



HOUSING MARKET OUTLOOK

INDIANA | MINNESOTA | WISCONSIN

2018



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INDIANA

After more than a year of a frenzied sellers' market, the tide may begin to slowly shift in 2018 as communities across Indiana recognize the need for new affordable housing specifically built for middle-income buyers.

RE/MAX experts predict more middle-income buyers will enter the market in 2018 as they continue to benefit from Indiana's affordability and soaring economy. Ten years into the economic recovery, formerly unemployed or underemployed Hoosiers are settled in stable jobs and taking advantage of interest rates that remain historically low.

Finding a home will be the challenge for those buyers again this year. Walkable, urban neighborhoods are the most sought after with the lack of new, affordable construction keeping inventory extremely low.

A boost in inventory, modest increases in interest rates and more builders beginning to meet demands could start to balance out the market throughout 2018.

THE TYPE OF HOME MOST IN DEMAND FOR 2017:



SINGLE-FAMILY

Average sales price:

\$162,909 \$171,686

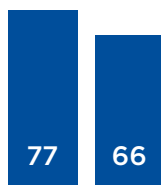


2016 2017

Average sales price percent change:

↑5%

Average days on market:

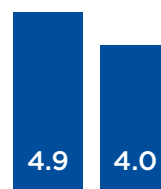


2016 2017

Average days on market percent change:

↓15%

Average months supply of homes:



2016 2017

Average months supply percent change:

↓18.4%



6 months supply of homes is considered a **BALANCED MARKET**

Data and insight provided by RE/MAX INTEGRA, Midwest. Data reflects January-November 2017 and same timeframe for 2016. Average months supply of homes provided by the Indiana Association of REALTORS®. Data reflects January-October 2017 and same timeframe for 2016.

CENTRAL INDIANA

Bartholomew, Boone, Brown, Decatur, Hamilton, Hancock, Hendricks, Jennings, Johnson, Madison, Marion, Montgomery, Morgan, Putnam, Shelby counties

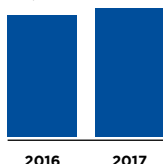
Type of home most in demand:



RANCH/TRADAMER

Average sales price:

\$184,135 \$194,527

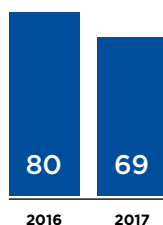


2016

2017

Average sales price percent change: **↑5.6%**

Average days on market:



2016

2017

Average days on market percent change:

↓14%



FUTURE TRENDS

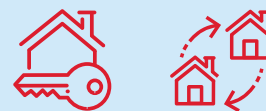


Typical Buyer in 2018:



BUYERS WITH FAMILIES

Sellers', buyers' or balanced market in 2018:



SELLERS'/BALANCED

Activity in the Indianapolis real estate market and the surrounding communities will remain uncharacteristically heavy in the winter months of 2018. Buyers should expect just as much competition as in spring and summer.

This year, growth north of Indianapolis is spreading into the once quieter communities of McCordsville, Fortville, Lapel and Pendleton. Homebuilders are planning new subdivisions in those areas to meet the increasing demand for affordable new construction currently

unavailable in the northern suburbs. Due to lower inventory and rising prices, finding an affordable home in the right neighborhood is a major challenge for first time buyers in central Indiana.

Neighborhoods just outside of downtown Indianapolis, including those on the near east side, will continue their resurgence in 2018. Also look for more communities to follow cities like Fishers and Carmel by building large sidewalks and trails to connect neighborhoods to the cities' growing retail districts.

Data and insight provided by RE/MAX INTEGRA, Midwest. Data reflects January-November 2017 and the same timeframe for 2016.

