

Vermont

Data as of Third Quarter, 2018, unless otherwise noted.

	Vermont	United States
Homeownership Rate		
Q1 2018	71.6%	64.2%
Q2 2018	73.1%	64.3%
Q3 2018	70.8%	64.4%
Total Purchase & Refinance Originations in 2017		
Number of Loans	10,938	6,609,405
Dollar Volume (\$ thousands)	\$ 2,229,051	\$ 1,681,691,644
Average Loan Amount	\$ 204,000	\$ 254,000
FHA Purchase & Refinance Originations in 2017		
Number of Loans	943	1,130,754
Dollar Volume (\$ thousands)	\$ 167,883	\$ 225,975,527
Average Loan Amount	\$ 178,000	\$ 200,000
Housing Stock Measures (ACS Data, 2009-2013)		
Total Housing Units	322,915	133,582,681
<i>Vacant Units</i>	65,911	16,741,597
<i>Occupied Units</i>	257,004	116,841,084
<i>Owner-Occupied</i>	57%	57%
<i>Renter Occupied</i>	23%	31%
Mortgage Performance		
Serious Delinquency Rate (NSA)		
Q3 2017	3.18%	2.52%
Q2 2018	2.68%	2.30%
Q3 2018	2.64%	2.13%
Foreclosure Starts Rate (NSA)		
Q3 2017	0.27%	0.25%
Q2 2018	0.31%	0.24%
Q3 2018	0.28%	0.23%
Employment (SA, quarterly data)		
Non-Farm Employment	313,070	149,326,000
Private non-farm	257,470	126,937,330
Government	55,600	22,388,670
YOY Change in Total Non-Farm Emp	(1,470)	2,446,000
Unemployment Rate (SA)	2.83%	3.83%
Mortgage Market Activity (NSA)		
Refinance Share of Total Applications	38.2%	37.8%
Gov't (FHAVA/USDA) Share of Purchase App	30.2%	26.3%
Home Prices (\$)		
YOY Change in Home Prices	4.83%	6.64%
Population*		
YOY Change in Population	300	2,313,240

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Sources: MBA's Monthly Profile of State and National Mortgage Activity (Quarterly, NSA), Bureau of Labor Statistics, Bureau of the Census, Federal Housing Finance Agency, Federal Financial Institutions Examination Council — Home Mortgage Disclosure Act, Mortgage Bankers Association.

NSA: Non-seasonally adjusted
SA: Seasonally adjusted
YOY: Year-over-year

• Annual estimates as of December 2017.

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