

Summary of Key Listing and Sales Metrics

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

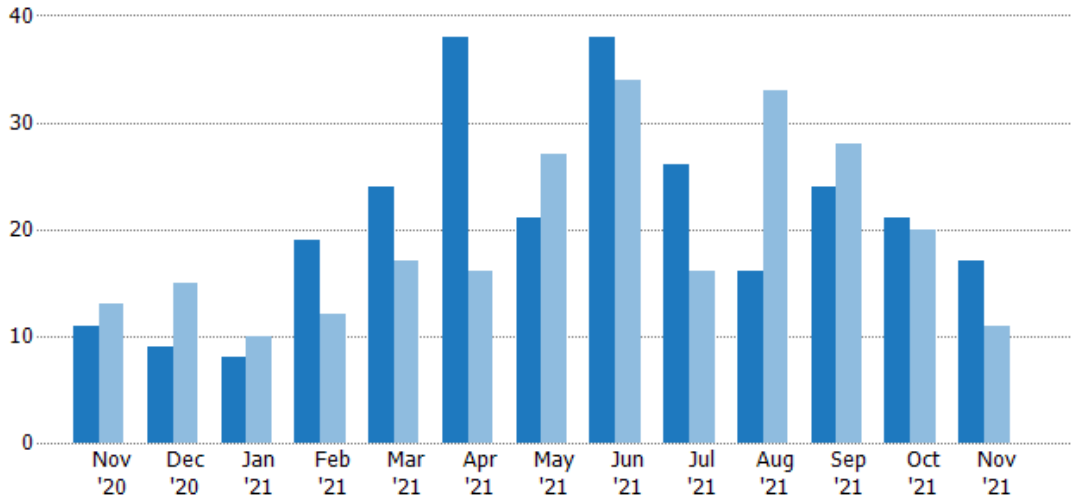
Key Metrics	Nov 2021	Nov 2020	+ / -	YTD 2021	YTD 2020	+ / -
Listing Activity Charts Metrics						
New Listing Count	17	11	+54.5%	252	224	+12.5%
New Listing Volume	\$4,896,900	\$3,133,645	+56.3%	\$76,655,773	\$62,889,625	+21.9%
Active Listing Count	54	42	+28.6%	N/A	N/A	
Active Listing Volume	\$19,246,000	\$13,014,940	+47.9%	N/A	N/A	
Average Listing Price	\$356,407	\$309,880	+15%	\$339,691	\$292,875	+16%
Median Listing Price	\$320,000	\$277,400	+15.4%	\$311,592	\$268,791	+15.9%
Median Days in RPR	47.5	101.5	-53.2%	54	89.72	-39.8%
Months of Inventory	3.2	1.5	+111.8%	2.1	3.6	-42.3%
Absorption Rate	31.48%	66.67%	-35.2%	47.69%	27.5%	+20.2%
Sales Activity Charts Metrics						
New Pending Sales Count	3	19	-84.2%	206	272	-24.3%
New Pending Sales Volume	\$952,500	\$5,243,200	-81.8%	\$62,712,013	\$70,183,966	-10.6%
Pending Sales Count	2	33	-93.9%	N/A	N/A	
Pending Sales Volume	\$552,000	\$9,969,800	-94.5%	N/A	N/A	
Closed Sales Count	23	22	+4.5%	203	196	+3.6%
Closed Sales Volume	\$8,085,400	\$6,865,800	+17.8%	\$61,889,929	\$49,933,728	+23.9%
Average Sales Price	\$351,539	\$312,082	+12.6%	\$304,876	\$254,764	+19.7%
Median Sales Price	\$325,000	\$301,000	+8%	\$286,085	\$247,807	+15.4%

New Listings

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

Filters Used

ZIP: Saint Albans, VT 05478, Saint Albans Bay, VT 05481
 Property Type: Condo/Townhouse/Apt., Single Family



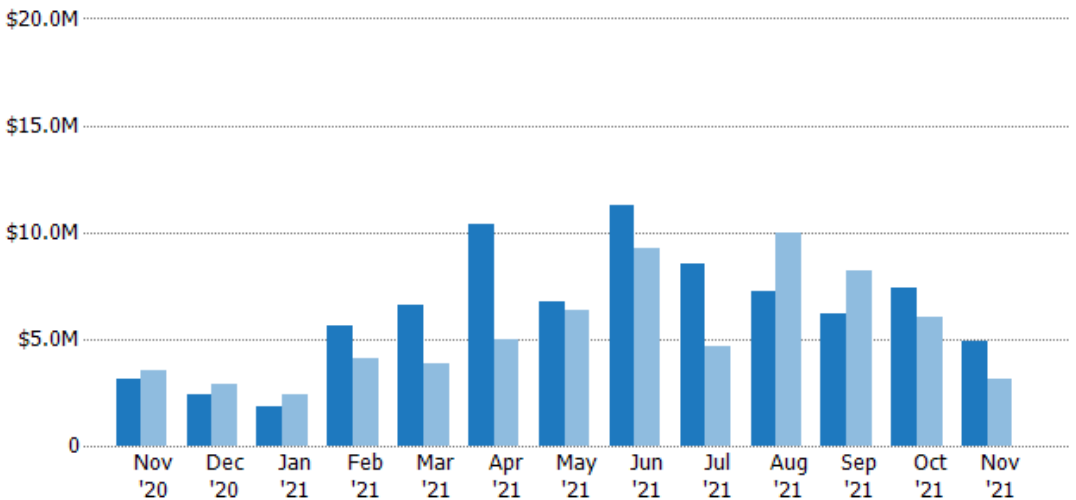
Month/Year	Count	% Chg.
Nov '21	17	54.5%
Nov '20	11	-15.4%
Nov '19	13	-7.7%

New Listing Volume

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

Filters Used

ZIP: Saint Albans, VT 05478, Saint Albans Bay, VT 05481
 Property Type: Condo/Townhouse/Apt., Single Family



Month/Year	Volume	% Chg.
Nov '21	\$4.9M	56.3%
Nov '20	\$3.13M	-11.9%
Nov '19	\$3.56M	-15.8%

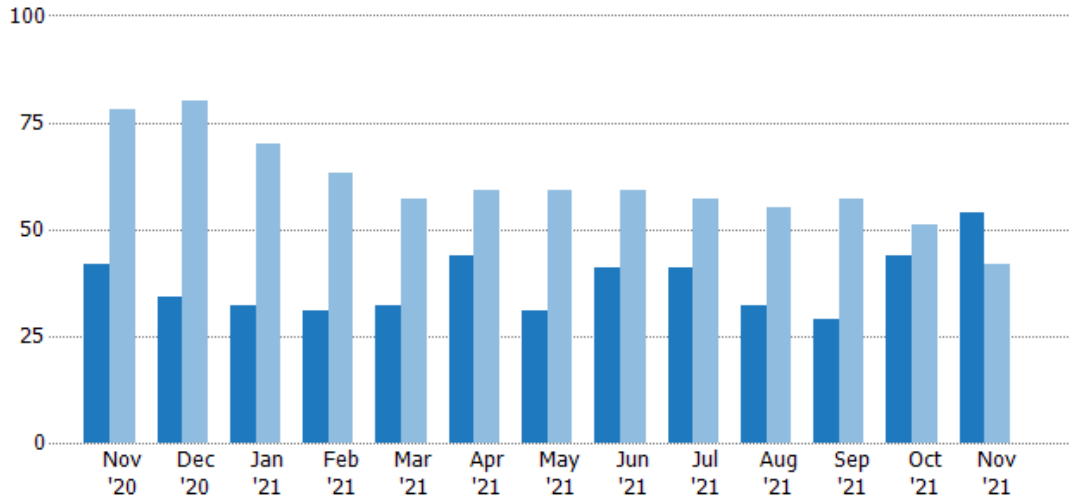
Active Listings

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

Filters Used

ZIP: Saint Albans, VT 05478, Saint Albans Bay, VT 05481
 Property Type: Condo/Townhouse/Apt., Single Family

