



FCBR 2022

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Monthly Indicators



November 2022

New Listings were down 28.4 percent for single family homes and 52.4 percent for townhouse-condo properties. Pending Sales landed at 105 for single family homes and 33 for townhouse-condo properties.

The Median Sales Price was up 10.9 percent to \$585,000 for single family homes and 19.5 percent to \$436,000 for townhouse-condo properties. Days on Market increased 14.9 percent for single family homes and 36.5 percent for townhouse-condo properties.

With home sales down, nationwide housing inventory was at 3.3 months' supply heading into November, up from 2.4 months from this time last year, according to the National Association of REALTORS®. Although buyers have more options to choose from, home prices remain high, and soaring borrowing costs have caused monthly payments to increase significantly, with the average homebuyer paying 77% more on their loan per month compared to the same period a year ago, according to Realtor.com.

Activity Snapshot

- 43.2%	+ 14.9%	+ 10.9%
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

Residential real estate activity in Area 9 composed of single-family properties, townhomes and condominiums. Percent changes are calculated using rounded figures.

Single Family Activity Overview	2
Townhouse-Condo Activity Overview	3
New Listings	4
Pending Sales	5
Sold Listings	6
Median Sales Price	7
Average Sales Price	8
Percent of List Price Received	9
Days on Market Until Sale	10
Housing Affordability Index	11
Active Listings	12
Months Supply of Inventory	13
All Properties Activity Overview	14
Sold Listings and Inventory by Price Range	15
Glossary of Terms	16



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	11-2021	11-2022	Percent Change	YTD-2021	YTD-2022	Percent Change
New Listings		155	111	- 28.4%	3,134	2,805	- 10.5%
Pending Sales		165	105	- 36.4%	2,871	2,136	- 25.6%
Under Contract	Not enough historical data for chart	--	--	--	--	--	--
Sold Listings		234	133	- 43.2%	2,903	2,161	- 25.6%
Median Sales Price		\$527,500	\$585,000	+ 10.9%	\$515,000	\$600,000	+ 16.5%
Avg. Sales Price		\$604,279	\$678,325	+ 12.3%	\$582,933	\$677,750	+ 16.3%
Pct. of List Price Received		101.2%	98.8%	- 2.4%	102.3%	102.0%	- 0.3%
Days on Market		47	54	+ 14.9%	53	45	- 15.1%
Affordability Index		75	48	- 36.0%	77	46	- 40.3%
Active Listings		196	378	+ 92.9%	--	--	--
Months Supply		0.7	1.9	+ 171.4%	--	--	--

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.



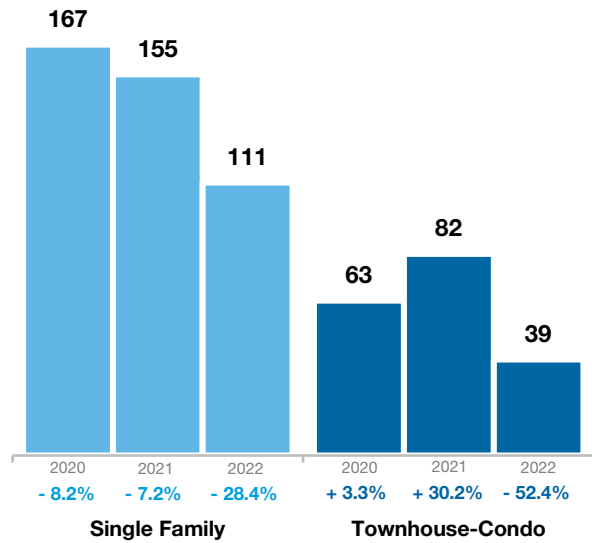
Key Metrics	Historical Sparkbars	11-2021	11-2022	Percent Change	YTD-2021	YTD-2022	Percent Change
New Listings		82	39	- 52.4%	1,045	793	- 24.1%
Pending Sales		79	33	- 58.2%	965	667	- 30.9%
Under Contract	Not enough historical data for chart	--	--	--	--	--	--
Sold Listings		90	42	- 53.3%	954	689	- 27.8%
Median Sales Price		\$365,000	\$436,000	+ 19.5%	\$355,000	\$402,500	+ 13.4%
Avg. Sales Price		\$382,467	\$464,305	+ 21.4%	\$378,585	\$422,876	+ 11.7%
Pct. of List Price Received		100.7%	98.8%	- 1.9%	101.5%	102.6%	+ 1.1%
Days on Market		52	71	+ 36.5%	61	57	- 6.6%
Affordability Index		109	64	- 41.3%	112	69	- 38.4%
Active Listings		81	105	+ 29.6%	--	--	--
Months Supply		0.9	1.6	+ 77.8%	--	--	--

New Listings

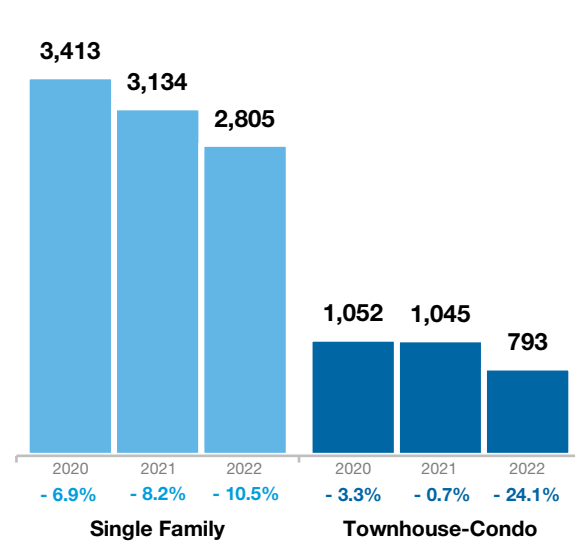
A count of the properties that have been newly listed on the market in a given month.



November

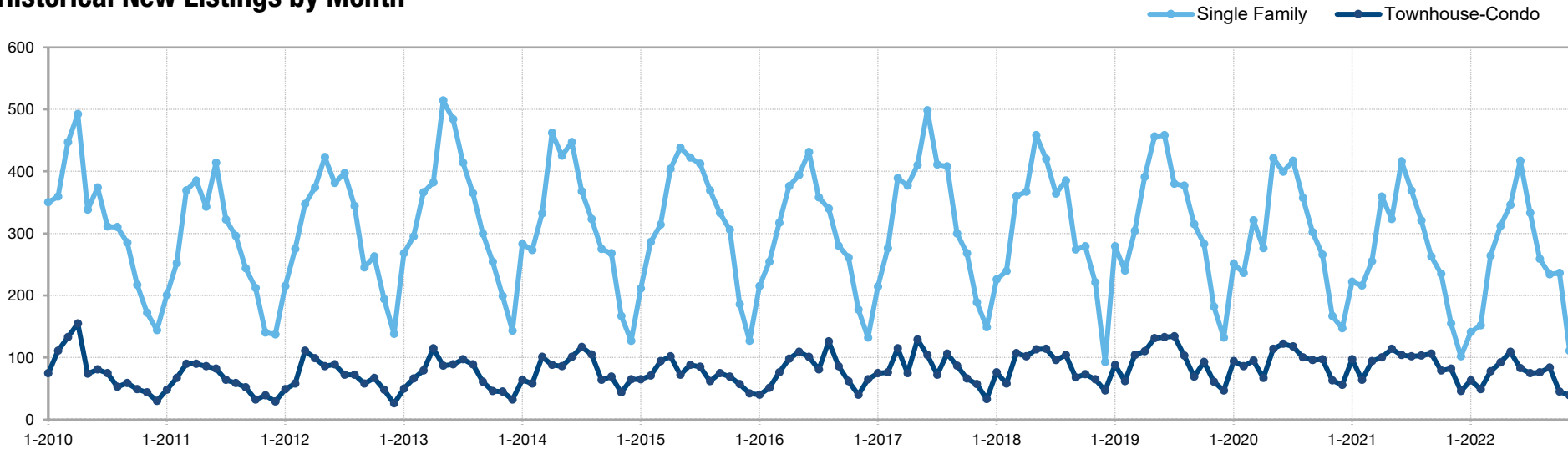


Year to Date



New Listings	Single Family	Year-Over-Year Change	Townhouse-Condo	Year-Over-Year Change
Dec-2021	102	-30.6%	46	-17.9%
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%
12-Month Avg	242	-11.4%	70	-23.8%

Historical New Listings by Month

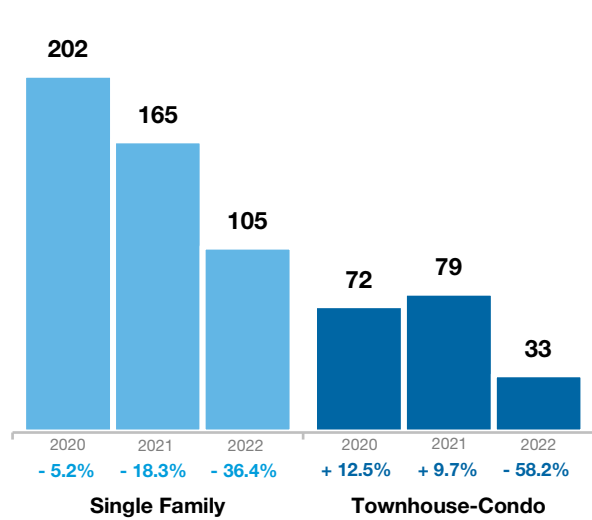


Pending Sales

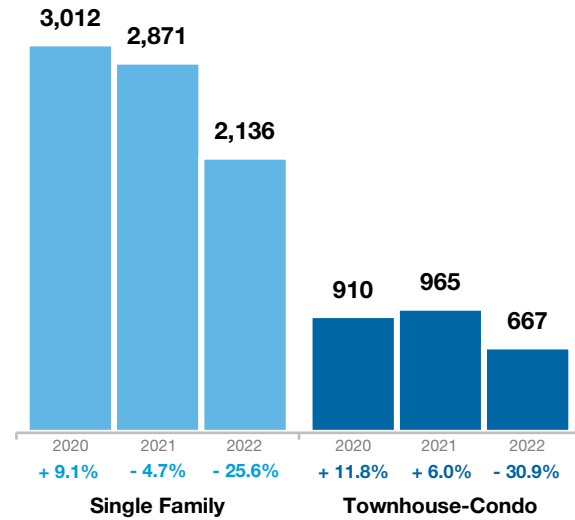
A count of the properties on which offers have been accepted in a given month.



