

# Impact of Proposed Loan-to-Value (LTV) Legislation – SB 191



## Kenai – Single-Family Homes

		2019	2020	2021	2022	2023	Monthly payment of principal and interest at 6.5%
Average sales price		\$252,981	\$274,638	\$311,401	\$346,811	\$375,512	
Down payment with	95% LTV	\$12,649	\$13,732	\$15,750	\$17,341	\$18,776	\$2,254.81
	97% LTV	\$7,589	\$8,239	\$9,342	\$10,404	\$11,265	\$2,302.29

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## Anchorage – Single-Family Homes

		2019	2020	2021	2022	2023	Monthly payment of principal and interest at 6.5%
Average sales price		\$374,655	\$396,196	\$424,257	\$456,808	\$481,254	
Down payment with	95% LTV	\$18,733	\$19,810	\$21,213	\$22,840	\$24,063	\$2,889.76
	97% LTV	\$11,240	\$11,886	\$12,728	\$13,704	\$14,438	\$2,950.59

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## Fairbanks – Single-Family Homes

		2019	2020	2021	2022	2023	Monthly payment of principal and interest at 6.5%
Average sales price		\$246,472	\$264,572	\$293,036	\$317,861	\$313,819	
Down payment with	95% LTV	\$13,324	\$13,229	\$14,652	\$15,893	\$15,691	\$1,884.37
	97% LTV	\$7,394	\$7,937	\$8,791	\$9,536	\$9,415	\$1,924.04