Arkansas
Seriously Delinquent Mortgages by ZIP Code

In December 2017, 2.80 percent of loans in Arkansas were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 2.59 percent.

The share of seriously delinquent loans increased 14 basis points (bps) in Arkansas between September 2017 and December 2017. Loans that are delinquent 90 days or more increased 10 bps; foreclosures increased 4 bps.

Source: Black Knight Financial Services McDash™ Database

Please note that the Housing Market Conditions heat maps have been upgraded and now display the percentage categories of “seriously delinquent mortgages” and “change in seriously delinquent mortgages” in an updated color palette. If you have any questions, or need more information about the new heat maps, please contact communitydevelopment@stls.frb.org.
Arkansas House Prices

In the fourth quarter of 2017, house price indices for Arkansas were 1.6 percent higher (FHFA) and 1.1 percent higher (CoreLogic) than in the third quarter of 2017. Since the fourth quarter of 2016, house price indices were 5.3 percent higher (FHFA) and 4.0 percent higher (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic
In December 2017, 3.29 percent of loans in the Little Rock MSA were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 2.59 percent.

**HOUSING MARKET CONDITIONS**

**DECEMBER 2017**

**Seriously Delinquent Mortgages by ZIP Code**

Please note that the Housing Market Conditions heat maps have been upgraded and now display the percentage categories of “seriously delinquent mortgages” and “change in seriously delinquent mortgages” in an updated color palette. If you have any questions, or need more information about the new heat maps, please contact communitydevelopment@stls.frb.org.

The share of seriously delinquent loans increased 14 basis points (bps) in the Little Rock MSA between September 2017 and December 2017. Loans that are delinquent 90 days or more increased 8 bps; foreclosures increased 6 bps.

**Change in Seriously Delinquent Mortgages by ZIP Code**

**SEPTEMBER 2017 TO DECEMBER 2017**

Please note that the Housing Market Conditions heat maps have been upgraded and now display the percentage categories of “seriously delinquent mortgages” and “change in seriously delinquent mortgages” in an updated color palette. If you have any questions, or need more information about the new heat maps, please contact communitydevelopment@stls.frb.org.
In the fourth quarter of 2017, house price indices for the Little Rock MSA were 0.5 percent higher (FHFA) and 0.4 percent higher (CoreLogic) than in the third quarter of 2017. Since the fourth quarter of 2016, house price indices were 4.2 percent higher (FHFA) and 2.1 percent higher (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic
Illinois
Seriously Delinquent Mortgages by ZIP Code

In December 2017, 2.67 percent of loans in Illinois were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 2.59 percent.

Change in Seriously Delinquent Mortgages by ZIP Code

The share of seriously delinquent loans increased 15 basis points (bps) in Illinois between September 2017 and December 2017. Loans that are delinquent 90 days or more increased 15 bps; foreclosures did not change.

Source: Black Knight Financial Services McDash™ Database

Please note that the Housing Market Conditions heat maps have been upgraded and now display the percentage categories of “seriously delinquent mortgages” and “change in seriously delinquent mortgages” in an updated color palette. If you have any questions, or need more information about the new heat maps, please contact communitydevelopment@stls.frb.org.
In the fourth quarter of 2017, house price indices for Illinois were 1.8 percent higher (FHFA) and 1.2 percent higher (CoreLogic) than in the third quarter of 2017. Since the fourth quarter of 2016, house price indices were 5.0 percent higher (FHFA) and 3.3 percent higher (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic
Indiana

Seriously Delinquent Mortgages by ZIP Code

In December 2017, 2.95 percent of loans in Indiana were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 2.59 percent.

Change in Seriously Delinquent Mortgages by ZIP Code

The share of seriously delinquent loans increased 17 basis points (bps) in Indiana between September 2017 and December 2017. Loans that are delinquent 90 days or more increased 16 bps; foreclosures increased 1 bp.
Indiana House Prices

In the fourth quarter of 2017, house price indices for Indiana were 2.3 percent higher (FHFA) and 1.6 percent higher (CoreLogic) than in the third quarter of 2017. Since the fourth quarter of 2016, house price indices were 6.6 percent higher (FHFA) and 5.1 percent higher (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic
In December 2017, 2.66 percent of loans in Kentucky were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 2.59 percent.

