

Monthly Indicators



July 2014

Although low supply and tight credit standards are still hurdles to recovery, prices continue to rise in most local areas. Job growth has strengthened lately, but wage growth has not kept pace with the price gains we have seen. Buoyed by stable and continuously lower interest rates, affordability is still historically high yet below its all-time peak. Rising inventory levels will lead to more choices for qualified buyers, but as the summer reaches toward fall, the prospect of more homes coming on the market begins to wane.

New Listings were down 0.5 percent for single-family homes but increased 3.7 percent for townhouse-condo properties. Pending Sales increased 1.5 percent for single-family homes but decreased 2.9 percent for townhouse-condo properties.

The Median Sales Price was down 1.8 percent to \$216,000 for single-family homes but increased 15.3 percent to \$198,000 for townhouse-condo properties. Months Supply of Inventory decreased 1.9 percent for single-family units and 18.3 percent for townhouse-condo units.

The U.S. Department of Commerce reported that GDP grew at a 4.0 percent annual rate in the second quarter and that the first quarter was less bad than previously thought. Consumer spending in the first quarter rose 2.5 percent, which is encouragingly in tandem with savings rates. Increased consumer spending means more demand for goods and labor; increased savings rates means more resources for downpayments. With rates still low, rents still rising and private job growth accelerating, it's becoming more and more difficult to side with the housing perma-bears.

Quick Facts

+ 3.8%

One-Year Change in
Closed Sales

+ 2.7%

One-Year Change in
Median Sales Price

+ 0.9%

One-Year Change in
Homes for Sale

A Research Tool Provided by Vermont REALTORS®. Percent changes are calculated using rounded figures.

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Single-Family Activity Overview

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



| Key Metrics | Historical Sparkbars | 7-2013 | 7-2014 | Percent Change | YTD 2013 | YTD 2014 | Percent Change |
|------------------------------|----------------------|-----------|-----------|----------------|-----------|-----------|----------------|
| New Listings | | 1,330 | 1,324 | - 0.5% | 7,691 | 8,162 | + 6.1% |
| Pending Sales | | 544 | 552 | + 1.5% | 3,085 | 3,078 | - 0.2% |
| Closed Sales | | 581 | 573 | - 1.4% | 2,838 | 2,848 | + 0.4% |
| Days on Market | | 143 | 131 | - 8.4% | 160 | 156 | - 2.5% |
| Median Sales Price | | \$220,000 | \$216,000 | - 1.8% | \$212,000 | \$203,000 | - 4.2% |
| Average Sales Price | | \$261,051 | \$249,407 | - 4.5% | \$255,912 | \$242,533 | - 5.2% |
| Pct. of Orig. Price Received | | 91.9% | 91.8% | - 0.1% | 89.9% | 89.9% | 0.0% |
| Affordability Index | | 141 | 151 | + 7.1% | 147 | 161 | + 9.5% |
| Homes for Sale | | 8,767 | 8,945 | + 2.0% | -- | -- | -- |
| Months Supply | | 20.6 | 20.2 | - 1.9% | -- | -- | -- |

Townhouse-Condo Activity Overview

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



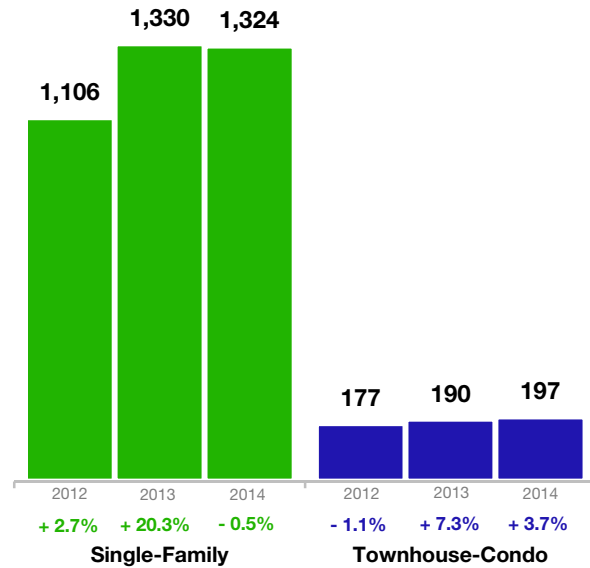
| Key Metrics | Historical Sparkbars | 7-2013 | 7-2014 | Percent Change | YTD 2013 | YTD 2014 | Percent Change |
|------------------------------|----------------------|-----------|------------------|----------------|-----------|------------------|----------------|
| New Listings | | 190 | 197 | + 3.7% | 1,522 | 1,390 | - 8.7% |
| Pending Sales | | 105 | 102 | - 2.9% | 711 | 787 | + 10.7% |
| Closed Sales | | 108 | 142 | + 31.5% | 640 | 746 | + 16.6% |
| Days on Market | | 118 | 131 | + 11.0% | 140 | 147 | + 5.0% |
| Median Sales Price | | \$171,750 | \$198,000 | + 15.3% | \$182,013 | \$190,500 | + 4.7% |
| Average Sales Price | | \$203,097 | \$229,425 | + 13.0% | \$210,748 | \$229,920 | + 9.1% |
| Pct. of Orig. Price Received | | 92.7% | 94.8% | + 2.3% | 92.3% | 92.7% | + 0.4% |
| Affordability Index | | 181 | 165 | - 8.8% | 171 | 172 | + 0.6% |
| Homes for Sale | | 1,624 | 1,543 | - 5.0% | -- | -- | -- |
| Months Supply | | 17.5 | 14.3 | - 18.3% | -- | -- | -- |

New Listings

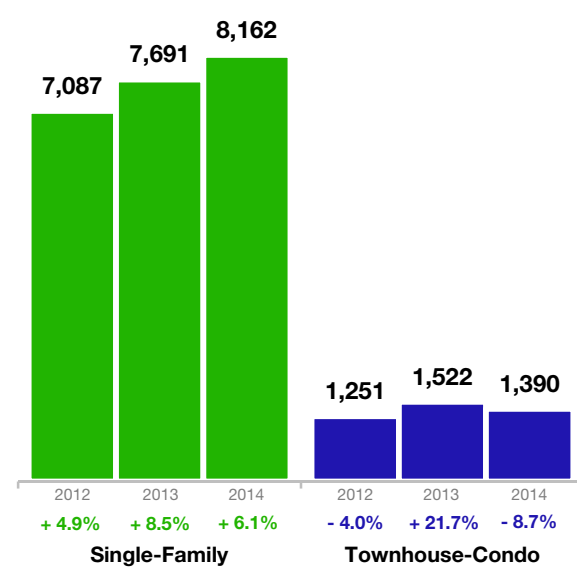
A count of the properties that have been newly listed on the market in a given month.



