

Alaska Housing Market Indicators



Tables - 3rd Qtr, 2009

Description	Section
Lenders Survey	
Historical Loan Data	1
Single-Family, Condominium & Mltx Loan Activity Summary	2
New vs. Existing Loan Activity Summary	3
Refinance Loan Activity Summary	4
New Housing Units by Type of Structure	5

The Alaska Housing Market Indicators are produced by the State of Alaska Department of Labor and Workforce Development for the Alaska Housing Finance Corporation

Note: Starting with the 2nd Qtr 2005, The Alaska Housing Market Indicators will no longer report Multiple Listing Service and AHFC Loan Portfolio Data.

Single-Family and Condominium New Loan Activity in Alaska Including AHFC



Total Single-Family and Condominium Residences

Quarter	YTD	Number of Loans	Chg Prv Qtr	Chg Prv Yr	Average Loan(\$)	Total Loans (\$)	Chg Prv Yr (\$)	Average Sales Price (\$)	Total Sales Price (\$)	Loan-To-Value Ratio (%)
3Q09	6,504	2,843	-705	-162	236,124	671,299,595	-48,213,624	265,678	755,323,485	88.9
2Q09	3,661	2,138	615	-342	233,178	498,535,492	-69,617,515	264,865	566,281,994	88.0
1Q09	1,523	1,523	-628	-288	228,984	348,742,445	-42,988,237	258,674	393,959,921	88.5
4Q08	9,502	2,151	-530	-321	226,533	487,272,036	-47,453,139	255,765	550,150,651	88.6
3Q08*	7,527	2,857	161	-260	231,528	661,476,331	-20,389,632	262,223	749,171,448	88.3
2Q08*	4,670	2,696	722	-539	229,735	619,366,171	-86,414,674	263,466	710,304,022	87.2
1Q08*	1,974	1,974	-630	-492	217,380	429,108,033	-83,658,904	249,081	491,684,974	87.3
4Q07*	11,422	2,604	-513	-422	216,083	562,681,107	-53,371,600	247,977	645,733,339	87.1
3Q07	8,818	3,117	-118	-716	218,757	681,865,963	-103,989,168	254,519	793,334,328	85.9
2Q07	5,701	3,235	769	-22	218,170	705,780,845	54,335,251	258,732	836,998,385	84.3
1Q07	2,466	2,466	-560	-167	207,935	512,766,936	4,227,363	255,717	630,597,336	81.3
4Q06	12,749	3,026	-807	-143	203,586	616,052,707	21,452,247	250,241	757,228,275	81.4
3Q06	9,723	3,833	576	676	205,024	785,855,131	174,932,082	254,523	975,585,672	80.6
2Q06	5,890	3,257	624	-218	200,014	651,445,594	272,766	255,879	833,397,802	78.2
1Q06	2,633	2,633	-536	204	193,141	508,539,573	64,061,986	239,103	629,557,568	80.8
4Q05	12,230	3,169	12	-175	185,786	588,755,410	-1,692,888	231,327	733,074,946	81.8
3Q05	9,061	3,157	-318	-296	193,514	610,923,049	2,862,449	234,650	740,791,083	82.5
2Q05	5,904	3,475	1,046	684	187,388	651,172,828	159,997,119	236,999	823,572,869	79.1
1Q05	2,429	2,429	-915	48	182,988	444,477,587	43,965,299	226,751	550,777,771	80.7
4Q04	11,969	3,344	-109	43	178,317	596,293,348	39,887,587	219,186	732,957,253	81.4
3Q04	8,625	3,453	662	-150	176,096	608,060,600	-171,767	210,901	728,240,864	83.5
2Q04	5,172	2,791	410	-435	175,986	491,175,709	-37,688,798	211,703	590,863,704	83.1
1Q04	2,381	2,381	-920	-161	168,212	400,512,288	-23,799,319	197,775	470,901,801	85.1
4Q03	12,672	3,301	-302	259	168,557	556,405,761	62,679,205	199,439	658,347,631	84.5
3Q03	9,362	3,594	368	-306	169,235	608,232,367	-12,550,618	200,168	719,405,121	84.5
2Q03	5,768	3,226	684	473	163,938	528,864,507	113,196,850	195,431	630,460,589	83.9
1Q03	2,542	2,542	-500	-150	166,920	424,311,607	-2,217,946	192,562	489,492,311	86.7
4Q02	12,387	3,042	-858	-149	162,303	493,726,556	17,509,901	183,747	558,957,253	88.3
3Q02	9,345	3,900	1,147	500	159,175	620,782,985	108,000,953	186,268	726,445,234	85.5
2Q02	5,445	2,753	61	89	150,987	415,667,657	13,494,070	175,143	482,167,641	86.2
1Q02	2,692	2,692	-499	711	158,443	426,529,553	139,491,147	183,050	492,771,837	86.6
4Q01	11,236	3,191	-209	1,043	149,237	476,216,655	165,047,875	174,132	555,654,152	85.7
3Q01	8,045	3,400	736	1,254	150,818	512,782,032	205,595,465	175,590	597,007,443	85.9
2Q01	4,645	2,664	683	763	150,966	402,173,587	132,194,548	175,189	466,703,860	86.2
1Q01	1,981	1,981	-167	346	144,896	287,038,406	62,206,167	170,249	337,262,767	85.1
4Q00	7,830	2,148	2	-214	144,864	311,168,780	-11,577,073	164,864	354,128,664	87.9
3Q00	5,682	2,146	245	-663	143,144	307,186,567	-77,433,319	165,081	354,264,609	86.7
2Q00	3,536	1,901	266	-266	142,019	269,979,039	-38,766,063	165,966	315,501,869	85.6
1Q00	1,635	1,635	-727	-1,091	137,512	224,832,239	-159,926,924	158,272	258,775,433	86.9
4Q99	10,064	2,362	-447	-194	136,641	322,745,853	-31,304,877	156,657	370,023,846	87.2
3Q99	7,702	2,809	642	163	136,924	384,619,886	21,506,654	154,387	433,673,092	88.7
2Q99	4,893	2,167	-559	136	142,476	308,745,102	32,464,658	162,346	351,803,093	87.8
1Q99	2,726	2,726	170	634	141,144	384,759,163	105,079,912	164,023	447,127,516	86.1

