

{{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	Select	Low	Select
Income levels	Select	Low	Select
Mortgage interest rates	Select	Low	Select
Employment rate	Select	Low	Select
Investor demand	Select	Low	Select

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	Select	Low	Select
Availability of land	Select	Low	Select
Zoning regulations	Select	Low	Select
Number of new builds	Select	Low	Select
Material costs	Select	Low	Select

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.