

Summary of Key Listing and Sales Metrics

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

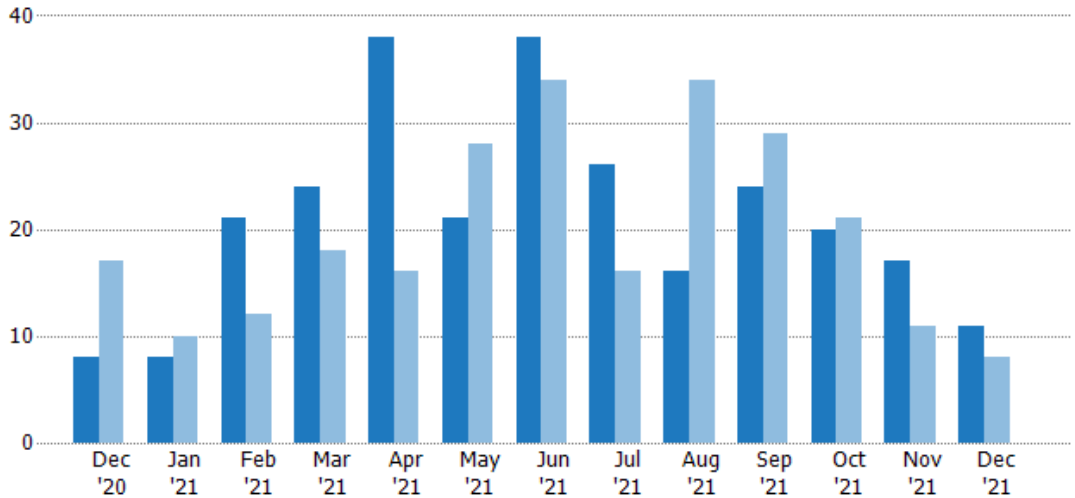
Key Metrics	Dec 2021	Dec 2020	+ / -	YTD 2021	YTD 2020	+ / -
Listing Activity Charts Metrics						
New Listing Count	11	8	+37.5%	264	237	+11.4%
New Listing Volume	\$3,271,500	\$2,231,035	+46.6%	\$79,669,973	\$66,482,960	+19.8%
Active Listing Count	34	34	+/-	N/A	N/A	
Active Listing Volume	\$11,782,400	\$10,383,740	+13.5%	N/A	N/A	
Average Listing Price	\$346,541	\$305,404	+13.5%	\$337,547	\$292,811	+15.3%
Median Listing Price	\$289,500	\$298,900	-3.1%	\$303,657	\$268,367	+13.1%
Median Days in RPR	60.5	116.5	-48.1%	54.66	93.03	-41.2%
Months of Inventory	1.5	1.5	-4.3%	1.8	3.6	-49.3%
Absorption Rate	67.65%	64.71%	+2.9%	54.66%	27.73%	+26.9%
Sales Activity Charts Metrics						
New Pending Sales Count	5	16	-68.8%	228	288	-20.8%
New Pending Sales Volume	\$1,456,900	\$4,563,430	-68.1%	\$69,845,013	\$74,747,396	-6.6%
Pending Sales Count	11	23	-52.2%	N/A	N/A	
Pending Sales Volume	\$3,553,500	\$6,493,735	-45.3%	N/A	N/A	
Closed Sales Count	15	24	-37.5%	218	223	-2.2%
Closed Sales Volume	\$4,944,800	\$7,648,427	-35.3%	\$66,905,929	\$58,378,693	+14.6%
Average Sales Price	\$329,653	\$318,684	+3.4%	\$306,908	\$261,788	+17.2%
Median Sales Price	\$280,000	\$301,000	-7%	\$286,723	\$254,669	+12.6%

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



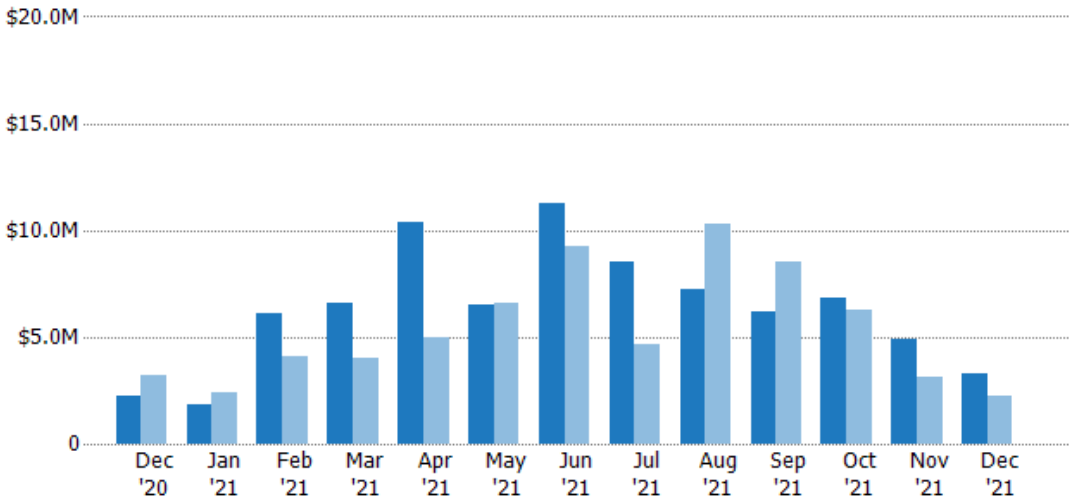
	Dec '20	Jan '21	Feb '21	Mar '21	Apr '21	May '21	Jun '21	Jul '21	Aug '21	Sep '21	Oct '21	Nov '21	Dec '21
Current Year	8	8	21	24	38	21	38	26	16	24	20	17	11
Prior Year	17	10	12	18	16	28	34	16	34	29	21	11	8
Percent Change from Prior Year	-53%	-20%	75%	33%	138%	-25%	12%	63%	-53%	-17%	-5%	55%	38%

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



	Dec '20	Jan '21	Feb '21	Mar '21	Apr '21	May '21	Jun '21	Jul '21	Aug '21	Sep '21	Oct '21	Nov '21	Dec '21
Current Year	\$2.23M	\$1.8M	\$6.12M	\$6.57M	\$10.4M	\$6.47M	\$11.3M	\$8.53M	\$7.27M	\$6.21M	\$6.85M	\$4.89M	\$3.27M
Prior Year	\$3.23M	\$2.39M	\$4.13M	\$4.05M	\$4.97M	\$6.57M	\$9.24M	\$4.66M	\$10.3M	\$8.56M	\$6.25M	\$3.13M	\$2.23M
Percent Change from Prior Year	-31%	-24%	48%	62%	109%	-1%	22%	83%	-30%	-27%	10%	56%	47%

