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# DANISH HOUSING PRICE TRENDS



# Project's Agenda

Key points for discussion

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# Introduction

Key areas we are focusing on

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As a Data Analyst for Danish Real Estate Insights, I will help investors and policymakers identify high-growth opportunities and optimize housing market strategies to catalyze on undervalued areas.

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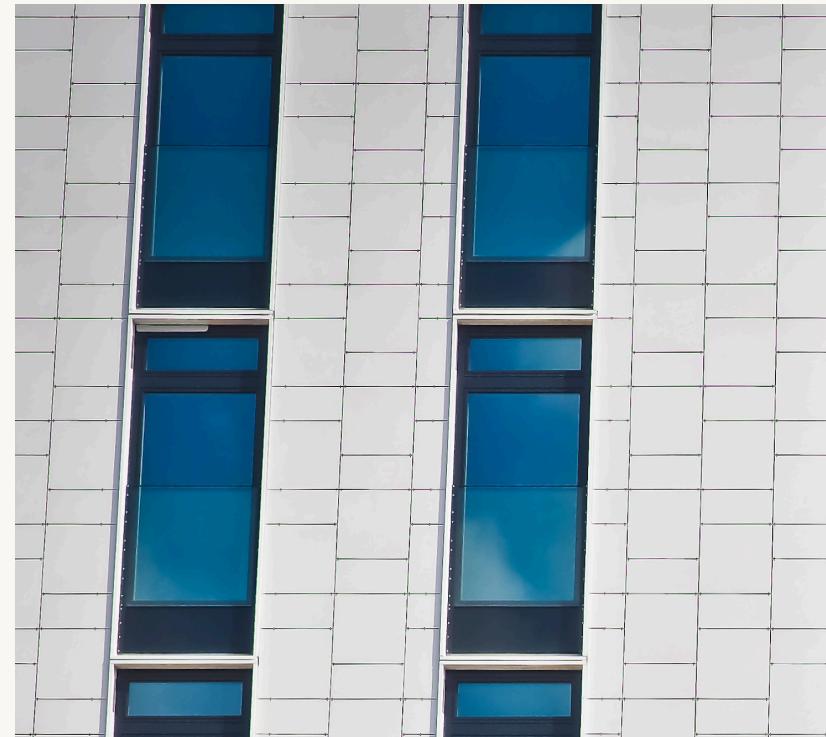
This is critical because recent data reveal major challenges in:

- Regional Price Volatility
- Unpredictable Growth Trends
- Hidden Undervalued Municipalities

# PROBLEM STATEMENT

Find what drives price gaps to spot undervalued areas & understand local price differences to invest smarter

# DATA COLLECTION



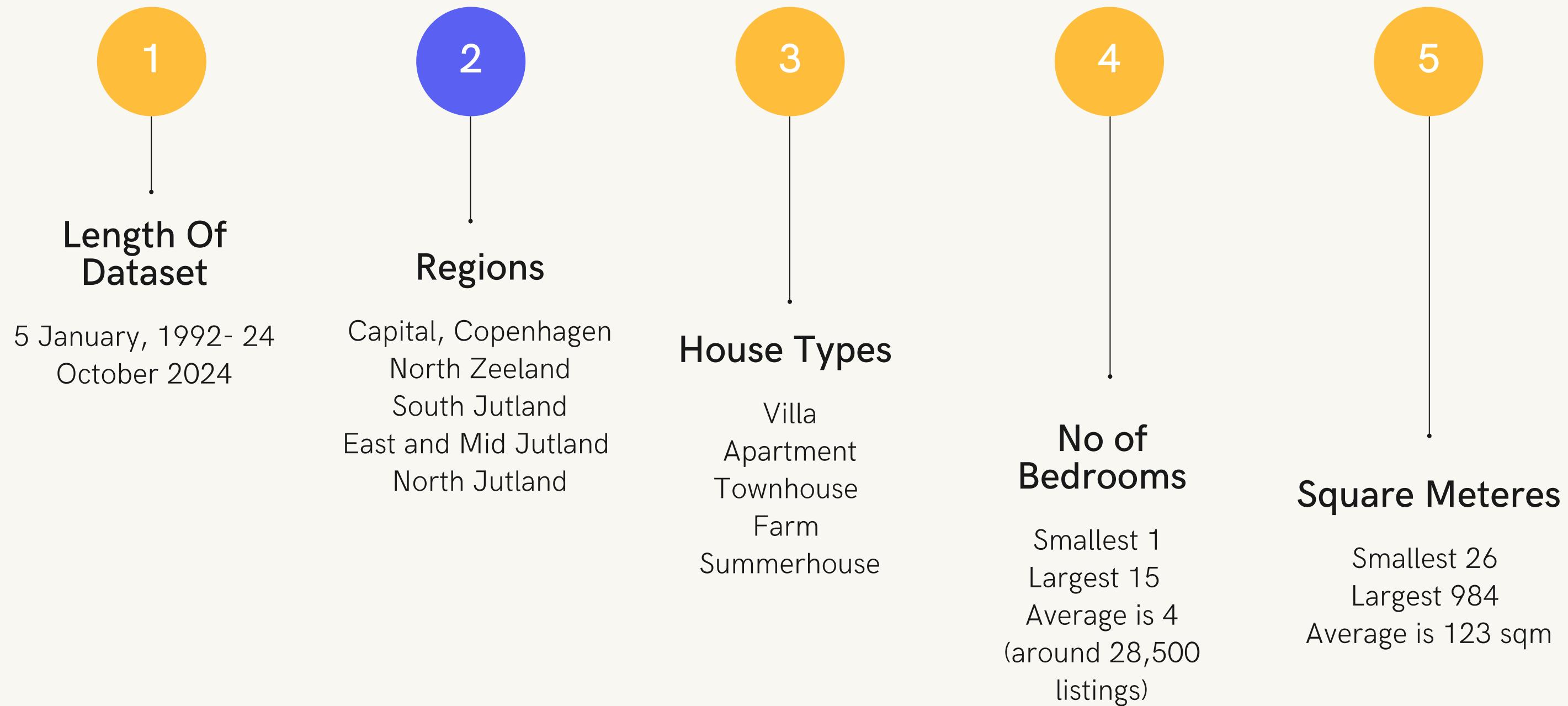
We aggregated housing market data from authoritative sources to ensure accurate, comprehensive analysis:

