

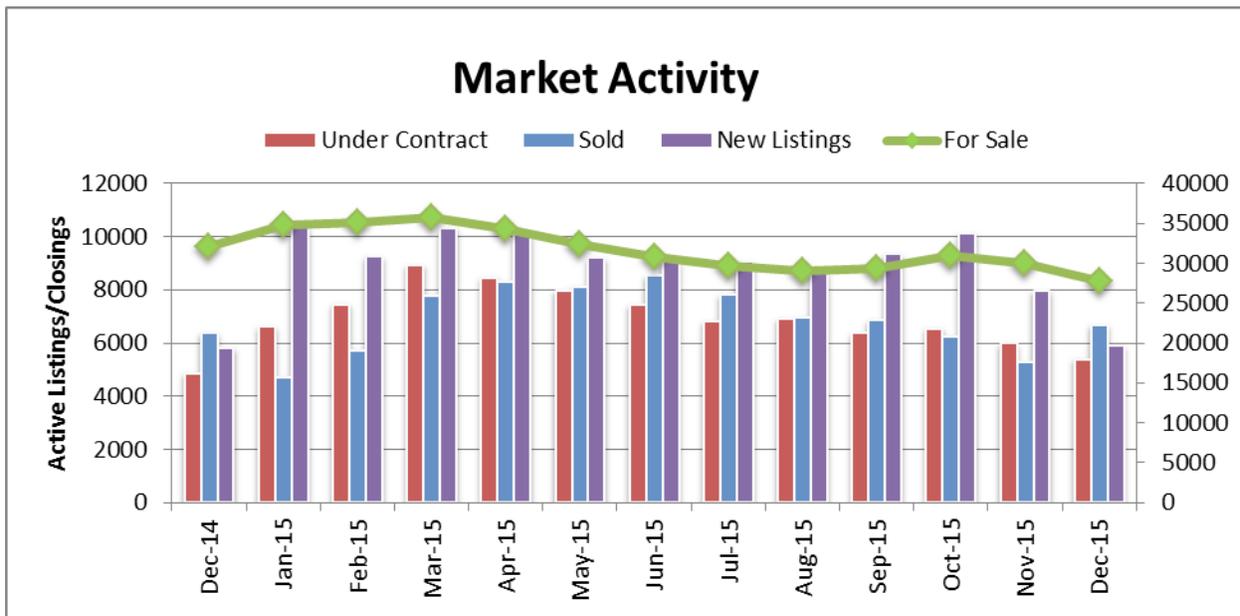
ubg housing metrics

Phoenix Metro | January 2016

January 2016 in Metro Phoenix starts off with a relatively low 3.77 month inventory of homes for sale, and the lowest overall January 1st number of active listings in three years. Days on Market are down 17% from a year ago, so homes are selling faster, and average sold price rose 5.5% overall in 2015. The Fed finally raised the discount rate a smidge last month, but early demand indicators show that buyers are unphased, and perhaps motivated to lock a mortgage before additional projected hikes.

With the holiday season behind us, both buyers and sellers will enter the market at a brisker pace in January, and more so in February. Rental inventory remains low and rental rates have climbed steadily the last two years, making monthly mortgage payments more appealing than rent payments in most cases for qualified buyers. We'll keep track of presidential candidates' strategies to support the housing markets, as well as unemployment, inflation, and GDP growth rates to see where home prices may be headed. Home owners should be poised for nice appreciation again in 2016. Data Source: ARMLS.

- Beth Cox, Lead Market Analyst for United Brokers Group



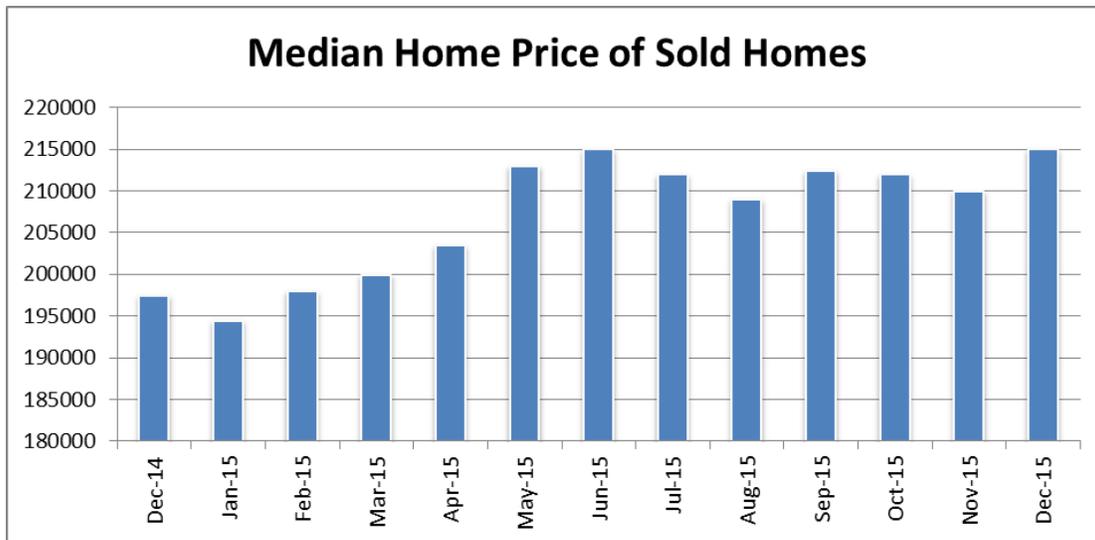
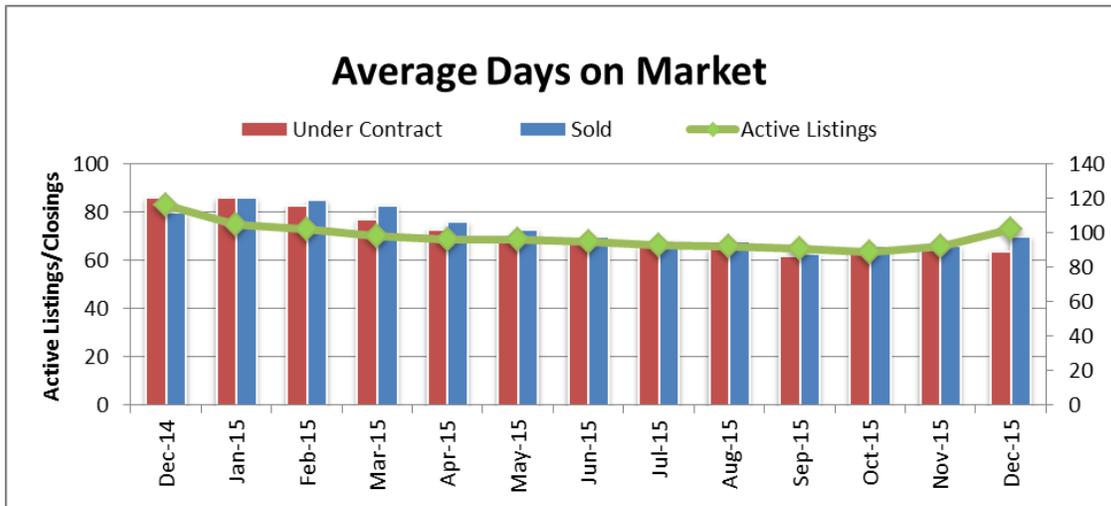
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