

**YOUR Logo**  
**YOUR Name**

# Market Intelligence Report

Based on the latest Growth in  
New Job Growth, Disposable Income, Affordability Index

For Zip Code 94301, San Jose, CA

Prepared on February 20, 2021

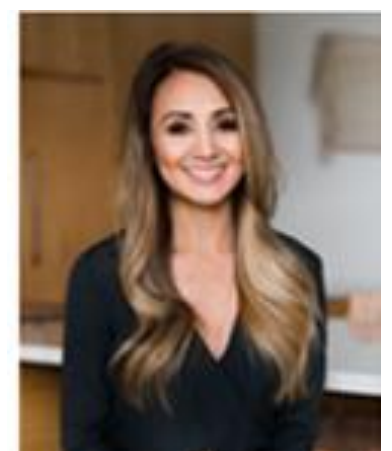
Your Photo

## CONTACT

Your Name:

Your Email Address:

Your Phone Number:



Home Detail



## 2101 Waverley Street, Palo Alto, CA 94301

Most Recent Sale:	\$7,535,621 (\$1,327 per sq ft.)
County:	Santa Clara
Parcel #(APN):	12410047
Type:	Single Family Residential, 2 Stories
Description:	7-bedroom, 4.5 bath 1,327 total sq. ft.
Lot Size:	5,678 sq. ft. (0.61 acres)
Year Built:	1920 (99 years old)

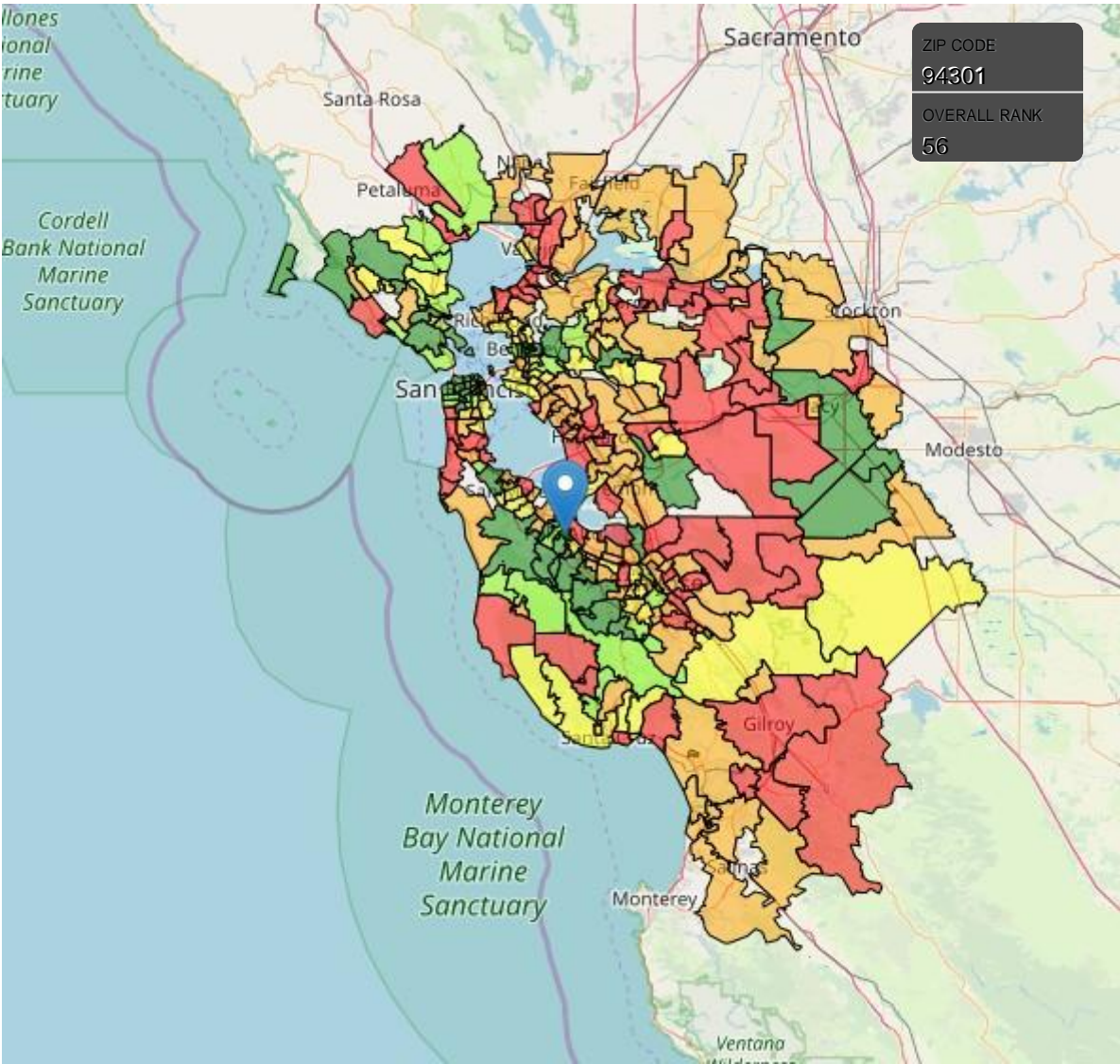
New Job Growth, Disposable Income, Affordability Index - A Leading Economic Indicator Updated Q1 2021