July

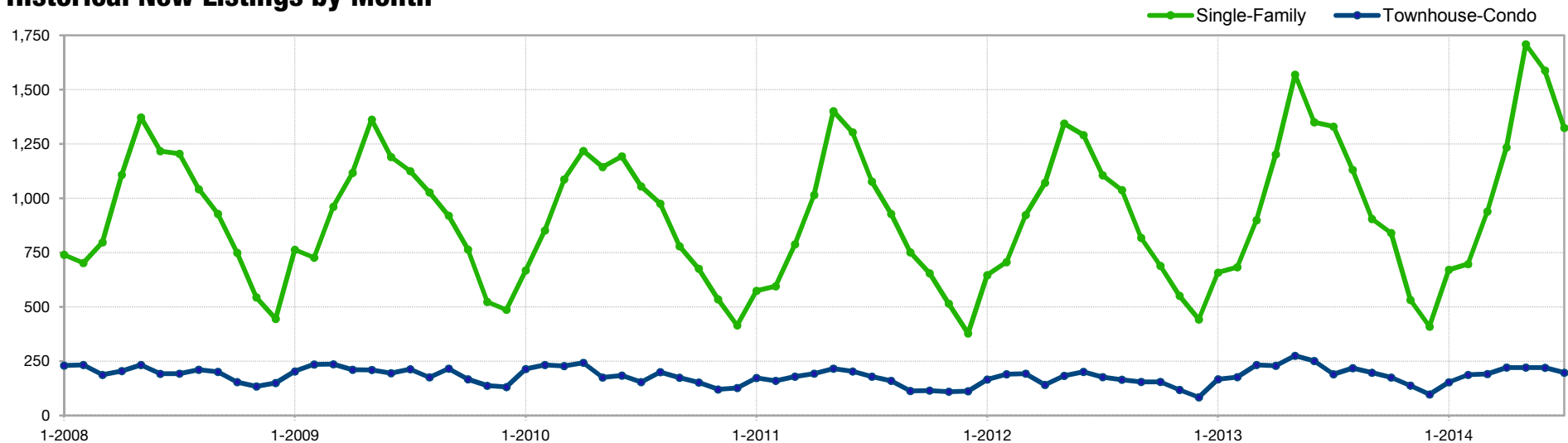


Year to Date



| New Listings | Single Family | Year-Over-Year Change | Townhouse-Condo | Year-Over-Year Change |
|-----------------|---------------|-----------------------|-----------------|-----------------------|
| Aug-2013 | 1,131 | +9.0% | 218 | +32.1% |
| Sep-2013 | 905 | +10.6% | 197 | +27.1% |
| Oct-2013 | 840 | +21.9% | 175 | +12.9% |
| Nov-2013 | 532 | -3.4% | 138 | +16.9% |
| Dec-2013 | 409 | -7.5% | 97 | +15.5% |
| Jan-2014 | 671 | +2.0% | 153 | -8.4% |
| Feb-2014 | 697 | +2.0% | 187 | +5.6% |
| Mar-2014 | 939 | +4.4% | 191 | -18.0% |
| Apr-2014 | 1,234 | +2.7% | 221 | -3.5% |
| May-2014 | 1,709 | +8.9% | 221 | -19.6% |
| Jun-2014 | 1,588 | +17.6% | 220 | -12.4% |
| Jul-2014 | 1,324 | -0.5% | 197 | +3.7% |
| 12-Month Avg | 936 | +6.7% | 183 | +0.7% |

Historical New Listings by Month

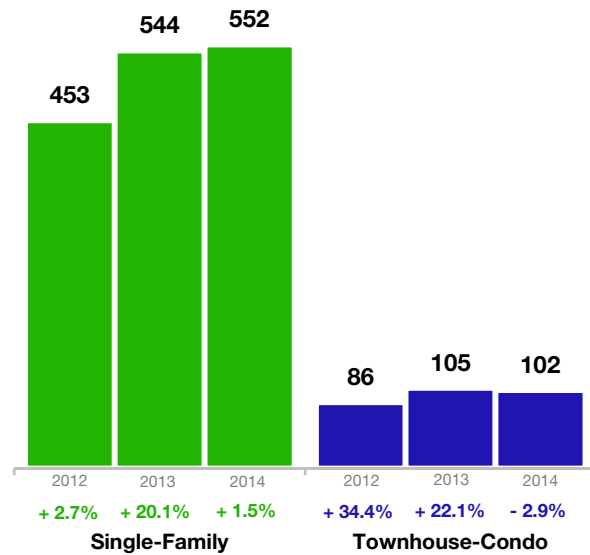


Pending Sales

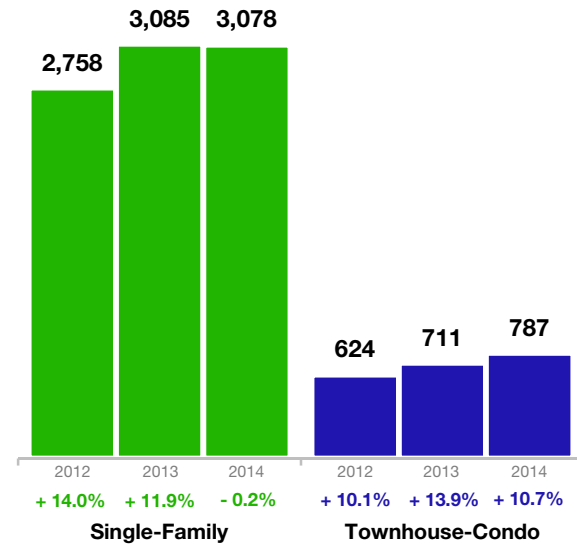
A count of the properties on which offers have been accepted in a given month.



July

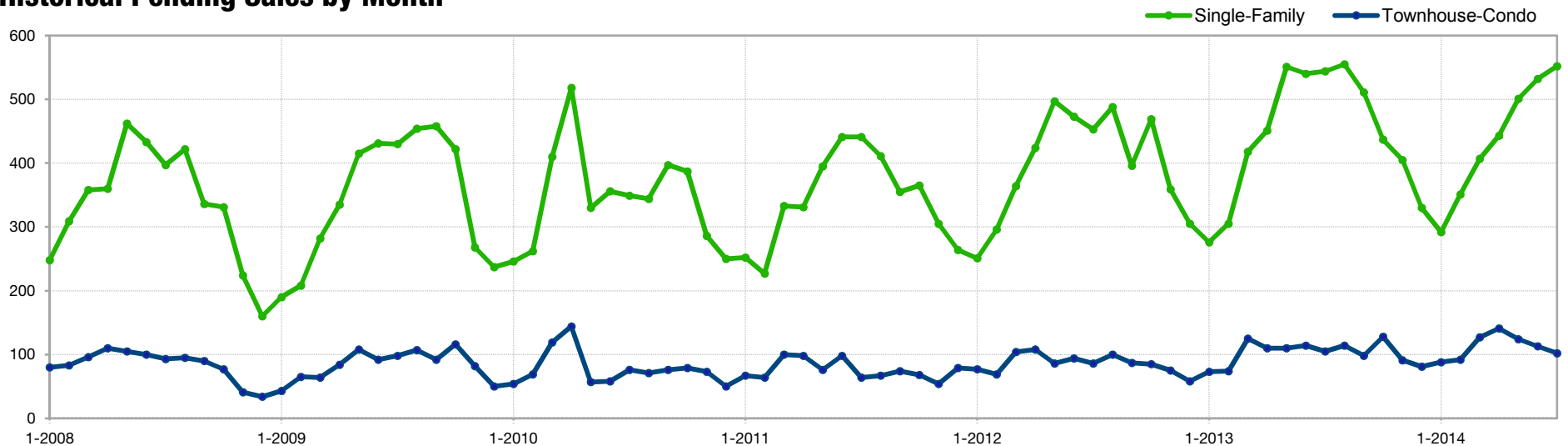


Year to Date



| Pending Sales | Single Family | Year-Over-Year Change | Townhouse-Condo | Year-Over-Year Change |
|-----------------|---------------|-----------------------|-----------------|-----------------------|
| Aug-2013 | 555 | +13.7% | 114 | +14.0% |
| Sep-2013 | 511 | +29.0% | 98 | +12.6% |
| Oct-2013 | 437 | -6.8% | 128 | +50.6% |
| Nov-2013 | 405 | +12.8% | 91 | +21.3% |
| Dec-2013 | 330 | +8.2% | 81 | +39.7% |
| Jan-2014 | 292 | +5.8% | 88 | +20.5% |
| Feb-2014 | 351 | +15.1% | 92 | +24.3% |
| Mar-2014 | 407 | -2.6% | 127 | +1.6% |
| Apr-2014 | 443 | -1.8% | 141 | +28.2% |
| May-2014 | 501 | -9.1% | 124 | +12.7% |
| Jun-2014 | 532 | -1.5% | 113 | -0.9% |
| Jul-2014 | 552 | +1.5% | 102 | -2.9% |
| 12-Month Avg | 425 | +4.2% | 93 | +16.4% |