Month/Year	Count	% Chg.
Nov '21	54	28.6%
Nov '20	42	-46.2%
Nov '19	78	19.2%



Current Year	42	34	32	31	32	44	31	41	41	32	29	44	54
Prior Year	78	80	70	63	57	59	59	59	57	55	57	51	42
Percent Change from Prior Year	-46%	-58%	-54%	-51%	-44%	-25%	-47%	-31%	-28%	-42%	-49%	-14%	29%

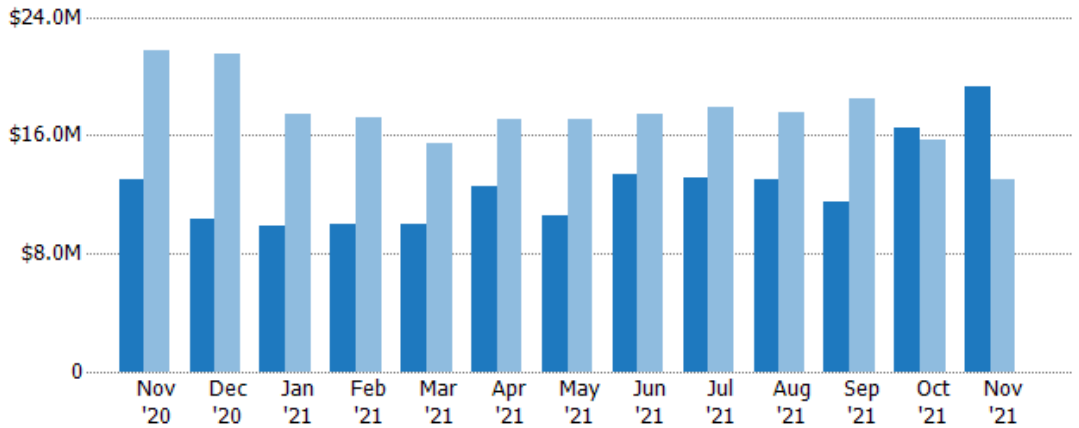
Active Listing Volume

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

Filters Used

ZIP: Saint Albans, VT 05478, Saint Albans Bay, VT 05481
 Property Type: Condo/Townhouse/Apt., Single Family

Month/Year	Volume	% Chg.
Nov '21	\$19.2M	47.9%
Nov '20	\$13M	-40%
Nov '19	\$21.7M	30.4%



Current Year	\$13M	\$10.4M	\$9.81M	\$10M	\$9.97M	\$12.5M	\$10.6M	\$13.3M	\$13.2M	\$13M	\$11.5M	\$16.5M	\$19.2M
Prior Year	\$21.7M	\$21.5M	\$17.4M	\$17.3M	\$15.4M	\$17.1M	\$17.1M	\$17.5M	\$17.9M	\$17.5M	\$18.4M	\$15.7M	\$13M
Percent Change from Prior Year	-40%	-52%	-44%	-42%	-35%	-27%	-38%	-24%	-26%	-26%	-38%	5%	48%

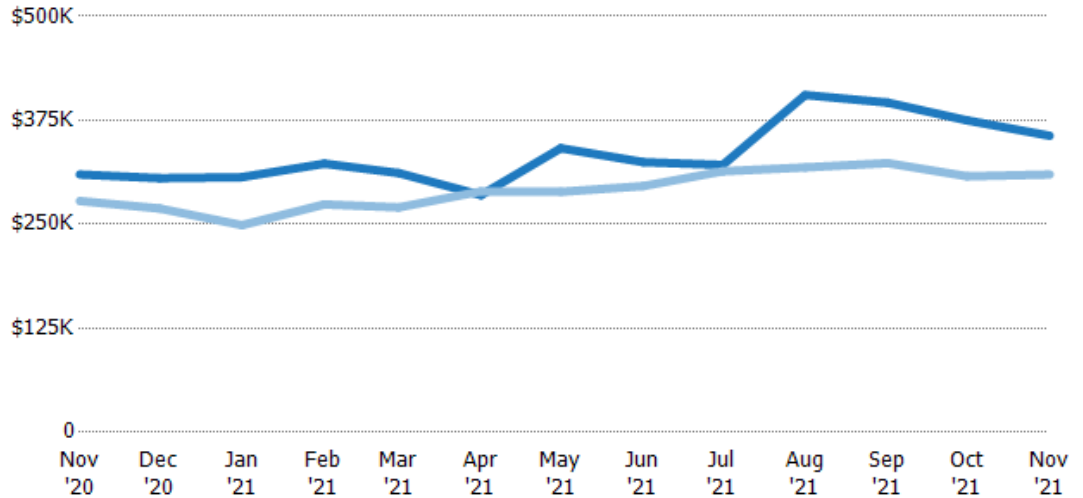
Average Listing Price

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

Filters Used

ZIP: Saint Albans, VT 05478, Saint Albans Bay, VT 05481
Property Type: Condo/Townhouse/Apt., Single Family

Month/Year	Price	% Chg.
Nov '21	\$356K	15%
Nov '20	\$310K	11.5%
Nov '19	\$278K	9.3%



Current Year	\$310K	\$305K	\$307K	\$323K	\$312K	\$285K	\$341K	\$325K	\$321K	\$405K	\$396K	\$375K	\$356K
Prior Year	\$278K	\$269K	\$249K	\$274K	\$270K	\$290K	\$289K	\$296K	\$314K	\$318K	\$324K	\$308K	\$310K
Percent Change from Prior Year	11%	14%	23%	18%	15%	-2%	18%	10%	2%	27%	22%	22%	15%

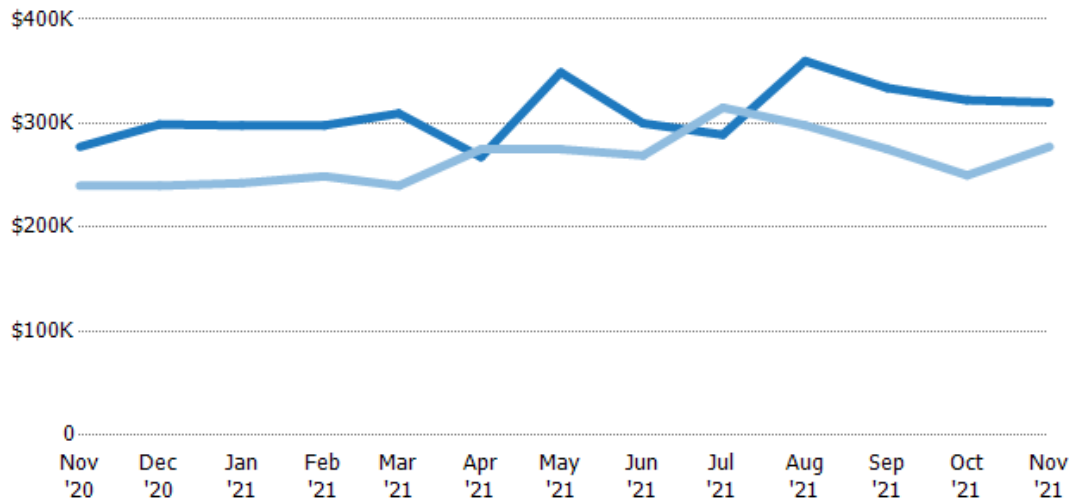
Median Listing Price

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

Filters Used

ZIP: Saint Albans, VT 05478, Saint Albans Bay, VT 05481
Property Type: Condo/Townhouse/Apt., Single Family

Month/Year	Price	% Chg.
Nov '21	\$320K	15.4%
Nov '20	\$277K	15.6%
Nov '19	\$240K	8%