**2018 HOUSING MARKET
OUTLOOK REPORT**

RE/MAX

NORTHEAST

INDIANA

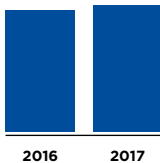
Adams, Allen, DeKalb, Huntington,
Noble, Wells, Whitley counties

Type of home most in demand:



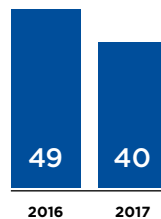
Average sales price:

\$148,073 \$154,704



Average sales price percent change: **↑4.5%**

Average days on market:



Average days on market percent change:

↓18%



FUTURE TRENDS



Typical Buyer in 2018:



**BUYERS
WITH FAMILIES**

Sellers', buyers' or balanced market in 2018:



SELLERS'

The affordability of northeast Indiana and the heightened competition in the market have made national headlines over the last few months and real estate brokers in the region say those conditions will continue in 2018. Last year, Niche.com ranked Fort Wayne the most affordable city in the country and Realtor.com named the greater Fort Wayne area one of the hottest housing markets in the U.S.

The affordability, good jobs, and continued development in downtown Fort Wayne are keeping younger buyers in the region. Along with

the downtown area, neighborhoods on the northwest and southwest sides of the city remain the most sought after among buyers.

Local RE/MAX experts report inventory across northeast Indiana is at its lowest in years, driving prices up. New construction is starting to rebound but not fast enough to meet demand, and middle-income home buyers will continue to have trouble finding a home at all due to the competition.

Data and insight provided by RE/MAX INTEGRA, Midwest. Data reflects January-November 2017 and the same timeframe for 2016.

**2018 HOUSING MARKET
OUTLOOK REPORT**

RE/MAX

SOUTHERN INDIANA

Clark, Crawford, Floyd, Harrison, Orange, Scott, Washington counties

Type of home most in demand:



**HOMES FOR RETIREES/
FARM HOUSES**

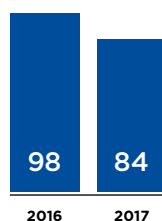
Average sales price:

\$156,898 \$166,637



Average sales price percent change: **↑6.2%**

Average days on market:



Average days on market percent change:

↓15.25%



FUTURE TRENDS



Typical Buyer in 2018:



RETIREEES

Sellers', buyers' or balanced market in 2018:



BALANCED

Much needed new construction may help balance out southern Indiana's real estate market in 2018. A new subdivision of more than 500 homes will be built in Jeffersonville this year, one of several projects planned to meet a major increase in housing demand.

Jeffersonville and New Albany are among several cities in the region seeing population growth due to the area's industrial hubs, affordability and new bridges over the Ohio River. The communities

are offering an affordable alternative to buyers looking for the same urban amenities the Louisville metro area provides.

RE/MAX experts expect retirees to be the most common buyers again in 2018 as they look to downsize and move closer to grandchildren. Retirees and other buyer groups are looking for homes in older, historic neighborhoods that offer a mixed-use, urban setting. Any home built in the 1960s or earlier is in high demand with this buying segment.

Data and insight provided by RE/MAX INTEGRA, Midwest. Data reflects January-November 2017 and same timeframe for 2016.

**2018 HOUSING MARKET
OUTLOOK REPORT**

RE/MAX

GREATER SOUTH BEND REGION

INDIANA

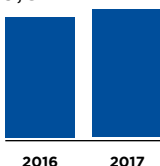
St. Joseph, Marshall,
Elkhart, Kosciusko counties

Type of home most in demand:



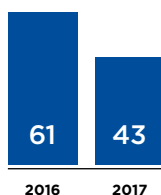
Average sales price:

\$146,844 \$156,336



Average sales price percent change: **↑6.5%**

Average days on market:



Average days on market percent change:

↓30%



FUTURE TRENDS



Typical Buyer in 2018:



FIRST-TIME BUYERS

Sellers', buyers' or balanced market in 2018:



SELLERS'

First-time buyers will be most common in South Bend and surrounding regions in 2018, with the expectation that they will be hitting the ground running. Companies, including the region's major RV and mobile home factories, are hiring, which is generating great incomes and increasing the demand for homes – especially among millennials. That demand has helped push the average sales price in South Bend up 12 percent in the last year, more than double the average statewide.

Despite low inventory, sellers in northern Indiana need to make sure their properties are in great condition. Without newer construction to choose from, buyers in northern Indiana are not buying homes with any deferred maintenance.

Continued retail development such as Eddy Street Commons is drawing more people into neighborhoods surrounding the University of Notre Dame. Mishawaka continues to be one of the area's hotspots, where homes now sell in roughly half the time they did this time last year.