Historical Pending Sales by Month

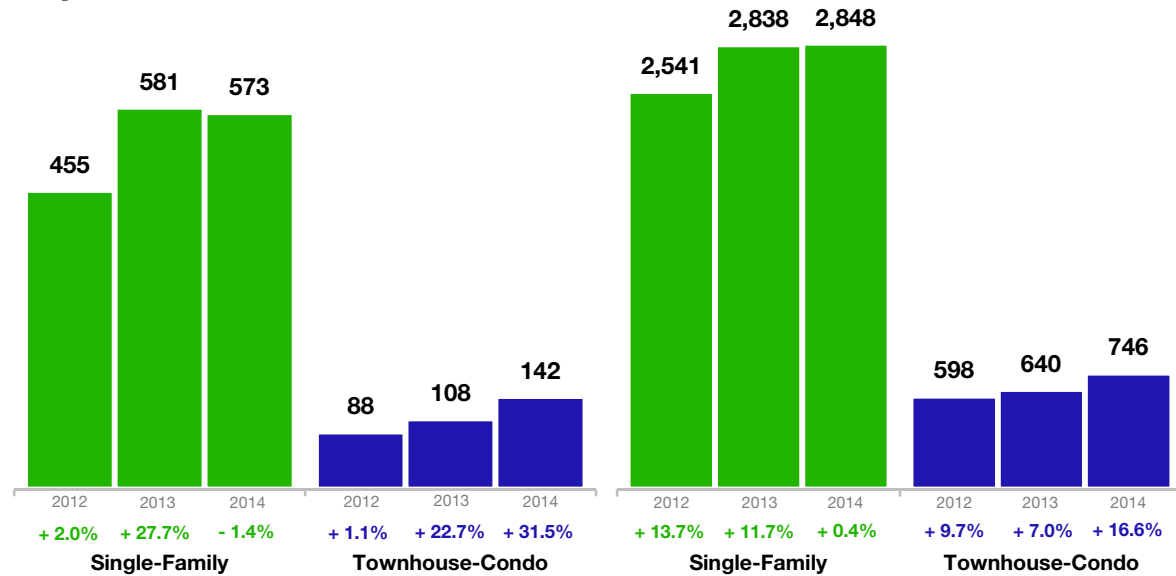


Closed Sales

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

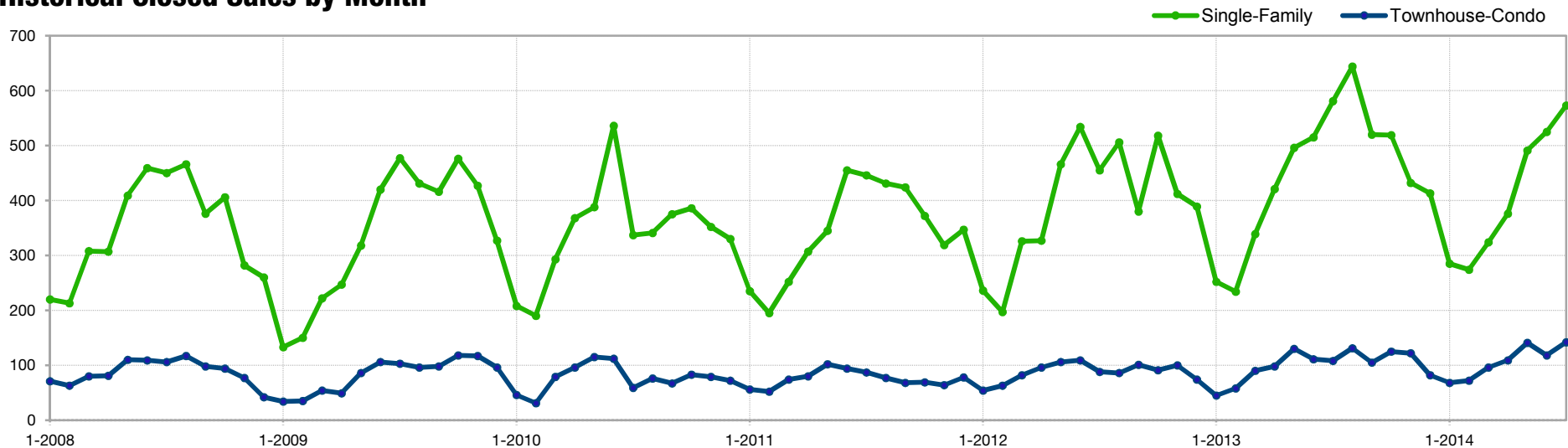


July



| Closed Sales | Single Family | Year-Over-Year Change | Townhouse-Condo | Year-Over-Year Change |
|-----------------|---------------|-----------------------|-----------------|-----------------------|
| Aug-2013 | 644 | +27.3% | 131 | +52.3% |
| Sep-2013 | 520 | +36.8% | 105 | +4.0% |
| Oct-2013 | 519 | +0.2% | 125 | +37.4% |
| Nov-2013 | 432 | +4.9% | 122 | +22.0% |
| Dec-2013 | 413 | +6.2% | 82 | +10.8% |
| Jan-2014 | 285 | +13.1% | 68 | +51.1% |
| Feb-2014 | 274 | +17.1% | 72 | +24.1% |
| Mar-2014 | 324 | -4.4% | 96 | +6.7% |
| Apr-2014 | 376 | -10.7% | 109 | +11.2% |
| May-2014 | 491 | -1.0% | 141 | +8.5% |
| Jun-2014 | 525 | +1.9% | 118 | +6.3% |
| Jul-2014 | 573 | -1.4% | 142 | +31.5% |
| 12-Month Avg | 420 | +6.6% | 91 | +20.1% |

Historical Closed Sales by Month

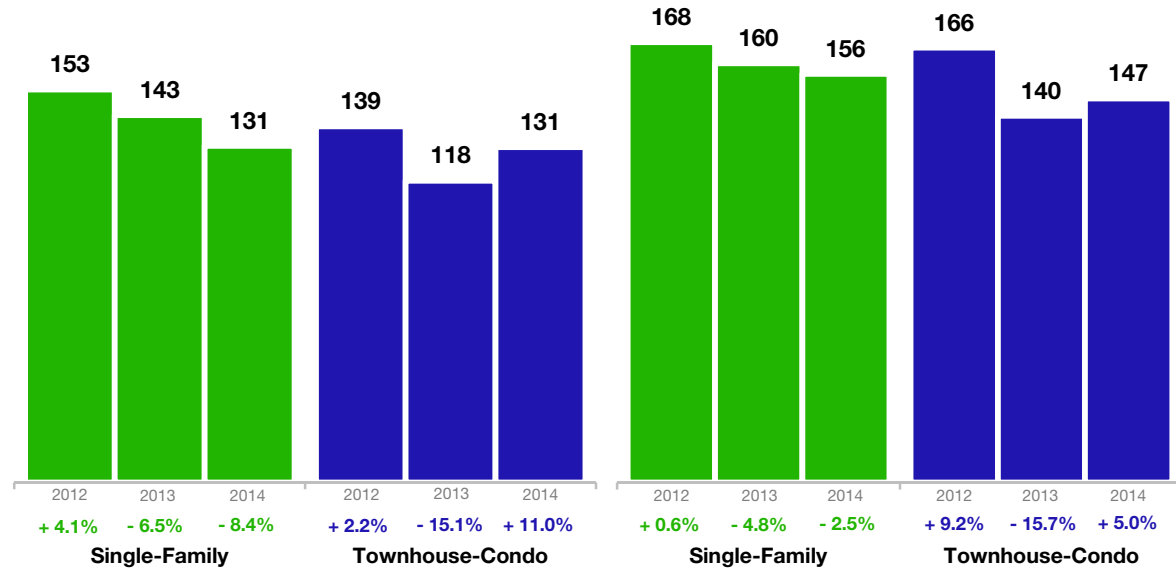


Days on Market Until Sale

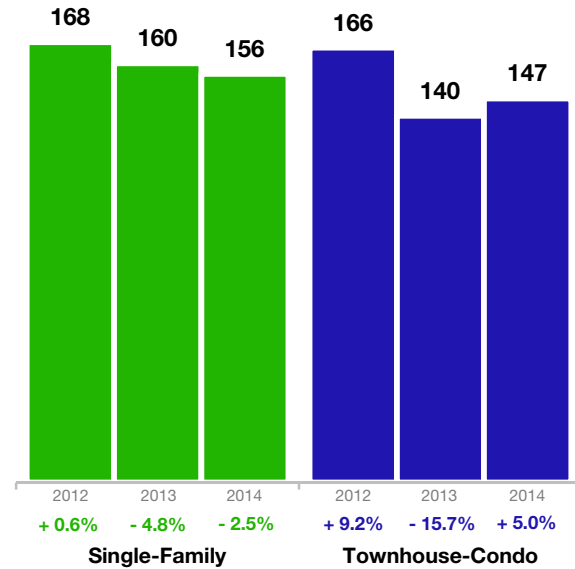
Average number of days between when a property is listed and when an offer is accepted in a given month.



