

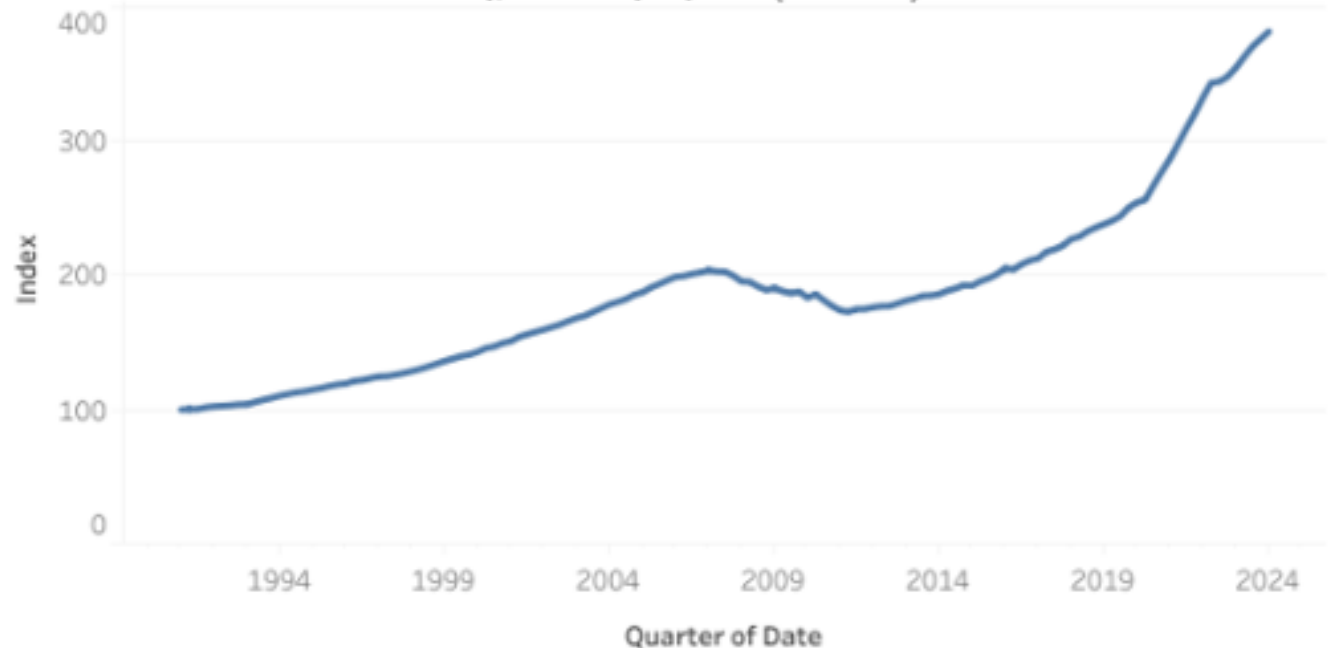
# Change in Housing Prices in the U.S. and Missouri (as of Mar 2024)

- Across the U.S., house prices have risen
  - 6.6% over the last year
  - 59% over the last 5 years
  - 316% since 1991
- In Missouri, house prices have also risen
  - 7.6% over the last year
  - 60% over the last 5 years

## Missouri

One-Quarter Appreciation: 1.5%  
Four-Quarter Appreciation: 7.6%  
Five-Year Appreciation: 60.2%  
Appreciation since 1991: 281.5%

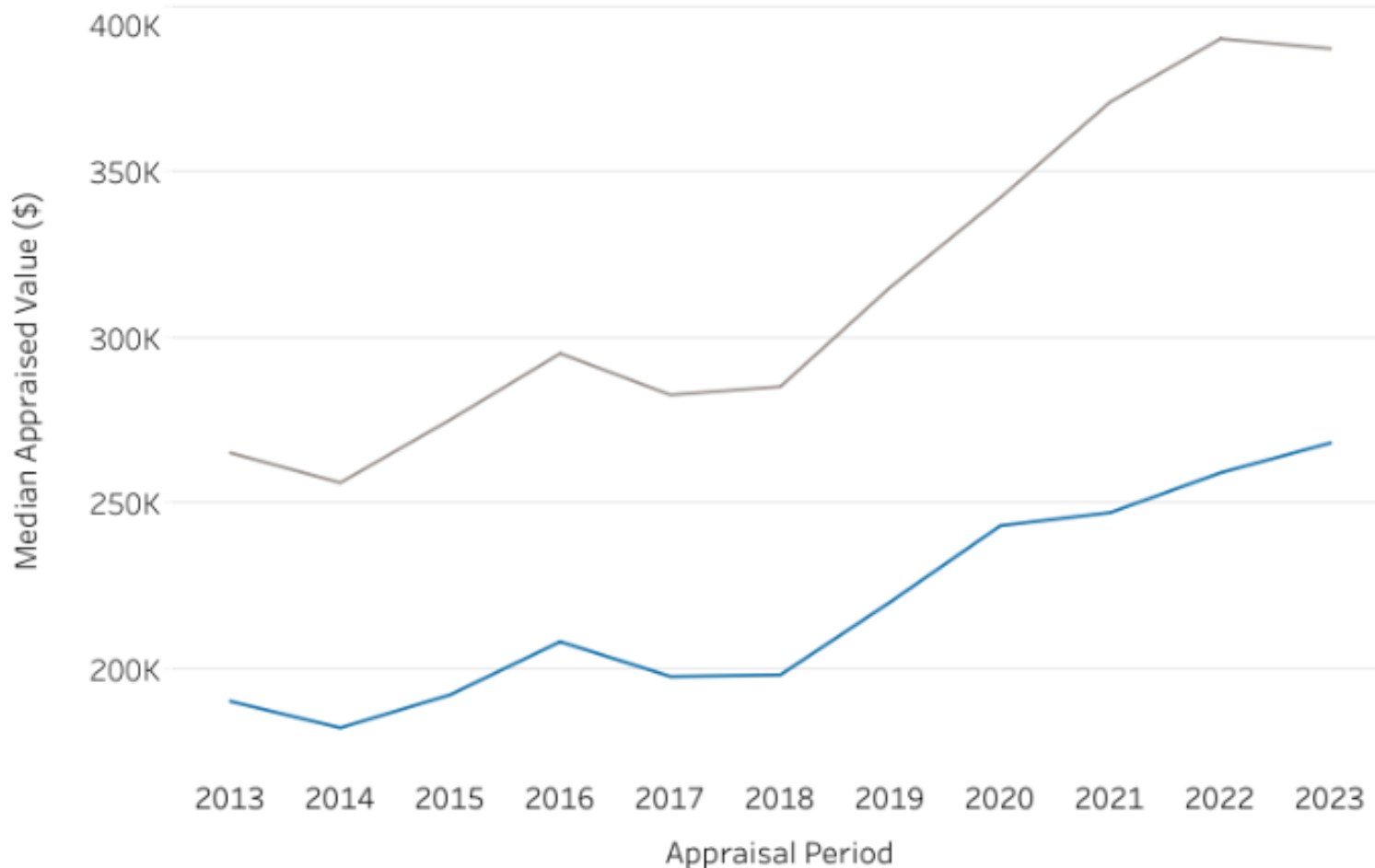
FHFA House Price Index® - Purchase-Only, Seasonally Adjusted (1991=100)



Source: FHFA Housing Price Index Tools

# Appraisals in Missouri

Median Appraised Value for Single-Family Property Purchase and Refinance | National | Missouri

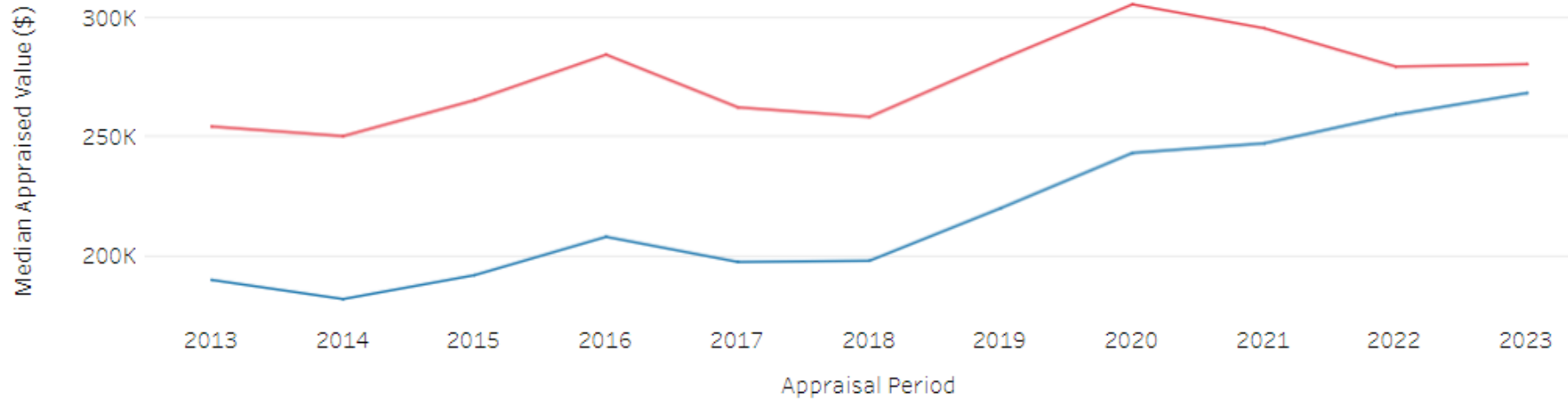


In 2013, the median appraised value for purchases and refinances was \$190,000 and average was \$233,000.