November

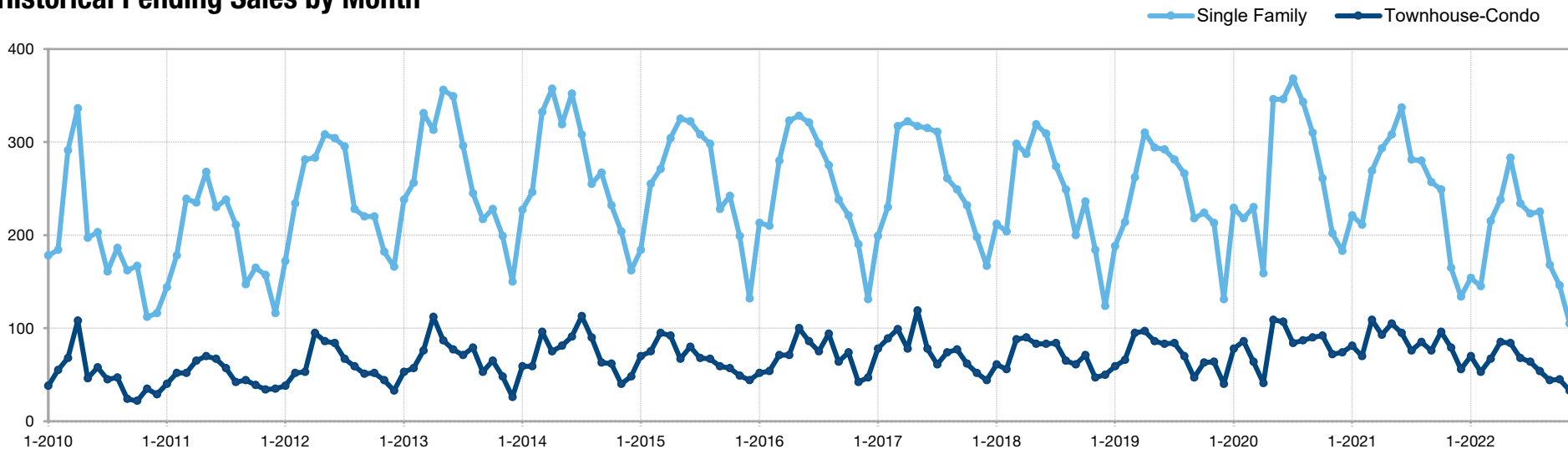


Year to Date



Pending Sales	Single Family	Year-Over-Year Change	Townhouse-Condo	Year-Over-Year Change
Dec-2021	134	-26.8%	56	-24.3%
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%
12-Month Avg	189	-25.7%	60	-30.4%

Historical Pending Sales by Month

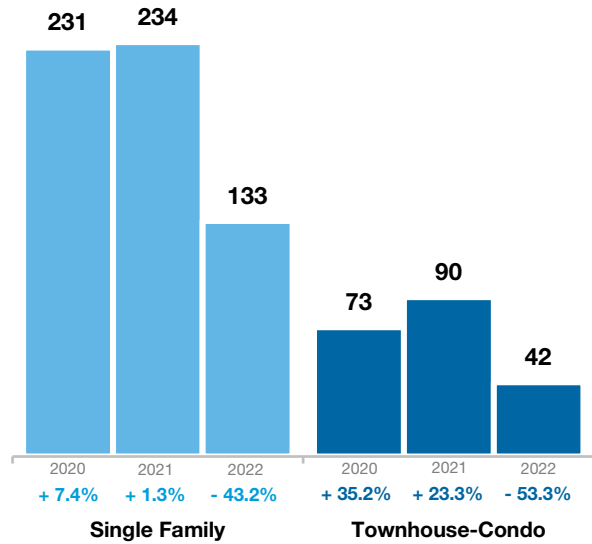


Sold Listings

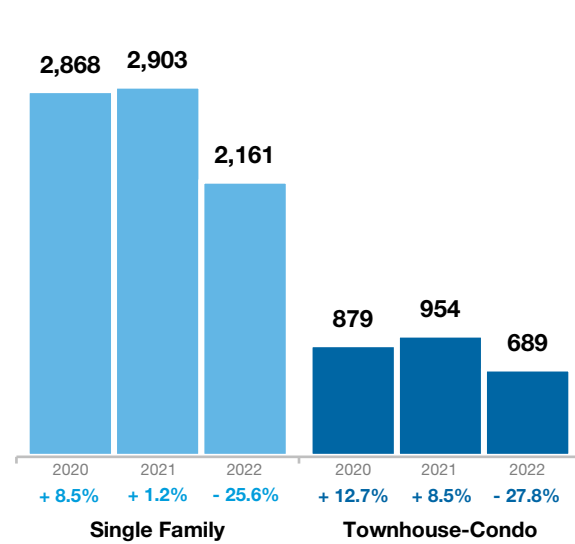
A count of the actual sales that closed in a given month.



November

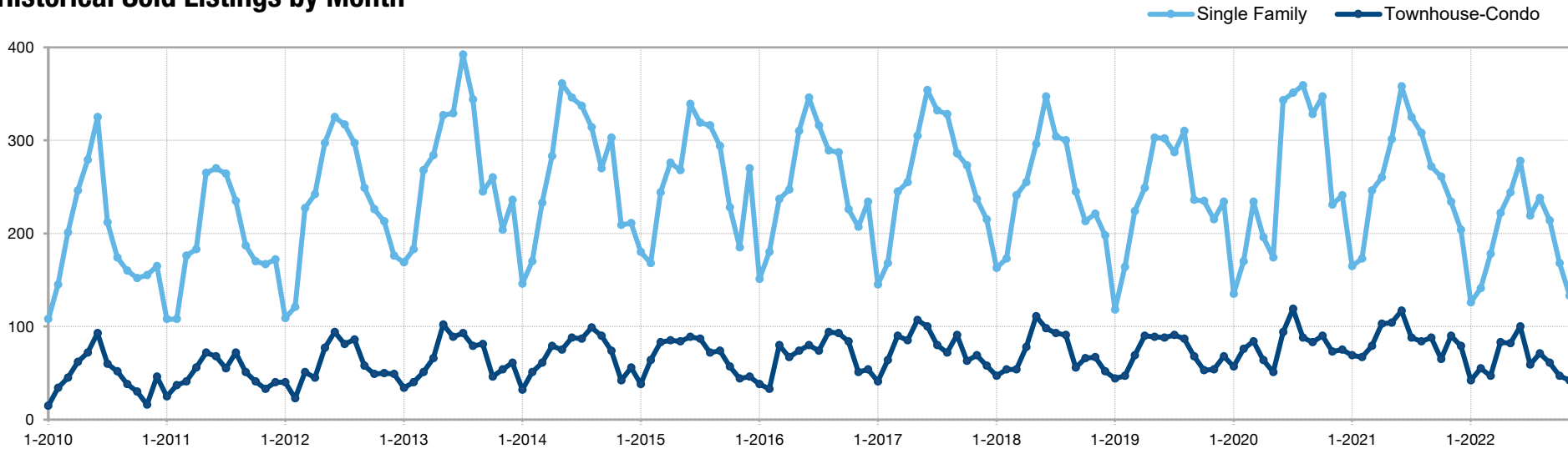


Year to Date



Sold Listings	Single Family	Year-Over-Year Change	Townhouse-Condo	Year-Over-Year Change
Dec-2021	204	-15.4%	79	+5.3%
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%
12-Month Avg	197	-24.8%	64	-25.4%

Historical Sold Listings by Month

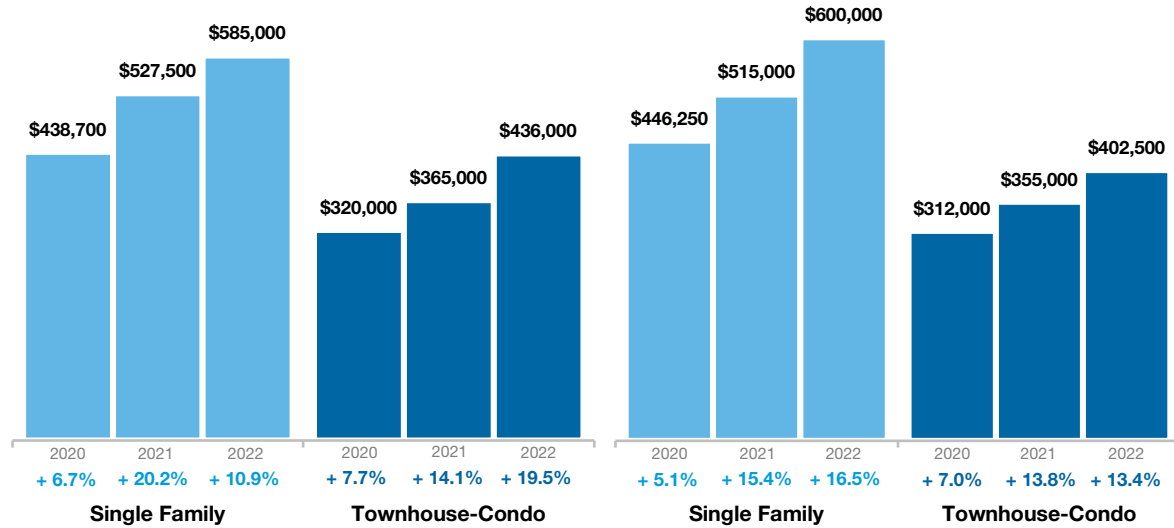


Median Sales Price

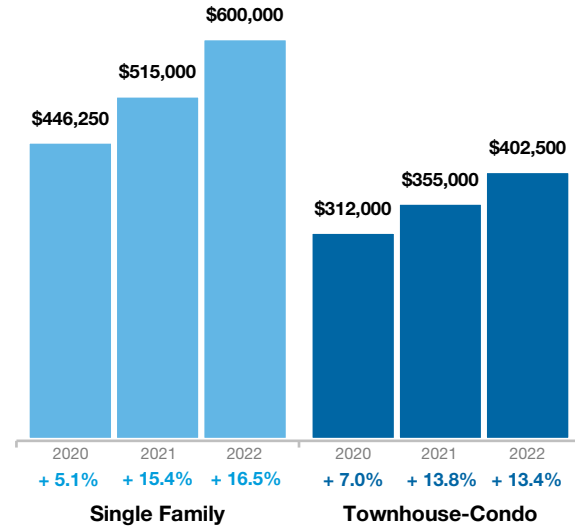
Point at which half of the sales sold for more and half sold for less, not accounting for seller concessions, in a given month.



November



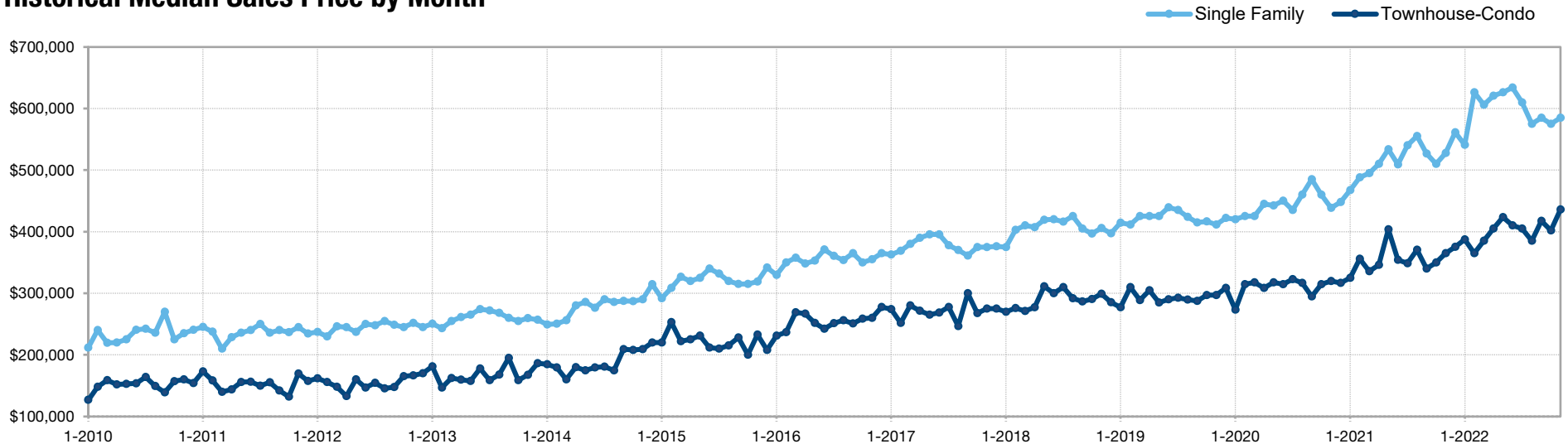
Year to Date



Median Sales Price	Single Family	Year-Over-Year Change	Townhouse-Condo	Year-Over-Year Change
Dec-2021	\$561,000	+25.2%	\$375,135	+18.4%
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%
12-Month Avg*	\$600,000	+17.6%	\$399,970	+13.6%

* Median Sales Price for all properties from December 2021 through November 2022. This is not the average of the individual figures above.