- Interest rates (Danish Central Bank) and inflation data (Statistics Denmark) to correlate with price trends.
- Municipal boundaries from Danmarks Statistik to map regional disparities.

1DKK = 5.952 BHD



# Data Overview



# KEY FACTORS INFLUENCING DANISH HOUSING PRICES

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- 1 Location
  - 2 Size Value
  - 3 Rate Impact
  - 4 Yield
  - 5 Age of House

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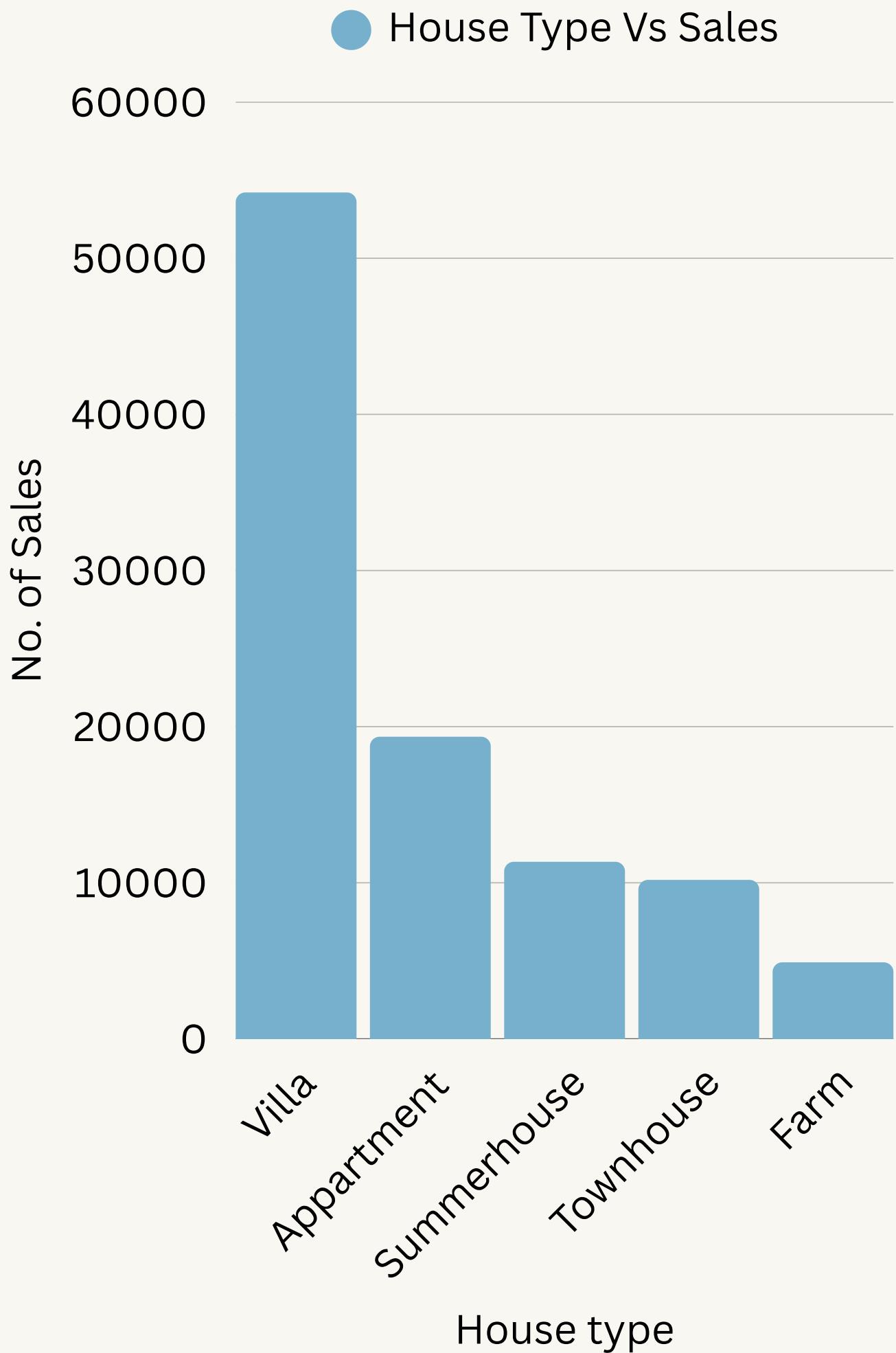
# Data Overview



# Number Of Homes Sold Per Home Type

This chart reveals transaction volumes by property type.