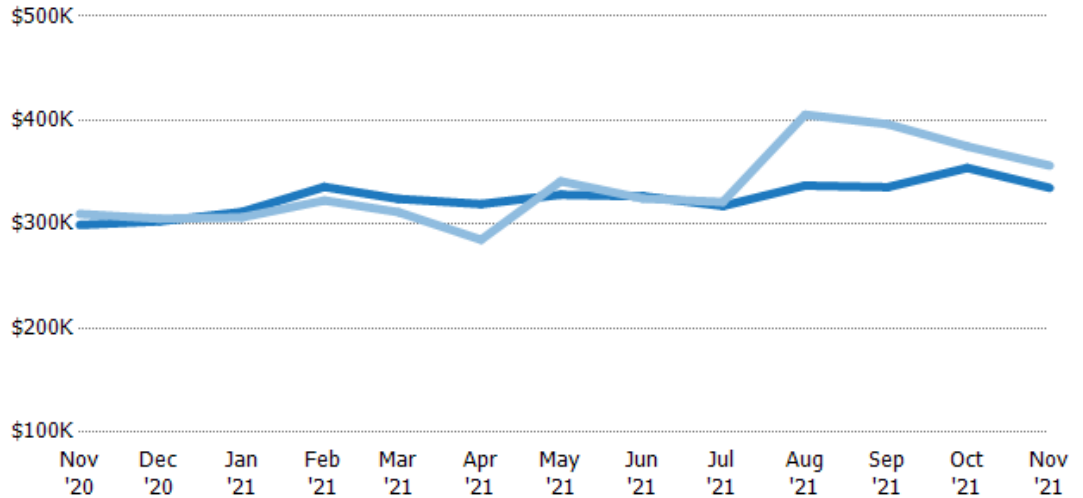
Current Year	\$277K	\$299K	\$298K	\$298K	\$309K	\$268K	\$349K	\$300K	\$289K	\$360K	\$334K	\$322K	\$320K
Prior Year	\$240K	\$240K	\$242K	\$249K	\$240K	\$275K	\$275K	\$269K	\$315K	\$298K	\$275K	\$250K	\$277K
Percent Change from Prior Year	16%	25%	23%	20%	29%	-3%	27%	11%	-8%	21%	21%	29%	15%

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: Saint Albans, VT 05478, Saint Albans Bay, VT 05481
 Property Type:
 Condo/Townhouse/Apt., Single Family



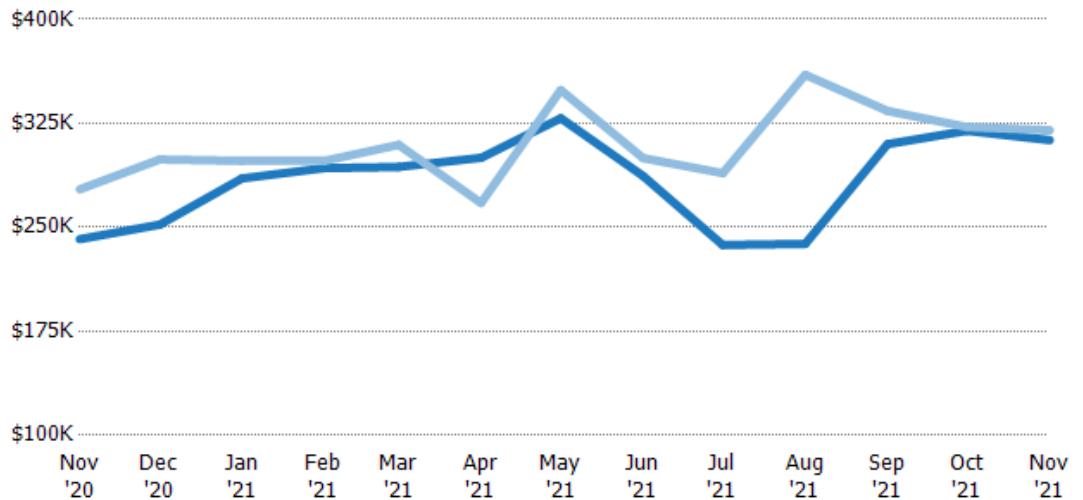
	Nov '20	Dec '20	Jan '21	Feb '21	Mar '21	Apr '21	May '21	Jun '21	Jul '21	Aug '21	Sep '21	Oct '21	Nov '21
Avg Est Value	\$299K	\$303K	\$312K	\$336K	\$324K	\$319K	\$328K	\$327K	\$318K	\$337K	\$336K	\$354K	\$335K
Avg Listing Price	\$310K	\$305K	\$307K	\$323K	\$312K	\$285K	\$341K	\$325K	\$321K	\$405K	\$396K	\$375K	\$356K
Avg Listing Price as a % of Avg Est Value	104%	101%	98%	96%	96%	89%	104%	99%	101%	120%	118%	106%	106%

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: Saint Albans, VT 05478, Saint Albans Bay, VT 05481
 Property Type:
 Condo/Townhouse/Apt., Single Family



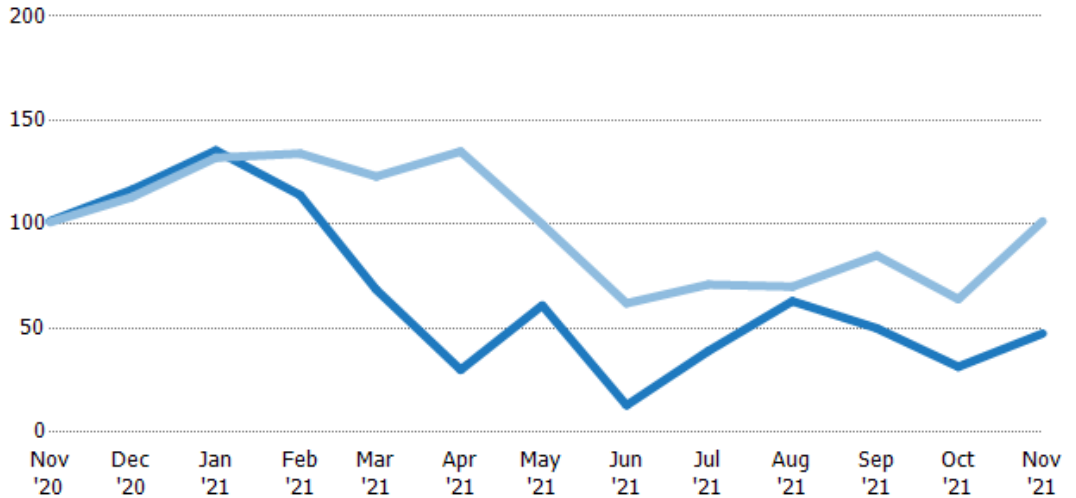
	Nov '20	Dec '20	Jan '21	Feb '21	Mar '21	Apr '21	May '21	Jun '21	Jul '21	Aug '21	Sep '21	Oct '21	Nov '21
Median Est Value	\$241K	\$252K	\$285K	\$293K	\$294K	\$300K	\$329K	\$287K	\$237K	\$238K	\$310K	\$320K	\$313K
Median Listing Price	\$277K	\$299K	\$298K	\$298K	\$309K	\$268K	\$349K	\$300K	\$289K	\$360K	\$334K	\$322K	\$320K
Med Listing Price as a % of Med Est Value	115%	119%	104%	102%	105%	89%	106%	105%	122%	151%	108%	101%	102%

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: Saint Albans, VT 05478, Saint Albans Bay, VT 05481
Property Type: Condo/Townhouse/Apt., Single Family



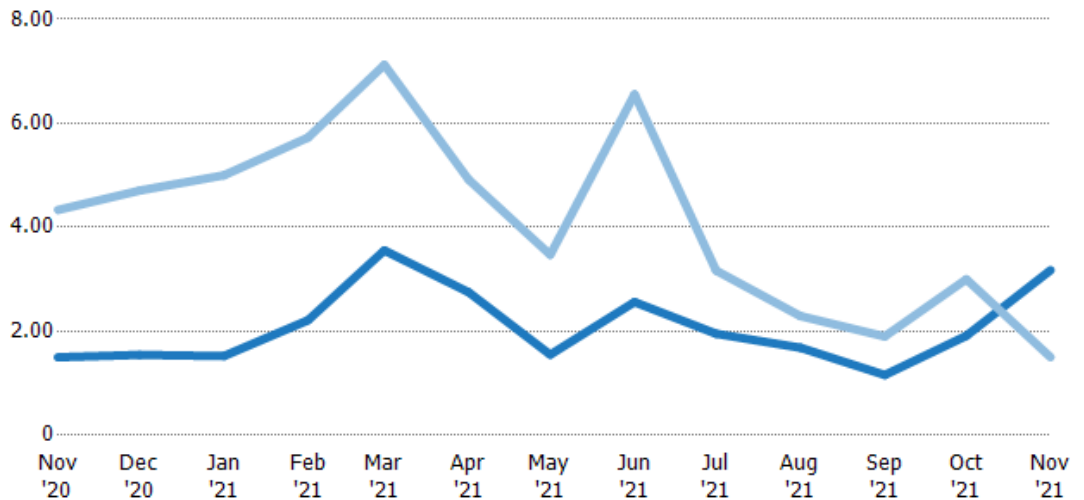
	Nov '20	Dec '20	Jan '21	Feb '21	Mar '21	Apr '21	May '21	Jun '21	Jul '21	Aug '21	Sep '21	Oct '21	Nov '21
Current Year	102	117	136	114	68.5	30	61	13	39	63	50	31.5	47.5
Prior Year	101	113	132	134	123	135	100	62	71	70	85	64	102
Percent Change from Prior Year	0%	3%	3%	-15%	-44%	-78%	-39%	-79%	-45%	-10%	-41%	-51%	-53%