Data and insight provided by RE/MAX INTEGRA, Midwest. Data reflects January-November 2017 and same timeframe for 2016.

**2018 HOUSING MARKET
OUTLOOK REPORT**

RE/MAX

SOUTHWEST INDIANA

**Daviess, Dubois, Gibson, Knox,
Martin, Perry, Pike, Posey, Spencer,
Vanderburgh, Warrick counties**

Type of home most in demand:



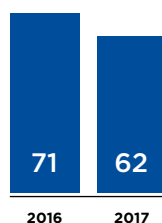
Average sales price:

\$146,181 \$147,566



Average sales price percent change: **↑0.9%**

Average days on market:



Average days on market percent change:

↓12.8%



FUTURE TRENDS



Typical Buyer in 2018:



**BUYERS
WITH FAMILIES**

Sellers', buyers' or balanced market in 2018:



BALANCED

Expect a lot of movement in southwest Indiana real estate in 2018 in both new construction and existing homes. An increase in new housing starts this year will help meet the increased demand and will also motivate hesitant sellers.

New housing projects are underway in both Evansville and nearby Newburgh. A 500 home development is planned in Newburgh and city leaders in Evansville have plans to add 500 housing units over the next several years following a building boom. There is currently

\$250 million in active construction in the downtown area alone, according to city officials, including the development of the Indiana University School of Medicine's new Evansville campus.

RE/MAX experts in the region say there is still a need for homes within the \$80,000 – \$200,000 price range. As in much of the state, new construction homes are starting closer to \$250,000, creating a challenge for middle-income buyers.

Data and insight provided by RE/MAX INTEGRA, Midwest. Data reflects January-November 2017 and the same timeframe for 2016.

**2018 HOUSING MARKET
OUTLOOK REPORT**

RE/MAX

MINNESOTA

Due to persistent low inventory, RE/MAX experts predict the real estate “spring” in 2018 will begin in January. So if you are considering putting your home on the market, don’t wait.

Across Minnesota, the summer and fall surplus of buyers and shortage of homes has led to buyer fatigue and frustration. The low inventory sellers’ market is projected to last through the year, however buyers should remain undeterred. Home ownership remains the single best wealth-building investment one can make.

The shortage of available homes has resulted in higher than average price appreciation in 2017. In much of the state, middle-income homes have now passed the \$300,000 mark. But despite the recent price increases, affordability is better today than it has ever been. Record low interest rates are keeping mortgages obtainable for first-time homebuyers, and rates are not expected to rise dramatically in 2018.

THE TYPE OF HOME MOST IN DEMAND FOR 2017:



SINGLE-FAMILY

Average sales price:

\$247,582 \$264,801

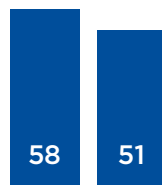


2016 2017

Average sales price percent change:

↑7%

Average days on market:

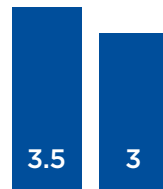


2016 2017

Average days on market percent change:

↓12.7%

Average months supply of homes:



2016 2017

Average months supply percent change:

↓14.3%



6 months supply of homes is considered a
BALANCED MARKET

Data and insight provided by RE/MAX INTEGRA, Midwest. Data reflects January-November 2017 and the same timeframe for 2016. Average months supply of homes provided by the Minnesota REALTORS®, which reflects data from January-October 2016 and the same timeframe for 2017.

NORTHEAST/ ARROWHEAD

MINNESOTA

Koochiching, Itasca, Aitkin, Carlton,
St. Louis, Lake and Cook counties

Type of home most in demand:



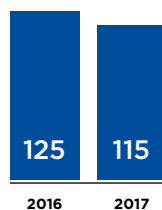
Average sales price:

\$185,704 \$183,995



Average sales price percent change: **↓0.9%**

Average days on market:



Average days on market percent change:

↓8.7%



FUTURE TRENDS



Typical Buyer in 2018:



**BUYERS WITH FAMILIES/
RETIREEES**

Sellers', buyers' or balanced
market in 2018:



BALANCED

Across the region, there are 19 percent fewer homes on the market than there was this time last year, however unlike other parts of the state prices have remained steady and even dropped in the area's largest city, Duluth.