**Assigned Significance :**

- New Job Growth : 33 %
- Disposable Income : 33 %
- Affordability Index : 33 %

**Assigned Significance**

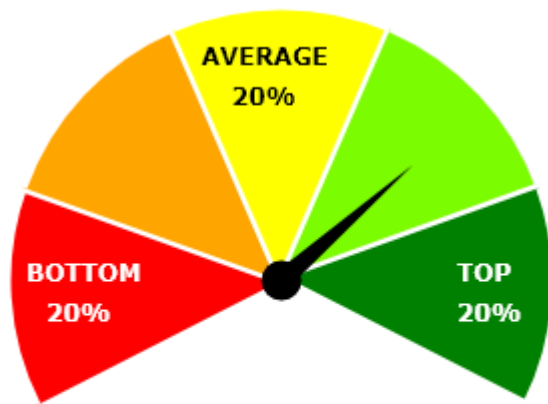
Assigned Significance is the quality of selected importance or weighing selected by the report generator. Choose up to 3 weighted leading economic indicators. Build custom reports, based upon local facts and growth.



### New Job Growth - A Leading Economic Indicator Updated Q1 2021

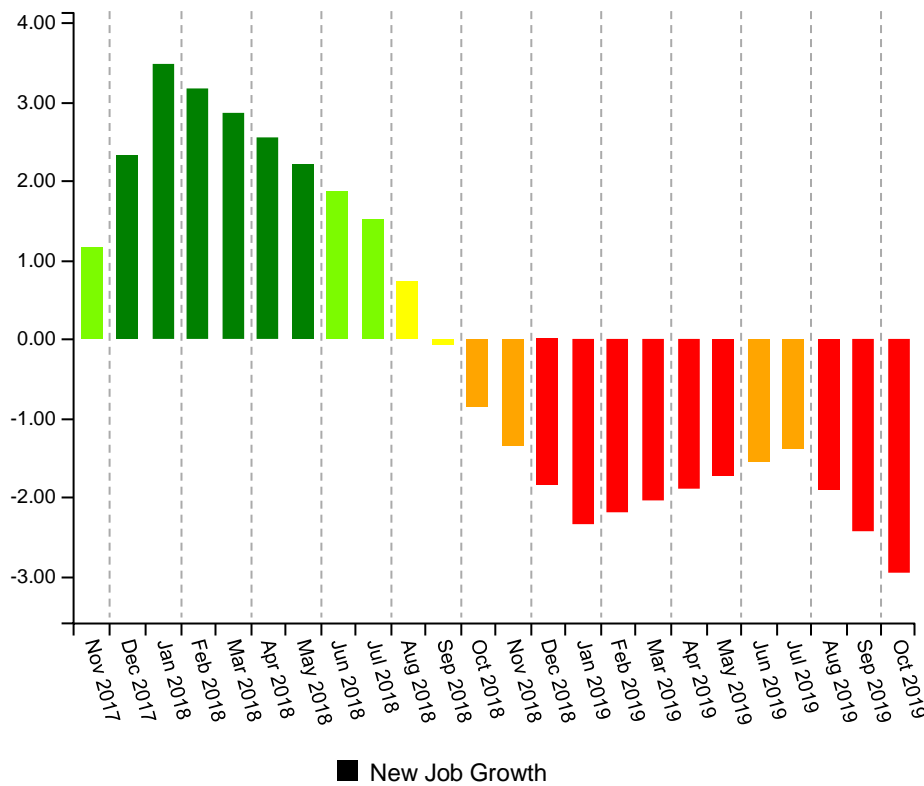
In the last 24 months, New Job Growth in zip code 94301 has lost **-0.11** percent. This compares to a national increase of **0.00** percent.