Single-Family and Condominium New Loan Activity in Alaska Including AHFC



Total Single-Family Residences

Quarter	YTD	Number of Loans	Chg Prv Qtr	Chg Prv Yr	Average Loan(\$)	Total Loans (\$)	Chg Prv Yr (\$)	Average Sales Price (\$)	Total Sales Price (\$)	Loan To-Value Ratio (%)
3Q09	5,389	2,388	593	233	248,181	592,657,049	62,830,375	278,805	665,787,285	89.0
2Q09	3,001	1,795	589	-172	244,122	438,199,792	-42,063,440	277,460	498,040,004	88.0
1Q09	1,206	1,206	-511	-205	240,489	290,030,334	-32,112,976	272,418	328,535,871	88.3
4Q08	7,629	1,717	-438	-272	239,763	411,673,785	-41,869,759	272,293	467,526,993	88.1
3Q08*	6,088	2,331	148	-217	243,765	568,217,034	-17,632,659	277,089	645,895,148	88.0
2Q08*	3,757	2,183	609	-411	243,461	531,476,396	-67,213,844	280,885	613,172,347	86.7
1Q08*	1,574	1,574	-547	-427	228,412	359,520,661	-80,016,580	262,597	413,328,391	87.0
4Q07*	9,264	2,121	-427	-339	227,015	481,499,476	-47,858,906	262,371	556,488,255	86.5
3Q07	7,143	2,548	-46	-596	229,925	585,849,693	-94,937,806	268,998	685,405,753	85.5
2Q07	4,595	2,594	593	-22	230,798	598,690,240	46,127,242	275,256	714,015,280	83.8
1Q07	2,001	2,001	-459	-50	219,659	439,537,240	20,457,409	271,122	542,514,362	81.0
4Q06	10,271	2,460	-684	3	215,186	529,358,382	39,079,749	267,134	657,150,609	80.6
3Q06	7,811	3,144	528	609	216,535	680,787,499	163,829,790	270,562	850,645,488	80.0
2Q06	4,667	2,616	565	-250	211,224	552,562,998	-2,407,744	272,299	712,334,751	77.6
1Q06	2,051	2,051	-406	100	204,330	419,079,831	48,467,664	255,789	524,622,755	79.9
4Q05	9,809	2,457	-78	-272	199,544	490,278,633	-19,433,403	249,081	611,992,892	80.1
3Q05	7,352	2,535	-331	-337	203,928	516,957,710	-18,463,444	248,693	630,437,781	82.0
2Q05	4,817	2,866	915	539	193,639	554,970,742	124,884,147	246,982	707,851,657	78.4
1Q05	1,951	1,951	-778	7	189,960	370,612,167	25,767,837	236,534	461,477,317	80.3
4Q04	9,872	2,729	-143	-69	186,776	509,712,036	12,844,592	230,454	628,907,687	81.0
3Q04	7,143	2,872	545	-243	186,428	535,421,153	-11,280,552	224,960	646,086,494	82.9
2Q04	4,271	2,327	383	-475	184,824	430,086,596	-48,444,215	223,832	520,856,699	82.6
1Q04	1,944	1,944	-854	-233	177,389	344,844,331	-37,288,953	210,567	409,342,981	84.2
4Q03	10,892	2,798	-317	216	177,580	496,867,444	55,042,593	211,166	590,843,464	84.1
3Q03	8,085	3,106	304	-294	176,015	546,701,705	-18,578,728	209,416	650,445,310	84.1
2Q03	4,979	2,802	625	537	170,782	478,530,811	117,741,511	204,712	573,602,208	83.4
1Q03	2,177	2,177	-405	-96	175,532	382,133,283	1,199,586	203,182	442,328,278	86.4
4Q02	10,520	2,582	-818	-104	171,117	441,824,851	15,965,175	193,319	499,149,168	88.5
3Q02	7,938	3,400	1,135	544	166,259	565,280,433	108,935,409	195,032	663,108,412	85.2
2Q02	4,538	2,265	-8	-51	159,008	360,789,300	-8,676,940	185,787	421,551,733	85.6
1Q02	2,273	2,273	-413	602	167,591	380,933,697	123,001,650	194,435	441,950,296	86.2
4Q01	9,529	2,686	-170	791	158,548	425,859,676	138,092,655	185,895	499,314,191	85.3
3Q01	6,843	2,856	540	942	159,785	456,345,024	169,466,333	186,883	533,737,895	85.5
2Q01	3,987	2,316	645	630	159,528	369,466,240	118,201,500	185,106	428,706,184	86.2
1Q01	1,671	1,671	-224	216	154,358	257,932,047	48,617,117	182,153	304,377,369	84.7
4Q00	6,950	1,895	-19	-216	151,856	287,767,021	-13,774,478	173,070	327,968,199	87.7
3Q00	5,055	1,914	228	-593	149,884	286,878,691	-72,736,868	173,000	331,121,205	86.6
2Q00	3,141	1,686	231	-245	149,030	251,264,740	-36,487,852	175,010	295,066,273	85.2
1Q00	1,455	1,455	-656	-1,055	144,876	208,331,978	-158,581,798	167,208	240,444,856	86.6
4Q99	9,059	2,111	-396	-276	142,843	301,541,499	-38,666,128	164,303	346,843,081	86.9
3Q99	6,948	2,507	576	147	143,445	359,615,559	27,887,017	161,970	406,059,514	88.6
2Q99	4,441	1,931	-579	69	149,017	287,752,592	25,061,613	169,934	328,143,011	87.7
1Q99	2,510	2,510	123	588	146,181	366,913,776	101,603,500	169,854	426,333,197	86.1