Historical Median Sales Price by Month

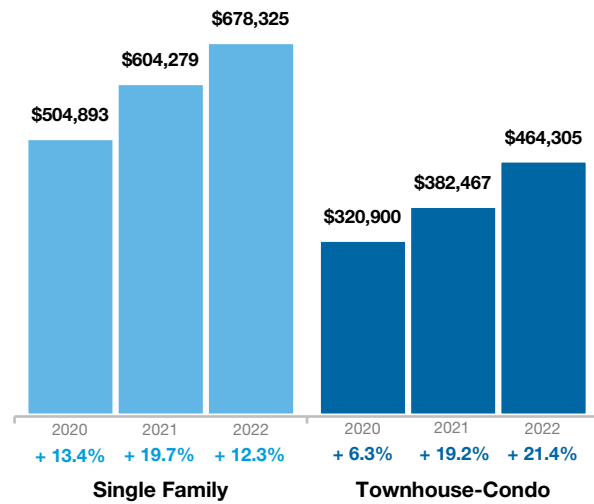


Average Sales Price

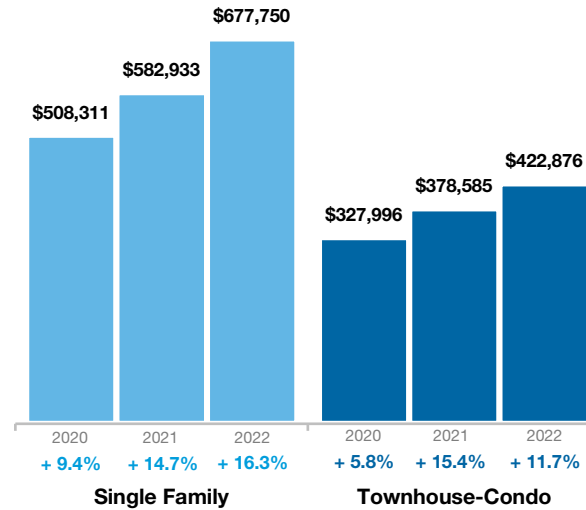
Average sales price for all closed sales, not accounting for seller concessions, in a given month.



November



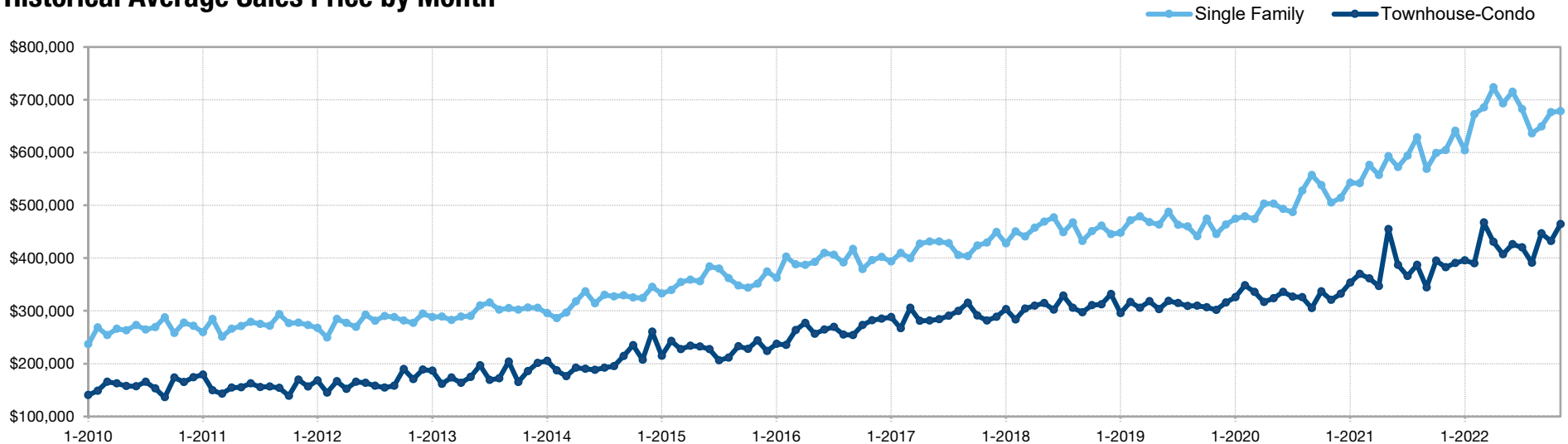
Year to Date



Avg. Sales Price	Single Family	Year-Over-Year Change	Townhouse-Condo	Year-Over-Year Change
Dec-2021	\$640,947	+24.7%	\$390,490	+17.5%
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%
12-Month Avg*	\$674,576	+16.8%	\$419,545	+11.8%

* Avg. Sales Price for all properties from December 2021 through November 2022. This is not the average of the individual figures above.

Historical Average Sales Price by Month

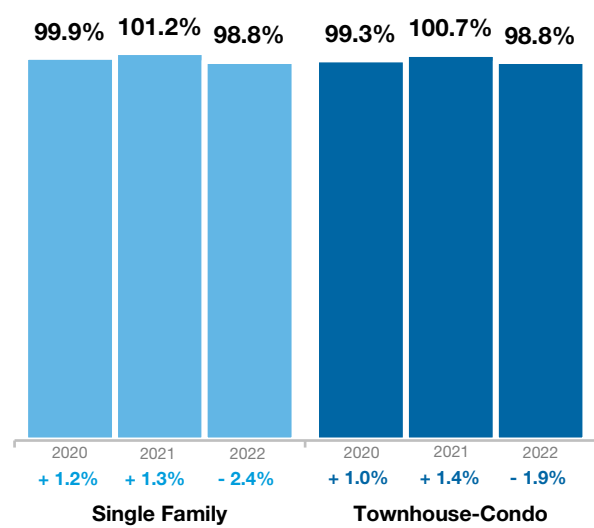


Percent of List Price Received

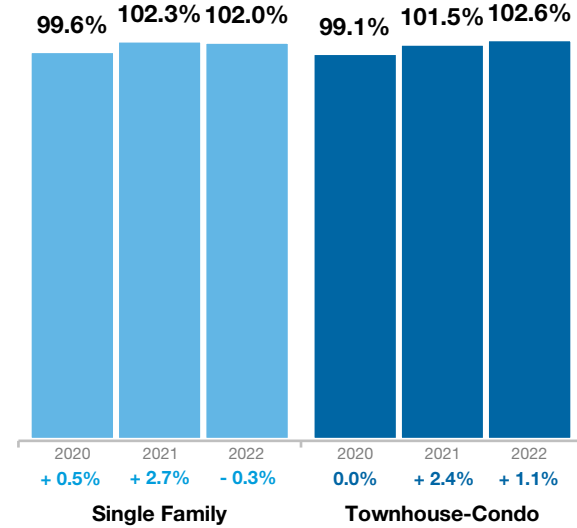
Percentage found when dividing a property's sales price by its most recent list price, then taking the average for all properties sold in a given month, not accounting for seller concessions.



November



Year to Date



Pct. of List Price Received	Single Family	Year-Over-Year Change	Townhouse-Condo	Year-Over-Year Change
Dec-2021	101.0%	+0.6%	100.1%	+1.1%
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%
12-Month Avg*	101.9%	-0.3%	102.4%	+1.1%

* Pct. of List Price Received for all properties from December 2021 through November 2022. This is not the average of the individual figures above.

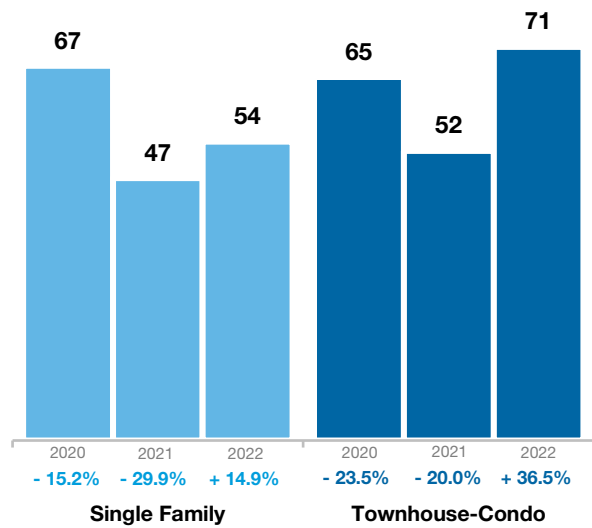
Historical Percent of List Price Received by Month



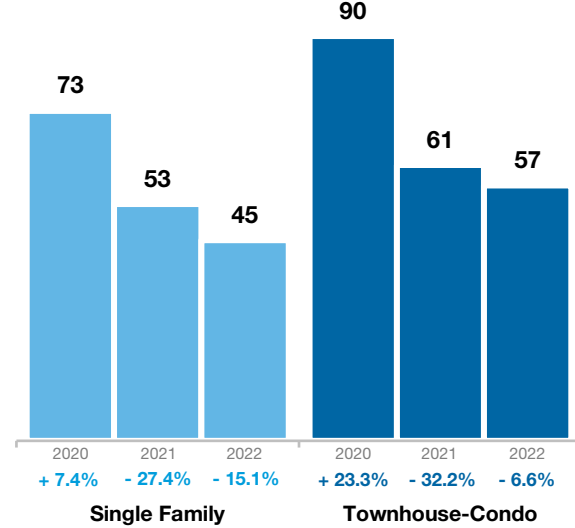
Days on Market Until Sale



November



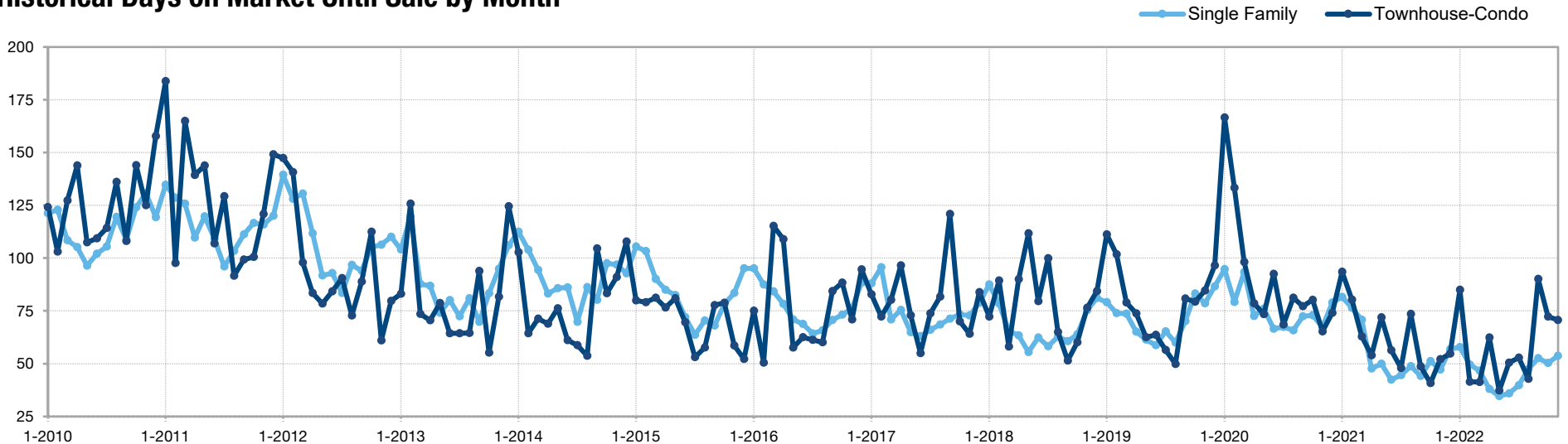
Year to Date



Days on Market	Single Family	Year-Over-Year Change	Townhouse-Condo	Year-Over-Year Change
Dec-2021	57	-27.8%	55	-25.7%
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%
12-Month Avg	46	-16.4%	57	-9.1%

* Days on Market for all properties from December 2021 through November 2022. This is not the average of the individual figures above.

