



# Analysis of Housing Data

Analysis by Robert Alber

# Objective

- Determine the most influential factors affecting home prices

# Significant Factors Driving Home Prices

Living Area

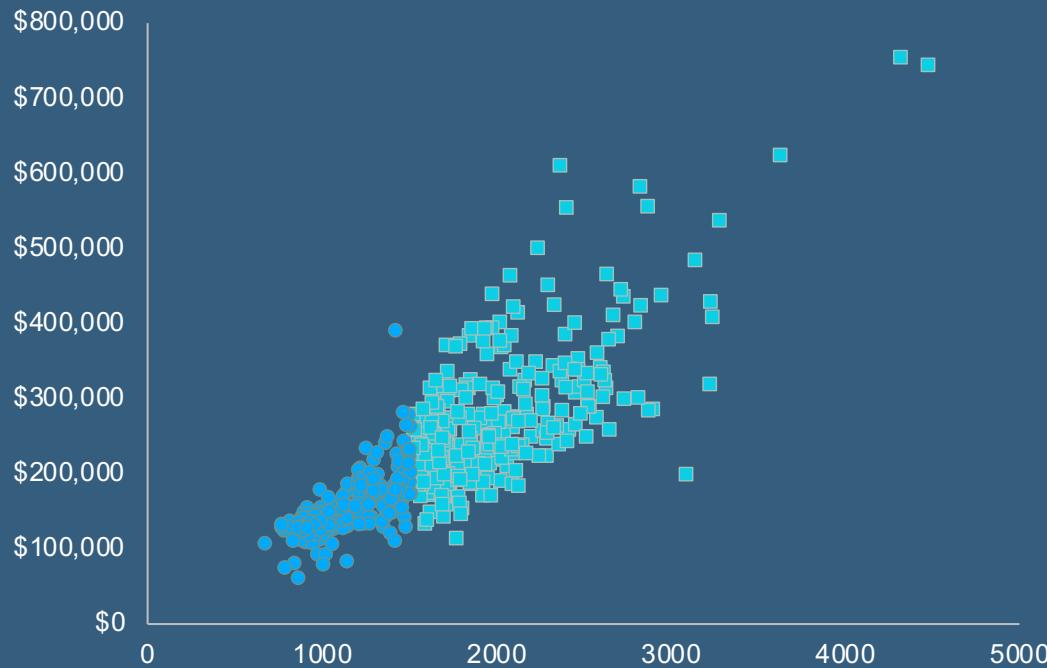
Neighborhood

Number of Floors

# Living Area

## Single Family Homes in Above Average Neighborhoods

### Sale Price vs Living Area



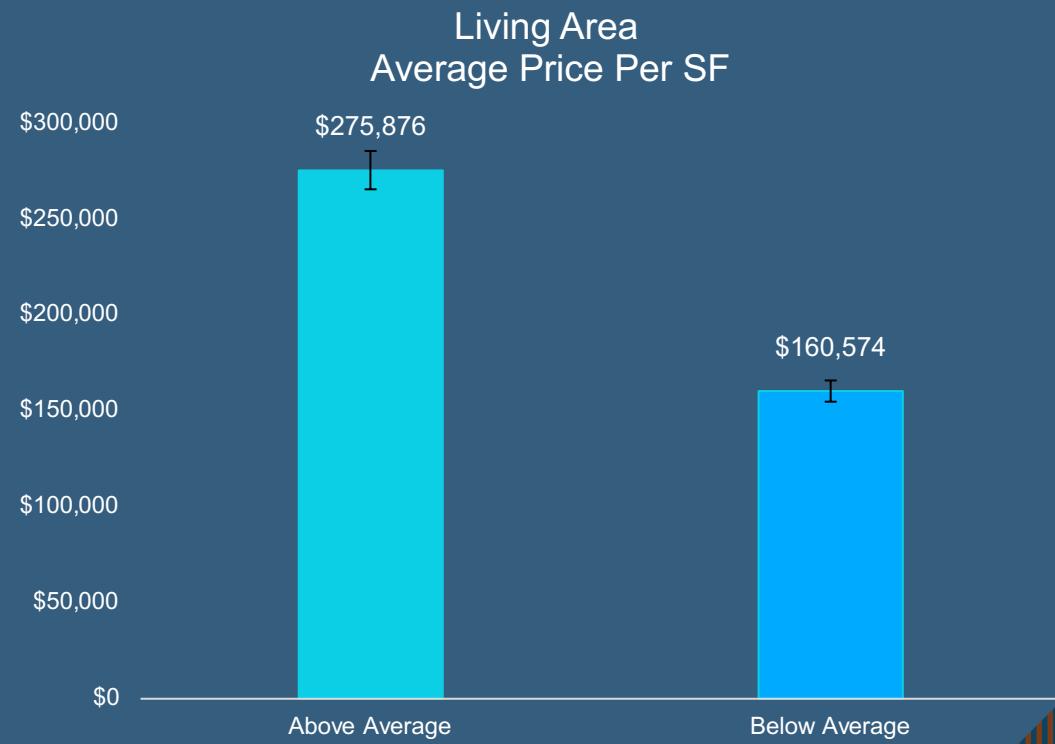
