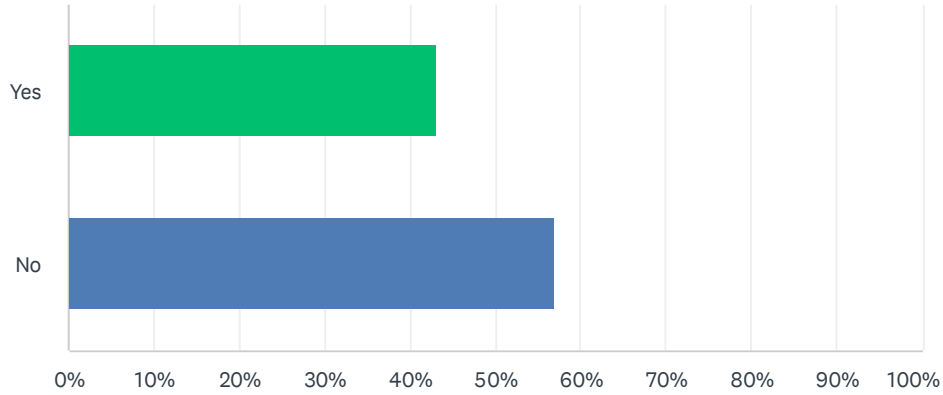


Q1 Given recent high-profile natural disasters, would you be more likely to purchase a home in an area prone to natural disasters if you were given various incentives to do so?

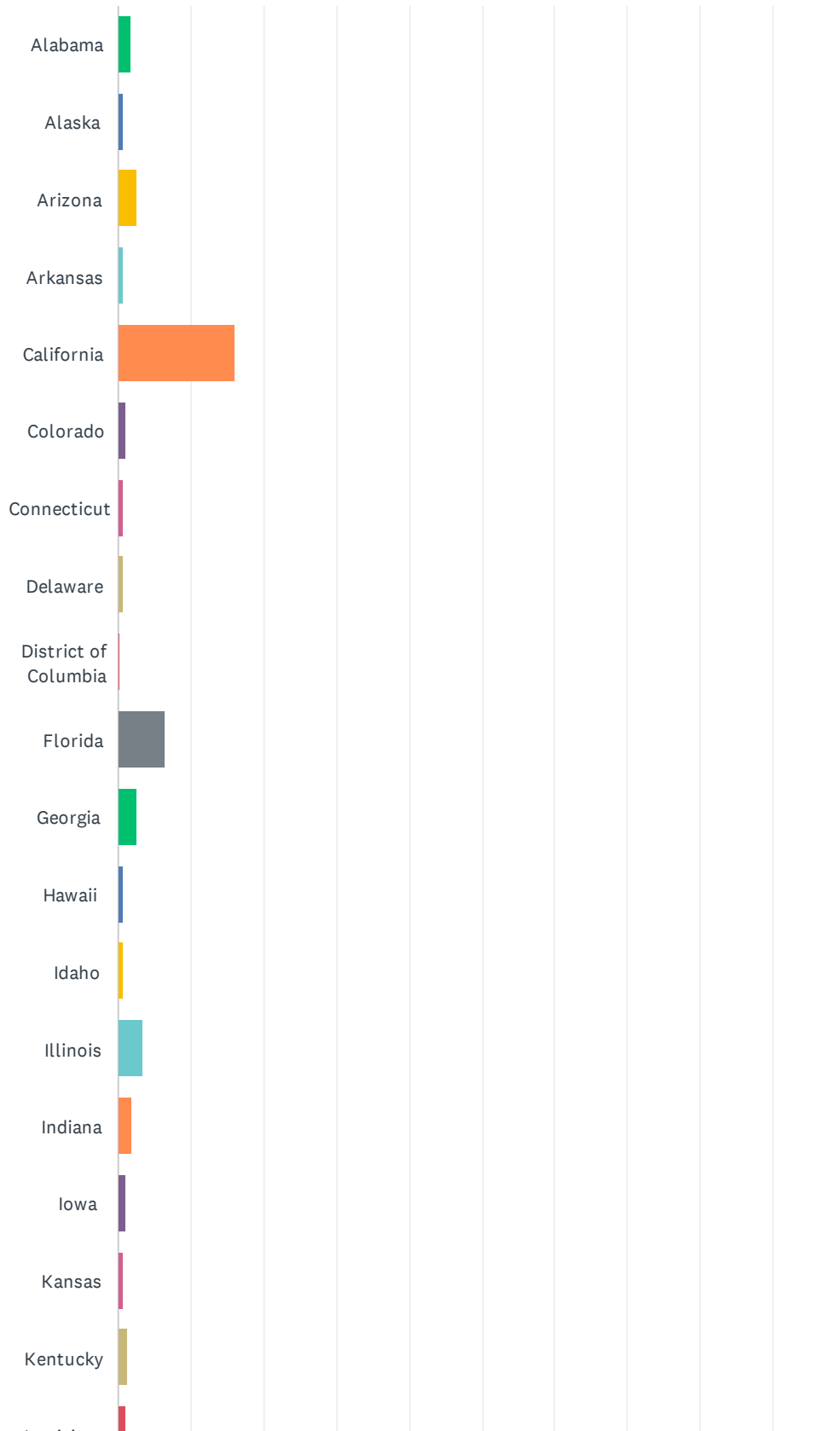
Answered: 1,634 Skipped: 0



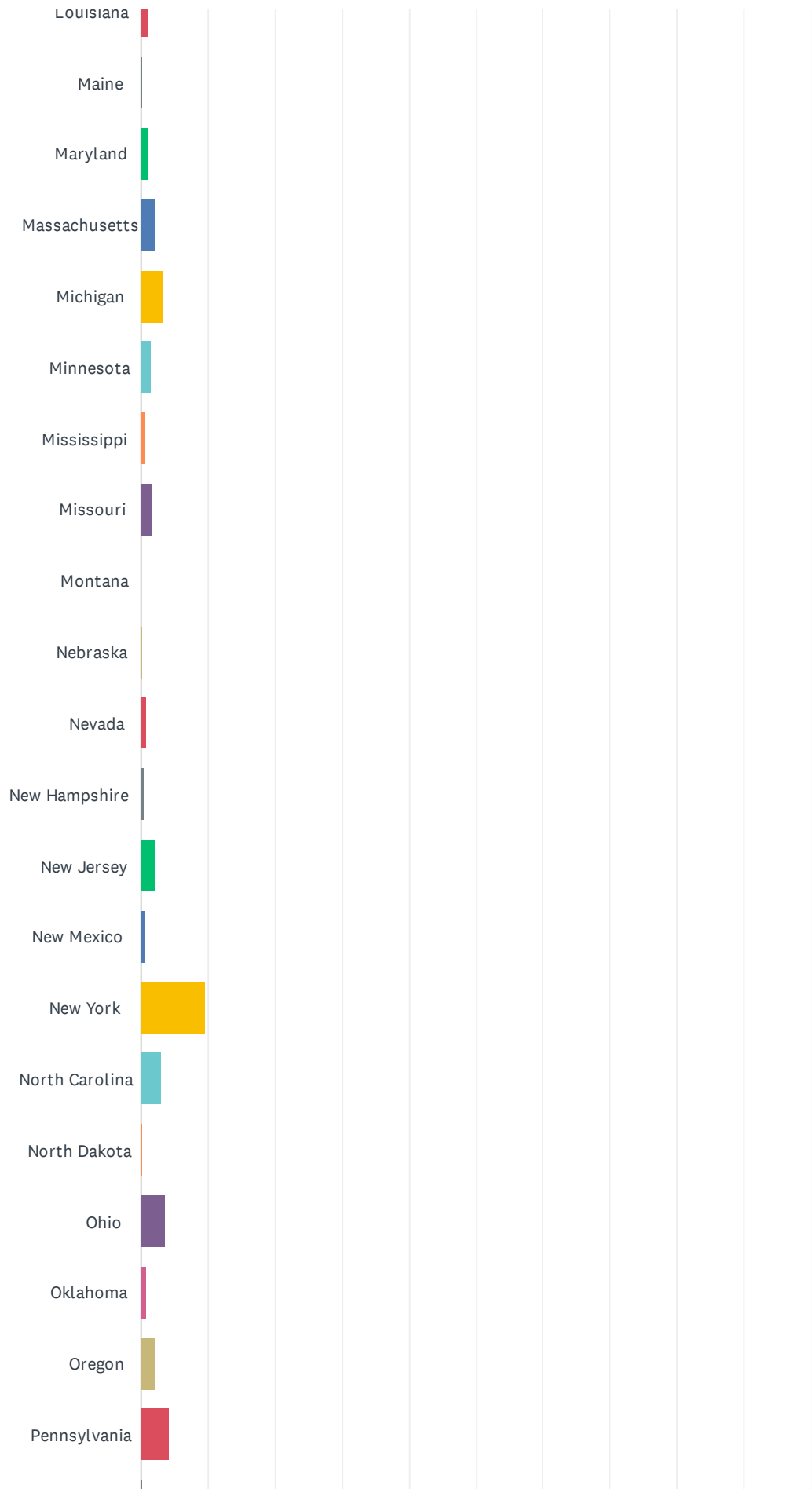
ANSWER CHOICES	RESPONSES
Yes	43.02% 703
No	56.98% 931
TOTAL	1,634

Q2 Which state do you live in?