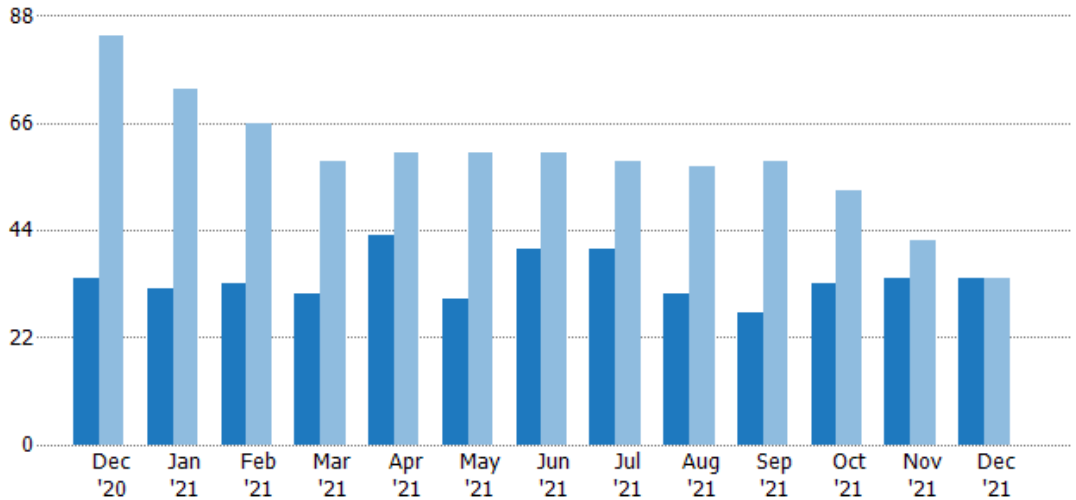
Active Listings

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.
Dec '21	34	0%
Dec '20	34	-59.5%
Dec '19	84	2.4%



	Dec '20	Jan '21	Feb '21	Mar '21	Apr '21	May '21	Jun '21	Jul '21	Aug '21	Sep '21	Oct '21	Nov '21	Dec '21
Current Year	34	32	33	31	43	30	40	40	31	27	33	34	34
Prior Year	84	73	66	58	60	60	60	58	57	58	52	42	34
Percent Change from Prior Year	-60%	-56%	-50%	-47%	-28%	-50%	-33%	-31%	-46%	-53%	-37%	-19%	0%

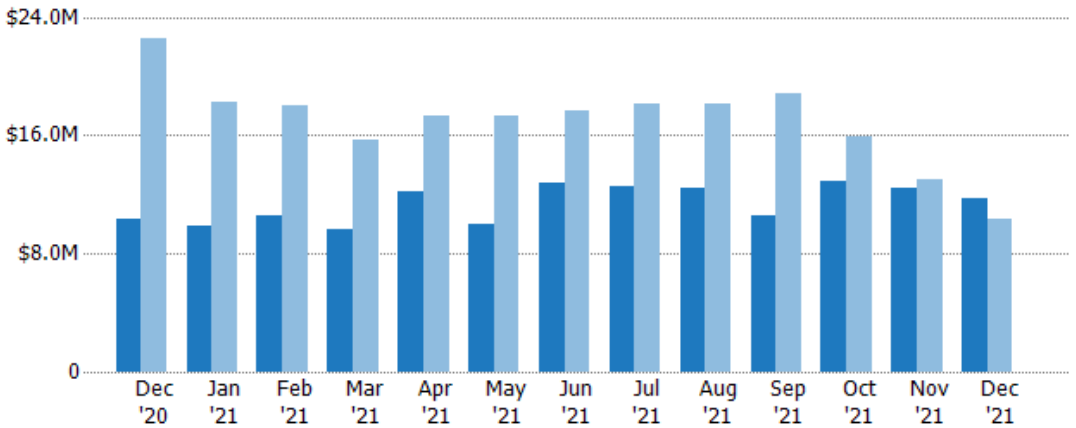
Active Listing Volume

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.
Dec '21	\$11.8M	13.5%
Dec '20	\$10.4M	-53.9%
Dec '19	\$22.5M	21.1%



	Dec '20	Jan '21	Feb '21	Mar '21	Apr '21	May '21	Jun '21	Jul '21	Aug '21	Sep '21	Oct '21	Nov '21	Dec '21
Current Year	\$10.4M	\$9.81M	\$10.5M	\$9.64M	\$12.2M	\$10M	\$12.7M	\$12.6M	\$12.4M	\$10.6M	\$12.9M	\$12.5M	\$11.8M
Prior Year	\$22.5M	\$18.2M	\$18M	\$15.7M	\$17.3M	\$17.3M	\$17.7M	\$18.1M	\$18.1M	\$18.8M	\$15.9M	\$13M	\$10.4M
Percent Change from Prior Year	-54%	-46%	-42%	-38%	-30%	-42%	-28%	-30%	-31%	-43%	-19%	-4%	13%

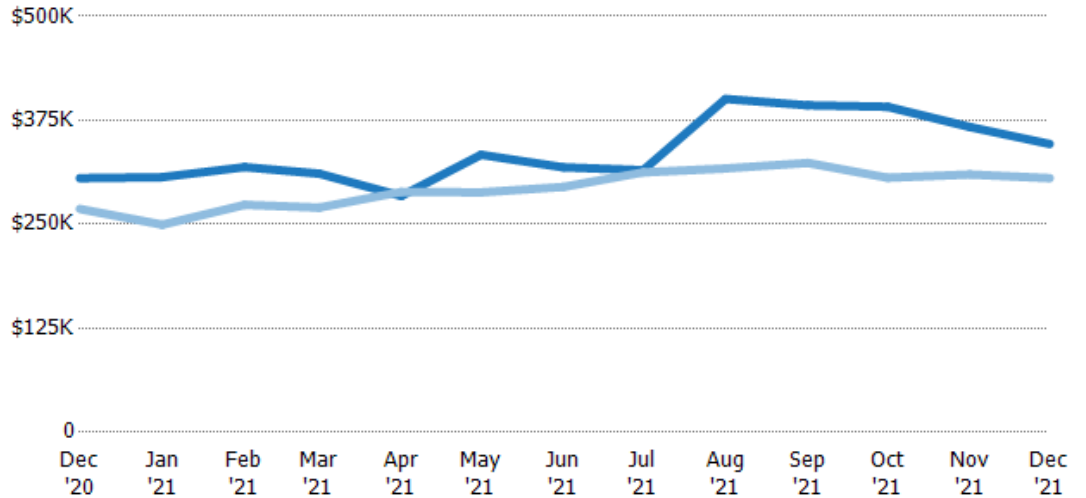
Average Listing Price

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.
Dec '21	\$347K	13.5%
Dec '20	\$305K	13.8%
Dec '19	\$268K	18.3%



Current Year	\$305K	\$307K	\$319K	\$311K	\$284K	\$334K	\$318K	\$315K	\$401K	\$393K	\$391K	\$367K	\$347K
Prior Year	\$268K	\$250K	\$273K	\$270K	\$289K	\$288K	\$295K	\$312K	\$317K	\$324K	\$306K	\$310K	\$305K
Percent Change from Prior Year	14%	23%	17%	15%	-2%	16%	8%	1%	26%	21%	28%	18%	13%