### Living Area

Living Area	Count	Average SalePrice
Above Average	318	\$275,876
Below Average	214	\$160,574
Grand Total	532	\$229,495

# Living Area

## Single Family Homes in Above Average Neighborhoods

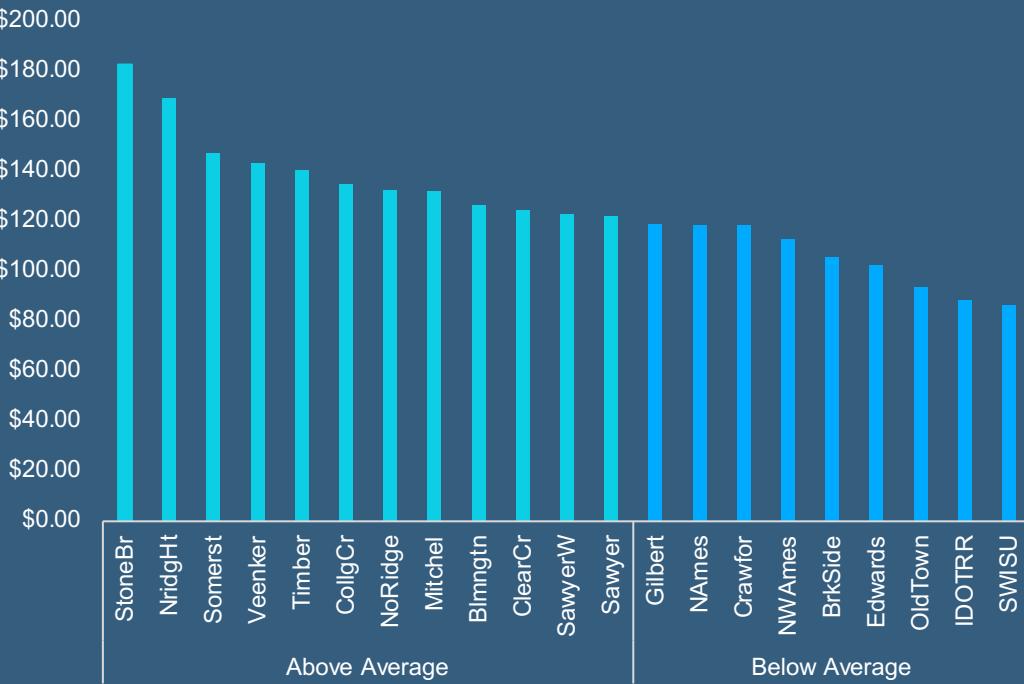
- Above Average Living Area
  - Average Sale Price: \$275,876
- Below Average Living Area
  - Average Sale Price: \$160,574
- Difference in Average Total Sale Price
  - \$103,865 to \$126,739