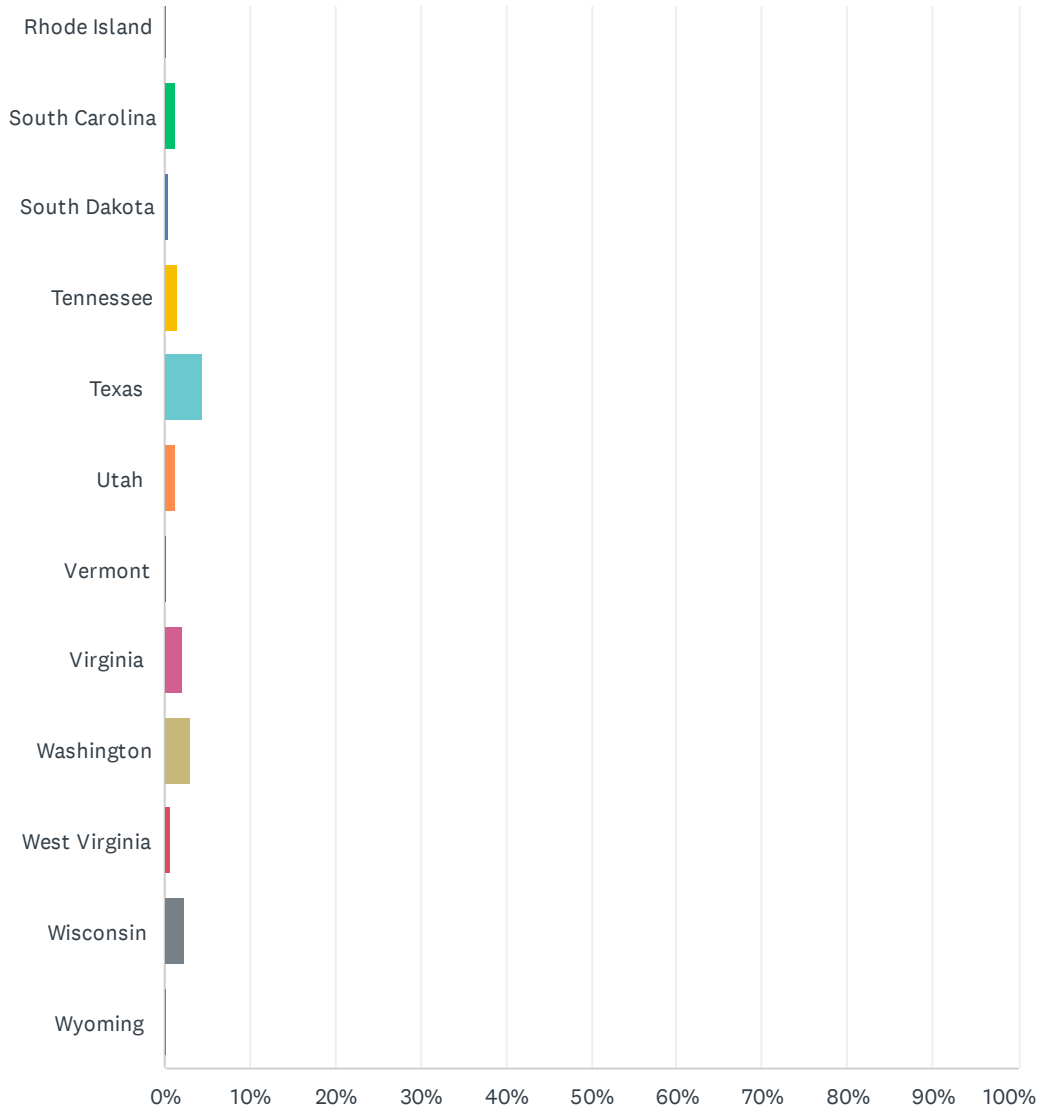
Answered: 1,632 Skipped: 2



Housing Sentiment Survey - November 2023



Housing Sentiment Survey - November 2023



Housing Sentiment Survey - November 2023

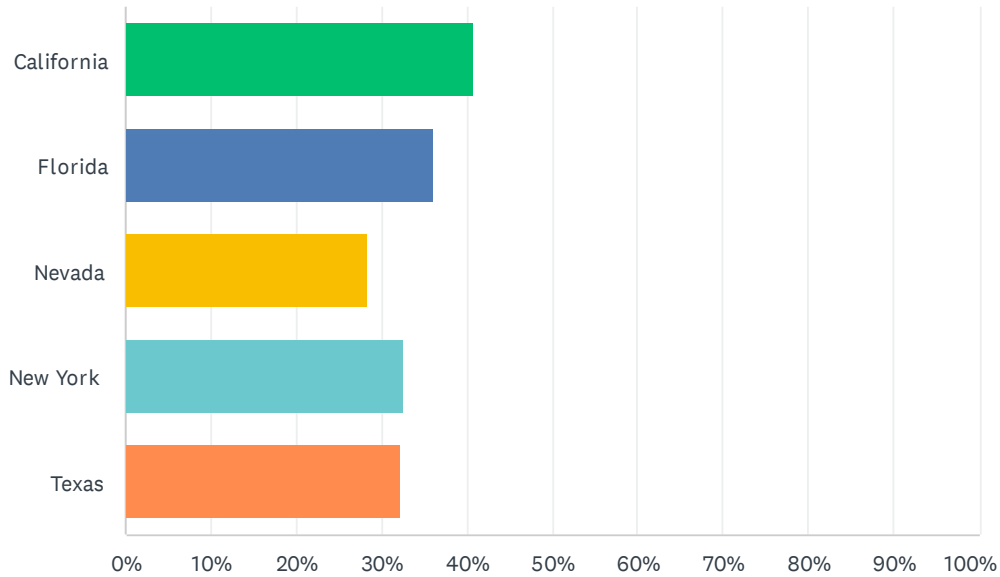
ANSWER CHOICES	RESPONSES	
Alabama	1.78%	29
Alaska	0.74%	12
Arizona	2.63%	43
Arkansas	0.55%	9
California	15.93%	260
Colorado	1.10%	18
Connecticut	0.67%	11
Delaware	0.67%	11
District of Columbia	0.12%	2
Florida	6.31%	103
Georgia	2.57%	42
Hawaii	0.55%	9
Idaho	0.55%	9
Illinois	3.37%	55
Indiana	2.02%	33
Iowa	1.16%	19
Kansas	0.55%	9
Kentucky	1.29%	21
Louisiana	1.04%	17
Maine	0.31%	5
Maryland	1.16%	19
Massachusetts	2.14%	35
Michigan	3.49%	57
Minnesota	1.47%	24
Mississippi	0.67%	11
Missouri	1.72%	28
Montana	0.06%	1
Nebraska	0.12%	2
Nevada	0.86%	14
New Hampshire	0.37%	6
New Jersey	2.14%	35
New Mexico	0.55%	9

Housing Sentiment Survey - November 2023

New York	9.62%	157
North Carolina	3.00%	49
North Dakota	0.12%	2
Ohio	3.55%	58
Oklahoma	0.80%	13
Oregon	2.21%	36
Pennsylvania	4.17%	68
Rhode Island	0.25%	4
South Carolina	1.35%	22
South Dakota	0.49%	8
Tennessee	1.41%	23
Texas	4.47%	73
Utah	1.35%	22
Vermont	0.25%	4
Virginia	2.21%	36
Washington	3.00%	49
West Virginia	0.61%	10
Wisconsin	2.27%	37
Wyoming	0.18%	3
TOTAL		1,632

Q3 Would you prefer to live in any of the following states instead of the state in which you currently reside? Please check all that apply.

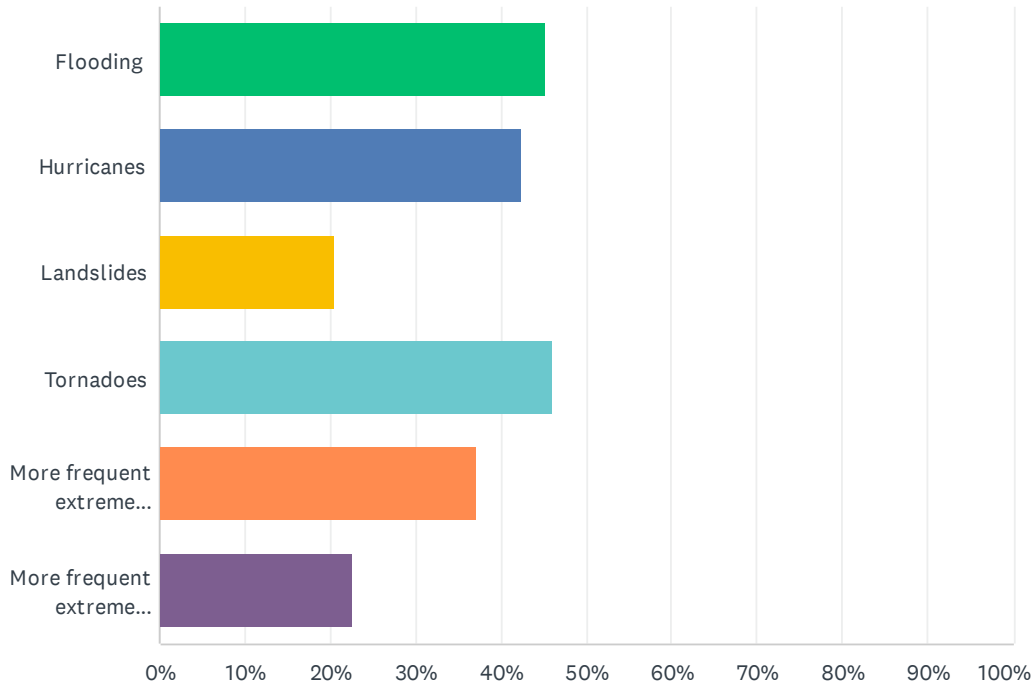
Answered: 1,289 Skipped: 345



ANSWER CHOICES	RESPONSES	
California	40.81%	526
Florida	36.07%	465
Nevada	28.39%	366
New York	32.58%	420
Texas	32.12%	414
Total Respondents: 1,289		

Q4 Which natural disasters are you most worried about affecting the value of your home? Please check all that apply.

