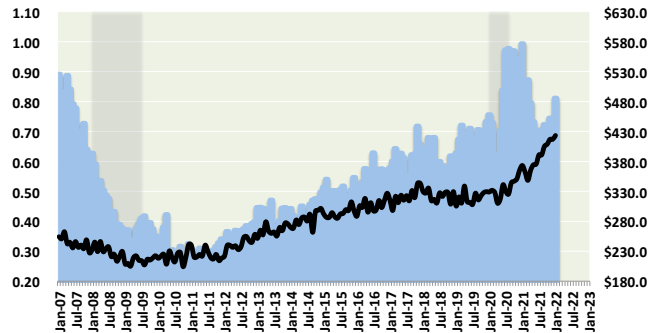




## HOME SALES

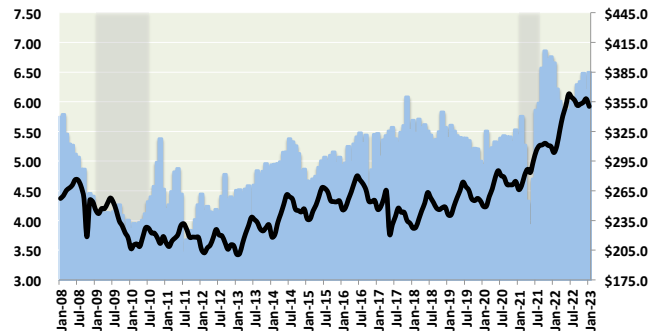
### NEW HOME SALES

MONTHLY SALES - Mil (L) versus MEDIAN SALES PRICE - \$000s (R)



### EXISTING HOME SALES

MONTHLY SALES - Mil (L) versus MEDIAN SALES PRICE - \$000s (R)



	2021 Jan	2021 Jul	Aug	Sep	Oct	Nov	Dec	2022 Jan	Previous Years		
									2018	2019	2020
Existing SF Home Sales (Mil)	6.660	6.000	5.880	6.290	6.340	6.480	6.180	6.500	5.000	5.530	6.760
Avg Sales Price (000s)	\$303.6	\$359.5	\$356.7	\$351.2	\$352.7	\$354.4	\$358.0	\$350.3	\$254.7	\$274.5	\$309.8
New SF Home Sales (Mil)	0.993	0.704	0.668	0.723	0.662	0.744	0.744	0.811	0.588	0.723	0.943
Avg Sales Price (000s)	\$373.2	\$390.9	\$390.9	\$405.3	\$408.7	\$416.9	\$416.9	\$423.3	\$322.8	\$329.5	\$365.3
Total Sales (Mils)	7.653	6.704	6.548	7.013	7.002	7.224	6.924	7.311	5.588	6.253	7.703
Monthly Change	-0.050	0.161	-0.156	0.465	-0.011	0.222	-0.300	0.387	-	-	-
Avg Sales Price (000s)	\$312.6	\$362.8	\$360.2	\$356.8	\$358.0	\$360.8	\$364.3	\$358.4	\$261.9	\$280.9	\$316.6
Homes on the Market (000s)	2.027	1.081	0.963	1.113	0.986	1.111	1.033	1.199	0.798	1.158	2.027
Inventory Capacity (Mos)	3.6	6.2	6.8	6.3	7.1	6.5	6.7	6.1	7.0	5.4	3.8
Avg 15yr First-lien Mortgage Rate	2.81%	2.74%	2.70%	2.66%	2.71%	2.73%	2.74%	2.79%	4.57%	3.57%	2.84%
Avg 30yr First-lien Mortgage Rate	3.17%	3.23%	3.17%	3.15%	3.24%	3.24%	3.26%	3.33%	5.04%	4.01%	3.18%

HOME SALES REPORT AND CU STRATEGY

**(February 2022).....** The aggregate of new and existing home sales in January increased by 387 thousand units to annualized pace of 7.3 million homes. New home sales totaled 811 thousand and Existing Home Sales amassed 6.5 million. The average sales price for a new home sold was \$423 thousand and \$350 thousand for an existing home.

With the number of homes on the market, based on the current pace of sales, the housing market has an inventory capacity of about 6.1 months.

According to Freddie Mac, the average commitment rate for a 30-year, conventional, fixed-rate mortgage was 3.33% in January, up from 3.26% in December.