# Neighborhood

## Single Family Homes

Average Sale Price by Neighborhood



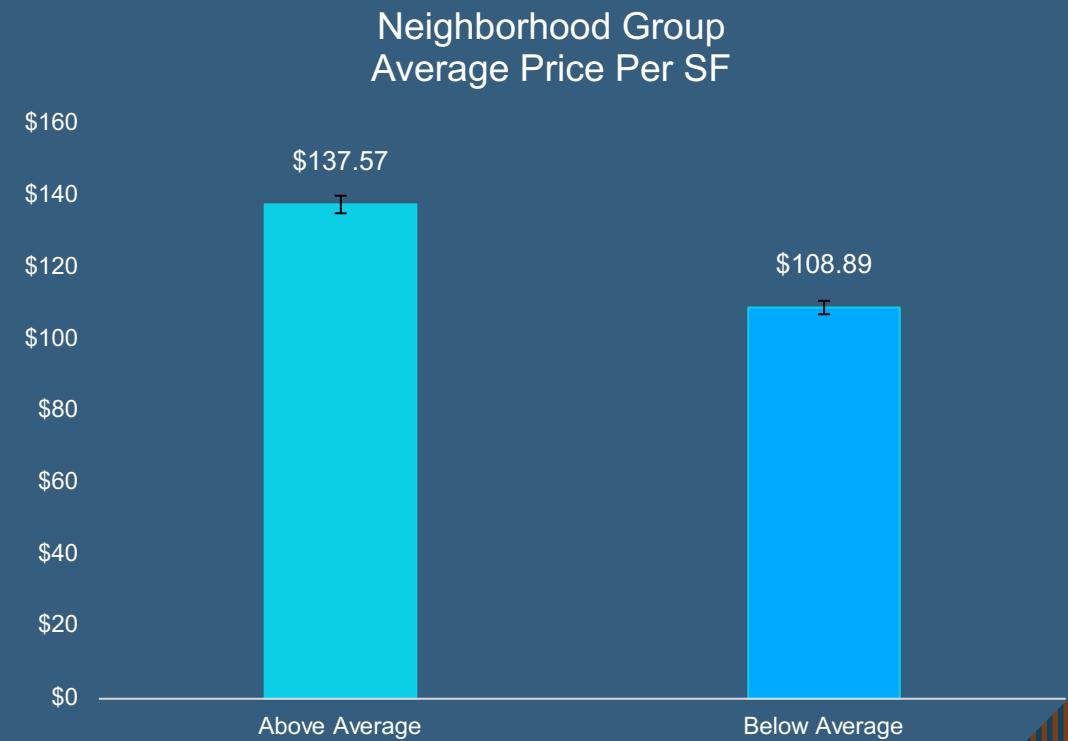
### Neighborhoods

Neighborhoods	Count	Average Price/SF
Above Average	532	\$137.57
Below Average	688	\$108.89
Grand Total	1220	\$121.40