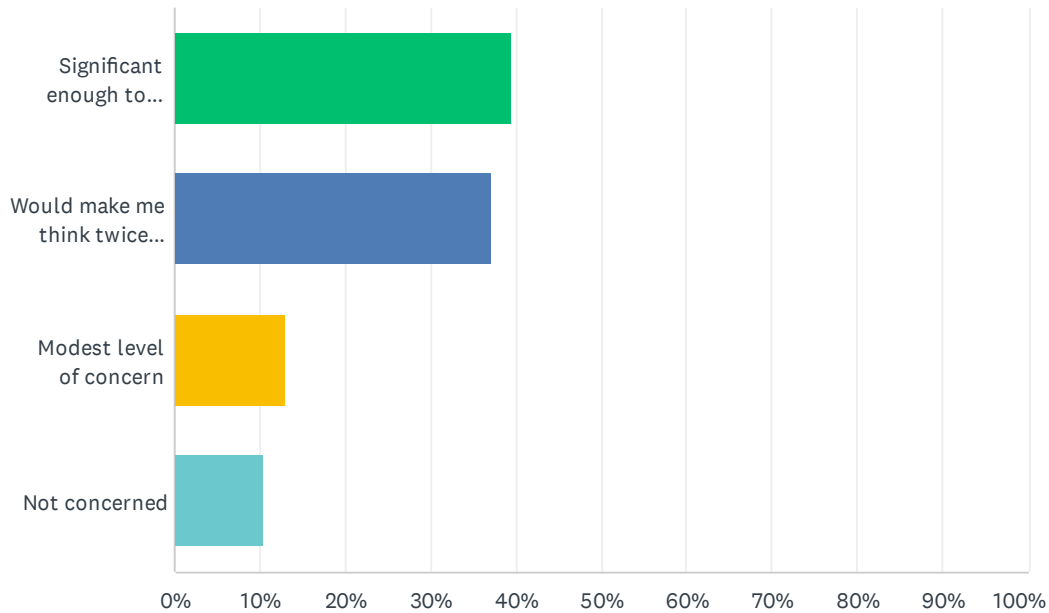
Answered: 1,616 Skipped: 18



ANSWER CHOICES	RESPONSES	
Flooding	45.11%	729
Hurricanes	42.45%	686
Landslides	20.54%	332
Tornadoes	45.98%	743
More frequent extreme heat/drought	37.07%	599
More frequent extreme cold/snow	22.65%	366
Total Respondents: 1,616		

Q5 Home insurers are either pulling out of certain states or charging two or three times more than they did just a few years ago. What impact does that have on your interest in moving to those states?

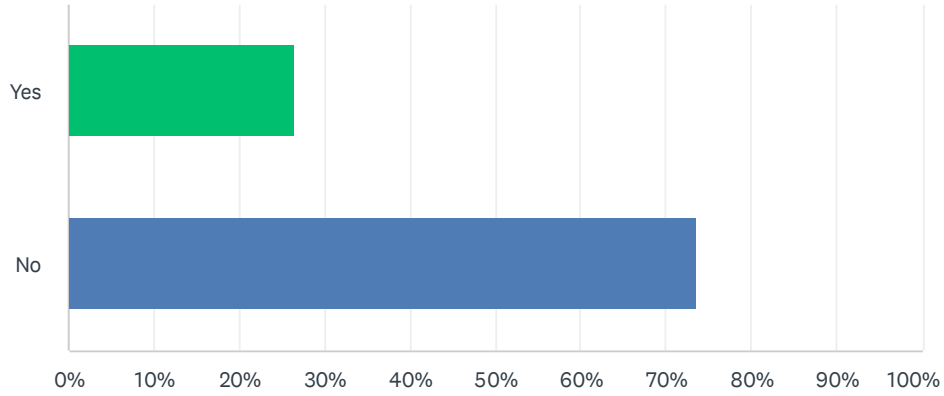
Answered: 1,609 Skipped: 25



ANSWER CHOICES	RESPONSES	
Significant enough to dissuade me from moving there	39.34%	633
Would make me think twice before moving to that state	37.17%	598
Modest level of concern	12.99%	209
Not concerned	10.50%	169
TOTAL		1,609

Q6 Are you considering moving out of your state due to rising home insurance costs?

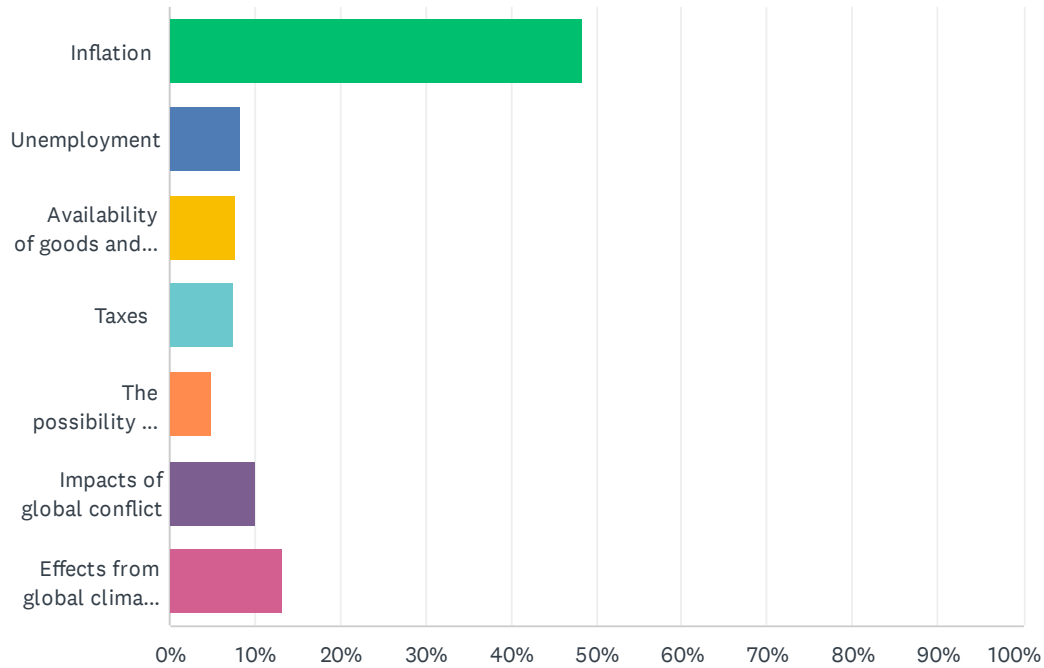
Answered: 1,609 Skipped: 25



ANSWER CHOICES	RESPONSES	
Yes	26.54%	427
No	73.46%	1,182
TOTAL		1,609

Q7 What aspect of the economy currently worries you the most?

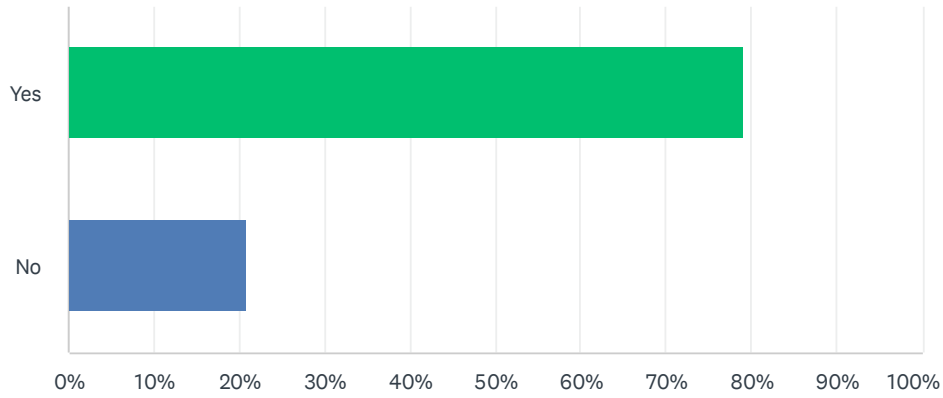
Answered: 1,606 Skipped: 28



ANSWER CHOICES	RESPONSES	
Inflation	48.51%	779
Unemployment	8.34%	134
Availability of goods and services	7.60%	122
Taxes	7.47%	120
The possibility of another pandemic-related shutdown	4.86%	78
Impacts of global conflict	10.09%	162
Effects from global climate change	13.14%	211
TOTAL		1,606

Q8 Do you think the Federal Reserve's current policy to fight inflation is making it harder to own a home?

