

# STANDARD & POOR'S

## Residential Real Estate Indicators August 2009

	2009		2008		%chya		
	Q2	Q1	Q4	Q3	Q2		
<b>S&amp;P/Case-Shiller Home Price Indices</b>							
U.S. National, %ch	2.9%	-7.4%	-7.4%	-3.5%	-2.2%	-14.9%	
<b>Residential Construction</b>							
Real Residential Construction, billions 2005\$, SAAR	337.40	367.90	415.00	443.30	462.90	-27.1%	
Real Residential Construction, billions 2005\$, SAAR, %ch	-8.3%	-11.3%	-6.4%	-4.2%	-4.2%		
Single Family Residential Construction, billions 2005\$, SAAR	92.88	112.87	149.44	171.75	189.13	-50.9%	
Single Family Residential Construction, billions 2005\$, SAAR, %ch	-17.7%	-24.5%	-13.0%	-9.2%	-9.4%		
<b>Mortgage Delinquency</b>							
Delinquency Rates, All Loans, %	9.24%	9.12%	7.88%	6.99%	6.41%		
Foreclosures Started in Quarter, All Loans, %	1.47%	1.34%	1.01%	1.07%	1.19%		
Delinquencies Rates-Prime Loans, %	6.41%	6.06%	5.06%	4.34%	3.93%		
Foreclosures Started in Quarter, Prime Loans, %	1.07%	0.91%	0.63%	0.61%	0.67%		
Delinquency Rates-Subprime Loans, %	25.35%	24.95%	21.88%	20.03%	18.67%		
Foreclosures Started in Quarter, SubPrime Loans, %	4.49%	4.55%	3.72%	4.13%	4.70%		
	2009		2008		%chya		
	July	June	July	June	May		
<b>S&amp;P/Case-Shiller Home Price Indices</b>							
20-City Composite, %ch	-	1.4%	-0.8%	-0.5%	-0.8%	-15.4%	
10-City Composite, %ch	-	1.4%	-1.0%	-0.6%	-1.0%	-15.1%	
<b>Existing Home Sales</b>							
Single Family, 000's, SAAR	4,610	4,330	4,220	4,390	4,310	4,380	5.0%
Inventory, 000's	3,300	3,200	3,200	3,800	3,900	3,800	-13.2%
Months' Supply	8.6	8.9	9.1	10.4	11.0	10.5	-17.3%
Median Sales Price, US\$	178,300	181,900	174,600	208,900	213,600	206,000	-14.6%
<b>New Home Sales</b>							
Single Family, 000's, SAAR	-	384	346	500	488	509	-21.3%
Months' Supply	-	8.8	10.2	10.7	10.7	10.4	-17.8%
Median Sales Price, US\$	-	206,200	219,000	234,300	229,300	246,400	-10.1%
<b>Housing Affordability Index</b>							
Composite, base = 100	-	159.20	169.80	122.50	122.60	129.80	29.9%
<b>Housing Starts</b>							
Total, 000's, SAAR	581	587	551	933	1,078	971	-37.7%
Single Family, 000's, SAAR	490	482	409	632	655	679	-22.5%
<b>Mortgage Loan Data</b>							
New Applications, %ch	-3.7%	-37.5%	-24.6%	16.7%	0.0%	-4.0%	
30-year Fixed Rate, %	5.2%	5.4%	4.8%	6.4%	6.3%	6.0%	
1-year ARM, %	4.8%	4.9%	4.8%	5.2%	5.2%	5.2%	
<b>Consumer Confidence</b>							
Consumer Confidence Index	47.4	49.3	54.8	51.9	51.0	58.1	
Plans to Buy a Home w/in 6 Months, % yes	2.1%	2.6%	2.8%	2.8%	2.4%	2.4%	
Plans to Buy a Lived-In House w/in 6 months, % yes	1.3%	1.6%	1.5%	1.8%	1.4%	1.3%	
<b>Consumer Sentiment</b>							
Consumer Sentiment Index	66.0	70.8	68.7	61.2	56.4	59.8	
Homeowner's Perception of Home Values Vs Year Ago <sup>1</sup>							
Decreased, %	57.0%	61.0%	59.0%	41.0%	38.0%	42.0%	
Stayed the Same, %	29.0%	31.0%	30.0%	38.0%	39.0%	38.0%	
Increased, %	13.0%	8.0%	10.0%	20.0%	22.0%	20.0%	
<b>Consumer Credit</b>							
Credit Outstanding, US\$ billions	-	2,503	2,513	2,581	2,574	2,565	-2.8%
Credit Outstanding, %ch mom	-	-0.4%	-0.2%	0.3%	0.3%	0.3%	

<sup>1</sup> Totals may not add always add to 100% due to sampling technique.

Sources: Standard & Poor's, FiServ, GlobalInsight, National Association of Realtors, Bureau of Economic Analysis, U.S. Census Bureau, Mortgage Bankers Association, The Conference Board, University of Michigan, Freddie Mac, The Federal Reserve Board.