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FCBR 2020

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Colorado is your backyard - and ours. That's why you can trust your investment to our 50+ years of local expertise and experience.



Monthly Indicators



November 2020

New Listings were down 12.1 percent for single family homes and 1.6 percent for townhouse-condo properties. Pending Sales landed at 197 for single family homes and 71 for townhouse-condo properties.

The Median Sales Price was up 7.9 percent to \$443,750 for single family homes and 7.7 percent to \$320,000 for townhouse-condo properties. Days on Market decreased 15.2 percent for single family homes and 22.4 percent for townhouse-condo properties.

Showing activity remains higher than the same period a year ago across most of the country, suggesting that strong buyer demand is likely to continue into what is typically the slowest time of year. With inventory remaining constrained in most market segments, sellers continue to benefit from the tight market conditions.

Activity Snapshot

+ 2.3%	- 15.2%	+ 7.9%
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.

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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	11-2019	11-2020	Percent Change	YTD-2019	YTD-2020	Percent Change
New Listings		182	160	- 12.1%	3,666	3,379	- 7.8%
Pending Sales		213	197	- 7.5%	2,762	2,980	+ 7.9%
Under Contract	Not enough historical data for chart	--	--	--	--	--	--
Sold Listings		215	220	+ 2.3%	2,643	2,848	+ 7.8%
Median Sales Price		\$411,300	\$443,750	+ 7.9%	\$424,450	\$447,000	+ 5.3%
Avg. Sales Price		\$445,320	\$507,800	+ 14.0%	\$464,781	\$508,639	+ 9.4%
Pct. of List Price Received		98.7%	99.9%	+ 1.2%	99.1%	99.6%	+ 0.5%
Days on Market		79	67	- 15.2%	68	73	+ 7.4%
Affordability Index		89	91	+ 2.2%	86	90	+ 4.7%
Active Listings		534	260	- 51.3%	--	--	--
Months Supply		2.3	1.0	- 56.5%	--	--	--

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.



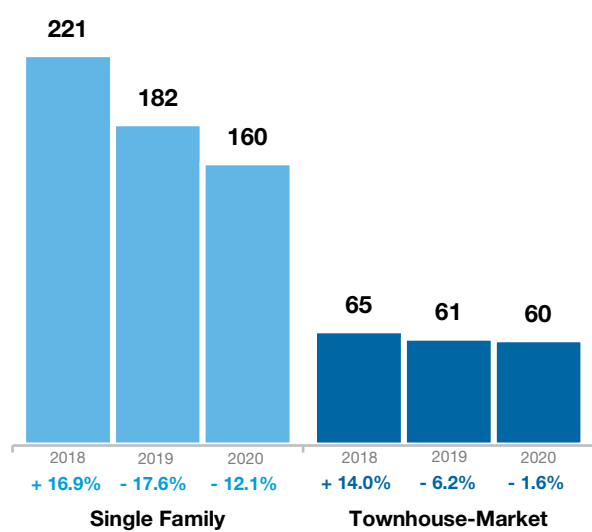
Key Metrics	Historical Sparkbars	11-2019	11-2020	Percent Change	YTD-2019	YTD-2020	Percent Change
New Listings		61	60	- 1.6%	1,088	1,046	- 3.9%
Pending Sales		65	71	+ 9.2%	817	907	+ 11.0%
Under Contract	Not enough historical data for chart	--	--	--	--	--	--
Sold Listings		54	71	+ 31.5%	780	874	+ 12.1%
Median Sales Price		\$297,000	\$320,000	+ 7.7%	\$291,500	\$312,000	+ 7.0%
Avg. Sales Price		\$301,862	\$321,200	+ 6.4%	\$310,095	\$327,933	+ 5.8%
Pct. of List Price Received		98.3%	99.3%	+ 1.0%	99.1%	99.1%	0.0%
Days on Market		85	66	- 22.4%	73	90	+ 23.3%
Affordability Index		123	126	+ 2.4%	126	129	+ 2.4%
Active Listings		173	128	- 26.0%	--	--	--
Months Supply		2.5	1.6	- 36.0%	--	--	--

New Listings

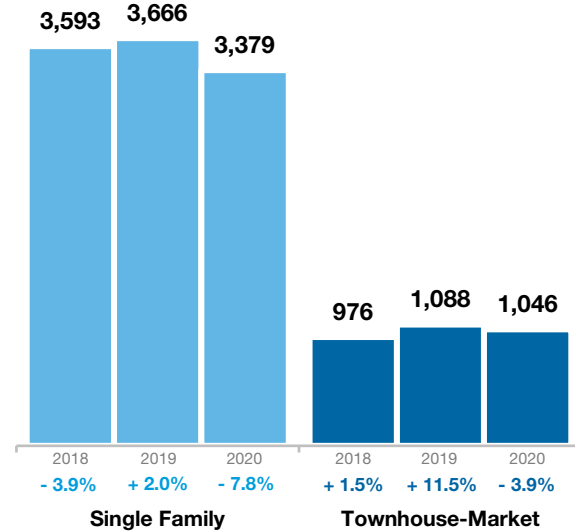
A count of the properties that have been newly listed on the market in a given month.



November

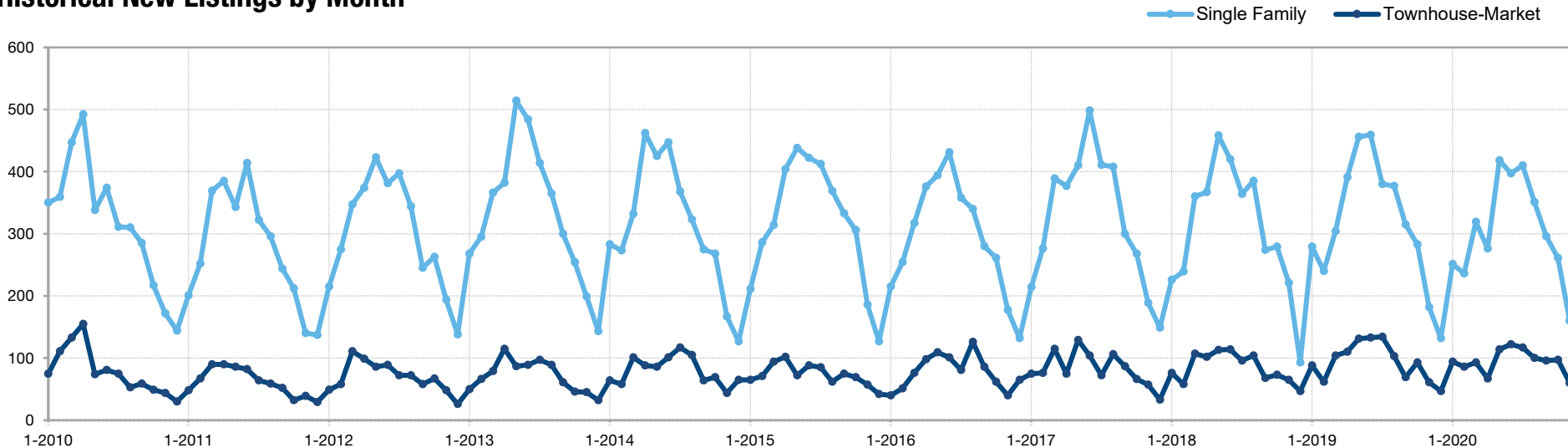


Year to Date



New Listings	Single Family	Year-Over-Year Change	Townhouse-Market	Year-Over-Year Change
Dec-2019	132	+41.9%	47	0.0%
Jan-2020	251	-10.0%	94	+6.8%
Feb-2020	236	-1.7%	86	+38.7%
Mar-2020	319	+4.9%	93	-10.6%
Apr-2020	276	-29.4%	67	-39.1%
May-2020	418	-8.3%	114	-13.0%
Jun-2020	397	-13.5%	122	-8.3%
Jul-2020	410	+7.9%	117	-12.7%
Aug-2020	351	-6.9%	100	-2.9%
Sep-2020	296	-6.0%	96	+39.1%
Oct-2020	261	-7.8%	97	+4.3%
Nov-2020	160	-12.1%	60	-1.6%
12-Month Avg	293	-6.6%	91	-3.7%

Historical New Listings by Month

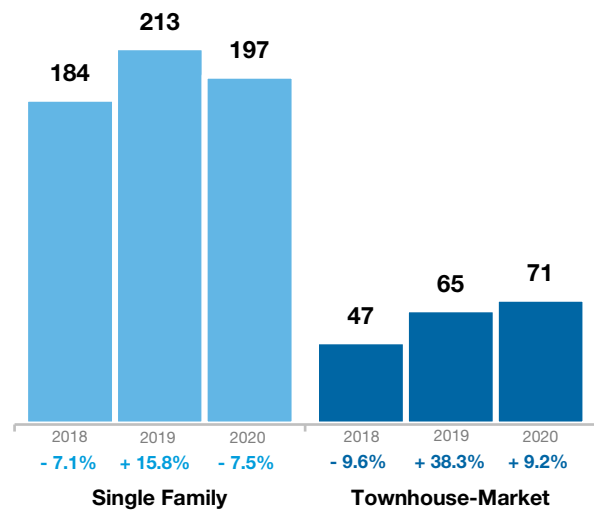


Pending Sales

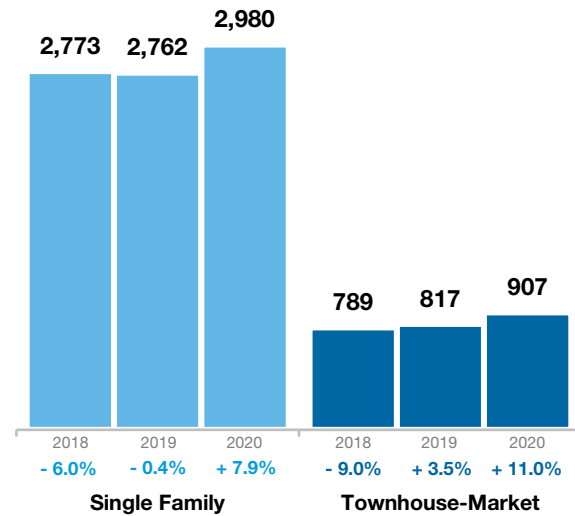
A count of the properties on which offers have been accepted in a given month.



November

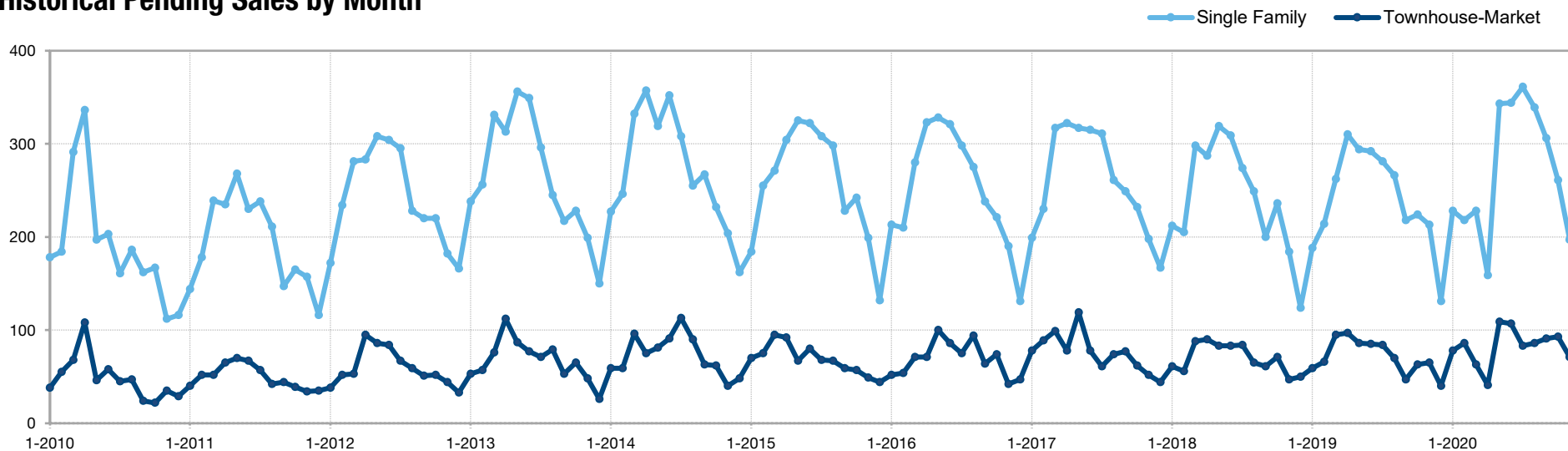


Year to Date



Pending Sales	Single Family	Year-Over-Year Change	Townhouse-Market	Year-Over-Year Change
Dec-2019	131	+5.6%	40	-20.0%
Jan-2020	228	+21.3%	78	+32.2%
Feb-2020	218	+1.9%	86	+30.3%
Mar-2020	228	-13.0%	63	-33.7%
Apr-2020	159	-48.7%	41	-57.7%
May-2020	343	+16.7%	109	+26.7%
Jun-2020	344	+17.8%	107	+25.9%
Jul-2020	361	+28.5%	83	-1.2%
Aug-2020	339	+27.4%	86	+22.9%
Sep-2020	306	+40.4%	91	+93.6%
Oct-2020	261	+16.5%	93	+47.6%
Nov-2020	197	-7.5%	71	+9.2%
12-Month Avg	259	+7.8%	79	+9.2%

