

## Summary of Key Listing and Sales Metrics

A summary of the key metrics selected to be included in the report. MLS sources where licensed.

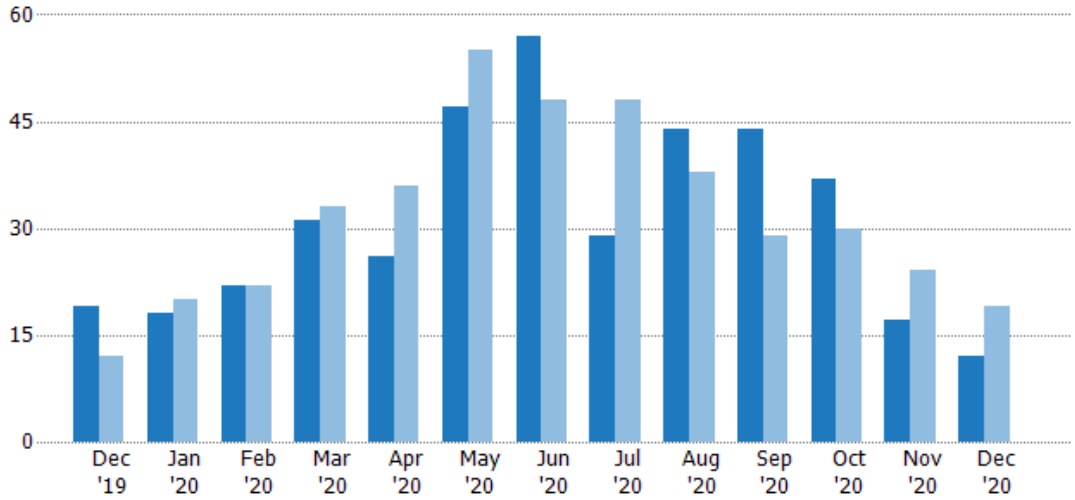
Key Metrics	Dec 2020	Dec 2019	+ / -	YTD 2020	YTD 2019	+ / -
<b>Listing Activity Charts Metrics</b>						
New Listing Count	12	19	-36.8%	384	402	-4.5%
New Listing Volume	\$3,087,994	\$3,609,200	-14.4%	\$117,582,496	\$106,465,486	+10.4%
Active Listing Count	34	142	-76.1%	N/A	N/A	
Active Listing Volume	\$11,054,722	\$41,931,711	-73.6%	N/A	N/A	
Average Listing Price	\$325,139	\$295,294	+10.1%	\$336,709	\$319,554	+5.4%
Median Listing Price	\$302,450	\$239,900	+26.1%	\$273,986	\$259,111	+5.7%
Median Days in RPR	103	141.5	-27.2%	84.65	122.62	-31%
Months of Inventory	1	4.4	-76.8%	3.1	6	-47.9%
Absorption Rate	97.06%	22.54%	+74.5%	32.1%	16.74%	+15.4%
<b>Sales Activity Charts Metrics</b>						
New Pending Sales Count	20	12	+66.7%	453	393	+15.3%
New Pending Sales Volume	\$6,287,930	\$2,572,846	+144.4%	\$130,043,208	\$99,177,038	+31.1%
Pending Sales Count	38	20	+90%	N/A	N/A	
Pending Sales Volume	\$11,708,130	\$5,315,915	+120.2%	N/A	N/A	
Closed Sales Count	33	21	+57.1%	357	330	+8.2%
Closed Sales Volume	\$13,405,427	\$5,533,924	+142.2%	\$100,776,083	\$83,111,144	+21.3%
Average Sales Price	\$406,225	\$263,520	+54.2%	\$282,286	\$251,852	+12.1%
Median Sales Price	\$328,000	\$252,000	+30.2%	\$252,815	\$236,255	+7%

## New Listings

The number of new residential listings that were added each month.

### Filters Used

ZIP: Grand Isle, VT 05458, Saint Albans, VT 05478, Saint Albans Bay, VT 05481, Swanton, VT 05488  
 Property Type: Condo/Townhouse/Apt, Single Family Residence



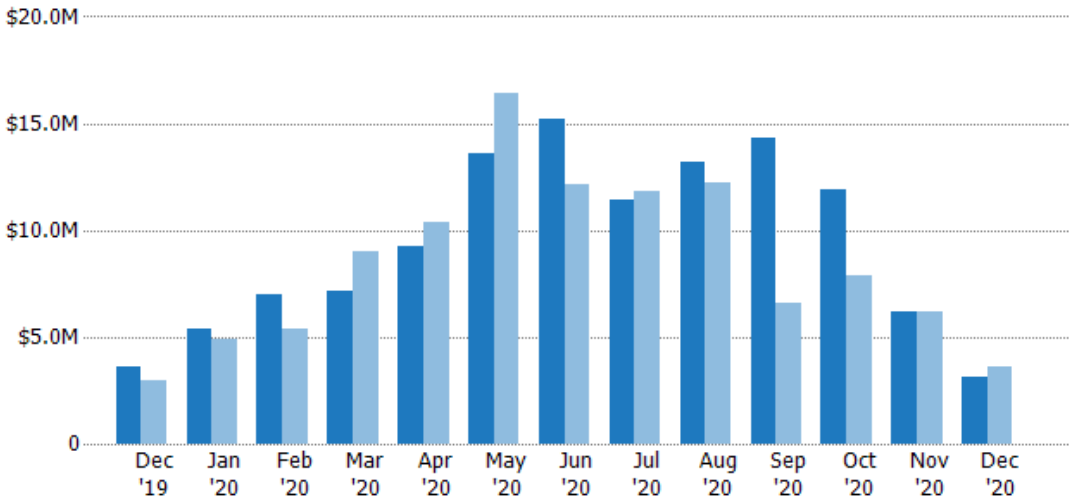
	Dec '19	Jan '20	Feb '20	Mar '20	Apr '20	May '20	Jun '20	Jul '20	Aug '20	Sep '20	Oct '20	Nov '20	Dec '20
Current Year	19	18	22	31	26	47	57	29	44	44	37	17	12
Prior Year	12	20	22	33	36	55	48	48	38	29	30	24	19
Percent Change from Prior Year	58%	-10%	0%	-6%	-28%	-15%	19%	-40%	16%	52%	23%	-29%	-37%

## New Listing Volume

The sum of the listing price of residential listings that were added each month.

### Filters Used

ZIP: Grand Isle, VT 05458, Saint Albans, VT 05478, Saint Albans Bay, VT 05481, Swanton, VT 05488  
 Property Type: Condo/Townhouse/Apt, Single Family Residence



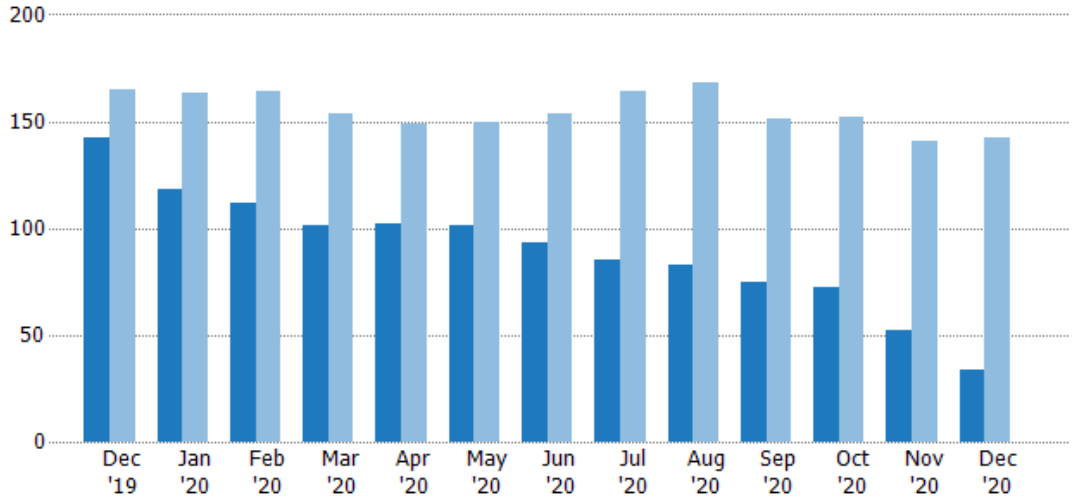
	Dec '19	Jan '20	Feb '20	Mar '20	Apr '20	May '20	Jun '20	Jul '20	Aug '20	Sep '20	Oct '20	Nov '20	Dec '20
Current Year	\$3.61M	\$5.42M	\$7.01M	\$7.14M	\$9.22M	\$13.6M	\$15.2M	\$11.4M	\$13.2M	\$14.3M	\$11.9M	\$6.19M	\$3.09M
Prior Year	\$2.95M	\$4.9M	\$5.41M	\$8.97M	\$10.3M	\$16.4M	\$12.2M	\$11.8M	\$12.2M	\$6.6M	\$7.84M	\$6.16M	\$3.61M
Percent Change from Prior Year	22%	11%	29%	-20%	-11%	-17%	25%	-3%	7%	116%	52%	0%	-14%

## Active Listings

The number of active residential listings at the end of each month.