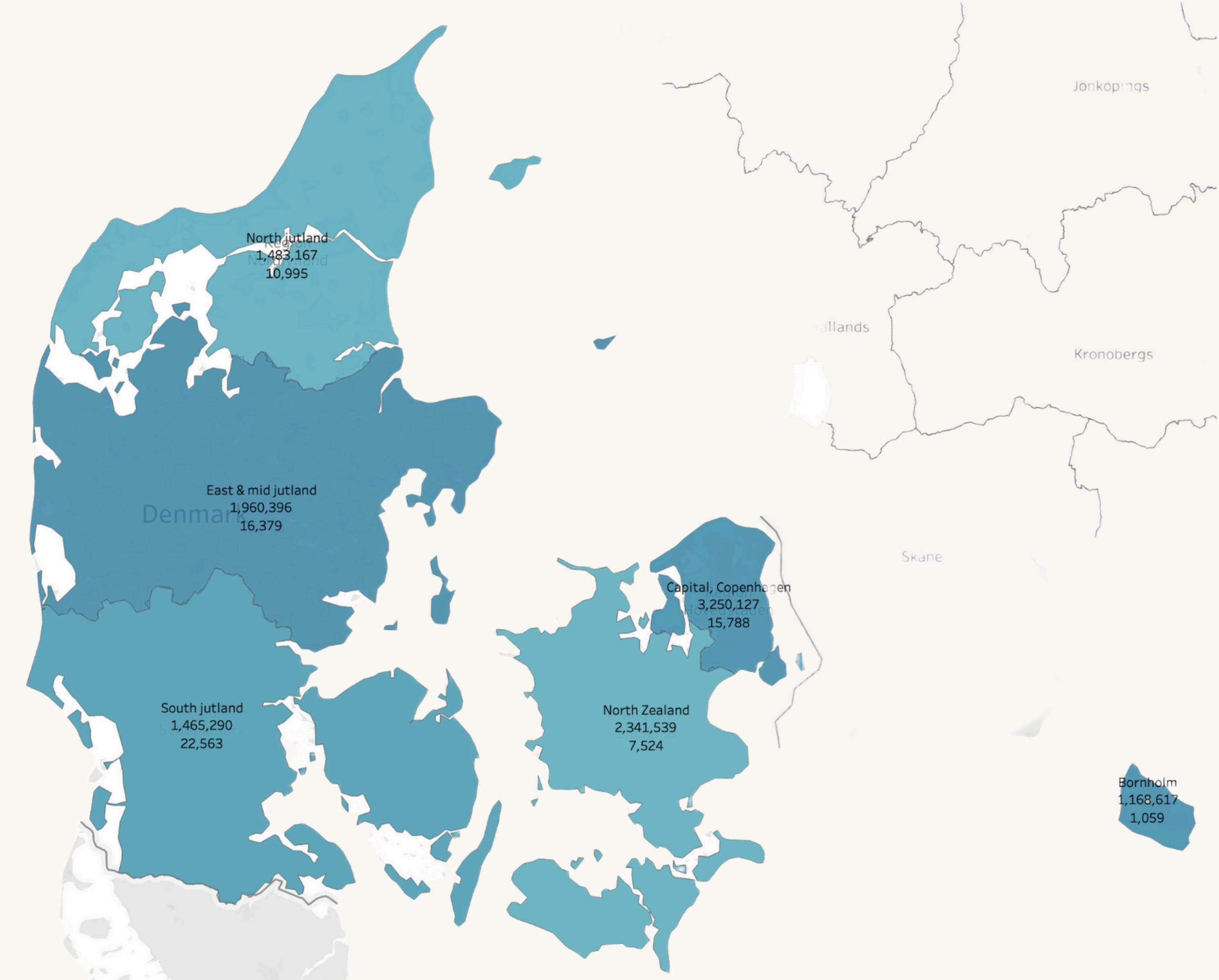
Villas are the most sold (54,214 villas sold)



