



NORTHERN COLORADO REAL ESTATE NEWS



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Windermere
REAL ESTATE

WINDERMERECOLORADO.COM | (970) 460-3033



Welcome to “The Scoop”

Everything You Need to Know About the Northern Colorado Real Estate Market

Produced Quarterly by Windermere Real Estate in Northern Colorado

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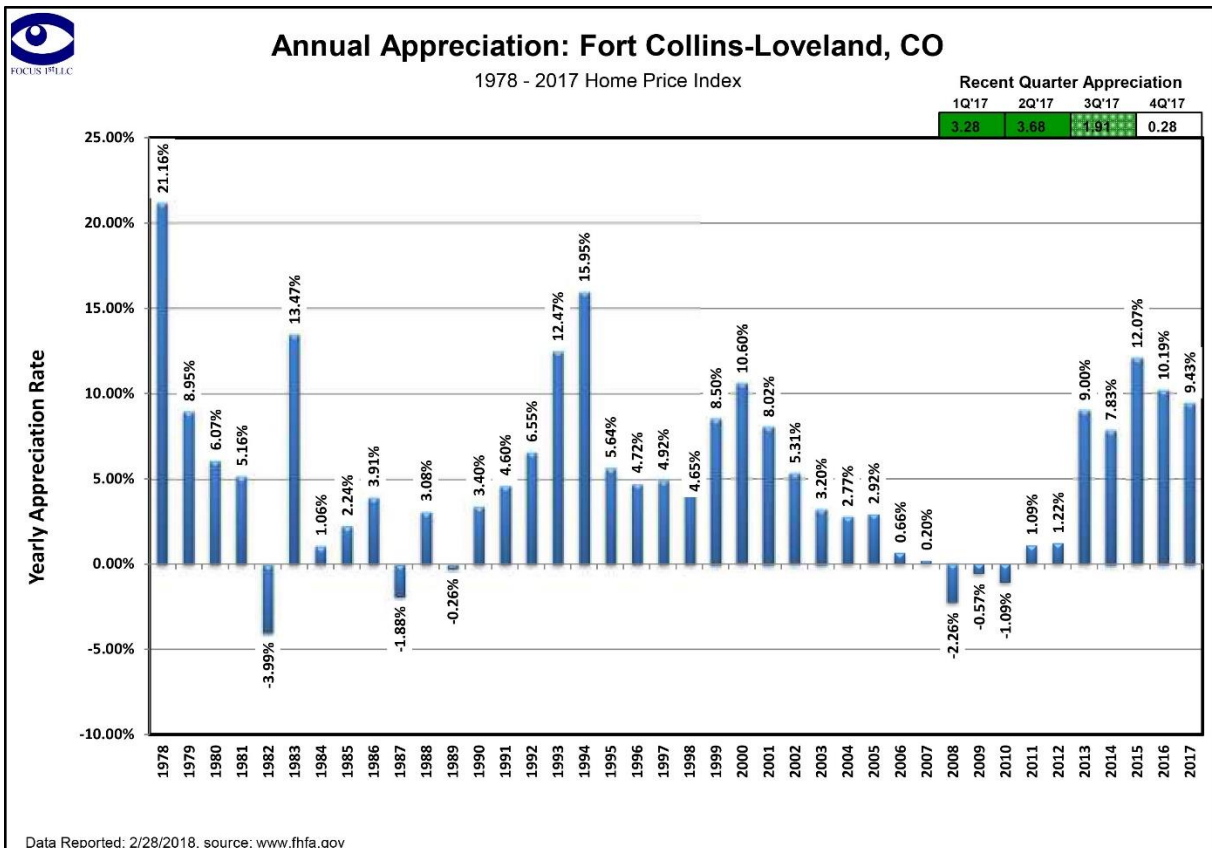
Fort Collins, CO 80525





Long Term Home Prices – Larimer County

A trusted resource is the Federal Housing Finance Authority (FHFA) which tracks nearly 300 markets across the country and produces a quarterly price appreciation index.