Single-Family and Condominium New Loan Activity in Alaska Including AHFC



Total Condominium Residences

Quarter	YTD	Number of Loans	Chg Prv Qtr	Chg Prv Yr	Average Loan(\$)	Total Loans (\$)	Chg Prv Yr (\$)	Average Sales Price (\$)	Total Sales Price (\$)	Loan-To-Value Ratio (%)
3Q09	1,115	455	112	-71	172,841	78,642,546	-14,616,751	196,783	89,536,200	87.8
2Q09	660	343	26	-170	175,906	60,335,700	-27,554,075	198,956	68,241,990	88.4
1Q09	317	317	-117	-83	185,212	58,712,111	-10,875,261	206,385	65,424,050	89.7
4Q08	1,873	434	-92	-49	174,190	75,598,251	-5,583,380	190,377	82,623,658	91.5
3Q08*	1,439	526	13	-43	177,299	93,259,297	-2,756,973	196,343	103,276,300	90.3
2Q08*	913	513	113	-128	171,325	87,889,775	-19,200,830	189,340	97,131,675	90.5
1Q08*	400	400	-83	-65	173,968	69,587,372	-3,642,324	195,891	78,356,583	88.8
4Q07*	2,158	483	-86	-83	168,078	81,181,631	-5,512,694	184,772	89,245,084	91.0
3Q07	1,675	569	-72	-120	168,746	96,016,270	-9,051,362	189,681	107,928,575	89.0
2Q07	1,106	641	176	0	167,068	107,090,605	8,208,009	191,861	122,983,105	87.1
1Q07	465	465	-101	-117	157,483	73,229,696	-16,230,046	189,426	88,082,974	83.1
4Q06	2,478	566	-123	-146	153,170	86,694,325	-17,627,502	176,816	100,077,666	86.6
3Q06	1,912	689	48	67	152,493	105,067,632	11,102,293	181,336	124,940,184	84.1
2Q06	1,223	641	59	32	154,263	98,882,596	2,680,510	188,866	121,063,051	81.7
1Q06	2,421	712	90	97	138,310	98,476,777	17,740,515	170,059	121,082,055	90.5
4Q05	2,421	712	90	97	138,310	98,476,777	17,740,515	170,059	121,082,055	90.5
3Q05	1,709	622	13	41	151,070	93,965,339	21,325,893	177,417	110,353,302	85.1
2Q05	1,087	609	131	145	157,967	96,202,086	35,112,973	190,018	115,721,211	83.1
1Q05	478	478	-137	41	154,530	73,865,420	18,197,462	186,821	89,300,454	82.7
4Q04	2,097	615	34	112	140,783	86,581,312	27,042,995	169,186	104,049,566	83.2
3Q04	1,482	581	117	93	125,025	72,639,447	11,108,785	141,402	82,154,371	88.4
2Q04	901	464	27	40	131,658	61,089,113	10,755,417	150,877	70,007,005	87.3
1Q04	437	437	-66	72	127,387	55,667,957	13,489,634	140,867	61,558,820	90.4
4Q03	1,780	503	15	44	118,366	59,538,317	7,636,612	134,203	67,504,167	88.2
3Q03	1,277	488	64	-13	126,087	61,530,661	6,028,110	141,311	68,959,811	89.2
2Q03	789	424	59	-60	118,712	50,333,696	-4,544,660	134,100	56,858,381	88.5
1Q03	365	365	-94	-54	115,557	42,178,324	-3,417,532	129,217	47,164,034	89.4
4Q02	1,863	459	-42	-46	112,830	51,901,706	1,544,727	130,018	59,808,085	86.8
3Q02	1,404	501	17	-43	111,005	55,502,552	-934,456	126,674	63,336,822	87.6
2Q02	903	484	65	136	113,385	54,878,356	21,928,809	125,239	60,615,908	90.5
1Q02	419	419	-86	109	108,821	45,595,856	16,489,497	121,292	50,821,541	89.7
4Q01	1,707	505	-39	252	99,717	50,356,979	26,955,220	111,564	56,339,961	89.4
3Q01	1,202	544	196	312	103,745	56,437,008	38,481,502	116,304	63,269,548	89.2
2Q01	658	348	38	133	94,683	32,949,547	14,235,248	109,965	38,267,676	86.1
1Q01	310	310	57	130	93,891	29,106,359	13,589,050	106,082	32,885,398	88.5
4Q00	880	253	21	2	92,497	23,401,759	2,197,405	103,401	26,160,465	89.5
3Q00	627	232	17	-70	86,325	17,955,506	-2,417,018	97,834	20,349,504	88.2
2Q00	395	215	35	-21	87,043	18,714,299	-2,278,211	95,049	20,435,596	91.6
1Q00	180	180	-71	-36	86,207	15,517,309	-2,328,078	94,152	16,947,343	91.6
4Q99	1,005	251	-51	82	84,479	21,204,354	7,361,251	92,354	23,180,765	91.5
3Q99	754	302	66	16	67,459	20,372,524	-11,012,166	73,523	22,203,926	91.8
2Q99	452	236	20	67	88,951	20,992,510	7,403,045	100,255	23,660,082	88.7
1Q99	216	216	47	46	82,618	17,845,387	3,476,412	96,270	20,794,319	85.8

Notes:

Based on the quarterly Survey of Lenders' Activity, a survey of private and public mortgage lenders.