New Job Growth is defined as assets minus liabilities. It is a concept applicable to individual and a key measure of how much a household is worth. A consistent increase in net worth indicates good financial health.



**New Job Growth**

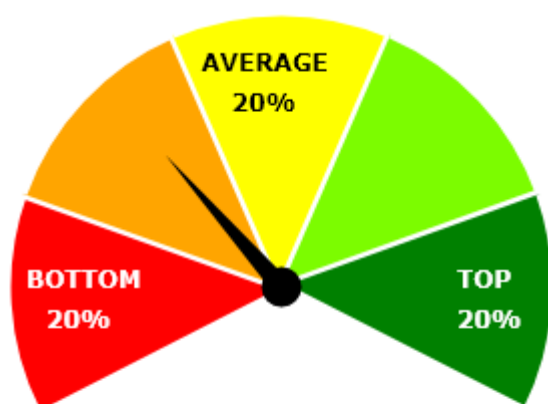
Indicates the selected zip code's historical New Job Growth compared to other zip codes in the analysis area



### Disposable Income - A Leading Economic Indicator Updated Q1 2021

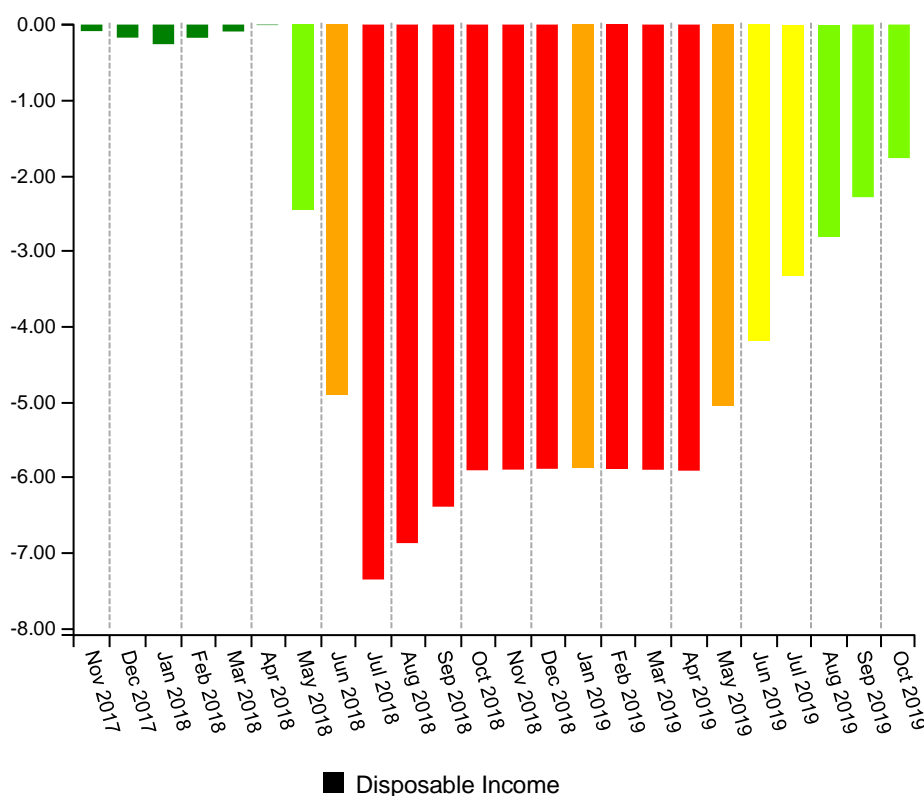
In the last 24 months, Disposable Income in zip code 94301 has lost **-3.73** percent. This compares to a national increase of **0.00** percent.

Disposable Income is defined as assets minus liabilities. It is a concept applicable to individual and a key measure of how much a household is worth. A consistent increase in net worth indicates good financial health.