# Sales Per Region

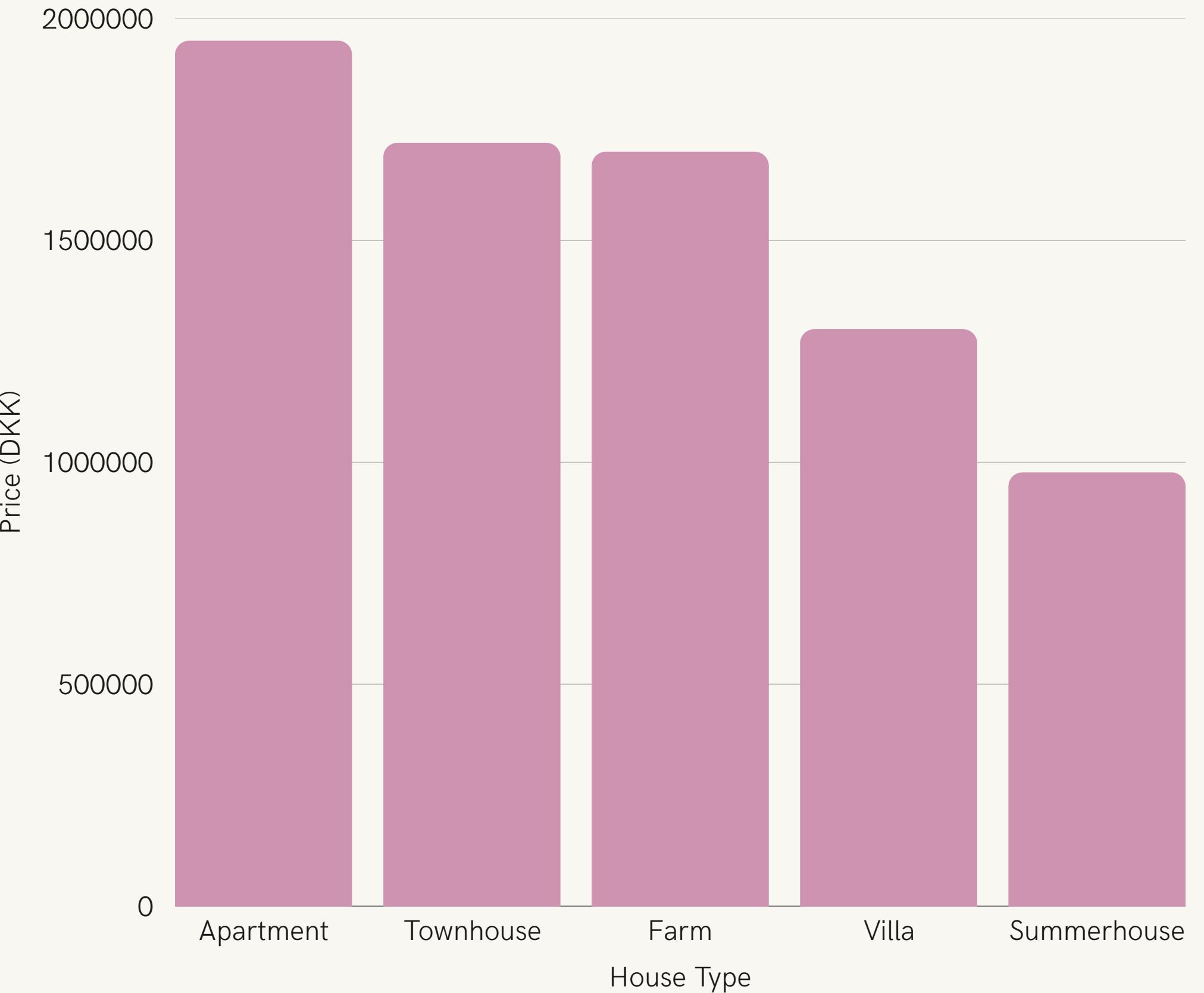
The diagram on the right shows the region with the largest amount of sales in Denmark, which is the Capital, with a net amount of 16,847 units sold.

The biggest difference between the 2 is the average price, with east&midjustland being approximately 1.3 million DKK Cheaper.