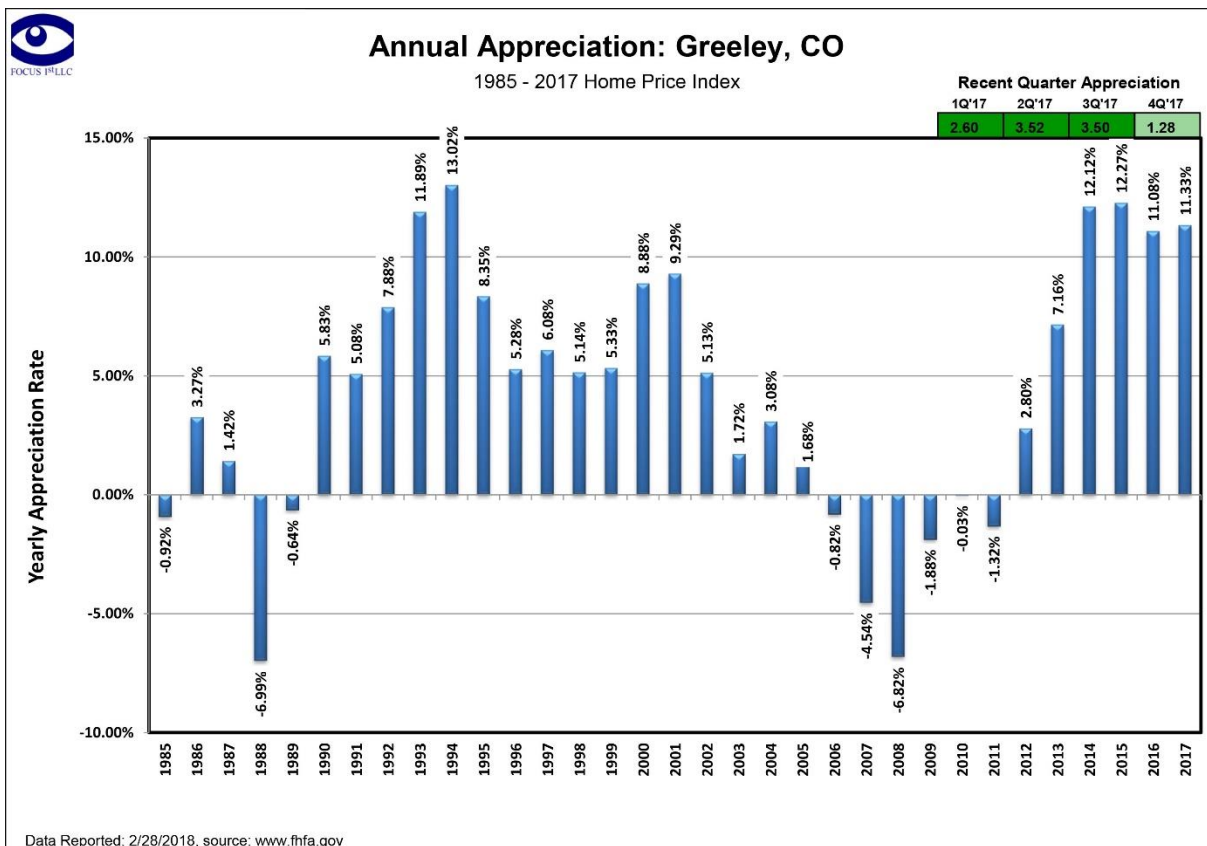
To obtain detailed price information, contact us at 970-460-3033.

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Long Term Home Prices – Weld County

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Moving In ...



POPULATION MATH

You may have noticed a few more cars on I-25 over the last few years. Yes, our population is growing. Here is some population math...

- **650,000** people live in Larimer and Weld Counties today
- **95,000** more people live here today compared to 2010
- **1,000,000** people will live here in 2040
- **140,000** more housing units are needed for those people
- **6,400** housing units need to be added per year