Historical Pending Sales by Month

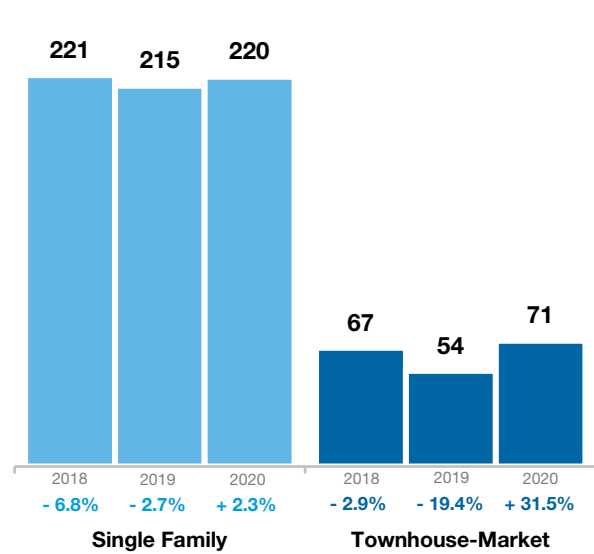


Sold Listings

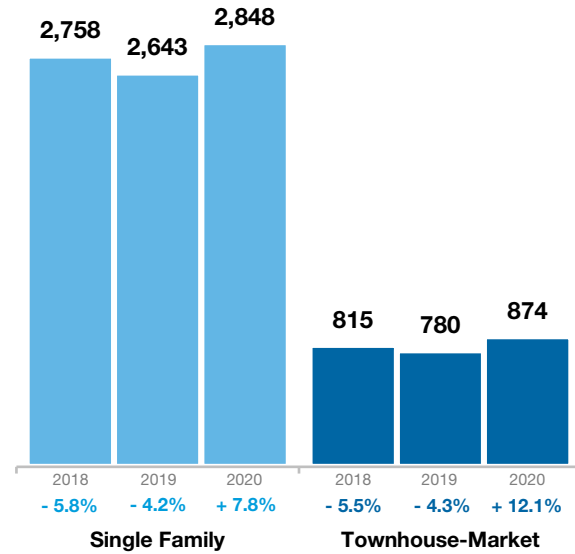
A count of the actual sales that closed in a given month.



November

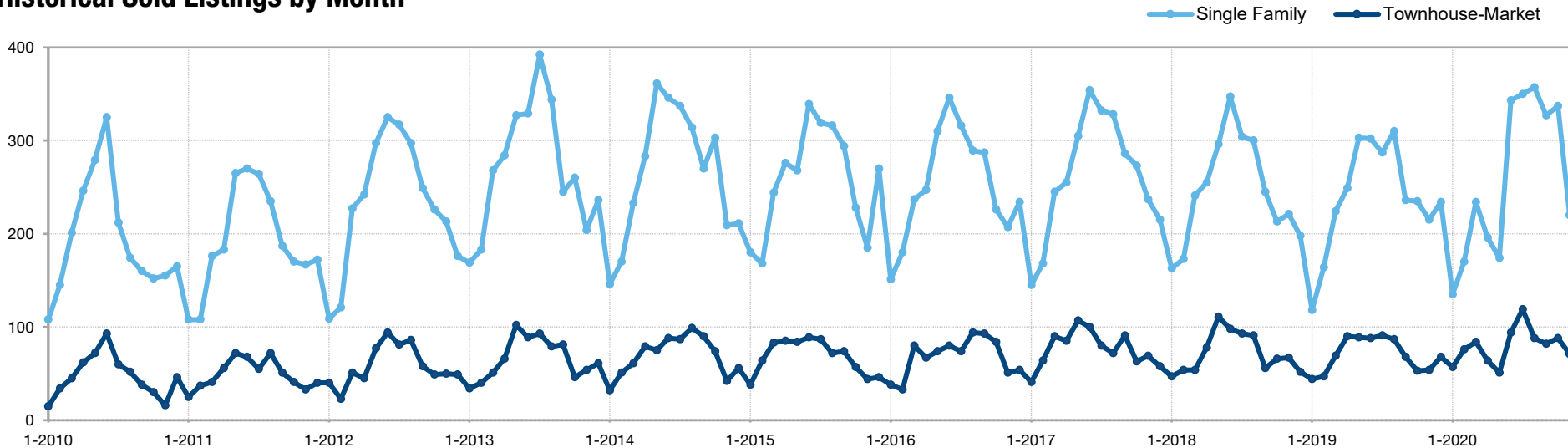


Year to Date



Sold Listings	Single Family	Year-Over-Year Change	Townhouse-Market	Year-Over-Year Change
Dec-2019	234	+18.2%	68	+30.8%
Jan-2020	135	+14.4%	57	+29.5%
Feb-2020	170	+3.7%	76	+61.7%
Mar-2020	234	+4.5%	84	+21.7%
Apr-2020	196	-21.3%	64	-28.9%
May-2020	174	-42.6%	51	-42.7%
Jun-2020	343	+13.6%	94	+6.8%
Jul-2020	350	+22.0%	119	+30.8%
Aug-2020	357	+15.2%	88	+1.1%
Sep-2020	327	+38.6%	82	+20.6%
Oct-2020	337	+43.4%	88	+66.0%
Nov-2020	220	+2.3%	71	+31.5%
12-Month Avg	257	+8.5%	79	+13.2%

Historical Sold Listings by Month

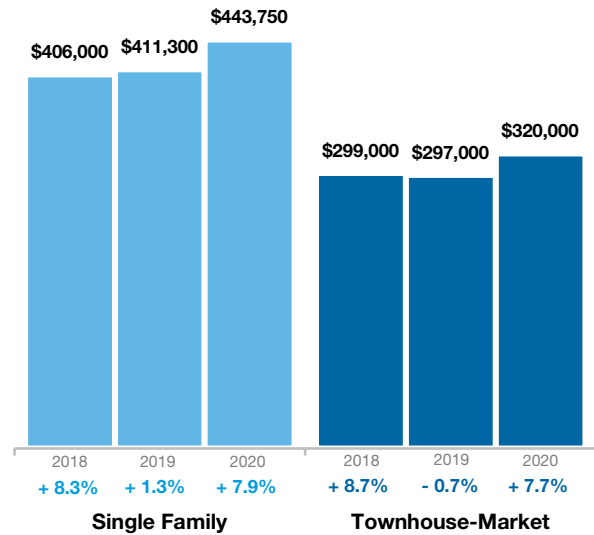


Median Sales Price

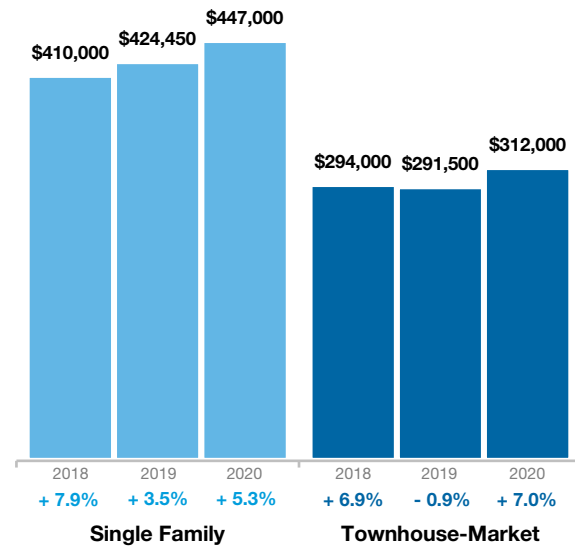
Point at which half of the sales sold for more and half sold for less, not accounting for seller concessions, in a given month.



November



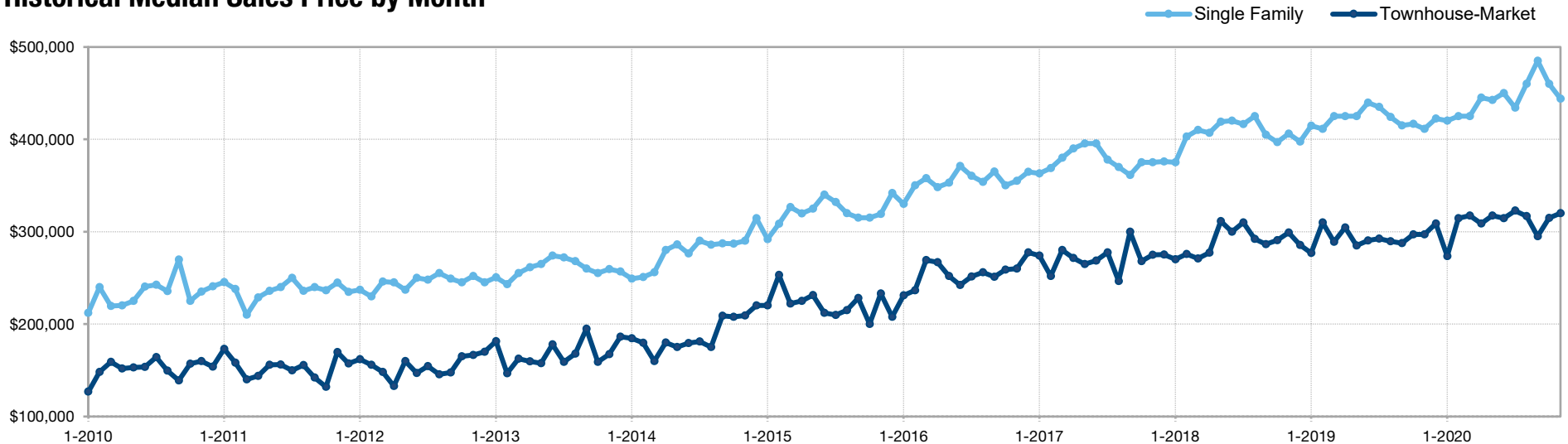
Year to Date



Median Sales Price	Single Family	Year-Over-Year Change	Townhouse-Market	Year-Over-Year Change
Dec-2019	\$422,273	+6.3%	\$308,750	+8.1%
Jan-2020	\$420,000	+1.3%	\$273,500	-1.3%
Feb-2020	\$425,000	+3.3%	\$314,500	+1.5%
Mar-2020	\$425,000	0.0%	\$317,500	+9.9%
Apr-2020	\$445,000	+4.7%	\$308,700	+1.3%
May-2020	\$442,500	+4.1%	\$317,500	+11.4%
Jun-2020	\$449,975	+2.4%	\$314,500	+8.3%
Jul-2020	\$434,150	-0.2%	\$322,750	+10.3%
Aug-2020	\$460,000	+8.5%	\$316,713	+9.4%
Sep-2020	\$485,000	+16.9%	\$294,900	+2.6%
Oct-2020	\$460,000	+10.4%	\$314,700	+6.0%
Nov-2020	\$443,750	+7.9%	\$320,000	+7.7%
12-Month Avg*	\$445,000	+5.5%	\$311,500	+7.0%

* Median Sales Price for all properties from December 2019 through November 2020. This is not the average of the individual figures above.