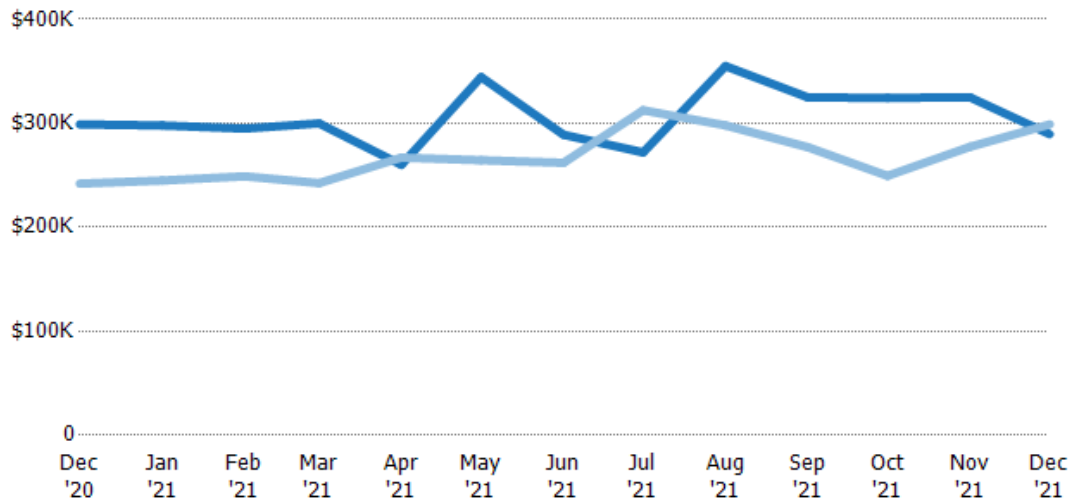
Median Listing Price

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.
Dec '21	\$290K	-3.1%
Dec '20	\$299K	23.5%
Dec '19	\$242K	12.5%



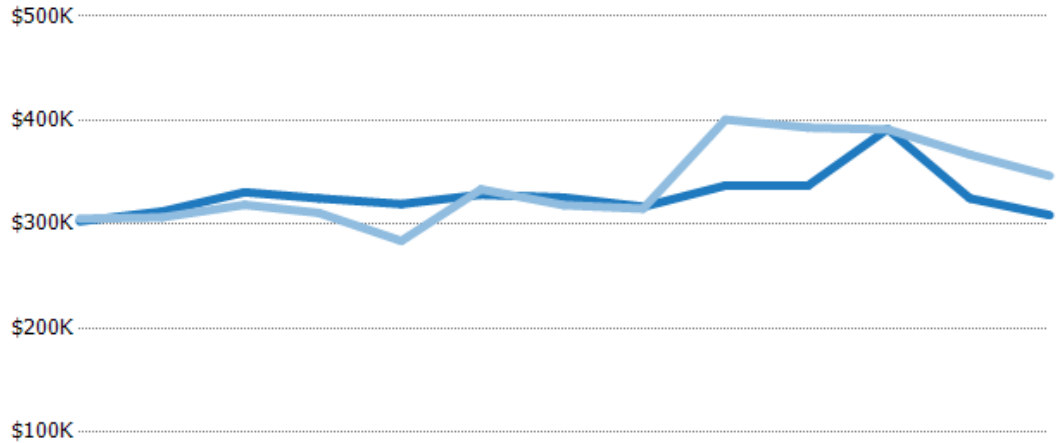
Current Year	\$299K	\$298K	\$295K	\$300K	\$260K	\$344K	\$289K	\$272K	\$355K	\$325K	\$325K	\$325K	\$290K
Prior Year	\$242K	\$245K	\$249K	\$242K	\$267K	\$265K	\$262K	\$313K	\$298K	\$277K	\$249K	\$277K	\$299K
Percent Change from Prior Year	24%	22%	18%	24%	-3%	30%	10%	-13%	19%	17%	30%	17%	-3%

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



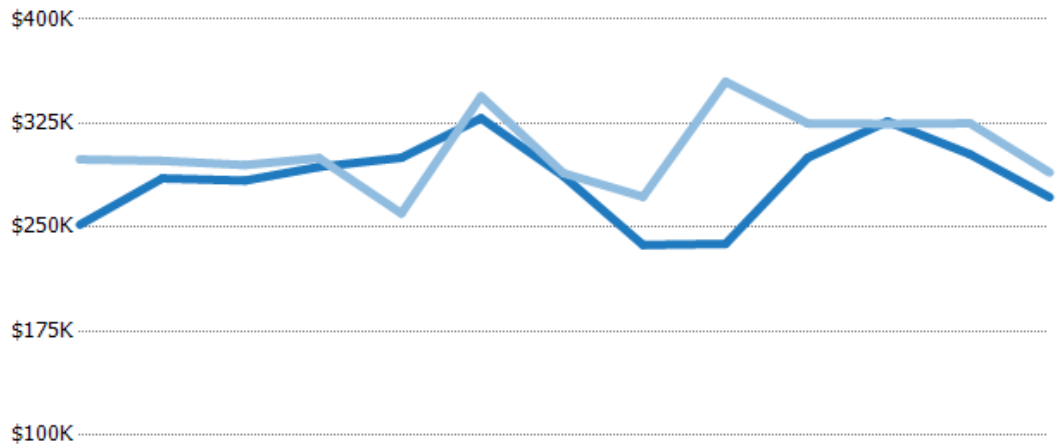
	Dec '20	Jan '21	Feb '21	Mar '21	Apr '21	May '21	Jun '21	Jul '21	Aug '21	Sep '21	Oct '21	Nov '21	Dec '21
Avg Est Value	\$303K	\$312K	\$331K	\$325K	\$319K	\$328K	\$326K	\$317K	\$337K	\$337K	\$392K	\$325K	\$309K
Avg Listing Price	\$305K	\$307K	\$319K	\$311K	\$284K	\$334K	\$318K	\$315K	\$401K	\$393K	\$391K	\$367K	\$347K
Avg Listing Price as a % of Avg Est Value	101%	98%	96%	96%	89%	102%	98%	99%	119%	117%	100%	113%	112%

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



	Dec '20	Jan '21	Feb '21	Mar '21	Apr '21	May '21	Jun '21	Jul '21	Aug '21	Sep '21	Oct '21	Nov '21	Dec '21
Median Est Value	\$252K	\$285K	\$284K	\$294K	\$300K	\$329K	\$287K	\$237K	\$238K	\$300K	\$326K	\$303K	\$272K
Median Listing Price	\$299K	\$298K	\$295K	\$300K	\$260K	\$344K	\$289K	\$272K	\$355K	\$325K	\$325K	\$325K	\$290K
Med Listing Price as a % of Med Est Value	119%	104%	104%	102%	87%	105%	101%	115%	149%	108%	99%	107%	107%

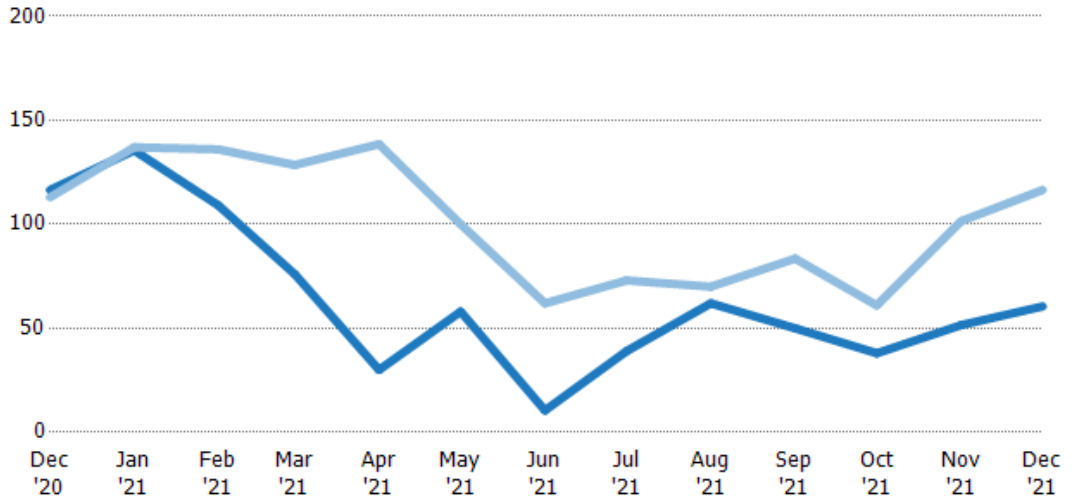
Median Days in RPR

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

Month/Year	Days	% Chg.
Dec '21	60.5	-48.1%
Dec '20	117	3.1%
Dec '19	113	23%



Current Year	117	136	109	76	30	58	10.5	39	62	50	38	51.5	60.5
Prior Year	113	137	136	129	139	100	62	73	70	83.5	61	102	117
Percent Change from Prior Year	3%	-1%	-20%	-41%	-78%	-42%	-83%	-47%	-11%	-40%	-38%	-49%	-48%