July



Year to Date



| Days on Market | Single Family | Year-Over-Year Change | Townhouse-Condo | Year-Over-Year Change |
|-----------------|---------------|-----------------------|-----------------|-----------------------|
| Aug-2013 | 125 | -21.4% | 140 | -19.1% |
| Sep-2013 | 141 | 0.0% | 111 | -31.9% |
| Oct-2013 | 147 | -1.3% | 150 | +11.9% |
| Nov-2013 | 149 | -9.1% | 153 | -12.6% |
| Dec-2013 | 163 | -6.3% | 148 | -16.4% |
| Jan-2014 | 170 | +6.3% | 184 | -3.2% |
| Feb-2014 | 166 | -14.4% | 177 | +39.4% |
| Mar-2014 | 168 | -4.0% | 148 | -6.9% |
| Apr-2014 | 172 | -2.3% | 149 | -6.9% |
| May-2014 | 161 | -0.6% | 151 | +2.7% |
| Jun-2014 | 148 | +5.0% | 120 | +8.1% |
| Jul-2014 | 131 | -8.4% | 131 | +11.0% |
| 12-Month Avg | 159 | -5.5% | 150 | -3.9% |

* Days on Market for all properties from August 2013 through July 2014. This is not the average of the individual figures above.

Historical Days on Market Until Sale by Month



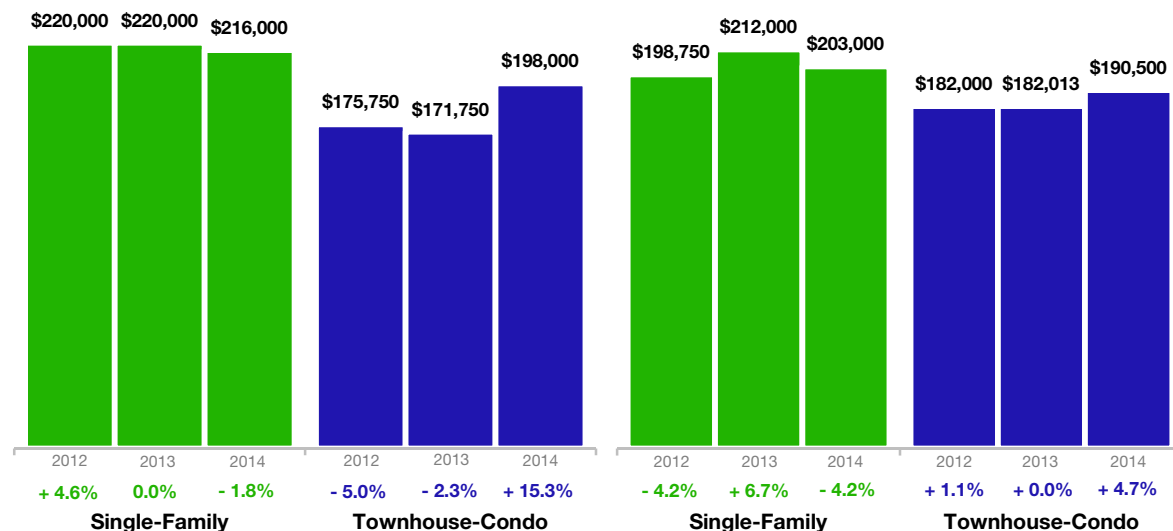
Median Sales Price

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



July

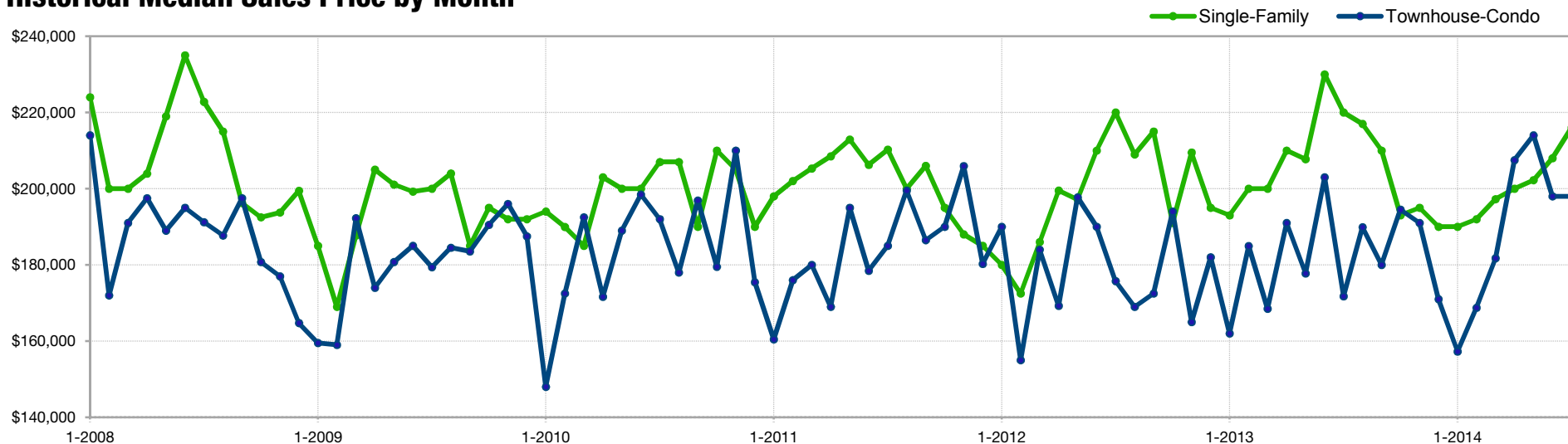
Year to Date



| Median Sales Price | Single Family | Year-Over-Year Change | Townhouse-Condo | Year-Over-Year Change |
|--------------------|------------------|-----------------------|------------------|-----------------------|
| Aug-2013 | \$217,000 | +3.8% | \$189,900 | +12.4% |
| Sep-2013 | \$210,000 | -2.3% | \$180,000 | +4.3% |
| Oct-2013 | \$193,034 | +1.1% | \$194,500 | +0.3% |
| Nov-2013 | \$195,000 | -6.9% | \$191,000 | +15.8% |
| Dec-2013 | \$190,000 | -2.6% | \$171,000 | -6.0% |
| Jan-2014 | \$190,000 | -1.6% | \$157,250 | -2.9% |
| Feb-2014 | \$192,000 | -4.0% | \$168,750 | -8.8% |
| Mar-2014 | \$197,250 | -1.4% | \$181,750 | +7.9% |
| Apr-2014 | \$200,000 | -4.8% | \$207,500 | +8.6% |
| May-2014 | \$202,250 | -2.6% | \$214,000 | +20.4% |
| Jun-2014 | \$208,000 | -9.6% | \$198,000 | -2.5% |
| Jul-2014 | \$216,000 | -1.8% | \$198,000 | +15.3% |
| 12-Month Avg | \$208,000 | -2.4% | \$179,000 | +5.3% |

* Median Sales Price for all properties from August 2013 through July 2014. This is not the average of the individual figures above.