Historical Median Sales Price by Month

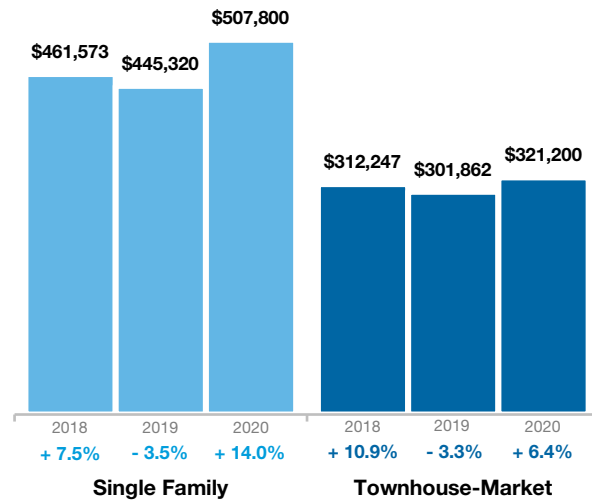


Average Sales Price

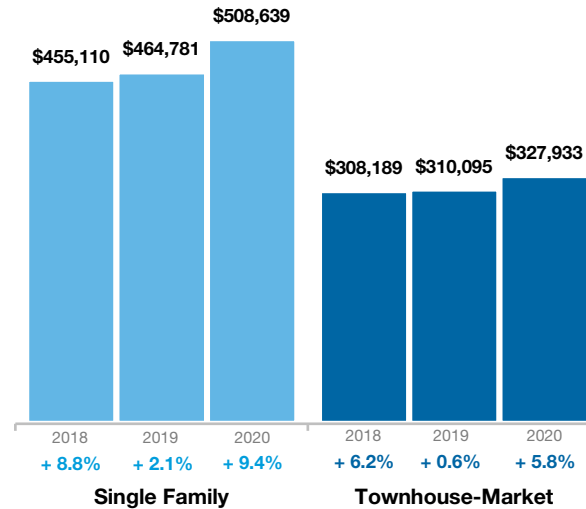
Average sales price for all closed sales, not accounting for seller concessions, in a given month.



November



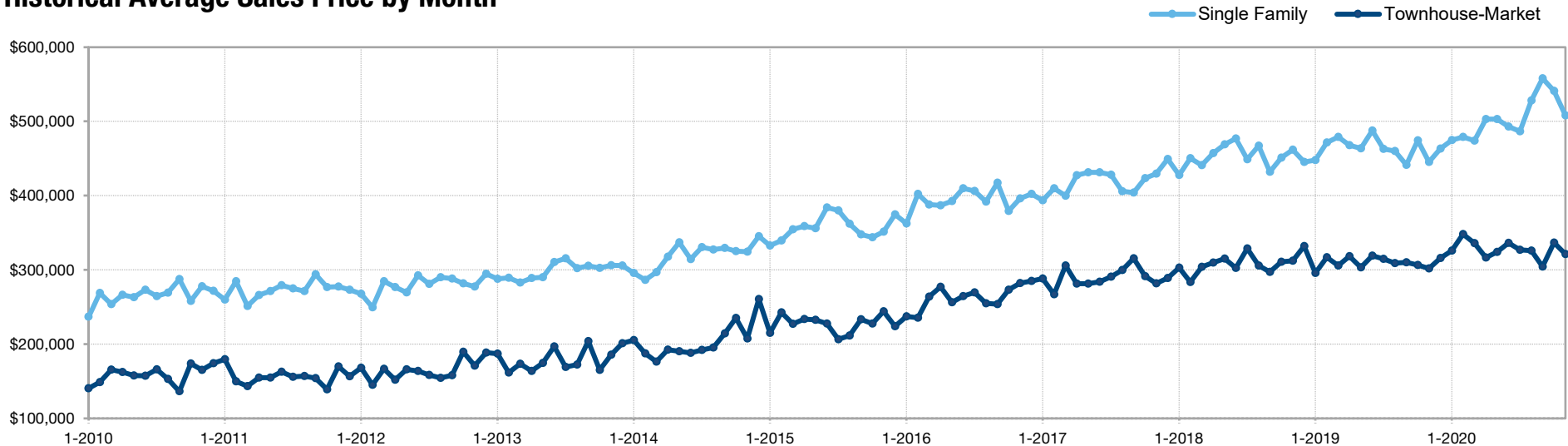
Year to Date



Avg. Sales Price	Single Family	Year-Over-Year Change	Townhouse-Market	Year-Over-Year Change
Dec-2019	\$463,132	+4.0%	\$315,728	-4.8%
Jan-2020	\$474,535	+5.9%	\$325,684	+10.1%
Feb-2020	\$479,033	+1.6%	\$348,212	+9.9%
Mar-2020	\$473,909	-1.1%	\$336,044	+9.9%
Apr-2020	\$502,813	+7.5%	\$316,628	-0.5%
May-2020	\$502,825	+8.5%	\$324,022	+6.8%
Jun-2020	\$492,814	+1.1%	\$336,088	+5.4%
Jul-2020	\$486,392	+5.1%	\$326,866	+3.8%
Aug-2020	\$528,055	+14.8%	\$325,879	+5.5%
Sep-2020	\$557,874	+26.4%	\$304,410	-1.8%
Oct-2020	\$540,918	+14.0%	\$336,753	+9.9%
Nov-2020	\$507,800	+14.0%	\$321,200	+6.4%
12-Month Avg*	\$505,183	+9.0%	\$327,052	+5.0%

* Avg. Sales Price for all properties from December 2019 through November 2020. This is not the average of the individual figures above.

Historical Average Sales Price by Month



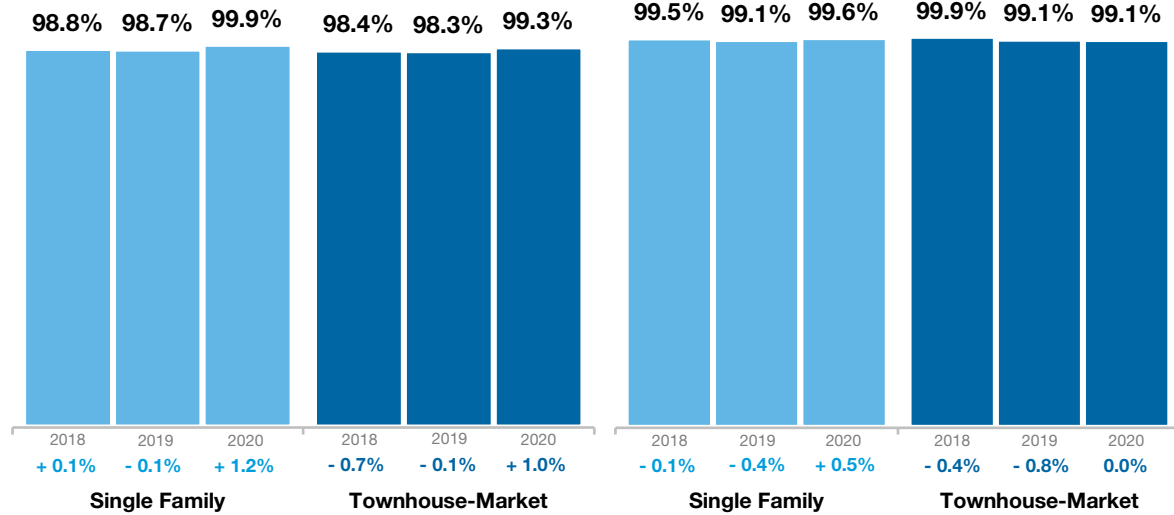
Percent of List Price Received

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

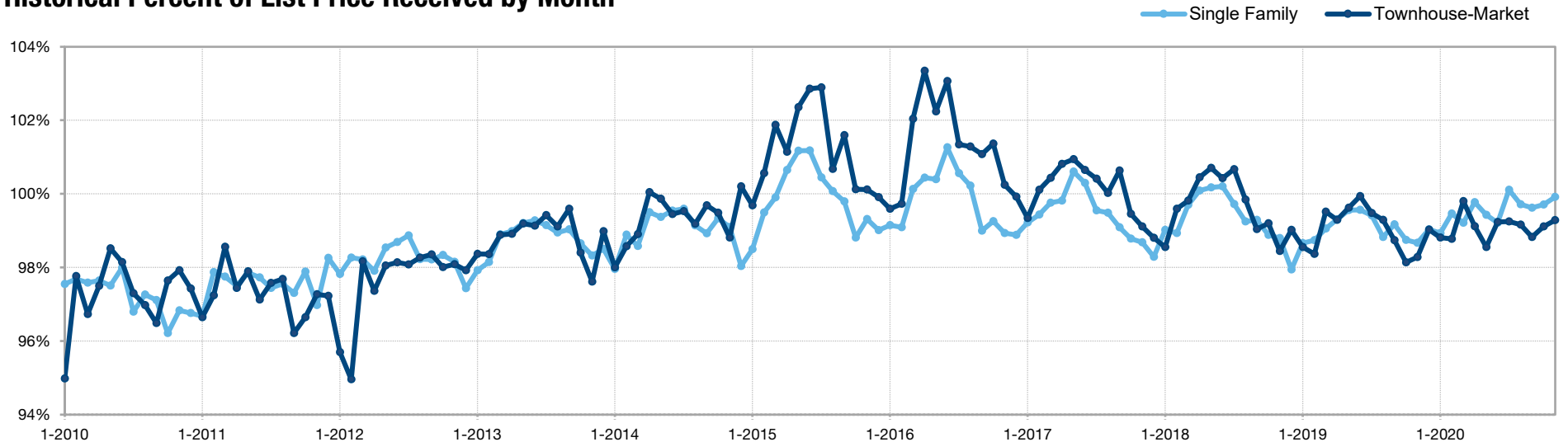
Year to Date



Pct. of List Price Received	Single Family	Year-Over-Year Change	Townhouse-Market	Year-Over-Year Change
Dec-2019	99.0%	+1.1%	99.0%	0.0%
Jan-2020	98.9%	+0.2%	98.8%	+0.2%
Feb-2020	99.5%	+0.8%	98.8%	+0.4%
Mar-2020	99.2%	+0.1%	99.8%	+0.3%
Apr-2020	99.8%	+0.5%	99.1%	-0.2%
May-2020	99.4%	-0.2%	98.6%	-1.0%
Jun-2020	99.2%	-0.4%	99.2%	-0.7%
Jul-2020	100.1%	+0.7%	99.2%	-0.3%
Aug-2020	99.7%	+0.9%	99.2%	-0.1%
Sep-2020	99.6%	+0.4%	98.8%	+0.1%
Oct-2020	99.7%	+1.0%	99.1%	+1.0%
Nov-2020	99.9%	+1.2%	99.3%	+1.0%
12-Month Avg*	99.0%	+0.5%	99.1%	-0.0%

* Pct. of List Price Received for all properties from December 2019 through November 2020. This is not the average of the individual figures above.

Historical Percent of List Price Received by Month

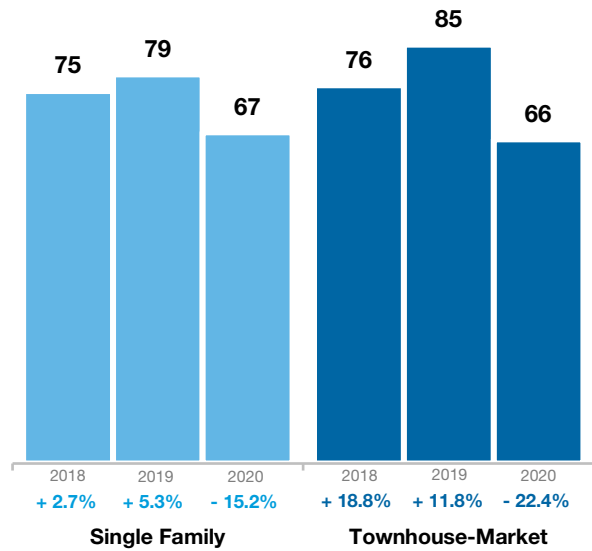


Days on Market Until Sale

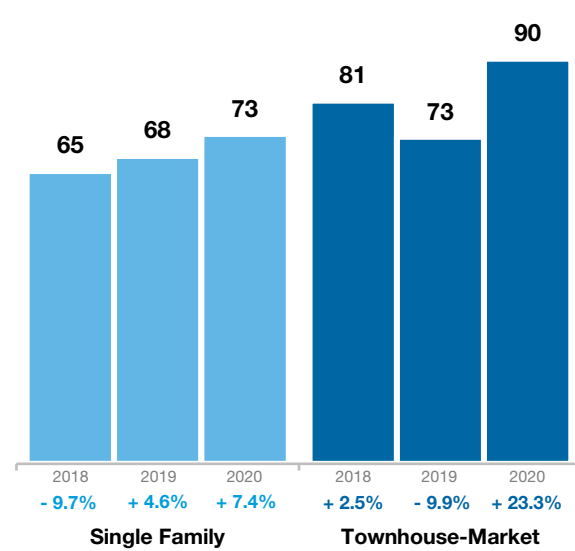
Average number of days between when a property is listed and when an offer is accepted in a given month.