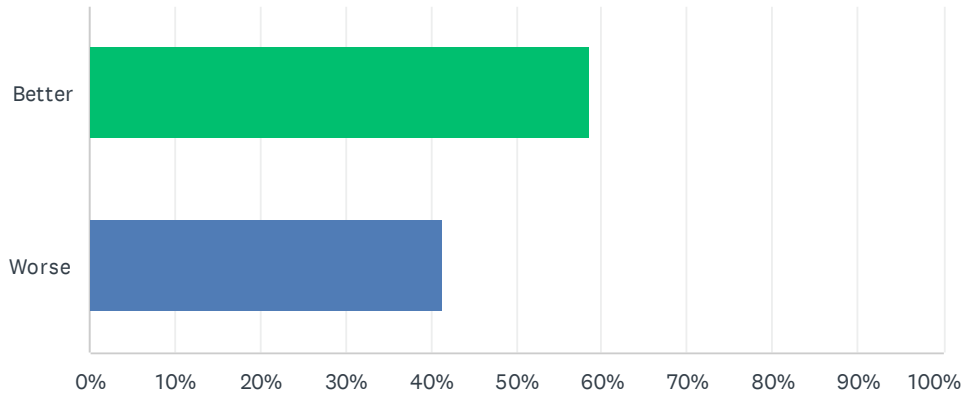
Answered: 1,605 Skipped: 29



ANSWER CHOICES	RESPONSES	
Yes	79.00%	1,268
No	21.00%	337
TOTAL		1,605

Q9 Do you think the economy will be better or worse after the next presidential election?

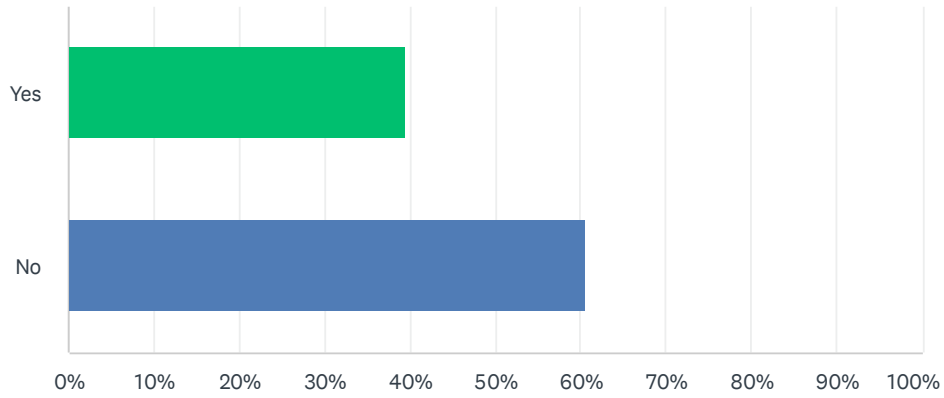
Answered: 1,601 Skipped: 33



ANSWER CHOICES	RESPONSES	
Better	58.65%	939
Worse	41.35%	662
TOTAL		1,601

Q10 Are you waiting to purchase a home or make improvements until after the next presidential election?

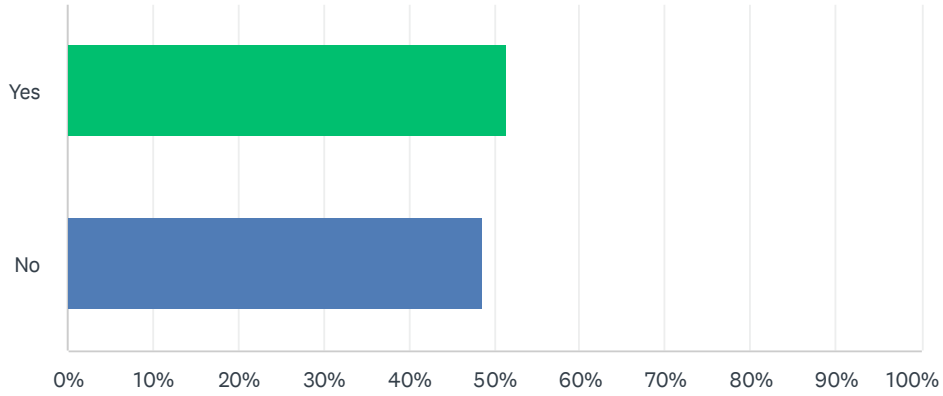
Answered: 1,601 Skipped: 33



ANSWER CHOICES	RESPONSES	
Yes	39.35%	630
No	60.65%	971
TOTAL		1,601

Q11 Do you think current levels of immigration to the U.S. are hurting the housing market?

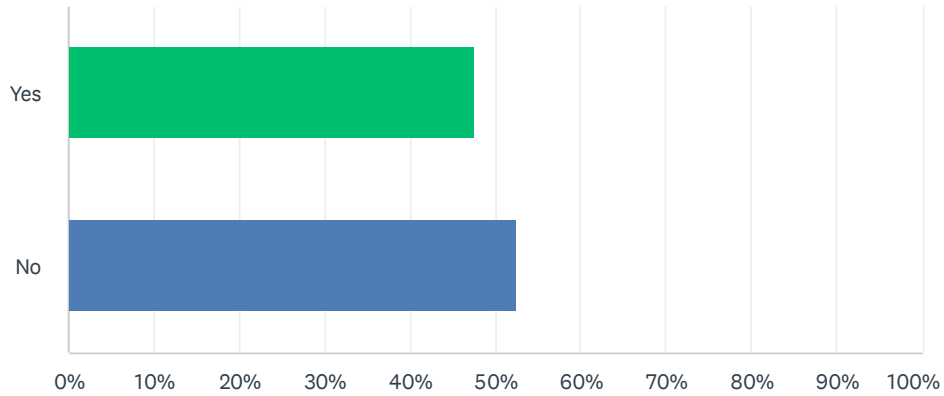
Answered: 1,601 Skipped: 33



ANSWER CHOICES	RESPONSES	
Yes	51.34%	822
No	48.66%	779
TOTAL		1,601

Q12 Has crime been a major factor in where you haven chosen to live?

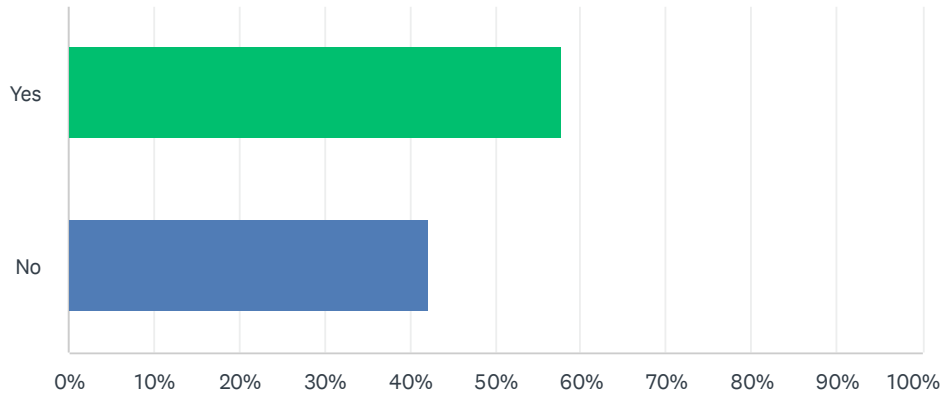
Answered: 1,599 Skipped: 35



ANSWER CHOICES	RESPONSES	
Yes	47.47%	759
No	52.53%	840
TOTAL		1,599

Q13 Do you think a different presidential administration would lead to significant policy changes regarding the housing market?

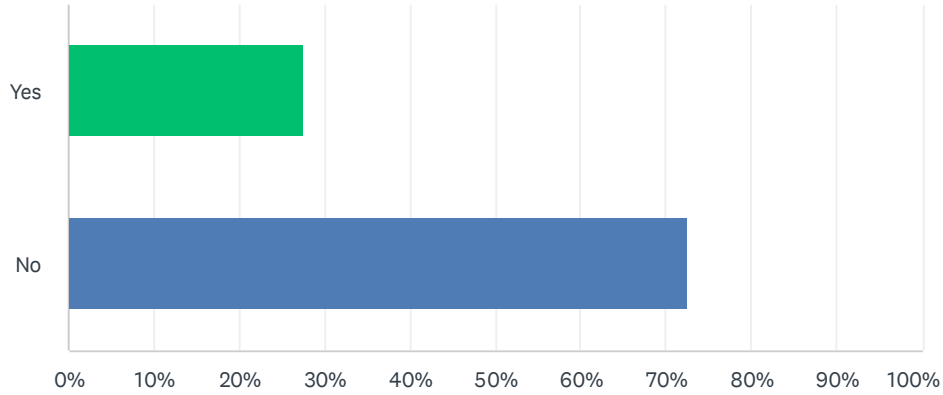
Answered: 1,597 Skipped: 37



ANSWER CHOICES	RESPONSES	
Yes	57.86%	924
No	42.14%	673
TOTAL		1,597

Q14 Would you consider doing something that is morally questionable or deceptive [e.g., overstating income] in order to lower the cost of buying a home?