In 2023, the median appraised value for purchases and refinances was \$268,000 and average was \$327,000.

# Appraisals in St. Louis County

Median Appraised Value for Single-Family Purchase and Refinance | Missouri | St. Louis County

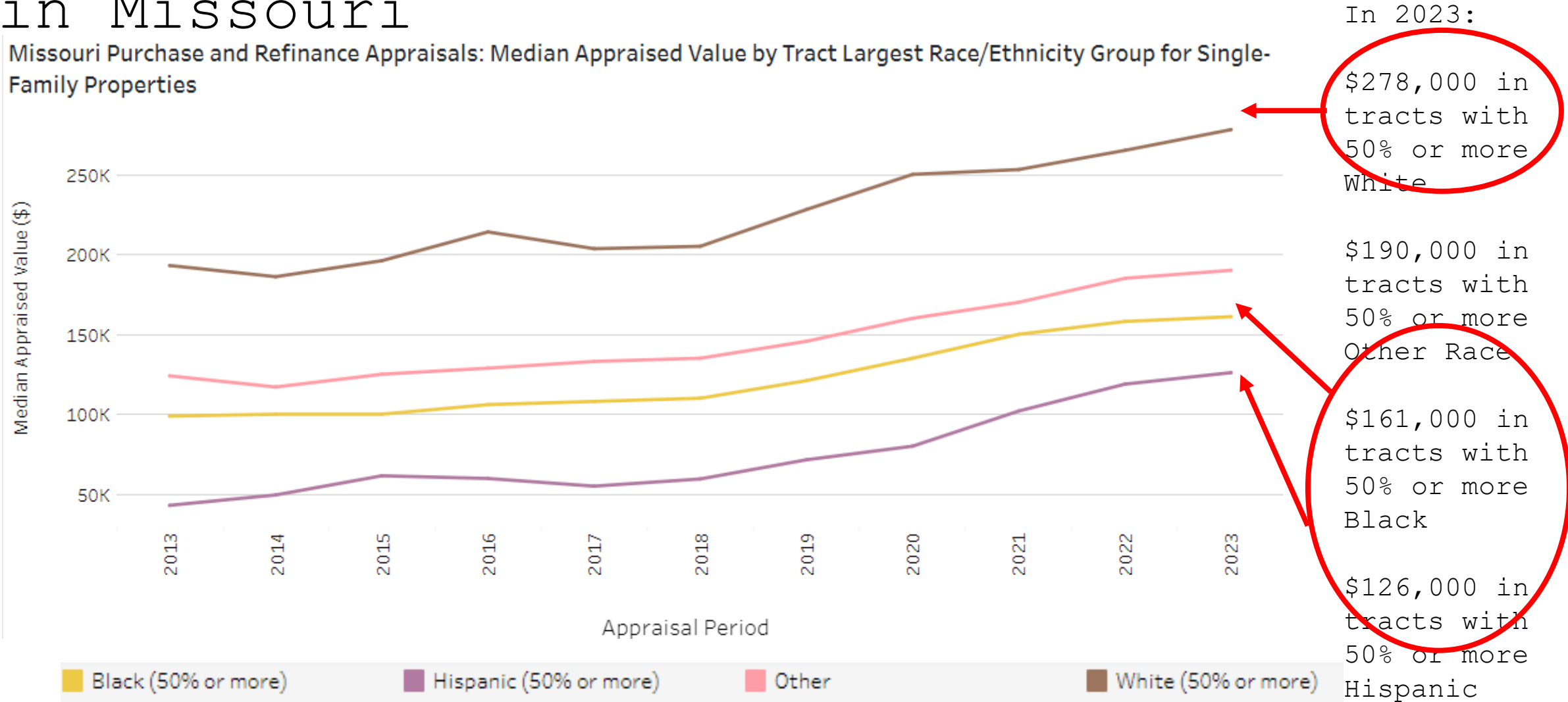


In 2013, the median appraised value for purchases and refinances was \$254,000 and average was \$318,000.

In 2023, the median appraised value for purchases and refinances was \$280,000 and average was \$388,000.