November



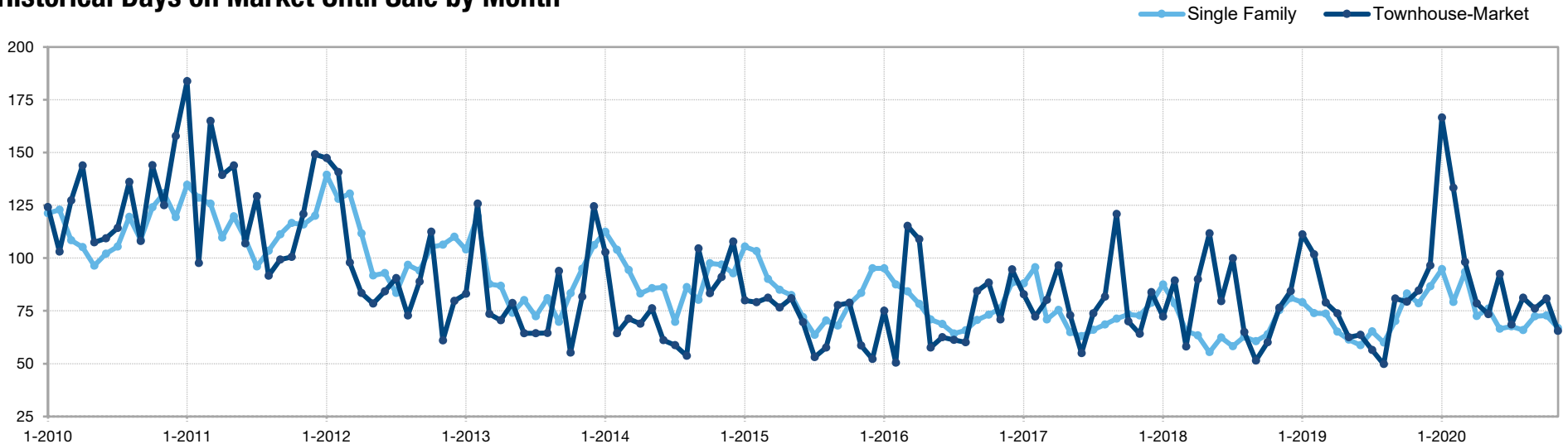
Year to Date



Days on Market	Single Family	Year-Over-Year Change	Townhouse-Market	Year-Over-Year Change
Dec-2019	87	+7.4%	96	+14.3%
Jan-2020	95	+20.3%	167	+50.5%
Feb-2020	79	+6.8%	133	+30.4%
Mar-2020	93	+25.7%	98	+24.1%
Apr-2020	73	+12.3%	79	+6.8%
May-2020	76	+24.6%	73	+17.7%
Jun-2020	67	+13.6%	92	+43.8%
Jul-2020	68	+4.6%	68	+21.4%
Aug-2020	66	+10.0%	81	+62.0%
Sep-2020	72	+2.9%	76	-6.2%
Oct-2020	73	-12.0%	81	+2.5%
Nov-2020	67	-15.2%	66	-22.4%
12-Month Avg	74	+7.2%	90	+23.3%

* Days on Market for all properties from December 2019 through November 2020. This is not the average of the individual figures above.

Historical Days on Market Until Sale by Month

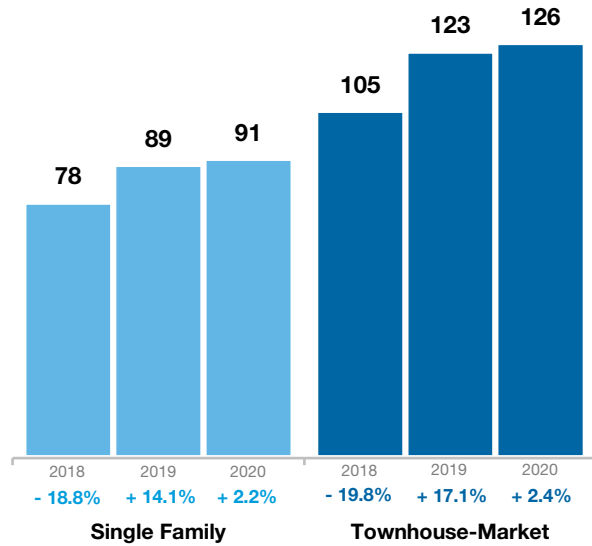


Housing Affordability Index

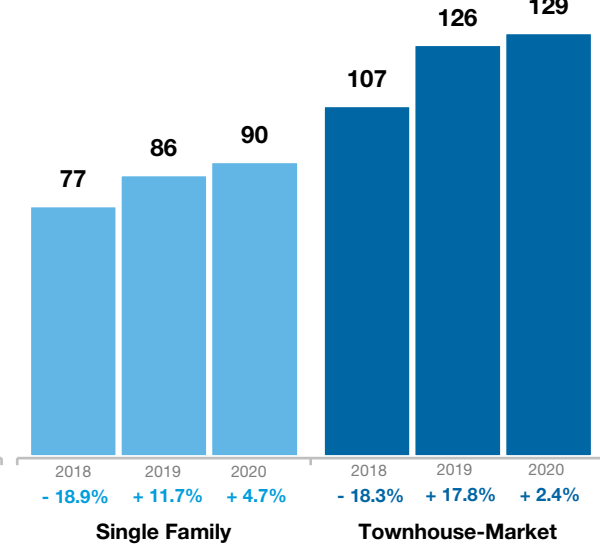
This index measures housing affordability for the region. For example, an index of 120 means the median household income is 120% of what is necessary to qualify for the median-priced home under prevailing interest rates. A higher number means greater affordability.



November

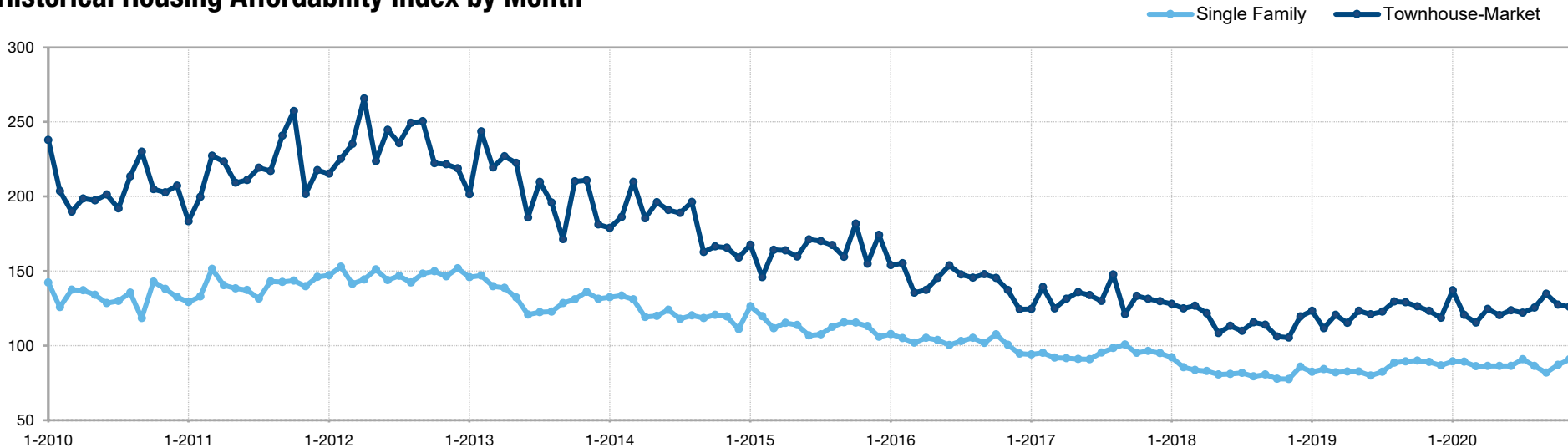


Year to Date



Affordability Index	Single Family	Year-Over-Year Change	Townhouse-Market	Year-Over-Year Change
Dec-2019	87	+1.2%	119	0.0%
Jan-2020	89	+8.5%	137	+11.4%
Feb-2020	89	+6.0%	121	+8.0%
Mar-2020	86	+4.9%	115	-5.0%
Apr-2020	86	+3.6%	124	+7.8%
May-2020	86	+3.6%	120	-2.4%
Jun-2020	86	+7.5%	124	+2.5%
Jul-2020	91	+11.0%	122	-0.8%
Aug-2020	86	-2.3%	125	-3.8%
Sep-2020	82	-7.9%	135	+4.7%
Oct-2020	87	-3.3%	127	+0.8%
Nov-2020	91	+2.2%	126	+2.4%
12-Month Avg	87	+7.2%	85	+3.2%

Historical Housing Affordability Index by Month

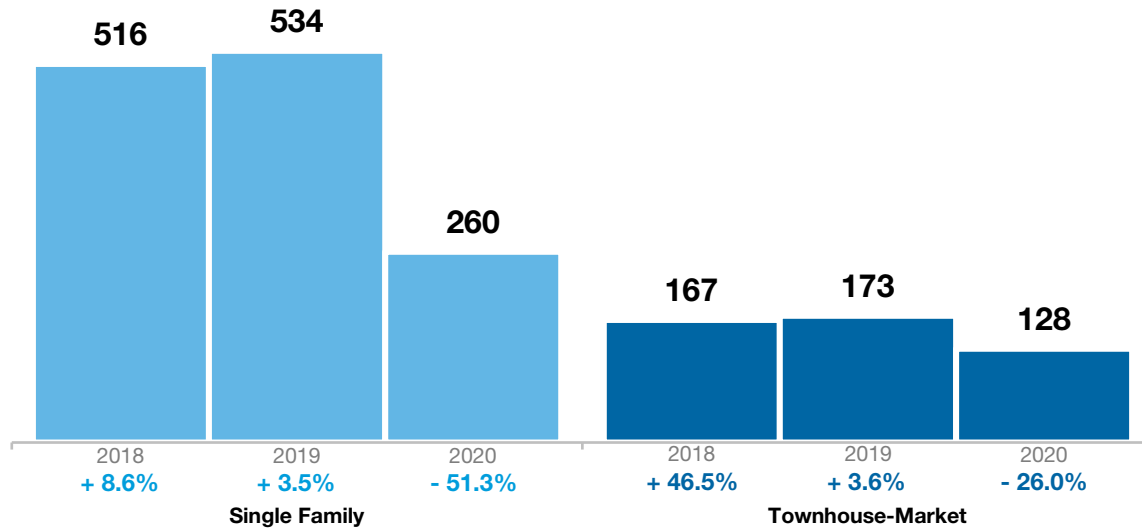


Inventory of Active Listings

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



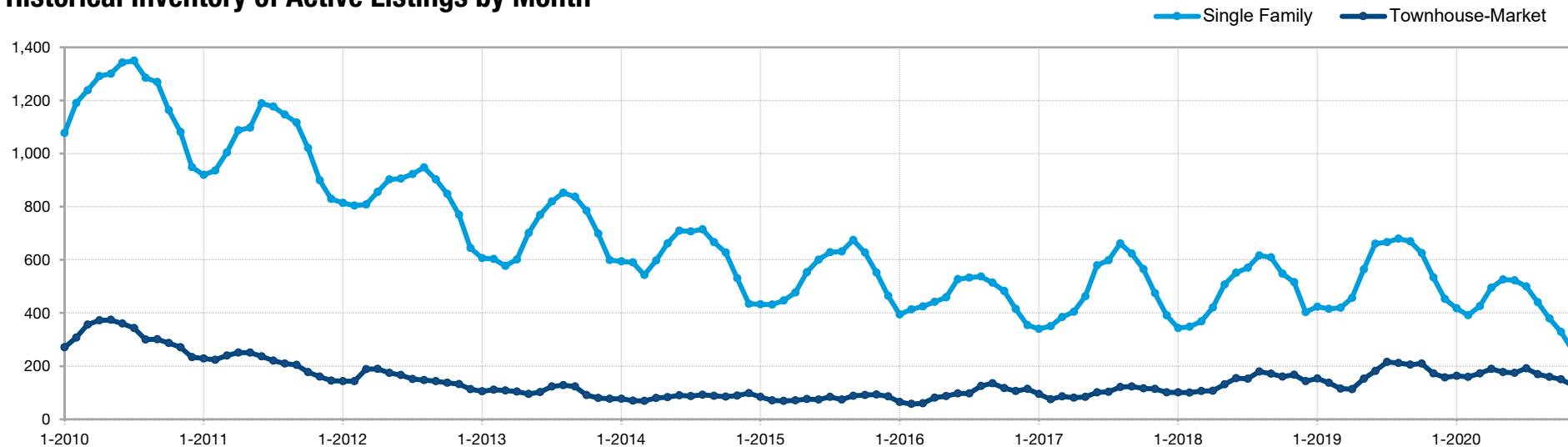
November



Active Listings	Single Family	Year-Over-Year Change	Townhouse-Market	Year-Over-Year Change
Dec-2019	453	+12.4%	157	+9.8%
Jan-2020	417	-1.4%	163	+6.5%
Feb-2020	391	-5.8%	159	+16.1%
Mar-2020	425	+1.4%	172	+49.6%
Apr-2020	495	+8.3%	190	+68.1%
May-2020	526	-6.7%	178	+17.1%
Jun-2020	523	-20.8%	175	-3.8%
Jul-2020	500	-24.9%	192	-11.1%
Aug-2020	441	-35.1%	169	-20.3%
Sep-2020	379	-43.3%	159	-22.8%
Oct-2020	329	-47.4%	150	-28.6%
Nov-2020	260	-51.3%	128	-26.0%
12-Month Avg*	430	-20.9%	166	-0.8%

* Active Listings for all properties from December 2019 through November 2020. This is not the average of the individual figures above.