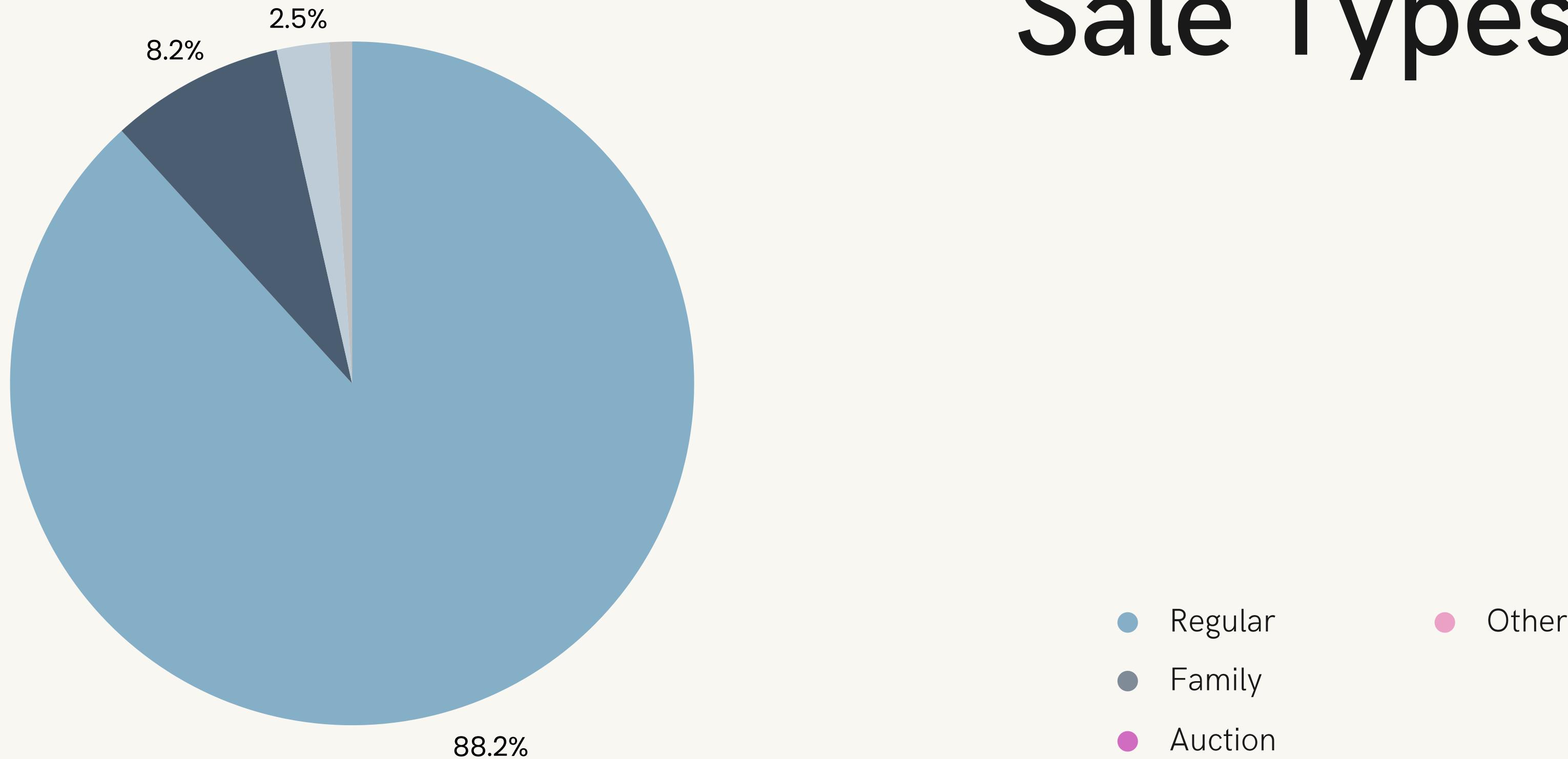


# Average Purchase Price

Apartments have the highest average purchase price of 1,950,000 DKK

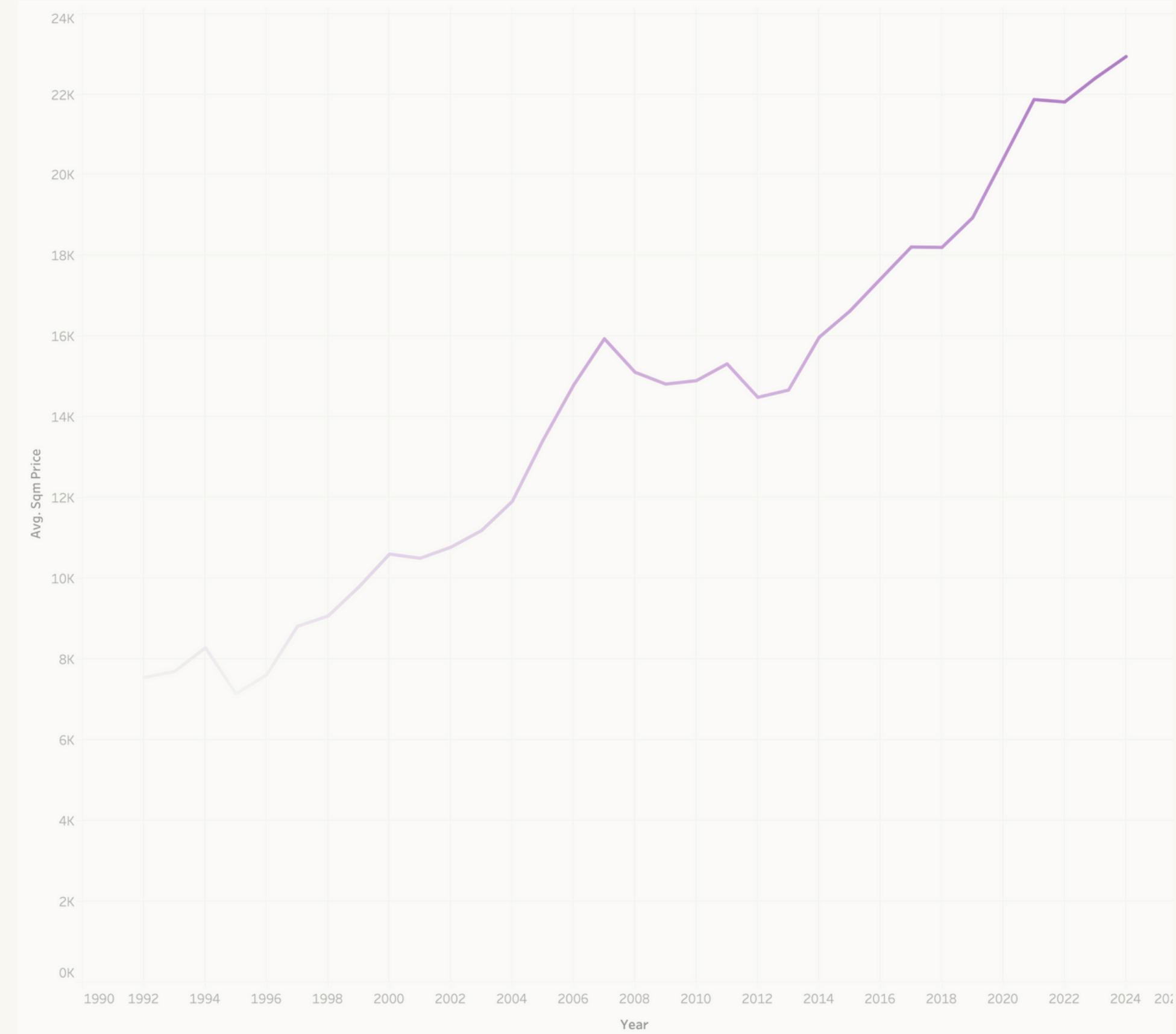


# Sale Types



# Prices Over Time

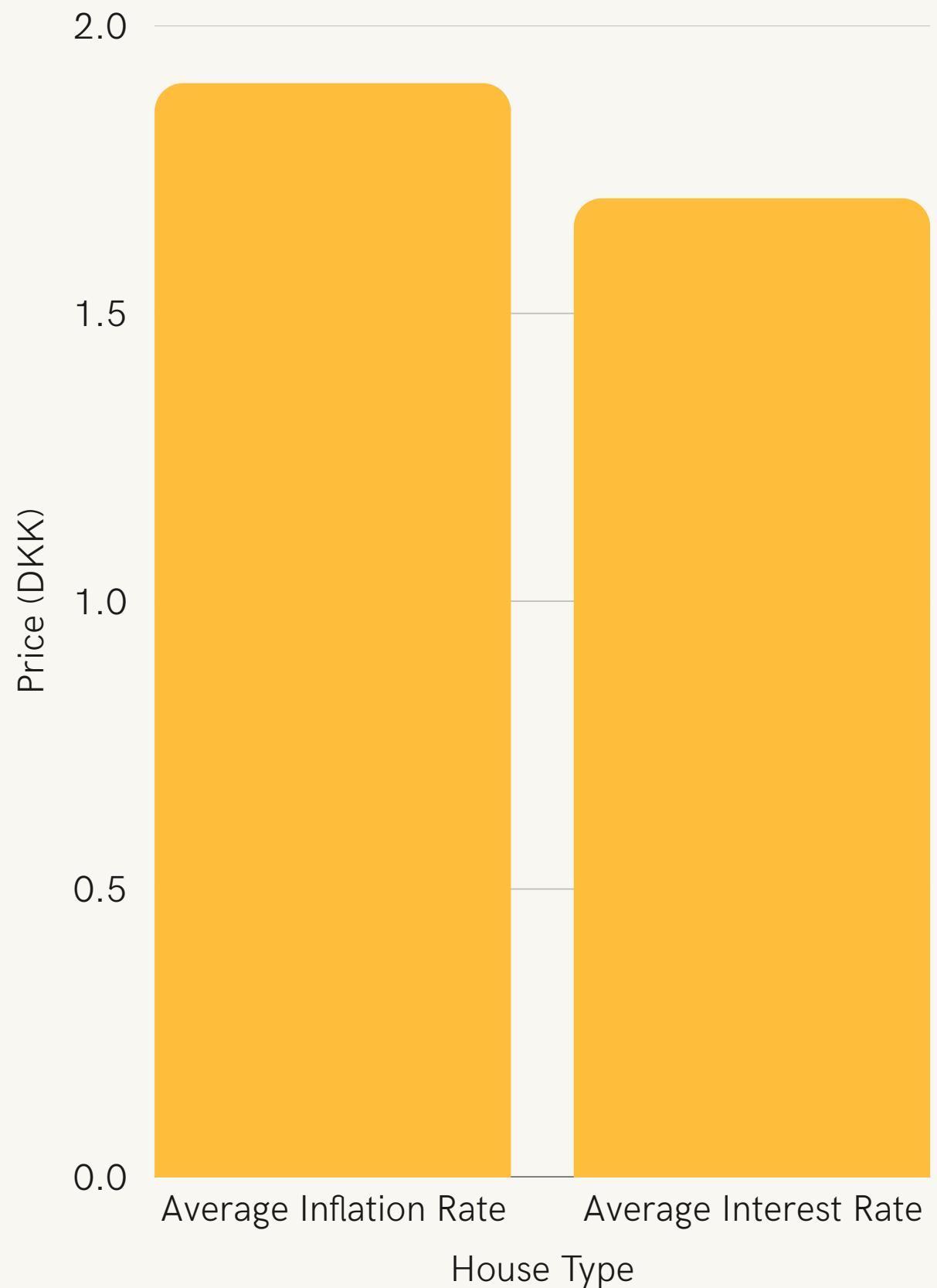
This clear timeline shows Danish square meter prices surged from 7,000 DKK (1992) to 23,000 DKK (2024) - a 230% increase.



# Inflation Vs Interest Rate

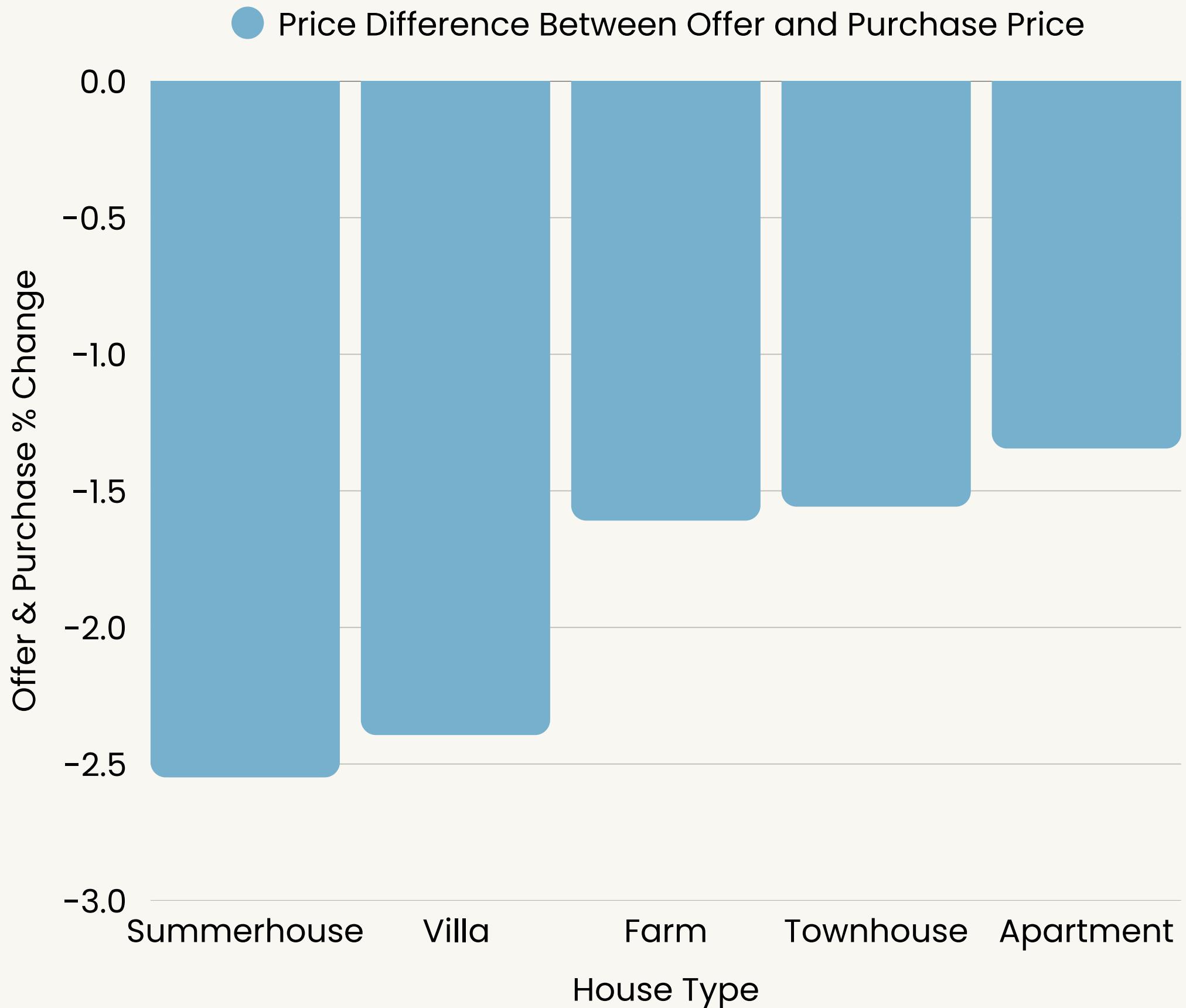
Denmark keeps its housing market stable by balancing inflation and interest rates (usually 0-2%). When prices rise faster than loan costs, buying property protects money.