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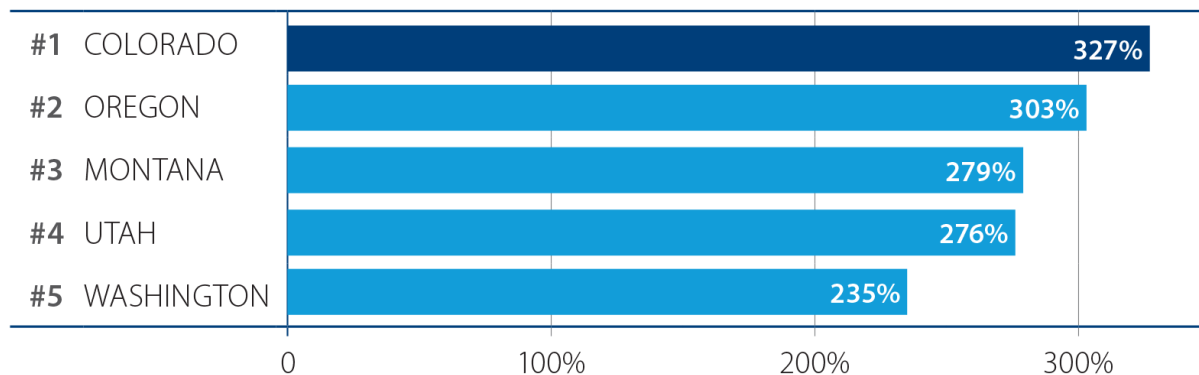


Colorado on Top...

STATE RANKING

According to the Federal Housing Finance Authority, these are the top 5 states for home price appreciation since 1991 (when they started tracking the data):

APPRECIATION SINCE 1991

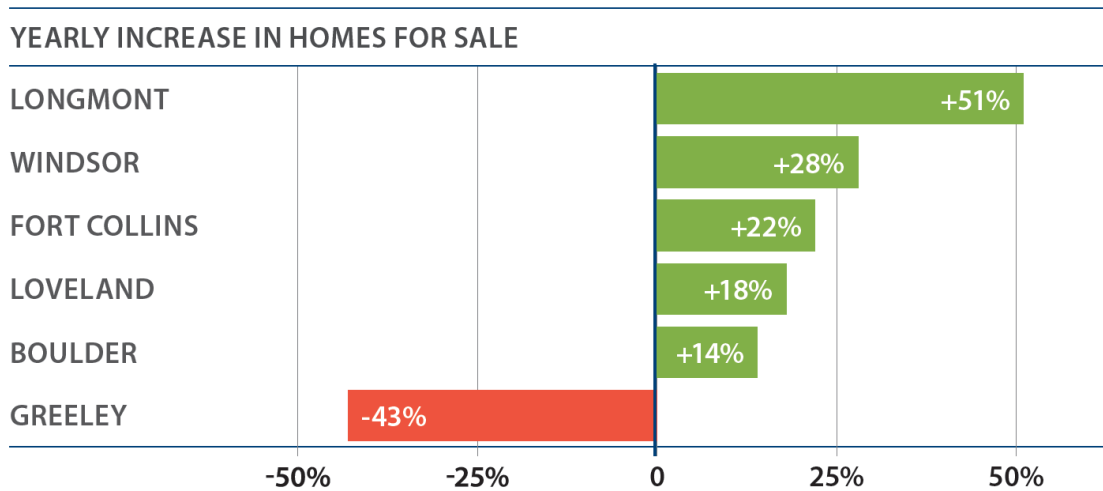


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Signs of Change?



Source: FCBR

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Are We in a Bubble?...

THE 10-YEAR RHYTHM

A thorough look at 40 years of data from the Federal Housing Finance Authority (FHFA) reveals a fascinating insight into our Northern Colorado market. There is a 10-year cycle that is predictable and rhythmic. FHFA, which tracks nearly 300 markets across the U.S., is the most reliable source we know of for home price appreciation. The specific insight is this—the long-term 40-year home price appreciation for Larimer County is 5.36% and each of the specific four-decade-long windows over that time frame has never varied more than 0.75% from that average. What this means for today's market is that the recent double-digit appreciation has done nothing more than pull us back to the long-term average. This is further evidence that a housing bubble does not exist today.

TIME FRAME	AVERAGE HOME PRICE APPRECIATION
1978 to 2017	5.36%
1978 to 1987	5.63%
1988 to 1997	6.11%
1998 to 2007	4.69%
2008 to 2017	4.99%

