

# THE WINDERMERE REPORT

## WHAT'S UP?

What's up with down rates?

## HOUSING STOCK

Household growth

## MORE PEOPLE

Census numbers are in

## PRICES STILL UP

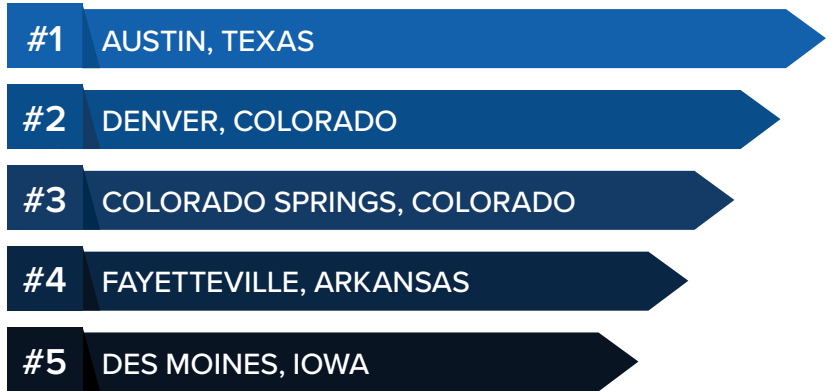
Latest research from FHFA

## DAY OF SERVICE

The day we give back

## TOP FIVE CITIES

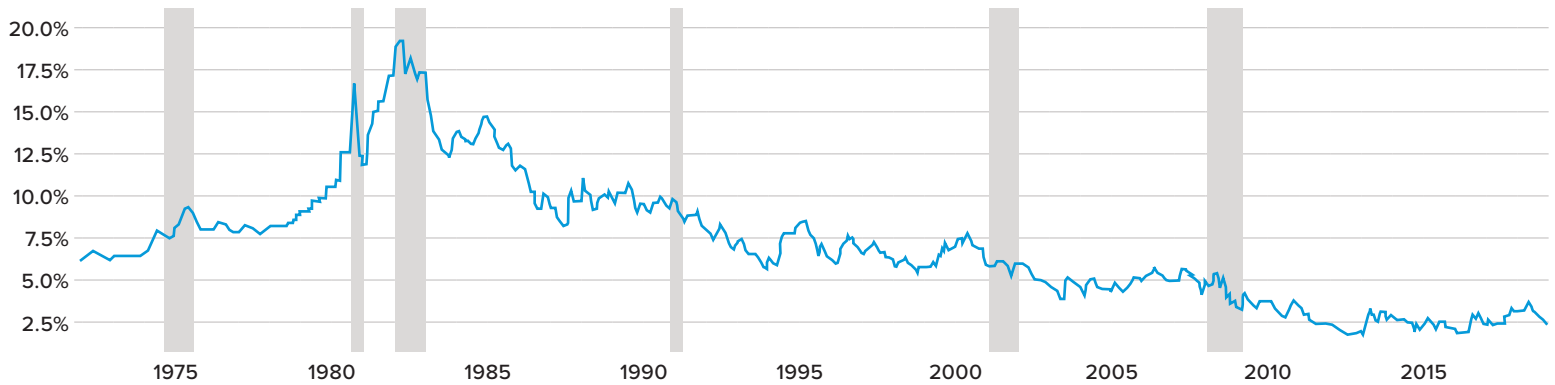
According to *U.S. News & World Report*, here are the top five cities to live in based on their job opportunities, economy and quality of life.



WindermereColorado.com

## WHAT'S UP WITH DOWN RATES

It was only a few months ago when experts predicted that 30-year mortgage rates would hit five percent by the end of 2019. For many, it was a foregone conclusion. At the end of 2018, they were already in the high fours. It appeared as if the low interest rate party was over. Then along came mid-2019 and rates kept going lower and lower. Now they are in the high threes and back to where they were in the fall of 2016. What gives? It turns out that trade tensions between the U.S. and China have caused concerns about a global economic slowdown which, in turn, have pushed rates lower. Lower rates are of course great news for buyers and people thinking about refinancing.

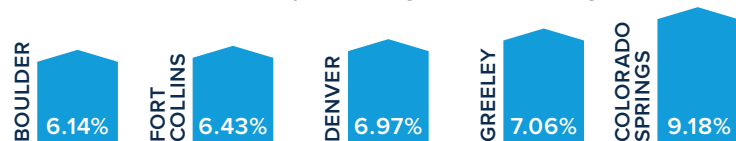


## HOUSING STOCK

Here are some fun facts about housing in the United States. There are 138.5 million housing units across the country. National housing stock has grown by 5.2% or 6.8 million units since 2010. Colorado's housing stock has grown even faster than that at a rate of 9.5% in the same time period. There are 328 million people in the U.S., which means there is an average of 2.4 people in each housing unit.

## PRICES STILL UP

According to the Federal Housing Finance Authority, prices are still up over the last year along the Front Range:



## MORE PEOPLE

Guess what? More people live in Colorado compared to last year. That's no surprise if you've spent any time on I-25 recently. Here's how many more people live in various counties along the Front Range:

COUNTY	POPULATION INCREASE
Adams County	7,000
Arapahoe County	7,000
Boulder County	2,000
Denver County	11,000
Douglas County	7,000
Jefferson County	4,500
Larimer County	7,000
Weld County	9,000

## DAY OF SERVICE

Every year since 1984, Windermere has closed its offices for one day to help make a positive difference in our local communities. Thirty-five years and more than one million hours of community service later, we've continued this tradition through neighborhood-enhancing projects in the areas where our Windermere teams live, work, and play.

