**Real Estate**

DESCRIPTION

* 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**

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| **Variables** | **Description** |
| 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 |