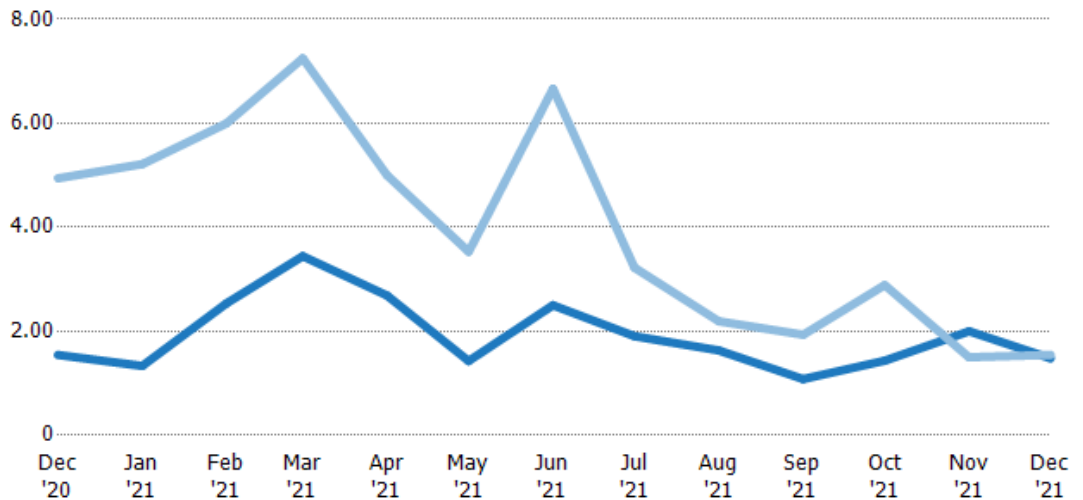
Months of Inventory

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

Month/Year	Months	% Chg.
Dec '21	1.48	-4.3%
Dec '20	1.55	-68.7%
Dec '19	4.94	-3.3%



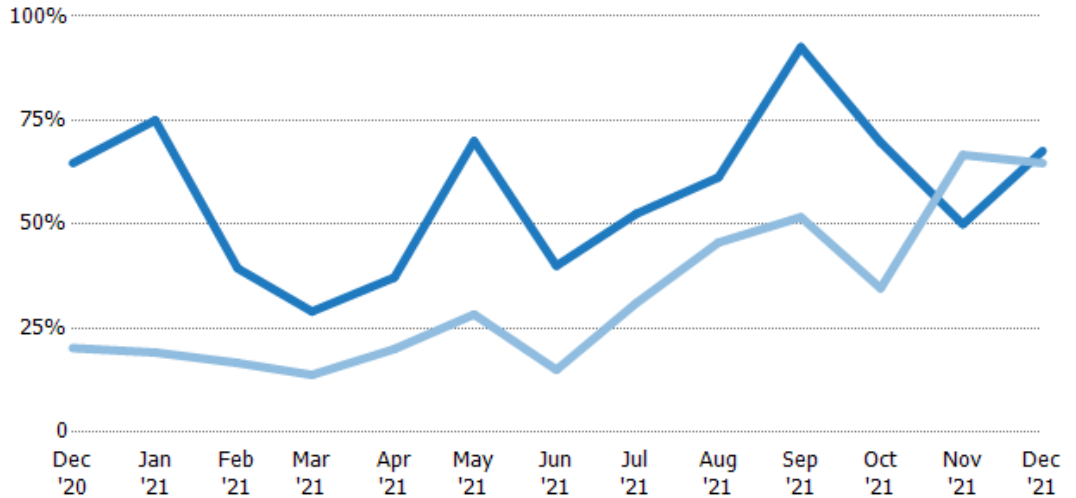
Current Year	1.55	1.33	2.54	3.44	2.69	1.43	2.5	1.9	1.63	1.08	1.43	2	1.48
Prior Year	4.94	5.21	6	7.25	5	3.53	6.67	3.22	2.19	1.93	2.89	1.5	1.55
Percent Change from Prior Year	-69%	-74%	-58%	-52%	-46%	-60%	-62%	-41%	-26%	-44%	-50%	33%	-4%

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



Month/Year	Rate	Chg.
Dec '21	68%	-2.9%
Dec '20	65%	-44.5%
Dec '19	20%	3.5%

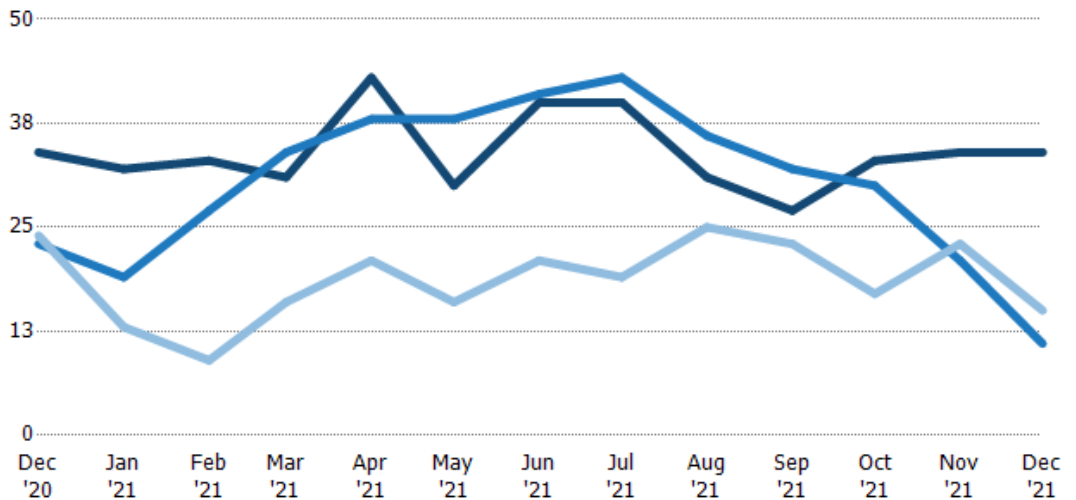
	Dec '20	Jan '21	Feb '21	Mar '21	Apr '21	May '21	Jun '21	Jul '21	Aug '21	Sep '21	Oct '21	Nov '21	Dec '21
Current Year	65%	75%	39%	29%	37%	70%	40%	53%	61%	93%	70%	50%	68%
Prior Year	20%	19%	17%	14%	20%	28%	15%	31%	46%	52%	35%	67%	65%
Change from Prior Year	-44%	-56%	-23%	-15%	-17%	-42%	-25%	-21%	-16%	-41%	-35%	17%	-3%