Historical Inventory of Active Listings by Month

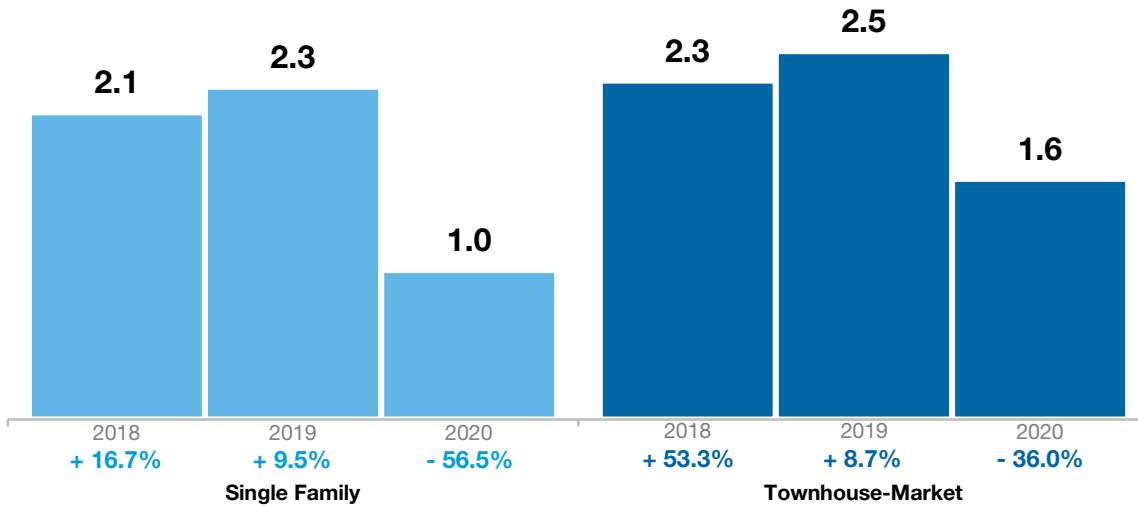


Months Supply of Inventory

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.



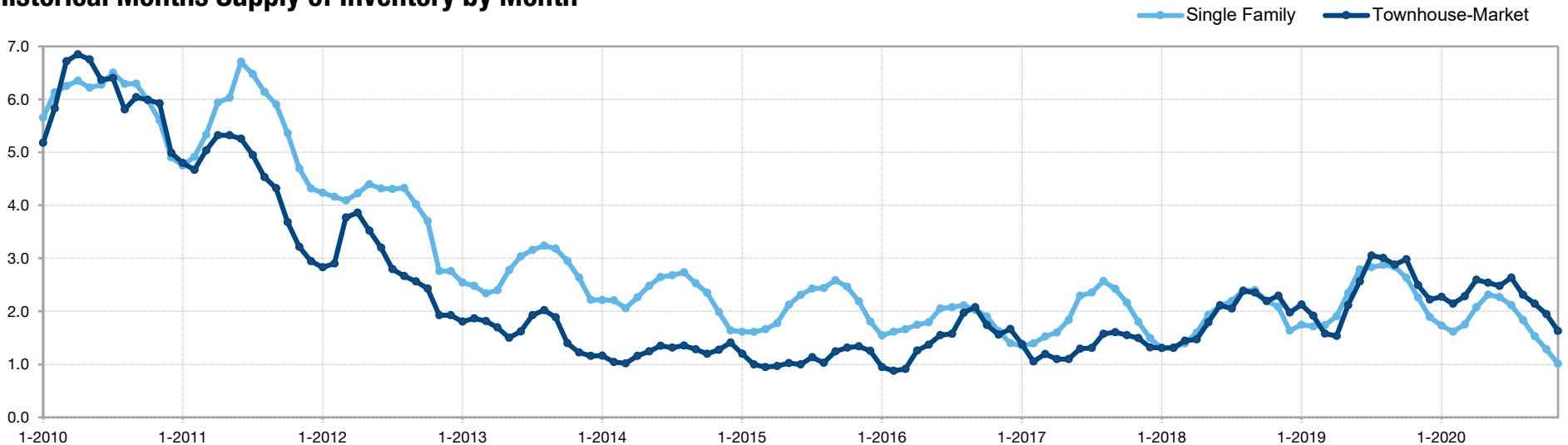
November



Months Supply	Single Family	Year-Over-Year Change	Townhouse-Market	Year-Over-Year Change
Dec-2019	1.9	+18.8%	2.2	+10.0%
Jan-2020	1.7	0.0%	2.3	+9.5%
Feb-2020	1.6	-5.9%	2.1	+10.5%
Mar-2020	1.8	+5.9%	2.3	+43.8%
Apr-2020	2.1	+10.5%	2.6	+73.3%
May-2020	2.3	0.0%	2.5	+19.0%
Jun-2020	2.3	-17.9%	2.5	-3.8%
Jul-2020	2.1	-25.0%	2.6	-13.3%
Aug-2020	1.8	-37.9%	2.3	-23.3%
Sep-2020	1.5	-46.4%	2.1	-27.6%
Oct-2020	1.3	-50.0%	1.9	-36.7%
Nov-2020	1.0	-56.5%	1.6	-36.0%
12-Month Avg*	1.8	-21.3%	2.3	-3.5%

* Months Supply for all properties from December 2019 through November 2020. 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.



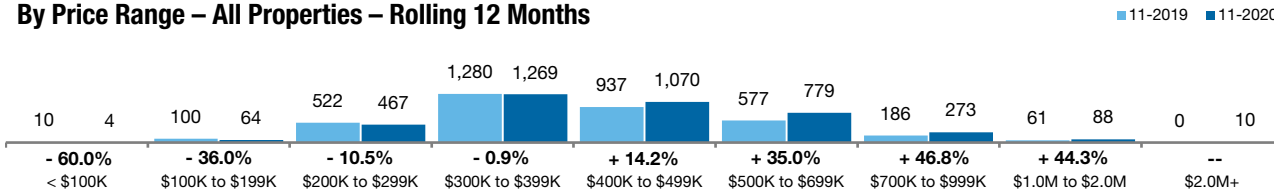
Key Metrics	Historical Sparkbars	11-2019	11-2020	Percent Change	YTD-2019	YTD-2020	Percent Change
New Listings		243	220	- 9.5%	4,754	4,425	- 6.9%
Pending Sales		278	268	- 3.6%	817	907	+ 11.0%
Under Contract	Not enough historical data for chart	--	--	--	--	--	--
Sold Listings		269	291	+ 8.2%	3,423	3,722	+ 8.7%
Median Sales Price		\$380,000	\$412,600	+ 8.6%	\$395,000	\$415,000	+ 5.1%
Avg. Sales Price		\$416,522	\$462,272	+ 8.5%	\$429,523	\$466,194	+ 8.5%
Pct. of List Price Received		98.6%	99.8%	+ 0.4%	99.1%	99.5%	+ 0.4%
Days on Market		80	67	+ 11.6%	69	77	+ 11.6%
Affordability Index		96	98	+ 4.8%	93	97	+ 4.8%
Active Listings		707	388	- 45.1%	--	--	--
Months Supply		2.3	1.2	- 49.9%	--	--	--

Sold Listings

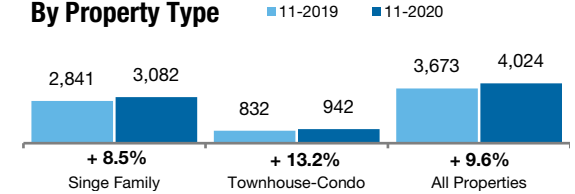
Actual sales that have closed in a given quarter.



By Price Range – All Properties – Rolling 12 Months



By Property Type



Rolling 12 Months

By Price Range	Single Family			Townhouse-Condo		
	11-2019	11-2020	Change	11-2019	11-2020	Change
\$99,999 and Below	10	4	-60.0%	0	0	--
\$100,000 to \$199,999	49	25	-49.0%	51	39	-23.5%
\$200,000 to \$299,999	129	86	-33.3%	393	381	-3.1%
\$300,000 to \$399,999	989	858	-13.2%	291	411	+41.2%
\$400,000 to \$499,999	875	1,007	+15.1%	62	63	+1.6%
\$500,000 to \$699,999	555	750	+35.1%	22	29	+31.8%
\$700,000 to \$999,999	177	257	+45.2%	9	16	+77.8%
\$1,000,000 to \$1,999,999	57	85	+49.1%	4	3	-25.0%
\$2,000,000 and Above	0	10	--	0	0	--
All Price Ranges	2,841	3,082	+8.5%	832	942	+13.2%

Compared to Prior Month

By Price Range	Single Family			Townhouse-Condo		
	10-2020	11-2020	Change	10-2020	11-2020	Change
\$99,999 and Below	0	0	--	0	0	--
\$100,000 to \$199,999	3	3	0.0%	0	1	--
\$200,000 to \$299,999	4	6	+50.0%	40	29	-27.5%
\$300,000 to \$399,999	85	50	-41.2%	36	36	0.0%
\$400,000 to \$499,999	111	78	-29.7%	6	3	-50.0%
\$500,000 to \$699,999	80	62	-22.5%	4	1	-75.0%
\$700,000 to \$999,999	38	15	-60.5%	2	1	-50.0%
\$1,000,000 to \$1,999,999	14	5	-64.3%	0	0	--
\$2,000,000 and Above	2	1	-50.0%	0	0	--
All Price Ranges	337	220	-34.7%	88	71	-19.3%

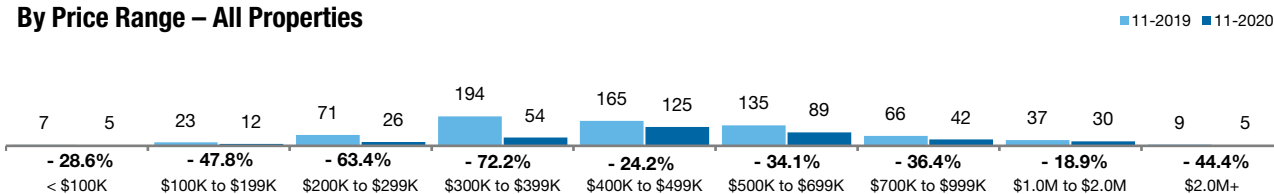
Year to Date

By Price Range	Single Family			Townhouse-Condo		
	11-2019	11-2020	Change	11-2019	11-2020	Change
\$99,999 and Below	10	2	-80.0%	0	0	--
\$100,000 to \$199,999	48	24	-50.0%	48	36	-25.0%
\$200,000 to \$299,999	113	76	-32.7%	366	354	-3.3%
\$300,000 to \$399,999	906	770	-15.0%	277	381	+37.5%
\$400,000 to \$499,999	824	940	+14.1%	59	56	-5.1%
\$500,000 to \$699,999	523	699	+33.7%	20	28	+40.0%
\$700,000 to \$999,999	165	245	+48.5%	7	16	+128.6%
\$1,000,000 to \$1,999,999	54	83	+53.7%	3	3	0.0%
\$2,000,000 and Above	0	9	--	0	0	--
All Price Ranges	2,643	2,848	+7.8%	780	874	+12.1%