Refinanced mortgages are excluded from this data series. Historical series revised 2nd quarter of 1999 to exclude refinances from Fannie Mae and AHFC data.

Fannie Mae data excluding refinances were not available for the 1st, 2nd & 3rd quarters of 1992 and the 1st quarter of 1993.

AHFC data for the 1st and 2nd quarters of 1992 were not revised. AHFC assumed rural loans from DCRA in the 3rd quarter of 1992.

AHFC's urban portfolio for 2nd quarter 1992 did not include any refinances. Original data from the 1st quarter 1992 lender survey was not available for comparison.

Beginning 2nd quarter 1999, Fannie Mae data are included in both the single-family and condominium categories as appropriate.

Previously, all Fannie Mae data were recorded as single family.

Beginning 2nd quarter 1999, an adjustment is made to reduce double counting of loans reported by both primary and secondary lenders.

Comparisons with earlier quarters will under- or over-state differences in activity.

Beginning 4th quarter 2008, an adjustment is made to reduce double counting of loans reported by both primary and secondary lenders.

Comparisons with earlier quarters will under- or over-state differences in activity.

* Revised 4th Quarter 2008

Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section.

**Condominium Loan Activity in Alaska Including AHFC
3rd Qtr 2009**



Location	YTD	Number of Loans	Chg Prv Qtr	Chg Prv Yr	Average Loan	Total Loans	Chg Prv Yr	% Loan Volume ¹	Average Sales Price	Total Sales Volume	Total Market Value ¹
Anchorage	981	407	113	-61	\$178,007	\$72,449,032	-\$11,376,319	92.1	\$201,505	\$82,012,400	91.6
Mat-Su	44	14	2	1	139,997	1,959,958	-334,533	2.5	164,214	2,299,000	2.6
Fairbanks	26	8	-6	-3	101,783	814,264	-741,003	1.0	127,750	1,022,000	1.1
Kenai	22	5	-4	-8	152,677	763,383	-1,611,076	1.0	186,900	934,500	1.0
Juneau	40	20	7	3	124,625	2,492,509	-360,670	3.2	154,665	3,093,300	3.5
Ketchikan	1	1	1	-1	163,400	163,400	28,600	0.2	175,000	175,000	0.2
Kodiak	0	0	0	0	N/A	0	0	0.0	N/A	0	0.0
Bethel	0	0	0	0	N/A	0	0	0.0	N/A	0	0.0
Rest of State	1	0	-1	-2	N/A	0	-221,750	0.0	N/A	0	0.0
Statewide Total	1,115	455	112	-71	172,841	78,642,546	-14,616,751	100.0	196,783	89,536,200	100.0

**Single-Family Loan Activity in Alaska Including AHFC
3rd Qtr 2009**

Location	YTD	Number of Loans	Chg Prv Qtr	Chg Prv Yr	Average Loan	Total Loans	Chg Prv Yr	% Loan Volume ¹	Average Sales Price	Total Sales Volume	Total Market Value ¹
Anchorage	2,621	1,208	384	220	\$285,164	\$344,478,186	\$67,163,187	58.1	\$322,013	\$388,991,562	58.4
Mat-Su	982	399	63	27	208,477	83,182,132	3,377,469	14.0	227,373	90,721,987	13.6
Fairbanks	730	344	89	33	209,458	72,053,593	5,528,786	12.2	228,665	78,660,759	11.8
Kenai	480	184	9	-38	192,649	35,447,499	-7,426,052	6.0	226,716	41,715,774	6.3
Juneau	234	103	16	16	260,567	26,838,441	2,892,189	4.5	296,892	30,579,875	4.6
Ketchikan	36	14	3	-6	219,457	3,072,395	-1,801,786	0.5	250,286	3,504,000	0.5
Kodiak	111	47	-2	-3	228,421	10,735,780	-1,896,111	1.8	251,204	11,806,588	1.8
Bethel	17	6	2	-4	211,038	1,266,229	-1,285,658	0.2	222,167	1,333,000	0.2
Rest of State	178	83	29	-12	187,745	15,582,794	-3,721,649	2.6	222,575	18,473,741	2.8
Statewide Total	5,389	2,388	593	233	248,181	592,657,049	62,830,375	100.0	278,805	665,787,285	100.0

**Multi-Family Loan Activity in Alaska Including AHFC
3rd Qtr 2009**

Location	# Units	Number of Loans	Average Loan	Total Loans	% Loan Volume	Average Sales Price	Total Sales Volume	% Total Market Value ¹
Anchorage	182	59	\$336,526	\$19,855,017	68.3	\$401,818	\$23,707,283	61.2
Mat-Su	92	10	263,414	2,634,136	9.1	614,257	6,142,572	15.8
Fairbanks	15	6	243,551	1,461,308	5.0	247,500	1,485,000	3.8
Kenai	80	8	422,626	3,381,010	11.6	672,913	5,383,302	13.9
Juneau	8	4	324,468	1,297,871	4.5	380,875	1,523,500	3.9
Ketchikan	0	0	N/A	0	0.0	N/A	0	0.0
Kodiak	0	0	N/A	0	0.0	N/A	0	0.0
Bethel	0	0	N/A	0	0.0	N/A	0	0.0
Rest of State	0	0	N/A	0	0.0	N/A	0	0.0
Statewide Total	382	89	326,723	29,078,389	99	435,603	38,768,657	99

Notes:

Based on the quarterly Survey of Lender's Activity, a survey of private and public mortgage lenders.