Historical Median Sales Price by Month



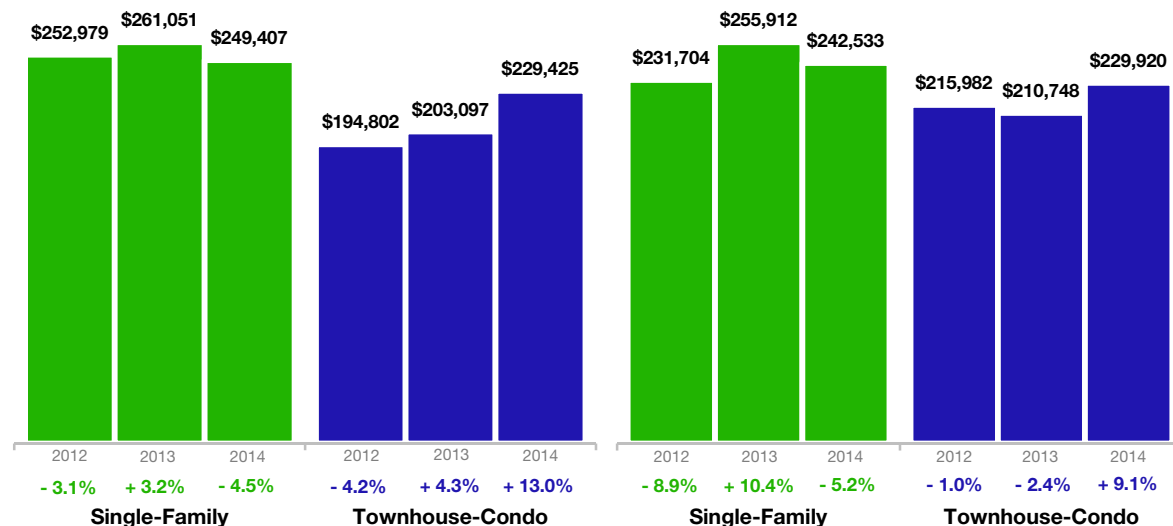
Average Sales Price

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



July

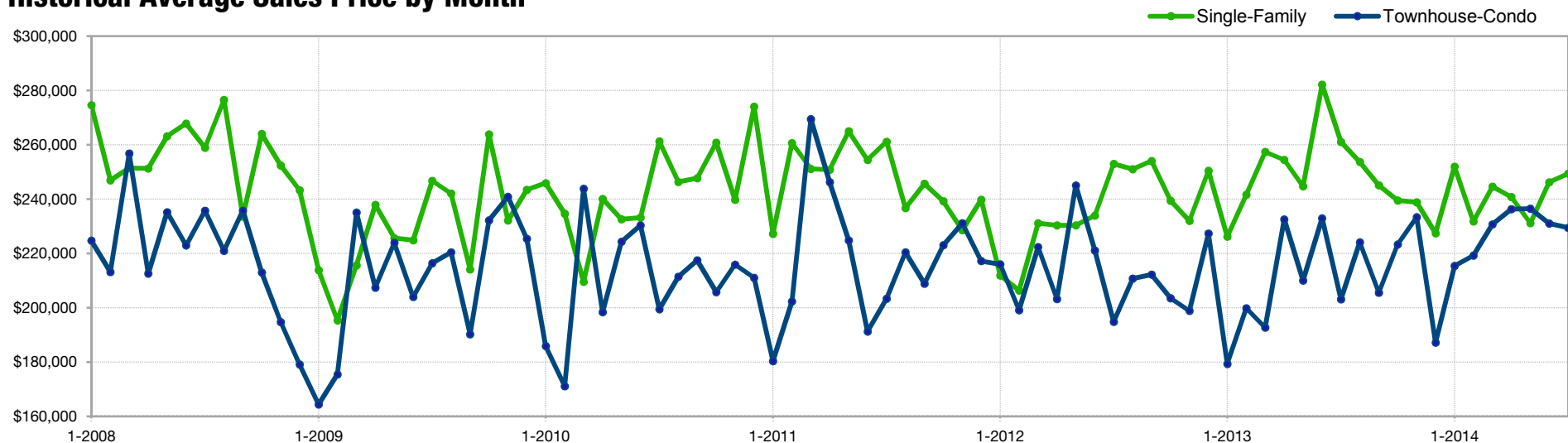
Year to Date



| Average Sales Price | Single Family | Year-Over-Year Change | Townhouse-Condo | Year-Over-Year Change |
|---------------------|------------------|-----------------------|------------------|-----------------------|
| Aug-2013 | \$253,697 | +1.1% | \$224,100 | +6.3% |
| Sep-2013 | \$245,097 | -3.5% | \$205,519 | -3.2% |
| Oct-2013 | \$239,487 | +0.0% | \$223,330 | +9.7% |
| Nov-2013 | \$238,833 | +2.9% | \$233,341 | +17.3% |
| Dec-2013 | \$227,408 | -9.2% | \$187,150 | -17.7% |
| Jan-2014 | \$251,951 | +11.4% | \$215,389 | +20.1% |
| Feb-2014 | \$231,781 | -4.1% | \$219,232 | +9.7% |
| Mar-2014 | \$244,598 | -5.0% | \$230,688 | +19.7% |
| Apr-2014 | \$240,765 | -5.4% | \$236,310 | +1.6% |
| May-2014 | \$231,157 | -5.5% | \$236,503 | +12.6% |
| Jun-2014 | \$246,197 | -12.8% | \$231,018 | -0.8% |
| Jul-2014 | \$249,407 | -4.5% | \$229,425 | +13.0% |
| 12-Month Avg | \$251,201 | -3.5% | \$210,312 | +6.7% |

* Average Sales Price for all properties from August 2013 through July 2014. This is not the average of the individual figures above.

Historical Average Sales Price by Month

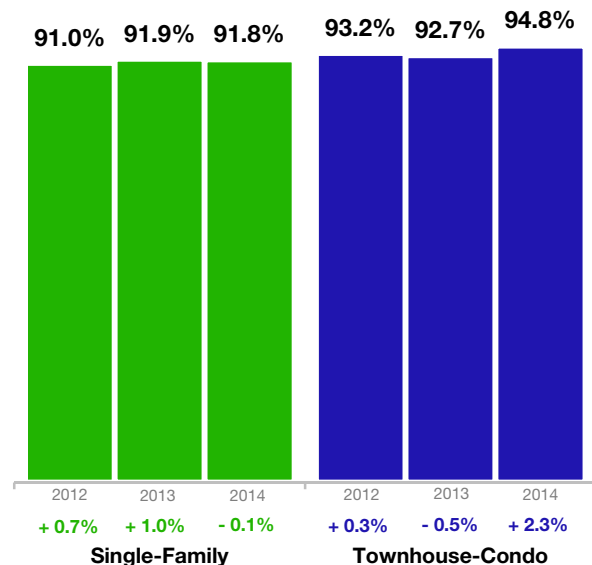


Percent of Original List Price Received

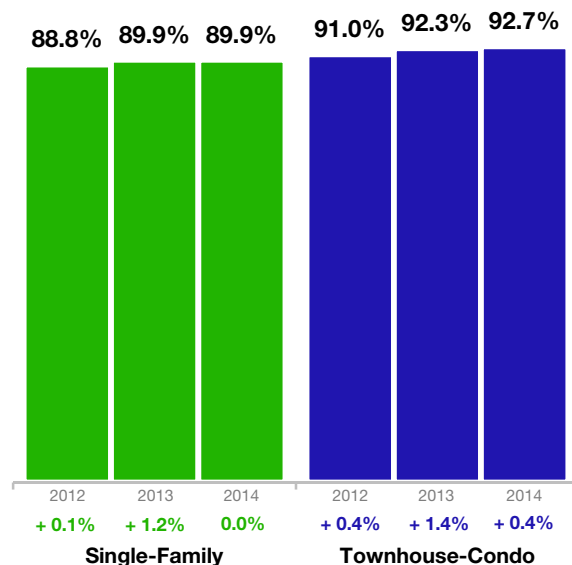
Percentage found when dividing a property's sales price by its original list price, then taking the average for all properties sold in a given month, not accounting for seller concessions.