Historical Days on Market Until Sale by Month

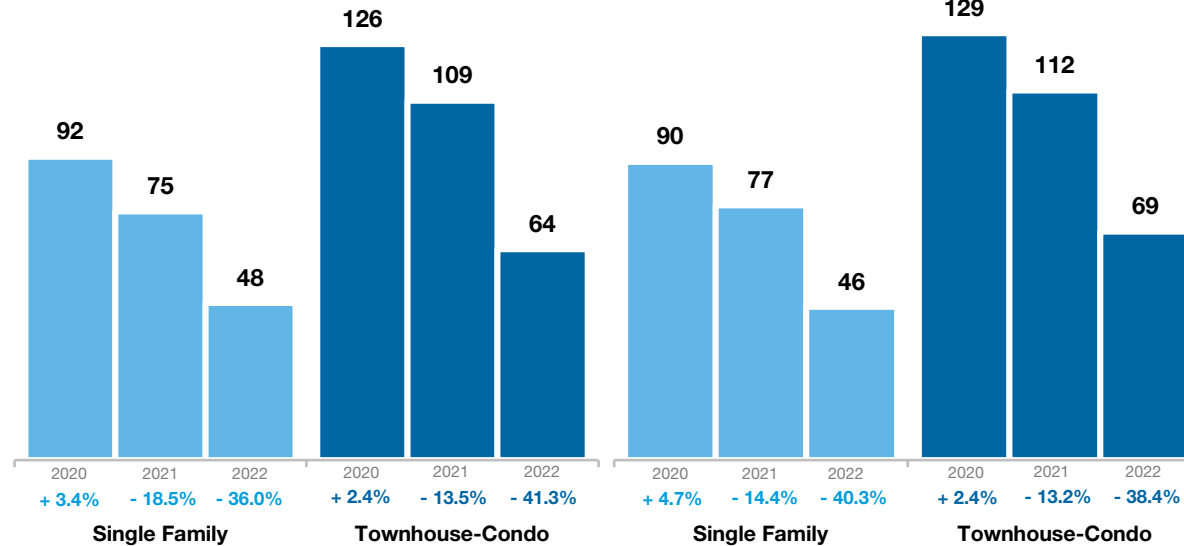


Housing Affordability Index

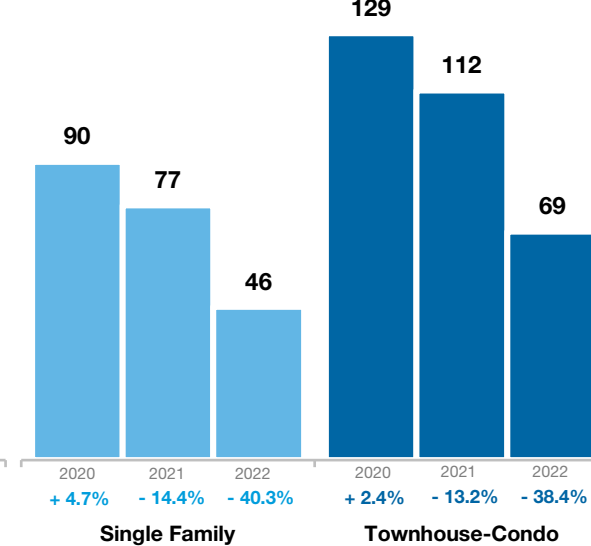
This index measures housing affordability for the region. For example, an index of 120 means the median household income is 120% of what is necessary to qualify for the median-priced home under prevailing interest rates. A higher number means greater affordability.



November

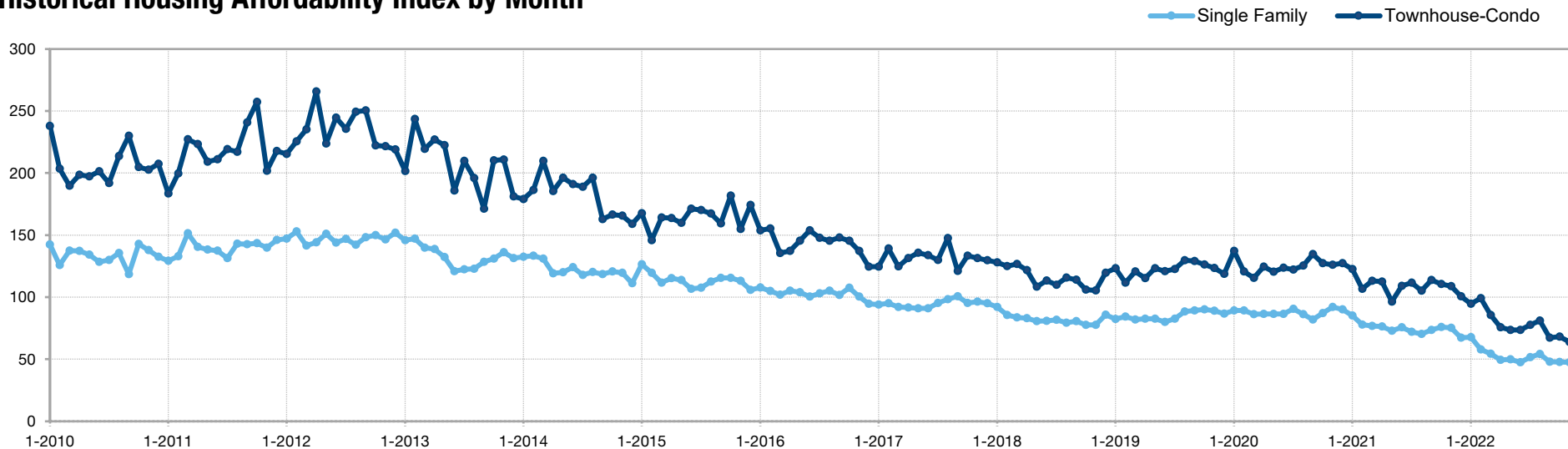


Year to Date



Affordability Index	Single Family	Year-Over-Year Change	Townhouse-Condo	Year-Over-Year Change
Dec-2021	67	-25.6%	101	-20.5%
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%
12-Month Avg	54	-37.5%	77	-42.6%

Historical Housing Affordability Index by Month

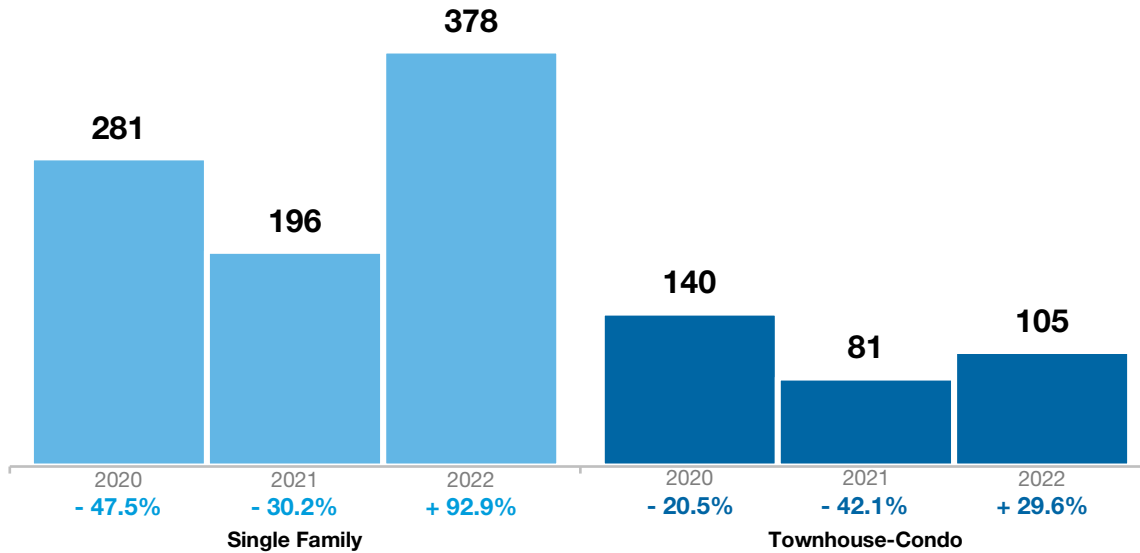


Inventory of Active Listings

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



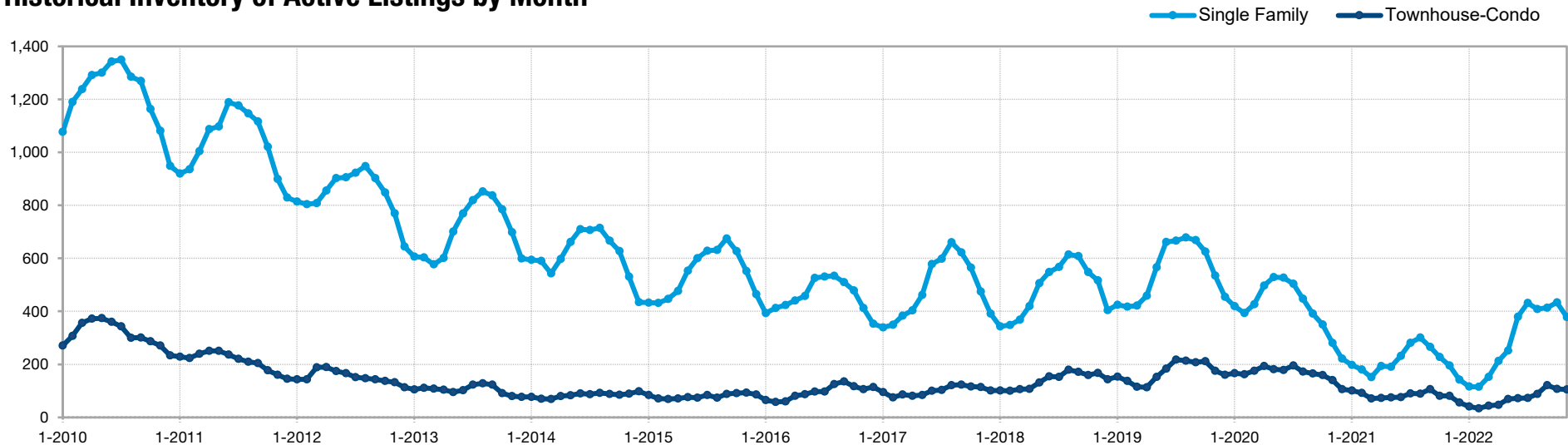
November



Active Listings	Single Family	Year-Over-Year Change	Townhouse-Condo	Year-Over-Year Change
Dec-2021	142	-36.0%	56	-47.2%
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%
12-Month Avg*	286	+30.0%	71	-17.7%

* Active Listings for all properties from December 2021 through November 2022. This is not the average of the individual figures above.

Historical Inventory of Active Listings by Month

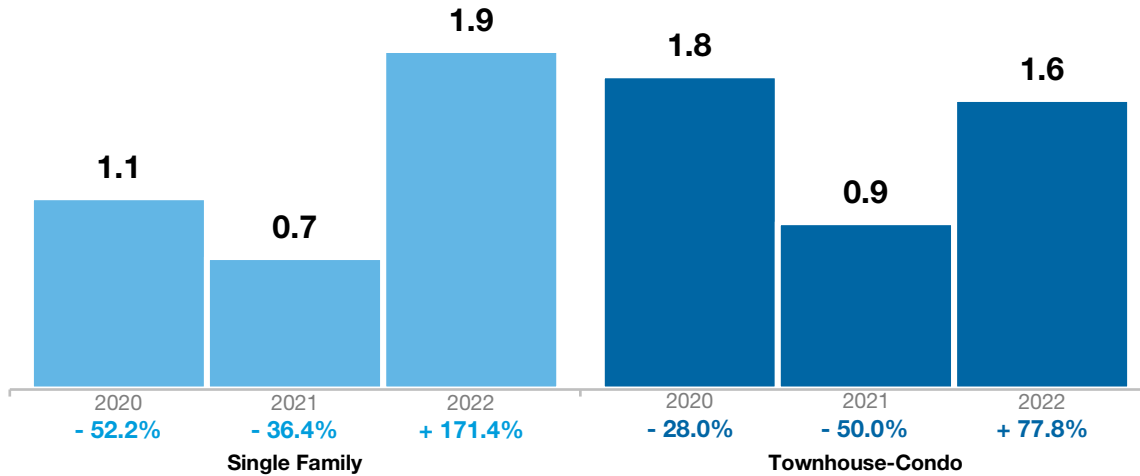


Months Supply of Inventory

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.