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



	Dec '20	Jan '21	Feb '21	Mar '21	Apr '21	May '21	Jun '21	Jul '21	Aug '21	Sep '21	Oct '21	Nov '21	Dec '21
Active	34	32	33	31	43	30	40	40	31	27	33	34	34
Pending	23	19	27	34	38	38	41	43	36	32	30	21	11
Sold	24	13	9	16	21	16	21	19	25	23	17	23	15

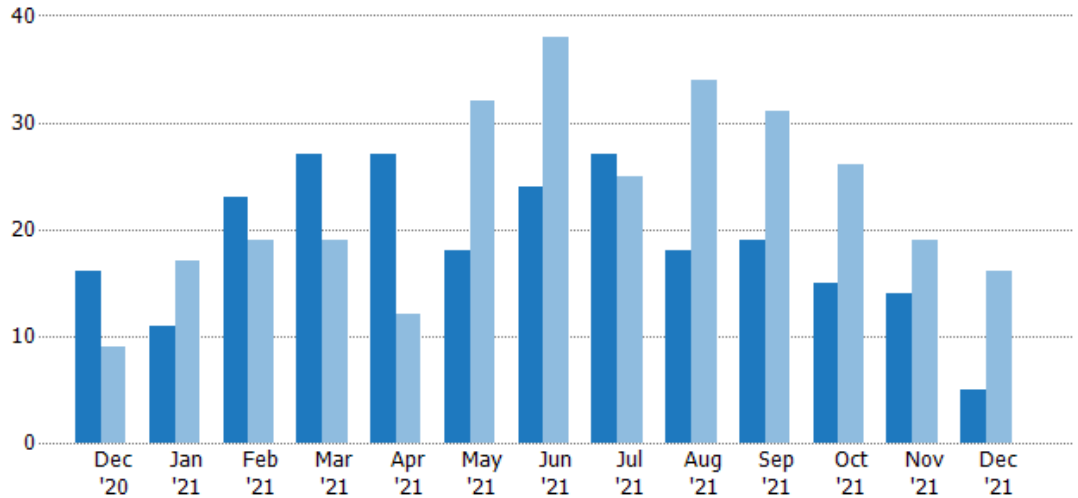
New Pending Sales

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.
Dec '21	5	-68.8%
Dec '20	16	77.8%
Dec '19	9	-44.4%



	Dec '20	Jan '21	Feb '21	Mar '21	Apr '21	May '21	Jun '21	Jul '21	Aug '21	Sep '21	Oct '21	Nov '21	Dec '21
Current Year	16	11	23	27	27	18	24	27	18	19	15	14	5
Prior Year	9	17	19	19	12	32	38	25	34	31	26	19	16
Percent Change from Prior Year	78%	-35%	21%	42%	125%	-44%	-37%	8%	-47%	-39%	-42%	-26%	-69%

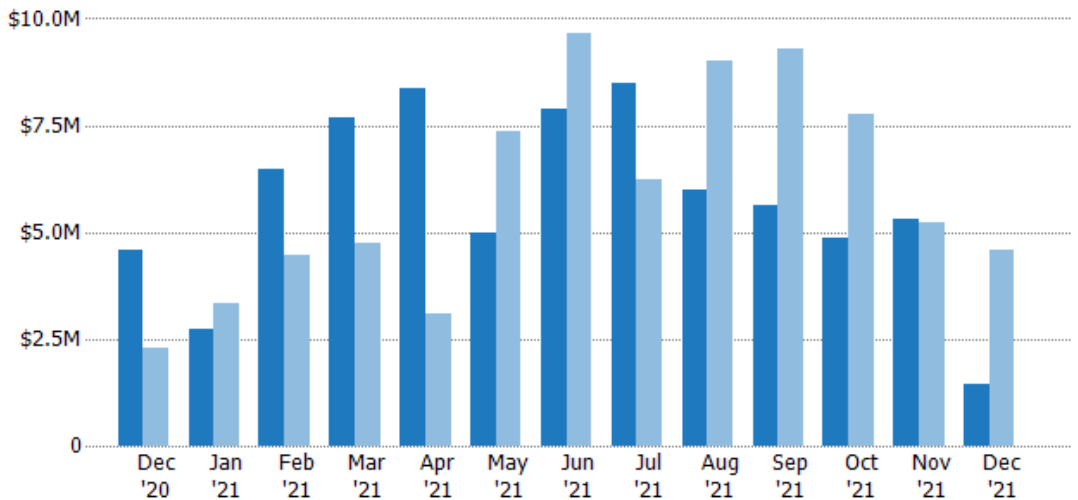
New Pending Sales Volume

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.
Dec '21	\$1.46M	-68.1%
Dec '20	\$4.56M	100.6%
Dec '19	\$2.27M	-57.9%



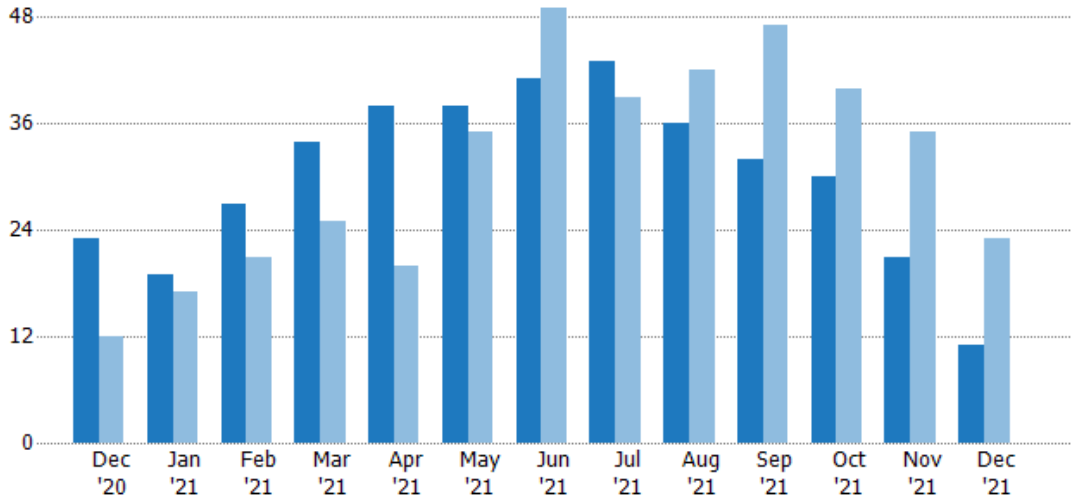
	Dec '20	Jan '21	Feb '21	Mar '21	Apr '21	May '21	Jun '21	Jul '21	Aug '21	Sep '21	Oct '21	Nov '21	Dec '21
Current Year	\$4.56M	\$2.74M	\$6.46M	\$7.68M	\$8.36M	\$4.99M	\$7.89M	\$8.5M	\$5.97M	\$5.61M	\$4.87M	\$5.29M	\$1.46M
Prior Year	\$2.27M	\$3.32M	\$4.45M	\$4.73M	\$3.1M	\$7.36M	\$9.66M	\$6.25M	\$9M	\$9.31M	\$7.78M	\$5.24M	\$4.56M
Percent Change from Prior Year	101%	-17%	45%	62%	170%	-32%	-18%	36%	-34%	-40%	-37%	1%	-68%