1. Total may not sum due to rounding.

Multi-family residences include buildings with more than three units.

Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section.

**New Construction vs. Existing Housing Loan Activity in Alaska Including AHFC
Single Family, and Condominium**



3rd Qtr 2009											
New Single Family Construction											
Location	YTD	Number of Loans	Chg Prv Qtr	Chg Prv Yr	Average Loan	Total Loans	Chg Prv Yr	% Loan Volume	Average Sales Price	Total Sales Volume	% Total Market Value
Anchorage	139	69	22	35	\$361,050	\$24,912,450	\$11,973,341	42.7	399,542	27,568,416	42.2
Mat-Su	252	113	42	18	\$209,558	\$23,680,065	\$2,764,048	40.6	227,362	25,691,909	39.3
Fairbanks	45	19	2	-27	\$226,883	\$4,310,785	-\$6,052,110	7.4	257,508	4,892,645	7.5
Kenai	65	18	0	-16	\$179,674	\$3,234,135	-\$3,426,067	5.5	248,132	4,466,374	6.8
Juneau	5	2	1	-2	\$264,822	\$529,643	-\$701,113	0.9	292,438	584,875	0.9
Ketchikan	3	0	-1	0	N/A	\$0	\$0	-	N/A	0	-
Kodiak	5	0	-2	-2	N/A	\$0	-\$597,500	-	N/A	0	-
Bethel	0	0	0	-2	N/A	\$0	-\$461,166	-	N/A	0	-
Rest of State	20	8	0	1	\$211,135	\$1,689,082	\$147,682	2.9	274,175	2,193,400	3.4
Statewide Total	534	229	64	5	\$254,830	\$58,356,160	\$3,647,116	100.0	285,579	65,397,619	100.0

3rd Qtr 2009											
Existing Single Family Residences											
Location	YTD	Number of Loans	Chg Prv Qtr	Chg Prv Yr	Average Loan	Total Loans	Chg Prv Yr	% Loan Volume	Average Sales Price	Total Sales Volume	% Total Market Value
Anchorage	2,482	1,139	362	185	\$280,567	\$319,565,736	\$55,189,846	59.8	317,316	361,423,146	60.2
Mat-Su	730	286	21	9	\$208,049	\$59,502,067	\$613,421	11.1	227,378	65,030,078	10.8
Fairbanks	685	325	87	60	\$208,439	\$67,742,808	\$11,580,896	12.7	226,979	73,768,114	12.3
Kenai	415	166	9	-22	\$194,056	\$32,213,364	-\$3,999,985	6.0	224,394	37,249,400	6.2
Juneau	229	101	15	18	\$260,483	\$26,308,798	\$3,593,302	4.9	296,980	29,995,000	5.0
Ketchikan	33	14	4	-6	\$219,457	\$3,072,395	-\$1,801,786	0.6	250,286	3,504,000	0.6
Kodiak	106	47	0	-1	\$228,421	\$10,735,780	-\$1,298,611	2.0	251,204	11,806,588	2.0
Bethel	17	6	2	-2	\$211,038	\$1,266,229	-\$824,492	0.2	222,167	1,333,000	0.2
Rest of State	158	75	29	-13	\$185,249	\$13,893,712	-\$3,869,331	2.6	217,071	16,280,341	2.7
Statewide Total	4,855	2,159	529	228	\$247,476	\$534,300,889	\$59,183,260	100.0	278,087	600,389,666	100.0

3rd Qtr 2009											
New Condo Construction											
Location	YTD	Number of Loans	Chg Prv Qtr	Chg Prv Yr	Average Loan	Total Loans	Chg Prv Yr	% Loan Volume	Average Sales Price	Total Sales Volume	% Total Market Value
Anchorage	111	36	-2	-42	\$218,212	\$7,855,624	-\$10,749,518	85.8	259,275	9,333,900	86.2
Mat-Su	9	5	3	3	\$170,528	\$852,638	\$554,646	9.3	192,400	962,000	8.9
Fairbanks	0	0	0	-1	N/A	\$0	-\$214,500	-	N/A	0	-
Kenai	14	3	-1	-6	\$148,994	\$446,983	-\$1,116,616	4.9	178,167	534,500	4.9
Juneau	0	0	0	-1	N/A	\$0	-\$278,312	-	N/A	0	-
Ketchikan	0	0	0	0	N/A	\$0	\$0	-	N/A	0	-
Kodiak	0	0	0	0	N/A	\$0	\$0	-	N/A	0	-
Bethel	0	0	0	0	N/A	\$0	\$0	-	N/A	0	-
Rest of State	0	0	0	0	N/A	\$0	\$0	-	N/A	0	-
Statewide Total	134	44	0	-47	\$208,074	\$9,155,245	-\$11,804,300	100.0	246,145	10,830,400	100.0

