

Vermont

Data as of Third Quarter, 2019, unless otherwise noted.

	Vermont	United States
Homeownership Rate		
Q1 2019	72.5%	64.2%
Q2 2019	72.8%	64.1%
Q3 2019	69.8%	64.8%
Total Purchase & Refinance Originations in 2018		
Number of Loans	10,109	6,024,023
Dollar Volume (\$ thousands)	\$ 2,082,265	\$ 1,571,994,705
Average Loan Amount	\$ 206,000	\$ 261,000
FHA Purchase & Refinance Originations in 2018		
Number of Loans	885	936,317
Dollar Volume (\$ thousands)	\$ 158,595	\$ 193,023,695
Average Loan Amount	\$ 179,000	\$ 206,000
Housing Stock Measures (ACS Data, 2013-2017)		
Total Housing Units	331,106	136,960,864
<i>Vacant Units</i>	72,571	16,912,337
<i>Occupied Units</i>	258,535	120,048,527
<i>Owner-Occupied</i>	55%	56%
<i>Renter Occupied</i>	23%	32%
Mortgage Performance		
Serious Delinquency Rate (NSA)		
Q3 2018	2.64%	2.13%
Q2 2019	2.66%	1.95%
Q3 2019	2.35%	1.81%
Foreclosure Starts Rate (NSA)		
Q3 2018	0.28%	0.23%
Q2 2019	0.38%	0.25%
Q3 2019	0.25%	0.21%
Employment (SA, quarterly data)		
Non-Farm Employment	318,070	151,624,000
Private non-farm	261,930	129,009,330
Government	56,130	22,614,670
YOY Change in Total Non-Farm Emp	2,100	2,215,000
Unemployment Rate (SA)	2.13%	3.63%
Mortgage Market Activity (NSA)		
Refinance Share of Total Applications	49.2%	56.6%
Gov't (FHA/VA/USDA) Share of Purchase Apps	26.2%	25.5%
Home Prices (\$)		
YOY Change in Home Prices	4.32%	4.63%
Population*	626,300	327,167,430
YOY Change in Population	1,770	2,020,310

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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 2018.

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