



As market slows, builders offer discounts

Source: The Los Angeles Times

In a downshifting market, builders are offering sweeteners like closing cost assistance, as well as outright discounts, in order to close the deal on new housing developments.

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LA, SF buyers among nation's most competitive

Source: *LendingTree*

Buyers in these areas have higher than average credit and the ability to put down a larger down payment, according to a new list ranking America's 50 largest metropolitan areas.

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Survey: First homes off limits to median income earners

Source: *The Orange County Register*

The typical first-time buyer in the L.A.-Orange County area had a median income of \$90,000 a year, or \$30,000 more than non-buyers, according to a new realestate.com survey.

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Student debt holding homeownership back

Source: Curbed

A new study from the Federal Reserve estimates that 400,000 more young adults would be homeowners, if not for student debt burdens.

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Analyzing Governor Newsom's housing budget

Source: Cal Matters

The key takeaways from the new Governor's first budget include \$500 million for moderate income housing and new incentives for cities to increase building production.

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Mortgage rates remain subdued

Source: Market Watch

The 30-year fixed-rate mortgage averaged 4.45 percent in the January 17 week, mortgage guarantor Freddie Mac reports, unchanged from a week ago.

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