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



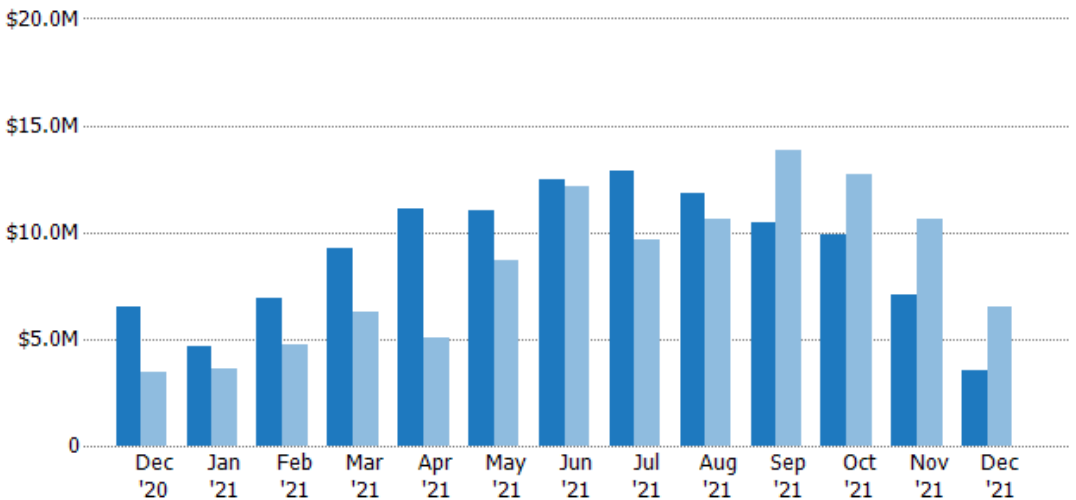
	Dec '20	Jan '21	Feb '21	Mar '21	Apr '21	May '21	Jun '21	Jul '21	Aug '21	Sep '21	Oct '21	Nov '21	Dec '21
Current Year	23	19	27	34	38	38	41	43	36	32	30	21	11
Prior Year	12	17	21	25	20	35	49	39	42	47	40	35	23
Percent Change from Prior Year	92%	12%	29%	36%	90%	9%	-16%	10%	-14%	-32%	-25%	-40%	-52%

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



	Dec '20	Jan '21	Feb '21	Mar '21	Apr '21	May '21	Jun '21	Jul '21	Aug '21	Sep '21	Oct '21	Nov '21	Dec '21
Current Year	\$6.49M	\$4.64M	\$6.94M	\$9.22M	\$11.1M	\$11M	\$12.4M	\$12.9M	\$11.8M	\$10.5M	\$9.85M	\$7.06M	\$3.55M
Prior Year	\$3.47M	\$3.63M	\$4.77M	\$6.29M	\$5.03M	\$8.67M	\$12.1M	\$9.62M	\$10.6M	\$13.9M	\$12.7M	\$10.6M	\$6.49M
Percent Change from Prior Year	87%	28%	46%	47%	121%	27%	3%	34%	11%	-24%	-23%	-34%	-45%