July



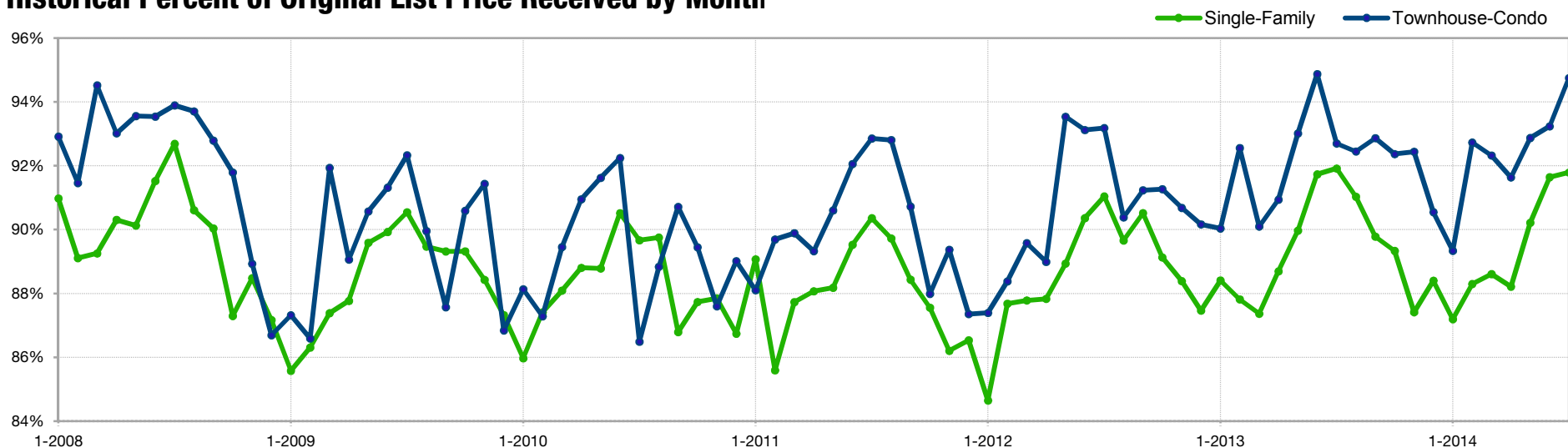
Year to Date



| Pct. of Orig. Price Received | Single Family | Year-Over-Year Change | Townhouse-Condo | Year-Over-Year Change |
|------------------------------|---------------|-----------------------|-----------------|-----------------------|
| Aug-2013 | 91.0% | +1.4% | 92.4% | +2.2% |
| Sep-2013 | 89.8% | -0.8% | 92.9% | +1.9% |
| Oct-2013 | 89.3% | +0.2% | 92.4% | +1.2% |
| Nov-2013 | 87.4% | -1.1% | 92.4% | +1.9% |
| Dec-2013 | 88.4% | +1.0% | 90.5% | +0.3% |
| Jan-2014 | 87.2% | -1.4% | 89.3% | -0.8% |
| Feb-2014 | 88.3% | +0.6% | 92.7% | +0.1% |
| Mar-2014 | 88.6% | +1.4% | 92.3% | +2.4% |
| Apr-2014 | 88.2% | -0.6% | 91.6% | +0.8% |
| May-2014 | 90.2% | +0.2% | 92.9% | -0.1% |
| Jun-2014 | 91.6% | -0.1% | 93.2% | -1.8% |
| Jul-2014 | 91.8% | -0.1% | 94.8% | +2.3% |
| 12-Month Avg | 89.5% | +0.1% | 91.7% | +0.9% |

* Pct. of Orig. Price Received for all properties from August 2013 through July 2014. This is not the average of the individual figures above.

Historical Percent of Original List Price Received by Month



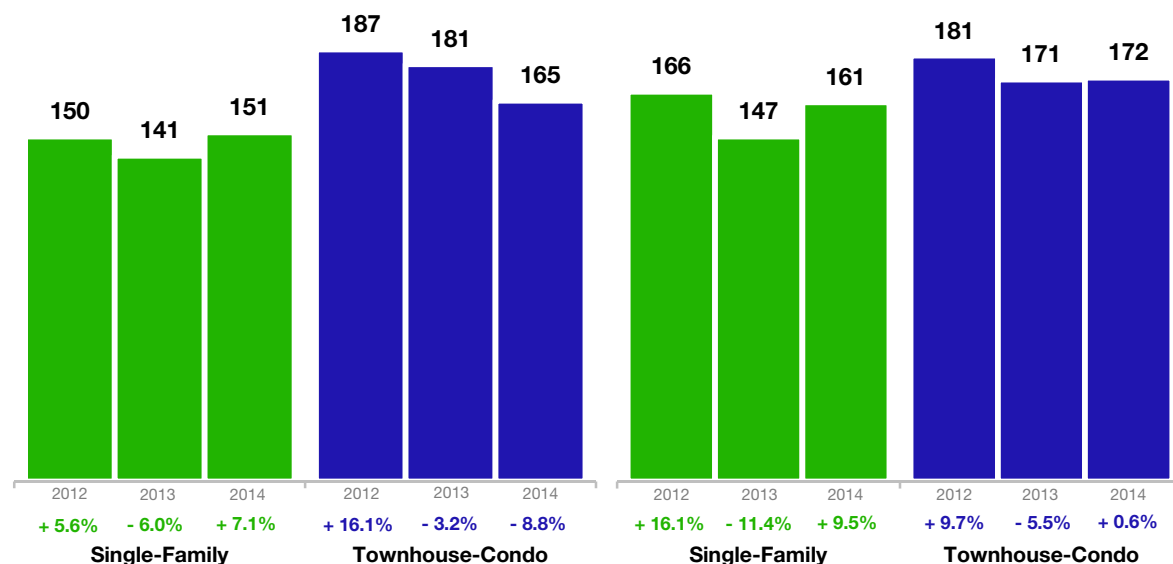
Housing Affordability Index

This index measures housing affordability for the region. 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.



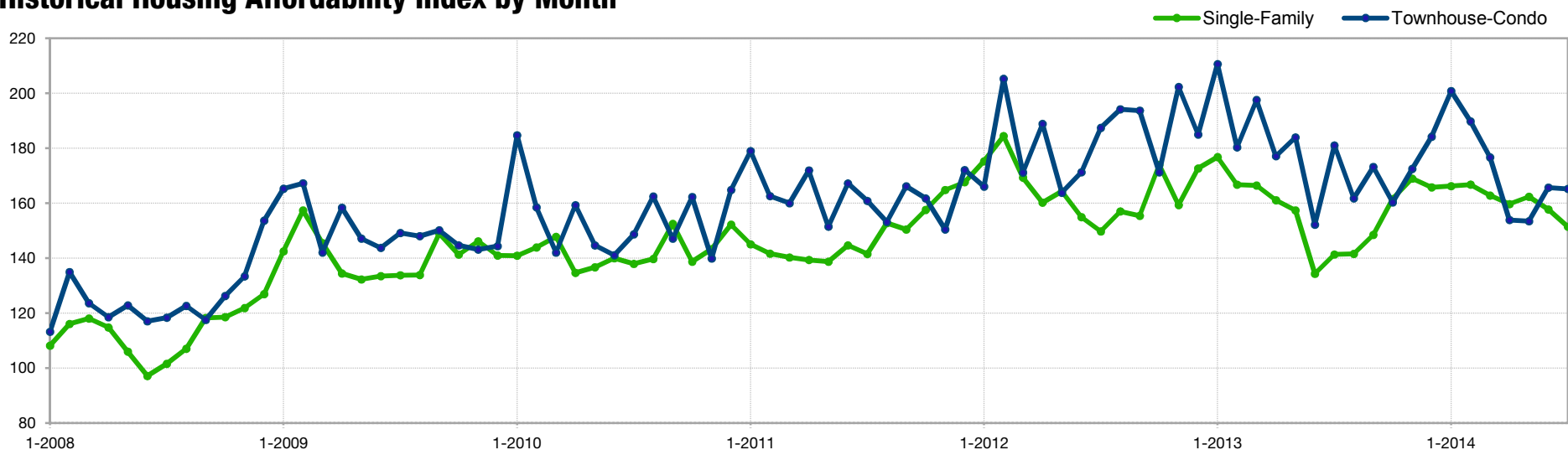
July

Year to Date



| Affordability Index | Single Family | Year-Over-Year Change | Townhouse-Condo | Year-Over-Year Change |
|---------------------|---------------|-----------------------|-----------------|-----------------------|
| Aug-2013 | 142 | -9.6% | 162 | -16.5% |
| Sep-2013 | 148 | -4.5% | 173 | -10.8% |
| Oct-2013 | 162 | -6.9% | 160 | -6.4% |
| Nov-2013 | 169 | +6.3% | 172 | -14.9% |
| Dec-2013 | 166 | -4.0% | 184 | -0.5% |
| Jan-2014 | 166 | -6.2% | 201 | -4.7% |
| Feb-2014 | 167 | 0.0% | 190 | +5.6% |
| Mar-2014 | 163 | -1.8% | 177 | -10.6% |
| Apr-2014 | 160 | -0.6% | 154 | -13.0% |
| May-2014 | 162 | +3.2% | 153 | -16.8% |
| Jun-2014 | 158 | +17.9% | 166 | +9.2% |
| Jul-2014 | 151 | +7.1% | 165 | -8.8% |
| 12-Month Avg | 159 | -5.7% | 171 | -11.2% |