With waterfront homes in very short supply, buyers in the Northeast/Arrowhead region are purchasing vacant lots on the water with plans to build before the summer season starts.

This market in the northeast region is predominantly filled with recreation properties and sales, which typically decrease as winter sets in.

This is an opportunity for vacation homebuyers, if they purchase now or in the first few months of 2018. It could mean a better deal as many buyers of lake homes and recreational land will wait until spring, after the snow and ice have melted, to make their purchase.

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2018 HOUSING MARKET
OUTLOOK REPORT

RE/MAX

SOUTH CENTRAL

MINNESOTA

**Sibley, Nicollet, Brown, Watonwan,
Martin, Faribault, Blue Earth,
Le Sueur and Waseca counties**

Type of home most in demand:



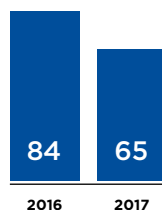
Average sales price:

\$162,246 \$176,919



Average sales price
percent change: **↑9%**

Average days on market:



Average days on market
percent change:

↓23%



FUTURE TRENDS



Typical Buyer in 2018:



**BUYERS
WITH FAMILIES**

Sellers', buyers' or balanced
market in 2018:



BALANCED

Like other parts of Minnesota, middle-income homes in the south central region of the state have increased in price to \$300,000 or more, but that won't keep buyers from purchasing in 2018. Low interest rates, the proximity to several major colleges and the Mayo Clinic in Rochester will again keep demand high.

Anyone planning to list their homes should be undeterred by winter weather as a little to no decrease in purchase activity is anticipated

compared to the summer and fall. Homes that are higher end and move-in ready, continue to attract buyers and sellers may be surprised by what they are willing to pay.

In the next year or two, the south central region will see increased demand for smaller homes on smaller lots from first time homebuyers. As baby boomers retire there will be an increased demand for planned, adult-only retirement communities with access to services.

Data and insight provided by RE/MAX INTEGRA, Midwest. Data reflects January-November 2017 and the same timeframe for 2016.

**2018 HOUSING MARKET
OUTLOOK REPORT**

RE/MAX

SOUTHEAST MINNESOTA

Freeborn, Steele, Rice, Goodhue, Dodge,
Mower, Fillmore, Olmsted, Wabasha,
Winona and Houston counties

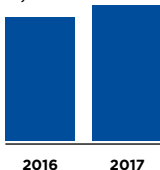
Type of home most in demand:



SINGLE-FAMILY

Average sales price:

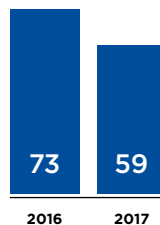
\$189,388 \$207,353



2016 2017

Average sales price
percent change: **↑9%**

Average days on market:



2016 2017

Average days on market
percent change:

↓18.7%



FUTURE TRENDS



Typical Buyer in 2018:



**FIRST-TIME
BUYERS**

Sellers', buyers' or balanced
market in 2018:



SELLERS'

In the southeast region of Minnesota, extremely low inventory will continue to be a challenge for the region's homebuyers this year, many of whom will be searching for their first home. A lack of new construction in 2017 kept current homeowners from upgrading, which is causing a shortage of affordable options for first-time buyers.

In an effort to encourage new construction, the city of Albert Lea, located in Freeborn County, is offering a tax abatement program

that eliminates city, county and school district property taxes for five years on any owner-occupied, single-family homes built within the next three years.

Buyers who are considering selling but are not interested in building a new home, are still encouraged to list their current home as they are likely to receive a higher sale price due to current increased demand.

Data and insight provided by RE/MAX INTEGRA, Midwest. Data reflects January-November 2017 and the same timeframe for 2016.

**2018 HOUSING MARKET
OUTLOOK REPORT**

RE/MAX

TWIN CITIES

MINNESOTA

Dakota, Scott, Carver, Hennepin, Anoka,
Ramsey and Washington counties

Type of home most in demand:



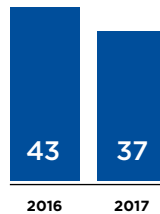
Average sales price:

\$282,499 \$302,453



Average sales price
percent change: **↑7%**

Average days on market:



Average days on market
percent change:

↓13%



FUTURE TRENDS



Typical Buyer in 2018:



**BUYERS WITH FAMILIES/
FIRST-TIME BUYERS**

Sellers', buyers' or balanced
market in 2018:



SELLERS'

In the Twin Cities region, more millennials and first-time home buyers in 2018 will feel the squeeze of low inventory and rising prices from over the last year. These buyers, who typically want an affordable home priced at \$300,000 or less, now have fewer options.