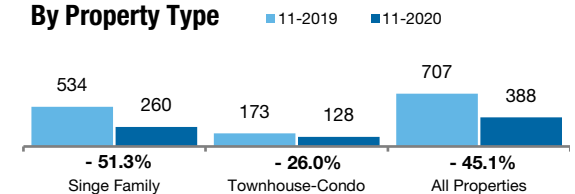
Inventory of Active Listings

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		
	11-2019	11-2020	Change	11-2019	11-2020	Change
\$99,999 and Below	7	5	-28.6%	0	0	--
\$100,000 to \$199,999	12	9	-25.0%	11	3	-72.7%
\$200,000 to \$299,999	16	5	-68.8%	55	21	-61.8%
\$300,000 to \$399,999	115	13	-88.7%	79	41	-48.1%
\$400,000 to \$499,999	158	93	-41.1%	7	32	+357.1%
\$500,000 to \$699,999	123	69	-43.9%	12	20	+66.7%
\$700,000 to \$999,999	57	36	-36.8%	9	6	-33.3%
\$1,000,000 to \$1,999,999	37	25	-32.4%	0	5	--
\$2,000,000 and Above	9	5	-44.4%	0	0	--
All Price Ranges	534	260	-51.3%	173	128	-26.0%

Compared to Prior Month

By Price Range	Single Family			Townhouse-Condo		
	10-2020	11-2020	Change	10-2020	11-2020	Change
\$99,999 and Below	5	5	0.0%	0	0	--
\$100,000 to \$199,999	10	9	-10.0%	4	3	-25.0%
\$200,000 to \$299,999	7	5	-28.6%	22	21	-4.5%
\$300,000 to \$399,999	41	13	-68.3%	59	41	-30.5%
\$400,000 to \$499,999	98	93	-5.1%	35	32	-8.6%
\$500,000 to \$699,999	95	69	-27.4%	19	20	+5.3%
\$700,000 to \$999,999	40	36	-10.0%	8	6	-25.0%
\$1,000,000 to \$1,999,999	27	25	-7.4%	3	5	+66.7%
\$2,000,000 and Above	6	5	-16.7%	0	0	--
All Price Ranges	329	260	-21.0%	150	128	-14.7%

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 2020

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Berthoud

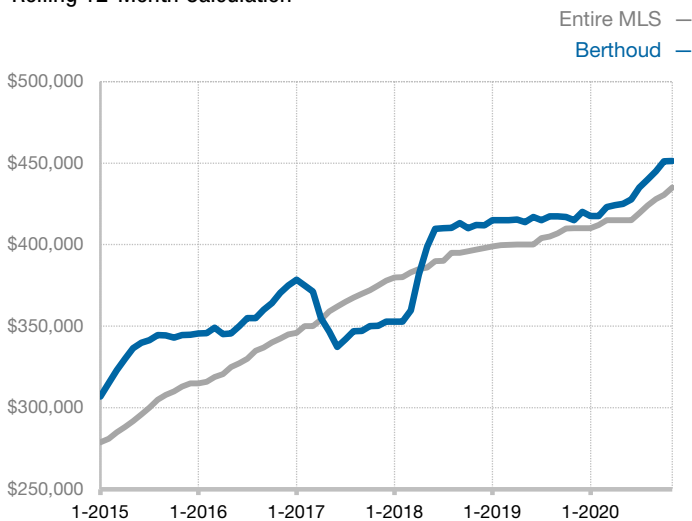
Key Metrics	November			Year to Date		
	2019	2020	Percent Change from Previous Year	Thru 11-2019	Thru 11-2020	Percent Change from Previous Year
New Listings	47	30	- 36.2%	520	603	+ 16.0%
Closed Sales	35	44	+ 25.7%	413	467	+ 13.1%
Median Sales Price*	\$435,000	\$444,841	+ 2.3%	\$416,619	\$450,000	+ 8.0%
Average Sales Price*	\$553,612	\$496,277	- 10.4%	\$469,686	\$516,283	+ 9.9%
Percent of List Price Received*	99.0%	100.8%	+ 1.8%	99.5%	99.6%	+ 0.1%
Days on Market Until Sale	68	86	+ 26.5%	95	86	- 9.5%
Inventory of Homes for Sale	105	68	- 35.2%	--	--	--
Months Supply of Inventory	2.9	1.7	- 41.4%	--	--	--

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

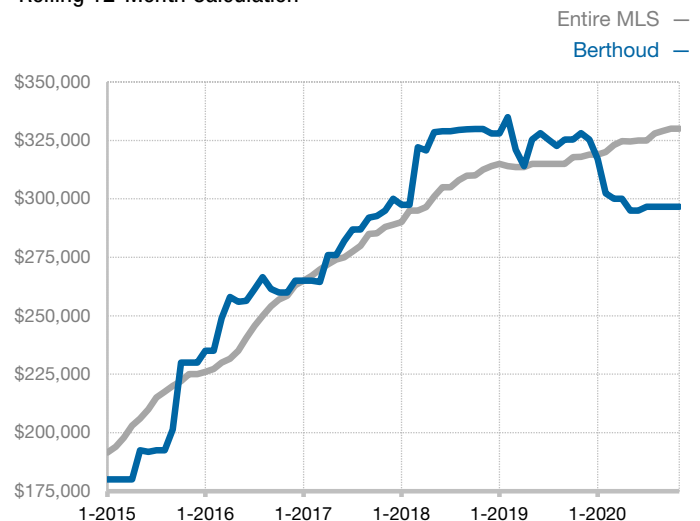
Key Metrics	November			Year to Date		
	2019	2020	Percent Change from Previous Year	Thru 11-2019	Thru 11-2020	Percent Change from Previous Year
New Listings	14	5	- 64.3%	76	71	- 6.6%
Closed Sales	4	14	+ 250.0%	31	77	+ 148.4%
Median Sales Price*	\$467,829	\$299,500	- 36.0%	\$328,050	\$296,600	- 9.6%
Average Sales Price*	\$453,285	\$302,812	- 33.2%	\$361,792	\$334,581	- 7.5%
Percent of List Price Received*	100.2%	101.2%	+ 1.0%	101.1%	100.6%	- 0.5%
Days on Market Until Sale	197	192	- 2.5%	107	143	+ 33.6%
Inventory of Homes for Sale	21	3	- 85.7%	--	--	--
Months Supply of Inventory	6.8	0.4	- 94.1%	--	--	--

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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 2020

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Boulder

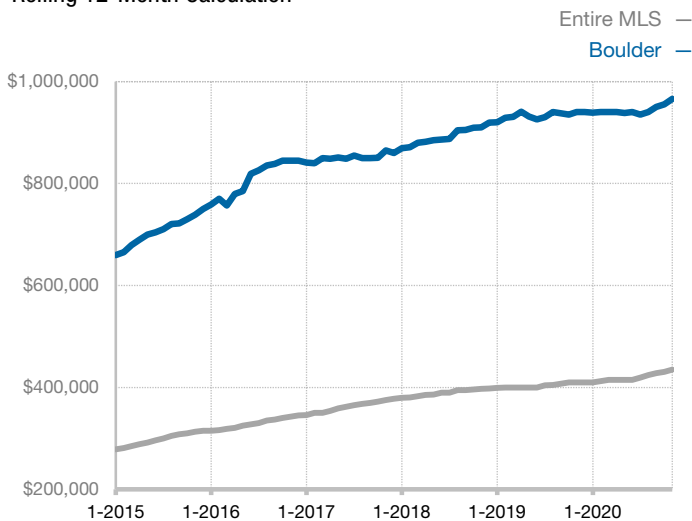
Key Metrics	November			Year to Date		
	2019	2020	Percent Change from Previous Year	Thru 11-2019	Thru 11-2020	Percent Change from Previous Year
New Listings	46	64	+ 39.1%	1,503	1,391	- 7.5%
Closed Sales	78	85	+ 9.0%	861	955	+ 10.9%
Median Sales Price*	\$902,500	\$1,055,000	+ 16.9%	\$940,000	\$970,000	+ 3.2%
Average Sales Price*	\$1,305,940	\$1,239,014	- 5.1%	\$1,211,757	\$1,228,569	+ 1.4%
Percent of List Price Received*	96.4%	97.8%	+ 1.5%	98.1%	98.5%	+ 0.4%
Days on Market Until Sale	76	62	- 18.4%	66	62	- 6.1%
Inventory of Homes for Sale	231	137	- 40.7%	--	--	--
Months Supply of Inventory	3.0	1.6	- 46.7%	--	--	--

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

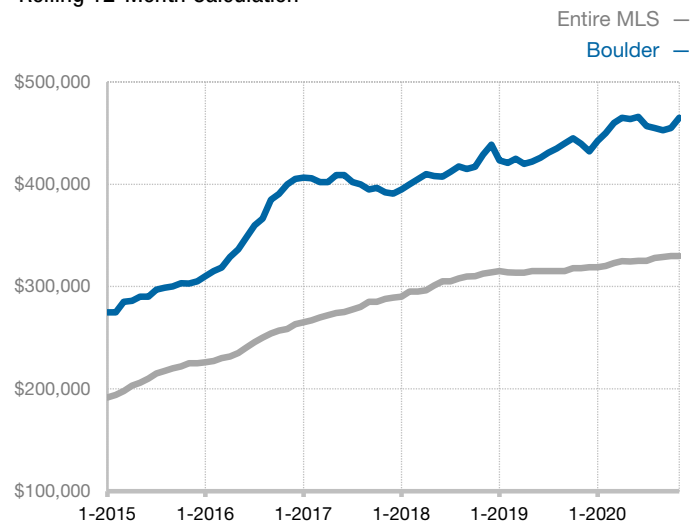
Key Metrics	November			Year to Date		
	2019	2020	Percent Change from Previous Year	Thru 11-2019	Thru 11-2020	Percent Change from Previous Year
New Listings	43	55	+ 27.9%	962	1,094	+ 13.7%
Closed Sales	46	68	+ 47.8%	611	670	+ 9.7%
Median Sales Price*	\$412,000	\$486,500	+ 18.1%	\$435,000	\$465,000	+ 6.9%
Average Sales Price*	\$452,689	\$508,049	+ 12.2%	\$514,395	\$546,836	+ 6.3%
Percent of List Price Received*	98.3%	98.5%	+ 0.2%	99.0%	98.8%	- 0.2%
Days on Market Until Sale	84	64	- 23.8%	77	63	- 18.2%
Inventory of Homes for Sale	140	170	+ 21.4%	--	--	--
Months Supply of Inventory	2.6	2.9	+ 11.5%	--	--	--

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

Median Sales Price – Single Family
Rolling 12-Month Calculation



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



Local Market Update for November 2020

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Fort Collins

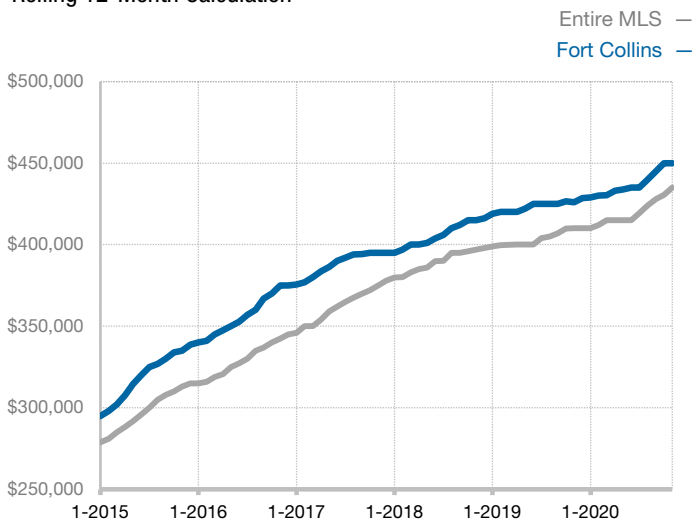
Key Metrics	November			Year to Date		
	2019	2020	Percent Change from Previous Year	Thru 11-2019	Thru 11-2020	Percent Change from Previous Year
New Listings	123	110	- 10.6%	2,600	2,478	- 4.7%
Closed Sales	150	161	+ 7.3%	1,927	2,102	+ 9.1%
Median Sales Price*	\$413,875	\$468,500	+ 13.2%	\$428,875	\$453,750	+ 5.8%
Average Sales Price*	\$458,921	\$517,175	+ 12.7%	\$474,565	\$516,547	+ 8.8%
Percent of List Price Received*	98.4%	99.6%	+ 1.2%	99.2%	99.3%	+ 0.1%
Days on Market Until Sale	69	58	- 15.9%	60	61	+ 1.7%
Inventory of Homes for Sale	313	139	- 55.6%	--	--	--
Months Supply of Inventory	1.8	0.7	- 61.1%	--	--	--

