



FCBR 2022

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MORTGAGE



Monthly Indicators



December 2022

New Listings were down 33.3 percent for single family homes and 30.4 percent for townhouse-condo properties. Pending Sales landed at 101 for single family homes and 32 for townhouse-condo properties.

The Median Sales Price was up 4.3 percent to \$585,000 for single family homes and 10.6 percent to \$415,000 for townhouse-condo properties. Days on Market increased 28.1 percent for single family homes and 110.9 percent for townhouse-condo properties.

Economists predict sales will continue to slow and housing prices will soften in many markets over the next 12 months, with larger price declines projected in more expensive areas. However, national inventory shortages will likely keep prices from dropping too much, as buyer demand continues to outpace supply, which remains limited at 3.3 months, according to NAR. Even if prices fall, many prospective buyers will find it difficult to afford a home in 2023, as higher rates have diminished purchasing power, adding hundreds of dollars to monthly mortgage payments.

Activity Snapshot

- 46.1% **+ 28.1%** **+ 4.3%**

One-Year Change in Single Family Sold Listings	One-Year Change in Single Family Days On Market	One-Year Change in Single Family Median Sales Price
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Residential real estate activity in Area 9 composed of single-family properties, townhomes and condominiums. Percent changes are calculated using rounded figures.

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Single Family Activity Overview

Key metrics for Single Family by report month and for year-to-date (YTD) starting from the first of the year.



Key Metrics	Historical Sparkbars	12-2021	12-2022	Percent Change	YTD-2021	YTD-2022	Percent Change
New Listings		102	68	- 33.3%	3,236	2,876	- 11.1%
Pending Sales		134	101	- 24.6%	3,005	2,230	- 25.8%
Under Contract	Not enough historical data for chart	--	--	--	--	--	--
Sold Listings		204	110	- 46.1%	3,107	2,272	- 26.9%
Median Sales Price		\$561,000	\$585,000	+ 4.3%	\$520,000	\$600,000	+ 15.4%
Avg. Sales Price		\$640,947	\$653,973	+ 2.0%	\$586,744	\$676,521	+ 15.3%
Pct. of List Price Received		101.0%	98.4%	- 2.6%	102.2%	101.8%	- 0.4%
Days on Market		57	73	+ 28.1%	53	46	- 13.2%
Affordability Index		67	49	- 26.9%	73	48	- 34.2%
Active Listings		142	297	+ 109.2%	--	--	--
Months Supply		0.5	1.6	+ 220.0%	--	--	--

Townhouse-Condo Activity Overview

Key metrics for Townhouse-Condo by report month and for year-to-date (YTD) starting from the first of the year.



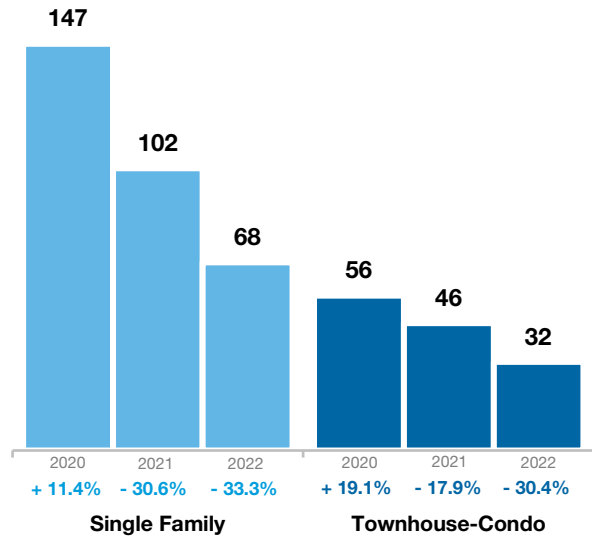
Key Metrics	Historical Sparkbars	12-2021	12-2022	Percent Change	YTD-2021	YTD-2022	Percent Change
New Listings		46	32	- 30.4%	1,091	825	- 24.4%
Pending Sales		56	32	- 42.9%	1,021	698	- 31.6%
Under Contract	Not enough historical data for chart	--	--	--	--	--	--
Sold Listings		79	43	- 45.6%	1,033	732	- 29.1%
Median Sales Price		\$375,135	\$415,000	+ 10.6%	\$358,293	\$405,000	+ 13.0%
Avg. Sales Price		\$390,490	\$462,846	+ 18.5%	\$379,497	\$425,190	+ 12.0%
Pct. of List Price Received		100.1%	98.8%	- 1.3%	101.4%	102.4%	+ 1.0%
Days on Market		55	116	+ 110.9%	61	60	- 1.6%
Affordability Index		101	69	- 31.7%	105	71	- 32.4%
Active Listings		56	86	+ 53.6%	--	--	--
Months Supply		0.7	1.4	+ 100.0%	--	--	--

New Listings

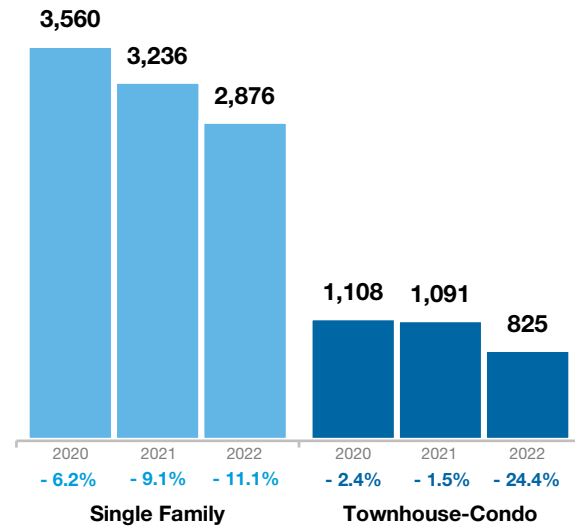
A count of the properties that have been newly listed on the market in a given month.



December

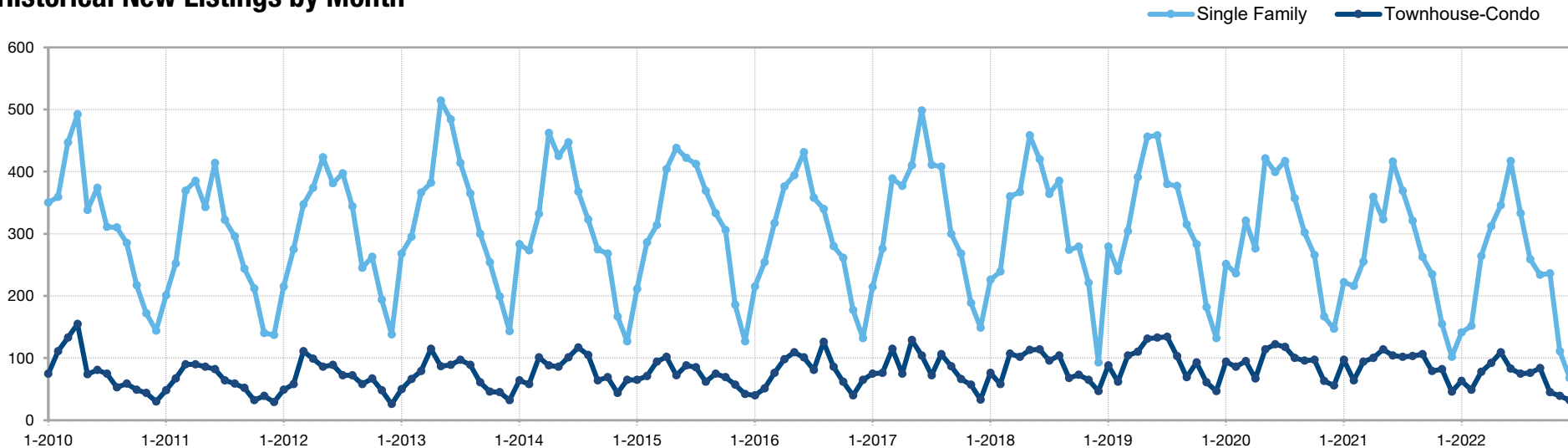


Year to Date



New Listings	Single Family	Year-Over-Year Change	Townhouse-Condo	Year-Over-Year Change
Jan-2022	141	-36.5%	63	-35.1%
Feb-2022	152	-29.6%	49	-23.4%
Mar-2022	264	+3.5%	78	-17.0%
Apr-2022	312	-13.1%	92	-8.0%
May-2022	346	+7.1%	109	-4.4%
Jun-2022	417	+0.2%	83	-20.2%
Jul-2022	333	-9.8%	75	-26.5%
Aug-2022	259	-19.3%	76	-26.2%
Sep-2022	234	-11.0%	84	-20.8%
Oct-2022	236	+0.4%	45	-43.0%
Nov-2022	111	-28.4%	39	-52.4%
Dec-2022	68	-33.3%	32	-30.4%
12-Month Avg	240	-11.2%	69	-24.4%

Historical New Listings by Month

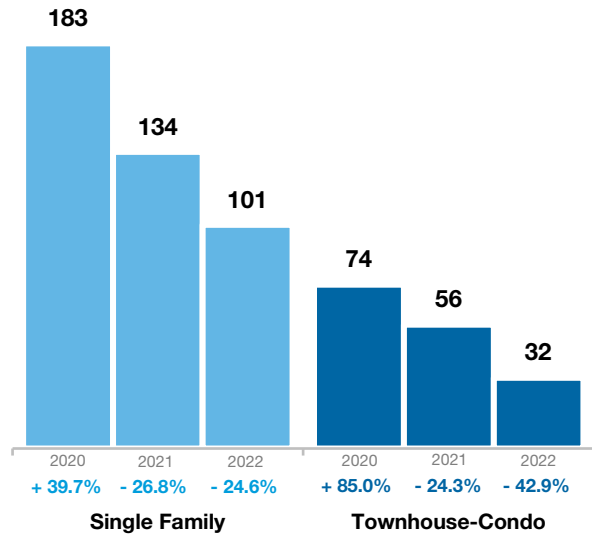


Pending Sales

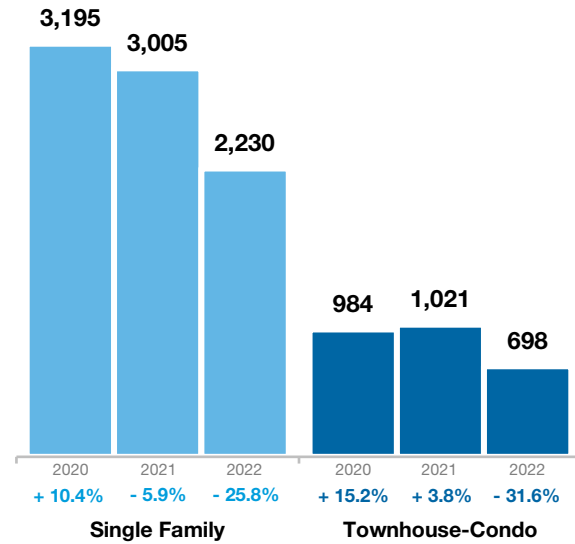
A count of the properties on which offers have been accepted in a given month.



