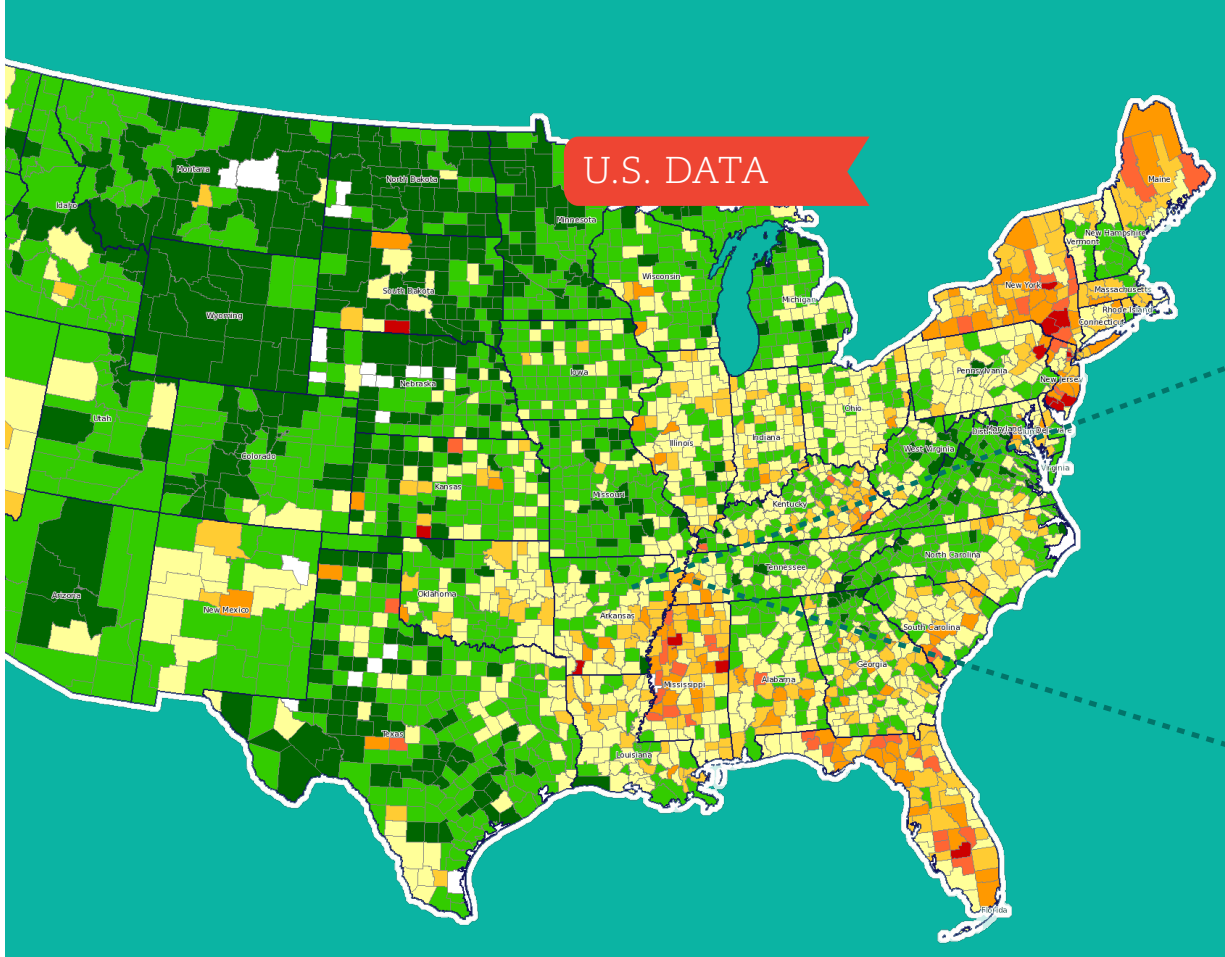
Are housing market conditions getting better or worse in your area?

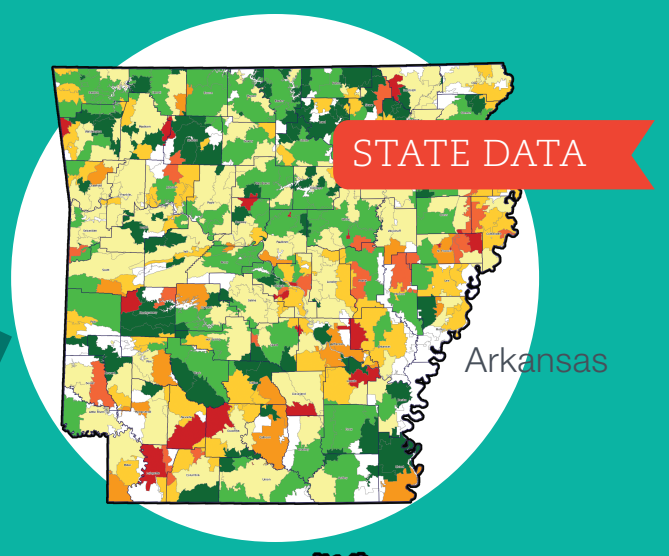
COMMUNITY DEVELOPMENT
AT THE ST. LOUIS FED