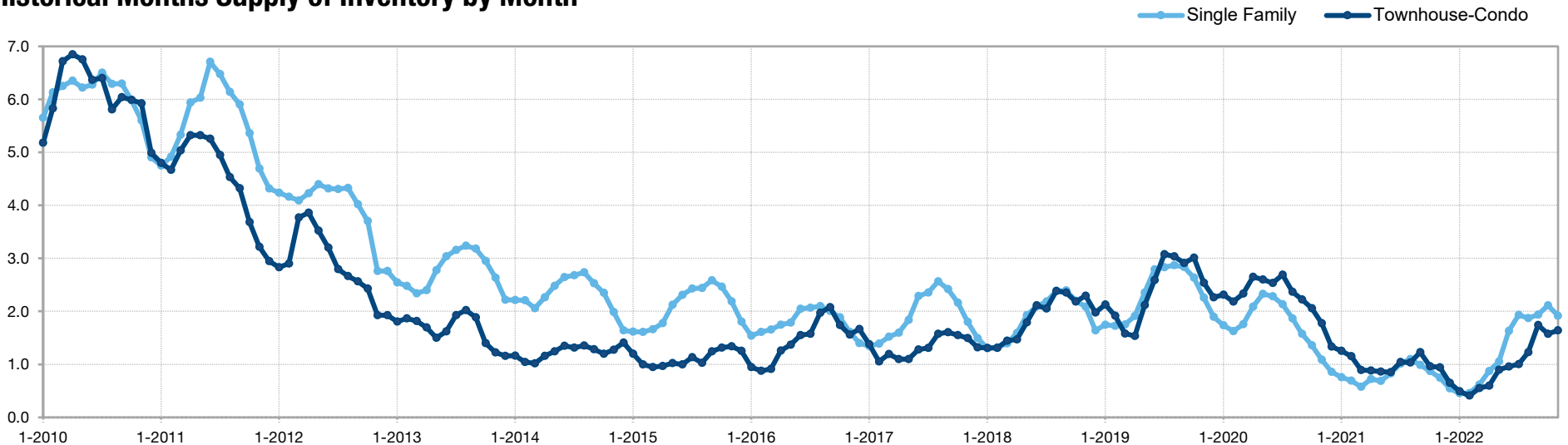
November



Months Supply	Single Family	Year-Over-Year Change	Townhouse-Condo	Year-Over-Year Change
Dec-2021	0.5	-44.4%	0.7	-46.2%
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%
12-Month Avg*	1.3	+56.5%	1.0	-5.7%

* Months Supply for all properties from December 2021 through November 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.



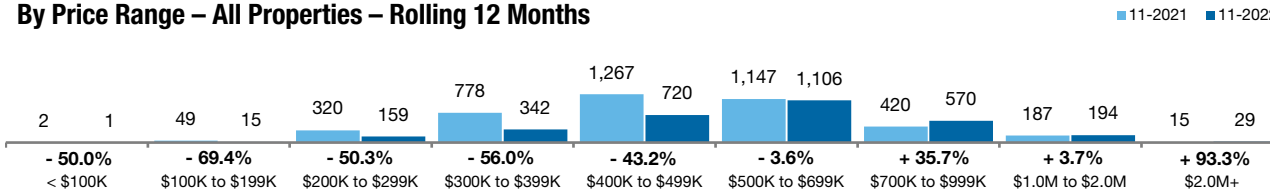
Key Metrics	Historical Sparkbars	11-2021	11-2022	Percent Change	YTD-2021	YTD-2022	Percent Change
New Listings		237	152	- 35.9%	4,196	3,612	- 13.9%
Pending Sales		244	139	- 43.0%	965	667	- 30.9%
Under Contract	Not enough historical data for chart	--	--	--	--	--	--
Sold Listings		326	175	- 46.3%	3,869	2,853	- 26.3%
Median Sales Price		\$481,725	\$520,000	+ 7.9%	\$475,000	\$550,000	+ 15.8%
Avg. Sales Price		\$545,079	\$626,960	+ 15.9%	\$532,826	\$617,695	+ 15.9%
Pct. of List Price Received		100.9%	98.8%	0.0%	102.1%	102.1%	0.0%
Days on Market		49	58	- 12.7%	55	48	- 12.7%
Affordability Index		83	54	- 39.5%	84	51	- 39.5%
Active Listings		287	492	+ 71.4%	--	--	--
Months Supply		0.8	1.9	+ 128.8%	--	--	--

Sold Listings

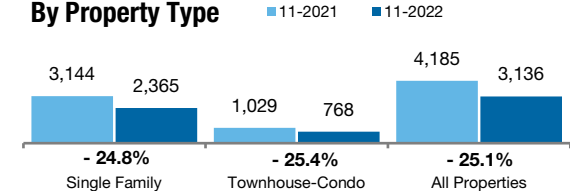
Actual sales that have closed in a given quarter.



By Price Range – All Properties – Rolling 12 Months



By Property Type



Rolling 12 Months

By Price Range	Single Family			Townhouse-Condo		
	11-2021	11-2022	Change	11-2021	11-2022	Change
\$99,999 and Below	2	1	-50.0%	0	0	--
\$100,000 to \$199,999	23	12	-47.8%	25	3	-88.0%
\$200,000 to \$299,999	51	26	-49.0%	265	133	-49.8%
\$300,000 to \$399,999	355	94	-73.5%	422	248	-41.2%
\$400,000 to \$499,999	1,049	465	-55.7%	218	255	+17.0%
\$500,000 to \$699,999	1,083	1,024	-5.4%	62	82	+32.3%
\$700,000 to \$999,999	398	533	+33.9%	21	37	+76.2%
\$1,000,000 to \$1,999,999	170	183	+7.6%	14	9	-35.7%
\$2,000,000 and Above	13	27	+107.7%	2	1	-50.0%
All Price Ranges	3,144	2,365	-24.8%	1,029	768	-25.4%

Compared to Prior Month

By Price Range	Single Family			Townhouse-Condo		
	10-2022	11-2022	Change	10-2022	11-2022	Change
\$99,999 and Below	0	0	--	0	0	--
\$100,000 to \$199,999	0	2	--	1	0	-100.0%
\$200,000 to \$299,999	4	1	-75.0%	7	6	-14.3%
\$300,000 to \$399,999	10	9	-10.0%	14	11	-21.4%
\$400,000 to \$499,999	28	33	+17.9%	17	17	0.0%
\$500,000 to \$699,999	71	49	-31.0%	3	5	+66.7%
\$700,000 to \$999,999	39	23	-41.0%	5	1	-80.0%
\$1,000,000 to \$1,999,999	15	14	-6.7%	0	2	--
\$2,000,000 and Above	1	2	+100.0%	0	0	--
All Price Ranges	168	133	-20.8%	47	42	-10.6%

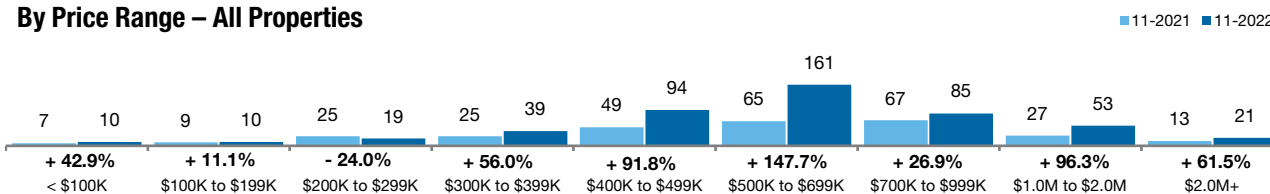
Year to Date

By Price Range	Single Family			Townhouse-Condo		
	11-2021	11-2022	Change	11-2021	11-2022	Change
\$99,999 and Below	2	1	-50.0%	0	0	--
\$100,000 to \$199,999	22	12	-45.5%	21	3	-85.7%
\$200,000 to \$299,999	40	24	-40.0%	245	116	-52.7%
\$300,000 to \$399,999	288	87	-69.8%	382	213	-44.2%
\$400,000 to \$499,999	973	406	-58.3%	209	233	+11.5%
\$500,000 to \$699,999	1,027	937	-8.8%	61	80	+31.1%
\$700,000 to \$999,999	380	499	+31.3%	20	36	+80.0%
\$1,000,000 to \$1,999,999	158	169	+7.0%	14	7	-50.0%
\$2,000,000 and Above	13	26	+100.0%	2	1	-50.0%
All Price Ranges	2,903	2,161	-25.6%	954	689	-27.8%

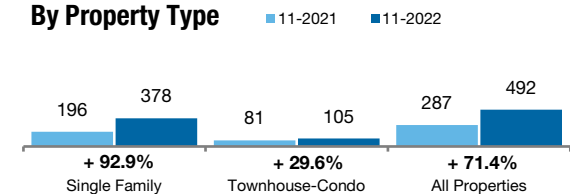
Inventory of Active Listings

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

By Price Range – All Properties



By Property Type



Year over Year

By Price Range	Single Family			Townhouse-Condo		
	11-2021	11-2022	Change	11-2021	11-2022	Change
\$99,999 and Below	7	10	+42.9%	0	0	--
\$100,000 to \$199,999	9	10	+11.1%	0	0	--
\$200,000 to \$299,999	8	10	+25.0%	17	9	-47.1%
\$300,000 to \$399,999	8	12	+50.0%	17	27	+58.8%
\$400,000 to \$499,999	24	57	+137.5%	25	37	+48.0%
\$500,000 to \$699,999	59	143	+142.4%	6	18	+200.0%
\$700,000 to \$999,999	52	76	+46.2%	15	9	-40.0%
\$1,000,000 to \$1,999,999	23	46	+100.0%	1	5	+400.0%
\$2,000,000 and Above	6	14	+133.3%	0	0	--
All Price Ranges	196	378	+92.9%	81	105	+29.6%

Compared to Prior Month

By Price Range	Single Family			Townhouse-Condo		
	10-2022	11-2022	Change	10-2022	11-2022	Change
\$99,999 and Below	10	10	0.0%	0	0	--
\$100,000 to \$199,999	11	10	-9.1%	0	0	--
\$200,000 to \$299,999	10	10	0.0%	8	9	+12.5%
\$300,000 to \$399,999	16	12	-25.0%	24	27	+12.5%
\$400,000 to \$499,999	63	57	-9.5%	40	37	-7.5%
\$500,000 to \$699,999	153	143	-6.5%	22	18	-18.2%
\$700,000 to \$999,999	99	76	-23.2%	7	9	+28.6%
\$1,000,000 to \$1,999,999	58	46	-20.7%	6	5	-16.7%
\$2,000,000 and Above	14	14	0.0%	0	0	--
All Price Ranges	434	378	-12.9%	107	105	-1.9%

Year to Date

Single Family	Townhouse-Condo
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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

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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 November 2022