3rd Qtr 2009											
Existing Condo Residences											
Location	YTD	Number of Loans	Chg Prv Qtr	Chg Prv Yr	Average Loan	Total Loans	Chg Prv Yr	% Loan Volume	Average Sales Price	Total Sales Volume	% Total Market Value
Anchorage	870	371	115	-19	\$174,106	\$64,593,408	-\$626,801	93.0	195,899	72,678,500	92.3
Mat-Su	35	9	-1	-2	\$123,036	\$1,107,320	-\$889,179	1.6	148,556	1,337,000	1.7
Fairbanks	26	8	-6	-2	\$101,783	\$814,264	-\$526,503	1.2	127,750	1,022,000	1.3
Kenai	8	2	-3	-2	\$158,200	\$316,400	-\$494,460	0.5	200,000	400,000	0.5
Juneau	40	20	7	4	\$124,625	\$2,492,509	-\$82,358	3.6	154,665	3,093,300	3.9
Ketchikan	1	1	1	-1	\$163,400	\$163,400	\$28,600	0.2	175,000	175,000	0.2
Kodiak	0	0	0	0	N/A	\$0	\$0	-	N/A	0	-
Bethel	0	0	0	0	N/A	\$0	\$0	-	N/A	0	-
Rest of State	1	0	-1	-2	N/A	\$0	-\$221,750	-	N/A	0	-
Statewide Total	981	411	112	-24	\$169,069	\$69,487,301	-\$2,812,451	100.0	191,498	78,705,800	100.0

Notes:

Based on the quarterly Survey of Lender's Activity, a survey of private and public mortgage lenders.
Beginning 2nd quarter 1999, an adjustment is made to reduce double counting of loans reported by both primary and secondary lenders.
Comparisons with earlier quarters will under- or over-state differences in activity.
Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section.

**Refinance Loan Activity in Alaska Including AHFC
Single Family, and Condominium**



3rd Qtr 2009		Single Family										
Location	YTD	Number of Loans	Chg Prv Qtr	Chg Prv Yr	Average Loan	Total Loans	Loan Vol. Chg Prv Yr	% Loan Volume	Average Sales Price	Total Sales Volume	% Total Market Value	
Anchorage	7,011	1,118	-1,775	484	\$247,700	\$276,928,579	\$115,781,338	62.1	\$353,961	\$395,728,361	62.5	
Mat-Su	1,779	275	-417	89	201,048	55,288,116	15,940,590	12.4	269,796	74,193,809	11.7	
Fairbanks	891	178	-184	98	186,875	33,263,676	17,297,626	7.5	244,121	43,453,548	6.9	
Kenai	1,321	207	-273	-22	169,886	35,166,423	-10,156,096	7.9	268,585	55,597,017	8.8	
Juneau	723	103	-189	39	223,486	23,019,099	6,132,830	5.2	311,655	32,100,422	5.1	
Ketchikan	70	21	-8	8	234,024	4,914,514	1,841,359	1.1	314,095	6,596,000	1.0	
Kodiak	105	14	-33	6	203,095	2,843,332	1,439,902	0.6	297,041	4,158,580	0.7	
Bethel	20	4	-5	1	225,727	902,909	313,218	0.2	258,750	1,035,000	0.2	
Rest of State	245	67	-27	37	205,733	13,784,102	9,187,481	3.1	307,485	20,601,500	3.3	
Statewide Total	12,165	1,987	-2,911	740	224,515	446,110,750	157,778,248	100	318,804	633,464,237	100	

3rd Qtr 2009		Condominiums										
Location	YTD	Number of Loans	Chg Prv Qtr	Chg Prv Yr	Average Loan	Total Loans	Loan Vol. Chg Prv Yr	% Loan Volume	Average Sales Price	Total Sales Volume	% Total Market Value	
Anchorage	911	123	-201	59	\$166,565	\$20,487,490	\$8,685,365	92.6	\$214,248	\$26,352,500	92.0	
Mat-Su	28	2	-3	-1	128,183	256,365	-339,531	1.2	174,000	348,000	1.2	
Fairbanks	11	3	-2	3	108,500	325,500	325,500	1.5	148,333	445,000	1.6	
Kenai	3	0	-2	-1	N/A	0	-233,382	0.0	N/A	0	0.0	
Juneau	40	6	-11	2	134,847	809,081	110,585	3.7	202,500	1,215,000	4.2	
Ketchikan	1	1	1	1	142,450	142,450	142,450	0.6	155,000	155,000	0.5	
Kodiak	0	0	0	0	N/A	0	0	0.0	N/A	0	0.0	
Bethel	0	0	0	0	N/A	0	0	0.0	N/A	0	0.0	
Rest of State	1	1	1	1	91,967	91,967	91,967	0.4	121,449	121,449	0.4	
Statewide Total	995	136	-217	64	162,595	22,112,853	8,782,954	100.0	210,566	28,636,949	100.0	

Notes:


Based on the quarterly Survey of Lender's Activity, a survey of private and public mortgage lenders.

Refinance activity was first collected in the 3rd quarter of 2005.

Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section.