### Filters Used

ZIP: Grand Isle, VT 05458, Saint Albans, VT 05478, Saint Albans Bay, VT 05481, Swanton, VT 05488  
 Property Type: Condo/Townhouse/Apt, Single Family Residence



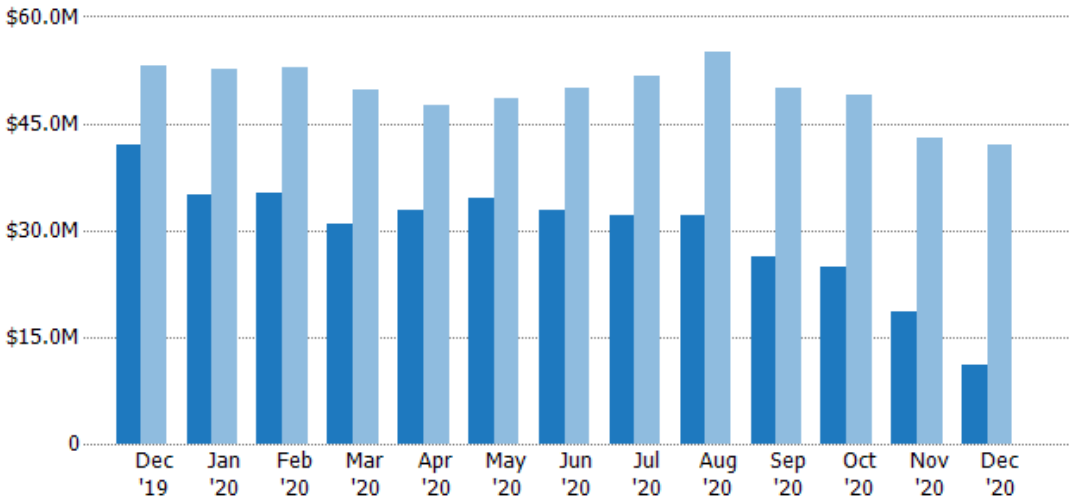
Month/Year	Count	% Chg.
Dec '20	34	-76.1%
Dec '19	142	-13.9%
Dec '18	165	-3%

## Active Listing Volume

The sum of the listing price of active residential listings at the end of each month.

### Filters Used

ZIP: Grand Isle, VT 05458, Saint Albans, VT 05478, Saint Albans Bay, VT 05481, Swanton, VT 05488  
 Property Type: Condo/Townhouse/Apt, Single Family Residence



Month/Year	Volume	% Chg.
Dec '20	\$11.1M	-73.6%
Dec '19	\$41.9M	-21.1%
Dec '18	\$53.2M	-16.2%

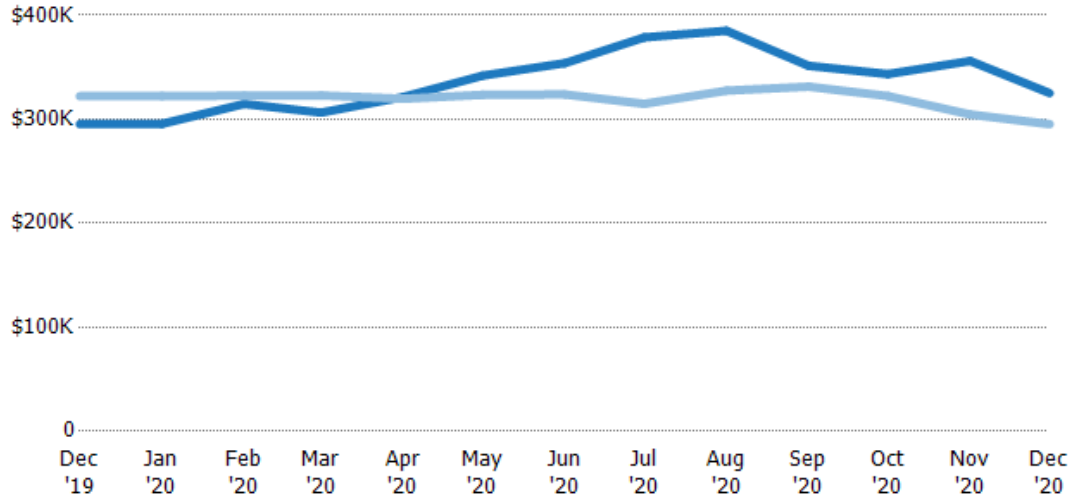
## Average Listing Price

The average listing price of active residential listings at the end of each month.

### Filters Used

ZIP: Grand Isle, VT 05458, Saint Albans, VT 05478, Saint Albans Bay, VT 05481, Swanton, VT 05488  
Property Type: Condo/Townhouse/Apt, Single Family Residence

Month/Year	Price	% Chg.
Dec '20	\$325K	10.1%
Dec '19	\$295K	-8.4%
Dec '18	\$322K	-13.6%



Current Year	\$295K	\$296K	\$315K	\$306K	\$321K	\$342K	\$354K	\$379K	\$385K	\$351K	\$343K	\$356K	\$325K
Prior Year	\$322K	\$322K	\$323K	\$323K	\$320K	\$323K	\$324K	\$315K	\$328K	\$331K	\$322K	\$305K	\$295K
Percent Change from Prior Year	-8%	-8%	-2%	-5%	1%	6%	9%	20%	18%	6%	7%	17%	10%

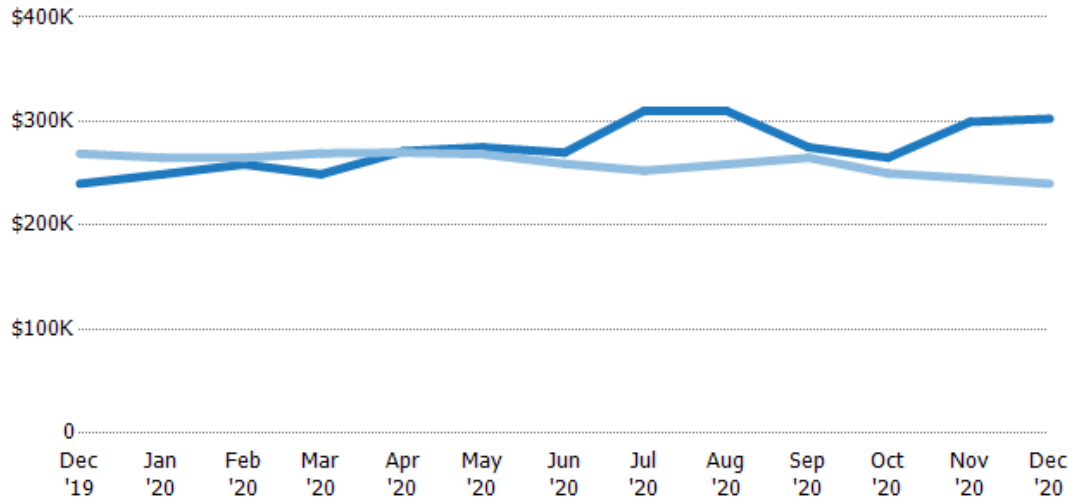
## Median Listing Price

The median listing price of active residential listings at the end of each month.