Months of Inventory

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

Filters Used

ZIP: Saint Albans, VT 05478, Saint Albans Bay, VT 05481
Property Type: Condo/Townhouse/Apt., Single Family



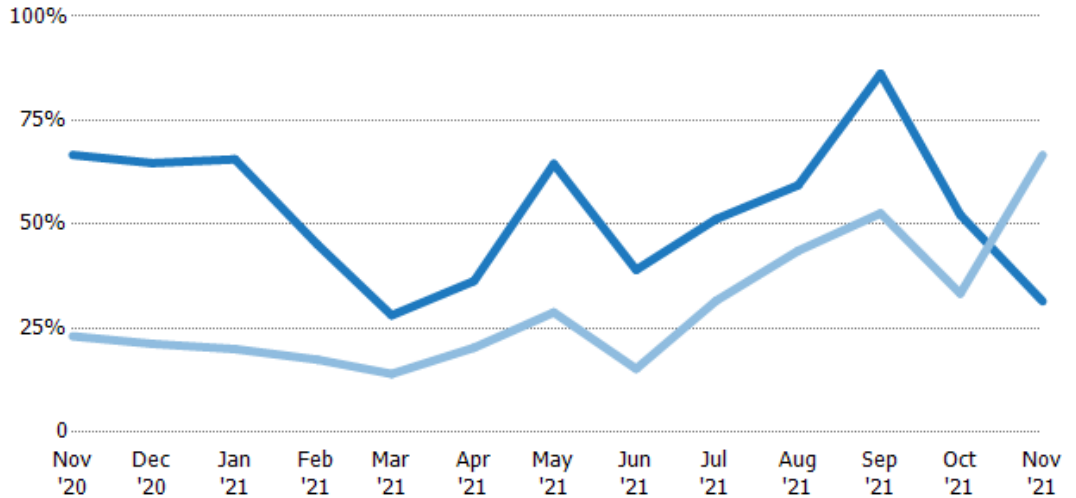
	Nov '20	Dec '20	Jan '21	Feb '21	Mar '21	Apr '21	May '21	Jun '21	Jul '21	Aug '21	Sep '21	Oct '21	Nov '21
Current Year	1.5	1.55	1.52	2.21	3.56	2.75	1.55	2.56	1.95	1.68	1.16	1.91	3.18
Prior Year	4.33	4.71	5	5.73	7.13	4.92	3.47	6.56	3.17	2.29	1.9	3	1.5
Percent Change from Prior Year	-65%	-67%	-70%	-61%	-50%	-44%	-55%	-61%	-38%	-27%	-39%	-36%	112%

Absorption Rate

The percentage of inventory sold per month.

Filters Used

ZIP: Saint Albans, VT 05478, Saint Albans Bay, VT 05481
 Property Type: Condo/Townhouse/Apt., Single Family



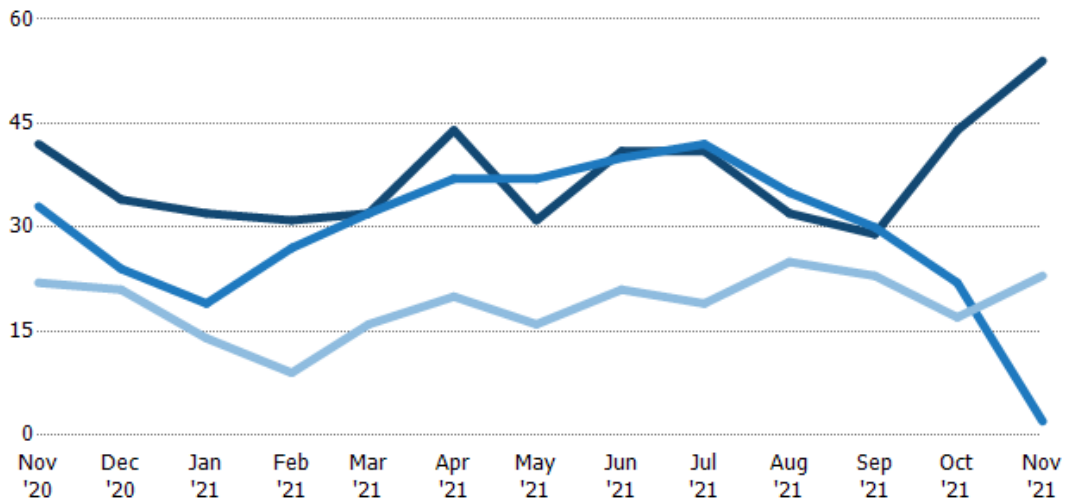
	Nov '20	Dec '20	Jan '21	Feb '21	Mar '21	Apr '21	May '21	Jun '21	Jul '21	Aug '21	Sep '21	Oct '21	Nov '21
Current Year	67%	65%	66%	45%	28%	36%	65%	39%	51%	59%	86%	52%	31%
Prior Year	23%	21%	20%	17%	14%	20%	29%	15%	32%	44%	53%	33%	67%
Change from Prior Year	-44%	-43%	-46%	-28%	-14%	-16%	-36%	-24%	-20%	-16%	-34%	-19%	35%

Active/Pending/Sold Units

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

Filters Used

ZIP: Saint Albans, VT 05478, Saint Albans Bay, VT 05481
 Property Type: Condo/Townhouse/Apt., Single Family



	Nov '20	Dec '20	Jan '21	Feb '21	Mar '21	Apr '21	May '21	Jun '21	Jul '21	Aug '21	Sep '21	Oct '21	Nov '21
Active	42	34	32	31	32	44	31	41	41	32	29	44	54
Pending	33	24	19	27	32	37	37	40	42	35	30	22	2
Sold	22	21	14	9	16	20	16	21	19	25	23	17	23

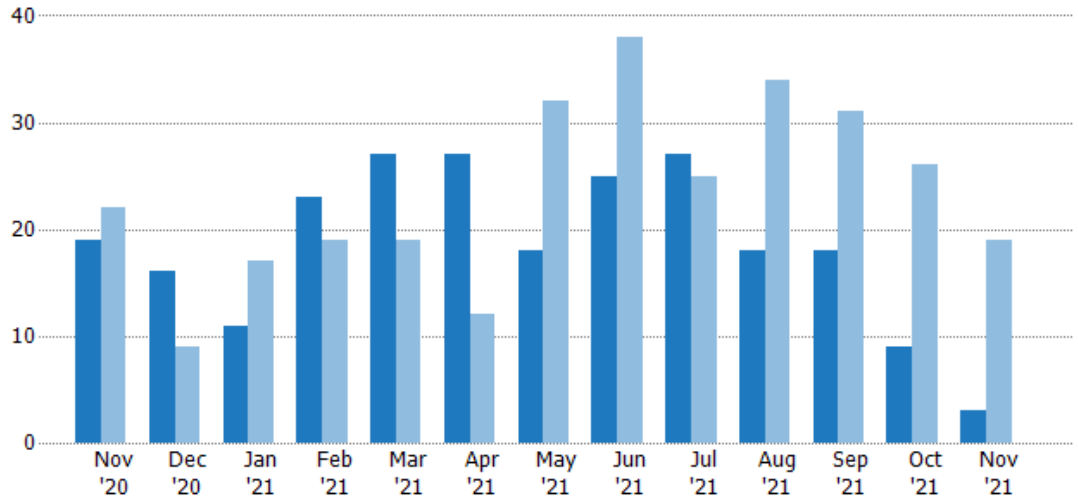
New Pending Sales

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

Filters Used

ZIP: Saint Albans, VT 05478, Saint Albans Bay, VT 05481
 Property Type: Condo/Townhouse/Apt., Single Family

