

Homeowners Cost Of Living **ORDER FORM**

Homeowners Cost Of Living (HCOL) is a monthly series of reports and spreadsheets focused on shelter costs, inflation, credit risk, and changing home values. HCOL is designed for economists, lenders, government officials, and other professionals. See the HCOL White Paper on this site for more information.

HCOL costs \$15,000 per year for 12 monthly issues. We must charge 6% sales tax on deliveries to New Jersey, and a 3% fee for credit card payments.

To order, please fill out this form and email it to us soon.

Monthly Deliverables:

- 1) **National HCOL Report:** mean and median mortgage and property tax payment costs and change from a prior year. Hard counts of over 50 million owner-occupied homes.
- 2) **State-By-State** HCOL detail spreadsheet.
- 3) **Credit Risk:** national data and spreadsheet for over 50 largest counties. Counts under-water homes, high-risk loans, default histories, and other risk items against year earlier.
- 4) **Home Value Month-Over-Month Change:** national data and spreadsheet for over 50 largest counties. Computes estimated home market value per square foot of home size; places moving up or down in value.

Questions? Call us at 908-852-7677.

"The following company hereby subscribes to the HCOL monthly package as described above. Please begin the subscription immediately."

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SMR RESEARCH CORPORATION

SMR is a database content and analytics firm focused on U.S. real estate and U.S. businesses.

The company maintains and regularly updates records on 108 million homes, 16 million commercial properties, and 34 million companies, schools, and government facilities.

The real value in all these records is what can be learned from them.

SMR statistical models forecast which homeowners may want new loans or may be likely to move. We identify tenants at commercial properties, compute credit risk by geography, and denote home-based businesses that represent new insurance sales opportunities.

The Homeowners Cost of Living data series is SMR's newest report series. Importantly, it seeks to correct a large flaw in the government's Consumer Price Index.

SMR clients include large insurers, lenders, and prestigious firms such as the National Association of Realtors and Lawrence Berkeley National Laboratory.

James Kasprzak is SMR's President and CEO. With over three decades of information technology experience, Jim has provided business analysis and solutions design for the finance and life sciences industries. He studied computer science and physics at Rensselaer Polytechnic Institute.

Stuart A. Feldstein is Co-founder and President Emeritus of SMR. He is a former editor at Business Week magazine and has been the principal author of nearly 100 SMR research studies.

Our team of data scientists includes **Michele Hodzic** (senior analyst), **Karlo Fernandez** (risks), **Thomas Mundy** (companies), and **Erin Tynan** (general manager and forensics).