As home prices continue to rise, larger, move-in ready properties are edging out of the first-time buyer's price range. Baby boomers, who are often the ones selling the homes that first-time buyers

are seeking, are staying put longer due to lack of affordable new development in the condo and townhome market.

Non-traditional neighborhoods and first and second ring suburbs – such as Richfield, Robbinsdale and Columbia Heights – are seeing increased activity as buyers expand their search area to find a home that fits their budget.

Data and insight provided by RE/MAX INTEGRA, Midwest. Data reflects January-November 2017 and the same timeframe for 2016.

**2018 HOUSING MARKET
OUTLOOK REPORT**

RE/MAX

WISCONSIN

Wisconsin home values are soaring now that the economy is years out of the recession, but homes across the state remain very affordable compared to other parts of the country. In 2018, real estate experts predict more buyers, particularly first-time buyers, will realize owning a home remains the single best wealth-building investment and they'll take the leap.

Many more millennials will enter the market throughout the next year. This generation is getting married and having children – creating intense competition for good solid family homes. Low inventory of all types of homes, particularly single-family, will remain in 2018. Instead of waiting for the right existing home, many are deciding to build new homes.

However, the market for new homes is still rebounding, as there are not enough affordable new homes. Builders, with a limited pool of skilled trades' laborers, are focused on building homes at higher price points. Regardless, investing in any home in 2018 will be well worth the investment as average prices continue to rise at a steady pace.

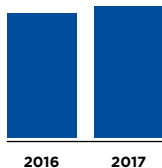
THE TYPE OF HOME MOST IN DEMAND FOR 2017:



SINGLE-FAMILY

Average sales price:

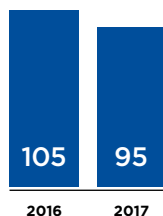
\$191,078 \$201,713



Average sales price percent change:

↑5.6%

Average days on market:



Average days on market percent change:

↓9.7%

Average months supply of homes:



Average months supply percent change:

↓15%



6 months supply of homes is considered a **BALANCED MARKET**

Data and insight provided by RE/MAX INTEGRA, Midwest. Data reflects January-November 2017 and the same timeframe for 2016. Average months supply of homes provided by the Wisconsin REALTORS® Association, which reflects data from October 2016 and October 2017.

SOUTHEAST WISCONSIN

Kenosha, Milwaukee, Ozaukee,
Racine, Sheboygan, Walworth,
Washington and Waukesha counties

Type of home most in demand:



SINGLE-FAMILY

Average sales price:

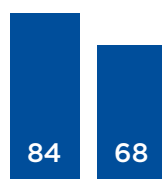
\$209,265 \$221,933



2016 2017

Average sales price
percent change: **↑6%**

Average days on market:



2016 2017

Average days on market
percent change:

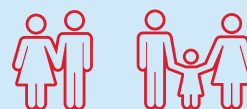
↓6%



FUTURE TRENDS



Typical Buyer in 2018:



**FIRST-TIME BUYERS/
FAMILIES**

Sellers', buyers' or balanced
market in 2018:



SELLERS'

Prices will continue to rise in 2018 as the competition for fewer homes heats up. Local real estate experts expect the frenzy to intensify as more buyers, particularly first-timers, enter the market this year.

Low-interest rates combined with an overall good economy are making home ownership more obtainable. Homebuilders will continue to try to meet the demand, but most new developments coming online are on the higher end.

Finding an existing home will remain the more affordable option and buyers focused on up-and-coming areas can expect some additional savings. Sellers are encouraged to continue to list their homes during the winter months, which will serve the steady pool of buyers who continue to move forward with their home search.

Data and insight provided by RE/MAX INTEGRA, Midwest. Data reflects January-November 2017 and the same timeframe for 2016.