# Median Appraised Value by Largest Race/Ethnicity Group in Census Tracts in Missouri

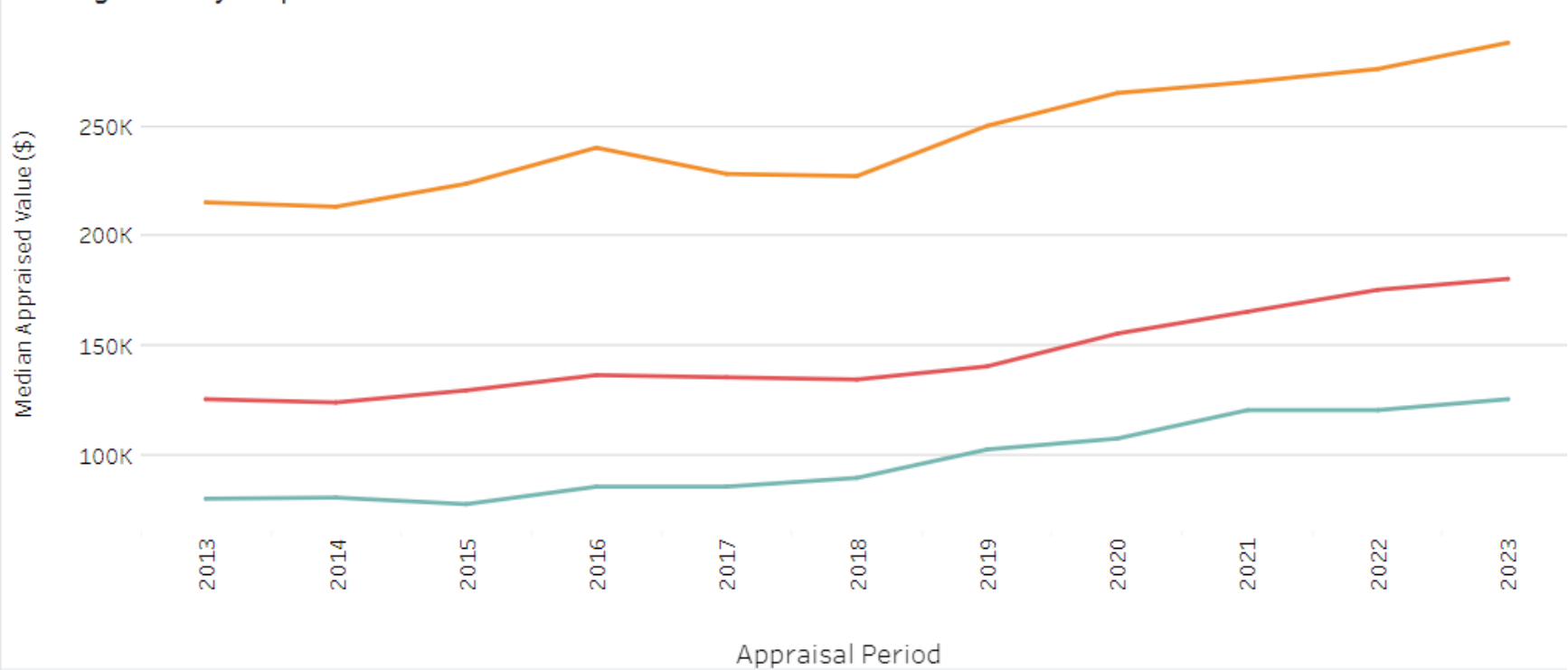
Missouri Purchase and Refinance Appraisals: Median Appraised Value by Tract Largest Race/Ethnicity Group for Single-Family Properties



Source: FHFA Uniform Appraisal Dataset Aggregate Statistics Dashboard

# Median Appraised Value by Percent Minority in Census Tracts in St. Louis, MO-IL Metro Area

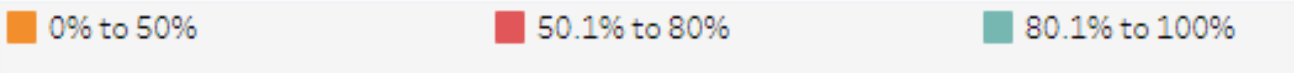
St. Louis, MO-IL MSA Purchase and Refinance Appraisals: Median Appraised Value by Tract Percent Minority Population for Single-Family Properties



In 2023:  
\$288,000 in tracts with less than 50% non-white

\$180,000 in tracts with 50-80% non-white

\$125,000 in tracts with over 80% non-white



Source: FHFA Uniform Appraisal Dataset Aggregate Statistics Dashboard