Historical Housing Affordability Index by Month

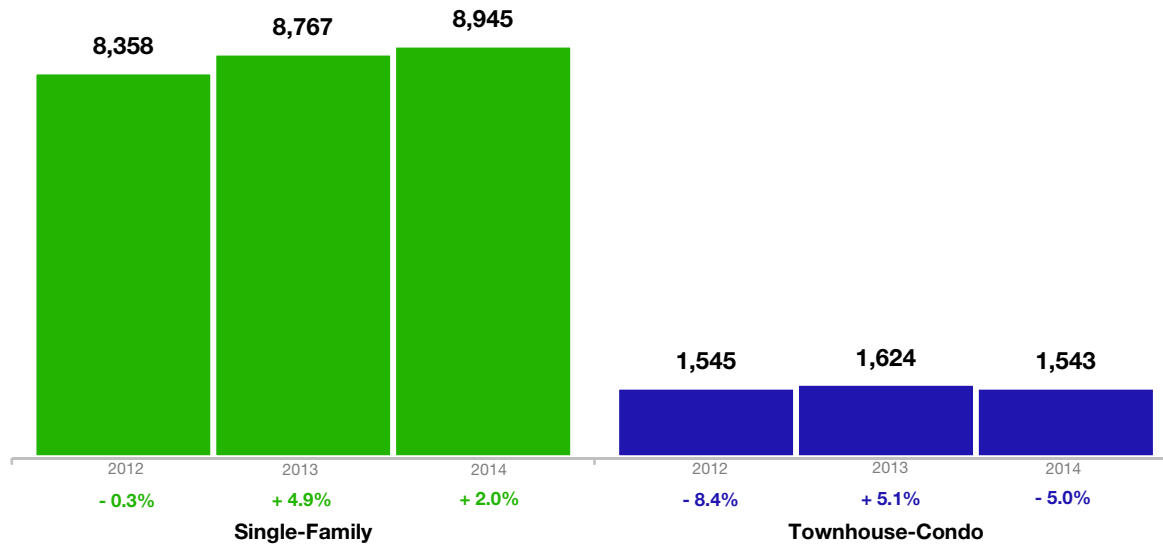


Inventory of Homes for Sale

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



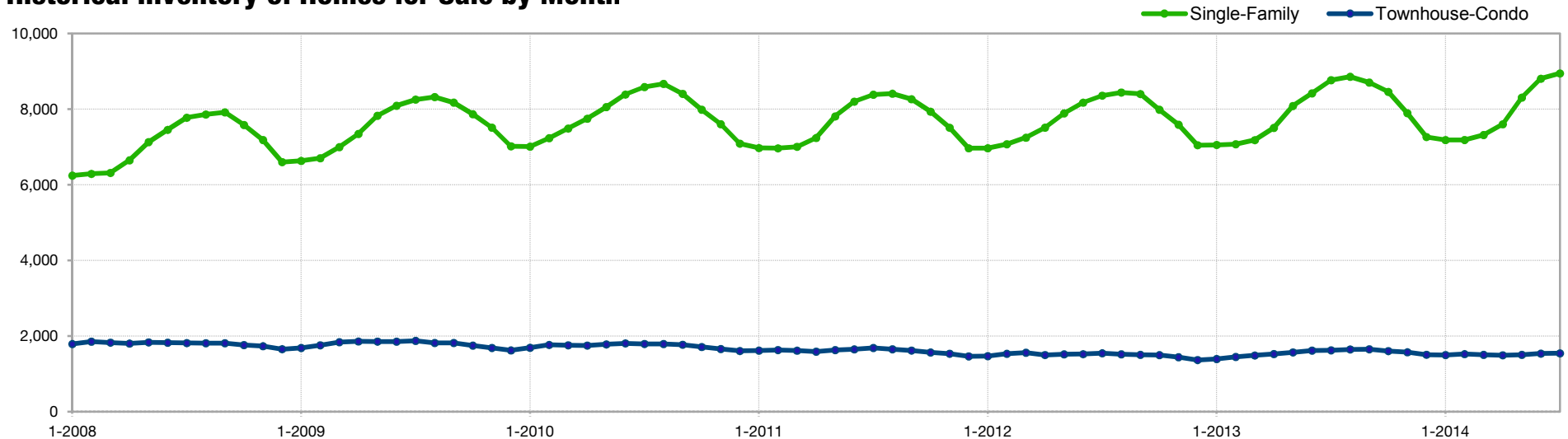
July



| Homes for Sale | Single Family | Year-Over-Year Change | Townhouse-Condo | Year-Over-Year Change |
|-----------------|---------------|-----------------------|-----------------|-----------------------|
| Aug-2013 | 8,856 | +4.9% | 1,647 | +8.4% |
| Sep-2013 | 8,704 | +3.6% | 1,652 | +9.8% |
| Oct-2013 | 8,457 | +5.9% | 1,604 | +7.2% |
| Nov-2013 | 7,893 | +4.0% | 1,572 | +9.1% |
| Dec-2013 | 7,264 | +3.1% | 1,507 | +10.2% |
| Jan-2014 | 7,183 | +1.8% | 1,499 | +7.6% |
| Feb-2014 | 7,186 | +1.6% | 1,523 | +5.1% |
| Mar-2014 | 7,317 | +1.9% | 1,504 | +1.1% |
| Apr-2014 | 7,600 | +1.3% | 1,493 | -2.1% |
| May-2014 | 8,305 | +2.7% | 1,504 | -4.1% |
| Jun-2014 | 8,805 | +4.6% | 1,536 | -5.0% |
| Jul-2014 | 8,945 | +2.0% | 1,543 | -5.0% |
| 12-Month Avg | 7,796 | +3.2% | 1,499 | +3.3% |

* Homes for Sale for all properties from August 2013 through July 2014. This is not the average of the individual figures above.