- Inflation > rates = buy houses
- Rates > inflation = wait to buy



# Price Differences

Summerhouses show they have the highest difference between offer and purchase suggesting negotiation room

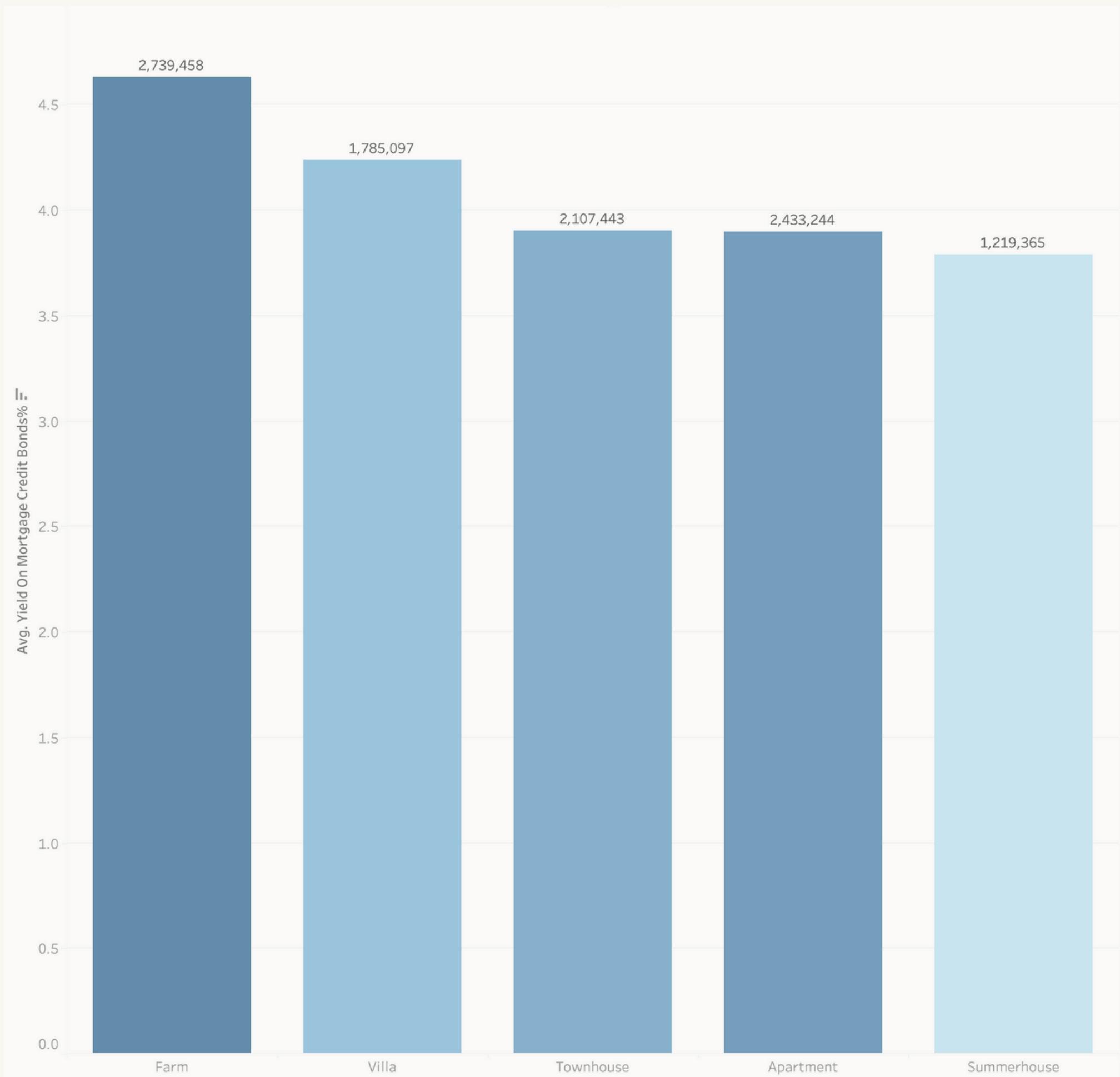


# Bank Borrowing Costs

Villas cost more and earn less rent money back

Apartments cost least and earn more money back

- When this goes up → home loans get pricier
- When this goes down → better time to buy property



# Key Findings

## 01 Market Polarization

- Urban (Copenhagen apartments: 2-3x pricier/sq.m) vs. Rural (Summerhouses: wider yield spreads).
- Best Yield : Apartments (4-5% returns)

## 02 Regional Opportunities

Undervalued Growth: East/Mid Jutland, (16,379 sales, 1.3M DKK cheaper than Copenhagen).