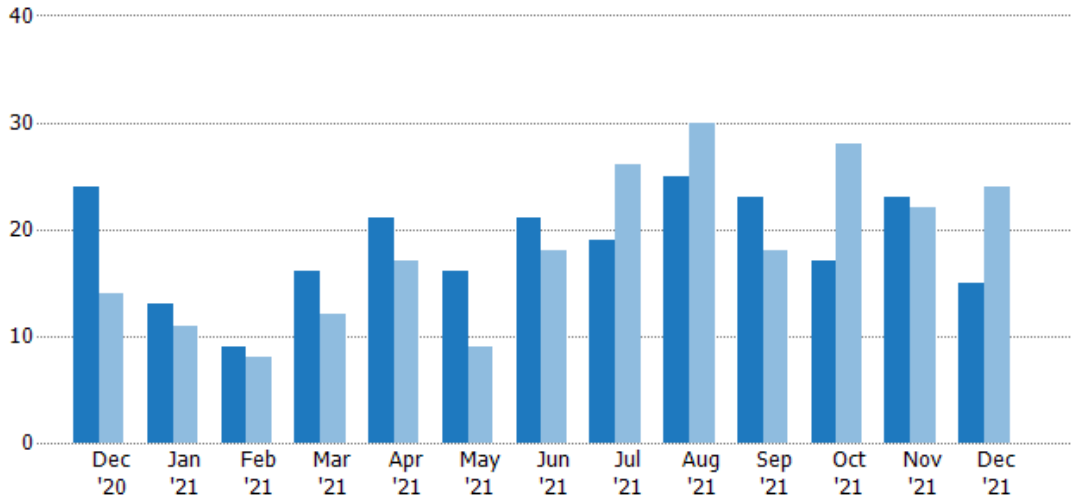
Closed Sales

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



Month/Year	Count	% Chg.
Dec '21	15	-37.5%
Dec '20	24	71.4%
Dec '19	14	-78.6%

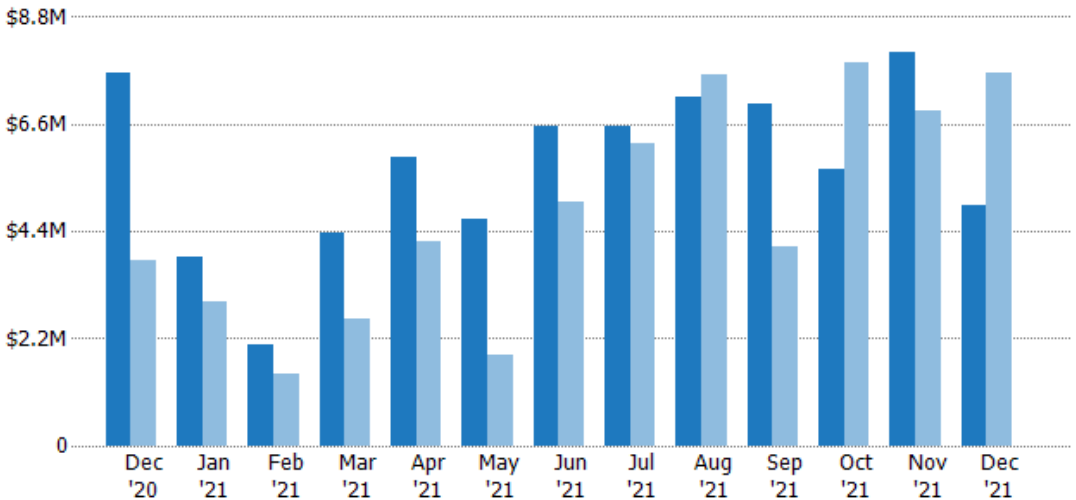
Closed Sales Volume

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



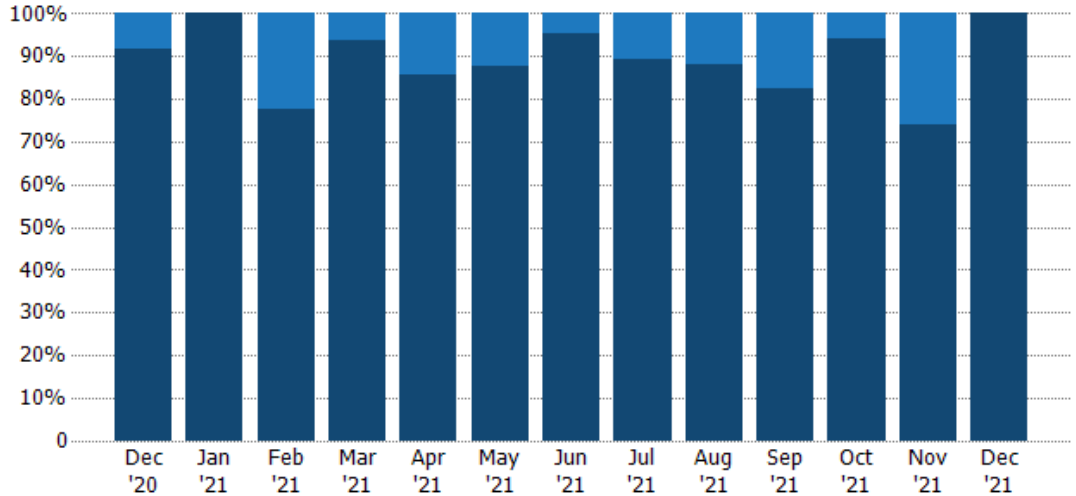
Month/Year	Volume	% Chg.
Dec '21	\$4.94M	-35.3%
Dec '20	\$7.65M	101.3%
Dec '19	\$3.8M	-71.5%

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



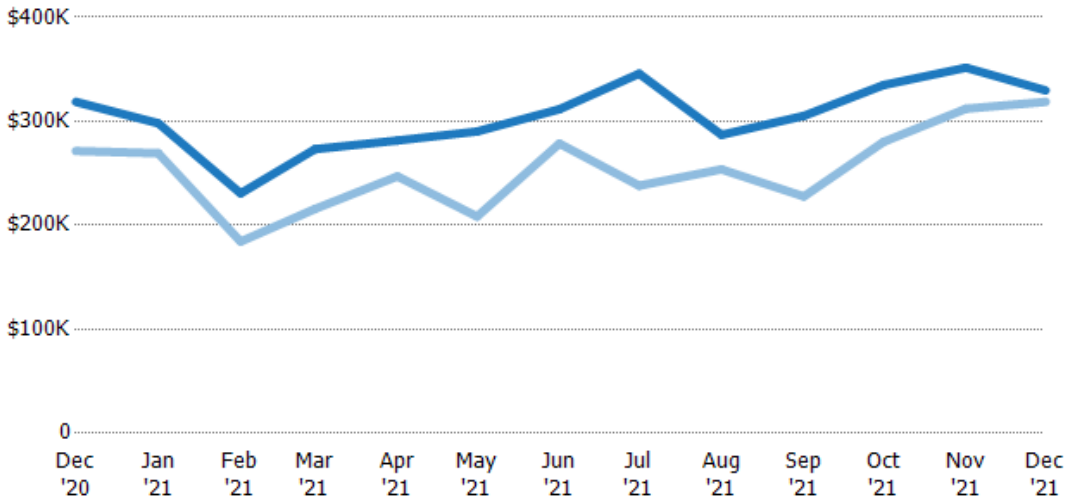
Condo/Townhouse	8%	-	22%	6%	14%	13%	5%	11%	12%	17%	6%	26%	-
Single Family Residence	92%	100%	78%	94%	86%	88%	95%	89%	88%	83%	94%	74%	100%

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



Current Year	\$319K	\$298K	\$231K	\$273K	\$282K	\$290K	\$312K	\$346K	\$287K	\$305K	\$335K	\$352K	\$330K
Prior Year	\$271K	\$269K	\$184K	\$216K	\$247K	\$208K	\$279K	\$238K	\$254K	\$228K	\$280K	\$312K	\$319K
Percent Change from Prior Year	17%	11%	25%	27%	14%	39%	12%	45%	13%	34%	19%	13%	3%

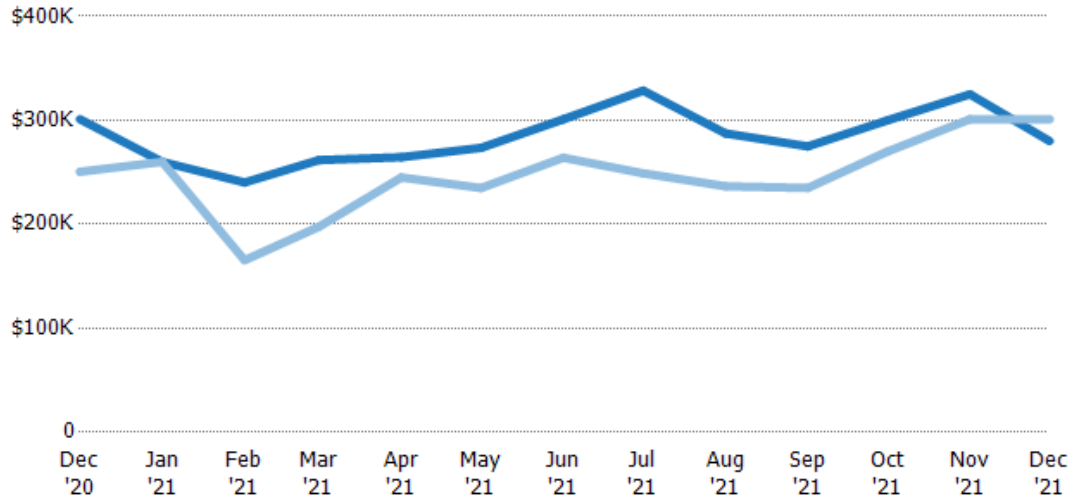
Median Sales Price

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.
Dec '21	\$280K	-7%
Dec '20	\$301K	20.2%
Dec '19	\$251K	11%



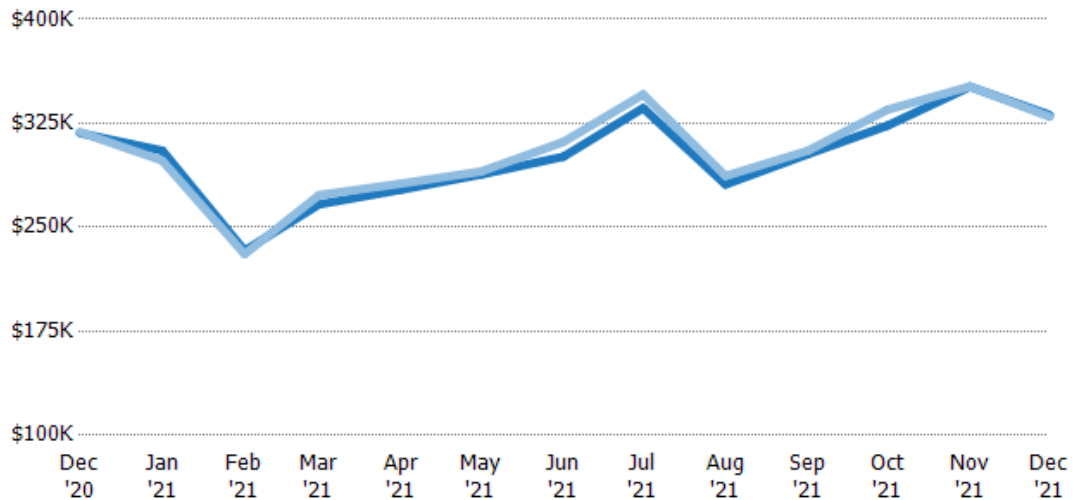
Current Year	\$301K	\$260K	\$240K	\$262K	\$265K	\$274K	\$301K	\$329K	\$287K	\$275K	\$300K	\$325K	\$280K
Prior Year	\$251K	\$260K	\$165K	\$198K	\$245K	\$235K	\$264K	\$249K	\$237K	\$235K	\$270K	\$301K	\$301K
Percent Change from Prior Year	20%	0%	45%	32%	8%	16%	14%	32%	22%	17%	11%	8%	-7%

