Nebraska Housing Update

Nebraska Investment Finance Authority

Housing Innovation Marketplace

January 29, 2013

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Federal Reserve Bank of Kansas City
Existing Home Sales

Index (Dec 2005 = 100; seasonally adjusted)

Data source: Local Realtors Associations; Haver Analytics
Existing Single-Family Home Activity

Demand Constraints

- Economy/Financial Security
- Uncertainty about Market
- Household Formation
- Credit Availability

Homebuyer Traffic

Proprietary Data Removed
Mortgage Rates

Data source: Federal Reserve, Series H.15
Credit Standards

Share of Respondents Reporting Tighter Credit Standards for Mortgage Loans (quarterly)

Months Supply of Homes

Data Source: Local Realtors Associations
Time on Market

Proprietary Data Removed
Housing Starts

Source: U.S. Census Bureau; Haver Analytics
## Mortgage Delinquencies

<table>
<thead>
<tr>
<th>Status of Mortgage Pool</th>
<th>Nebraska</th>
<th>Omaha Metro</th>
<th>Lincoln Metro</th>
<th>USA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Delinquent 30 days</td>
<td>2.7</td>
<td>2.6</td>
<td>2.0</td>
<td>3.0</td>
</tr>
<tr>
<td>Delinquent 60 days</td>
<td>1.0</td>
<td>1.1</td>
<td>0.7</td>
<td>1.2</td>
</tr>
<tr>
<td>Delinquent 90 days +</td>
<td>1.9</td>
<td>2.1</td>
<td>1.5</td>
<td>3.4</td>
</tr>
<tr>
<td>In Foreclosure Process</td>
<td>1.0</td>
<td>1.1</td>
<td>0.7</td>
<td>3.2</td>
</tr>
</tbody>
</table>

**SERIOUSLY DELINQUENT**

<table>
<thead>
<tr>
<th>Nebraska</th>
<th>Omaha Metro</th>
<th>Lincoln Metro</th>
<th>USA</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.0</td>
<td>2.2</td>
<td>2.2</td>
<td>6.6</td>
</tr>
</tbody>
</table>

**TOTAL PAST DUE**

<table>
<thead>
<tr>
<th>Nebraska</th>
<th>Omaha Metro</th>
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<th>USA</th>
</tr>
</thead>
<tbody>
<tr>
<td>6.6</td>
<td>5.0</td>
<td>5.0</td>
<td>10.8</td>
</tr>
</tbody>
</table>

Data Source: Lender Processing Services, Inc. (December, 2012 data)
Nebraska Serious Delinquencies (Dec 2012)

Legend
- < 2%
- 4% - 6%
- > 8%
- 2% - 4%
- 6% - 8%
- < 25 Mortgages (not reportable)

Data source: Lender Processing Services, Inc.