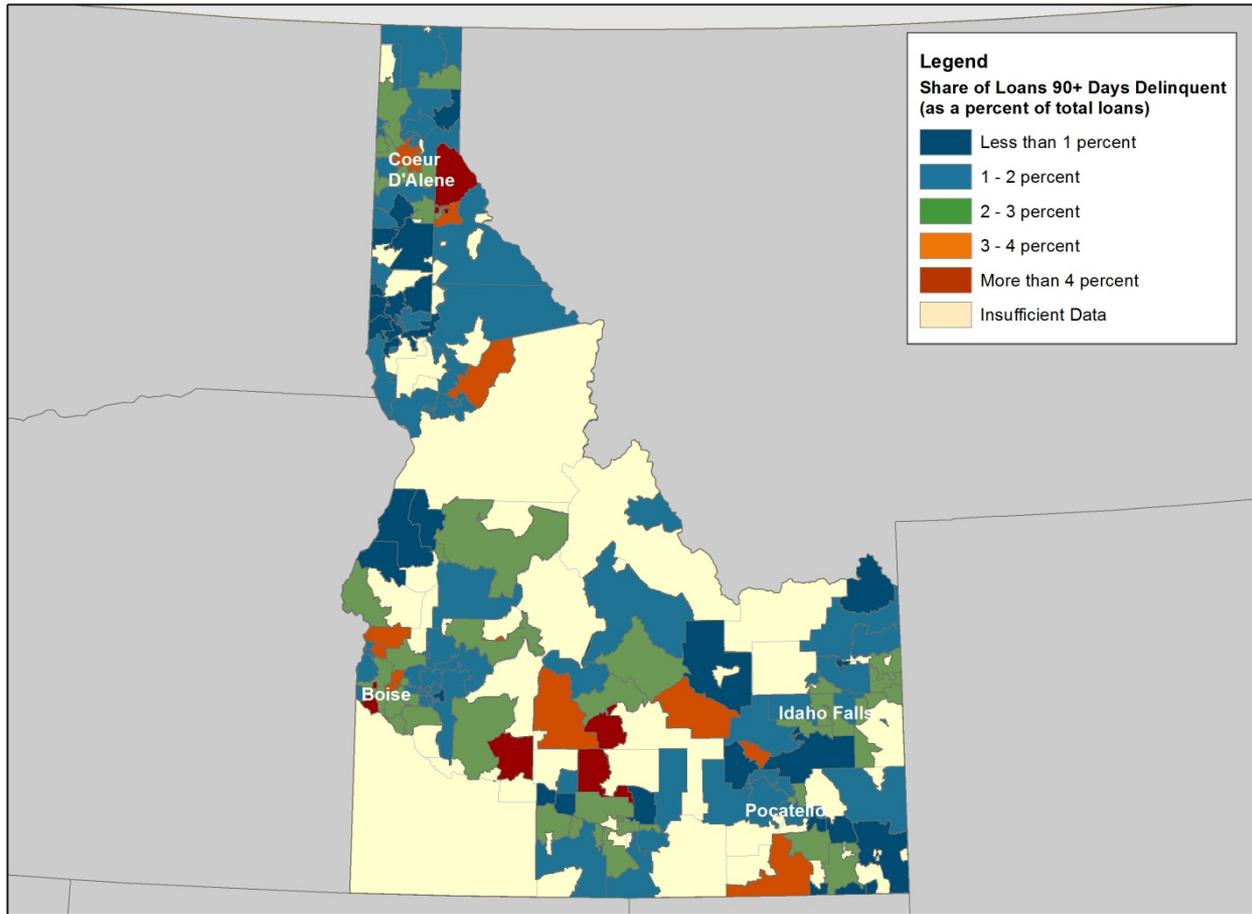
Areas Affected by Concentrated Foreclosures

April 2013



Areas at Risk of Additional Foreclosures

April 2013



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

The screenshot shows the website for the Federal Reserve Bank of San Francisco, specifically the Community Development section. The header includes the bank's name and navigation links like 'Careers | Fed Links | Subscriptions'. A secondary navigation bar lists various services: 'About the Fed', 'News and Events', 'Economic Research and Data', 'Educational Resources', 'Community Development', 'Consumer Information', 'Banking Information', and 'Services for Financial Institutions'. Below this, there are links for 'Home', 'Community Reinvestment Act (CRA)', 'Community Development Issues', 'Center for Community Development Investments', 'Events and Conferences', 'Publications', and 'About Us'. The main content area is titled 'COMMUNITY DEVELOPMENT' and features a 'Highlights' section with three items: 'Focus on Community Development Policy' (Community Investments: Volume 20, Issue 3, 2008), 'The Enduring Challenge of Concentrated Poverty in America' (2006 report), and 'Foreclosure Resource Center'. To the right, there is a 'TOOL BOX' with links for 'Fed Links', 'Subscriptions', 'Publications', 'Search', and 'Research Pubs', along with 'FAQ', 'Glossary', 'Site Map', 'Careers', and 'Email Us'. Below the tool box is a 'POPULAR CONTENT' section listing 'Upcoming Events' such as 'Stabilizing Communities Series: Acquiring REOs in Compliance with NSP' and 'Innovative Financial Services for the Underserved - Research Conference'. At the bottom right, there are links to 'Financial Education Resource Center', 'CRA Regulatory Information', and 'Bank on San Francisco'.

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