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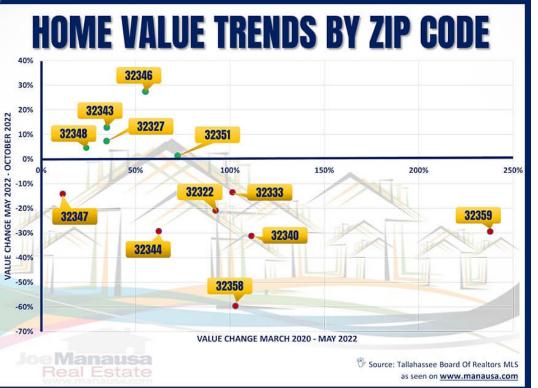
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Home value trends are changing throughout the zip codes just outside of Tallahassee and the performance is not shared equally across all areas.

Today's graph plots home value changes in two different dimensions. The horizontal axis measures home value growth from March 2020 through May 2022, while the vertical axis measures home value growth from May 2022 through today.

Every zip code recorded appreciation from March 2020 through May 2022, yet just five zip codes have reported appreciation since May of this year and are represented with green dots.

The zip code with the most sales is 32327 (Crawfordville) which has recorded value growth of 16% over the

entire time measured in the graph.

The next two zip codes based upon the number of homes sold is 32344 (Monticello, up 8%) and 32351 (Quincy, up 8%).

The remaining zip codes have such few sales (all less than 100) posted in 2022 that there's not enough data to provide strong confidence in the results.

What To Expect From Home Values

Today, there is significant sticker shock in the market due to mortgage interest rates exploding higher at a record rate (up 123% year over year). Despite the fact that I expect mortgage rates to continue higher as the Fed increases it's funds rate, I expect values to rebound strongly as the surge in new jobs hits Tallahassee over the next 3 years.

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