

Le point sur l'économie US par Rafic Vartan

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Market update for the week ending November 24 2018

CRUDE OIL 50.42 GOLD 1,223.20 SILVER 14.24 EUR/USD 1.13

Stocks dropped into negative territory for the year - Stocks had another losing week. Technology stocks which have been under pressure continued to decline. Oil prices dropped for the seventh straight week which hurt energy stocks. Retailers are anticipating disappointing earnings for the year. The Dow Jones Industrial Average closed the week at 24,285.95, down from 24,413.22 last week. It is down 1.8% year to date. The S&P 500 closed the week at 2,632.56, down from 2,736.27 last week. It's down 1.5% year to date. The NASDAQ closed the week at 6,938.96, down from 7,147.87 last week. It's up 0.5% year to date.

Treasury Bond Yields slightly lower this week - The 10 year Treasury bond closed the week yielding 3.05%, down slightly from 3.08% last week. The 30 year Treasury bond yield ended the week at 3.31% down slightly from 3.33% last week. We watch Treasury bond yields because mortgage rates follow bond yields.

Mortgage rates lower this week - The November 21, 2018 Freddie Mac Primary Mortgage Survey reported that the 30 year fixed mortgage rate average was 4.81%, down from 4.94% last week. The 15 year fixed was 4.24%, down from 4.36% last week. The 5 year ARM was 4.09%, down from 4.14% last week. I'd expect to see rates a little lower in next week's survey, as rates dropped late in the week.

Nationwide existing home sales totals rebound in October - The National Association of Realtors reported that existing home sales which are completed transactions that include single-family homes, townhomes, condominiums and co-ops, increased 1.4% from September to a seasonally adjusted rate of 5.22 million in October. Sales are down 5.1% from a year ago (5.5 million in October 2017). The median existing home price for all housing types in October was up 3.8% from October 2017. October's price increase marks the 80th straight month of year over year gains. Housing inventory increase from 1.8 million a year ago to 1.85 million in October. Unsold inventory is at a 4.3 month supply, up from 3.9 months a year ago.

8 ways to find out about a neighborhood without being there - So what's the neighborhood really like? is the ubiquitous refrain among home buyers shopping in areas they're unfamiliar with. And though I can fill lots of the big picture details, it pays to do your research before committing to a residential purchase. Short of stopping people on the street for info, and being greeted by strange skittish looks, there are some far easier ways to get a feel for what living in a neighborhood is really like. Best of all, you can even do them from afar (you're welcome, relocators)!

1. **For general demographics** - The first census required by the U.S. Constitution was completed in 1790, and U.S. [census.gov](https://www.census.gov) workers have been counting the population, now more than 322 million people, every 10 years ever since. It's all easily accessible, and you'd be amazed at the depth of detail. Their latest count, breaks down the nitty-gritty of age, race, population density, and even average commute times to work by neighborhood. The bureau's maps also offer a graphic overview of select demographics.
2. **For what's notable and unique** - Type any address into neighborhoodscout.com and its proprietary search algorithm provides a ton of data (median home price, crime rates, ease of commute) in one easy to digest snapshot. And beyond that, the site can tell you what makes a neighborhood unique. For instance, you may learn that a certain area has a high percentage of brownstones, or homeowners who own 3 cars!
3. **For walkability** - Since "walkability" is such a buzzword, especially among millennials, it makes sense that there's a site devoted to telling you how easy it is to get around by foot. That's where walkscore.com comes in. How easily you can hoof it to a coffee shop, grocery shopping, and parks gets crunched into one overall rating showing how conducive an area is to walking.
4. **For an idea of what a neighborhood stroll is like** - The free walking app walc.me shows you what you'll actually see on a jaunt, rather than the nondescript compass directions used for every other directional app. Simply enter a potential address into walc.me, add a destination, and take a leisurely stroll in a neighborhood, without ever stepping foot on a street. You'll get a sense of place from the landmarks that pop up. Do you turn right at an alehouse or a Pilate's studio?
5. **For school quality** - Sure, a seller may tell you a local school is great. But don't rely on bias when it comes to your child's education. Instead, go to the nonprofit greatschools.org and type in a potential ZIP code. You'll have a chance to read school report cards crafted by reviews from teachers, parents, and even the students themselves. Or, if you already know which school district you want your child to attend, download realtor.com's mobile app, you can search for homes by school district.
6. **For the lay of the land, literally** - When looking for interesting web resources to learn about neighborhoods, I discovered that topozone.com is a cool tool. Most maps show only a two-dimensional rendering. topozone.com adds the third dimension of elevation, and shows the surface and physical features of a given neighborhood. Besides highlighting hills and valleys, topography is important when it comes to weather events (just ask anyone in a flood plain).
7. **To find out what people do there for fun** - You know yelp.com can help you discover local restaurants, and that moviefone.com can let you know what theaters might be near you. But what about entertainment, culture and nightlife? Enter gravyanalytics.com, a website and app that gives you the rundown on an area's events, from rock concerts to church suppers.
8. **To find a neighborhood just like the one you're already in** - Love your neighborhood, but feel it's time to move? Head back to neighborhoodscout.com once more. Users can find their ideal neighborhood by selecting filters that take into account their lifestyle preferences. Whether family-friendly or suitable for first-time home buyers.