# Neighborhood

## Single Family Homes

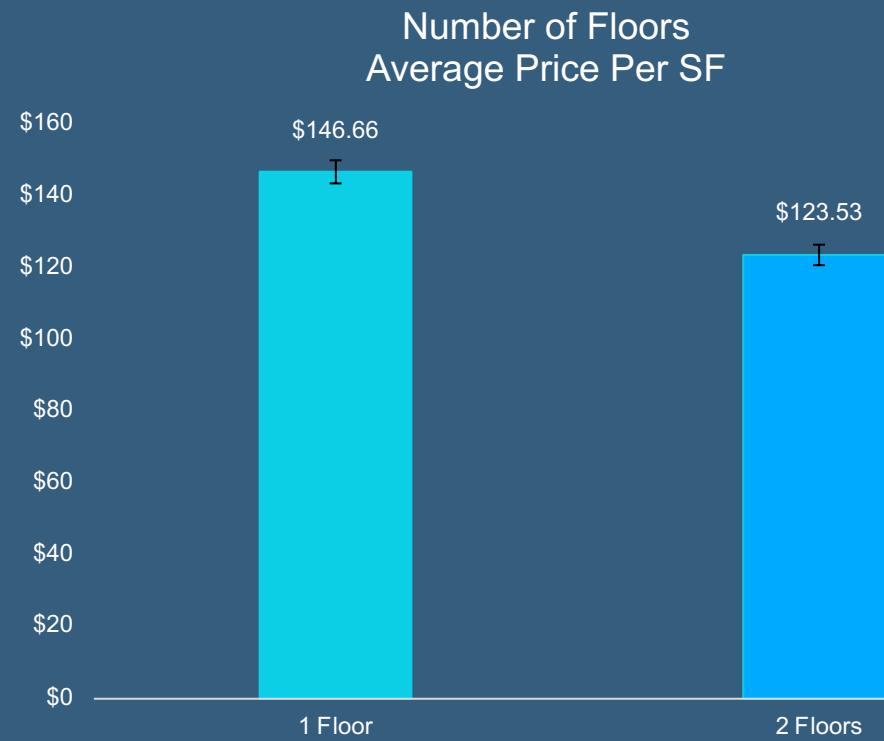
- Above Average Neighborhoods
  - Average Price Per SF: \$137.57
- Below Average Neighborhoods
  - Average Price Per SF: \$108.89
- Difference in Average Price Per SF
  - \$25.60 to \$31.76



# Number of Floors

## Single Family Homes in Above Average Neighborhoods

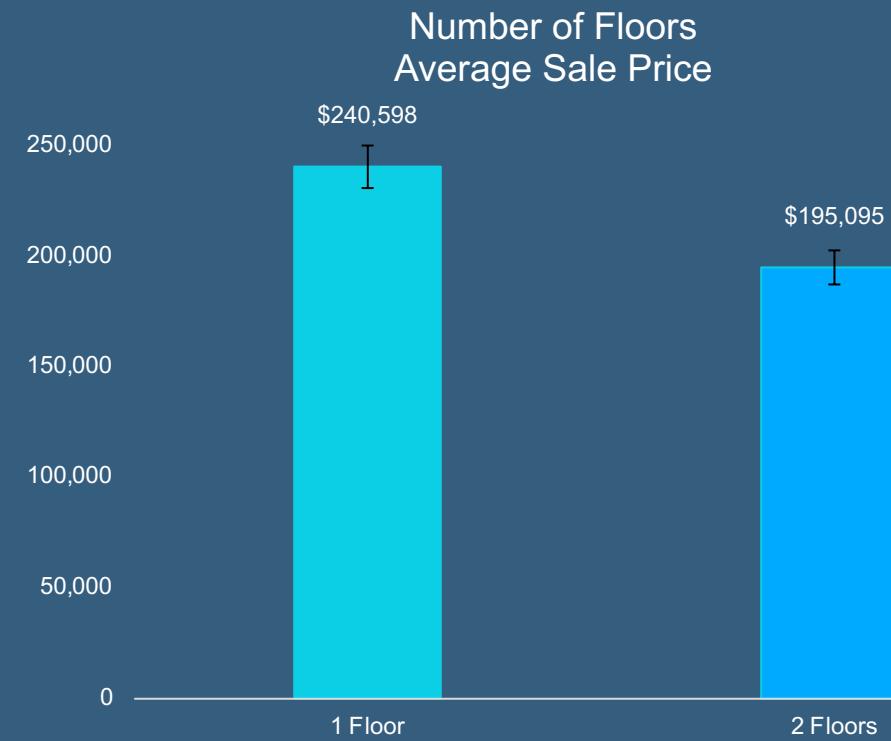
- 1 Floor
  - Average Price Per SF: \$146.66
- 2 Floors
  - Average Price Per SF: \$123.53
- Difference in Average Price Per SF
  - \$18.82 to \$27.43



