

{{STATE_NAME}} Housing Market Analysis

Analyze supply and demand factors to make informed housing decisions

Background Data

Median Home Price:

{{STATE_MEDIAN_HOME_PRICE}}

Median Rent:

{{STATE_MEDIAN_RENT}}/month

Market Trend:

{{STATE_HOUSING_MARKET_TRENDS}}

Days on Market:

____ days

Inventory Level:

Select... ▼

Part A: Identify Supply and Demand Factors

Demand Factors in {{STATE_NAME}}

Factor	Effect on Demand	Strength	Current Trend
Population growth	<div>Select▼</div>	<div>Low▼</div>	<div>Select▼</div>
Income levels	<div>Select▼</div>	<div>Low▼</div>	<div>Select▼</div>
Mortgage interest rates	<div>Select▼</div>	<div>Low▼</div>	<div>Select▼</div>
Employment rate	<div>Select▼</div>	<div>Low▼</div>	<div>Select▼</div>
Investor demand	<div>Select▼</div>	<div>Low▼</div>	<div>Select▼</div>

Net Effect on Demand:

☐ Shift Right (Increase) ☐ Shift Left (Decrease) ☐ Stable

Supply Factors in {{STATE_NAME}}

Factor	Effect on Supply	Strength	Current Trend
Construction costs	<div>Select▼</div>	<div>Low▼</div>	<div>Select▼</div>
Availability of land	<div>Select▼</div>	<div>Low▼</div>	<div>Select▼</div>
Zoning regulations	<div>Select▼</div>	<div>Low▼</div>	<div>Select▼</div>
Number of new builds	<div>Select▼</div>	<div>Low▼</div>	<div>Select▼</div>
Material costs	<div>Select▼</div>	<div>Low▼</div>	<div>Select▼</div>

Net Effect on Supply:



Shift Right (Increase)



Shift Left (Decrease)



Stable

Part B: Predict Market Equilibrium

1. Overall Market Pressure

Demand is shifting:

- ☐ Right (increasing)
- ☐ Left (decreasing)
- ☐ Stable

Supply is shifting:

- ☐ Right (increasing)
- ☐ Left (decreasing)
- ☐ Stable

2. Price Prediction

Prices will likely:

- ☐ Rise
- ☐ Fall
- ☐ Stay stable

Reasoning:

Explain your prediction...

3. Market Conditions

Currently:

- ☐ Seller's market (demand > supply)
- ☐ Buyer's market (supply > demand)
- ☐ Balanced

Evidence:

What evidence supports this?

4. Timeline

How long will current trends continue?

e.g., 6 months, 1-2 years

What could change these trends?

Identify potential disruptions...

Part C: Personal Application

Scenario 1: Planning to Rent

Given {{STATE_NAME}} market conditions, your best strategy is:

- ☐ Sign lease now (prices rising, lock in current rate)
- ☐ Wait (prices falling, better deals coming)
- ☐ Negotiate (market balanced, leverage available)

Reasoning:

Explain your strategy...

Negotiation tactics based on supply/demand:

If vacancy rates are high (supply > demand):

Your negotiation approach...

If vacancy rates are low (demand > supply):

Your negotiation approach...

What time of year has the most leverage?

e.g., Winter months when demand is lower

Scenario 2: Planning to Buy (5-10 years)

Down Payment Calculator

Current median price:

e.g., 350000

Annual appreciation rate (%):

e.g., 3

Years until purchase:

e.g., 5

Market timing decision:

Should you buy as soon as you can afford it, or wait? Consider supply/demand trends...

Scenario 3: Considering Real Estate Investment

Cash Flow Analysis

Purchase price:

e.g., 350000

Expected monthly rent:

e.g., 1800

Monthly mortgage payment:

e.g., 1500

Other costs (taxes, ins., maint.):

e.g., 400

Investment Prognosis:

- ☐ Good investment
- ☐ Risky
- ☐ Avoid

Reasoning:

Consider rental demand, competition, and opportunity costs...

Key Takeaway: Understanding {{STATE_NAME}}'s housing supply and demand helps you time decisions, negotiate effectively, and make smarter financial choices whether renting, buying, or investing.