Source: FHFA

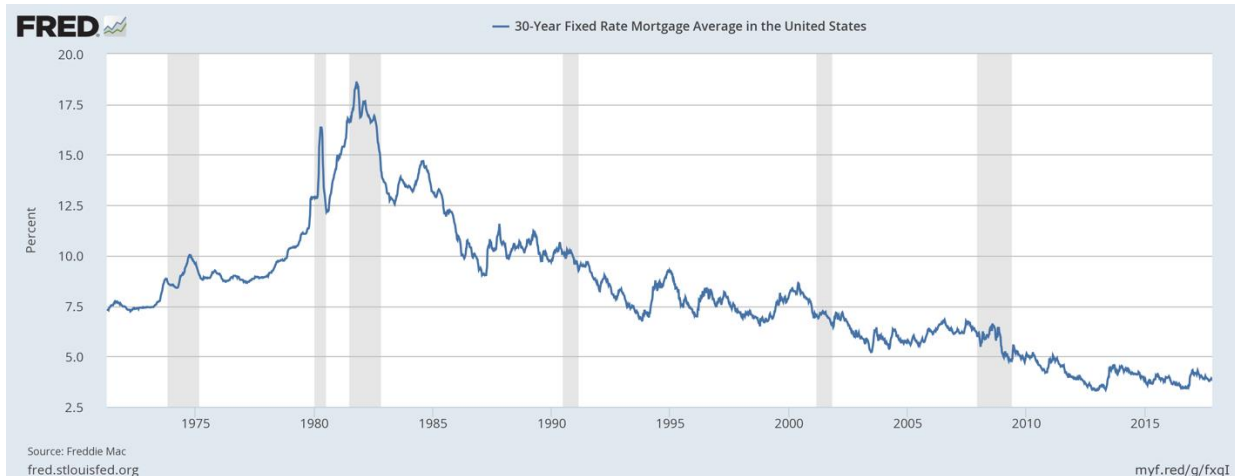
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The Greatest Opportunity

With interest rates essentially at the lowest point on our lifetime, are you living in your dream home?



Since the Presidential election, mortgage interest rates have jumped up approximately 0.5%. Many economists believe that this is more than post-election jitters. Financial markets are fully re-pricing their expectations of the future. Most likely we are seeing the beginning of a long-term rise in rates.

As rates rise, it's important to remember the 1%/10% rule. For every 1% rise in interest rates, monthly payments increase 10%. There is obvious impact to buyers. There is also impact to sellers in that a higher rate influences the price they can achieve for their home. We believe the greatest risk for potential buyers and for potential sellers is to wait.

When was the last time a local expert showed you what your home is worth in today's market? We can help you using our exclusive *Touch CMA* tool. Contact us today at 970-460-3033.

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A Unique Solution...

SELLER PROTECTION

With inventory levels so low in our market, some would-be sellers are reluctant to sell their homes because they are worried they won't be able to find a replacement property. We have worked closely with our attorneys to design a Seller Protection Program which provides our customers with the time they need to select a new property once their current home goes under contract. Contact us to receive the details.





Windermere Certified Listings

Every client who sells a home with Windermere gets to enjoy the benefits of the Certified Listing Program. Your home will undergo a vigorous 10-step process to ensure you receive top dollar and it will sell in record time. *Every home. Every time.*

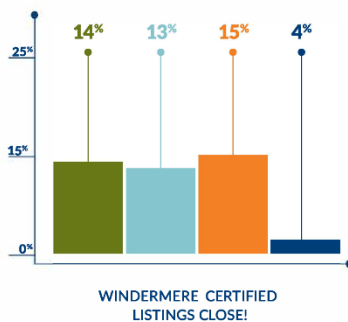
RESULTS
HAPPEN...

Windermere's Certified Listings are
outperforming the market:

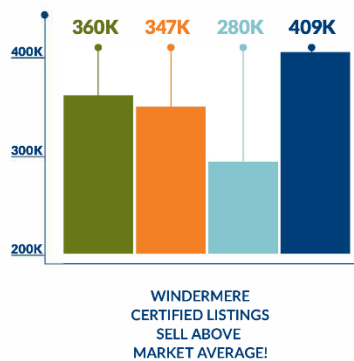


■ WINDERMERE ■ GREELEY
■ FORT COLLINS ■ LOVELAND

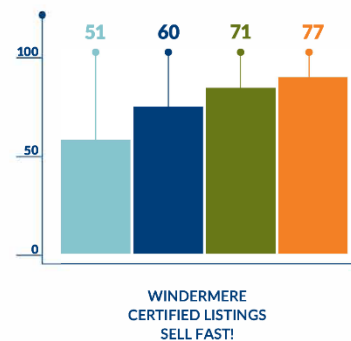
ODDS OF EXPIRING



AVERAGE PRICE



DAYS ON MARKET



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