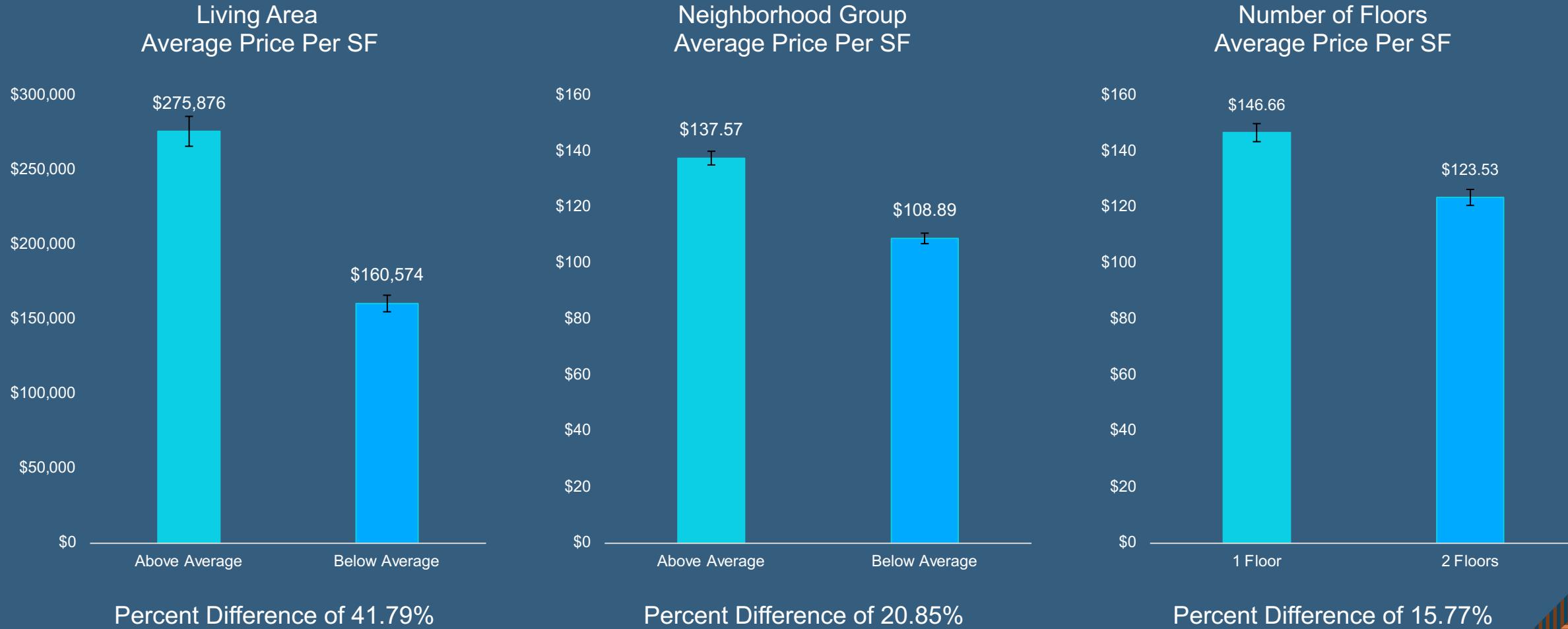
# Number of Floors

## Single Family Homes in Above Average Neighborhoods Similar Living Area

- 1 Floor
  - Average Sale Price: \$240,597
- 2 Floors
  - Average Sale Price: \$195,094
- Difference in Average Sale Price
  - \$33,175 to \$57,831



# Main Factors Driving Home Prices



# Recommendations

Unable to make a recommendation on where allocate dollars earmarked for mortgage-backed securities (MBS's)

## Missing Homeowner Data

- Loan to Value (LTV)
- Debt to Income (DTI)
- FICO Score

# Appendix

- Further Analysis
  - Linear regression models using Python
- Resources
  - Kaggle: [House Prices](#)
  - Analysis: [Excel workbook](#)