The share of seriously delinquent loans increased 17 basis points (bps) in Kentucky between September 2017 and December 2017. Loans that are delinquent 90 days or more increased 14 bps; foreclosures increased 4 bps.
In the fourth quarter of 2017, house price indices for Kentucky were 0.9 percent higher (FHFA) and 1.3 percent higher (CoreLogic) than in the third quarter of 2017. Since the fourth quarter of 2016, house price indices were 5.6 percent higher (FHFA) and 5.7 percent higher (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic
Louisville MSA
Seriously Delinquent Mortgages by ZIP Code

DECEMBER 2017

In December 2017, 2.45 percent of loans in the Louisville MSA were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 2.59 percent.

Please note that the Housing Market Conditions heat maps have been upgraded and now display the percentage categories of “seriously delinquent mortgages” and “change in seriously delinquent mortgages” in an updated color palette. If you have any questions, or need more information about the new heat maps, please contact communitydevelopment@stls.frb.org.

Change in Seriously Delinquent Mortgages by ZIP Code
SEPTEMBER 2017 TO DECEMBER 2017

The share of seriously delinquent loans increased 7 basis points (bps) in the Louisville MSA between September 2017 and December 2017. Loans that are delinquent 90 days or more increased 11 bps; foreclosures decreased 4 bps.

Source: Black Knight Financial Services McDash™ Database
In the fourth quarter of 2017, house price indices for the Louisville MSA were 1.0 percent higher (FHFA) and 1.5 percent higher (CoreLogic) than in the third quarter of 2017. Since the fourth quarter of 2016, house price indices were 6.2 percent higher (FHFA) and 6.1 percent higher (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic
In December 2017, 4.48 percent of loans in Mississippi were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 2.59 percent.

Please note that the Housing Market Conditions heat maps have been upgraded and now display the percentage categories of “seriously delinquent mortgages” and “change in seriously delinquent mortgages” in an updated color palette. If you have any questions, or need more information about the new heat maps, please contact communitydevelopment@stls.frb.org.

In December 2017, 4.48 percent of loans in Mississippi were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 2.59 percent.

The share of seriously delinquent loans increased 42 basis points (bps) in Mississippi between September 2017 and December 2017. Loans that are delinquent 90 days or more increased 38 bps; foreclosures increased 3 bps.

Source: Black Knight Financial Services McDash™ Database
In the fourth quarter of 2017, house price indices for Mississippi were 0.9 percent higher (FHFA) and 1.4 percent higher (CoreLogic) than in the third quarter of 2017. Since the fourth quarter of 2016, house price indices were 3.6 percent higher (FHFA) and 3.8 percent higher (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic
In December 2017, 1.91 percent of loans in Missouri were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 2.59 percent.

The share of seriously delinquent loans increased 5 basis points (bps) in Missouri between September 2017 and December 2017. Loans that are delinquent 90 days or more increased 6 bps; foreclosures increased 1 bp.

Please note that the Housing Market Conditions heat maps have been upgraded and now display the percentage categories of “seriously delinquent mortgages” and “change in seriously delinquent mortgages” in an updated color palette. If you have any questions, or need more information about the new heat maps, please contact communitydevelopment@stls.frb.org.
In the fourth quarter of 2017, house price indices for Missouri were 1.7 percent higher (FHFA) and 1.9 percent higher (CoreLogic) than in the third quarter of 2017. Since the fourth quarter of 2016, house price indices were 6.4 percent higher (FHFA) and 5.6 percent higher (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic
In December 2017, 2.16 percent of loans in the St. Louis MSA were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 2.59 percent.

