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RESOURCES

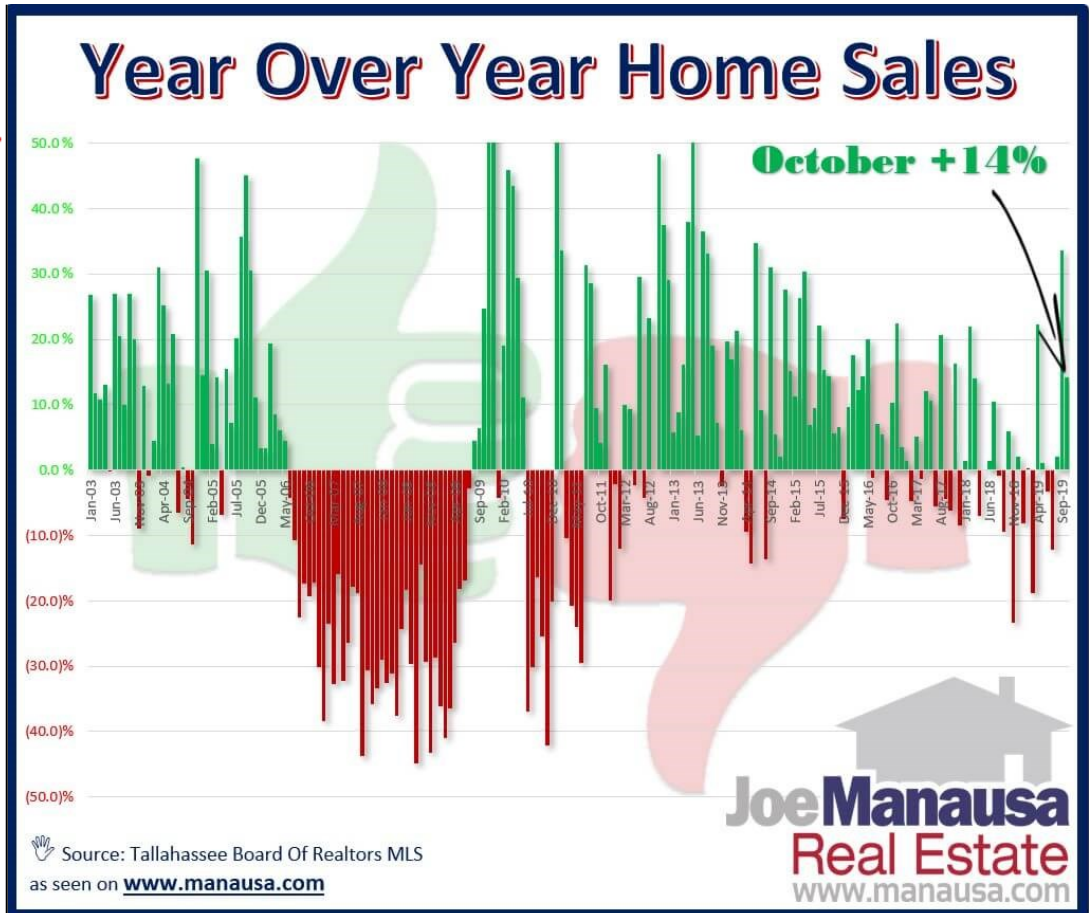
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Year Over Year Home Sales Strong (Again)



Year over year home sales surged 14% higher in October and was strong enough to push the market to more than 1% higher for the year. While 1% might not seem like much, but prior to September the overall market was down more than 3% for the year.

The graph above shows year over year homes sales, which is a method of tracking change in the market. The green vertical lines occur when a month records more home sales than that same month in the prior year, while red vertical lines show declines. Over the past twelve

months, there have been five months of declines and seven months of growth, for a grand total gain of about 1.5%.

The re-growth of the housing recovery is partly due to lower mortgage interest rates and part due to an illusion created by last year's late-year hurricane season which stalled final quarter home sales.

The current rate of sales would close out 2019 as the fourth-best year on record, trailing only 2004 through 2006 for the number of homes sold and closed in the calendar year.