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

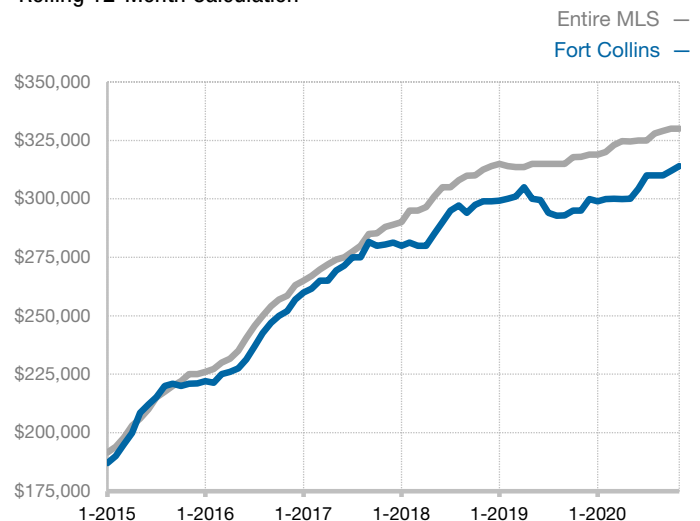
Key Metrics	November			Year to Date		
	2019	2020	Percent Change from Previous Year	Thru 11-2019	Thru 11-2020	Percent Change from Previous Year
New Listings	54	52	- 3.7%	973	919	- 5.5%
Closed Sales	50	61	+ 22.0%	700	759	+ 8.4%
Median Sales Price*	\$299,500	\$300,000	+ 0.2%	\$295,000	\$312,000	+ 5.8%
Average Sales Price*	\$303,393	\$318,029	+ 4.8%	\$311,475	\$327,846	+ 5.3%
Percent of List Price Received*	98.1%	99.2%	+ 1.1%	99.0%	99.0%	0.0%
Days on Market Until Sale	80	59	- 26.3%	67	84	+ 25.4%
Inventory of Homes for Sale	138	112	- 18.8%	--	--	--
Months Supply of Inventory	2.2	1.7	- 22.7%	--	--	--

* 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 2020

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Greeley

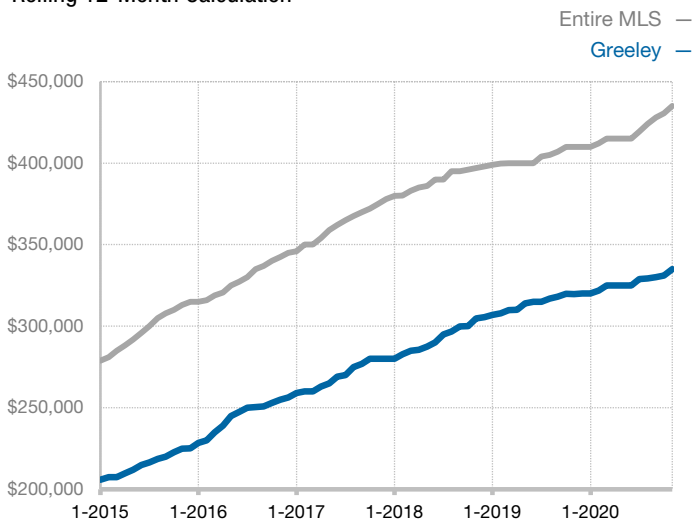
Key Metrics	November			Year to Date		
	2019	2020	Percent Change from Previous Year	Thru 11-2019	Thru 11-2020	Percent Change from Previous Year
New Listings	103	93	- 9.7%	1,796	1,533	- 14.6%
Closed Sales	107	111	+ 3.7%	1,485	1,331	- 10.4%
Median Sales Price*	\$324,900	\$345,000	+ 6.2%	\$320,000	\$335,000	+ 4.7%
Average Sales Price*	\$334,580	\$380,250	+ 13.6%	\$330,702	\$352,681	+ 6.6%
Percent of List Price Received*	99.6%	100.1%	+ 0.5%	99.7%	99.7%	0.0%
Days on Market Until Sale	63	55	- 12.7%	55	57	+ 3.6%
Inventory of Homes for Sale	173	102	- 41.0%	--	--	--
Months Supply of Inventory	1.3	0.9	- 30.8%	--	--	--

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

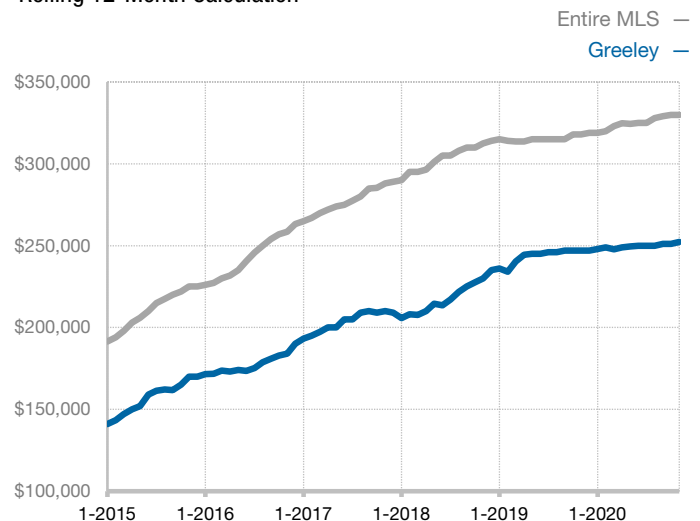
Key Metrics	November			Year to Date		
	2019	2020	Percent Change from Previous Year	Thru 11-2019	Thru 11-2020	Percent Change from Previous Year
New Listings	19	17	- 10.5%	319	287	- 10.0%
Closed Sales	20	15	- 25.0%	262	228	- 13.0%
Median Sales Price*	\$237,500	\$258,500	+ 8.8%	\$247,500	\$253,850	+ 2.6%
Average Sales Price*	\$238,095	\$254,336	+ 6.8%	\$248,057	\$257,448	+ 3.8%
Percent of List Price Received*	98.4%	99.2%	+ 0.8%	99.3%	99.1%	- 0.2%
Days on Market Until Sale	64	47	- 26.6%	54	55	+ 1.9%
Inventory of Homes for Sale	30	18	- 40.0%	--	--	--
Months Supply of Inventory	1.3	0.9	- 30.8%	--	--	--

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

Median Sales Price – Single Family
Rolling 12-Month Calculation



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



Local Market Update for November 2020

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Johnstown

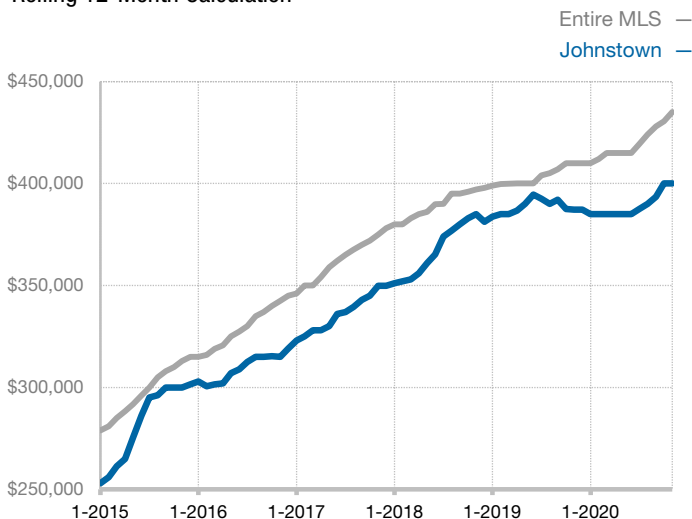
Key Metrics	November			Year to Date		
	2019	2020	Percent Change from Previous Year	Thru 11-2019	Thru 11-2020	Percent Change from Previous Year
New Listings	17	25	+ 47.1%	491	434	- 11.6%
Closed Sales	27	30	+ 11.1%	364	367	+ 0.8%
Median Sales Price*	\$380,000	\$415,250	+ 9.3%	\$388,700	\$400,000	+ 2.9%
Average Sales Price*	\$444,144	\$430,067	- 3.2%	\$415,472	\$423,817	+ 2.0%
Percent of List Price Received*	99.7%	99.8%	+ 0.1%	99.7%	99.9%	+ 0.2%
Days on Market Until Sale	95	48	- 49.5%	73	59	- 19.2%
Inventory of Homes for Sale	62	30	- 51.6%	--	--	--
Months Supply of Inventory	1.9	0.9	- 52.6%	--	--	--

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

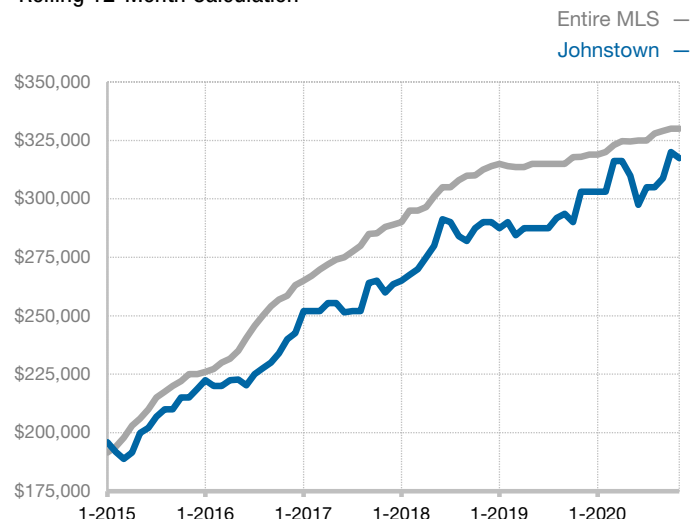
Key Metrics	November			Year to Date		
	2019	2020	Percent Change from Previous Year	Thru 11-2019	Thru 11-2020	Percent Change from Previous Year
New Listings	1	0	- 100.0%	18	29	+ 61.1%
Closed Sales	1	0	- 100.0%	17	19	+ 11.8%
Median Sales Price*	\$373,379	\$0	- 100.0%	\$303,000	\$317,500	+ 4.8%
Average Sales Price*	\$373,379	\$0	- 100.0%	\$316,603	\$320,100	+ 1.1%
Percent of List Price Received*	101.2%	0.0%	- 100.0%	99.6%	98.6%	- 1.0%
Days on Market Until Sale	113	0	- 100.0%	70	51	- 27.1%
Inventory of Homes for Sale	5	2	- 60.0%	--	--	--
Months Supply of Inventory	2.6	0.9	- 65.4%	--	--	--

* 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 2020

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Longmont

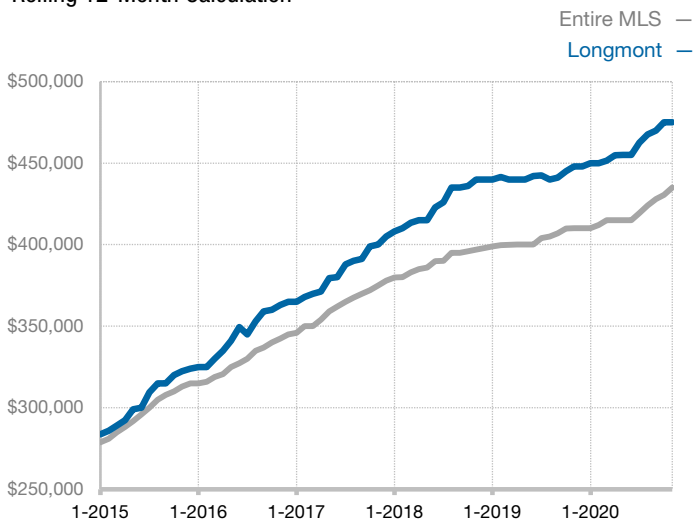
Key Metrics	November			Year to Date		
	2019	2020	Percent Change from Previous Year	Thru 11-2019	Thru 11-2020	Percent Change from Previous Year
New Listings	88	58	- 34.1%	1,759	1,505	- 14.4%
Closed Sales	92	127	+ 38.0%	1,272	1,370	+ 7.7%
Median Sales Price*	\$448,250	\$459,900	+ 2.6%	\$447,000	\$475,250	+ 6.3%
Average Sales Price*	\$529,770	\$607,509	+ 14.7%	\$507,979	\$558,472	+ 9.9%
Percent of List Price Received*	98.4%	99.8%	+ 1.4%	99.0%	99.7%	+ 0.7%
Days on Market Until Sale	66	55	- 16.7%	59	59	0.0%
Inventory of Homes for Sale	268	111	- 58.6%	--	--	--
Months Supply of Inventory	2.4	0.9	- 62.5%	--	--	--