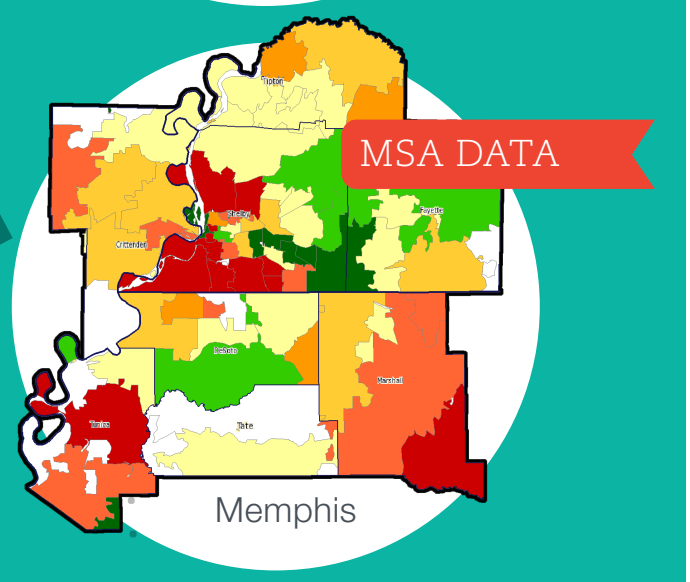
Every quarter, the Federal Reserve Bank of St. Louis posts a report on its website with the latest data on housing market conditions in the U.S., with a particular emphasis on the seven states that the St. Louis Fed serves (Arkansas, Illinois, Indiana, Kentucky, Mississippi, Missouri and Tennessee) and four largest MSAs within our district.

In each report, you will see:

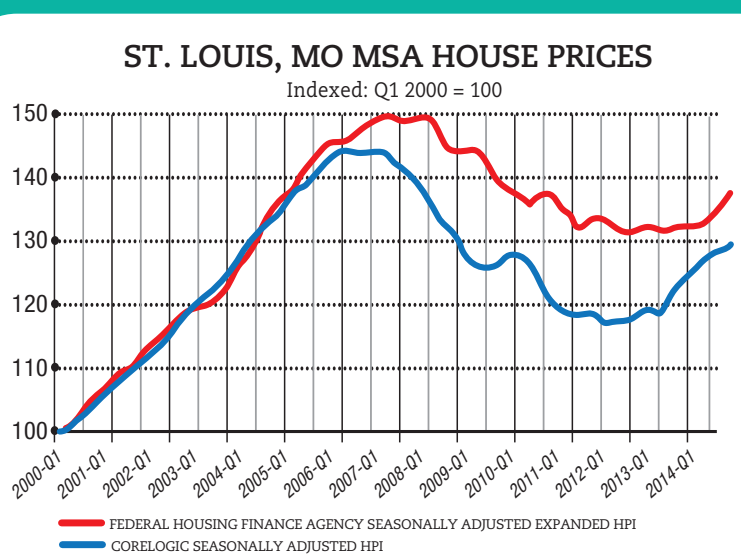
- Color-coded maps that show the **percentage of mortgages considered seriously delinquent or in foreclosure**, as well as maps that show the change in these numbers since the last report. The U.S. maps are divided into counties; the state and MSA maps are broken down by ZIP codes.







- A simple chart showing **how house prices have changed**. The chart starts in 2000 so that you can see prices before the financial crisis, during it and afterward. A separate chart is available for the U.S., for each of our states and for the MSAs of Little Rock, Louisville, Memphis and St. Louis.



- For each of our states and the four MSAs, there's also a list of the **10 ZIP codes with the highest percentage of mortgages under stress**.

Kentucky

ZIP CODE	COUNTY	SERIOUSLY DELINQUENT MORTGAGES
42262	Clarksville, TN-KY	11.3%
41014	Covington, KY	8.9%
40212	Louisville/Jefferson County, KY-IN	8.3%
40211	Louisville/Jefferson County, KY-IN	7.8%
40210	Louisville/Jefferson County, KY-IN	7.5%
40203	Louisville/Jefferson County, KY-IN	7.2%
40444	Stafford, Lincoln, KY	6.7%
40741	London, KY	6.6%
40484	Lincoln, KY	6.5%
40216	Louisville/Jefferson County, KY-IN	6.4%

A **new report** on **housing market conditions** is published every **March, June, September** and **December**.
To see the full report, go to:
www.stlouisfed.org/community_development/HMC.

SOURCES: Lender Processing Services, Federal Housing Finance Agency and CoreLogic. All data for this graphic are as of 2014:Q3.

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