**Disposable Income**

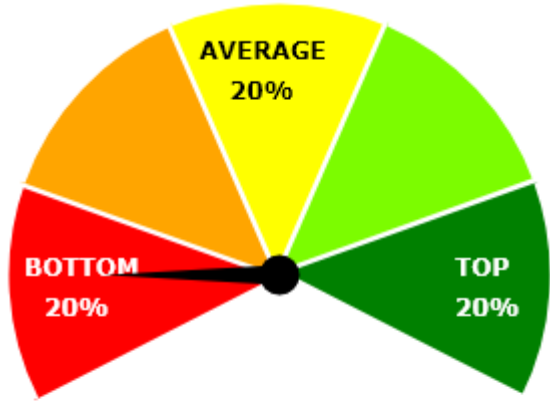
Indicates the selected zip code's historical Disposable Income compared to other zip codes in the analysis area



**Affordability Index - A Leading Economic Indicator Updated Q1 2021**

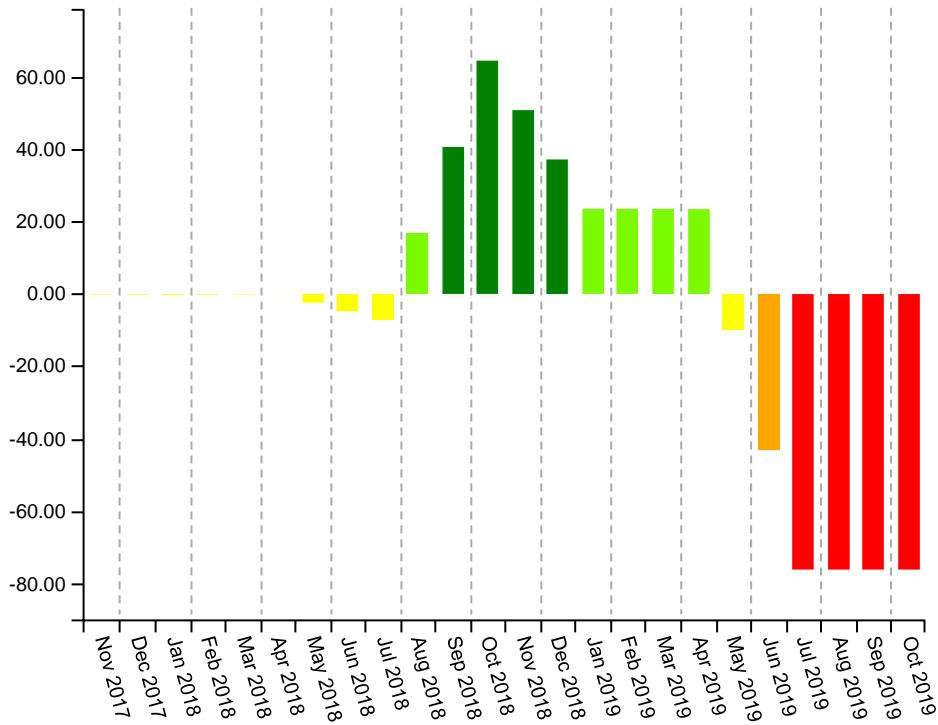
In the last 24 months, Affordability Index in zip code 94301 has lost **-2.85** percent. This compares to a national increase of **0.00** percent.

Affordability Index is defined as assets minus liabilities. It is a concept applicable to individual and a key measure of how much a household is worth. A consistent increase in net worth indicates good financial health.



**Affordability Index**

Indicates the selected zip code's historical Affordability Index compared to other zip codes in the analysis area



■ Affordability Index

## Glossary

**Affordability Index:** that takes into account existing home prices, new home prices, and automatic valuation models compared to the median income in the selected boundary level.

**Disposable Income:** A Leading Economic Indicator and the amount of money that a household has available for spending and saving after income taxes. Disposable personal income is a key leading economic indicators used to gauge the overall state of any given market.

**Gross Domestic Product ((GDP) Growth:** is the total growth in monetary value of everything produced by all the people and companies with the selected local growth market. It is a broad measurement of the local market and overall economic health and activity.

**New Job Growth:** is a core leading economic indicator, but must take into account income growth as well. Investments are riskier when job growth and incomes are falling, less risky when they are both strong.