Month/Year	Count	% Chg.
Nov '21	3	-84.2%
Nov '20	19	-13.6%
Nov '19	22	-36.4%



	Nov '20	Dec '20	Jan '21	Feb '21	Mar '21	Apr '21	May '21	Jun '21	Jul '21	Aug '21	Sep '21	Oct '21	Nov '21
Current Year	19	16	11	23	27	27	18	25	27	18	18	9	3
Prior Year	22	9	17	19	19	12	32	38	25	34	31	26	19
Percent Change from Prior Year	-14%	78%	-35%	21%	42%	125%	-44%	-34%	8%	-47%	-42%	-65%	-84%

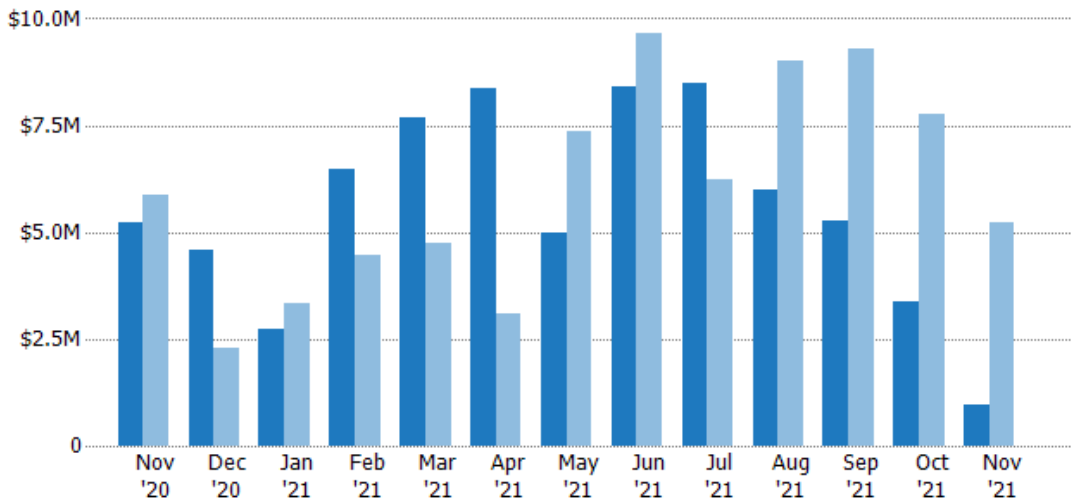
New Pending Sales Volume

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

Filters Used

ZIP: Saint Albans, VT 05478, Saint Albans Bay, VT 05481
 Property Type: Condo/Townhouse/Apt., Single Family

Month/Year	Volume	% Chg.
Nov '21	\$953K	-81.8%
Nov '20	\$5.24M	-10.4%
Nov '19	\$5.85M	-43.6%



	Nov '20	Dec '20	Jan '21	Feb '21	Mar '21	Apr '21	May '21	Jun '21	Jul '21	Aug '21	Sep '21	Oct '21	Nov '21
Current Year	\$5.24M	\$4.56M	\$2.74M	\$6.46M	\$7.68M	\$8.36M	\$4.99M	\$8.39M	\$8.5M	\$5.97M	\$5.28M	\$3.37M	\$953K
Prior Year	\$5.85M	\$2.27M	\$3.32M	\$4.45M	\$4.73M	\$3.1M	\$7.36M	\$9.66M	\$6.25M	\$9M	\$9.31M	\$7.78M	\$5.24M
Percent Change from Prior Year	-10%	101%	-17%	45%	62%	170%	-32%	-13%	36%	-34%	-43%	-57%	-82%

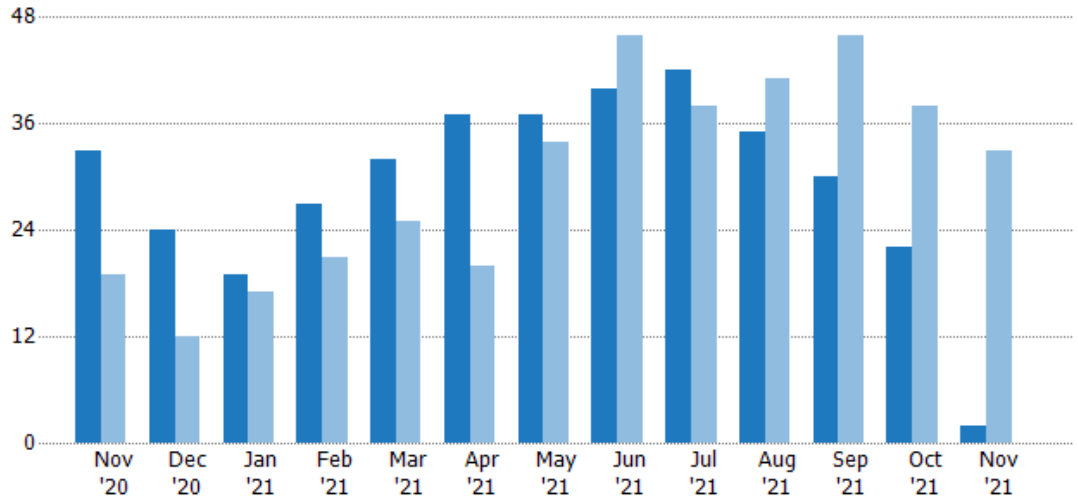
Pending Sales

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

Filters Used

ZIP: Saint Albans, VT 05478, Saint Albans Bay, VT 05481
 Property Type: Condo/Townhouse/Apt., Single Family

Month/Year	Count	% Chg.
Nov '21	2	-93.9%
Nov '20	33	73.7%
Nov '19	19	-21.1%



Current Year	33	24	19	27	32	37	37	40	42	35	30	22	2
Prior Year	19	12	17	21	25	20	34	46	38	41	46	38	33
Percent Change from Prior Year	74%	100%	12%	29%	28%	85%	9%	-13%	11%	-15%	-35%	-42%	-94%

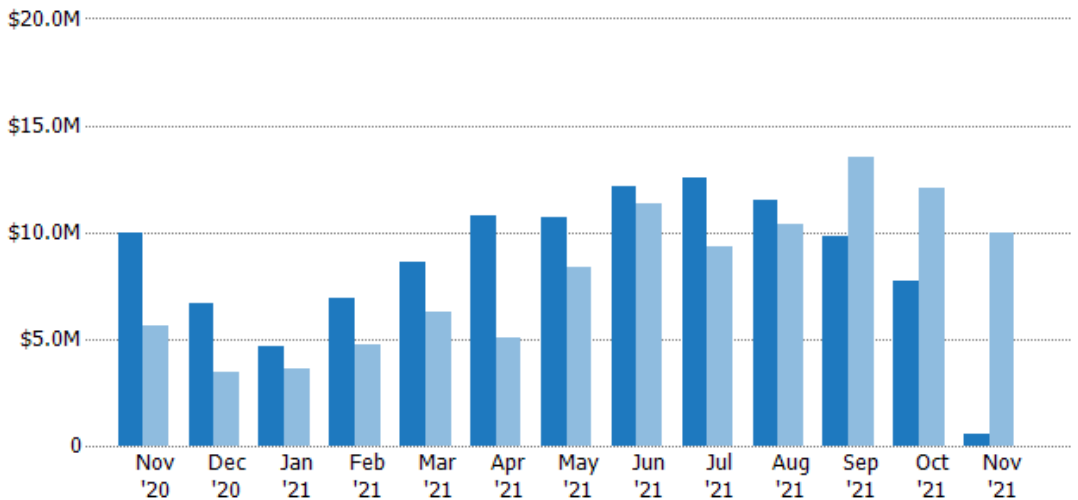
Pending Sales Volume

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

Filters Used

ZIP: Saint Albans, VT 05478, Saint Albans Bay, VT 05481
 Property Type: Condo/Townhouse/Apt., Single Family