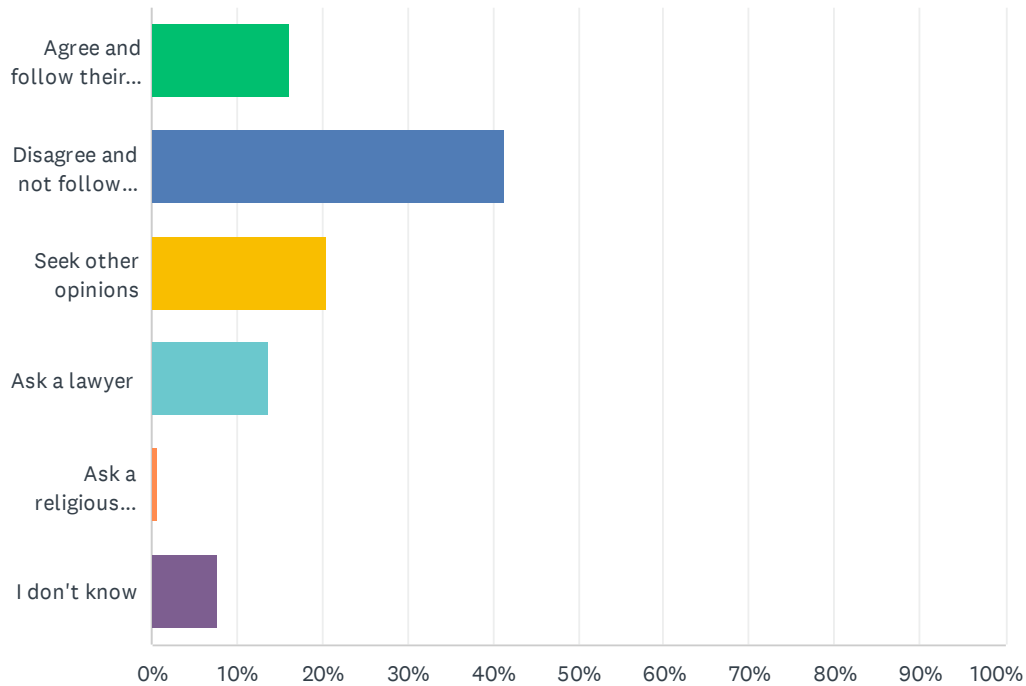
Answered: 1,596 Skipped: 38



ANSWER CHOICES	RESPONSES
Yes	27.51% 439
No	72.49% 1,157
TOTAL	1,596

Q15 If someone, in the course of the mortgage lending process, advised you to enter inaccurate or misleading information in order to improve your chances of approval or achieve better terms, what would you do?

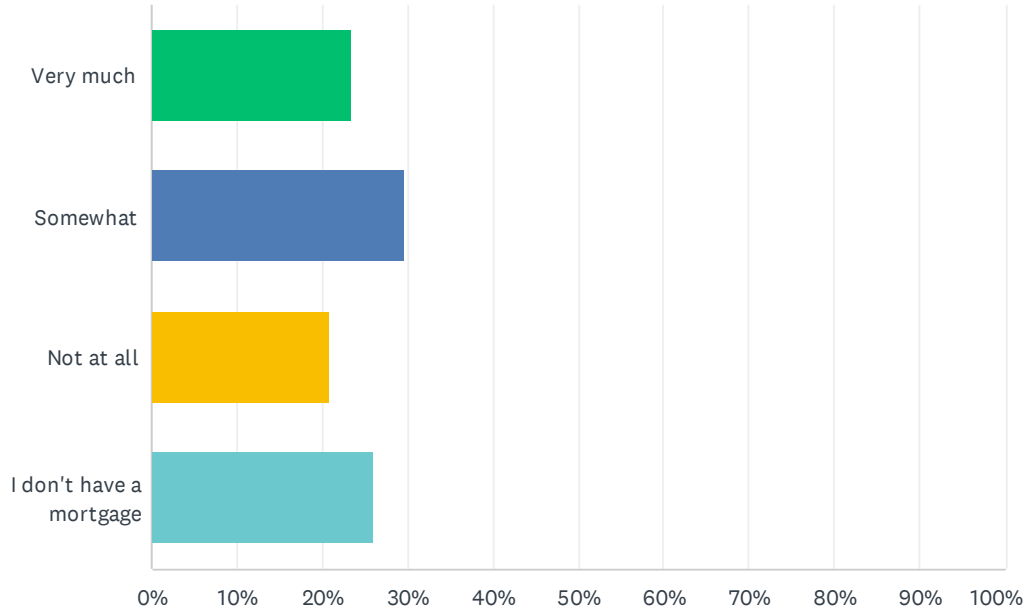
Answered: 1,593 Skipped: 41



ANSWER CHOICES	RESPONSES	
Agree and follow their guidance	16.26%	259
Disagree and not follow their guidance	41.37%	659
Seek other opinions	20.40%	325
Ask a lawyer	13.68%	218
Ask a religious leader or ethicist	0.63%	10
I don't know	7.66%	122
TOTAL		1,593

Q16 To what extent do you think your lending institution cares about you and your ability to pay off a home loan in a timely manner?

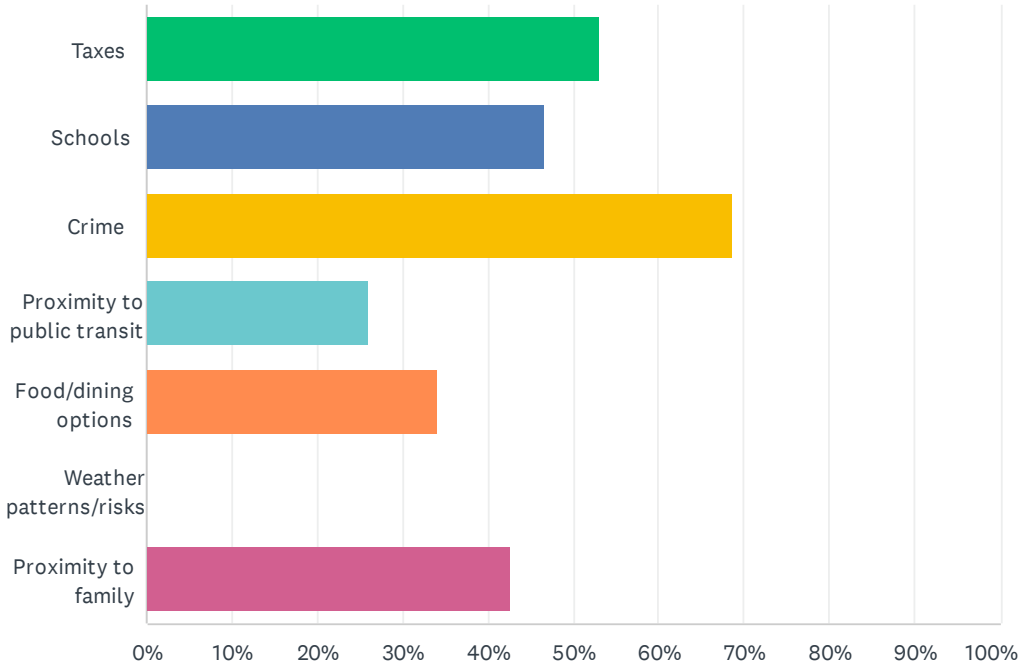
Answered: 1,591 Skipped: 43



ANSWER CHOICES	RESPONSES	
Very much	23.38%	372
Somewhat	29.60%	471
Not at all	20.93%	333
I don't have a mortgage	26.08%	415
TOTAL		1,591

Q17 Which of the following are important to you in choosing a neighborhood in which to live? Please check all that apply.

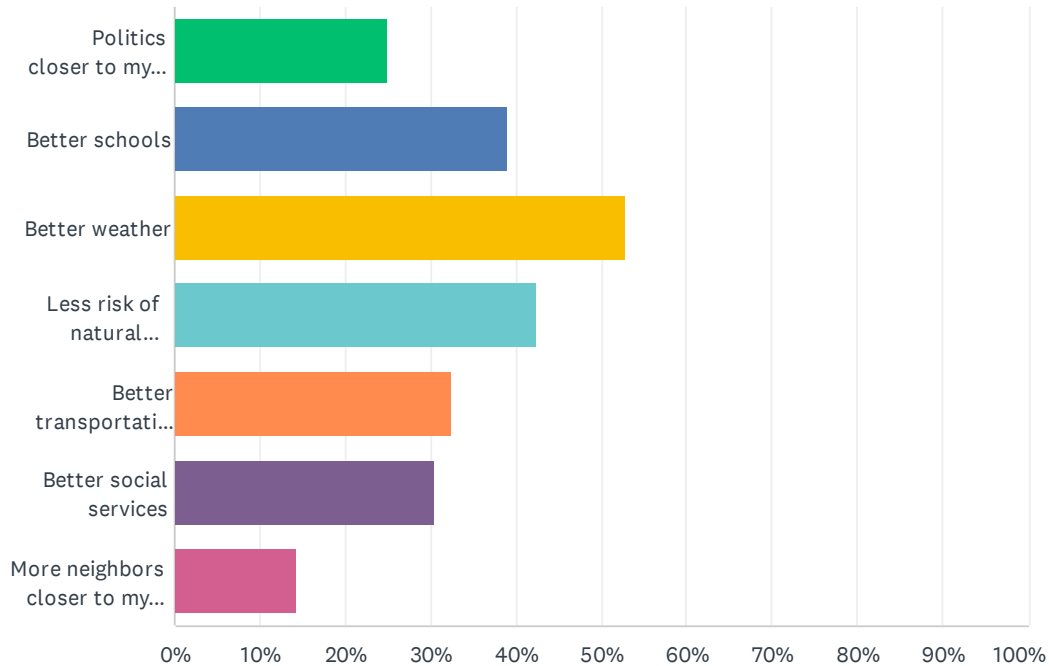
Answered: 1,590 Skipped: 44



ANSWER CHOICES	RESPONSES	
Taxes	53.08%	844
Schools	46.79%	744
Crime	68.74%	1,093
Proximity to public transit	26.04%	414
Food/dining options	34.15%	543
Weather patterns/risks	0.00%	0
Proximity to family	42.64%	678
Total Respondents: 1,590		

Q18 Would you consider moving to a state and/or city with higher taxes for any of the following reasons? Please check all that apply.