December

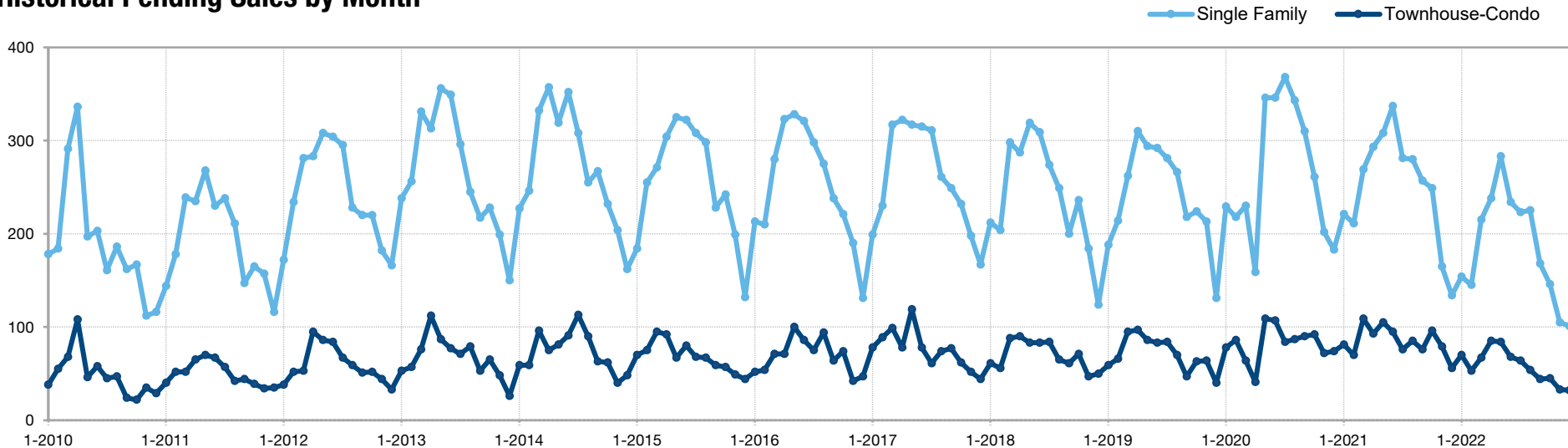


Year to Date



Pending Sales	Single Family	Year-Over-Year Change	Townhouse-Condo	Year-Over-Year Change
Jan-2022	154	-30.3%	70	-13.6%
Feb-2022	145	-31.3%	53	-24.3%
Mar-2022	215	-20.1%	67	-38.5%
Apr-2022	238	-18.8%	85	-8.6%
May-2022	283	-8.1%	84	-20.0%
Jun-2022	234	-30.6%	68	-28.4%
Jul-2022	223	-20.6%	64	-15.8%
Aug-2022	225	-19.6%	54	-36.5%
Sep-2022	168	-34.6%	44	-42.1%
Oct-2022	146	-41.4%	45	-53.1%
Nov-2022	105	-36.4%	33	-58.2%
Dec-2022	101	-24.6%	32	-42.9%
12-Month Avg	186	-25.8%	58	-31.6%

Historical Pending Sales by Month

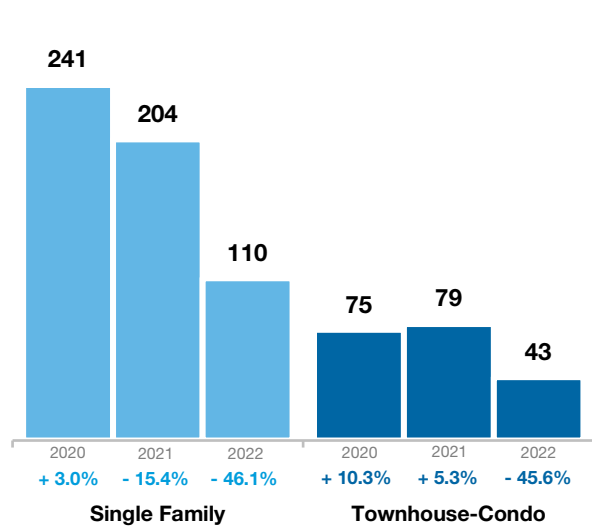


Sold Listings

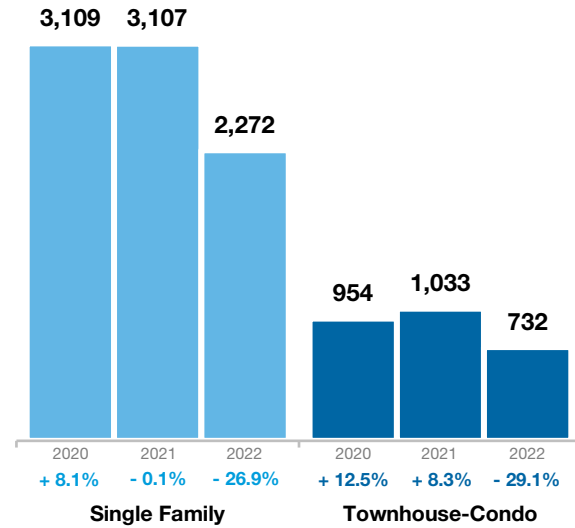
A count of the actual sales that closed in a given month.



December

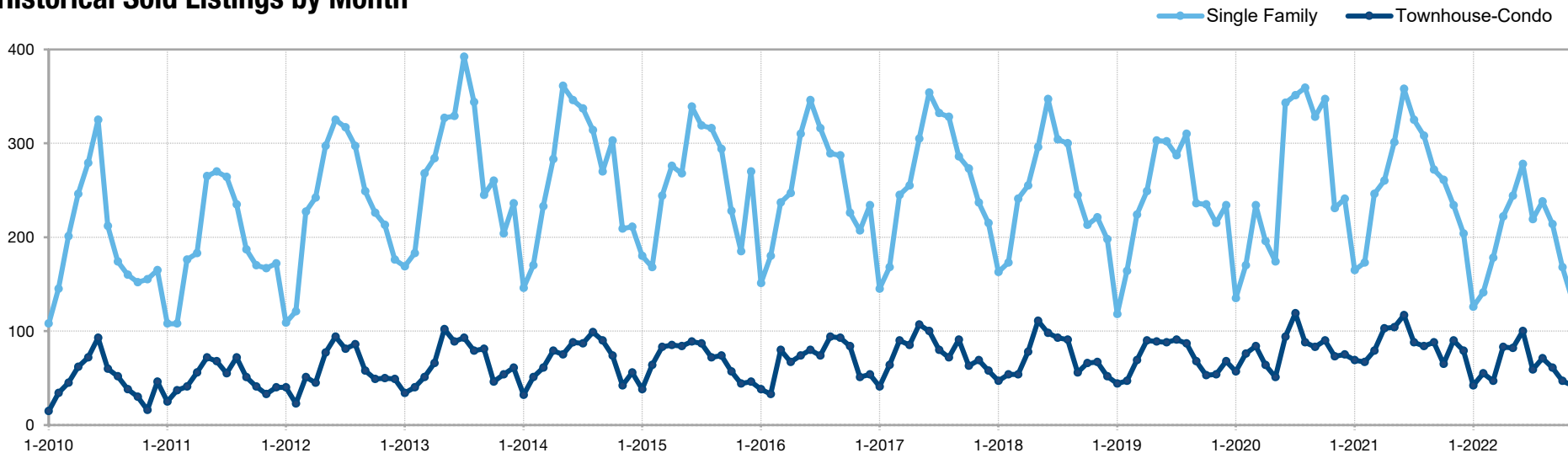


Year to Date



Sold Listings	Single Family	Year-Over-Year Change	Townhouse-Condo	Year-Over-Year Change
Jan-2022	126	-23.6%	42	-39.1%
Feb-2022	141	-18.5%	55	-17.9%
Mar-2022	178	-27.6%	47	-40.5%
Apr-2022	222	-14.6%	83	-19.4%
May-2022	244	-18.9%	82	-21.2%
Jun-2022	278	-22.3%	100	-14.5%
Jul-2022	219	-32.6%	59	-33.0%
Aug-2022	238	-22.7%	71	-15.5%
Sep-2022	214	-21.3%	61	-30.7%
Oct-2022	168	-35.6%	47	-27.7%
Nov-2022	133	-43.2%	42	-53.3%
Dec-2022	110	-46.1%	43	-45.6%
12-Month Avg	189	-26.9%	61	-29.1%

Historical Sold Listings by Month

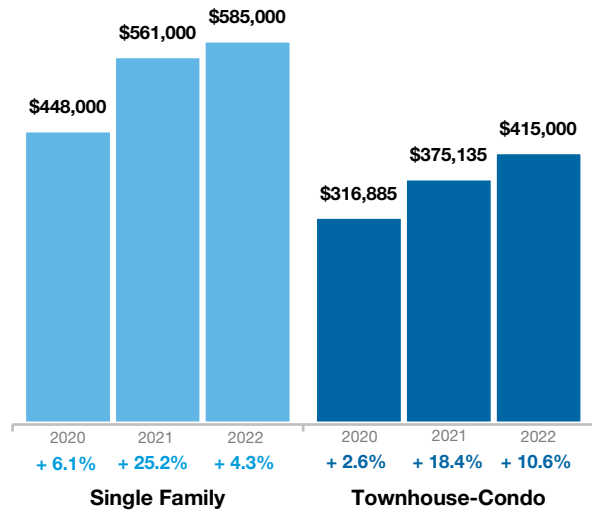


Median Sales Price

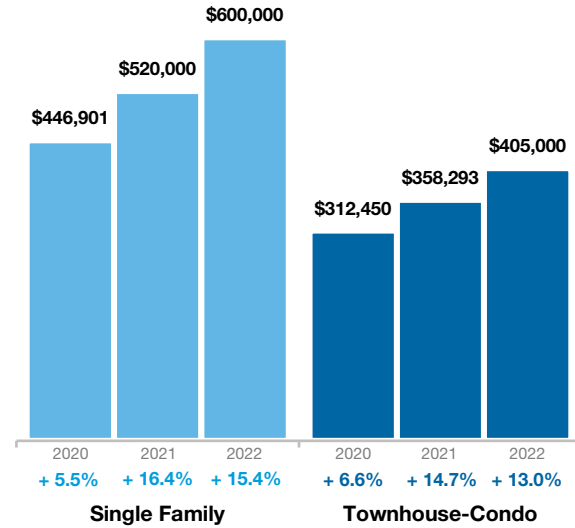
Point at which half of the sales sold for more and half sold for less, not accounting for seller concessions, in a given month.



December



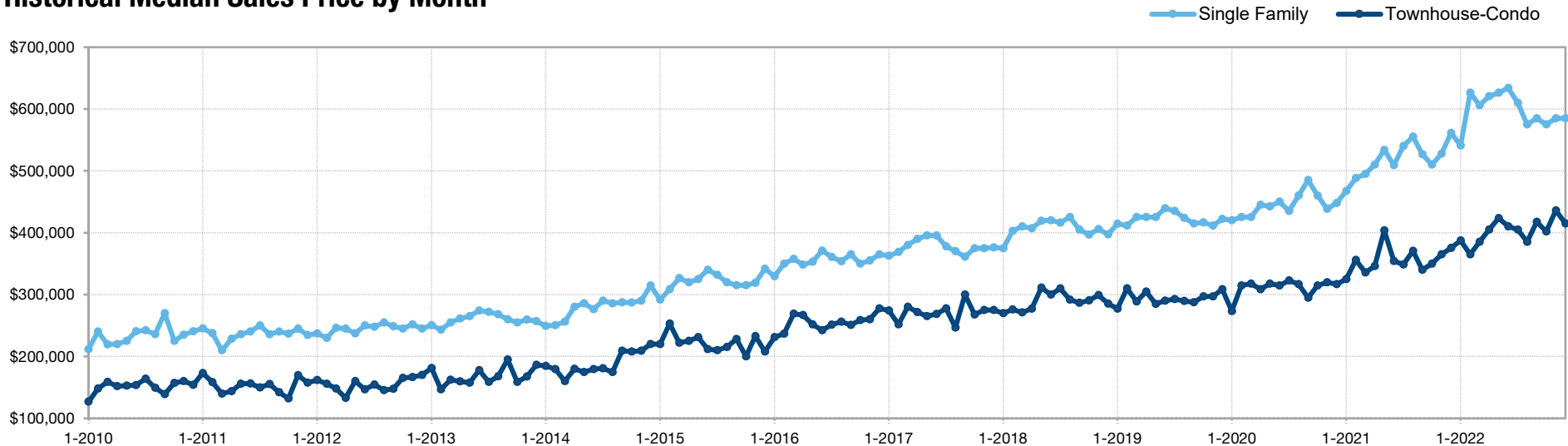
Year to Date



Median Sales Price	Single Family	Year-Over-Year Change	Townhouse-Condo	Year-Over-Year Change
Jan-2022	\$541,000	+15.7%	\$387,500	+19.2%
Feb-2022	\$626,221	+28.3%	\$364,810	+2.5%
Mar-2022	\$606,041	+22.4%	\$385,000	+14.8%
Apr-2022	\$620,495	+21.7%	\$405,000	+17.1%
May-2022	\$626,300	+17.4%	\$423,433	+4.9%
Jun-2022	\$633,947	+24.5%	\$410,000	+15.8%
Jul-2022	\$610,000	+13.0%	\$405,000	+16.2%
Aug-2022	\$575,000	+3.6%	\$385,000	+3.9%
Sep-2022	\$585,000	+11.1%	\$417,585	+22.8%
Oct-2022	\$575,000	+12.7%	\$402,000	+14.9%
Nov-2022	\$585,000	+10.9%	\$436,000	+19.5%
Dec-2022	\$585,000	+4.3%	\$415,000	+10.6%
12-Month Avg*	\$600,000	+15.4%	\$405,000	+13.0%

* Median Sales Price for all properties from January 2022 through December 2022. This is not the average of the individual figures above.

Historical Median Sales Price by Month

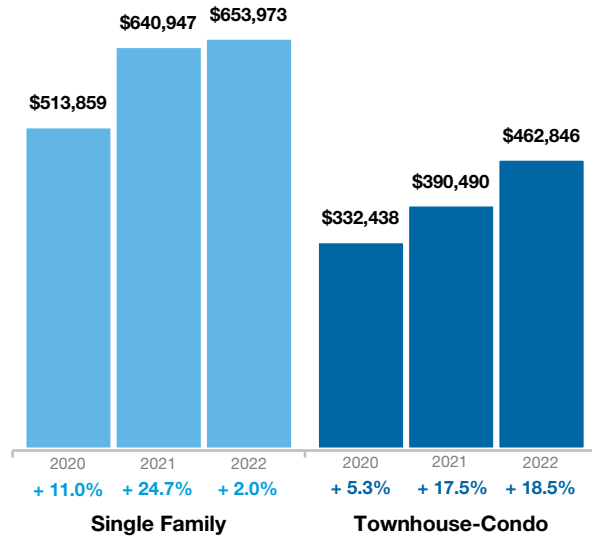


Average Sales Price

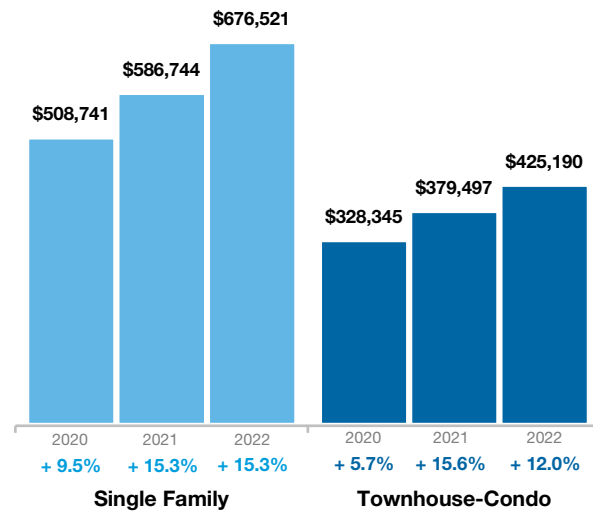
Average sales price for all closed sales, not accounting for seller concessions, in a given month.



December



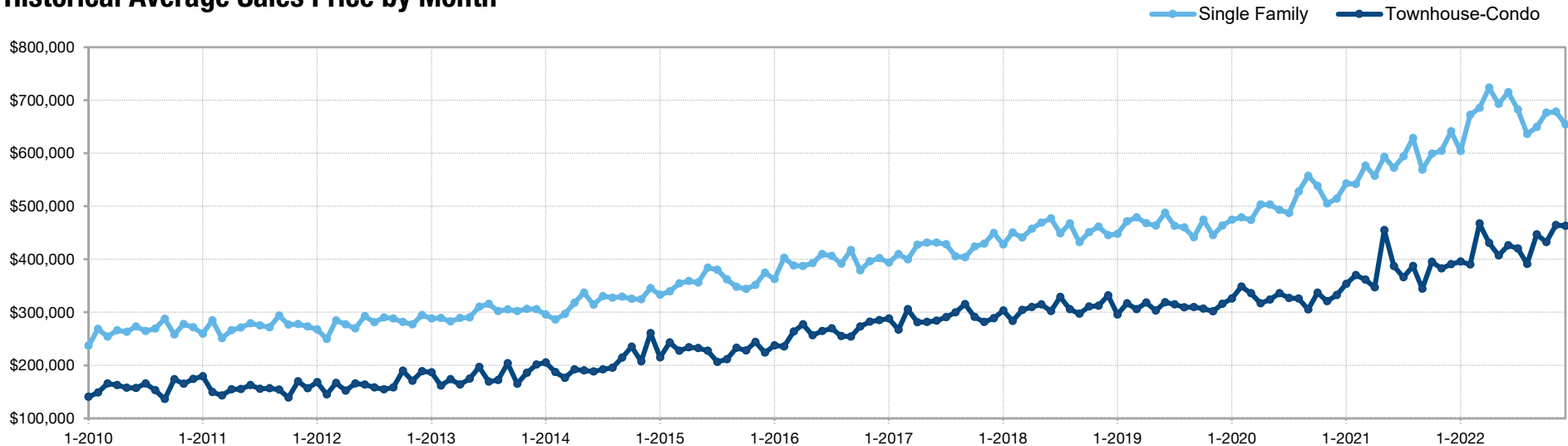
Year to Date



Avg. Sales Price	Single Family	Year-Over-Year Change	Townhouse-Condo	Year-Over-Year Change
Jan-2022	\$603,885	+11.3%	\$395,329	+11.9%
Feb-2022	\$672,361	+24.1%	\$390,127	+5.4%
Mar-2022	\$685,231	+19.0%	\$467,153	+29.3%
Apr-2022	\$723,257	+29.8%	\$430,603	+24.2%
May-2022	\$692,506	+16.8%	\$406,922	-10.6%
Jun-2022	\$715,072	+24.9%	\$426,142	+10.1%
Jul-2022	\$681,970	+14.8%	\$420,063	+14.8%
Aug-2022	\$635,873	+1.1%	\$391,126	+1.1%
Sep-2022	\$649,068	+14.1%	\$446,661	+29.7%
Oct-2022	\$676,328	+12.9%	\$432,385	+9.4%
Nov-2022	\$678,325	+12.3%	\$464,305	+21.4%
Dec-2022	\$653,973	+2.0%	\$462,846	+18.5%
12-Month Avg*	\$676,521	+15.3%	\$425,190	+12.0%

* Avg. Sales Price for all properties from January 2022 through December 2022. This is not the average of the individual figures above.

Historical Average Sales Price by Month

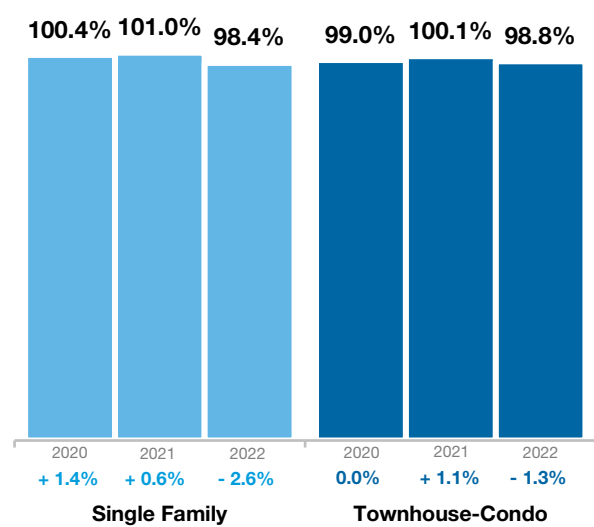


Percent of List Price Received

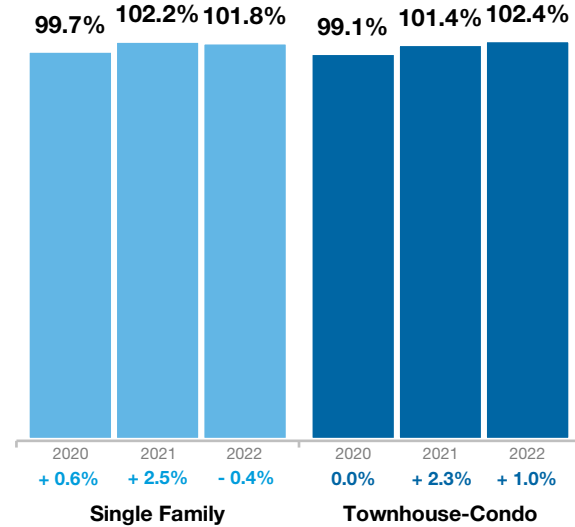
Percentage found when dividing a property's sales price by its most recent list price, then taking the average for all properties sold in a given month, not accounting for seller concessions.



December



Year to Date



Pct. of List Price Received	Single Family	Year-Over-Year Change	Townhouse-Condo	Year-Over-Year Change
Jan-2022	102.1%	+1.8%	103.2%	+3.8%
Feb-2022	102.9%	+2.4%	103.3%	+3.3%
Mar-2022	103.9%	+2.1%	103.8%	+2.3%
Apr-2022	105.8%	+2.6%	105.6%	+3.8%
May-2022	104.9%	+0.9%	104.1%	+2.0%
Jun-2022	103.2%	-0.7%	104.1%	+1.4%
Jul-2022	101.0%	-2.7%	102.2%	-0.7%
Aug-2022	99.6%	-2.6%	100.0%	-1.4%
Sep-2022	99.2%	-2.0%	100.4%	-1.1%
Oct-2022	98.7%	-2.1%	99.9%	-0.8%
Nov-2022	98.8%	-2.4%	98.8%	-1.9%
Dec-2022	98.4%	-2.6%	98.8%	-1.3%
12-Month Avg*	101.8%	-0.4%	102.4%	+1.0%

* Pct. of List Price Received for all properties from January 2022 through December 2022. This is not the average of the individual figures above.

Historical Percent of List Price Received by Month

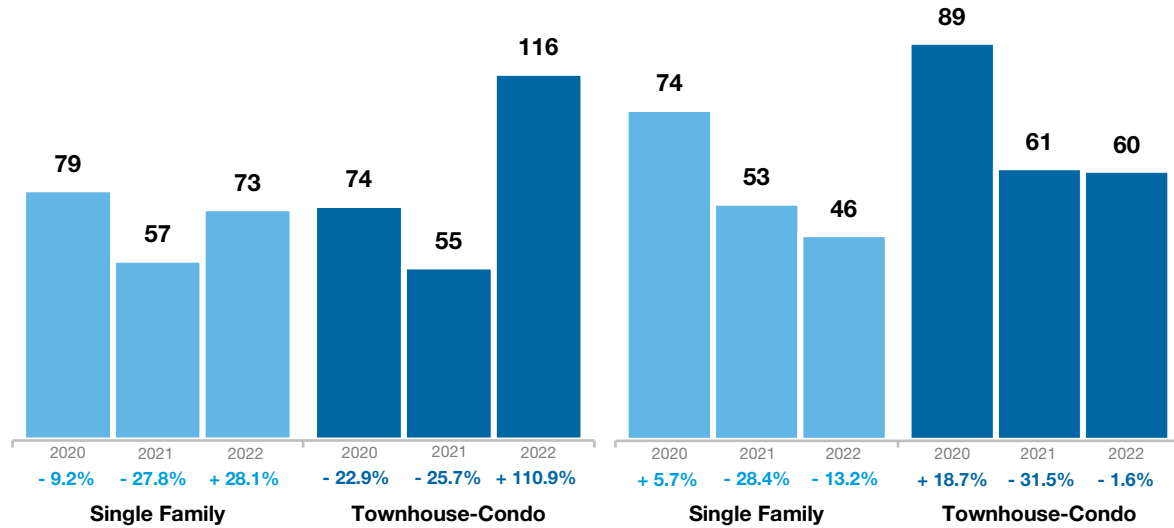


Days on Market Until Sale



December

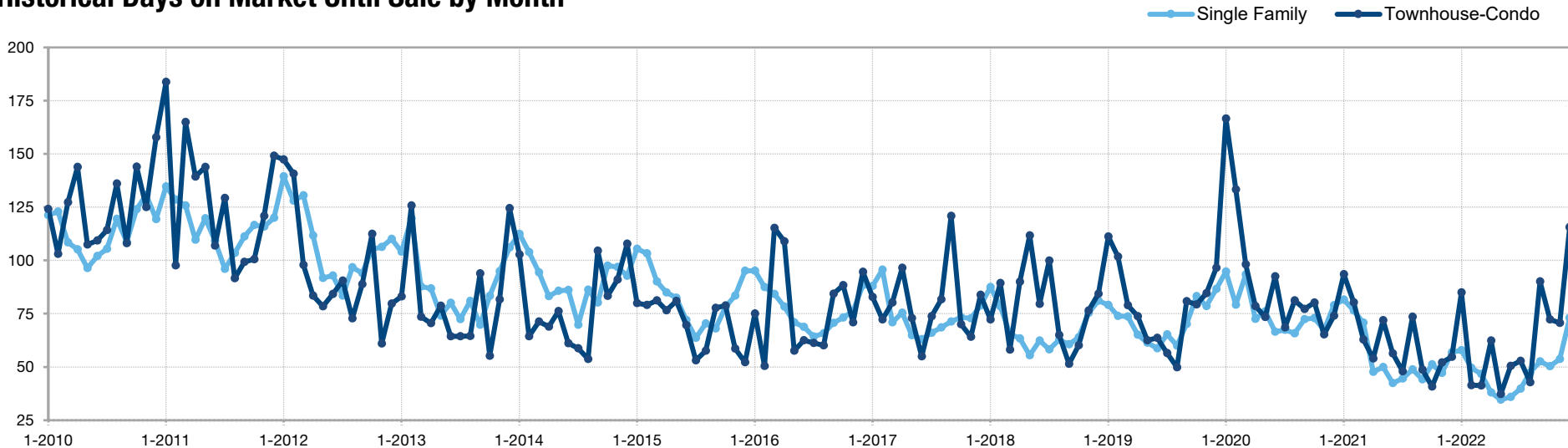
Year to Date



Days on Market	Single Family	Year-Over-Year Change	Townhouse-Condo	Year-Over-Year Change
Jan-2022	58	-29.3%	85	-9.6%
Feb-2022	50	-34.2%	41	-48.8%
Mar-2022	47	-33.8%	41	-34.9%
Apr-2022	38	-20.8%	62	+14.8%
May-2022	35	-30.0%	37	-48.6%
Jun-2022	36	-14.3%	50	-10.7%
Jul-2022	40	-9.1%	53	+10.4%
Aug-2022	47	-4.1%	43	-41.9%
Sep-2022	53	+20.5%	90	+83.7%
Oct-2022	50	-2.0%	72	+75.6%
Nov-2022	54	+14.9%	71	+36.5%
Dec-2022	73	+28.1%	116	+110.9%
12-Month Avg	46	-13.1%	60	-0.9%

* Days on Market for all properties from January 2022 through December 2022. This is not the average of the individual figures above.

Historical Days on Market Until Sale by Month

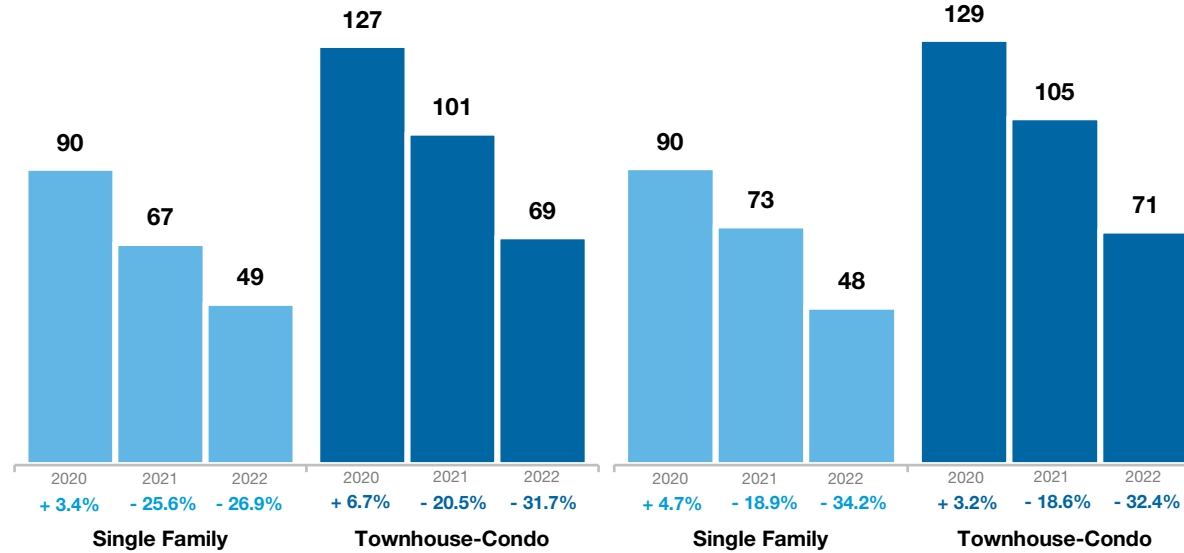


Housing Affordability Index

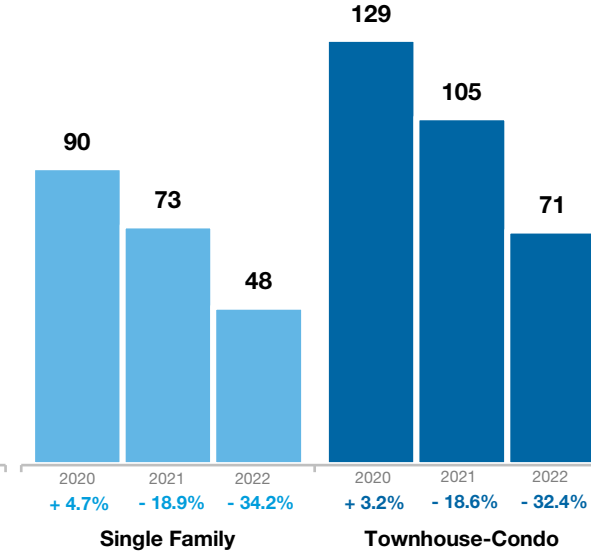
This index measures housing affordability for the region. For example, an index of 120 means the median household income is 120% of what is necessary to qualify for the median-priced home under prevailing interest rates. A higher number means greater affordability.



December

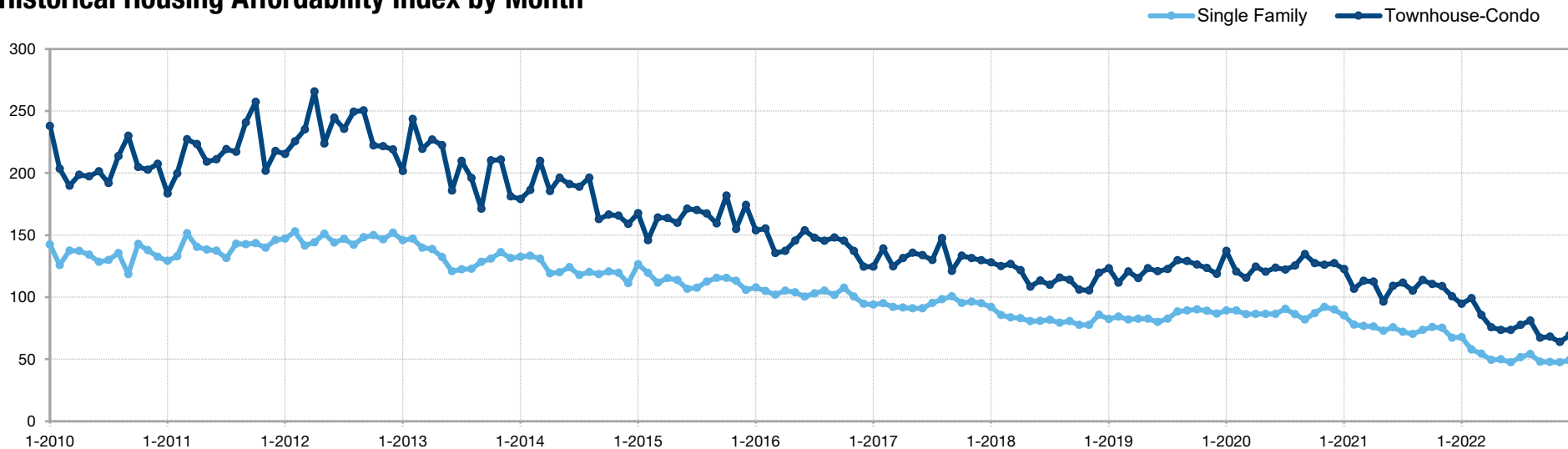


Year to Date



Affordability Index	Single Family	Year-Over-Year Change	Townhouse-Condo	Year-Over-Year Change
Jan-2022	68	-20.0%	95	-22.8%
Feb-2022	58	-25.6%	99	-7.5%
Mar-2022	54	-29.9%	86	-23.9%
Apr-2022	49	-35.5%	76	-32.1%
May-2022	50	-31.5%	74	-22.9%
Jun-2022	48	-36.8%	73	-33.0%
Jul-2022	52	-27.8%	78	-30.4%
Aug-2022	54	-22.9%	81	-22.9%
Sep-2022	48	-34.2%	67	-41.2%
Oct-2022	48	-36.8%	68	-38.7%
Nov-2022	48	-36.0%	64	-41.3%
Dec-2022	49	-26.9%	69	-31.7%
12-Month Avg	52	-34.6%	75	-36.8%

Historical Housing Affordability Index by Month

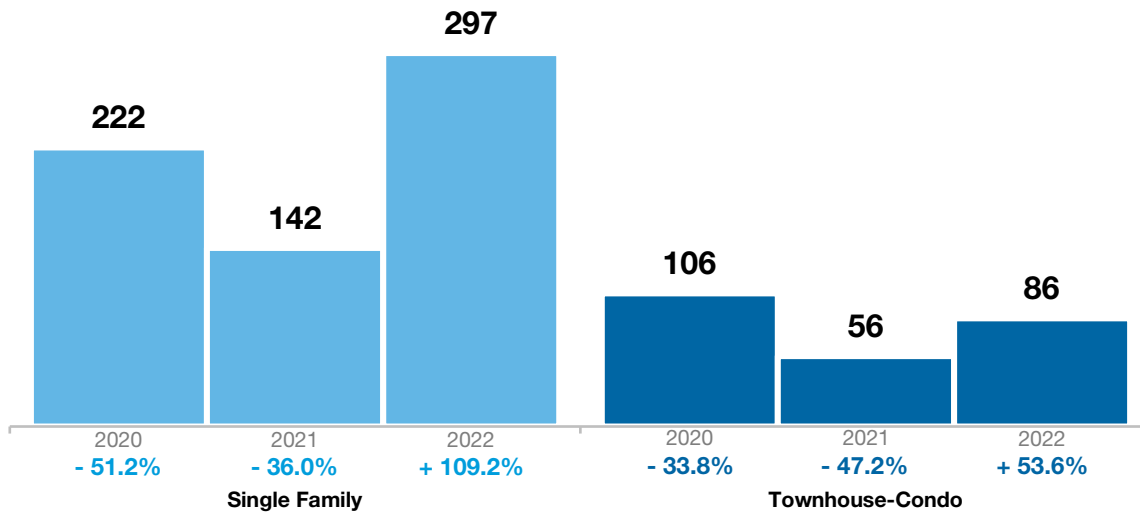


Inventory of Active Listings

The number of properties available for sale in active status at the end of a given month.



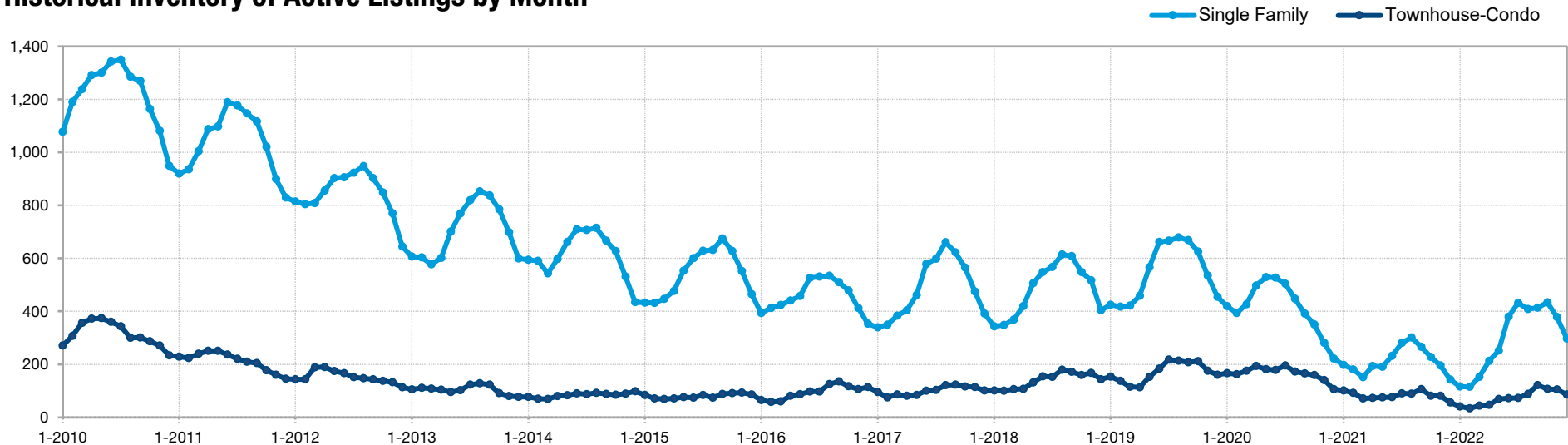
December



Active Listings	Single Family	Year-Over-Year Change	Townhouse-Condo	Year-Over-Year Change
Jan-2022	116	-41.4%	41	-59.4%
Feb-2022	115	-36.5%	34	-63.0%
Mar-2022	152	+0.7%	44	-38.0%
Apr-2022	213	+9.8%	47	-35.6%
May-2022	252	+31.9%	69	-8.0%
Jun-2022	379	+63.4%	72	-5.3%
Jul-2022	432	+53.7%	73	-18.9%
Aug-2022	408	+35.5%	88	-1.1%
Sep-2022	413	+55.3%	121	+14.2%
Oct-2022	434	+90.4%	107	+32.1%
Nov-2022	378	+92.9%	105	+29.6%
Dec-2022	297	+109.2%	86	+53.6%
12-Month Avg*	301	+40.8%	75	-9.8%

* Active Listings for all properties from January 2022 through December 2022. This is not the average of the individual figures above.

Historical Inventory of Active Listings by Month

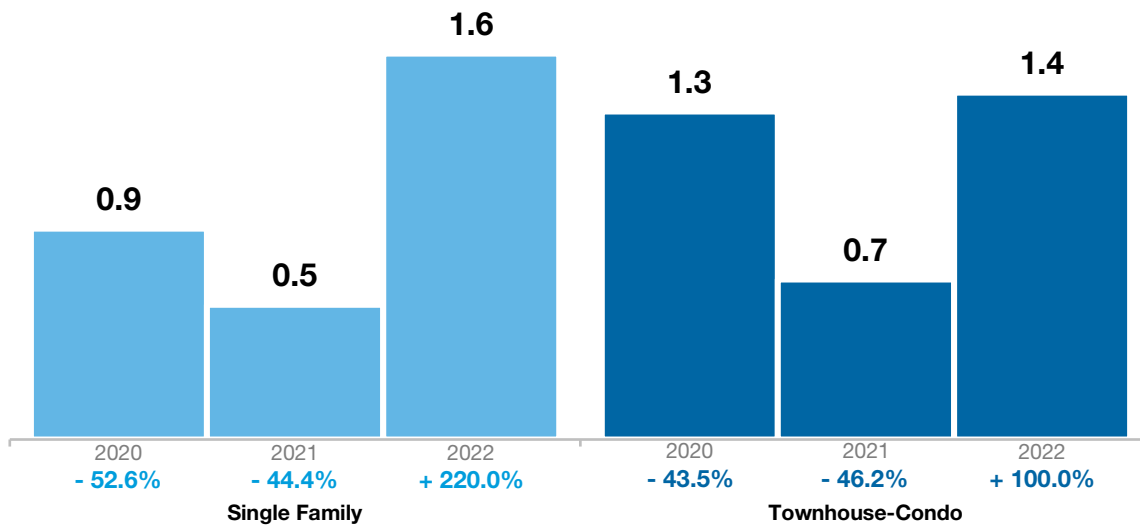


Months Supply of Inventory

The inventory of homes for sale at the end of a given month, divided by the average monthly closed sales from the last 12 months.



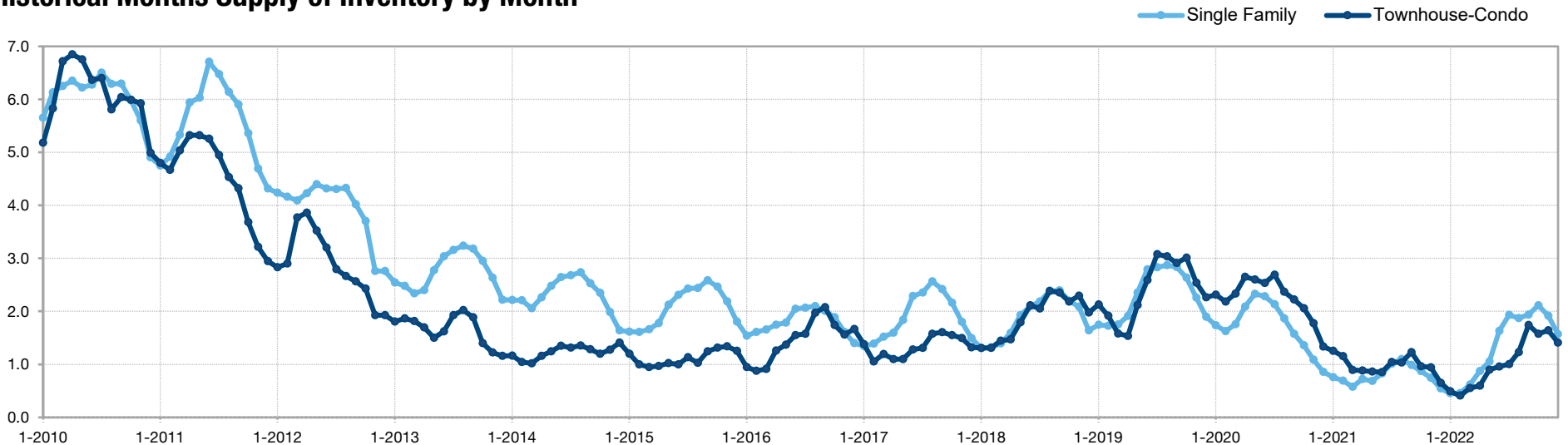
December



Months Supply	Single Family	Year-Over-Year Change	Townhouse-Condo	Year-Over-Year Change
Jan-2022	0.5	-37.5%	0.5	-61.5%
Feb-2022	0.5	-28.6%	0.4	-66.7%
Mar-2022	0.6	0.0%	0.5	-44.4%
Apr-2022	0.9	+28.6%	0.6	-33.3%
May-2022	1.1	+57.1%	0.9	0.0%
Jun-2022	1.6	+100.0%	1.0	+11.1%
Jul-2022	1.9	+90.0%	1.0	0.0%
Aug-2022	1.9	+72.7%	1.2	+20.0%
Sep-2022	1.9	+90.0%	1.7	+41.7%
Oct-2022	2.1	+133.3%	1.6	+60.0%
Nov-2022	1.9	+171.4%	1.6	+77.8%
Dec-2022	1.6	+220.0%	1.4	+100.0%
12-Month Avg*	1.4	+73.1%	1.1	+7.1%

* Months Supply for all properties from January 2022 through December 2022. This is not the average of the individual figures above.

Historical Months Supply of Inventory by Month



All Properties Activity Overview

Key metrics by report month and for year-to-date (YTD) starting from the first of the year.



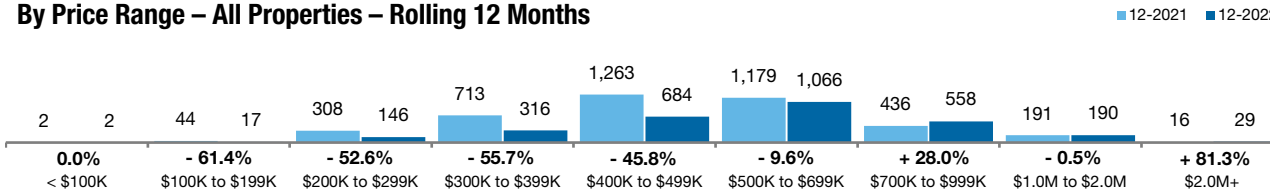
Key Metrics	Historical Sparkbars	12-2021	12-2022	Percent Change	YTD-2021	YTD-2022	Percent Change
New Listings		149	100	- 32.9%	4,346	3,715	- 14.5%
Pending Sales		191	133	- 30.4%	1,021	698	- 31.6%
Under Contract	Not enough historical data for chart	--	--	--	--	--	--
Sold Listings		283	154	- 45.6%	4,152	3,008	- 27.6%
Median Sales Price		\$498,900	\$521,000	+ 4.4%	\$475,703	\$550,000	+ 15.6%
Avg. Sales Price		\$571,031	\$605,983	+ 15.2%	\$535,433	\$617,045	+ 15.2%
Pct. of List Price Received		100.7%	98.4%	- 0.1%	102.0%	101.9%	- 0.1%
Days on Market		56	86	- 9.1%	55	50	- 9.1%
Affordability Index		76	55	- 34.1%	79	52	- 34.1%
Active Listings		207	390	+ 88.4%	--	--	--
Months Supply		0.6	1.6	+ 160.1%	--	--	--

Sold Listings

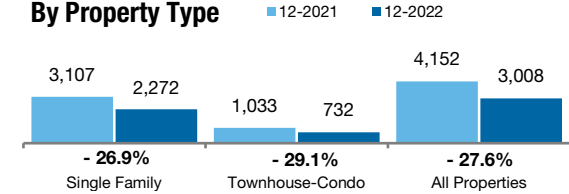
Actual sales that have closed in a given quarter.



By Price Range – All Properties – Rolling 12 Months



By Property Type

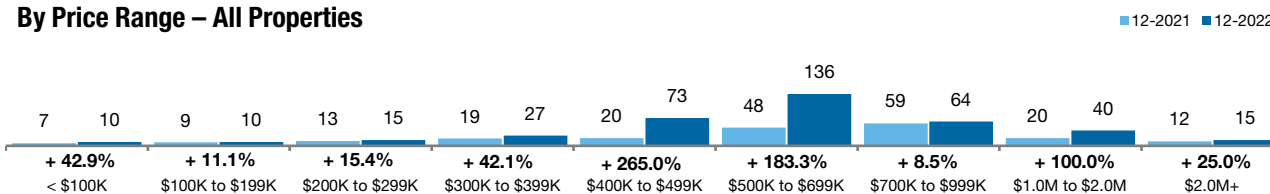


By Price Range	Rolling 12 Months			Compared to Prior Month			Year to Date		
	Single Family	Townhouse-Condo	Change	Single Family	Townhouse-Condo	Change	Single Family	Townhouse-Condo	Change
\$99,999 and Below	2	2	0.0%	0	0	--	2	2	0.0%
\$100,000 to \$199,999	22	13	-40.9%	21	4	-81.0%	22	13	-40.9%
\$200,000 to \$299,999	42	25	-40.5%	262	121	-53.8%	42	25	-40.5%
\$300,000 to \$399,999	295	92	-68.8%	417	224	-46.3%	295	92	-68.8%
\$400,000 to \$499,999	1,032	432	-58.1%	231	252	+9.1%	1,032	432	-58.1%
\$500,000 to \$699,999	1,114	982	-11.8%	63	84	+33.3%	1,114	982	-11.8%
\$700,000 to \$999,999	414	522	+26.1%	21	36	+71.4%	414	522	+26.1%
\$1,000,000 to \$1,999,999	172	177	+2.9%	16	10	-37.5%	172	177	+2.9%
\$2,000,000 and Above	14	27	+92.9%	2	1	-50.0%	14	27	+92.9%
All Price Ranges	3,107	2,272	-26.9%	1,033	732	-29.1%	133	110	-17.3%

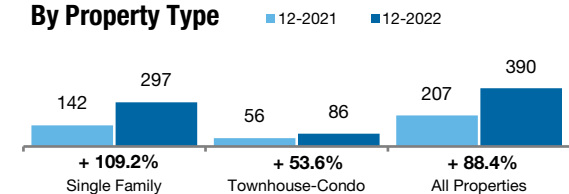
Inventory of Active Listings

A measure of the number of homes available for sale at a given time.

By Price Range – All Properties



By Property Type



By Price Range	Year over Year			Compared to Prior Month			Year to Date	
	Single Family	Townhouse-Condo	Change	Single Family	Townhouse-Condo	Change	Single Family	Townhouse-Condo
\$99,999 and Below	7	10	+42.9%	0	0	--	7	10
\$100,000 to \$199,999	9	10	+11.1%	0	0	--	9	10
\$200,000 to \$299,999	4	10	+150.0%	9	5	-44.4%	4	10
\$300,000 to \$399,999	6	7	+16.7%	13	20	+53.8%	6	7
\$400,000 to \$499,999	8	41	+412.5%	12	32	+166.7%	8	41
\$500,000 to \$699,999	44	120	+172.7%	3	16	+433.3%	44	120
\$700,000 to \$999,999	43	55	+27.9%	16	9	-43.8%	43	55
\$1,000,000 to \$1,999,999	16	35	+118.8%	2	4	+100.0%	16	35
\$2,000,000 and Above	5	9	+80.0%	1	0	-100.0%	5	9
All Price Ranges	142	297	+109.2%	56	86	+53.6%	378	297

There are no year-to-date figures for inventory because it is simply a snapshot frozen in time at the end of each month. It does not add up over a period of months.

Glossary of Terms

A research tool provided by the Colorado Association of REALTORS®



New Listings	A measure of how much new supply is coming onto the market from sellers (e.g., Q3 New Listings are those listings with a system list date from July 1 through September 30).
Pending Sales	A count of all the listings that went into Pending status during the reported period. Pending listings are counted at the end of the reported period. Each listing can only be counted one time. If a listing goes into Pending, out of Pending, then back into Pending all in one reported period, this listing would only be counted once. This is the most real-time measure possible for home buyer activity, as it measures signed contracts on sales rather than the actual closed sale. As such, it is called a "leading indicator" of buyer demand.
Under Contract Activity	A count of all listings Under Contract during the reported period. Listings that go Under Contract are counted each day. There is no maximum number of times a listing can be counted as Under Contract. For example, if a listing goes into Under Contract, out of Under Contract, then back into Under Contract all in one reported period, this listing would be counted twice.
Sold Listings	A measure of home sales that were closed to completion during the report period.
Median Sales Price	A measure of home values in a market area where 50% of activity was higher and 50% was lower than this price point.
Average Sales Price	A sum of all home sales prices divided by total number of sales.
Percent of List Price Received	A mathematical calculation of the percent difference from last list price and sold price for those listings sold in the reported period.
Days on Market Until Sale	A measure of how long it takes homes to sell, on average.
Housing Affordability Index	A measure of how affordable a region's housing is to its consumers. A higher number means greater affordability. The index is based on interest rates, median sales price and median income by county.
Active Listings	A measure of the number of homes available for sale at a given time. The availability of homes for sale has a big effect on supply-demand dynamics and home prices.
Months Supply of Inventory	A measure of how balanced the market is between buyers and sellers. It is expressed as the number of months it would hypothetically take to sell through all the available homes for sale, given current levels of home sales. A balanced market ranges from 4 to 7 months of supply. A buyer's market has a higher number, reflecting fewer buyers relative to homes for sale. A seller's market has a lower number, reflecting more buyers relative to homes for sale.

Local Market Update for December 2022

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Berthoud

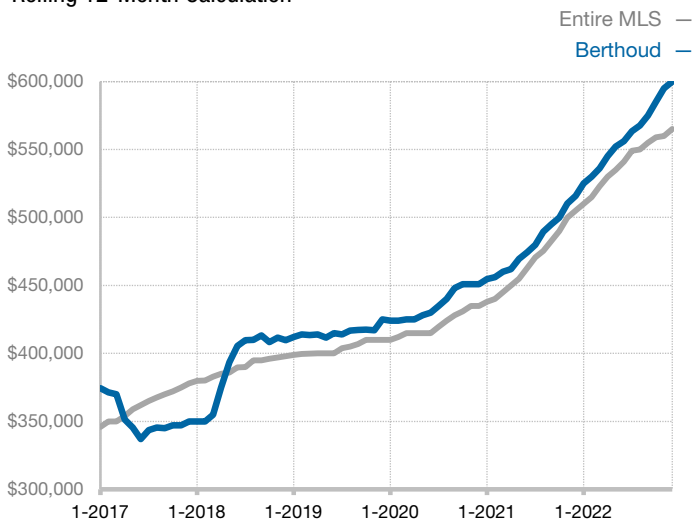
Key Metrics	December			Year to Date		
	2021	2022	Percent Change from Previous Year	Thru 12-2021	Thru 12-2022	Percent Change from Previous Year
New Listings	25	22	- 12.0%	645	554	- 14.1%
Closed Sales	59	36	- 39.0%	659	494	- 25.0%
Median Sales Price*	\$553,235	\$571,500	+ 3.3%	\$515,855	\$599,900	+ 16.3%
Average Sales Price*	\$668,801	\$709,412	+ 6.1%	\$614,198	\$699,497	+ 13.9%
Percent of List Price Received*	101.8%	99.7%	- 2.1%	101.8%	101.5%	- 0.3%
Days on Market Until Sale	97	77	- 20.6%	76	64	- 15.8%
Inventory of Homes for Sale	48	70	+ 45.8%	--	--	--
Months Supply of Inventory	0.9	1.7	+ 88.9%	--	--	--

* Does not account for seller concessions and/or down payment assistance. | Activity for one month can sometimes look extreme due to small sample size.

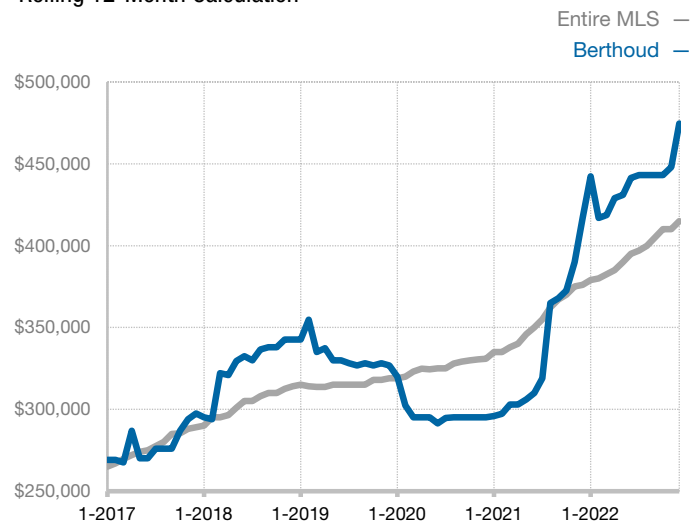
Key Metrics	December			Year to Date		
	2021	2022	Percent Change from Previous Year	Thru 12-2021	Thru 12-2022	Percent Change from Previous Year
New Listings	3	0	- 100.0%	86	53	- 38.4%
Closed Sales	3	5	+ 66.7%	61	67	+ 9.8%
Median Sales Price*	\$417,000	\$595,930	+ 42.9%	\$417,000	\$474,650	+ 13.8%
Average Sales Price*	\$425,250	\$585,092	+ 37.6%	\$449,344	\$505,081	+ 12.4%
Percent of List Price Received*	100.7%	104.3%	+ 3.6%	101.9%	103.8%	+ 1.9%
Days on Market Until Sale	159	319	+ 100.6%	101	202	+ 100.0%
Inventory of Homes for Sale	6	8	+ 33.3%	--	--	--
Months Supply of Inventory	1.2	1.4	+ 16.7%	--	--	--

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Median Sales Price – Single Family
Rolling 12-Month Calculation



Median Sales Price – Townhouse-Condo
Rolling 12-Month Calculation



Local Market Update for December 2022

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Fort Collins

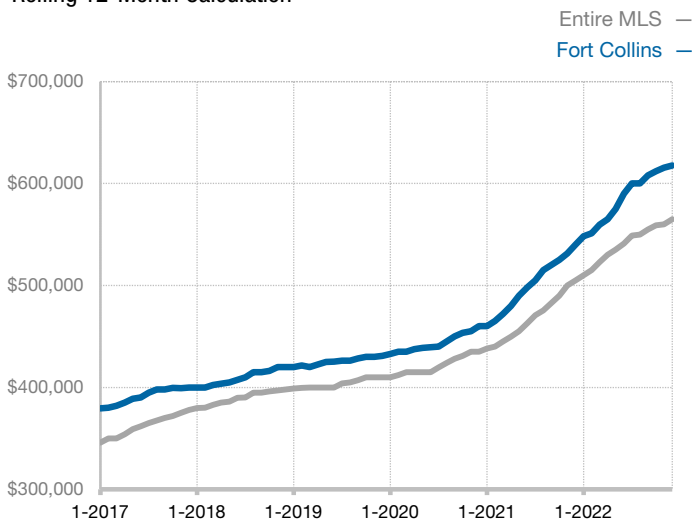
Single Family	December			Year to Date		
	2021	2022	Percent Change from Previous Year	Thru 12-2021	Thru 12-2022	Percent Change from Previous Year
Key Metrics						
New Listings	102	55	- 46.1%	3,192	2,873	- 10.0%
Closed Sales	197	106	- 46.2%	3,024	2,383	- 21.2%
Median Sales Price*	\$587,000	\$585,000	- 0.3%	\$540,000	\$617,700	+ 14.4%
Average Sales Price*	\$686,376	\$649,377	- 5.4%	\$610,723	\$694,152	+ 13.7%
Percent of List Price Received*	101.7%	98.6%	- 3.0%	102.6%	102.3%	- 0.3%
Days on Market Until Sale	39	60	+ 53.8%	36	34	- 5.6%
Inventory of Homes for Sale	118	210	+ 78.0%	--	--	--
Months Supply of Inventory	0.5	1.1	+ 120.0%	--	--	--

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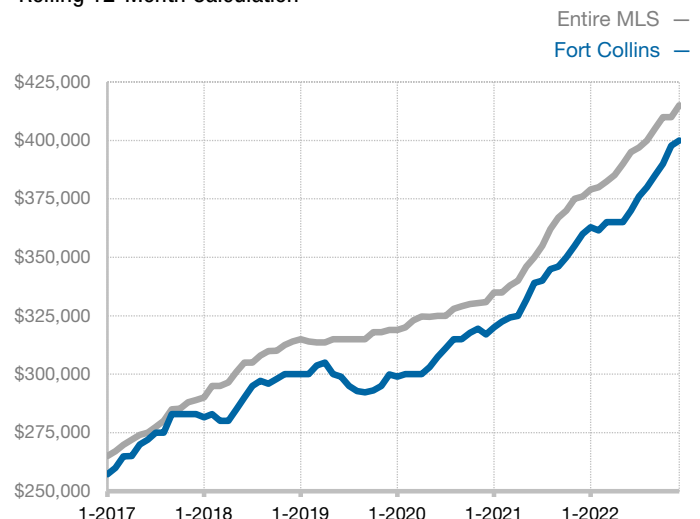
Townhouse/Condo	December			Year to Date		
	2021	2022	Percent Change from Previous Year	Thru 12-2021	Thru 12-2022	Percent Change from Previous Year
Key Metrics						
New Listings	52	38	- 26.9%	1,350	977	- 27.6%
Closed Sales	91	51	- 44.0%	1,325	861	- 35.0%
Median Sales Price*	\$370,000	\$405,000	+ 9.5%	\$360,000	\$400,000	+ 11.1%
Average Sales Price*	\$395,836	\$455,341	+ 15.0%	\$387,454	\$416,370	+ 7.5%
Percent of List Price Received*	100.1%	98.5%	- 1.6%	101.2%	102.4%	+ 1.2%
Days on Market Until Sale	48	88	+ 83.3%	48	35	- 27.1%
Inventory of Homes for Sale	46	86	+ 87.0%	--	--	--
Months Supply of Inventory	0.4	1.2	+ 200.0%	--	--	--

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Median Sales Price – Single Family
Rolling 12-Month Calculation



Median Sales Price – Townhouse-Condo
Rolling 12-Month Calculation



Local Market Update for December 2022

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Greeley

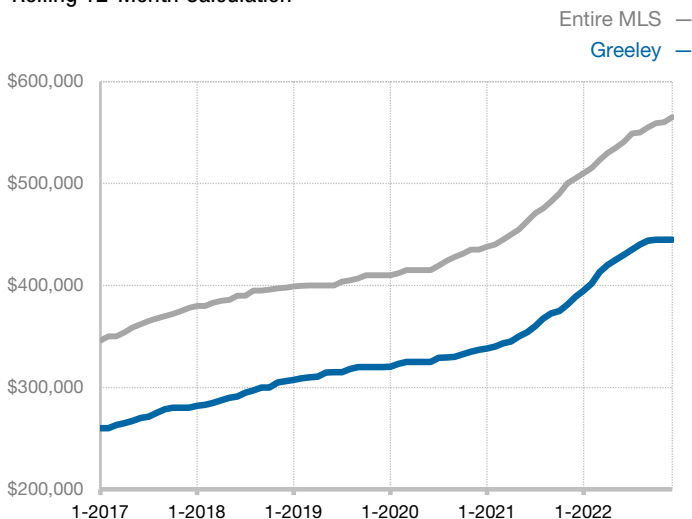
Key Metrics	December			Year to Date		
	2021	2022	Percent Change from Previous Year	Thru 12-2021	Thru 12-2022	Percent Change from Previous Year
New Listings	121	59	- 51.2%	1,939	2,006	+ 3.5%
Closed Sales	159	96	- 39.6%	1,729	1,698	- 1.8%
Median Sales Price*	\$428,000	\$419,000	- 2.1%	\$389,000	\$445,000	+ 14.4%
Average Sales Price*	\$431,028	\$427,091	- 0.9%	\$411,567	\$451,446	+ 9.7%
Percent of List Price Received*	101.2%	98.8%	- 2.4%	102.1%	101.3%	- 0.8%
Days on Market Until Sale	37	62	+ 67.6%	35	48	+ 37.1%
Inventory of Homes for Sale	144	204	+ 41.7%	--	--	--
Months Supply of Inventory	1.0	1.4	+ 40.0%	--	--	--

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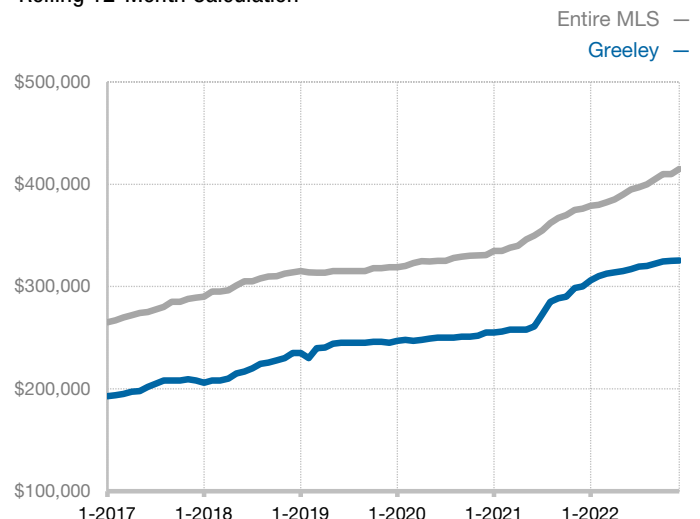
Key Metrics	December			Year to Date		
	2021	2022	Percent Change from Previous Year	Thru 12-2021	Thru 12-2022	Percent Change from Previous Year
New Listings	21	16	- 23.8%	414	312	- 24.6%
Closed Sales	36	10	- 72.2%	342	312	- 8.8%
Median Sales Price*	\$321,954	\$351,000	+ 9.0%	\$300,000	\$325,455	+ 8.5%
Average Sales Price*	\$313,730	\$354,824	+ 13.1%	\$299,704	\$332,632	+ 11.0%
Percent of List Price Received*	100.3%	98.7%	- 1.6%	101.1%	100.8%	- 0.3%
Days on Market Until Sale	63	88	+ 39.7%	53	70	+ 32.1%
Inventory of Homes for Sale	32	41	+ 28.1%	--	--	--
Months Supply of Inventory	1.1	1.6	+ 45.5%	--	--	--

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Median Sales Price – Single Family
Rolling 12-Month Calculation



Median Sales Price – Townhouse-Condo
Rolling 12-Month Calculation



Local Market Update for December 2022

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Wellington

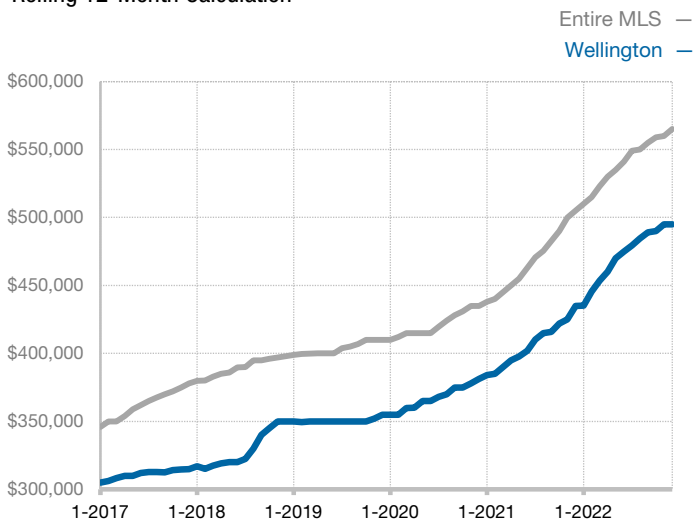
Key Metrics	December			Year to Date		
	2021	2022	Percent Change from Previous Year	Thru 12-2021	Thru 12-2022	Percent Change from Previous Year
New Listings	18	9	- 50.0%	476	433	- 9.0%
Closed Sales	38	18	- 52.6%	492	332	- 32.5%
Median Sales Price*	\$492,500	\$504,500	+ 2.4%	\$435,000	\$495,000	+ 13.8%
Average Sales Price*	\$529,399	\$521,213	- 1.5%	\$476,763	\$524,266	+ 10.0%
Percent of List Price Received*	102.3%	100.5%	- 1.8%	102.1%	102.2%	+ 0.1%
Days on Market Until Sale	76	75	- 1.3%	62	51	- 17.7%
Inventory of Homes for Sale	23	70	+ 204.3%	--	--	--
Months Supply of Inventory	0.6	2.5	+ 316.7%	--	--	--

* Does not account for seller concessions and/or down payment assistance. | Activity for one month can sometimes look extreme due to small sample size.

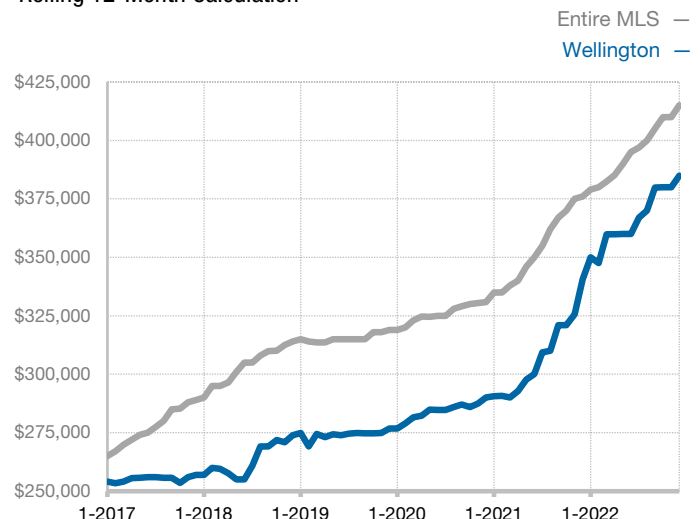
Key Metrics	December			Year to Date		
	2021	2022	Percent Change from Previous Year	Thru 12-2021	Thru 12-2022	Percent Change from Previous Year
New Listings	0	0	--	72	40	- 44.4%
Closed Sales	10	1	- 90.0%	76	37	- 51.3%
Median Sales Price*	\$372,130	\$355,000	- 4.6%	\$340,500	\$385,000	+ 13.1%
Average Sales Price*	\$352,493	\$355,000	+ 0.7%	\$329,730	\$376,955	+ 14.3%
Percent of List Price Received*	100.5%	100.0%	- 0.5%	101.4%	101.9%	+ 0.5%
Days on Market Until Sale	36	9	- 75.0%	58	31	- 46.6%
Inventory of Homes for Sale	2	0	- 100.0%	--	--	--
Months Supply of Inventory	0.3	0.0	- 100.0%	--	--	--

* Does not account for seller concessions and/or down payment assistance. | Activity for one month can sometimes look extreme due to small sample size.

Median Sales Price – Single Family
Rolling 12-Month Calculation



Median Sales Price – Townhouse-Condo
Rolling 12-Month Calculation



Local Market Update for December 2022

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Loveland

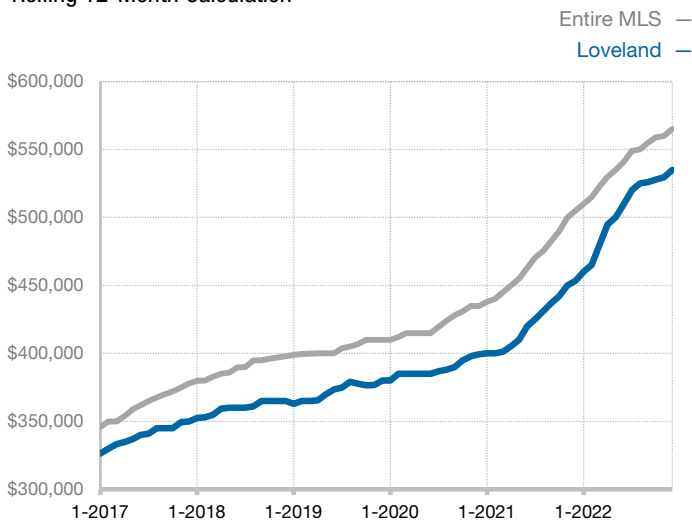
Key Metrics	December			Year to Date		
	2021	2022	Percent Change from Previous Year	Thru 12-2021	Thru 12-2022	Percent Change from Previous Year
New Listings	76	63	- 17.1%	2,257	2,139	- 5.2%
Closed Sales	147	86	- 41.5%	2,115	1,731	- 18.2%
Median Sales Price*	\$479,900	\$513,350	+ 7.0%	\$453,500	\$535,000	+ 18.0%
Average Sales Price*	\$537,569	\$605,032	+ 12.5%	\$526,241	\$599,384	+ 13.9%
Percent of List Price Received*	101.5%	97.5%	- 3.9%	102.7%	101.5%	- 1.2%
Days on Market Until Sale	31	56	+ 80.6%	36	34	- 5.6%
Inventory of Homes for Sale	91	191	+ 109.9%	--	--	--
Months Supply of Inventory	0.5	1.3	+ 160.0%	--	--	--

* Does not account for seller concessions and/or down payment assistance. | Activity for one month can sometimes look extreme due to small sample size.

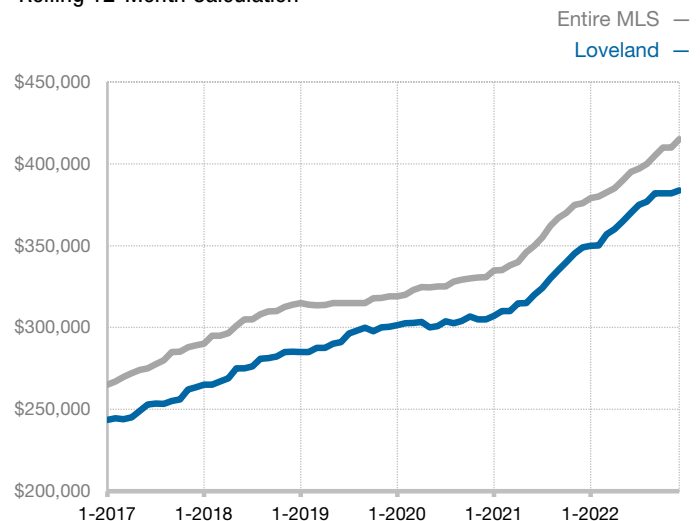
Key Metrics	December			Year to Date		
	2021	2022	Percent Change from Previous Year	Thru 12-2021	Thru 12-2022	Percent Change from Previous Year
New Listings	23	13	- 43.5%	518	417	- 19.5%
Closed Sales	35	21	- 40.0%	483	389	- 19.5%
Median Sales Price*	\$350,110	\$362,145	+ 3.4%	\$348,900	\$383,850	+ 10.0%
Average Sales Price*	\$362,740	\$383,870	+ 5.8%	\$359,404	\$400,145	+ 11.3%
Percent of List Price Received*	102.5%	99.1%	- 3.3%	102.5%	103.2%	+ 0.7%
Days on Market Until Sale	115	132	+ 14.8%	81	130	+ 60.5%
Inventory of Homes for Sale	19	57	+ 200.0%	--	--	--
Months Supply of Inventory	0.5	1.8	+ 260.0%	--	--	--

* Does not account for seller concessions and/or down payment assistance. | Activity for one month can sometimes look extreme due to small sample size.

Median Sales Price – Single Family
Rolling 12-Month Calculation



Median Sales Price – Townhouse-Condo
Rolling 12-Month Calculation



Local Market Update for December 2022

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Boulder

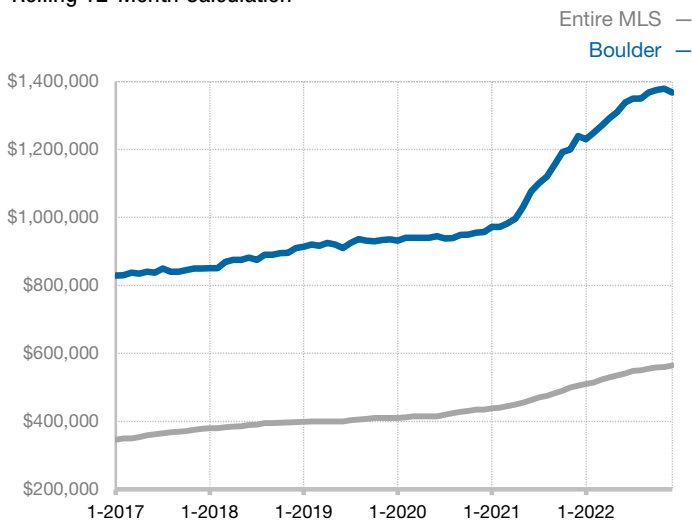
Key Metrics	December			Year to Date		
	2021	2022	Percent Change from Previous Year	Thru 12-2021	Thru 12-2022	Percent Change from Previous Year
New Listings	29	44	+ 51.7%	1,580	1,426	- 9.7%
Closed Sales	82	67	- 18.3%	1,452	988	- 32.0%
Median Sales Price*	\$1,350,000	\$1,117,800	- 17.2%	\$1,240,000	\$1,368,000	+ 10.3%
Average Sales Price*	\$1,531,530	\$1,359,192	- 11.3%	\$1,517,432	\$1,645,239	+ 8.4%
Percent of List Price Received*	99.2%	96.7%	- 2.5%	102.0%	102.3%	+ 0.3%
Days on Market Until Sale	60	61	+ 1.7%	48	42	- 12.5%
Inventory of Homes for Sale	63	132	+ 109.5%	--	--	--
Months Supply of Inventory	0.5	1.6	+ 220.0%	--	--	--

* Does not account for seller concessions and/or down payment assistance. | Activity for one month can sometimes look extreme due to small sample size.

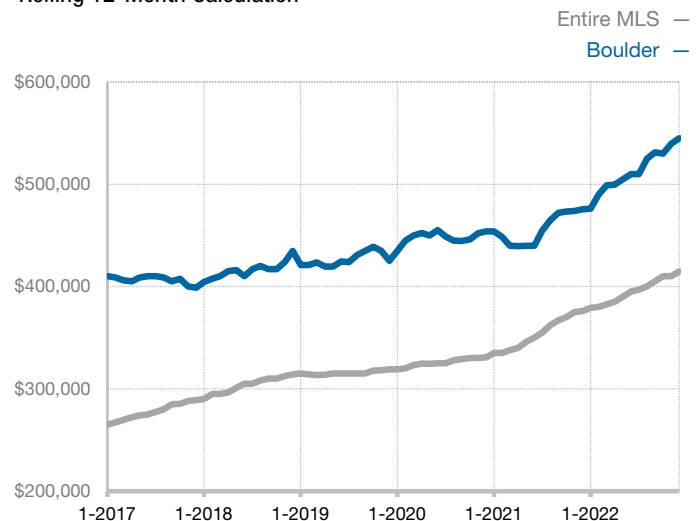
Key Metrics	December			Year to Date		
	2021	2022	Percent Change from Previous Year	Thru 12-2021	Thru 12-2022	Percent Change from Previous Year
New Listings	31	18	- 41.9%	1,122	886	- 21.0%
Closed Sales	63	40	- 36.5%	1,094	765	- 30.1%
Median Sales Price*	\$515,000	\$498,200	- 3.3%	\$475,500	\$544,936	+ 14.6%
Average Sales Price*	\$546,977	\$615,459	+ 12.5%	\$571,167	\$701,601	+ 22.8%
Percent of List Price Received*	100.5%	98.1%	- 2.4%	100.3%	101.5%	+ 1.2%
Days on Market Until Sale	44	54	+ 22.7%	57	55	- 3.5%
Inventory of Homes for Sale	57	53	- 7.0%	--	--	--
Months Supply of Inventory	0.6	0.8	+ 33.3%	--	--	--

* Does not account for seller concessions and/or down payment assistance. | Activity for one month can sometimes look extreme due to small sample size.