### Filters Used

ZIP: Grand Isle, VT 05458, Saint Albans, VT 05478, Saint Albans Bay, VT 05481, Swanton, VT 05488  
Property Type: Condo/Townhouse/Apt, Single Family Residence

Month/Year	Price	% Chg.
Dec '20	\$302K	26.1%
Dec '19	\$240K	-10.8%
Dec '18	\$269K	-7%



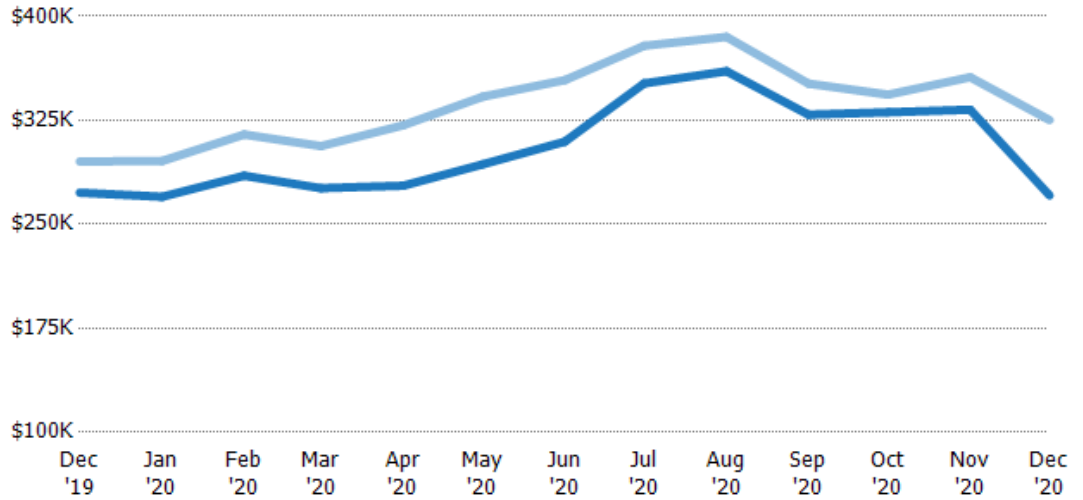
Current Year	\$240K	\$249K	\$259K	\$249K	\$271K	\$275K	\$270K	\$310K	\$310K	\$275K	\$265K	\$299K	\$302K
Prior Year	\$269K	\$265K	\$265K	\$269K	\$270K	\$268K	\$259K	\$253K	\$259K	\$265K	\$250K	\$245K	\$240K
Percent Change from Prior Year	-11%	-6%	-2%	-7%	0%	2%	4%	23%	20%	4%	6%	22%	26%

## Average Listing Price vs Average Est Value

The average listing price as a percentage of the average AVM or RVM® valuation estimate for active listings each month.

### Filters Used

ZIP: Grand Isle, VT 05458, Saint Albans, VT 05478, Saint Albans Bay, VT 05481, Swanton, VT 05488  
 Property Type:  
 Condo/Townhouse/Apt, Single Family Residence



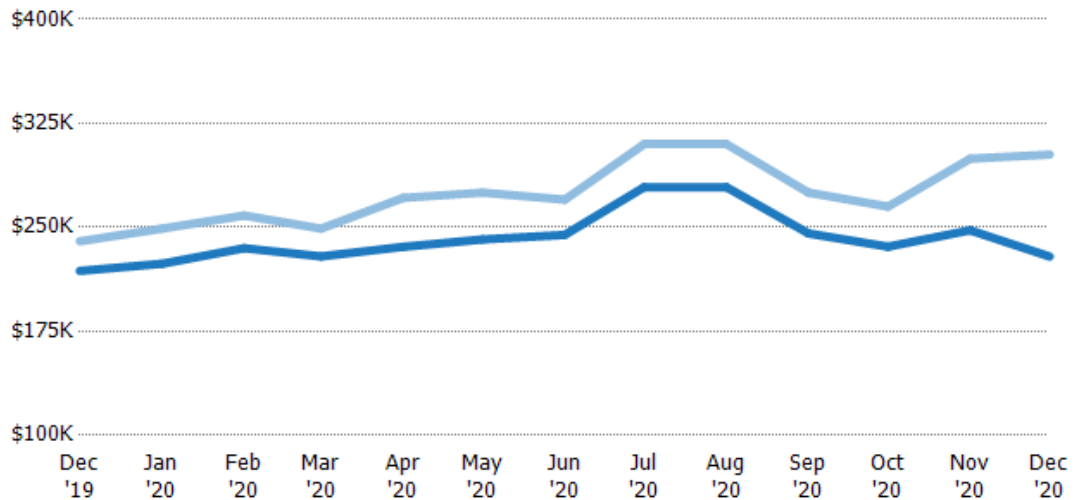
	Dec '19	Jan '20	Feb '20	Mar '20	Apr '20	May '20	Jun '20	Jul '20	Aug '20	Sep '20	Oct '20	Nov '20	Dec '20
Avg Est Value	\$273K	\$270K	\$285K	\$276K	\$278K	\$293K	\$310K	\$352K	\$360K	\$329K	\$331K	\$333K	\$271K
Avg Listing Price	\$295K	\$296K	\$315K	\$306K	\$321K	\$342K	\$354K	\$379K	\$385K	\$351K	\$343K	\$356K	\$325K
Avg Listing Price as a % of Avg Est Value	108%	110%	110%	111%	116%	117%	114%	108%	107%	107%	104%	107%	120%

## Median Listing Price vs Median Est Value

The median listing price as a percentage of the median AVM or RVM® valuation estimate for active listings each month.

### Filters Used

ZIP: Grand Isle, VT 05458, Saint Albans, VT 05478, Saint Albans Bay, VT 05481, Swanton, VT 05488  
 Property Type:  
 Condo/Townhouse/Apt, Single Family Residence



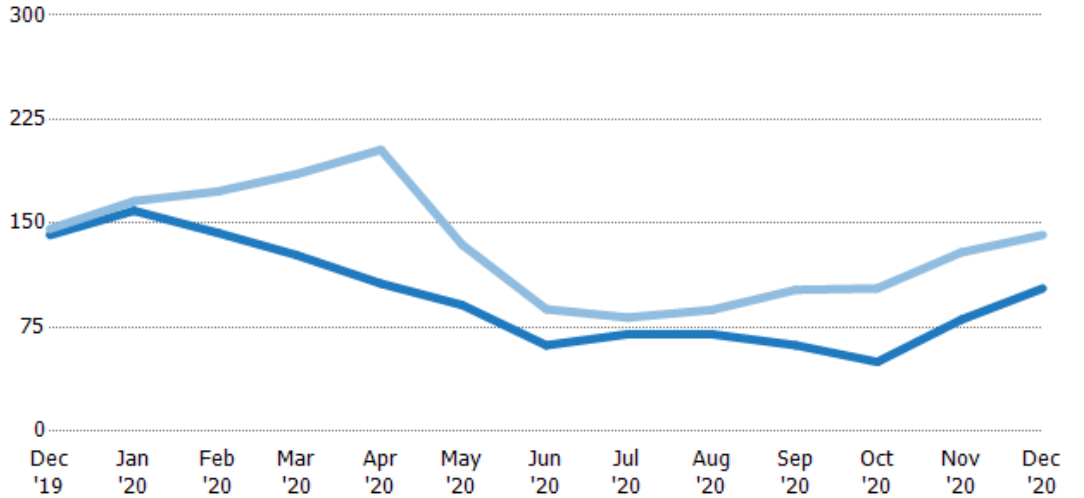
	Dec '19	Jan '20	Feb '20	Mar '20	Apr '20	May '20	Jun '20	Jul '20	Aug '20	Sep '20	Oct '20	Nov '20	Dec '20
Median Est Value	\$219K	\$224K	\$235K	\$229K	\$236K	\$241K	\$245K	\$279K	\$279K	\$246K	\$236K	\$248K	\$229K
Median Listing Price	\$240K	\$249K	\$259K	\$249K	\$271K	\$275K	\$270K	\$310K	\$310K	\$275K	\$265K	\$299K	\$302K
Med Listing Price as a % of Med Est Value	110%	111%	110%	109%	115%	114%	110%	111%	111%	112%	112%	121%	132%

## Median Days in RPR

The median number of days between when residential properties are first displayed as active listings in RPR and when accepted offers have been noted in RPR.