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Berthoud

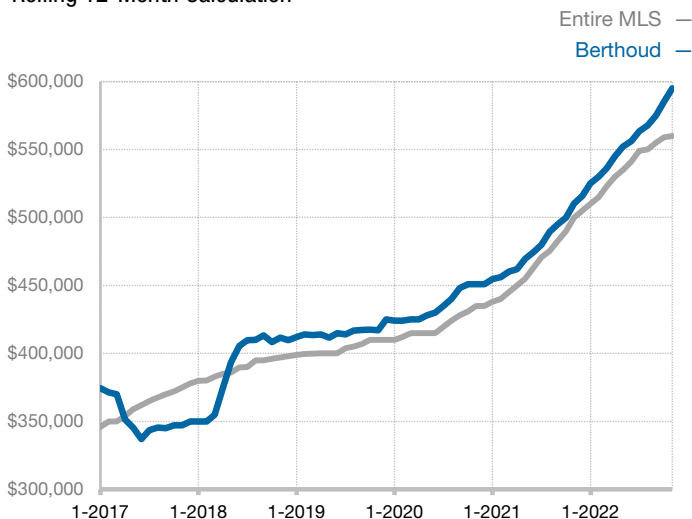
Key Metrics	November			Year to Date		
	2021	2022	Percent Change from Previous Year	Thru 11-2021	Thru 11-2022	Percent Change from Previous Year
New Listings	38	21	- 44.7%	620	533	- 14.0%
Closed Sales	58	14	- 75.9%	600	458	- 23.7%
Median Sales Price*	\$530,578	\$620,000	+ 16.9%	\$512,870	\$600,000	+ 17.0%
Average Sales Price*	\$595,236	\$686,786	+ 15.4%	\$608,820	\$698,716	+ 14.8%
Percent of List Price Received*	101.3%	97.4%	- 3.8%	101.9%	101.7%	- 0.2%
Days on Market Until Sale	71	87	+ 22.5%	75	63	- 16.0%
Inventory of Homes for Sale	72	85	+ 18.1%	--	--	--
Months Supply of Inventory	1.3	2.0	+ 53.8%	--	--	--

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

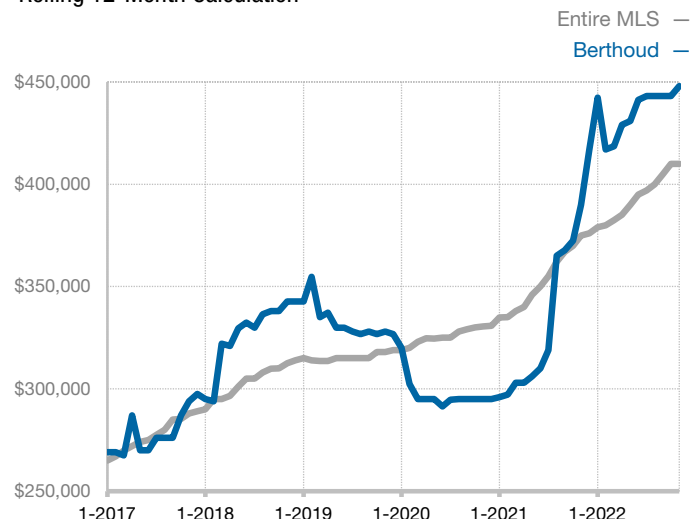
Key Metrics	November			Year to Date		
	2021	2022	Percent Change from Previous Year	Thru 11-2021	Thru 11-2022	Percent Change from Previous Year
New Listings	5	0	- 100.0%	83	52	- 37.3%
Closed Sales	5	5	0.0%	58	62	+ 6.9%
Median Sales Price*	\$413,000	\$706,679	+ 71.1%	\$428,439	\$455,175	+ 6.2%
Average Sales Price*	\$425,006	\$638,820	+ 50.3%	\$450,591	\$498,628	+ 10.7%
Percent of List Price Received*	102.0%	110.1%	+ 7.9%	102.0%	103.8%	+ 1.8%
Days on Market Until Sale	181	411	+ 127.1%	98	193	+ 96.9%
Inventory of Homes for Sale	10	10	0.0%	--	--	--
Months Supply of Inventory	1.9	1.8	- 5.3%	--	--	--

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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 November 2022

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Wellington

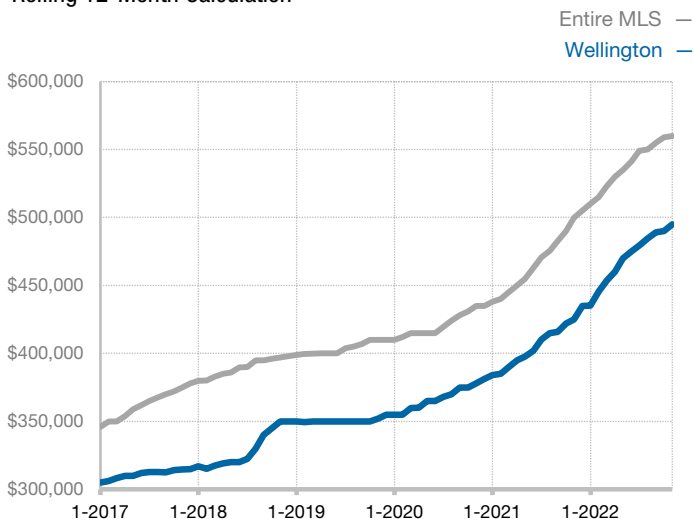
Key Metrics	November			Year to Date		
	2021	2022	Percent Change from Previous Year	Thru 11-2021	Thru 11-2022	Percent Change from Previous Year
New Listings	24	20	- 16.7%	458	424	- 7.4%
Closed Sales	45	16	- 64.4%	454	314	- 30.8%
Median Sales Price*	\$456,000	\$489,750	+ 7.4%	\$430,000	\$495,000	+ 15.1%
Average Sales Price*	\$484,476	\$536,367	+ 10.7%	\$472,357	\$524,441	+ 11.0%
Percent of List Price Received*	101.5%	97.9%	- 3.5%	102.1%	102.3%	+ 0.2%
Days on Market Until Sale	48	76	+ 58.3%	61	50	- 18.0%
Inventory of Homes for Sale	35	97	+ 177.1%	--	--	--
Months Supply of Inventory	0.8	3.3	+ 312.5%	--	--	--

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

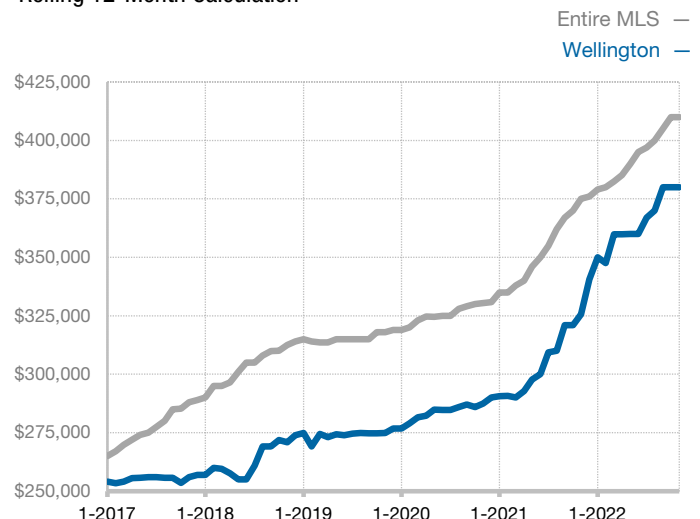
Key Metrics	November			Year to Date		
	2021	2022	Percent Change from Previous Year	Thru 11-2021	Thru 11-2022	Percent Change from Previous Year
New Listings	5	0	- 100.0%	72	40	- 44.4%
Closed Sales	3	3	0.0%	66	36	- 45.5%
Median Sales Price*	\$370,015	\$389,900	+ 5.4%	\$326,650	\$385,000	+ 17.9%
Average Sales Price*	\$377,338	\$388,267	+ 2.9%	\$326,281	\$378,259	+ 15.9%
Percent of List Price Received*	103.0%	98.8%	- 4.1%	101.6%	102.2%	+ 0.6%
Days on Market Until Sale	44	39	- 11.4%	61	31	- 49.2%
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 November 2022

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Windsor

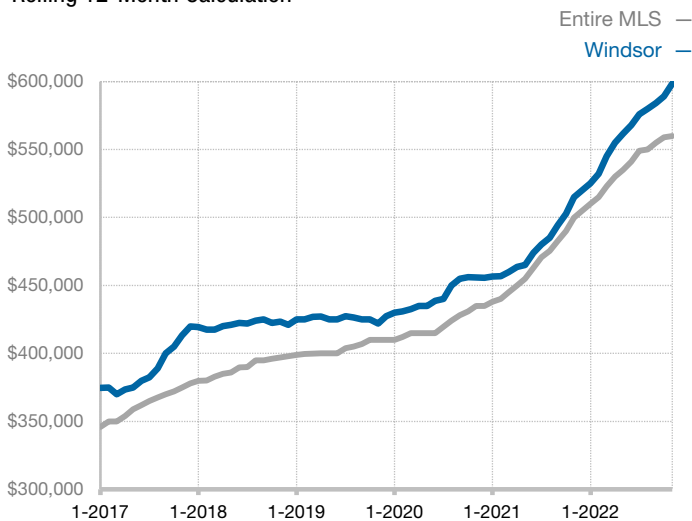
Key Metrics	November			Year to Date		
	2021	2022	Percent Change from Previous Year	Thru 11-2021	Thru 11-2022	Percent Change from Previous Year
New Listings	81	71	- 12.3%	1,614	1,187	- 26.5%
Closed Sales	109	50	- 54.1%	1,511	927	- 38.6%
Median Sales Price*	\$569,990	\$733,750	+ 28.7%	\$519,580	\$610,848	+ 17.6%
Average Sales Price*	\$603,569	\$754,725	+ 25.0%	\$579,424	\$678,119	+ 17.0%
Percent of List Price Received*	101.1%	98.2%	- 2.9%	101.6%	101.1%	- 0.5%
Days on Market Until Sale	44	63	+ 43.2%	56	49	- 12.5%
Inventory of Homes for Sale	121	170	+ 40.5%	--	--	--
Months Supply of Inventory	0.9	1.9	+ 111.1%	--	--	--

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

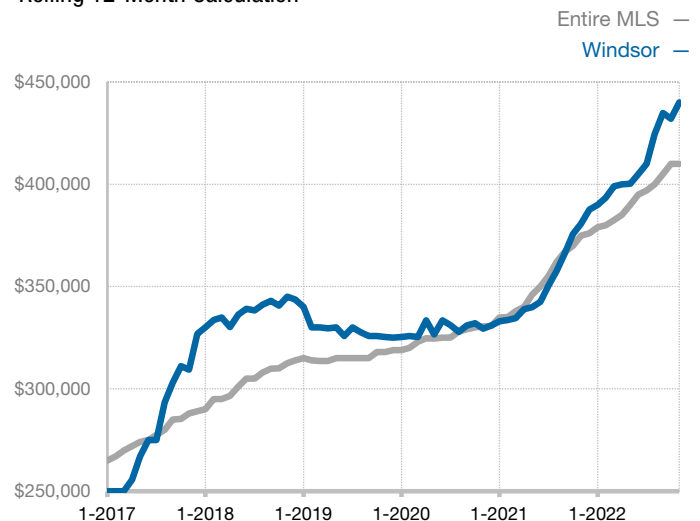
Key Metrics	November			Year to Date		
	2021	2022	Percent Change from Previous Year	Thru 11-2021	Thru 11-2022	Percent Change from Previous Year
New Listings	10	14	+ 40.0%	193	131	- 32.1%
Closed Sales	14	11	- 21.4%	183	139	- 24.0%
Median Sales Price*	\$394,473	\$460,000	+ 16.6%	\$386,238	\$448,520	+ 16.1%
Average Sales Price*	\$403,584	\$533,940	+ 32.3%	\$383,282	\$463,633	+ 21.0%
Percent of List Price Received*	101.6%	103.2%	+ 1.6%	101.5%	102.9%	+ 1.4%
Days on Market Until Sale	192	134	- 30.2%	113	142	+ 25.7%
Inventory of Homes for Sale	9	27	+ 200.0%	--	--	--
Months Supply of Inventory	0.5	2.1	+ 320.0%	--	--	--