The share of seriously delinquent loans increased 4 basis points (bps) in the St. Louis MSA between September 2017 and December 2017. Loans that are delinquent 90 days or more increased 4 bps; foreclosures did not change.

Please note that the Housing Market Conditions heat maps have been upgraded and now display the percentage categories of “seriously delinquent mortgages” and “change in seriously delinquent mortgages” in an updated color palette. If you have any questions, or need more information about the new heat maps, please contact communitydevelopment@stls.frb.org.
In the fourth quarter of 2017, house price indices for the St. Louis MSA were 0.7 percent higher (FHFA) and 1.0 percent higher (CoreLogic) than in the third quarter of 2017. Since the fourth quarter of 2016, house price indices were 5.4 percent higher (FHFA) and 3.8 percent higher (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic
Tennessee

Seriously Delinquent Mortgages by ZIP Code

In December 2017, 2.47 percent of loans in Tennessee were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 2.59 percent.

Change in Seriously Delinquent Mortgages by ZIP Code

The share of seriously delinquent loans increased 12 basis points (bps) in Tennessee between September 2017 and December 2017. Loans that are delinquent 90 days or more increased 8 bps; foreclosures increased 4 bps.
In the fourth quarter of 2017, house price indices for Tennessee were 2.0 percent higher (FHFA) and 1.7 percent higher (CoreLogic) than in the third quarter of 2017. Since the fourth quarter of 2016, house price indices were 8.1 percent higher (FHFA) and 6.7 percent higher (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic
Memphis MSA

Seriously Delinquent Mortgages by ZIP Code

DECEMBER 2017

In December 2017, 4.09 percent of loans in the Memphis MSA were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 2.59 percent.

The share of seriously delinquent loans increased 15 basis points (bps) in the Memphis MSA between September 2017 and December 2017. Loans that are delinquent 90 days or more increased 11 bps; foreclosures increased 4 bps.

Please note that the Housing Market Conditions heat maps have been upgraded and now display the percentage categories of “seriously delinquent mortgages” and “change in seriously delinquent mortgages” in an updated color palette. If you have any questions, or need more information about the new heat maps, please contact communitydevelopment@stls.frb.org.

Source: Black Knight Financial Services McDash™ Database

Change in Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2017 TO DECEMBER 2017

The share of seriously delinquent loans increased 15 basis points (bps) in the Memphis MSA between September 2017 and December 2017. Loans that are delinquent 90 days or more increased 11 bps; foreclosures increased 4 bps.

Please note that the Housing Market Conditions heat maps have been upgraded and now display the percentage categories of “seriously delinquent mortgages” and “change in seriously delinquent mortgages” in an updated color palette. If you have any questions, or need more information about the new heat maps, please contact communitydevelopment@stls.frb.org.

Source: Black Knight Financial Services McDash™ Database
In the fourth quarter of 2017, house price indices for the Memphis MSA were 1.3 percent lower (FHFA) and 1.4 percent higher (CoreLogic) than in the third quarter of 2017. Since the fourth quarter of 2016, house price indices were 4.8 percent higher (FHFA) and 6.3 percent higher (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic
In December 2017, 2.59 percent of loans in the United States were seriously delinquent (delinquent 90 days or more or in foreclosure).

The share of seriously delinquent loans increased 39 basis points (bps) in the United States between September 2017 and December 2017. Loans that are delinquent 90 days or more increased 39 bps; foreclosures increased 1 bp.

Please note that the Housing Market Conditions heat maps have been upgraded and now display the percentage categories of “seriously delinquent mortgages” and “change in seriously delinquent mortgages” in an updated color palette. If you have any questions, or need more information about the new heat maps, please contact communitydevelopment@stls.frb.org.
In the fourth quarter of 2017, house price indices for the United States were 1.8 percent higher (FHFA and CoreLogic) than in the third quarter of 2017. Since the fourth quarter of 2016, house price indices were 7.0 percent higher (FHFA) and 6.4 percent higher (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic