

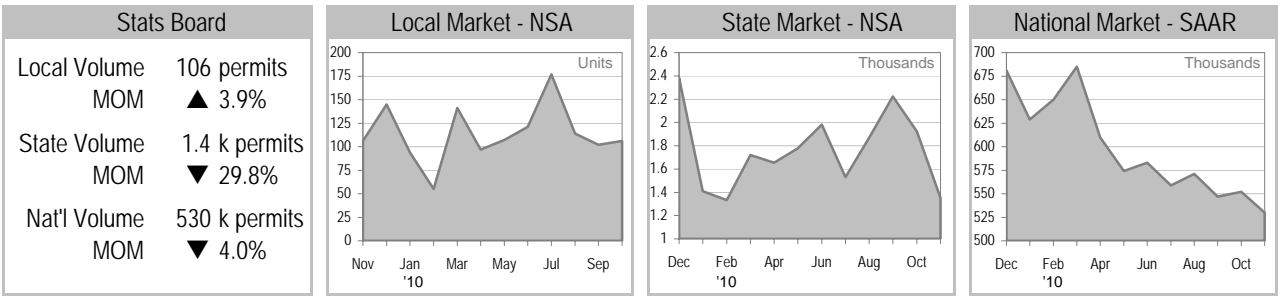


HOUSING DASHBOARD

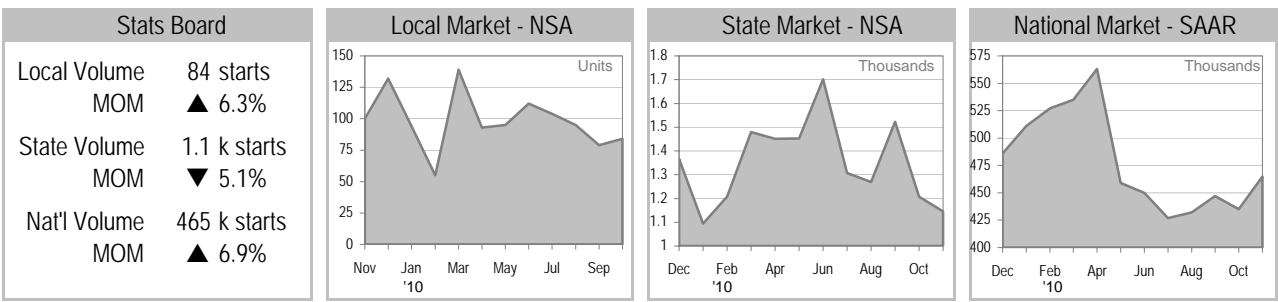
Allentown-Bethlehem-Easton, PA MSA

December 2010

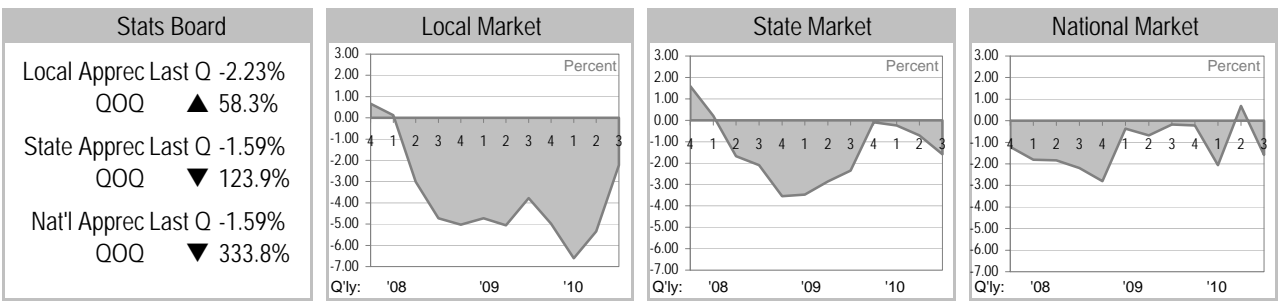
Building Permit Authorizations



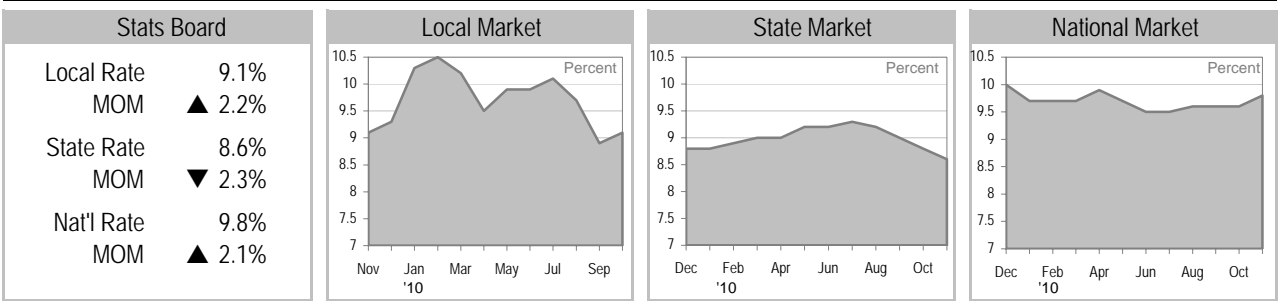
New Housing Starts (Single-Family Detached)



FHFA Home Prices Index (SA, Price-Only, Quarterly Appreciation)



Unemployment Rate



Abbreviations: SA=Seasonally Adjusted; SAAR=Seasonally Adjusted Annualized Rate; NSA=Not Seasonally Adjusted

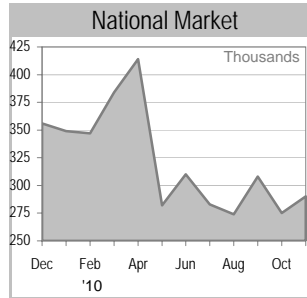


HOUSING DASHBOARD

Allentown-Bethlehem-Easton, PA MSA

New Home Sales (SAAR)

Stats Board	
Nat'l Volume	290 k sales
MOM	▲ 5.5%
12 Month HI	414 k sales
12 Month LO	274 k sales
YOY	▼ 21.2%



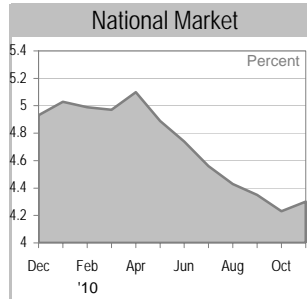
Median New Home Sales Price

Stats Board	
Nat'l Median	\$ 213,000
MOM	▲ 8.0%
12 Month HI	\$ 230,500
12 Month LO	\$ 197,200
YOY	▼ 2.7%



30-Year Conventional Mortgage Rate

Stats Board	
Nat'l Ave	4.30%
MOM	▲ 1.7%
12 Month HI	5.10%
12 Month LO	4.23%
YOY	▼ 11.9%



Residential Construction Spending (SAAR)

Stats Board	
Nat'l Volume	\$ 491B
MOM	▲ 0.3%
12 Month HI	\$ 547B
12 Month LO	\$ 476B
YOY	▼ 11.5%



Months Supply of New SF Homes (NSA)

Stats Board	
Nat'l Volume	9.4 months
MOM	▲ 3.3%
12 Month HI	9.7 months
12 Month LO	5.3 months
YOY	▲ 4.4%



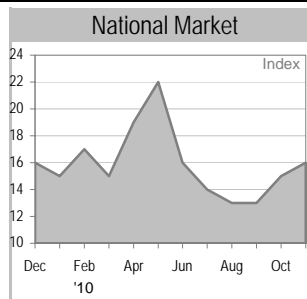
Newly Initiated Foreclosures

Stats Board	
Nat'l Volume	382.8 k homes
QOQ	▲ 31.2%
12 Quarter HI	382.8 k homes
12 Quarter LO	262.7 k homes
YOY	▲ 3.7%



NAHB Builders Confidence Index (HMI)

Stats Board	
Current Index	16
MOM	▲ 6.7%
12 Month HI	22
12 Month LO	13
YOY	▼ 5.9%



Consumer Price Index - Urban

Stats Board	
Current Index	218.803
MOM	▲ 0.04%
12 Month HI	218.803
12 Month LO	215.949
YOY	▲ 1.14%



Sources: Census Bureau, Federal Housing Finance Agency, Bureau of Labor Statistics, Dept. of Housing & Urban Development, Federal Reserve, Office of Thrift Supervision, National Assn of Home Builders, Bureau of Economic Analysis