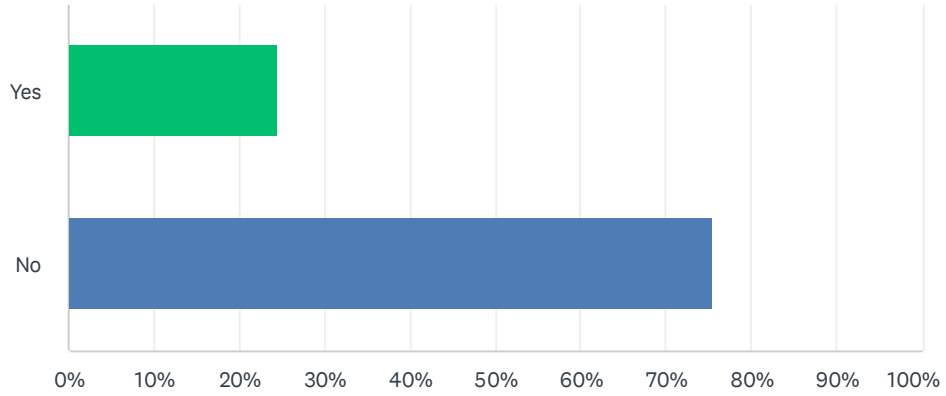
Answered: 1,580 Skipped: 54



ANSWER CHOICES	RESPONSES	
Politics closer to my own	24.87%	393
Better schools	39.05%	617
Better weather	52.91%	836
Less risk of natural disasters	42.41%	670
Better transportation and infrastructure	32.41%	512
Better social services	30.57%	483
More neighbors closer to my age	14.37%	227
Total Respondents: 1,580		

Q19 Are you considering moving from where you live now due to safety concerns?

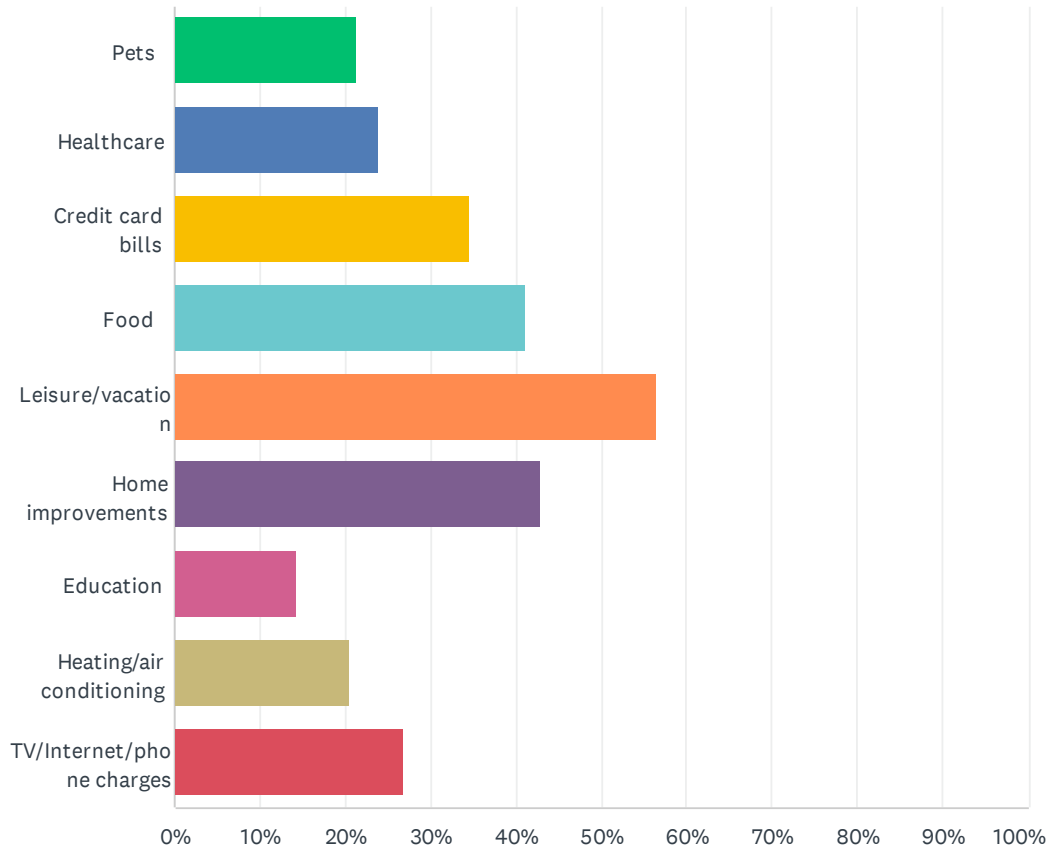
Answered: 1,580 Skipped: 54



ANSWER CHOICES	RESPONSES	
Yes	24.43%	386
No	75.57%	1,194
TOTAL		1,580

Q20 Have you cut back on any of the following expenses due to the health of the economy? Please check all that apply.

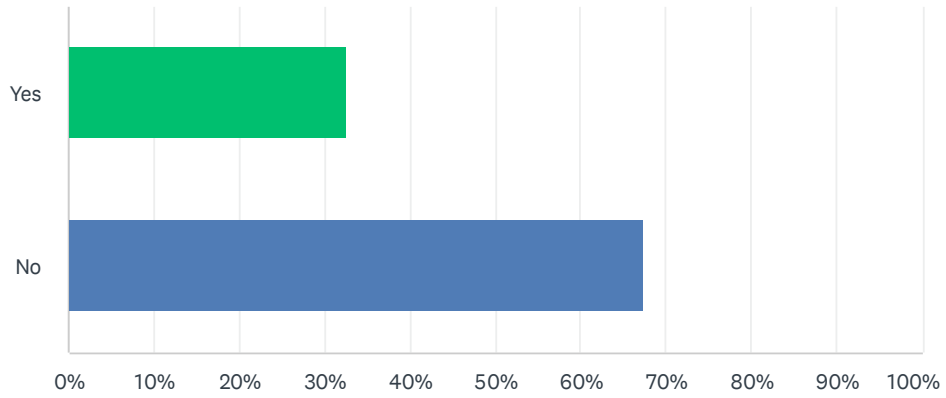
Answered: 1,578 Skipped: 56



ANSWER CHOICES	RESPONSES	
Pets	21.42%	338
Healthcare	23.95%	378
Credit card bills	34.47%	544
Food	41.06%	648
Leisure/vacation	56.40%	890
Home improvements	42.78%	675
Education	14.39%	227
Heating/air conditioning	20.53%	324
TV/Internet/phone charges	26.93%	425
Total Respondents: 1,578		

Q21 Do you work from home?

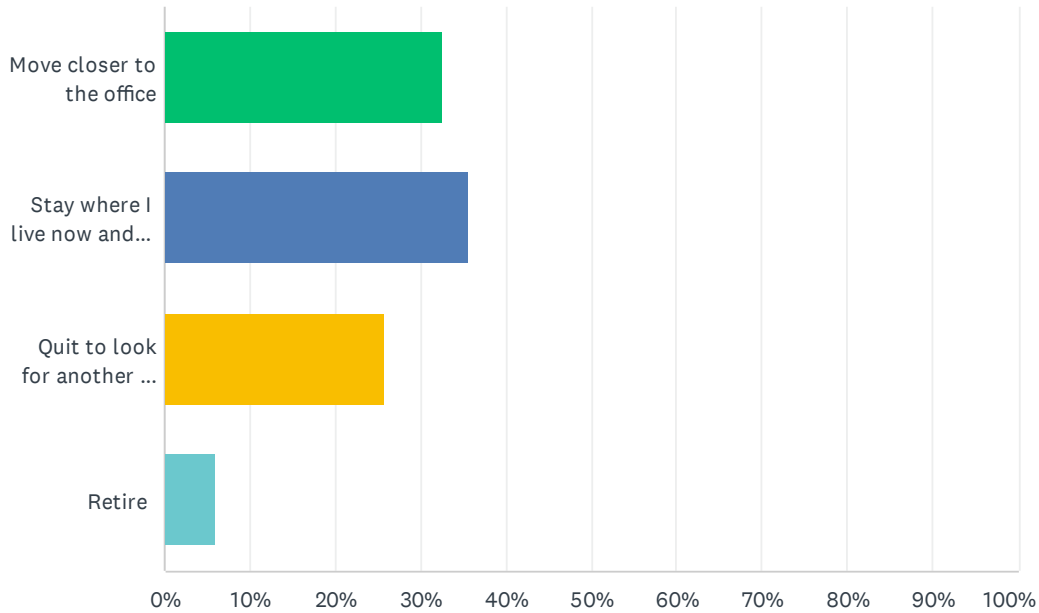
Answered: 1,577 Skipped: 57



ANSWER CHOICES	RESPONSES	
Yes	32.66%	515
No	67.34%	1,062
TOTAL		1,577

Q22 If your employer demanded you return to the office for work, would you:

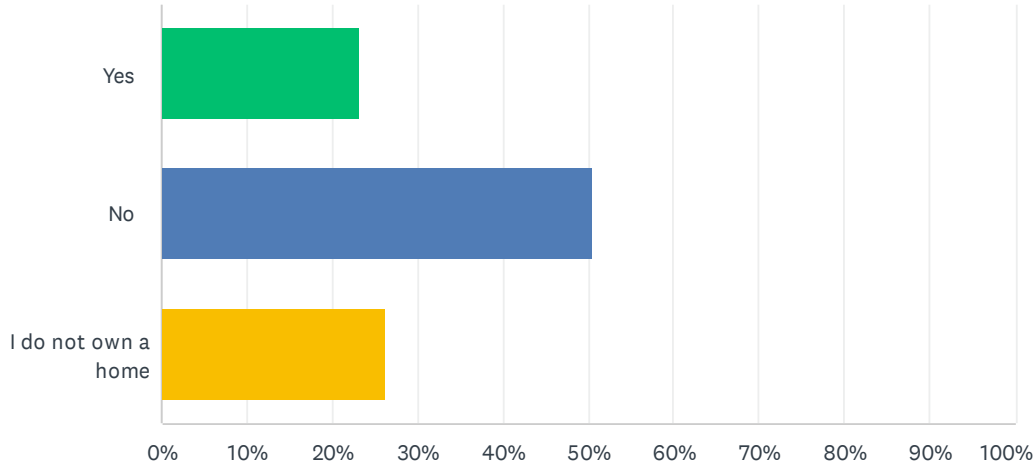
Answered: 515 Skipped: 1,119



ANSWER CHOICES	RESPONSES	
Move closer to the office	32.62%	168
Stay where I live now and commute for a longer distance	35.53%	183
Quit to look for another job in which I could still work from home	25.83%	133
Retire	6.02%	31
TOTAL		515

Q23 Experts say that homeowners are sitting on nearly \$30 trillion in home equity – the highest amount ever measured. If you own a home, are you considering a home equity loan?