Month/Year	Volume	% Chg.
Nov '21	\$552K	-94.5%
Nov '20	\$9.97M	78.4%
Nov '19	\$5.59M	-29.8%



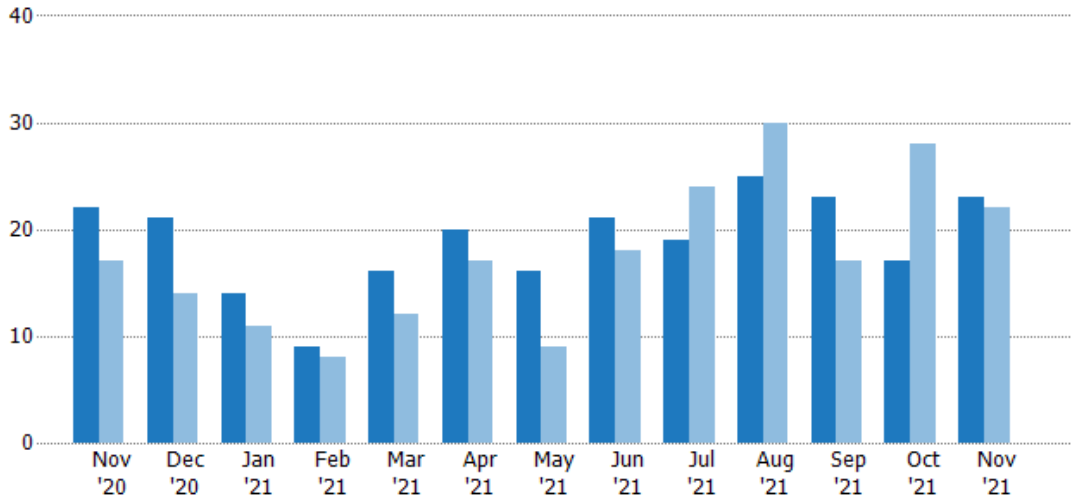
Current Year	\$9.97M	\$6.7M	\$4.64M	\$6.94M	\$8.62M	\$10.8M	\$10.7M	\$12.1M	\$12.5M	\$11.5M	\$9.81M	\$7.68M	\$552K
Prior Year	\$5.59M	\$3.47M	\$3.63M	\$4.77M	\$6.29M	\$5.03M	\$8.39M	\$11.3M	\$9.34M	\$10.4M	\$13.5M	\$12.1M	\$9.97M
Percent Change from Prior Year	78%	93%	28%	46%	37%	114%	27%	7%	34%	11%	-28%	-36%	-94%

Closed Sales

The total number of residential properties sold each month.

Filters Used

ZIP: Saint Albans, VT 05478, Saint Albans Bay, VT 05481
 Property Type: Condo/Townhouse/Apt., Single Family



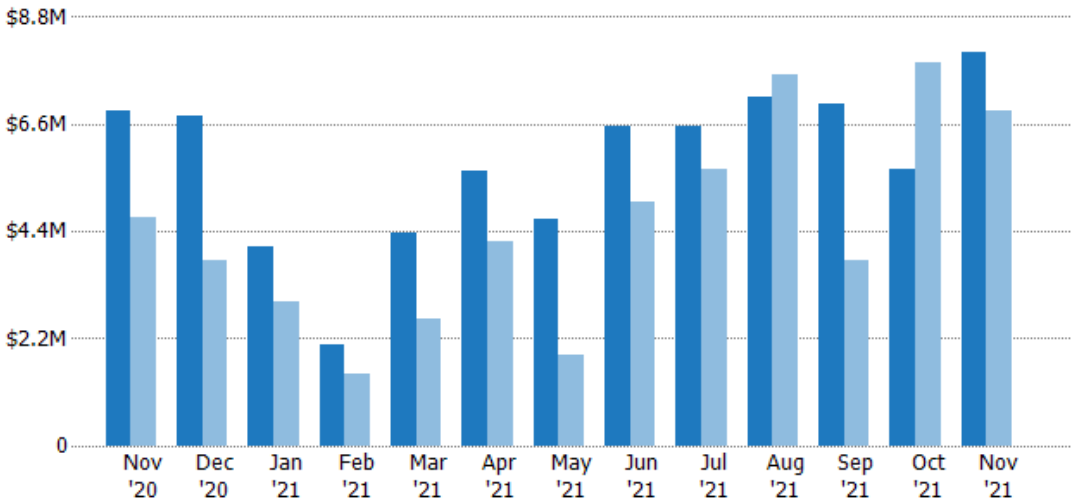
	Nov '20	Dec '20	Jan '21	Feb '21	Mar '21	Apr '21	May '21	Jun '21	Jul '21	Aug '21	Sep '21	Oct '21	Nov '21
Current Year	22	21	14	9	16	20	16	21	19	25	23	17	23
Prior Year	17	14	11	8	12	17	9	18	24	30	17	28	22
Percent Change from Prior Year	29%	50%	27%	13%	33%	18%	78%	17%	-21%	-17%	35%	-39%	5%

Closed Sales Volume

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

Filters Used

ZIP: Saint Albans, VT 05478, Saint Albans Bay, VT 05481
 Property Type: Condo/Townhouse/Apt., Single Family



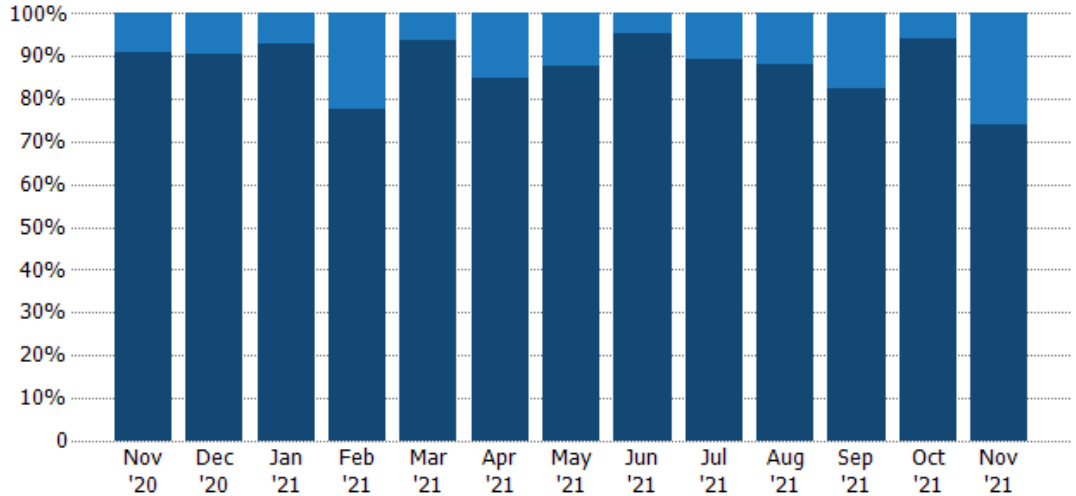
	Nov '20	Dec '20	Jan '21	Feb '21	Mar '21	Apr '21	May '21	Jun '21	Jul '21	Aug '21	Sep '21	Oct '21	Nov '21
Current Year	\$6.87M	\$6.77M	\$4.08M	\$2.08M	\$4.37M	\$5.64M	\$4.64M	\$6.54M	\$6.57M	\$7.17M	\$7.02M	\$5.69M	\$8.09M
Prior Year	\$4.67M	\$3.8M	\$2.96M	\$1.47M	\$2.59M	\$4.2M	\$1.88M	\$5.01M	\$5.67M	\$7.61M	\$3.82M	\$7.85M	\$6.87M
Percent Change from Prior Year	47%	78%	38%	41%	69%	34%	148%	30%	16%	-6%	84%	-27%	18%