* 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 November 2022

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Boulder

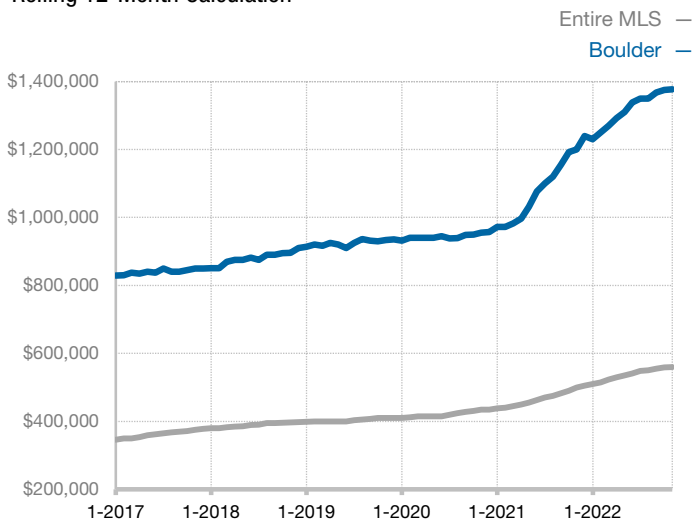
Key Metrics	November			Year to Date		
	2021	2022	Percent Change from Previous Year	Thru 11-2021	Thru 11-2022	Percent Change from Previous Year
New Listings	57	58	+ 1.8%	1,551	1,379	- 11.1%
Closed Sales	97	55	- 43.3%	1,370	920	- 32.8%
Median Sales Price*	\$1,275,000	\$1,200,000	- 5.9%	\$1,232,500	\$1,386,000	+ 12.5%
Average Sales Price*	\$1,530,470	\$1,666,193	+ 8.9%	\$1,516,588	\$1,666,066	+ 9.9%
Percent of List Price Received*	100.2%	96.0%	- 4.2%	102.1%	102.8%	+ 0.7%
Days on Market Until Sale	44	56	+ 27.3%	47	40	- 14.9%
Inventory of Homes for Sale	103	168	+ 63.1%	--	--	--
Months Supply of Inventory	0.8	2.0	+ 150.0%	--	--	--

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

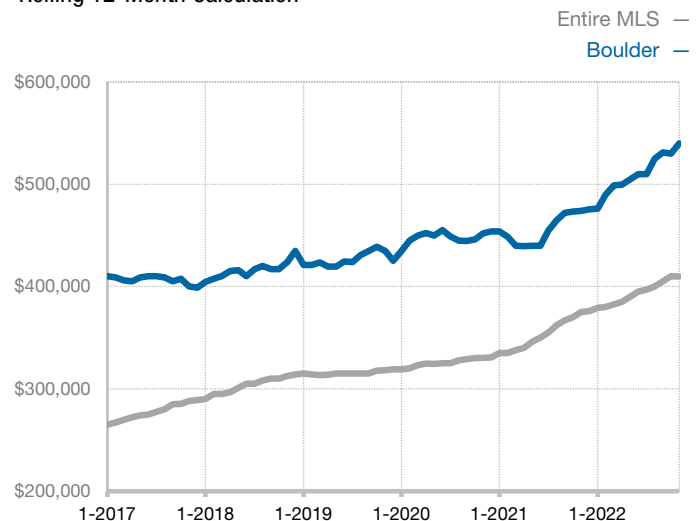
Key Metrics	November			Year to Date		
	2021	2022	Percent Change from Previous Year	Thru 11-2021	Thru 11-2022	Percent Change from Previous Year
New Listings	47	31	- 34.0%	1,091	868	- 20.4%
Closed Sales	85	41	- 51.8%	1,031	723	- 29.9%
Median Sales Price*	\$470,000	\$558,000	+ 18.7%	\$475,000	\$545,000	+ 14.7%
Average Sales Price*	\$619,975	\$639,256	+ 3.1%	\$572,645	\$707,402	+ 23.5%
Percent of List Price Received*	99.6%	97.8%	- 1.8%	100.3%	101.7%	+ 1.4%
Days on Market Until Sale	58	47	- 19.0%	58	55	- 5.2%
Inventory of Homes for Sale	86	77	- 10.5%	--	--	--
Months Supply of Inventory	0.9	1.2	+ 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 November 2022

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Loveland

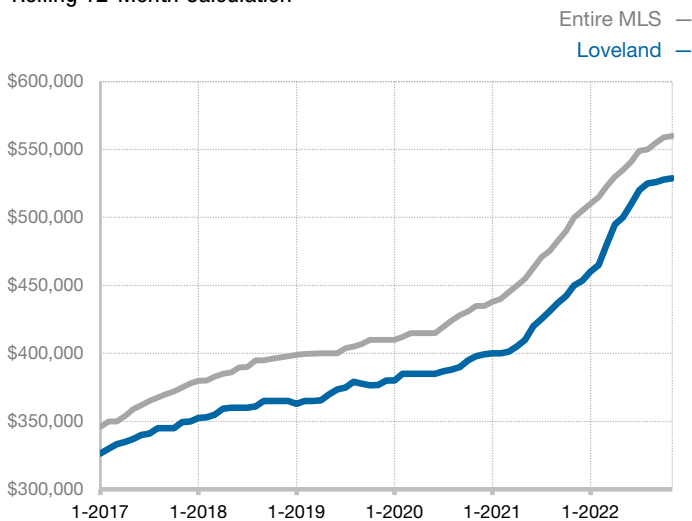
Key Metrics	November			Year to Date		
	2021	2022	Percent Change from Previous Year	Thru 11-2021	Thru 11-2022	Percent Change from Previous Year
New Listings	136	113	- 16.9%	2,181	2,075	- 4.9%
Closed Sales	157	114	- 27.4%	1,968	1,643	- 16.5%
Median Sales Price*	\$494,900	\$480,000	- 3.0%	\$450,000	\$535,000	+ 18.9%
Average Sales Price*	\$583,350	\$530,697	- 9.0%	\$525,395	\$599,015	+ 14.0%
Percent of List Price Received*	101.3%	98.8%	- 2.5%	102.8%	101.7%	- 1.1%
Days on Market Until Sale	33	48	+ 45.5%	37	33	- 10.8%
Inventory of Homes for Sale	103	267	+ 159.2%	--	--	--
Months Supply of Inventory	0.6	1.8	+ 200.0%	--	--	--

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

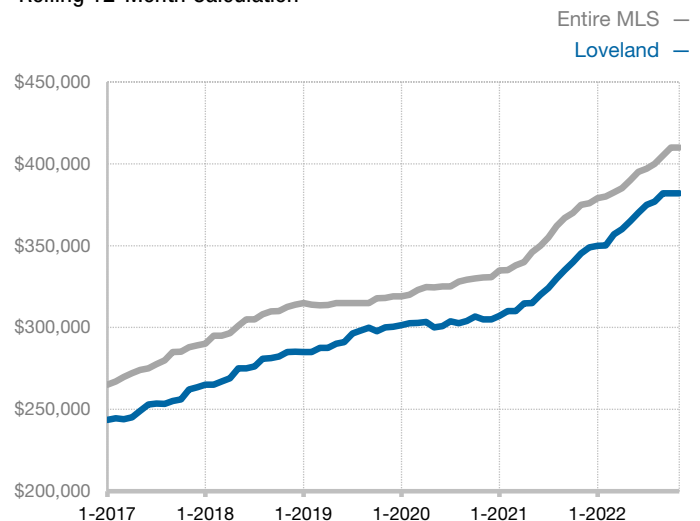
Key Metrics	November			Year to Date		
	2021	2022	Percent Change from Previous Year	Thru 11-2021	Thru 11-2022	Percent Change from Previous Year
New Listings	26	58	+ 123.1%	495	404	- 18.4%
Closed Sales	42	29	- 31.0%	448	368	- 17.9%
Median Sales Price*	\$375,000	\$369,485	- 1.5%	\$348,160	\$385,000	+ 10.6%
Average Sales Price*	\$372,366	\$394,323	+ 5.9%	\$359,144	\$401,073	+ 11.7%
Percent of List Price Received*	101.8%	100.2%	- 1.6%	102.5%	103.4%	+ 0.9%
Days on Market Until Sale	80	48	- 40.0%	79	130	+ 64.6%
Inventory of Homes for Sale	15	62	+ 313.3%	--	--	--
Months Supply of Inventory	0.4	1.8	+ 350.0%	--	--	--

* 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 November 2022

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Johnstown

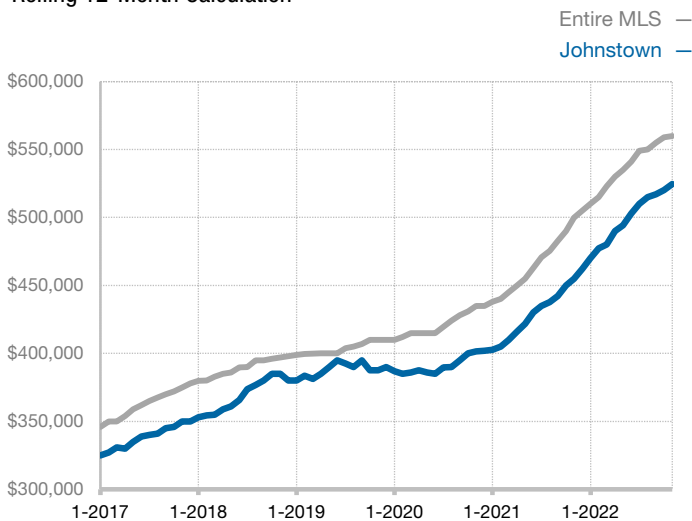
Key Metrics	November			Year to Date		
	2021	2022	Percent Change from Previous Year	Thru 11-2021	Thru 11-2022	Percent Change from Previous Year
New Listings	36	34	- 5.6%	550	734	+ 33.5%
Closed Sales	37	42	+ 13.5%	486	561	+ 15.4%
Median Sales Price*	\$490,000	\$496,950	+ 1.4%	\$460,000	\$525,925	+ 14.3%
Average Sales Price*	\$501,634	\$523,919	+ 4.4%	\$498,134	\$552,049	+ 10.8%
Percent of List Price Received*	100.3%	99.1%	- 1.2%	102.2%	101.3%	- 0.9%
Days on Market Until Sale	28	46	+ 64.3%	31	36	+ 16.1%
Inventory of Homes for Sale	59	97	+ 64.4%	--	--	--
Months Supply of Inventory	1.3	1.9	+ 46.2%	--	--	--

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

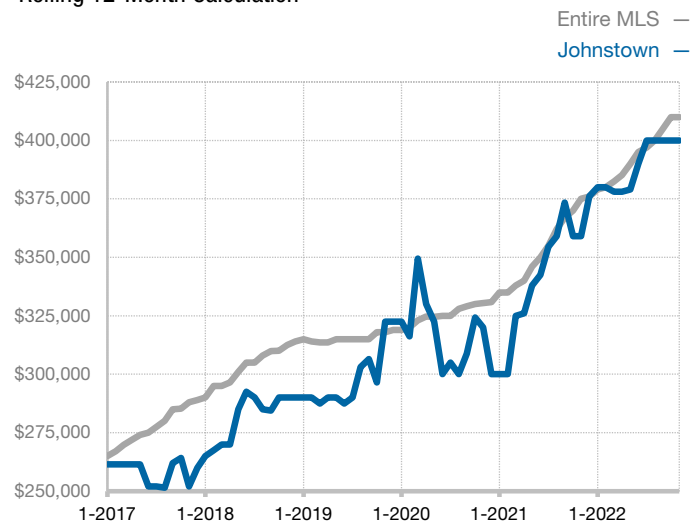
Key Metrics	November			Year to Date		
	2021	2022	Percent Change from Previous Year	Thru 11-2021	Thru 11-2022	Percent Change from Previous Year
New Listings	2	2	0.0%	24	22	- 8.3%
Closed Sales	0	0	--	22	15	- 31.8%
Median Sales Price*	\$0	\$0	--	\$373,450	\$400,000	+ 7.1%
Average Sales Price*	\$0	\$0	--	\$378,814	\$402,347	+ 6.2%
Percent of List Price Received*	0.0%	0.0%	--	102.8%	102.3%	- 0.5%
Days on Market Until Sale	0	0	--	38	33	- 13.2%
Inventory of Homes for Sale	1	4	+ 300.0%	--	--	--
Months Supply of Inventory	0.4	1.7	+ 325.0%	--	--	--