# Actionable Strategies



## For Investors:

Short-Term: Buy 1-2 bedroom apartments in Copenhagen/North Zealand.

Yield Play: Summerhouses in the Capital (tourism upside, 2.5% auction bargains).



## For Policymakers:

Ease zoning in South Jutland (22,563 sales, affordability crisis looming).

# Conclusion

Denmark's real estate market offers three clear paths to success each backed by data:

## 1. Apartments = Cash Flow Kings

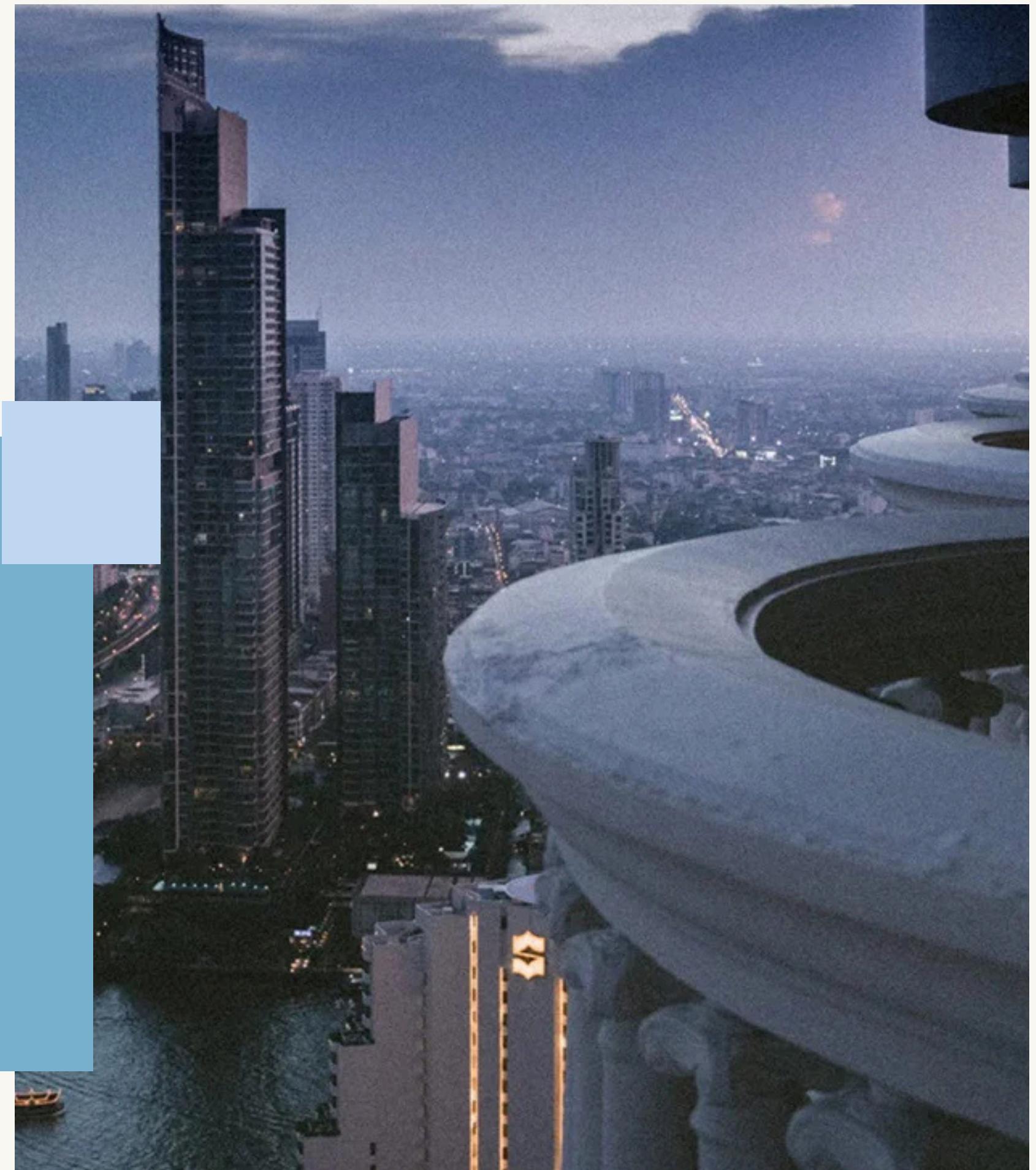
- Reliable rental income
- Best for steady returns (5-6% average yields)

## 2. Villas = Wealth Builders

- Long-term value growth (400% since 1992)
- Ideal for generational wealth

## 3. Jutland = Value Hunters' Playground

- Undervalued markets with growth potential (1.3M DKK cheaper than Copenhagen)
- Emerging infrastructure = future price spike



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# Thank you!

Morris-Raine Real Estate Co.