Closed Sales by Property Type

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

Filters Used

ZIP: Saint Albans, VT 05478, Saint Albans Bay, VT 05481
Property Type: Condo/Townhouse/Apt., Single Family



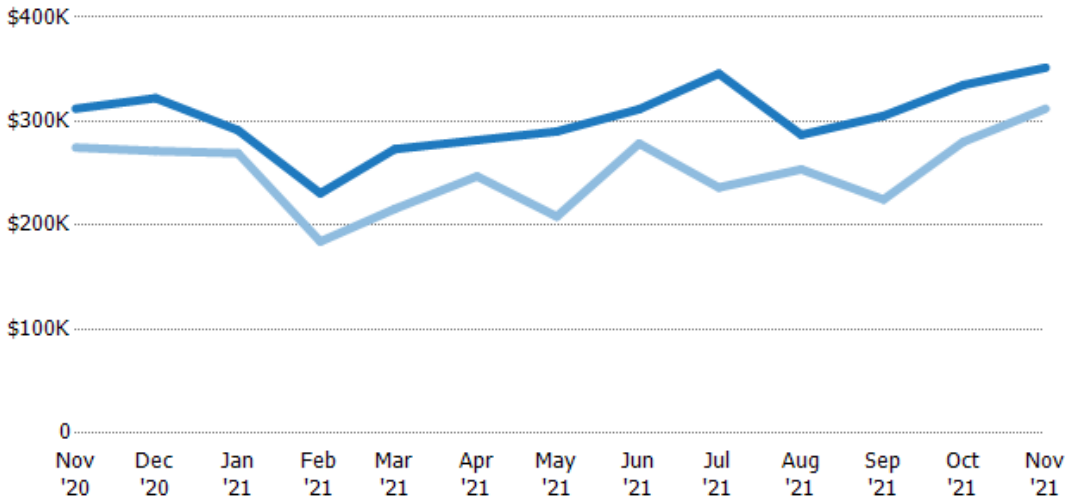
Property Type	Nov '20	Dec '20	Jan '21	Feb '21	Mar '21	Apr '21	May '21	Jun '21	Jul '21	Aug '21	Sep '21	Oct '21	Nov '21
Condo/Townhouse	9%	10%	7%	22%	6%	15%	13%	5%	11%	12%	17%	6%	26%
Single Family Residence	91%	90%	93%	78%	94%	85%	88%	95%	89%	88%	83%	94%	74%

Average Sales Price

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

Filters Used

ZIP: Saint Albans, VT 05478, Saint Albans Bay, VT 05481
Property Type: Condo/Townhouse/Apt., Single Family



Month/Year	Price	% Chg.
Nov '21	\$352K	12.6%
Nov '20	\$312K	13.6%
Nov '19	\$275K	-14.8%

Property Type	Nov '20	Dec '20	Jan '21	Feb '21	Mar '21	Apr '21	May '21	Jun '21	Jul '21	Aug '21	Sep '21	Oct '21	Nov '21
Current Year	\$312K	\$322K	\$291K	\$231K	\$273K	\$282K	\$290K	\$312K	\$346K	\$287K	\$305K	\$335K	\$352K
Prior Year	\$275K	\$271K	\$269K	\$184K	\$216K	\$247K	\$208K	\$279K	\$236K	\$254K	\$225K	\$280K	\$312K
Percent Change from Prior Year	14%	19%	8%	25%	27%	14%	39%	12%	46%	13%	36%	19%	13%

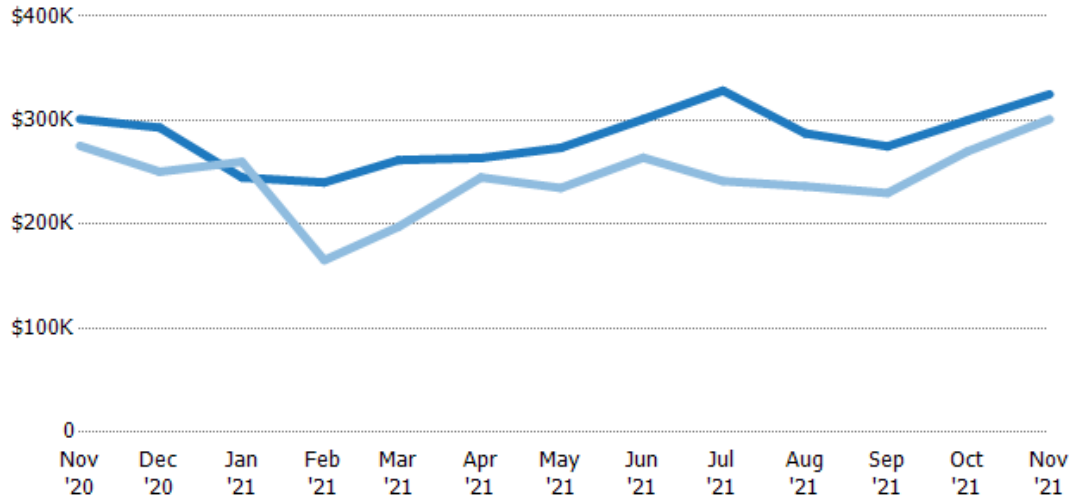
Median Sales Price

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

Filters Used

ZIP: Saint Albans, VT 05478, Saint Albans Bay, VT 05481
 Property Type: Condo/Townhouse/Apt., Single Family

Month/Year	Price	% Chg.
Nov '21	\$325K	8%
Nov '20	\$301K	9.3%
Nov '19	\$276K	-16.5%



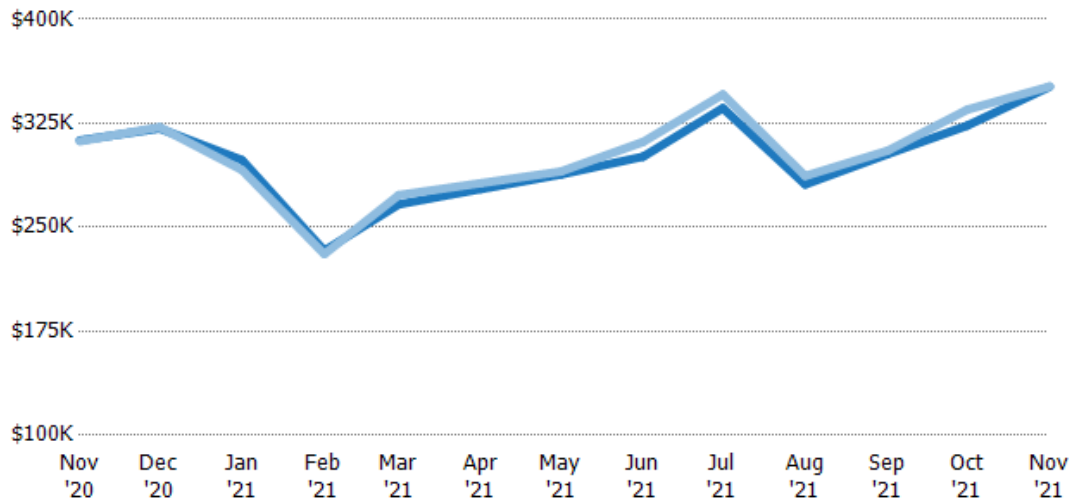
	Nov '20	Dec '20	Jan '21	Feb '21	Mar '21	Apr '21	May '21	Jun '21	Jul '21	Aug '21	Sep '21	Oct '21	Nov '21
Current Year	\$301K	\$293K	\$245K	\$240K	\$262K	\$264K	\$274K	\$301K	\$329K	\$287K	\$275K	\$300K	\$325K
Prior Year	\$276K	\$251K	\$260K	\$165K	\$198K	\$245K	\$235K	\$264K	\$242K	\$237K	\$230K	\$270K	\$301K
Percent Change from Prior Year	9%	17%	-6%	45%	32%	8%	16%	14%	36%	22%	20%	11%	8%

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: Saint Albans, VT 05478, Saint Albans Bay, VT 05481
 Property Type: Condo/Townhouse/Apt., Single Family