### Filters Used

ZIP: Grand Isle, VT 05458, Saint Albans, VT 05478, Saint Albans Bay, VT 05481, Swanton, VT 05488  
 Property Type: Condo/Townhouse/Apt, Single Family Residence



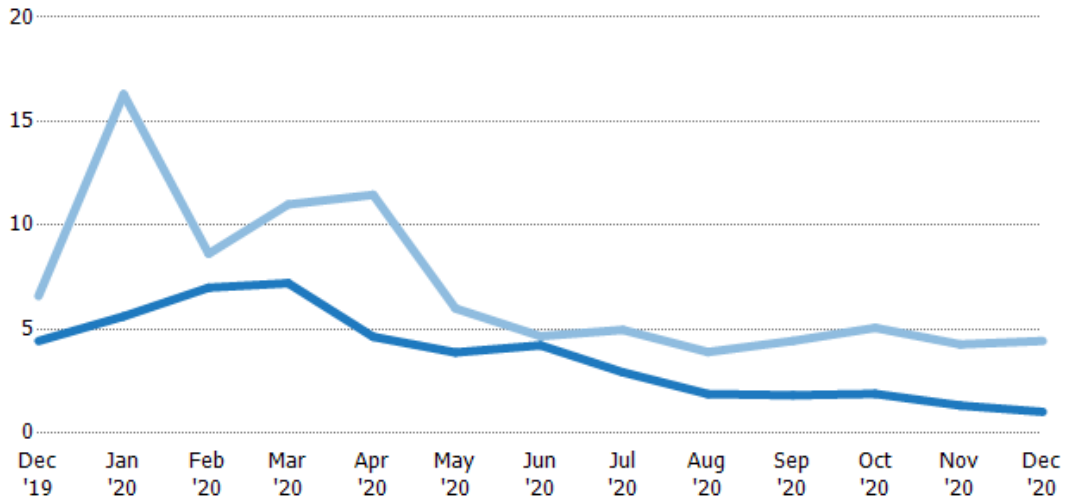
Month/Year	Days	% Chg.
Dec '20	103	-27.2%
Dec '19	142	-3.1%
Dec '18	146	-7.2%

## Months of Inventory

The number of months it would take to exhaust active listings at the current sales rate.

### Filters Used

ZIP: Grand Isle, VT 05458, Saint Albans, VT 05478, Saint Albans Bay, VT 05481, Swanton, VT 05488  
 Property Type: Condo/Townhouse/Apt, Single Family Residence



Month/Year	Months	% Chg.
Dec '20	1.03	-76.8%
Dec '19	4.44	-32.8%
Dec '18	6.6	42.6%

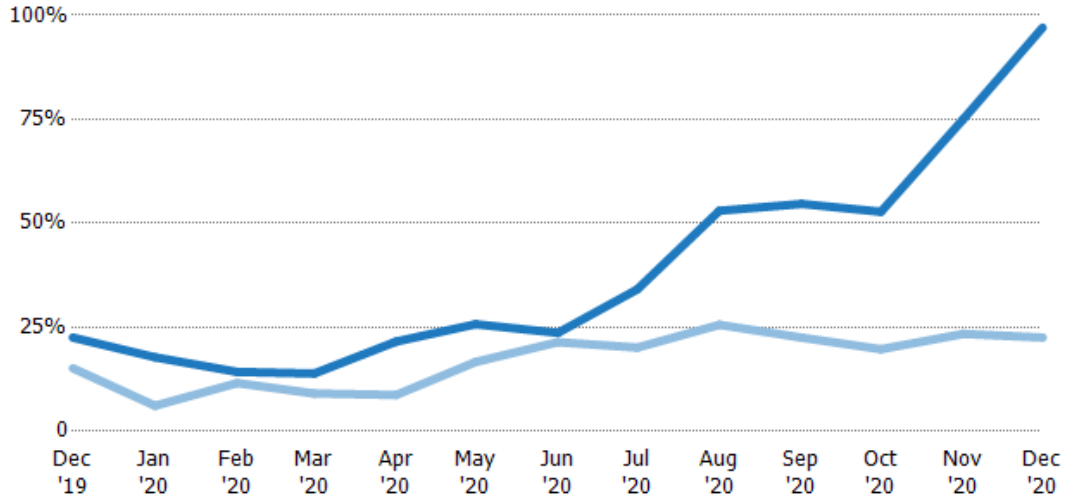
## Absorption Rate

The percentage of inventory sold per month.

### Filters Used

ZIP: Grand Isle, VT 05458, Saint Albans, VT 05478, Saint Albans Bay, VT 05481, Swanton, VT 05488  
 Property Type: Condo/Townhouse/Apt, Single Family Residence

Month/Year	Rate	Chg.
Dec '20	97%	-74.5%
Dec '19	23%	-7.4%
Dec '18	15%	-29.9%



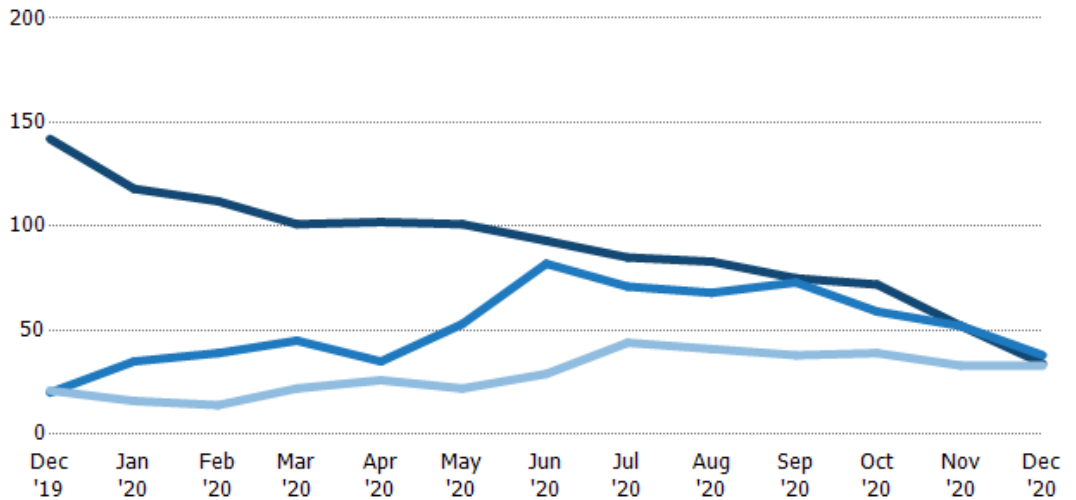
	Dec '19	Jan '20	Feb '20	Mar '20	Apr '20	May '20	Jun '20	Jul '20	Aug '20	Sep '20	Oct '20	Nov '20	Dec '20
Current Year	23%	18%	14%	14%	22%	26%	24%	34%	53%	55%	53%	75%	97%
Prior Year	15%	6%	12%	9%	9%	17%	21%	20%	26%	23%	20%	23%	23%
Change from Prior Year	-7%	-12%	-3%	-5%	-13%	-9%	-2%	-14%	-27%	-32%	-33%	-52%	-75%

## Active/Pending/Sold Units

The number of residential properties that were Active, Pending and Sold each month.

### Filters Used

ZIP: Grand Isle, VT 05458, Saint Albans, VT 05478, Saint Albans Bay, VT 05481, Swanton, VT 05488  
 Property Type: Condo/Townhouse/Apt, Single Family Residence



	Dec '19	Jan '20	Feb '20	Mar '20	Apr '20	May '20	Jun '20	Jul '20	Aug '20	Sep '20	Oct '20	Nov '20	Dec '20
Active	142	118	112	101	102	101	93	85	83	75	72	52	34
Pending	20	35	39	45	35	53	82	71	68	73	59	52	38
Sold	21	16	14	22	26	22	29	44	41	38	39	33	33

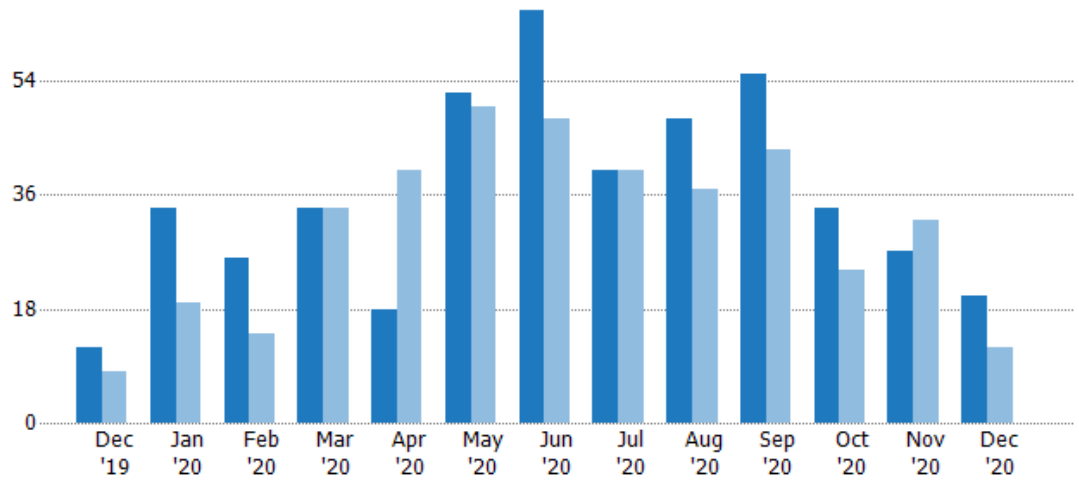
## New Pending Sales

The number of residential properties with accepted offers that were added each month.

