



## Peter Bethke

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## Florida, New York post Best December Price Gains

Home prices rose 0.1 percent in December according to Black Knight Financial Services. The company's Home Price Index (HPI) ended the month at \$253,000 unchanged after rounding from the November number. The HPI was 5.5 percent higher than in December 2014 when it stood at \$240,000.

### BLACK KNIGHT HPI REPORT

As of: December 2015

UNITED STATES

\$253K  
Current HPI Value

Month Over  
Month Change:

0.1%

Year Over  
Year Change:

5.5%

%  
Change from  
National Trough  
January 2012

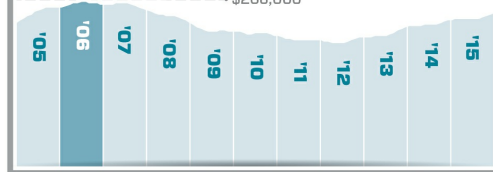
27.0%

%  
Change From  
Market Peak  
June 2006

-5.3%

Local Market Peak:  
JUNE 2006

\$268,000



BLACK KNIGHT  
FINANCIAL SERVICES

Black Knight said its index has now risen 27 percent from the market bottom of \$200,000 in January 2012 and is only 5.3 percent below its June 2006 peak of \$268,000.

## National Average Mortgage Rates



	Rate	Change	Points
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### Mortgage News Daily

30 Yr. Fixed	6.43%	+0.02	0.00
15 Yr. Fixed	5.95%	0.00	0.00
30 Yr. FHA	5.82%	+0.02	0.00
30 Yr. Jumbo	6.62%	0.00	0.00
5/1 ARM	6.28%	-0.01	0.00

### Freddie Mac

30 Yr. Fixed	6.35%	-0.51	0.00
15 Yr. Fixed	5.51%	-0.65	0.00

### Mortgage Bankers Assoc.

30 Yr. Fixed	6.44%	-0.06	0.54
15 Yr. Fixed	5.88%	-0.16	0.68
30 Yr. FHA	6.36%	-0.06	0.85
30 Yr. Jumbo	6.75%	+0.07	0.39
5/1 ARM	5.98%	-0.27	0.65

Rates as of: 8/30

## Recent Housing Data

		Value	Change
Mortgage Apps	Aug 28	226.9	+0.49%
Building Permits	Mar	1.46M	-3.95%
Housing Starts	Mar	1.32M	-13.15%
New Home Sales	Mar	693K	+4.68%
Pending Home Sales	Feb	75.6	+1.75%
Existing Home Sales	Feb	3.97M	-0.75%

Florida and New York posted the **largest gains** among the states on a month-over-month basis, both increasing 8.0 percent. They were followed by five states with 4 percent changes, Washington, South Dakota, Arizona, North Dakota, and Wyoming. Both New York and Texas set new price peaks in December as did eight of the 40 largest metropolitan areas, four of them in Texas.

Builder Confidence

Mar

51 +6.25%

**Florida accounted for all 10** of the top-performing metropolitan areas with increases ranging from 0.9 percent in Miami to 1.4 percent in Sarasota.

Connecticut again was the **worst** performing state, down 0.7 percent from November, and Michigan was second at -0.6 percent. Three states with -0.4 percent changes rounded out the top five, Louisiana, Virginia and Wisconsin. The most poorly performing metro areas were all in Connecticut and New Jersey ranging from Ocean City and Hartford at a month-over-month loss of 0.8 to Trenton at -1.1 percent.

The Black Knight HPI utilizes repeat sales data from the nation's largest public records data set, as well as its market-leading, loan-level mortgage performance data, to produce measures of home prices available for both disclosure and non-disclosure states. Non-disclosure states do not include property sales price information as part of their publicly available county recorder data. Black Knight is able to obtain the sales price information for these states by combining and matching records across its unique data assets.

## Celebrating my 21st year and specializing in lending in Wisconsin, NW Florida coast and Hwy 30a

You're in the right place. Helping people with home loans is all I have done for almost 21 years. Clear explanations, patience and expert advice are what my clients can expect. Information and education make the difference and to help people understand the loan process. Spending my day helping my clients is what I love to do!

Peter Bethke