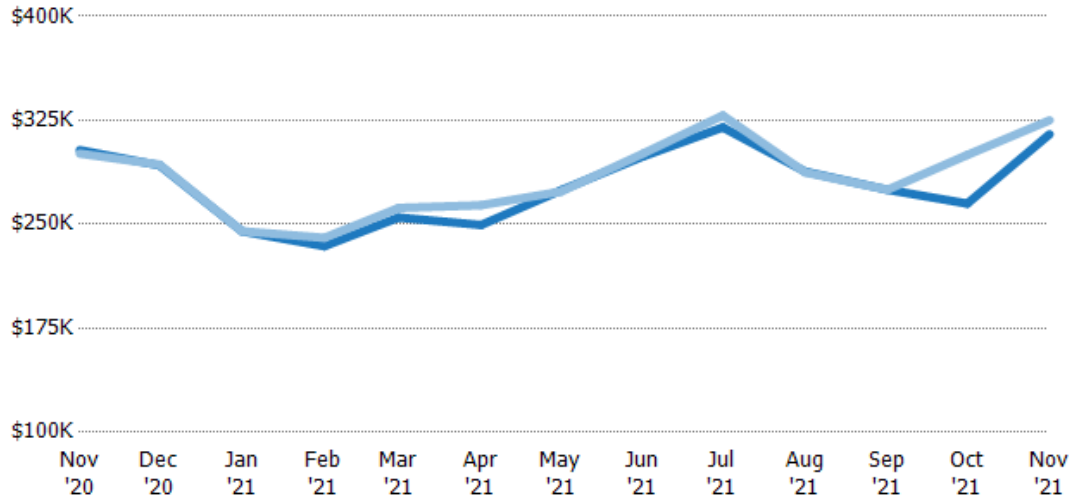
	Nov '20	Dec '20	Jan '21	Feb '21	Mar '21	Apr '21	May '21	Jun '21	Jul '21	Aug '21	Sep '21	Oct '21	Nov '21
Avg List Price	\$313K	\$321K	\$298K	\$233K	\$267K	\$278K	\$288K	\$301K	\$336K	\$281K	\$303K	\$323K	\$351K
Avg Sales Price	\$312K	\$322K	\$291K	\$231K	\$273K	\$282K	\$290K	\$312K	\$346K	\$287K	\$305K	\$335K	\$352K
Avg Sales Price as a % of Avg List Price	100%	100%	98%	99%	103%	102%	101%	104%	103%	102%	101%	104%	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: Saint Albans, VT 05478, Saint Albans Bay, VT 05481
 Property Type: Condo/Townhouse/Apt., Single Family



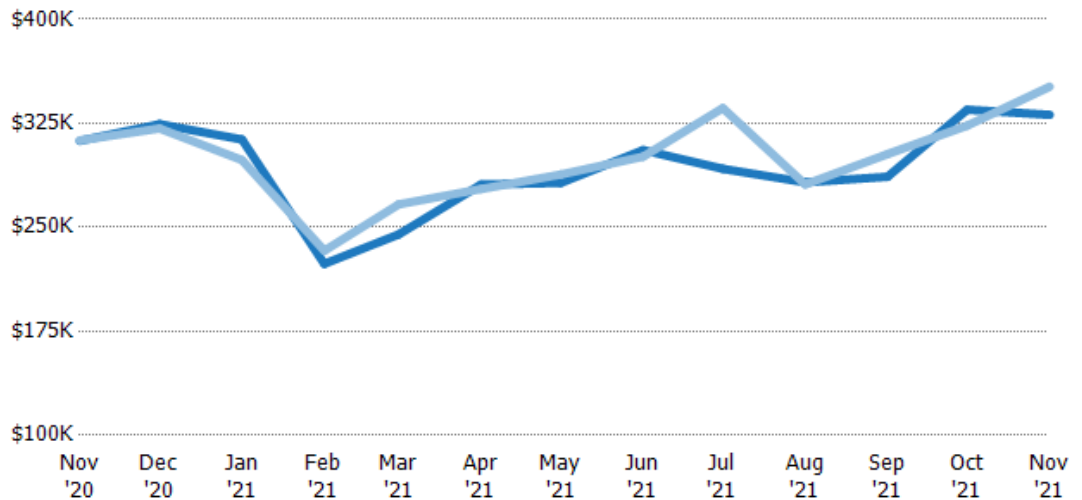
	Nov '20	Dec '20	Jan '21	Feb '21	Mar '21	Apr '21	May '21	Jun '21	Jul '21	Aug '21	Sep '21	Oct '21	Nov '21
Median List Price	\$303K	\$293K	\$245K	\$234K	\$255K	\$250K	\$274K	\$299K	\$320K	\$288K	\$275K	\$265K	\$315K
Median Sales Price	\$301K	\$293K	\$245K	\$240K	\$262K	\$264K	\$274K	\$301K	\$329K	\$287K	\$275K	\$300K	\$325K
Med Sales Price as a % of Med List Price	99%	100%	100%	103%	103%	106%	100%	101%	103%	100%	100%	113%	103%

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: Saint Albans, VT 05478, Saint Albans Bay, VT 05481
 Property Type: Condo/Townhouse/Apt., Single Family



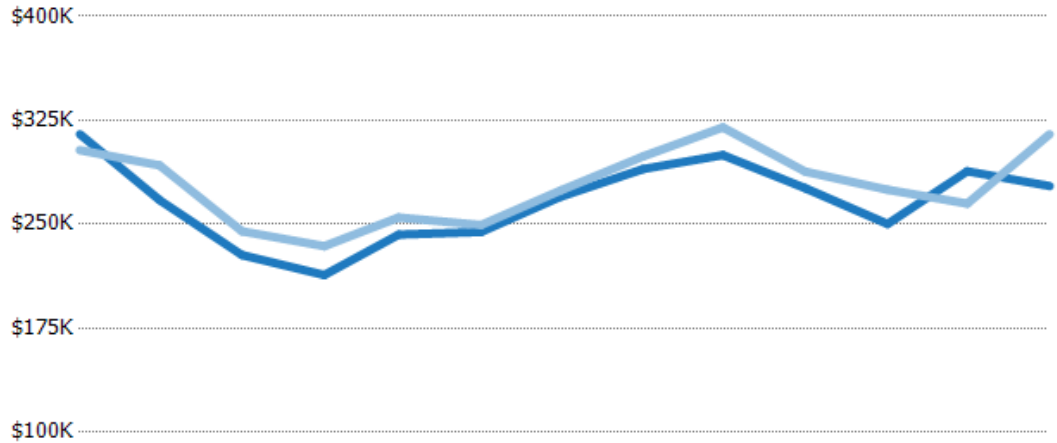
	Nov '20	Dec '20	Jan '21	Feb '21	Mar '21	Apr '21	May '21	Jun '21	Jul '21	Aug '21	Sep '21	Oct '21	Nov '21
Avg Est Value	\$312K	\$324K	\$313K	\$224K	\$245K	\$281K	\$282K	\$306K	\$292K	\$282K	\$286K	\$335K	\$331K
Avg Sales Price	\$313K	\$321K	\$298K	\$233K	\$267K	\$278K	\$288K	\$301K	\$336K	\$281K	\$303K	\$323K	\$351K
Avg Sales Price as a % of Avg Est Value	100%	99%	95%	104%	109%	99%	102%	98%	115%	99%	106%	97%	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: Saint Albans, VT 05478, Saint Albans Bay, VT 05481
 Property Type: Condo/Townhouse/Apt., Single Family



	Nov '20	Dec '20	Jan '21	Feb '21	Mar '21	Apr '21	May '21	Jun '21	Jul '21	Aug '21	Sep '21	Oct '21	Nov '21
Median Est Value	\$315K	\$267K	\$228K	\$213K	\$243K	\$244K	\$270K	\$290K	\$300K	\$276K	\$250K	\$288K	\$278K
Median Sales Price	\$303K	\$293K	\$245K	\$234K	\$255K	\$250K	\$274K	\$299K	\$320K	\$288K	\$275K	\$265K	\$315K
Med Sales Price as a % of Med Est Value	96%	109%	108%	110%	105%	102%	102%	103%	107%	104%	110%	92%	113%