### Filters Used

ZIP: Grand Isle, VT 05458, Saint Albans, VT 05478, Saint Albans Bay, VT 05481, Swanton, VT 05488  
 Property Type: Condo/Townhouse/Apt, Single Family Residence

Month/Year	Count	% Chg.
Dec '20	20	66.7%
Dec '19	12	50%
Dec '18	8	137.5%



Current Year	12	34	26	34	18	52	65	40	48	55	34	27	20
Prior Year	8	19	14	34	40	50	48	40	37	43	24	32	12
Percent Change from Prior Year	50%	79%	86%	0%	-55%	4%	35%	0%	30%	28%	42%	-16%	67%

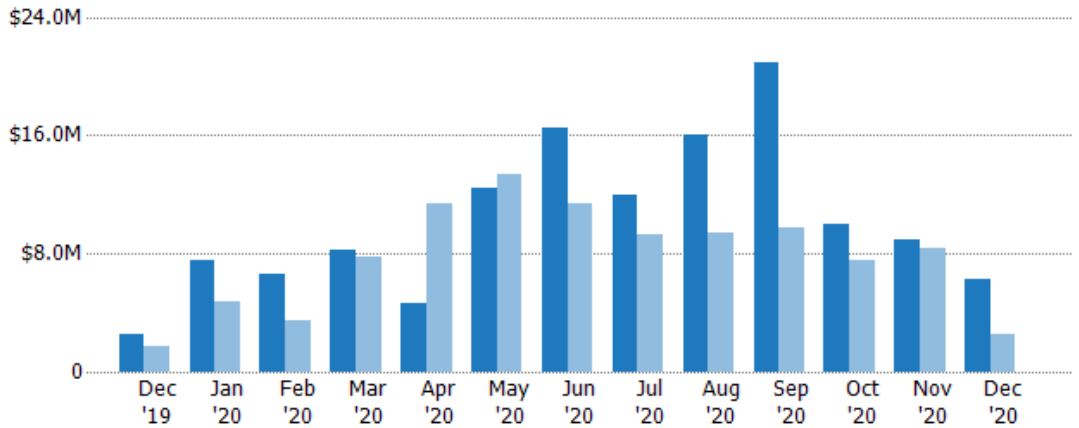
## New Pending Sales Volume

The sum of the sales price of residential properties with accepted offers that were added each month.

### Filters Used

ZIP: Grand Isle, VT 05458, Saint Albans, VT 05478, Saint Albans Bay, VT 05481, Swanton, VT 05488  
 Property Type: Condo/Townhouse/Apt, Single Family Residence

Month/Year	Volume	% Chg.
Dec '20	\$6.29M	144.4%
Dec '19	\$2.57M	46.7%
Dec '18	\$1.75M	105%



Current Year	\$2.57M	\$7.51M	\$6.59M	\$8.29M	\$4.63M	\$12.4M	\$16.5M	\$11.9M	\$16.1M	\$21M	\$10M	\$8.89M	\$6.29M
Prior Year	\$1.75M	\$4.81M	\$3.49M	\$7.75M	\$11.4M	\$13.4M	\$11.4M	\$9.26M	\$9.4M	\$9.79M	\$7.53M	\$8.39M	\$2.57M
Percent Change from Prior Year	47%	56%	89%	7%	-59%	-7%	44%	29%	71%	114%	33%	6%	144%



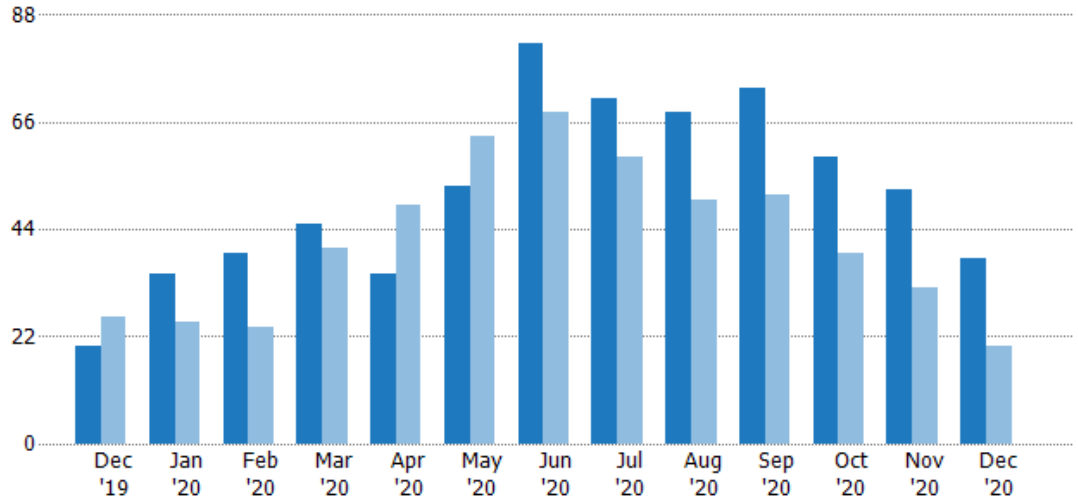
## Pending Sales

The number of residential properties with accepted offers that were available at the end each month.

### Filters Used

ZIP: Grand Isle, VT 05458, Saint Albans, VT 05478, Saint Albans Bay, VT 05481, Swanton, VT 05488  
 Property Type: Condo/Townhouse/Apt, Single Family Residence

Month/Year	Count	% Chg.
Dec '20	38	90%
Dec '19	20	-23.1%
Dec '18	26	30.8%



	Dec '19	Jan '20	Feb '20	Mar '20	Apr '20	May '20	Jun '20	Jul '20	Aug '20	Sep '20	Oct '20	Nov '20	Dec '20
Current Year	20	35	39	45	35	53	82	71	68	73	59	52	38
Prior Year	26	25	24	40	49	63	68	59	50	51	39	32	20
Percent Change from Prior Year	-23%	40%	63%	13%	-29%	-16%	21%	20%	36%	43%	51%	63%	90%

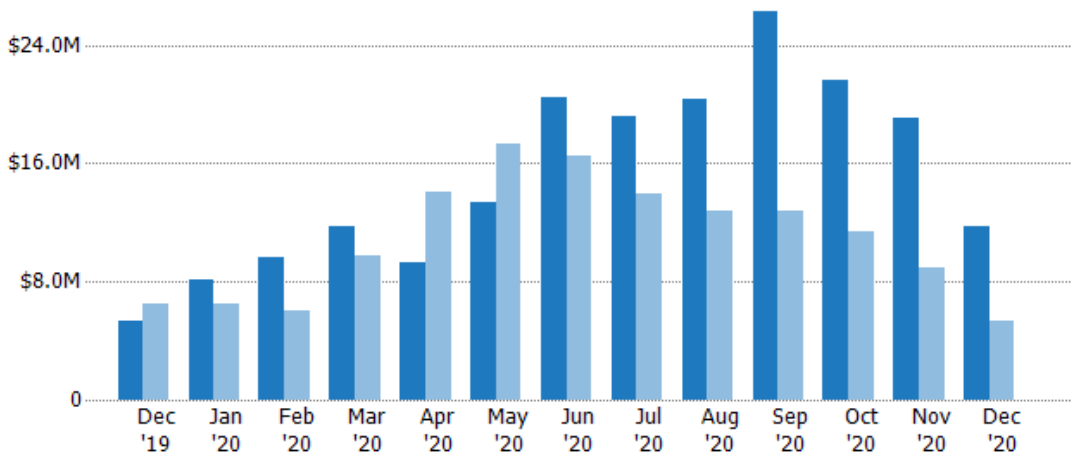
## Pending Sales Volume

The sum of the sales price of residential properties with accepted offers that were available at the end of each month.