2018 HOUSING MARKET
OUTLOOK REPORT

RE/MAX

SOUTH CENTRAL

WISCONSIN

Columbia, Crawford, Dane, Dodge, Grant, Green, Iowa, Jefferson, Lafayette, Richland, Rock and Sauk counties

Type of home most in demand:



SINGLE-FAMILY

Average sales price:

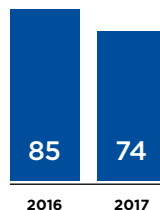
\$217,632 \$233,763



Average sales price percent change:

↑7.4%

Average days on market:



Average days on market percent change:

↓12.8%



FUTURE TRENDS



Typical Buyer in 2018:



FIRST-TIME BUYERS

Sellers', buyers' or balanced market in 2018:



SELLERS'

Like many of the state's real estate markets, the lack of available homes in southern Wisconsin will continue to deepen in 2018. More new home construction is planned this year, but homes are not going up fast enough to keep up with the demand. Several multi-family home developments in the region sprung up in 2017 and were quick to sell.

Labor and material costs are predicted to increase, further driving up new home prices. The rising costs to build new homes will leave more buyers competing for existing homes, particularly first-time

buyers. Even condos were snatched-up quickly by buyers in 2017, surprising local agents who reported an over-abundance of condos just a couple of years ago.

Another challenge in 2018 could be a rise in interest rates. Local real estate experts say middle-income homebuyers might see a 10 percent decrease in purchasing power depending on whether rates go up in the coming months. At the moment, rates remain historically low, making now a good time to buy and sell.

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**2018 HOUSING MARKET
OUTLOOK REPORT**

RE/MAX

CENTRAL

WISCONSIN

Adams, Clark, Juneau,
Marathon, Marquette, Portage,
Waushara and Wood counties

Type of home most in demand:



SINGLE-FAMILY

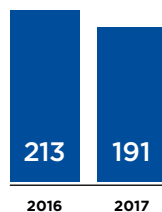
Average sales price:

\$108,437 \$111,706



Average sales price
percent change: **↑3%**

Average days on market:



Average days on market
percent change:

↓10.4%



FUTURE TRENDS



Typical Buyer in 2018:



**FIRST-TIME
BUYERS**

Sellers', buyers' or balanced
market in 2018:



SELLERS'

Local experts are predicting another year of appreciation in 2018 as the local housing market continues to grow stronger – now that the economy has rebounded from the recession.

Inventory is expected to improve in the spring, and local real estate experts predict a lot of activity in Wisconsin Rapids. The city offers new subdivisions with the availability of good small homes.

Retirees will continue to downsize, opening up the number of homes on the market, which should have a positive impact for buyers looking for these family homes as there hasn't been much new construction in the last few years.

Local agents are optimistic that new homes will come available and provide a greater number of options for buyers.

Data and insight provided by RE/MAX INTEGRA, Midwest. Data reflects January-November 2017 and the same timeframe for 2016.

**2018 HOUSING MARKET
OUTLOOK REPORT**

RE/MAX

NORTHEAST

WISCONSIN

Brown, Calumet, Door, Fond du Lac, Green Lake, Kewaunee, Manitowoc, Marinette, Menominee, Oconto, Outagamie, Shawano, Waupaca and Winnebago counties

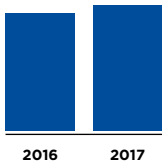
Type of home most in demand:



SINGLE-FAMILY

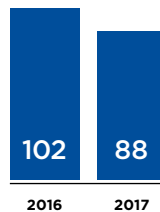
Average sales price:

\$167,883 \$179,437



Average sales price percent change: **↑6.9%**

Average days on market:



Average days on market percent change:

↓6.9%



FUTURE TRENDS



Typical Buyer in 2018:



BUYERS WITH FAMILIES

Sellers', buyers' or balanced market in 2018:



SELLERS'/BALANCED

A more balanced market is predicted for 2018, while a shortage of homes in the area in 2017 kept plenty of buyers on the hunt for longer periods of time compared to previous years. Local agents were surprised that buyers were more willing to make compromises in order to get into their next home.