* 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 November 2022

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Longmont

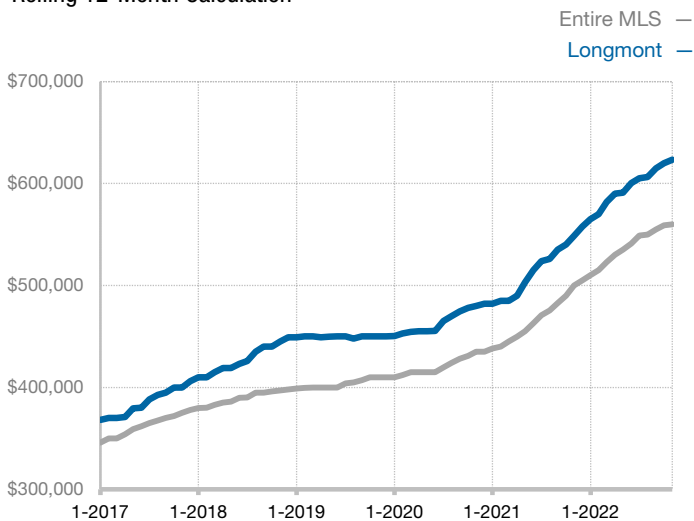
Key Metrics	November			Year to Date		
	2021	2022	Percent Change from Previous Year	Thru 11-2021	Thru 11-2022	Percent Change from Previous Year
New Listings	93	62	- 33.3%	1,771	1,620	- 8.5%
Closed Sales	150	83	- 44.7%	1,655	1,223	- 26.1%
Median Sales Price*	\$558,250	\$570,000	+ 2.1%	\$551,000	\$625,000	+ 13.4%
Average Sales Price*	\$678,716	\$658,031	- 3.0%	\$686,010	\$719,985	+ 5.0%
Percent of List Price Received*	102.4%	98.6%	- 3.7%	103.7%	103.2%	- 0.5%
Days on Market Until Sale	32	41	+ 28.1%	31	29	- 6.5%
Inventory of Homes for Sale	109	231	+ 111.9%	--	--	--
Months Supply of Inventory	0.7	2.1	+ 200.0%	--	--	--

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

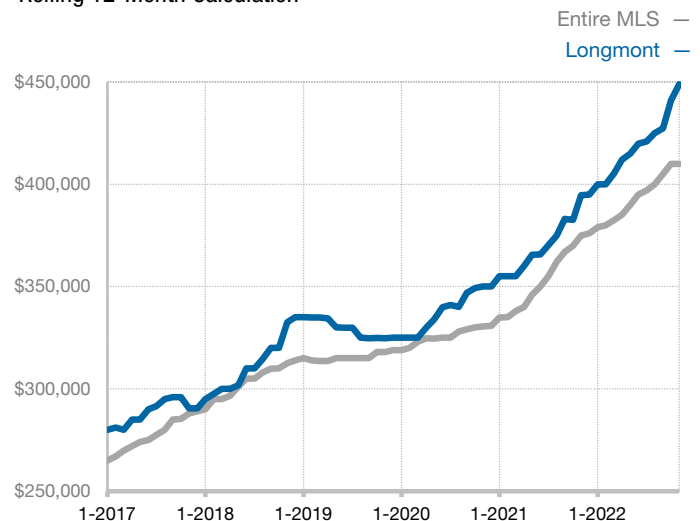
Key Metrics	November			Year to Date		
	2021	2022	Percent Change from Previous Year	Thru 11-2021	Thru 11-2022	Percent Change from Previous Year
New Listings	24	22	- 8.3%	410	500	+ 22.0%
Closed Sales	40	33	- 17.5%	389	305	- 21.6%
Median Sales Price*	\$421,000	\$450,000	+ 6.9%	\$397,000	\$453,000	+ 14.1%
Average Sales Price*	\$444,393	\$463,082	+ 4.2%	\$408,453	\$468,627	+ 14.7%
Percent of List Price Received*	101.4%	99.5%	- 1.9%	102.4%	102.7%	+ 0.3%
Days on Market Until Sale	43	55	+ 27.9%	31	28	- 9.7%
Inventory of Homes for Sale	12	95	+ 691.7%	--	--	--
Months Supply of Inventory	0.3	3.4	+ 1033.3%	--	--	--

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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 November 2022

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Greeley

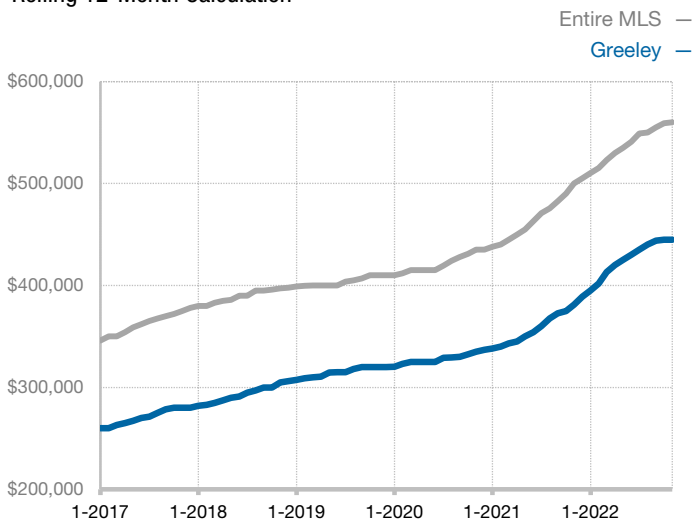
Key Metrics	November			Year to Date		
	2021	2022	Percent Change from Previous Year	Thru 11-2021	Thru 11-2022	Percent Change from Previous Year
New Listings	140	96	- 31.4%	1,818	1,946	+ 7.0%
Closed Sales	151	115	- 23.8%	1,570	1,600	+ 1.9%
Median Sales Price*	\$412,500	\$414,840	+ 0.6%	\$385,000	\$447,670	+ 16.3%
Average Sales Price*	\$430,025	\$427,374	- 0.6%	\$409,596	\$452,325	+ 10.4%
Percent of List Price Received*	101.6%	99.1%	- 2.5%	102.2%	101.4%	- 0.8%
Days on Market Until Sale	34	58	+ 70.6%	35	47	+ 34.3%
Inventory of Homes for Sale	180	247	+ 37.2%	--	--	--
Months Supply of Inventory	1.3	1.7	+ 30.8%	--	--	--

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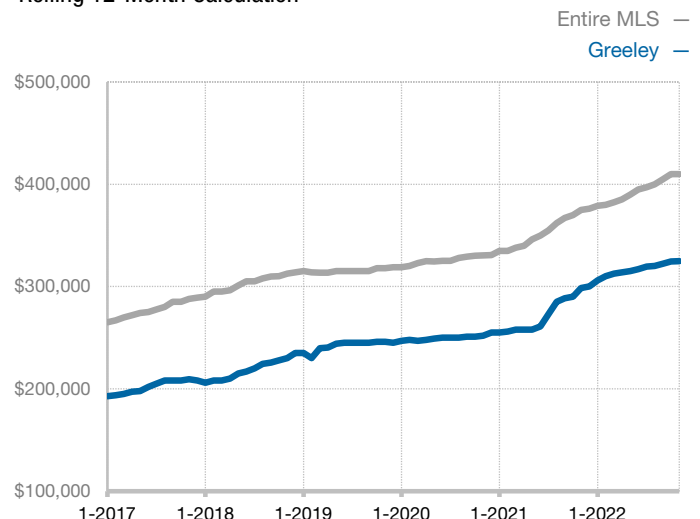
Key Metrics	November			Year to Date		
	2021	2022	Percent Change from Previous Year	Thru 11-2021	Thru 11-2022	Percent Change from Previous Year
New Listings	30	19	- 36.7%	393	297	- 24.4%
Closed Sales	29	15	- 48.3%	306	302	- 1.3%
Median Sales Price*	\$320,900	\$327,500	+ 2.1%	\$299,800	\$325,000	+ 8.4%
Average Sales Price*	\$321,221	\$327,794	+ 2.0%	\$298,054	\$331,914	+ 11.4%
Percent of List Price Received*	101.5%	98.5%	- 3.0%	101.2%	100.9%	- 0.3%
Days on Market Until Sale	68	58	- 14.7%	52	69	+ 32.7%
Inventory of Homes for Sale	45	50	+ 11.1%	--	--	--
Months Supply of Inventory	1.6	1.8	+ 12.5%	--	--	--

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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 November 2022

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Fort Collins

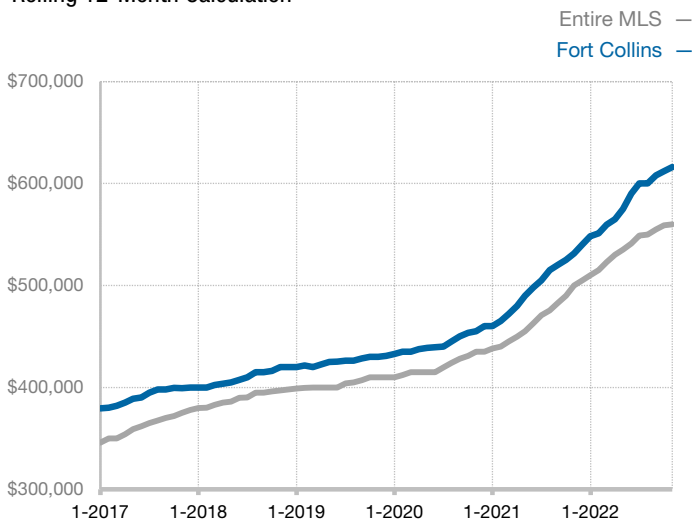
Key Metrics	November			Year to Date		
	2021	2022	Percent Change from Previous Year	Thru 11-2021	Thru 11-2022	Percent Change from Previous Year
New Listings	156	109	- 30.1%	3,090	2,815	- 8.9%
Closed Sales	235	143	- 39.1%	2,827	2,275	- 19.5%
Median Sales Price*	\$560,205	\$585,000	+ 4.4%	\$535,810	\$620,000	+ 15.7%
Average Sales Price*	\$620,431	\$657,754	+ 6.0%	\$605,451	\$696,429	+ 15.0%
Percent of List Price Received*	101.2%	98.9%	- 2.3%	102.7%	102.4%	- 0.3%
Days on Market Until Sale	36	43	+ 19.4%	36	33	- 8.3%
Inventory of Homes for Sale	170	286	+ 68.2%	--	--	--
Months Supply of Inventory	0.7	1.4	+ 100.0%	--	--	--

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Key Metrics	November			Year to Date		
	2021	2022	Percent Change from Previous Year	Thru 11-2021	Thru 11-2022	Percent Change from Previous Year
New Listings	80	49	- 38.8%	1,298	938	- 27.7%
Closed Sales	116	44	- 62.1%	1,234	810	- 34.4%
Median Sales Price*	\$363,500	\$400,750	+ 10.2%	\$359,500	\$400,000	+ 11.3%
Average Sales Price*	\$377,300	\$463,758	+ 22.9%	\$386,835	\$413,916	+ 7.0%
Percent of List Price Received*	100.2%	98.9%	- 1.3%	101.3%	102.6%	+ 1.3%
Days on Market Until Sale	46	46	0.0%	48	31	- 35.4%
Inventory of Homes for Sale	69	106	+ 53.6%	--	--	--
Months Supply of Inventory	0.6	1.4	+ 133.3%	--	--	--

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Median Sales Price – Single Family
Rolling 12-Month Calculation



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