### Filters Used

ZIP: Grand Isle, VT 05458, Saint Albans, VT 05478, Saint Albans Bay, VT 05481, Swanton, VT 05488  
 Property Type: Condo/Townhouse/Apt, Single Family Residence

Month/Year	Volume	% Chg.
Dec '20	\$11.7M	120.2%
Dec '19	\$5.32M	-18.4%
Dec '18	\$6.52M	7.6%



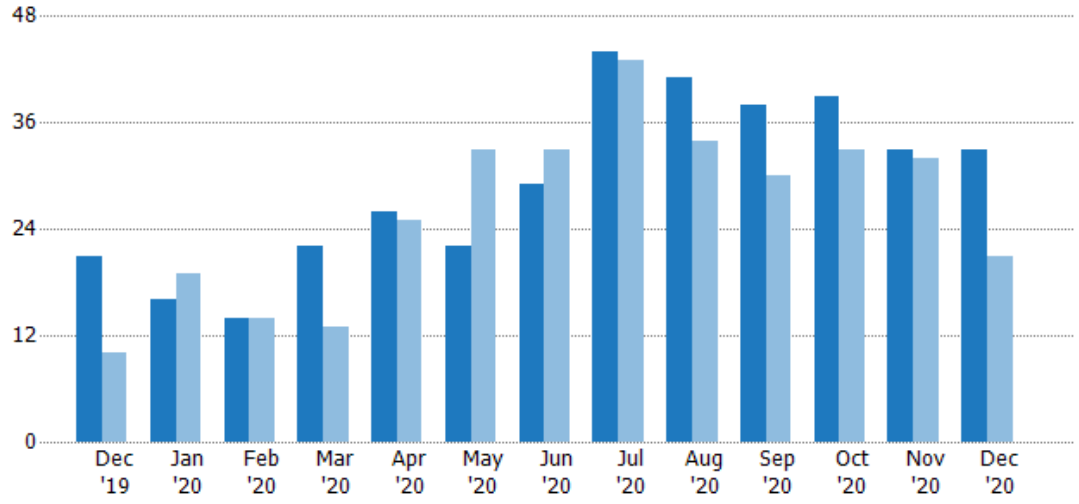
	Dec '19	Jan '20	Feb '20	Mar '20	Apr '20	May '20	Jun '20	Jul '20	Aug '20	Sep '20	Oct '20	Nov '20	Dec '20
Current Year	\$5.32M	\$8.13M	\$9.58M	\$11.7M	\$9.32M	\$13.4M	\$20.4M	\$19.1M	\$20.4M	\$26.3M	\$21.6M	\$19M	\$11.7M
Prior Year	\$6.52M	\$6.53M	\$5.99M	\$9.81M	\$14M	\$17.4M	\$16.5M	\$14M	\$12.8M	\$12.8M	\$11.4M	\$8.94M	\$5.32M
Percent Change from Prior Year	-18%	24%	60%	20%	-33%	-23%	24%	37%	59%	105%	90%	113%	120%

## Closed Sales

The total number of residential properties sold each month.

### Filters Used

ZIP: Grand Isle, VT 05458, Saint Albans, VT 05478, Saint Albans Bay, VT 05481, Swanton, VT 05488  
 Property Type: Condo/Townhouse/Apt, Single Family Residence



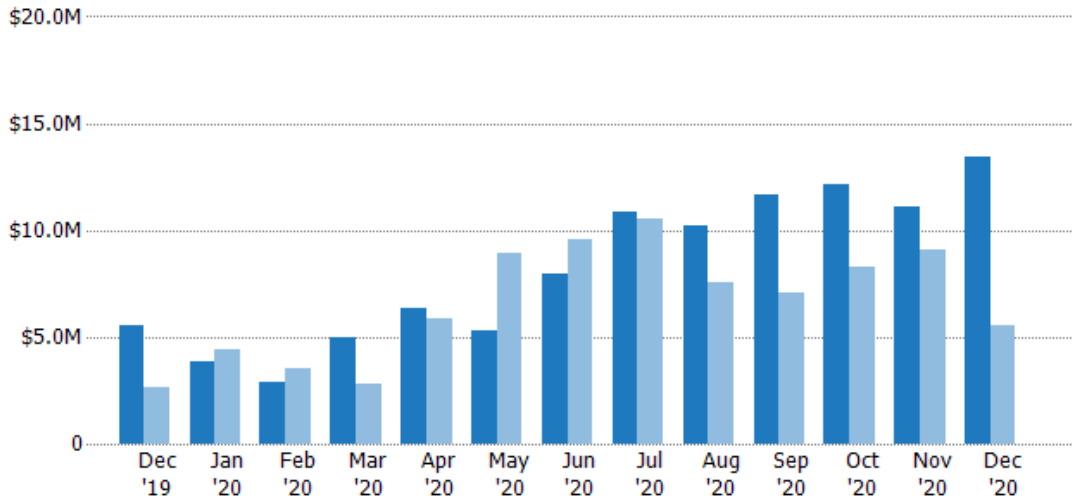
Month/Year	Count	% Chg.
Dec '20	33	57.1%
Dec '19	21	110%
Dec '18	10	90%

## Closed Sales Volume

The sum of the sales price of residential properties sold each month.

### Filters Used

ZIP: Grand Isle, VT 05458, Saint Albans, VT 05478, Saint Albans Bay, VT 05481, Swanton, VT 05488  
 Property Type: Condo/Townhouse/Apt, Single Family Residence



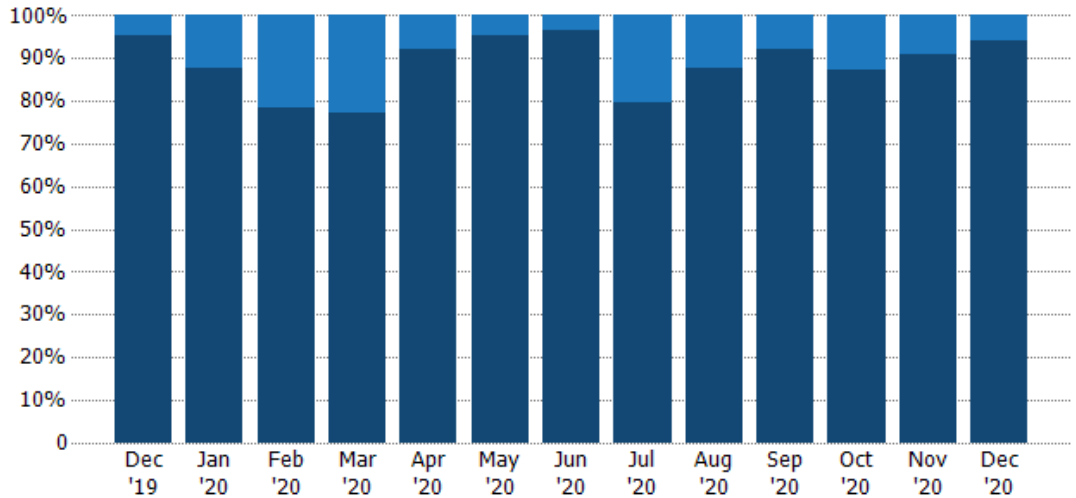
Month/Year	Volume	% Chg.
Dec '20	\$13.4M	142.2%
Dec '19	\$5.53M	109.9%
Dec '18	\$2.64M	84.6%

## Closed Sales by Property Type

The percentage of residential properties sold each month by property type.