Median Sales Price – Single Family
Rolling 12-Month Calculation



Median Sales Price – Townhouse-Condo
Rolling 12-Month Calculation



Local Market Update for December 2022

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Johnstown

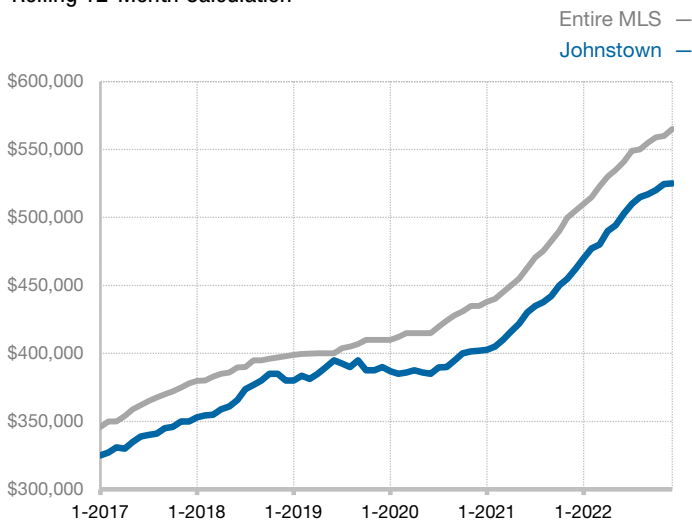
Key Metrics	December			Year to Date		
	2021	2022	Percent Change from Previous Year	Thru 12-2021	Thru 12-2022	Percent Change from Previous Year
New Listings	35	34	- 2.9%	585	768	+ 31.3%
Closed Sales	58	41	- 29.3%	544	602	+ 10.7%
Median Sales Price*	\$486,345	\$499,000	+ 2.6%	\$462,250	\$525,000	+ 13.6%
Average Sales Price*	\$518,362	\$510,960	- 1.4%	\$500,290	\$549,250	+ 9.8%
Percent of List Price Received*	100.0%	99.2%	- 0.8%	102.0%	101.2%	- 0.8%
Days on Market Until Sale	37	53	+ 43.2%	32	37	+ 15.6%
Inventory of Homes for Sale	54	90	+ 66.7%	--	--	--
Months Supply of Inventory	1.2	1.8	+ 50.0%	--	--	--

* Does not account for seller concessions and/or down payment assistance. | Activity for one month can sometimes look extreme due to small sample size.

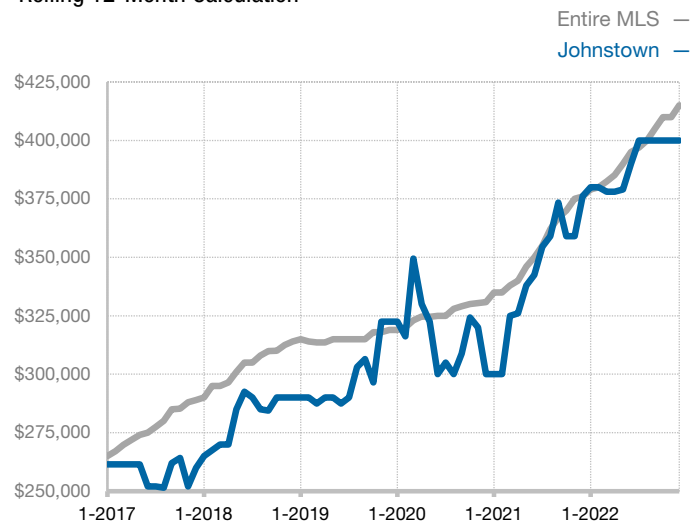
Key Metrics	December			Year to Date		
	2021	2022	Percent Change from Previous Year	Thru 12-2021	Thru 12-2022	Percent Change from Previous Year
New Listings	0	4	--	24	26	+ 8.3%
Closed Sales	4	2	- 50.0%	26	17	- 34.6%
Median Sales Price*	\$410,000	\$350,525	- 14.5%	\$376,200	\$400,000	+ 6.3%
Average Sales Price*	\$408,875	\$350,525	- 14.3%	\$383,438	\$396,250	+ 3.3%
Percent of List Price Received*	99.1%	99.2%	+ 0.1%	102.2%	101.9%	- 0.3%
Days on Market Until Sale	47	79	+ 68.1%	39	38	- 2.6%
Inventory of Homes for Sale	0	4	--	--	--	--
Months Supply of Inventory	0.0	1.9	--	--	--	--

* Does not account for seller concessions and/or down payment assistance. | Activity for one month can sometimes look extreme due to small sample size.

Median Sales Price – Single Family
Rolling 12-Month Calculation



Median Sales Price – Townhouse-Condo
Rolling 12-Month Calculation



Local Market Update for December 2022

A Research Tool Provided by the Colorado Association of REALTORS®



Longmont

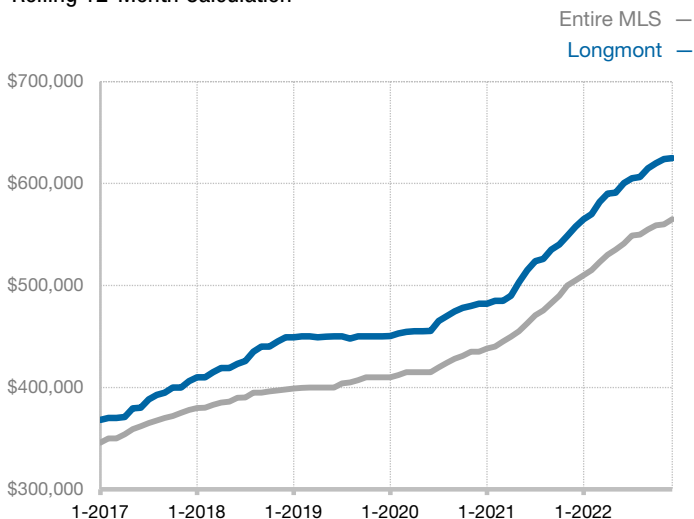
Key Metrics	December			Year to Date		
	2021	2022	Percent Change from Previous Year	Thru 12-2021	Thru 12-2022	Percent Change from Previous Year
New Listings	63	39	- 38.1%	1,834	1,659	- 9.5%
Closed Sales	121	64	- 47.1%	1,776	1,288	- 27.5%
Median Sales Price*	\$590,000	\$527,000	- 10.7%	\$557,750	\$625,000	+ 12.1%
Average Sales Price*	\$684,586	\$633,498	- 7.5%	\$685,913	\$715,692	+ 4.3%
Percent of List Price Received*	103.0%	97.7%	- 5.1%	103.6%	102.9%	- 0.7%
Days on Market Until Sale	33	64	+ 93.9%	31	31	0.0%
Inventory of Homes for Sale	90	183	+ 103.3%	--	--	--
Months Supply of Inventory	0.6	1.7	+ 183.3%	--	--	--

* Does not account for seller concessions and/or down payment assistance. | Activity for one month can sometimes look extreme due to small sample size.

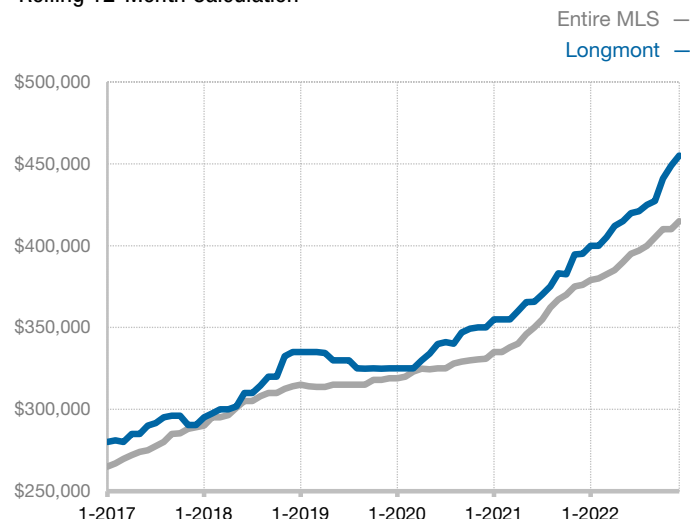
Key Metrics	December			Year to Date		
	2021	2022	Percent Change from Previous Year	Thru 12-2021	Thru 12-2022	Percent Change from Previous Year
New Listings	15	25	+ 66.7%	425	525	+ 23.5%
Closed Sales	35	18	- 48.6%	424	324	- 23.6%
Median Sales Price*	\$375,000	\$464,000	+ 23.7%	\$395,000	\$455,000	+ 15.2%
Average Sales Price*	\$388,891	\$486,781	+ 25.2%	\$406,838	\$469,455	+ 15.4%
Percent of List Price Received*	102.7%	98.1%	- 4.5%	102.5%	102.4%	- 0.1%
Days on Market Until Sale	27	62	+ 129.6%	31	30	- 3.2%
Inventory of Homes for Sale	7	94	+ 1242.9%	--	--	--
Months Supply of Inventory	0.2	3.5	+ 1650.0%	--	--	--

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Median Sales Price – Single Family
Rolling 12-Month Calculation



Median Sales Price – Townhouse-Condo
Rolling 12-Month Calculation



Local Market Update for December 2022

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Windsor

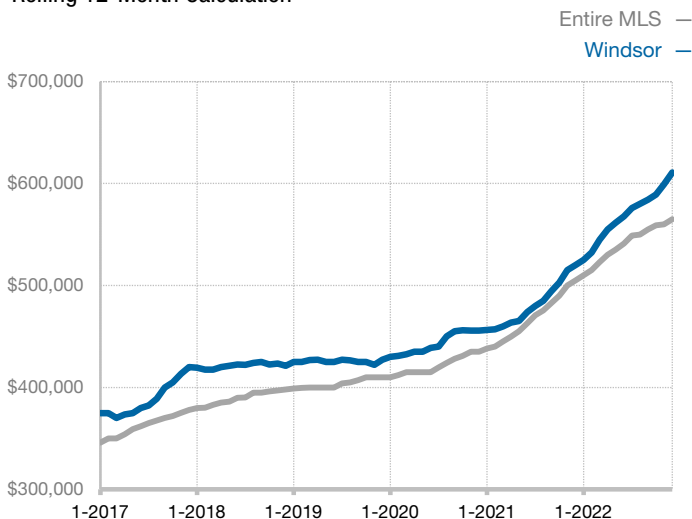
Key Metrics	December			Year to Date		
	2021	2022	Percent Change from Previous Year	Thru 12-2021	Thru 12-2022	Percent Change from Previous Year
New Listings	123	51	- 58.5%	1,737	1,239	- 28.7%
Closed Sales	131	37	- 71.8%	1,642	967	- 41.1%
Median Sales Price*	\$540,080	\$615,000	+ 13.9%	\$520,000	\$610,900	+ 17.5%
Average Sales Price*	\$598,729	\$669,231	+ 11.8%	\$580,965	\$677,598	+ 16.6%
Percent of List Price Received*	100.1%	98.4%	- 1.7%	101.5%	101.0%	- 0.5%
Days on Market Until Sale	62	93	+ 50.0%	57	51	- 10.5%
Inventory of Homes for Sale	105	183	+ 74.3%	--	--	--
Months Supply of Inventory	0.8	2.3	+ 187.5%	--	--	--

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Key Metrics	December			Year to Date		
	2021	2022	Percent Change from Previous Year	Thru 12-2021	Thru 12-2022	Percent Change from Previous Year
New Listings	12	4	- 66.7%	205	135	- 34.1%
Closed Sales	12	8	- 33.3%	195	147	- 24.6%
Median Sales Price*	\$414,748	\$443,450	+ 6.9%	\$387,554	\$448,520	+ 15.7%
Average Sales Price*	\$427,889	\$465,293	+ 8.7%	\$386,027	\$463,724	+ 20.1%
Percent of List Price Received*	106.0%	102.2%	- 3.6%	101.8%	102.9%	+ 1.1%
Days on Market Until Sale	157	295	+ 87.9%	115	150	+ 30.4%
Inventory of Homes for Sale	9	26	+ 188.9%	--	--	--
Months Supply of Inventory	0.6	2.1	+ 250.0%	--	--	--

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Median Sales Price – Single Family
Rolling 12-Month Calculation



Median Sales Price – Townhouse-Condo
Rolling 12-Month Calculation