**Labor Force Growth:** is recalculated monthly for most local markets, is a key component of two commonly used employment calculations created by the BLS; the labor force participation rate and the unemployment rate.

**Median Income Growth:** is the amount, which divides the income distribution into two equal groups like half, having incomes above the median and half has incomes below the median. Median income is a core leading economic indicator.

**Net Worth Growth:** is defined as assets minus liabilities. It is a concept applicable to individuals and a key measure of how much a household is worth. A consistent increase in net worth indicates good financial health.

**New Business Growth:** is based upon the number of new businesses entering a new market/area. Typically this indicator is a good leading indicator of overall growth.

**Population Growth:** or the lack of it - has a strong effect on local demand for housing. Investments with strong population and income growth are usually less risky and the combination usually leads to very high growth.

**Unemployment Rate Growth:** is a closely watched statistic because a rising rate is seen as a sign of a weakening economy that may call for a cut in interest rate. Similarly, a falling rate indicates a growing economy, which is usually accompanied by a higher inflation rate and may call for an increase in interest rates.

**Vacancy Rate Growth:** is useful metrics for evaluating a rental property. High vacancy rates indicate that the local real estate market is not renting well, on the other hand, low vacancy rates point to strong rental sales.

**6, 12, 24, and 36 Months Forecast:** A forecast of expected price changes within the selected boundary level. Our predictive models focus on Census Block Group data and all higher levels. We aggregated and tested to see if monthly and quarterly variables have any influence on the future prices of real estate. Some of the variables we tested include: Median Home Value, Median Income, Affordability, Migration, New Businesses Established, New Jobs Created, Population, Unemployment Rate, and many others. We tested these variables using various methods, such as regression, spatial-temporal (space/time) analysis, and sensitivity analysis. For over 85% of the 340,600 markets tested. Our accuracy was over 96%, which means an accuracy of  $\pm 2\%$ .

## About Zip Analyser

Zip Analyser is an online aggregator of current local growth data, which utilizes real-time variables such as job-growth and area vacancy rates, which delivers real-time market comparisons, interactive reports, and data maps for real estate professional. Our system drills the analysis down to the Block Level in any neighborhood and then produces easy-to-understand heatmaps and custom data maps for businesses. With Zip Analyser you can access all 388 Metro Markets, 3,142 Counties, 17,000 Neighborhoods, 20,000 Cities, 43,000 Zip Codes, 73,057 Census Tracts, and 217,740 Block Groups visually and instantly, without having to buy needless reports or stale data.

Our mission is to solve complex geospatial and location analysis problems for investors, real estate brokers, appraisers, government planning agencies, direct marketers, and other industry professionals. To develop a fast and easy-to-use system, where our clients can quickly find the top investments or anything they need or desire within any select local market.

Zip Analyser combines the most up-to-date local growth information with real estate property data to deliver the most advanced information available to a real estate professional. These are using clear and easy formatting, so investors can print and instantly identify changes in their local markets. With Zip Analyser anyone from homeowners to institutional investors can access accurate and reliable growth data based on the factors and variables that are important to you in terms of an individual or business.

Using Zip Analyser technology, investors can now access the most current local growth data online and make smart location-based decisions. It is important to know when to buy or when to sell, or even where to relocate or build. Create wealth in any neighborhood, while reducing risk. In addition, Zip Analyser is an easy to use intuitive visual platform.

Our rigorous analytics offer a disciplined approach to ratings that take into account hundreds of factors. If you believe Zip Analyser may have reached a misleading conclusion or find a questionable data field, please let us know ASAP at [info@zipanalyser.com](mailto:info@zipanalyser.com) .

## Disclaimer

By using this report in any way, you agree to comply with the Zip Analyser Terms of Use, published at <https://zipanalyser.com/terms-use/>. All information in this report has been obtained or derived from sources deemed reliable by Zip Analyser, but Zip Analyser does not represent the information to be accurate or complete. Any opinions, trends, or percentile changes herein represents the statistical analysis and judgment of Zip Analyser at this time and are subject to change without any notice. Past performance is no guarantee of future results. Please do not rely solely on this report to make real estate purchases or sale decisions. Always consult a licensed real estate agent and other reliable sources of current market data information.