### Filters Used

ZIP: Grand Isle, VT 05458, Saint Albans, VT 05478, Saint Albans Bay, VT 05481, Swanton, VT 05488  
 Property Type: Condo/Townhouse/Apt, Single Family Residence



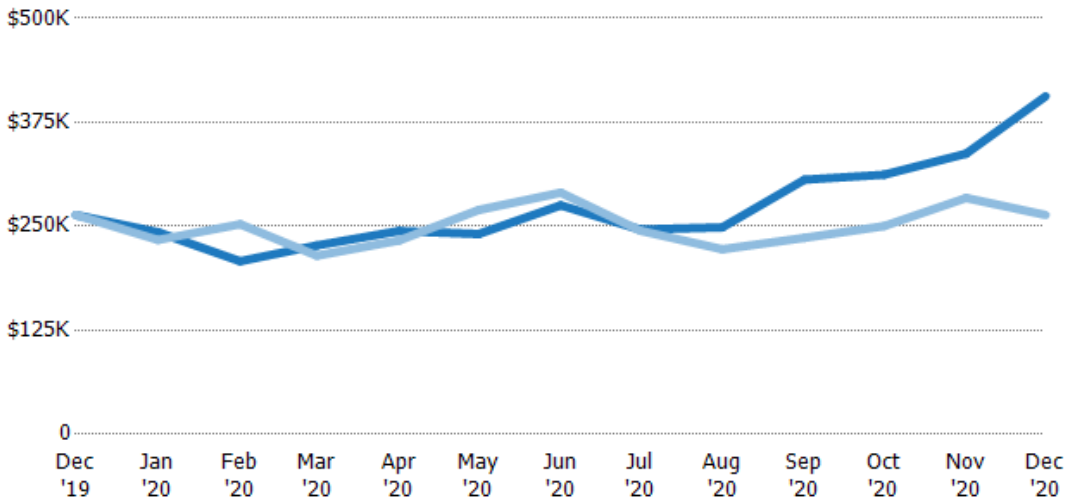
Property Type	Dec '19	Jan '20	Feb '20	Mar '20	Apr '20	May '20	Jun '20	Jul '20	Aug '20	Sep '20	Oct '20	Nov '20	Dec '20
Condo/Townhouse	5%	13%	21%	23%	8%	5%	3%	20%	12%	8%	13%	9%	6%
Single Family Residence	95%	88%	79%	77%	92%	95%	97%	80%	88%	92%	87%	91%	94%

## Average Sales Price

The average sales price of the residential properties sold each month.

### Filters Used

ZIP: Grand Isle, VT 05458, Saint Albans, VT 05478, Saint Albans Bay, VT 05481, Swanton, VT 05488  
 Property Type: Condo/Townhouse/Apt, Single Family Residence



Month/Year	Price	% Chg.
Dec '20	\$406K	54.2%
Dec '19	\$264K	0%
Dec '18	\$264K	-2.9%

Property Type	Dec '19	Jan '20	Feb '20	Mar '20	Apr '20	May '20	Jun '20	Jul '20	Aug '20	Sep '20	Oct '20	Nov '20	Dec '20
Current Year	\$264K	\$243K	\$208K	\$227K	\$244K	\$241K	\$275K	\$246K	\$249K	\$306K	\$312K	\$337K	\$406K
Prior Year	\$264K	\$234K	\$252K	\$215K	\$233K	\$270K	\$290K	\$245K	\$222K	\$236K	\$250K	\$284K	\$264K
Percent Change from Prior Year	0%	4%	-18%	6%	5%	-11%	-5%	1%	12%	30%	25%	19%	54%

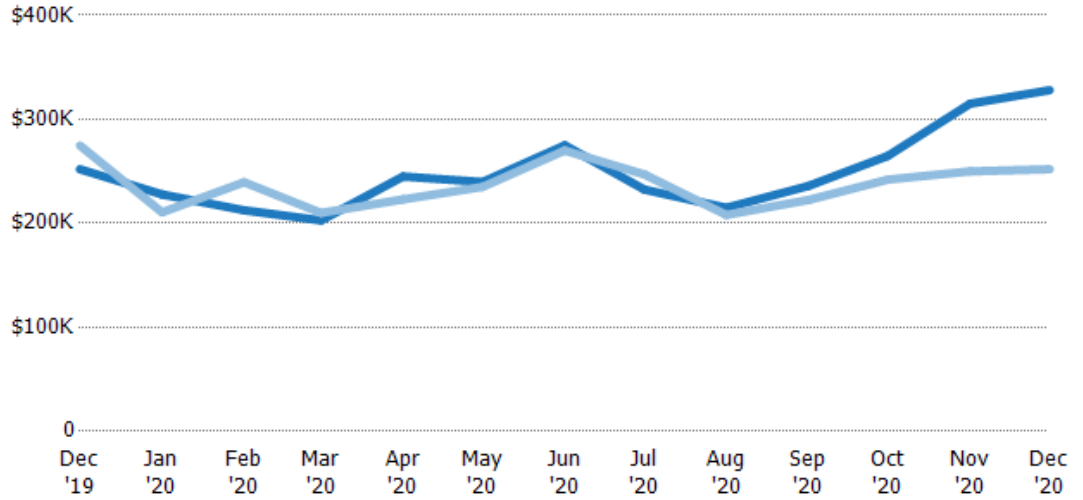
## Median Sales Price

The median sales price of the residential properties sold each month.

### Filters Used

ZIP: Grand Isle, VT 05458, Saint Albans, VT 05478, Saint Albans Bay, VT 05481, Swanton, VT 05488  
 Property Type: Condo/Townhouse/Apt, Single Family Residence

Month/Year	Price	% Chg.
Dec '20	\$328K	30.2%
Dec '19	\$252K	-8.3%
Dec '18	\$275K	-13.8%



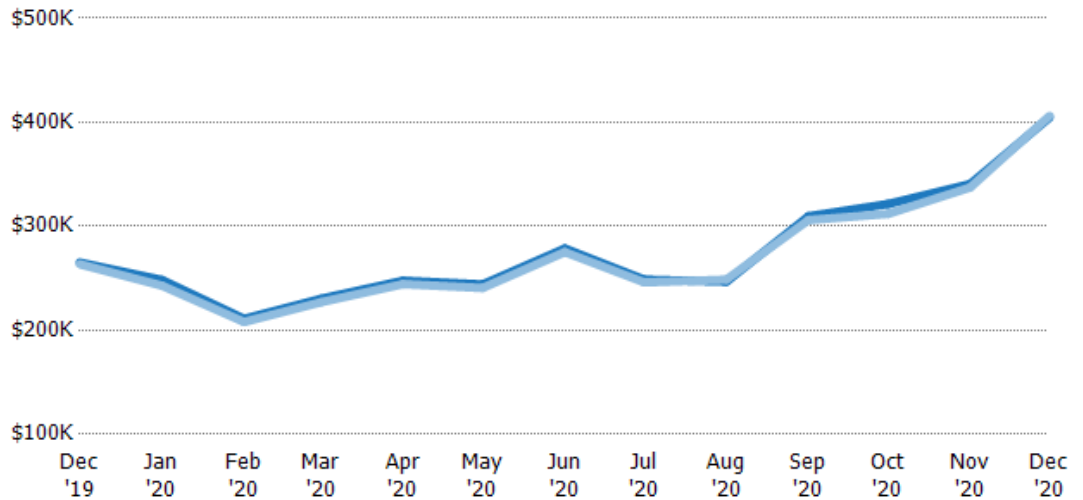
Current Year	\$252K	\$228K	\$213K	\$203K	\$245K	\$240K	\$275K	\$233K	\$215K	\$236K	\$265K	\$315K	\$328K
Prior Year	\$275K	\$211K	\$240K	\$210K	\$223K	\$235K	\$270K	\$247K	\$208K	\$222K	\$242K	\$250K	\$252K
Percent Change from Prior Year	-8%	8%	-11%	-3%	10%	2%	2%	-6%	3%	6%	9%	26%	30%

## Average Sales Price vs Average Listing Price

The average sales price as a percentage of the average listing price for properties sold each month.

### Filters Used

ZIP: Grand Isle, VT 05458, Saint Albans, VT 05478, Saint Albans Bay, VT 05481, Swanton, VT 05488  
 Property Type: Condo/Townhouse/Apt, Single Family Residence



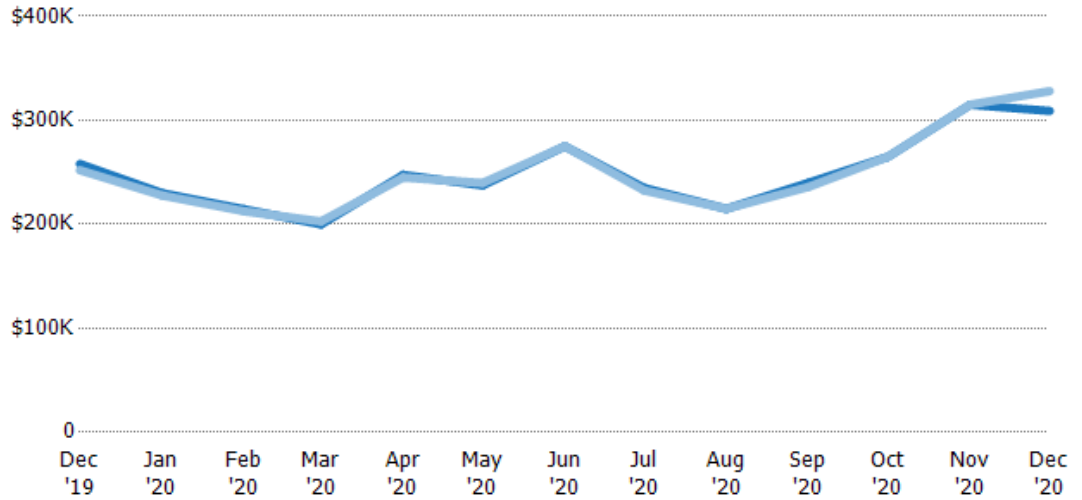
Avg List Price	\$265K	\$248K	\$211K	\$230K	\$248K	\$244K	\$279K	\$249K	\$247K	\$310K	\$321K	\$341K	\$405K
Avg Sales Price	\$264K	\$243K	\$208K	\$227K	\$244K	\$241K	\$275K	\$246K	\$249K	\$306K	\$312K	\$337K	\$406K
Avg Sales Price as a % of Avg List Price	99%	98%	99%	99%	99%	99%	99%	99%	101%	99%	97%	99%	100%

## Median Sales Price vs Median Listing Price

The median sales price as a percentage of the median listing price for properties sold each month.