Real estate experts will be monitoring Congress' new tax reform bill to see what kind of impact the legislation will have on new homeowners. Some agents are concerned the tax legislation's

limit on the mortgage-interest deduction could discourage potential buyers from wanting to own a home – leading some to predict a more balanced market in 2018.

Regardless owning a home in this region will remain relatively affordable, which is good news for the growing employee base. The economy is diversifying with employers, like the university and factories, creating more jobs in the area.

Data and insight provided by RE/MAX INTEGRA, Midwest. Data reflects January-November 2017 and the same timeframe for 2016.

**2018 HOUSING MARKET
OUTLOOK REPORT**

RE/MAX

WEST

WISCONSIN

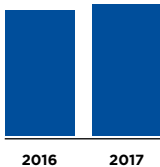
Buffalo, Chippewa, Dunn, Eau Claire, Jackson, La Crosse, Monroe, Pepin, Pierce, St. Croix, Trempealeau and Vernon counties

Type of home most in demand:



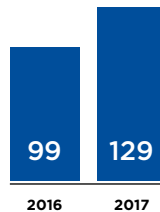
Average sales price:

\$170,282 \$178,179



Average sales price percent change: **↑4.6%**

Average days on market:



Average days on market percent change:

↑31%



FUTURE TRENDS



Typical Buyer in 2018:



BUYERS WITH FAMILIES

Sellers', buyers' or balanced market in 2018:



SELLERS'

Pent up demand, particularly for homes priced at \$350,000 and lower, are leading to more serious buyers than previously ever seen. Now is the time to buy and sell since it is predicted that sales activity is only going to heat up even more in 2018.

The strong local economy combined with good job growth and steady low interest rates is driving a frenzied local real estate market. Prices are increasing, particularly for new homes, with the average price per square foot for new homes rise at a high rate.

Like in other parts of Wisconsin, many real estate experts worry that there won't be enough affordable new housing for middle-income buyers. In the local area, builders are trying to fill that gap by providing twin homes. An existing home remains a best buy for a buyer on a budget; however buyers will need to remain open and patient in the house hunting process.

Data and insight provided by RE/MAX INTEGRA, Midwest. Data reflects January-November 2017 and the same timeframe for 2016.

**2018 HOUSING MARKET
OUTLOOK REPORT**

RE/MAX

CONTACTS

INDIANA

Jimmy Dulin | 317-281-6679
RE/MAX Ability Plus

Linda Finney | 812-923-7050
RE/MAX Advantage

Marsha Lambright | 574-255-5858
RE/MAX 100

Monika Mueller | 317-614-7721
RE/MAX Metro

Tim Schnepf | 765-617-9431
RE/MAX Legacy

Todd Stock | 260-316-7731
RE/MAX Results

Donovan Wilkins | 812-430-4851
RE/MAX Revolution

MINNESOTA

John Collopy | 952-829-2900
RE/MAX Results

Deena Congdon | 218-256-1823
RE/MAX Lake Country

Lisa Evans | 507-461-3790
RE/MAX Properties

Justin Fox | 651-768-0100
RE/MAX Professionals

Dennis Terrell | 507-340-4562
RE/MAX Dynamic Agents

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Jeff Benson | 414-604-1431
RE/MAX Realty 100

Dan Bertelson | 608-620-3262
RE/MAX Preferred

Lisa Fabiano | 262-818-4578
RE/MAX Leading Edge

Mark Kivley | 414-406-1840
RE/MAX Lakeside

K.C. Maurer | 920-470-2100
RE/MAX 24/7 Real Estate

Dean Ramsden | 715-421-6403
RE/MAX Connect

Brian Stephan | 608-781-7712
RE/MAX First Choice

Jeff Thesien | 715-271-2391
RE/MAX Real Estate Group

Kris Villars | 920-420-0673
RE/MAX On The Water





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MIDWEST

About RE/MAX INTEGRA, Midwest

RE/MAX INTEGRA, Midwest is the regional entity for RE/MAX franchises in Indiana, Minnesota and Wisconsin, with headquarters in Indianapolis, IN and Minneapolis, MN. Since its inception in 1985, the region has grown to more than 280 offices with approximately 4,100 sales associates, providing residential and commercial real estate, as well as relocation and referral services.

