With 8,155 recorded transactions in December, the total for 2010 was 106,975 sales, which is down from last year’s 112,730 transactions. Due to various moratoriums and legal issues, foreclosures represented only 30 percent of the recording in December, but 39 percent for the year (41,625 foreclosures). Foreclosure activity did increase over 2009 which was 40,970 transactions or 36 percent of the total activity. For 2010, nearly 4 percent of the single-family homes in the county were foreclosed, with it being 8 percent in Maryvale, 2 percent in North Scottsdale, and 4 percent in the Gilbert area. Since 2008, over 11 percent of the single-family homes in Maricopa County have been foreclosed.

The year ended in the midst of an unusual set of influences including foreclosure moratoriums, legal challenges to the foreclosure process, weak economic and job (income) recovery and stricter underwriting guidelines. Because of these issues will extend uncertainty into 2011, foreclosure activity should continue to dominate the early months of the year. In confronting potential uncertainty, the level of activity and prices could even be lower than generally expected as people await the review and resolution of the problems associated with the foreclosure process. Thus, the main question for 2011 is, as the issues are resolved, will the market begin a path to improvement or continue to being dominated by foreclosures.

Foreclosure activity, as percentage of the total resale market in 2010, varied throughout the Valley such as 46 percent in El Mirage, 38 percent in Surprise, 56 percent in Maryvale, 36 percent in Gilbert and 26 percent in Scottsdale. Another component of the market was the sale of previously foreclosed property, which accounted for approximately 40 percent of the traditional transactions in December (5,715 sales). Due to concerns about the foreclosure process, foreclosure–related activity represented 58 percent of the recorded activity for the month, but 63 percent in 2010.

Beyond the impact of foreclosure activity, the absence of a strong move-up market, which is fundamental to a housing recovery, will also limit any growth in home prices. While lower prices can greatly improve affordability, they can adversely impact many owners and potential sellers whom are watching their limited equity erode, as prices decline to and even below existing debt level. The median price for the traditional market in December was $125,000, which is the lowest since April 2009 ($125,000) and down from last year’s $145,000. For 2010, the median price was $142,000, while it was $140,000 in 2009 and $186,000 in 2008. The foreclosed properties in December had a median price of $141,700 in contrast to $138,000 for November and $155,000 for a year ago. In 2010, the median price was $150,000, while it was $148,755 in 2009 and $169,915 in 2008.

Housing prices are being influenced by foreclosure-related activity. Even with all of the foreclosure issues, expensive homes continued to be foreclosed, with 12 being over $1 million in December. Another influence is that, for the last year, approximately 40 percent of the traditional sales were foreclosed homes that were sold again with a median price markdown of 14 percent from the foreclosed price. Although the markdown has improved from 25 percent a year ago, it does vary throughout the Valley ranging from 44 percent in Maryvale to 14 percent in Peoria to 8 percent in the Gilbert area.
Since the Greater Phoenix area is so large, the median price can range significantly. For December 2010 in North Scottsdale, the median price for a foreclosed property was $374,775 ($370,625 in November) while the traditional market was $401,000 ($405,000 in November). In South Scottsdale the splits were $159,000 ($178,945 in November) and $166,500 ($170,000 in November), respectively.

In Maryvale, traditional transactions were $43,000 ($45,000 in November) and foreclosures were $61,500 ($70,420 in November), while in Union Hills it was $156,500 ($160,000 in November) and $179,870 ($189,010 in November), respectively. For November 2010, Paradise Valley had a median square footage of 4,125 and a median price of $1,200,000.

Within the 1,325 total recorded sales for December 2010, the townhouse/condominium market had 360 foreclosed properties. For a year ago, there were 1,510 total transactions with 600 being foreclosures. In December 2010, the median price for foreclosed properties was $110,475 while the traditional market stood at $75,000. Last year, the splits were $110,190 and $96,000, respectively. For 2010, there were a total of 16,950 sales including 6,415 foreclosures, while it was 13,735 total sales and 5,065 foreclosures in 2009. In 2010, over 4 percent of the townhouse/condominium the in the county have been foreclosed.

The median square footage for a single-family home recorded as foreclosed in December 2010 was 1,675 square feet (1,685 for a year ago), while it was 1,800 square feet (1,755 for a year ago) for a market transaction home. In the townhouse/condominium sector, the median square footage for a foreclosed unit was 1,080 square feet (1,055 for a year ago), while the traditional market units was 1,130 square feet (1,155 for a year ago).
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