New Housing Units By Type of Structure


3rd Quarter and YTD 2009, For Places Reporting Data



Place	Total New Units		Single Family*		Multi-Family**		Mobile Home	
	3Qtr	YTD	3Qtr	YTD	3Qtr	YTD	3Qtr	YTD
	2009	2009	2009	2009	2009	2009	2009	2009
Aleutians East Borough								
Akutan	0	0	0	0	0	0	0	0
Cold Bay	0	0	0	0	0	0	0	0
False Pass	0	0	0	0	0	0	0	0
King Cove	0	0	0	0	0	0	0	0
Sand Point	0	0	0	0	0	0	0	0
Aleutians West Census Area								
Adak	0	0	0	0	0	0	0	0
Atka	0	2	0	2	0	0	0	0
St. George	NR	0	0	0	0	0	0	0
St. Paul	0	0	0	0	0	0	0	0
Unalaska	1	2	1	2	0	0	0	0
Anchorage, Municipality of								
Anchorage Municipality	146	504	79	189	67	315	0	0
Bethel Census Area								
Akiachak	0	0	0	0	0	0	0	0
Akiak	0	0	0	0	0	0	0	0
Aniak	0	0	0	0	0	0	0	0
Atmoutluak	0	0	0	0	0	0	0	0
Bethel	0	0	0	0	0	0	0	0
Chefornak	0	4	0	4	0	0	0	0
Chuathbaluk	0	0	0	0	0	0	0	0
Crooked Creek	0	0	0	0	0	0	0	0
Eek	0	0	0	0	0	0	0	0
Georgetown	0	0	0	0	0	0	0	0
Goodnews Bay	0	0	0	0	0	0	0	0
Kasigluk	0	0	0	0	0	0	0	0
Kipnuk CDP	0	0	0	0	0	0	0	0
Kongiganak	0	0	0	0	0	0	0	0
Kwethluk	0	0	0	0	0	0	0	0
Kwigillingok	0	0	0	0	0	0	0	0
Lime Village	0	0	0	0	0	0	0	0
Lower Kalskag	0	0	0	0	0	0	0	0
Mekoryuk	0	0	0	0	0	0	0	0
Napakiak	0	0	0	0	0	0	0	0
Napaskiak	0	0	0	0	0	0	0	0
Napiamute	0	0	0	0	0	0	0	0
Newtok	0	0	0	0	0	0	0	0
Nightmute	0	0	0	0	0	0	0	0
Nunapitchuk	0	0	0	0	0	0	0	0
Oscarville	0	0	0	0	0	0	0	0
Platinum	0	0	0	0	0	0	0	0
Quinhagak	0	0	0	0	0	0	0	0
Red Devil	0	0	0	0	0	0	0	0
Sleetmute	0	0	0	0	0	0	0	0
Stony River	0	0	0	0	0	0	0	0
Toksook Bay	0	0	0	0	0	0	0	0
Tuluksak	0	0	0	0	0	0	0	0
Tuntutuliak	0	0	0	0	0	0	0	0
Tununak	4	4	4	4	0	0	0	0
Umkumiut	0	0	0	0	0	0	0	0
Upper Kalskag	0	0	0	0	0	0	0	0

New Housing Units By Type of Structure

3rd Quarter and YTD 2009, For Places Reporting Data



Place	Total New Units		Single Family*		Multi-Family**		Mobile Home	
	3Qtr 2009	YTD 2009	3Qtr 2009	YTD 2009	3Qtr 2009	YTD 2009	3Qtr 2009	YTD 2009
Bristol Bay Borough								
Bristol Bay Borough	0	0	0	0	0	0	0	0
Denali Borough								
Anderson	0	0	0	0	0	0	0	0
Dillingham Census Area								
Clark's Point	0	0	0	0	0	0	0	0
Dillingham	4	4	8	8	0	0	0	0
Ekwok	0	0	0	0	0	0	0	0
Manokotak	0	0	0	0	0	0	0	0
Togiak	0	0	0	0	0	0	0	0
Fairbanks North Star Borough***								
Balance of FNSB	0	0	0	0	0	0	0	0
Fairbanks	8	11	7	10	0	0	1	1
North Pole	1	2	1	2	0	0	0	0
Haines Borough								
Haines Borough	7	17	7	13	0	4	0	0
Hoonah-Angoon Census Area								
Angoon	0	0	0	0	0	0	0	0
Hoonah	0	7	0	7	0	0	0	0
Pelican	0	0	0	0	0	0	0	0
Tenakee Springs	0	0	0	0	0	0	0	0
Juneau Borough								
Juneau Borough	8	13	6	11	2	2	0	0
Kenai Peninsula Borough								
Homer	18	32	11	25	6	6	1	1
Kenai	3	10	3	8	0	2	0	0
Seldovia	0	0	0	0	0	0	0	0
Seward	0	1	0	1	0	0	0	0
Soldotna	14	20	11	17	3	3	0	0
Ketchikan Gateway Borough								
Ketchikan Gateway Borough	3	12	1	10	2	2	0	0
Kodiak Island Borough								
Akhiok	0	0	0	0	0	0	0	0
Karluk	0	0	0	0	0	0	0	0
Kodiak	8	14	8	14	0	0	0	0
Larsen Bay	0	0	0	0	0	0	0	0
Old Harbor	0	0	0	0	0	0	0	0
Ouzinkie	0	0	0	0	0	0	0	0
Port Lions	0	0	0	0	0	0	0	0
Lake & Peninsula Borough								
Newhalen	0	0	0	0	0	0	0	0
Nondalton	0	0	0	0	0	0	0	0
Port Heiden	0	0	0	0	0	0	0	0
Matanuska-Susitna Borough****								
Balance of Mat-Su Borough	0	0	0	0	0	0	0	0
Palmer	11	17	11	17	0	0	0	0
Wasilla	12	27	12	25	0	2	0	0