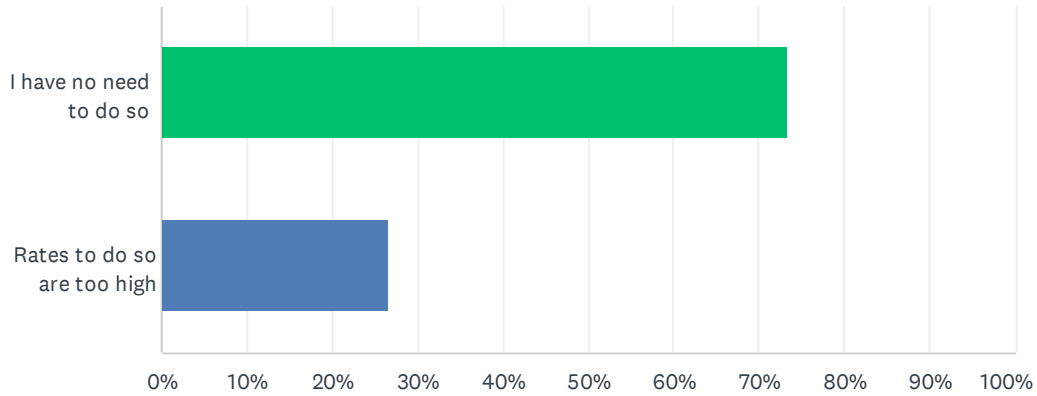
Answered: 1,577 Skipped: 57



ANSWER CHOICES	RESPONSES	
Yes	23.21%	366
No	50.48%	796
I do not own a home	26.32%	415
TOTAL		1,577

Q24 What is preventing you from taking out a home equity loan?

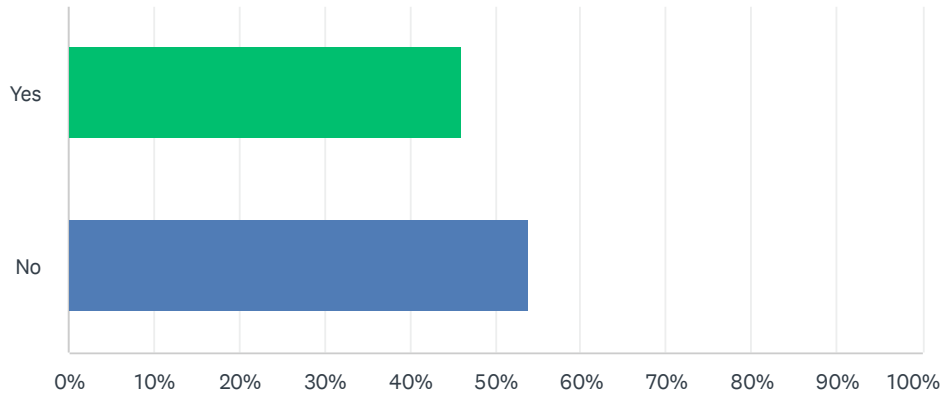
Answered: 796 Skipped: 838



ANSWER CHOICES	RESPONSES	
I have no need to do so	73.37%	584
Rates to do so are too high	26.63%	212
TOTAL		796

Q25 Would you use a home equity loan to pay off expenses before you used a credit card or bank loan to pay those expenses?

