

# **Project Title: Real Estate**

## **Problem Statement**

- A banking institution requires actionable insights into mortgage-backed securities, geographic business investment, and real estate analysis.
- The mortgage bank would like to identify potential monthly mortgage expenses for each region based on monthly family income and rental of the real estate.
- A statistical model needs to be created to predict the potential demand in dollars amount of loan for each of the region in the USA. Also, there is a need to create a dashboard which would refresh periodically post data retrieval from the agencies.
- The dashboard must demonstrate relationships and trends for the key metrics as follows: number of loans, average rental income, monthly mortgage and owner's cost, family income vs mortgage cost comparison across different regions. The metrics described here do not limit the dashboard to these few.

## **Dataset Description**

<b>Variables</b>	<b>Description</b>
Second mortgage	Households with a second mortgage statistics
Home equity	Households with a home equity loan statistics
Debt	Households with any type of debt statistics
Mortgage Costs	Statistics regarding mortgage payments, home equity loans, utilities, and property taxes
Home Owner Costs	Sum of utilities, and property taxes statistics
Gross Rent	Contract rent plus the estimated average monthly cost of utility features
High school Graduation	High school graduation statistics
Population Demographics	Population demographics statistics
Age Demographics	Age demographic statistics
Household Income	Total income of people residing in the household
Family Income	Total income of people related to the householder

Dashboard link: -

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