New Housing Units By Type of Structure

3rd Quarter and YTD 2009, For Places Reporting Data



Place	Total New Units		Single Family*		Multi-Family**		Mobile Home	
	3Qtr	YTD	3Qtr	YTD	3Qtr	YTD	3Qtr	YTD
	2009	2009	2009	2009	2009	2009	2009	2009
Nome Census Area								
Diomedes	0	0	0	0	0	0	0	0
Koyuk	0	0	0	0	0	0	0	0
Nome	1	3	1	3	0	0	0	0
Savoonga	0	0	0	0	0	0	0	0
Shaktolik	0	4	0	4	0	0	0	0
Shishmaref	0	0	0	0	0	0	0	0
Stebbins	0	0	0	0	0	0	0	0
Unalakleet	0	0	0	0	0	0	0	0
Wales	0	0	0	0	0	0	0	0
White Mountain	0	0	0	0	0	0	0	0
North Slope Borough								
Anaktuvuk Pass	0	1	0	1	0	0	0	0
Atkasuk	0	0	0	0	0	0	0	0
Barrow	2	2	2	2	0	0	0	0
Kaktovik	0	0	0	0	0	0	0	0
Nuiqsut	0	0	0	0	0	0	0	0
Point Hope	0	0	0	0	0	0	0	0
Point Lay	0	0	0	0	0	0	0	0
Wainwright	0	0	0	0	0	0	0	0
Northwest Arctic Borough								
Ambler	0	0	0	0	0	0	0	0
Buckland	0	1	0	1	0	0	0	0
Deering	0	0	0	0	0	0	0	0
Kiana	0	0	0	0	0	0	0	0
Kivalina	0	0	0	0	0	0	0	0
Kobuk	0	0	0	0	0	0	0	0
Kotzebue	5	5	5	5	0	0	0	0
Noorvik	0	5	0	5	0	0	0	0
Selawik	0	0	0	0	0	0	0	0
Shungnak	0	0	0	0	0	0	0	0
Petersburg Census Area								
Kake	0	0	0	0	0	0	0	0
Kupreanof	0	0	0	0	0	0	0	0
Petersburg	3	6	3	6	0	0	0	0
Port Alexander	0	0	0	0	0	0	0	0
Prince of Wales-Outer Ketchikan								
Craig	1	1	1	1	0	0	0	0
Hydaburg	0	0	0	0	0	0	0	0
Kasaan	0	0	0	0	0	0	0	0
Klawock	2	7	2	7	0	0	0	0
Thorne Bay	0	1	0	1	0	0	0	0
Sitka Borough								
Sitka Borough	6	13	6	11	0	0	0	2
Skagway, Municipality of								
Skagway	0	0	0	0	0	0	0	0
Southeast Fairbanks Census Area								
Eagle	0	0	0	0	0	0	0	0
Valdez-Cordova Census Area								
Cordova	1	9	1	8	0	0	0	1
Valdez	4	10	4	10	0	0	0	0
Whittier	2	2	2	2	0	0	0	0

New Housing Units By Type of Structure

3rd Quarter and YTD 2009, For Places Reporting Data

Place	Total New Units		Single Family*		Multi-Family**		Mobile Home	
	3Qtr	YTD	3Qtr	YTD	3Qtr	YTD	3Qtr	YTD
	2009	2009	2009	2009	2009	2009	2009	2009
Wade Hampton Census Area								
Alakanuk	0	0	0	0	0	0	0	0
Andreafsky	0	0	0	0	0	0	0	0
Bill Moore's Slough	0	0	0	0	0	0	0	0
Chevak	0	0	0	0	0	0	0	0
Chuloonawick	0	0	0	0	0	0	0	0
Emmonak	0	0	0	0	0	0	0	0
Hamilton	0	0	0	0	0	0	0	0
Hooper Bay	0	0	0	0	0	0	0	0
Kotlik	0	0	0	0	0	0	0	0
Marshall	0	0	0	0	0	0	0	0
Mountain Village	0	0	0	0	0	0	0	0
Ohogamiut	0	0	0	0	0	0	0	0
Paimiut	0	0	0	0	0	0	0	0
Pilot Station	0	0	0	0	0	0	0	0
Pitka's Point	0	0	0	0	0	0	0	0
Russian Mission	0	0	0	0	0	0	0	0
Scammon Bay	0	0	0	0	0	0	0	0
Sheldon Point (Nunam Iqua)	0	0	0	0	0	0	0	0
St. Mary's	0	0	0	0	0	0	0	0
Wrangell Borough								
Wrangell	1	2	1	2	0	0	0	0
Yakutat Borough								
Yakutat Borough	0	0	0	0	0	0	0	0
Yukon-Koyukuk Census Area								
Allakaket	0	0	0	0	0	0	0	0
Anvik	0	0	0	0	0	0	0	0
Bettles	0	0	0	0	0	0	0	0
Fort Yukon	0	0	0	0	0	0	0	0
Galena	0	0	0	0	0	0	0	0
Grayling	0	0	0	0	0	0	0	0
Hughes	0	0	0	0	0	0	0	0
Huslia	0	0	0	0	0	0	0	0
Koyukuk	0	0	0	0	0	0	0	0
McGrath	0	0	0	0	0	0	0	0
Nenana	0	0	0	0	0	0	0	0
Nikolai	0	0	0	0	0	0	0	0
Nulato	0	0	0	0	0	0	0	0
Ruby	0	0	0	0	0	0	0	0
Shageluk	0	0	0	0	0	0	0	0
Tanana	NR	0	0	0	0	0	0	0
Total Reported	276	775	198	438	80	336	2	5

Notes:

Based on the quarterly Alaska Housing Unit Survey, a survey of local governments and housing agencies.

"NR" denotes communities that did not respond to the survey.

*Single-family includes attached units.

**Multi-family includes properties with two or more dwellings.

***As of January 2007, Fairbanks and North Pole city data are reported independent from the rest of the Fairbanks North Star Borough. Data for the Balance of FNSB, representing 97.6% of the Borough's land area, are reported annually in the fourth quarter.

****All of the new housing units in the "Balance of Borough" for Mat-Su Borough (except for the cities of Wasilla and Palmer) are reported annually in the fourth quarter, which overstates the fourth quarter total. This means that quarter-to-quarter comparisons are not possible (ex., 3Qtr 2002 to 4Qtr 2002); however, it is possible to make year-to-year comparisons (ex., 4Qtr 2001 to 4Qtr 2002).

Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section