### Filters Used

ZIP: Grand Isle, VT 05458, Saint Albans, VT 05478, Saint Albans Bay, VT 05481, Swanton, VT 05488  
 Property Type: Condo/Townhouse/Apt, Single Family Residence



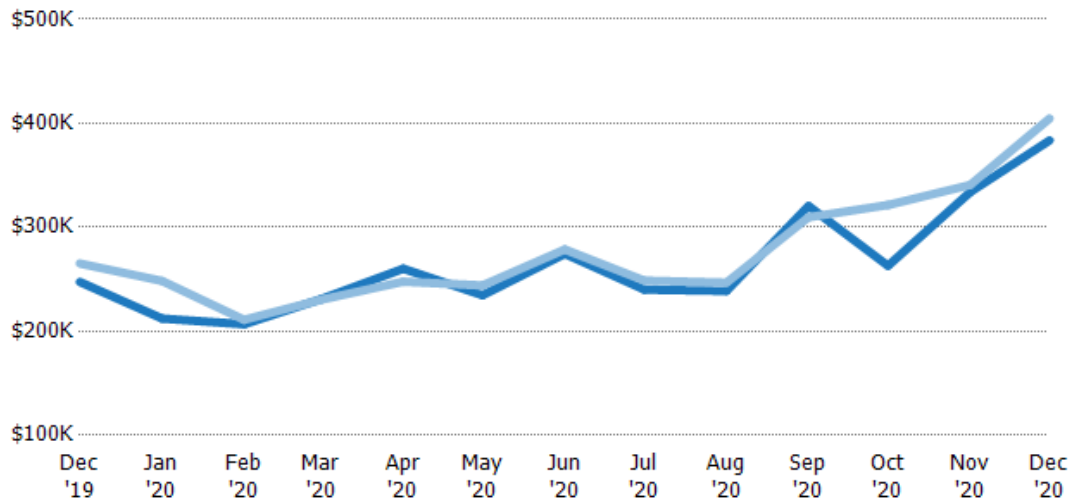
	Dec '19	Jan '20	Feb '20	Mar '20	Apr '20	May '20	Jun '20	Jul '20	Aug '20	Sep '20	Oct '20	Nov '20	Dec '20
Median List Price	\$258K	\$230K	\$214K	\$200K	\$247K	\$237K	\$275K	\$235K	\$215K	\$240K	\$265K	\$315K	\$309K
Median Sales Price	\$252K	\$228K	\$213K	\$203K	\$245K	\$240K	\$275K	\$233K	\$215K	\$236K	\$265K	\$315K	\$328K
Med Sales Price as a % of Med List Price	98%	99%	99%	101%	99%	101%	100%	99%	100%	98%	100%	100%	106%

## Average Sales Price vs Average Est Value

The average sales price as a percentage of the average AVM or RVM® valuation estimate for properties sold each month.

### Filters Used

ZIP: Grand Isle, VT 05458, Saint Albans, VT 05478, Saint Albans Bay, VT 05481, Swanton, VT 05488  
 Property Type: Condo/Townhouse/Apt, Single Family Residence



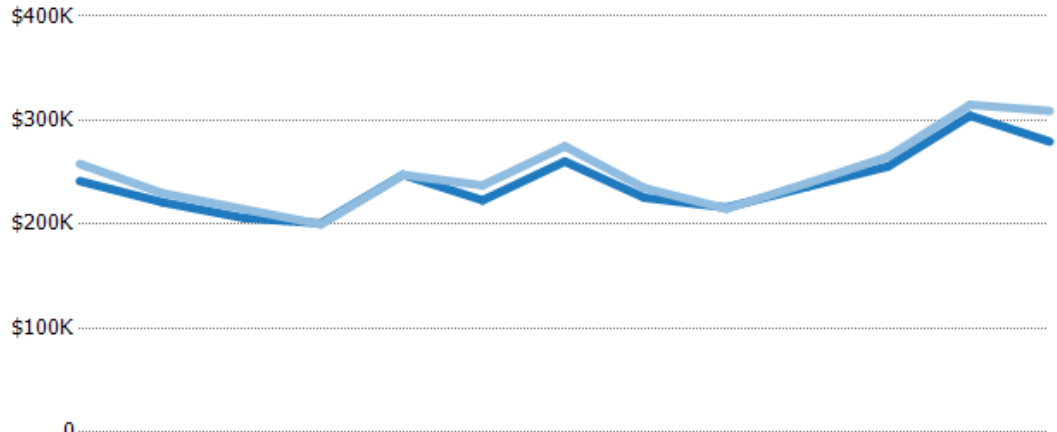
	Dec '19	Jan '20	Feb '20	Mar '20	Apr '20	May '20	Jun '20	Jul '20	Aug '20	Sep '20	Oct '20	Nov '20	Dec '20
Avg Est Value	\$247K	\$212K	\$207K	\$231K	\$260K	\$235K	\$274K	\$240K	\$239K	\$320K	\$263K	\$334K	\$384K
Avg Sales Price	\$265K	\$248K	\$211K	\$230K	\$248K	\$244K	\$279K	\$249K	\$247K	\$310K	\$321K	\$341K	\$405K
Avg Sales Price as a % of Avg Est Value	107%	117%	102%	100%	95%	104%	102%	104%	103%	97%	122%	102%	106%

## Median Sales Price vs Median Est Value

The median sales price as a percent of the median AVM or RVM® valuation estimate for properties sold each month.

### Filters Used

ZIP: Grand Isle, VT 05458, Saint Albans, VT 05478, Saint Albans Bay, VT 05481, Swanton, VT 05488  
 Property Type:  
 Condo/Townhouse/Apt, Single Family Residence



	Dec '19	Jan '20	Feb '20	Mar '20	Apr '20	May '20	Jun '20	Jul '20	Aug '20	Sep '20	Oct '20	Nov '20	Dec '20
Median Est Value	\$242K	\$221K	\$206K	\$201K	\$248K	\$223K	\$260K	\$226K	\$216K	\$236K	\$256K	\$304K	\$279K
Median Sales Price	\$258K	\$230K	\$214K	\$200K	\$247K	\$237K	\$275K	\$235K	\$215K	\$240K	\$265K	\$315K	\$309K
Med Sales Price as a % of Med Est Value	107%	104%	104%	99%	100%	106%	106%	104%	99%	101%	104%	103%	111%

## Sales Activity by ZIP

Dec 2020

ZIP	Pendings (Month End)	Pending Volume (Month End)	Sales	Sales Volume	Avg Sales Price	Median Sales Price	Avg Sales Price per Sq Ft	Median Sales Price per Sq Ft	Median Days In RPR
05458	3	\$1,498,000	4	\$3,809,000	\$952,250	\$882,500	\$320	\$337	5
05478	28	\$7,847,730	24	\$7,648,427	\$318,684	\$301,000	\$170	\$163	10
05488	7	\$2,362,400	5	\$1,948,000	\$389,600	\$262,000	\$156	\$120	30

## Sales Activity by Metro Area

Dec 2020

Metro	Pendings (Month End)	Pending Volume (Month End)	Sales	Sales Volume	Avg Sales Price	Median Sales Price	Avg Sales Price per Sq Ft	Median Sales Price per Sq Ft	Median Days In RPR
Burlington-South Burlington, VT	38	\$11,708,130	33	\$13,405,427	\$406,225	\$328,000	\$186	\$166	8