Historical Inventory of Homes for Sale by Month

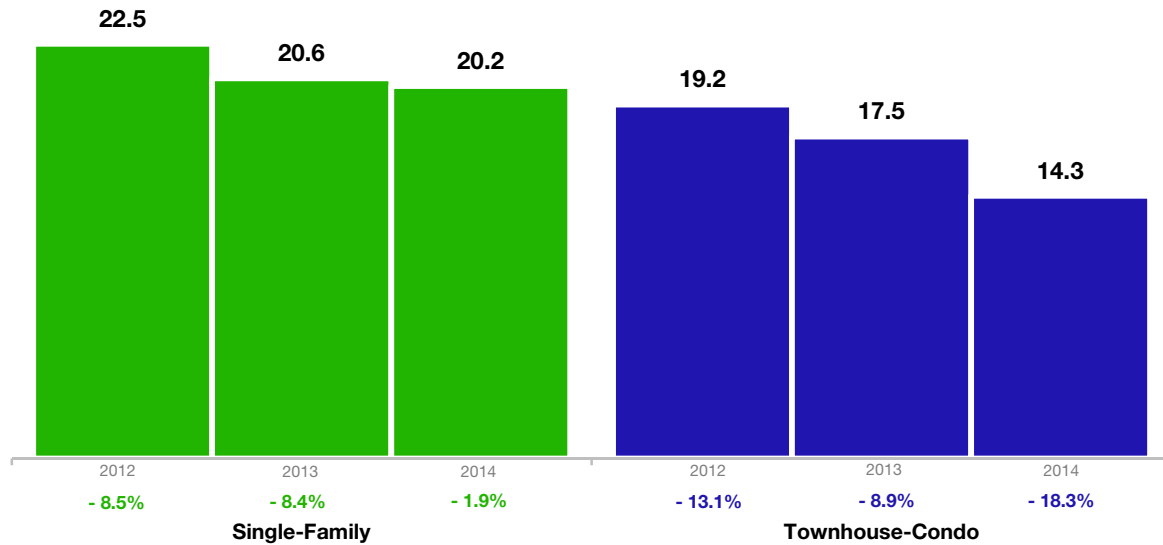


Months Supply of Inventory

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



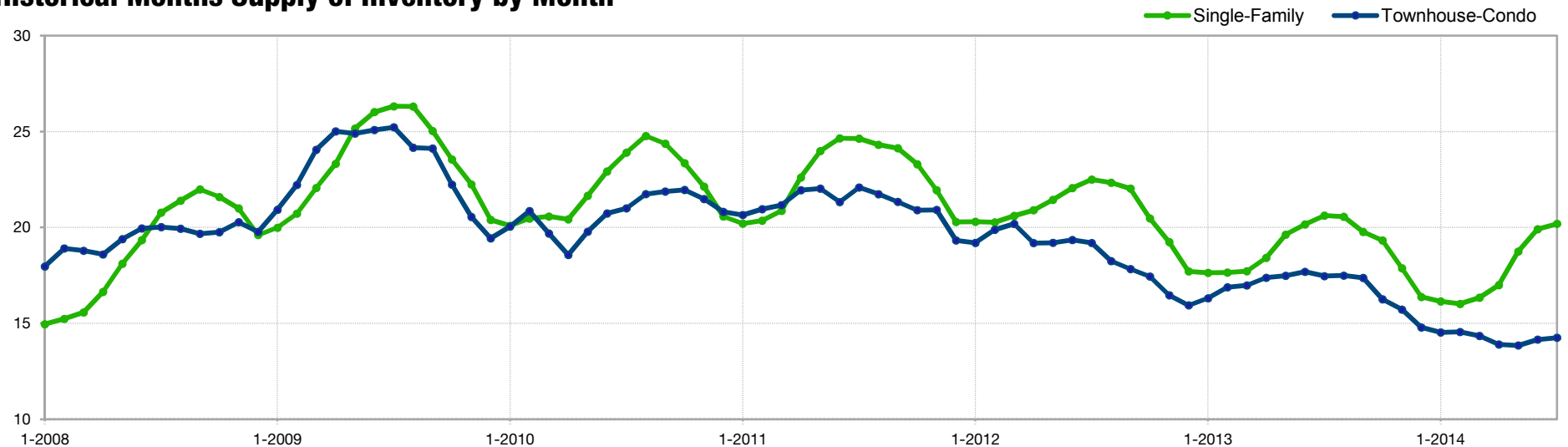
July



| Months Supply | Single Family | Year-Over-Year Change | Townhouse-Condo | Year-Over-Year Change |
|-----------------|---------------|-----------------------|-----------------|-----------------------|
| Aug-2013 | 20.6 | -7.6% | 17.5 | -3.8% |
| Sep-2013 | 19.8 | -10.0% | 17.4 | -2.2% |
| Oct-2013 | 19.3 | -5.9% | 16.3 | -6.3% |
| Nov-2013 | 17.9 | -6.8% | 15.7 | -4.8% |
| Dec-2013 | 16.4 | -7.3% | 14.8 | -6.9% |
| Jan-2014 | 16.1 | -8.5% | 14.5 | -11.0% |
| Feb-2014 | 16.0 | -9.1% | 14.6 | -13.6% |
| Mar-2014 | 16.3 | -7.9% | 14.3 | -15.9% |
| Apr-2014 | 17.0 | -7.6% | 13.9 | -20.1% |
| May-2014 | 18.7 | -4.6% | 13.9 | -20.6% |
| Jun-2014 | 19.9 | -1.5% | 14.2 | -19.8% |
| Jul-2014 | 20.2 | -1.9% | 14.3 | -18.3% |
| 12-Month Avg | 19.5 | -6.6% | 17.2 | -12.1% |

* Months Supply for all properties from August 2013 through July 2014. 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 | 7-2013 | 7-2014 | Percent Change | YTD 2013 | YTD 2014 | Percent Change |
|------------------------------|----------------------|-----------|------------------|----------------|-----------|------------------|----------------|
| New Listings | | 1,520 | 1,521 | + 0.1% | 9,213 | 9,552 | + 3.7% |
| Pending Sales | | 649 | 654 | + 0.8% | 3,796 | 3,865 | + 1.8% |
| Closed Sales | | 689 | 715 | + 3.8% | 3,478 | 3,594 | + 3.3% |
| Days on Market | | 139 | 131 | - 5.8% | 157 | 154 | - 1.9% |
| Median Sales Price | | \$207,500 | \$213,000 | + 2.7% | \$203,000 | \$200,000 | - 1.5% |
| Average Sales Price | | \$251,940 | \$245,416 | - 2.6% | \$247,580 | \$239,909 | - 3.1% |
| Pct. of Orig. Price Received | | 92.0% | 92.4% | + 0.4% | 90.3% | 90.5% | + 0.2% |
| Affordability Index | | 150 | 154 | + 2.5% | 153 | 164 | + 6.8% |
| Homes for Sale | | 10,391 | 10,488 | + 0.9% | -- | -- | -- |
| Months Supply | | 20.1 | 19.0 | - 5.5% | -- | -- | -- |

Activity by County

Key metrics by report month for the counties in the state of Vermont.



| | New Listings | | | Closed Sales | | | Median Sales Price | | | Homes for Sale | | | Months Supply | | |
|-------------------|--------------|--------|---------------|--------------|--------|---------------|--------------------|------------|---------------|----------------|--------|---------------|---------------|--------|---------------|
| | 7-2013 | 7-2014 | + / - | 7-2013 | 7-2014 | + / - | 7-2013 | 7-2014 | + / - | 7-2013 | 7-2014 | + / - | 7-2013 | 7-2014 | + / - |
| Addison | 71 | 63 | -11.3% | 28 | 42 | +50.0% | \$ 181,500 | \$ 215,750 | +18.9% | 488 | 446 | -8.6% | 19.9 | 16.9 | -15.1% |
| Bennington | 109 | 100 | -8.3% | 51 | 27 | -47.1% | \$192,900 | \$219,500 | +13.8% | 825 | 886 | +7.4% | 25.3 | 26.6 | +5.1% |
| Caledonia | 69 | 56 | -18.8% | 22 | 28 | +27.3% | \$144,750 | \$161,000 | +11.2% | 472 | 531 | +12.5% | 23.0 | 23.3 | +1.3% |
| Chittenden | 230 | 252 | +9.6% | 203 | 217 | +6.9% | \$257,500 | \$280,000 | +8.7% | 896 | 1,077 | +20.2% | 6.4 | 8.1 | +26.6% |
| Essex | 18 | 20 | +11.1% | 6 | 11 | +83.3% | 112,500 | 96,950 | -13.8% | 189 | 171 | -9.5% | 35.4 | 24.7 | -30.2% |
| Franklin | 118 | 110 | -6.8% | 47 | 56 | +19.1% | \$180,500 | \$175,700 | -2.7% | 628 | 617 | -1.8% | 17.6 | 15.0 | -14.8% |
| Grand Isle | 24 | 26 | +8.3% | 9 | 12 | +33.3% | \$255,000 | \$265,500 | +4.1% | 240 | 233 | -2.9% | 26.2 | 26.4 | +0.8% |
| Lamoille | 71 | 81 | +14.1% | 19 | 34 | +78.9% | \$265,000 | \$200,000 | -24.5% | 661 | 604 | -8.6% | 29.8 | 21.2 | -28.9% |
| Orange | 49 | 64 | +30.6% | 26 | 21 | -19.2% | \$163,500 | \$173,000 | +5.8% | 410 | 396 | -3.4% | 22.1 | 23.3 | +5.4% |
| Orleans | 87 | 63 | -27.6% | 27 | 36 | +33.3% | \$135,000 | \$125,000 | -7.4% | 572 | 597 | +4.4% | 24.5 | 23.6 | -3.7% |
| Rutland | 175 | 177 | +1.1% | 58 | 48 | -17.2% | \$168,000 | \$166,500 | -0.9% | 1,261 | 1,244 | -1.3% | 29.0 | 26.0 | -10.3% |
| Washington | 124 | 123 | -0.8% | 70 | 51 | -27.1% | \$199,125 | \$210,000 | +5.5% | 850 | 834 | -1.9% | 20.6 | 18.8 | -8.7% |
| Windham | 141 | 148 | +5.0% | 57 | 56 | -1.8% | \$188,000 | \$173,000 | -8.0% | 1,190 | 1,139 | -4.3% | 26.0 | 21.8 | -16.2% |
| Windsor | 234 | 238 | +1.7% | 66 | 76 | +15.2% | \$178,000 | \$222,250 | +24.9% | 1,709 | 1,709 | 0.0% | 31.1 | 26.9 | -13.5% |