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



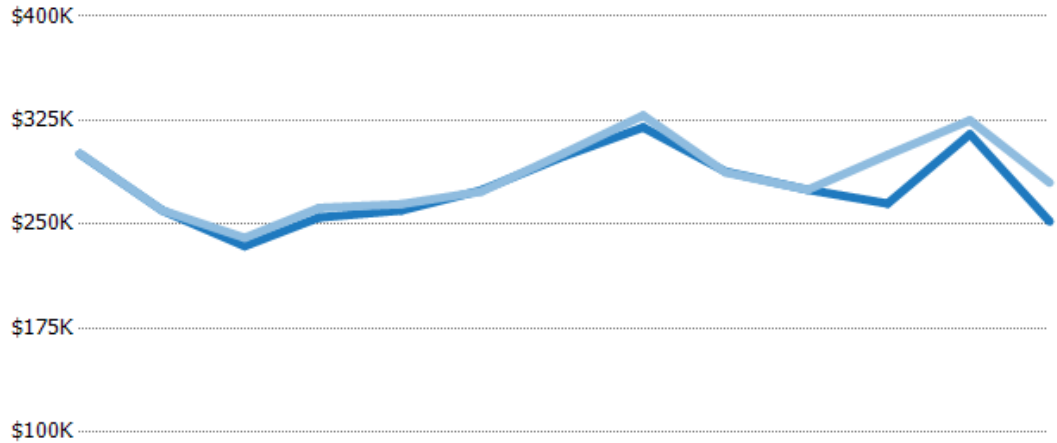
Avg List Price	\$318K	\$305K	\$233K	\$267K	\$277K	\$288K	\$301K	\$336K	\$281K	\$303K	\$323K	\$351K	\$331K
Avg Sales Price	\$319K	\$298K	\$231K	\$273K	\$282K	\$290K	\$312K	\$346K	\$287K	\$305K	\$335K	\$352K	\$330K
Avg Sales Price as a % of Avg List Price	100%	98%	99%	103%	102%	101%	104%	103%	102%	101%	104%	100%	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



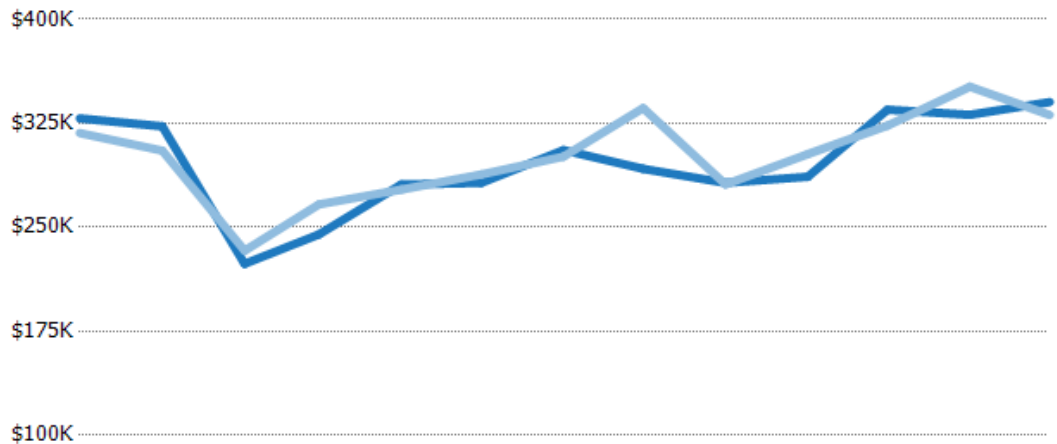
	Dec '20	Jan '21	Feb '21	Mar '21	Apr '21	May '21	Jun '21	Jul '21	Aug '21	Sep '21	Oct '21	Nov '21	Dec '21
Median List Price	\$301K	\$260K	\$234K	\$255K	\$260K	\$274K	\$299K	\$320K	\$288K	\$275K	\$265K	\$315K	\$252K
Median Sales Price	\$301K	\$260K	\$240K	\$262K	\$265K	\$274K	\$301K	\$329K	\$287K	\$275K	\$300K	\$325K	\$280K
Med Sales Price as a % of Med List Price	100%	100%	103%	103%	102%	100%	101%	103%	100%	100%	113%	103%	111%

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



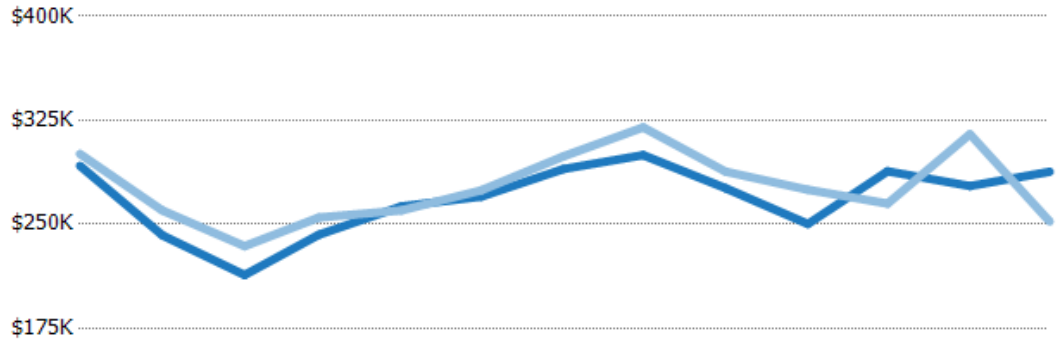
	Dec '20	Jan '21	Feb '21	Mar '21	Apr '21	May '21	Jun '21	Jul '21	Aug '21	Sep '21	Oct '21	Nov '21	Dec '21
Avg Est Value	\$329K	\$323K	\$224K	\$245K	\$281K	\$282K	\$306K	\$292K	\$282K	\$286K	\$335K	\$331K	\$340K
Avg Sales Price	\$318K	\$305K	\$233K	\$267K	\$277K	\$288K	\$301K	\$336K	\$281K	\$303K	\$323K	\$351K	\$331K
Avg Sales Price as a % of Avg Est Value	97%	95%	104%	109%	99%	102%	98%	115%	100%	106%	97%	106%	97%

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



	Dec '20	Jan '21	Feb '21	Mar '21	Apr '21	May '21	Jun '21	Jul '21	Aug '21	Sep '21	Oct '21	Nov '21	Dec '21
Median Est Value	\$292K	\$242K	\$213K	\$243K	\$263K	\$270K	\$290K	\$300K	\$276K	\$250K	\$288K	\$278K	\$288K
Median Sales Price	\$301K	\$260K	\$234K	\$255K	\$260K	\$274K	\$299K	\$320K	\$288K	\$275K	\$265K	\$315K	\$252K
Med Sales Price as a % of Med Est Value	103%	107%	110%	105%	99%	102%	103%	107%	104%	110%	92%	113%	88%