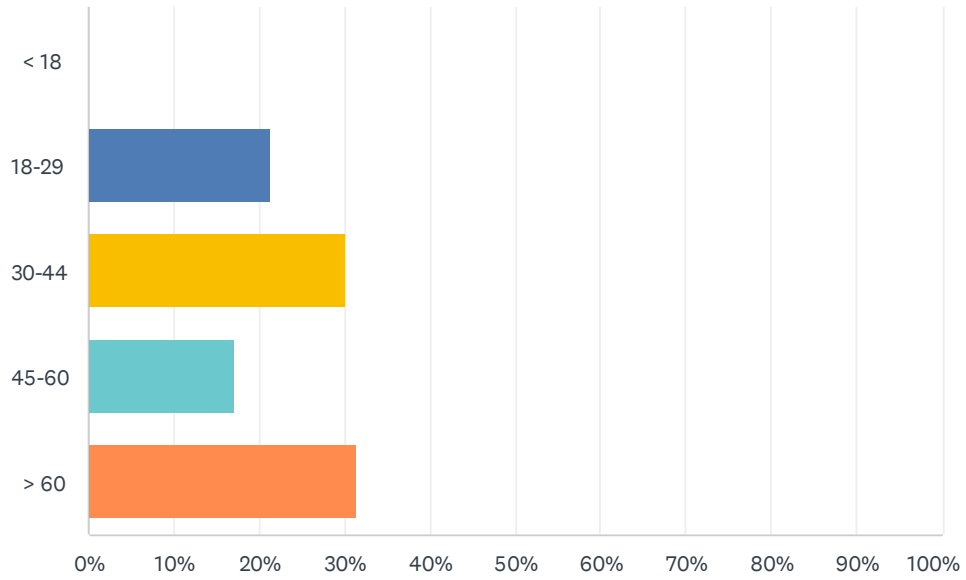
Answered: 1,161 Skipped: 473



ANSWER CHOICES	RESPONSES	
Yes	45.99%	534
No	54.01%	627
TOTAL		1,161

Q26 Age

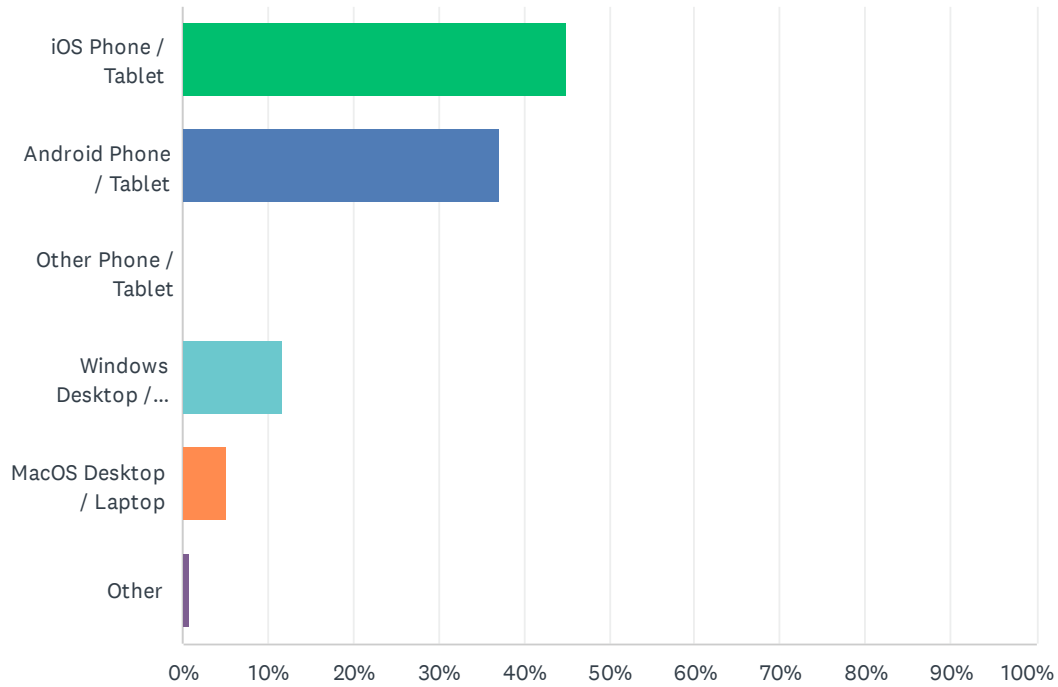
Answered: 1,575 Skipped: 59



ANSWER CHOICES	RESPONSES	
< 18	0.00%	0
18-29	21.40%	337
30-44	30.16%	475
45-60	17.14%	270
> 60	31.30%	493
TOTAL		1,575

Q27 Device Type

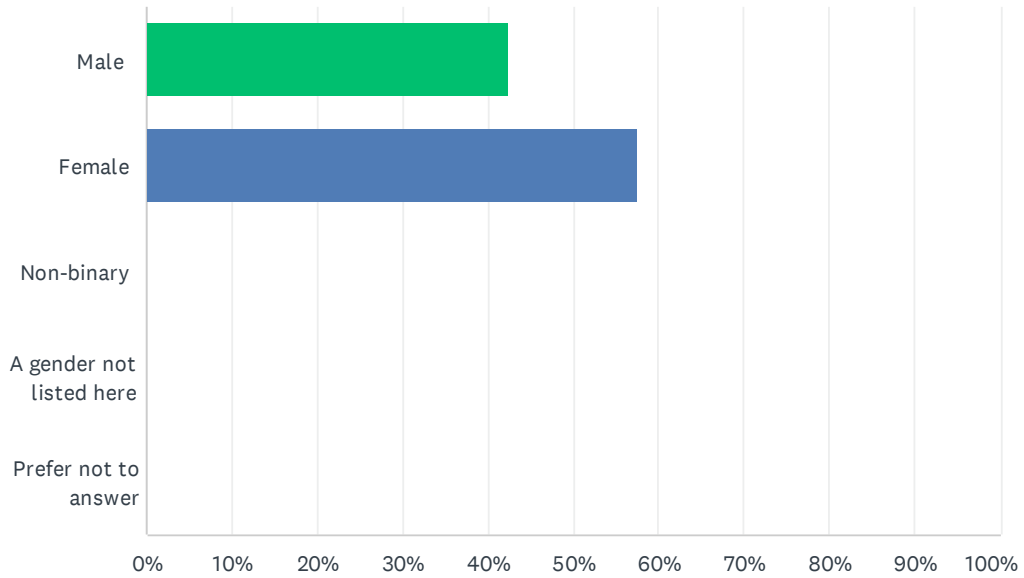
Answered: 1,575 Skipped: 59



ANSWER CHOICES	RESPONSES	
iOS Phone / Tablet	45.02%	709
Android Phone / Tablet	37.08%	584
Other Phone / Tablet	0.00%	0
Windows Desktop / Laptop	11.81%	186
MacOS Desktop / Laptop	5.14%	81
Other	0.95%	15
TOTAL		1,575

Q28 Gender

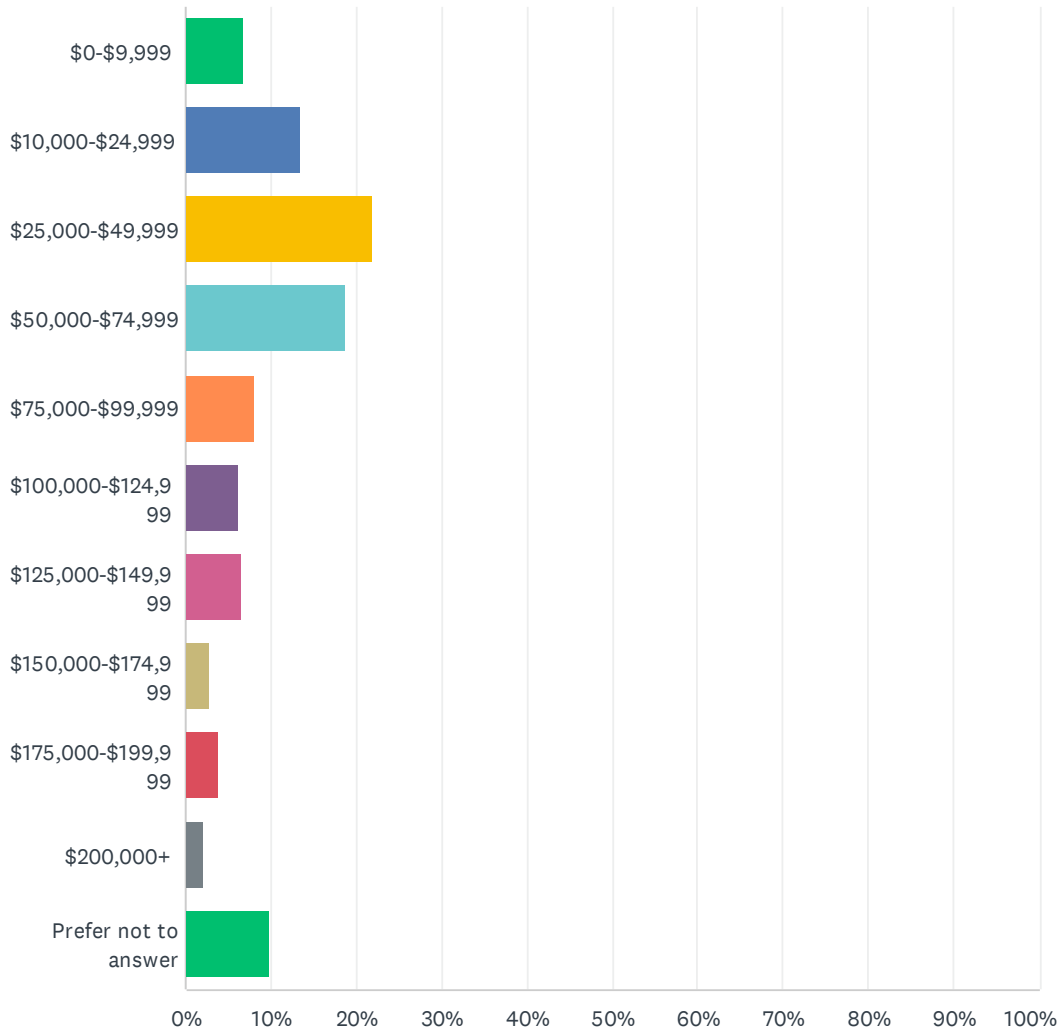
Answered: 1,575 Skipped: 59



ANSWER CHOICES	RESPONSES	
Male	42.35%	667
Female	57.65%	908
Non-binary	0.00%	0
A gender not listed here	0.00%	0
Prefer not to answer	0.00%	0
TOTAL		1,575

Q29 Household Income

Answered: 1,575 Skipped: 59

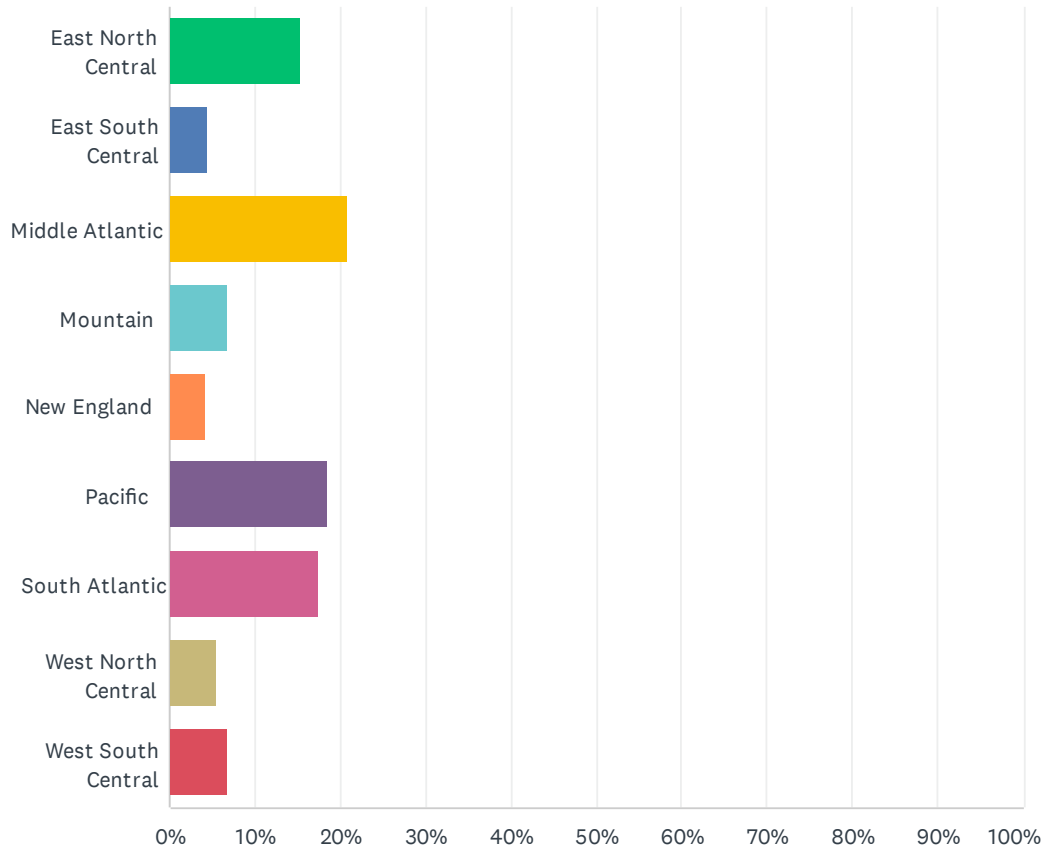


Housing Sentiment Survey - November 2023

ANSWER CHOICES	RESPONSES	
\$0-\$9,999	6.86%	108
\$10,000-\$24,999	13.33%	210
\$25,000-\$49,999	21.90%	345
\$50,000-\$74,999	18.73%	295
\$75,000-\$99,999	8.19%	129
\$100,000-\$124,999	6.22%	98
\$125,000-\$149,999	6.60%	104
\$150,000-\$174,999	2.67%	42
\$175,000-\$199,999	3.81%	60
\$200,000+	2.03%	32
Prefer not to answer	9.71%	153
TOTAL		1,575

Q30 Region

Answered: 1,552 Skipped: 82



ANSWER CHOICES	RESPONSES	
East North Central	15.27%	237
East South Central	4.45%	69
Middle Atlantic	20.81%	323
Mountain	6.83%	106
New England	4.25%	66
Pacific	18.56%	288
South Atlantic	17.46%	271
West North Central	5.48%	85
West South Central	6.89%	107
TOTAL		1,552