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

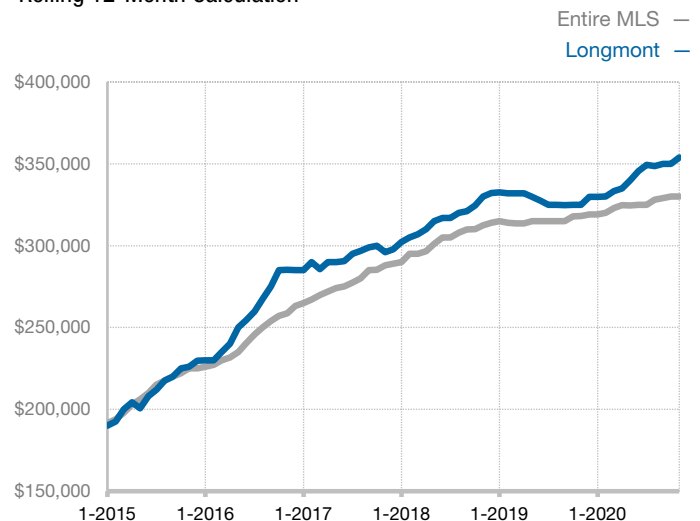
Key Metrics	November			Year to Date		
	2019	2020	Percent Change from Previous Year	Thru 11-2019	Thru 11-2020	Percent Change from Previous Year
New Listings	27	15	- 44.4%	442	308	- 30.3%
Closed Sales	28	19	- 32.1%	342	298	- 12.9%
Median Sales Price*	\$324,875	\$355,000	+ 9.3%	\$325,000	\$354,500	+ 9.1%
Average Sales Price*	\$335,845	\$390,100	+ 16.2%	\$344,377	\$368,744	+ 7.1%
Percent of List Price Received*	99.4%	100.0%	+ 0.6%	99.6%	99.5%	- 0.1%
Days on Market Until Sale	60	46	- 23.3%	74	54	- 27.0%
Inventory of Homes for Sale	49	15	- 69.4%	--	--	--
Months Supply of Inventory	1.6	0.5	- 68.8%	--	--	--

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

Median Sales Price – Single Family
Rolling 12-Month Calculation



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



Local Market Update for November 2020

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Loveland

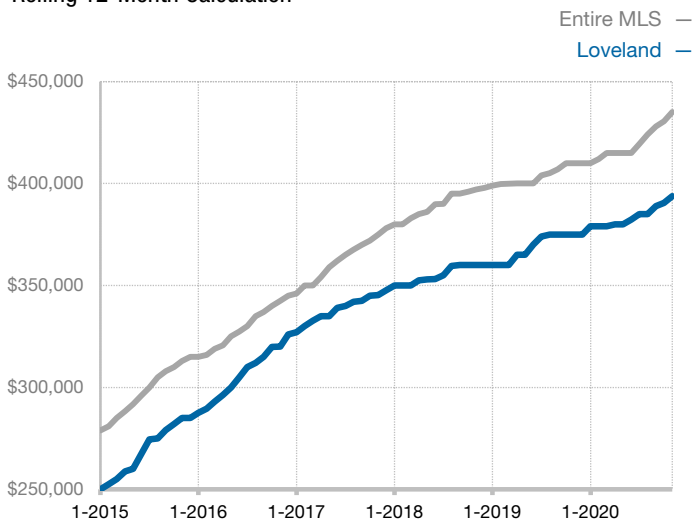
Key Metrics	November			Year to Date		
	2019	2020	Percent Change from Previous Year	Thru 11-2019	Thru 11-2020	Percent Change from Previous Year
New Listings	103	100	- 2.9%	1,785	1,754	- 1.7%
Closed Sales	102	118	+ 15.7%	1,285	1,525	+ 18.7%
Median Sales Price*	\$357,500	\$400,673	+ 12.1%	\$375,000	\$395,000	+ 5.3%
Average Sales Price*	\$414,866	\$449,089	+ 8.2%	\$430,808	\$444,937	+ 3.3%
Percent of List Price Received*	98.6%	99.8%	+ 1.2%	99.2%	99.8%	+ 0.6%
Days on Market Until Sale	74	49	- 33.8%	61	61	0.0%
Inventory of Homes for Sale	207	101	- 51.2%	--	--	--
Months Supply of Inventory	1.8	0.7	- 61.1%	--	--	--

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

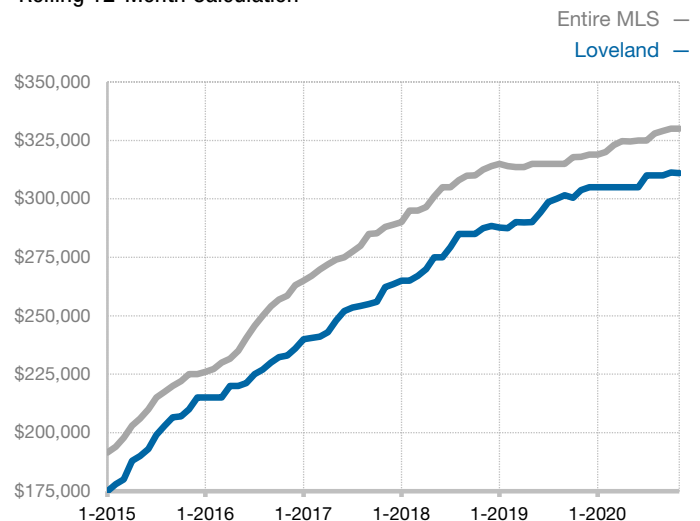
Key Metrics	November			Year to Date		
	2019	2020	Percent Change from Previous Year	Thru 11-2019	Thru 11-2020	Percent Change from Previous Year
New Listings	12	40	+ 233.3%	358	376	+ 5.0%
Closed Sales	28	29	+ 3.6%	296	305	+ 3.0%
Median Sales Price*	\$310,417	\$305,000	- 1.7%	\$305,000	\$312,000	+ 2.3%
Average Sales Price*	\$314,307	\$332,212	+ 5.7%	\$314,248	\$325,387	+ 3.5%
Percent of List Price Received*	98.9%	99.6%	+ 0.7%	100.0%	99.9%	- 0.1%
Days on Market Until Sale	117	74	- 36.8%	127	109	- 14.2%
Inventory of Homes for Sale	69	52	- 24.6%	--	--	--
Months Supply of Inventory	2.6	1.9	- 26.9%	--	--	--

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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 2020

A Research Tool Provided by the Colorado Association of REALTORS®



Wellington

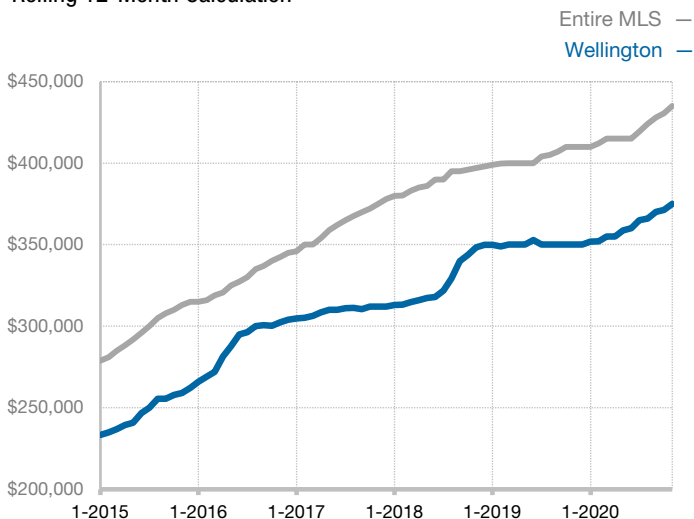
Key Metrics	November			Year to Date		
	2019	2020	Percent Change from Previous Year	Thru 11-2019	Thru 11-2020	Percent Change from Previous Year
New Listings	23	21	- 8.7%	426	383	- 10.1%
Closed Sales	25	29	+ 16.0%	302	327	+ 8.3%
Median Sales Price*	\$348,000	\$400,000	+ 14.9%	\$350,000	\$375,900	+ 7.4%
Average Sales Price*	\$373,959	\$419,629	+ 12.2%	\$372,770	\$402,072	+ 7.9%
Percent of List Price Received*	99.7%	99.9%	+ 0.2%	99.7%	100.9%	+ 1.2%
Days on Market Until Sale	103	76	- 26.2%	80	91	+ 13.8%
Inventory of Homes for Sale	62	36	- 41.9%	--	--	--
Months Supply of Inventory	2.3	1.2	- 47.8%	--	--	--

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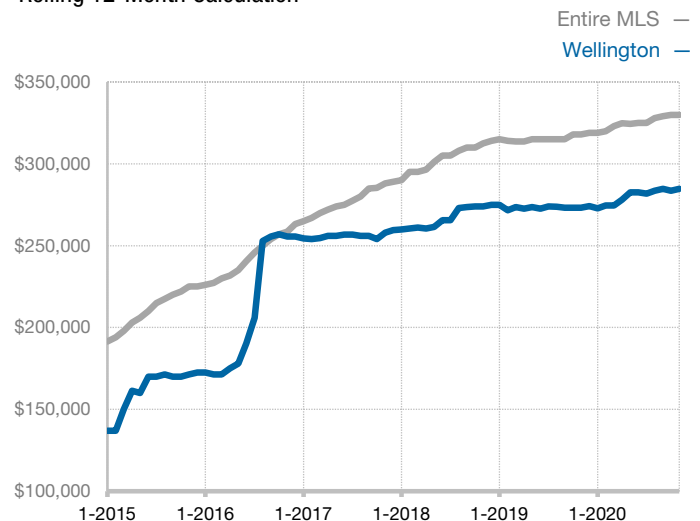
Key Metrics	November			Year to Date		
	2019	2020	Percent Change from Previous Year	Thru 11-2019	Thru 11-2020	Percent Change from Previous Year
New Listings	5	2	- 60.0%	79	65	- 17.7%
Closed Sales	4	5	+ 25.0%	59	63	+ 6.8%
Median Sales Price*	\$279,278	\$304,285	+ 9.0%	\$272,100	\$286,000	+ 5.1%
Average Sales Price*	\$282,720	\$300,965	+ 6.5%	\$271,858	\$284,914	+ 4.8%
Percent of List Price Received*	100.0%	99.9%	- 0.1%	99.8%	99.7%	- 0.1%
Days on Market Until Sale	148	92	- 37.8%	101	84	- 16.8%
Inventory of Homes for Sale	13	4	- 69.2%	--	--	--
Months Supply of Inventory	2.4	0.6	- 75.0%	--	--	--

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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 2020

A Research Tool Provided by the Colorado Association of REALTORS®



Windsor

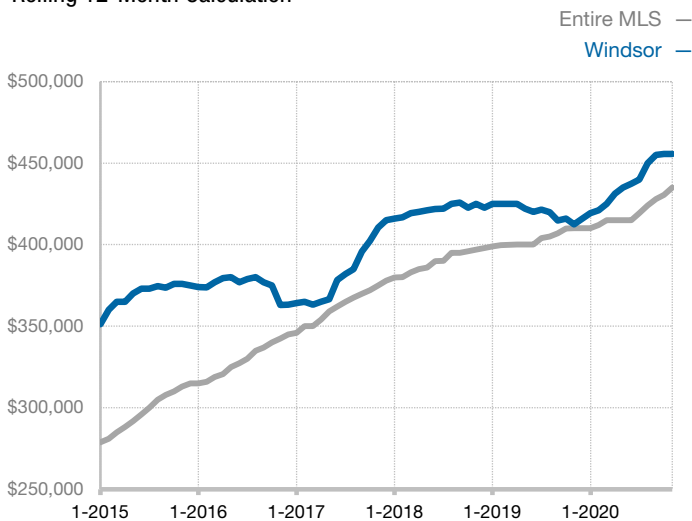
Key Metrics	November			Year to Date		
	2019	2020	Percent Change from Previous Year	Thru 11-2019	Thru 11-2020	Percent Change from Previous Year
New Listings	61	85	+ 39.3%	1,295	1,189	- 8.2%
Closed Sales	67	93	+ 38.8%	997	915	- 8.2%
Median Sales Price*	\$406,000	\$437,195	+ 7.7%	\$412,500	\$455,650	+ 10.5%
Average Sales Price*	\$474,626	\$487,702	+ 2.8%	\$465,654	\$507,788	+ 9.0%
Percent of List Price Received*	99.6%	99.9%	+ 0.3%	99.6%	99.7%	+ 0.1%
Days on Market Until Sale	80	78	- 2.5%	85	81	- 4.7%
Inventory of Homes for Sale	212	127	- 40.1%	--	--	--
Months Supply of Inventory	2.4	1.6	- 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.

Key Metrics	November			Year to Date		
	2019	2020	Percent Change from Previous Year	Thru 11-2019	Thru 11-2020	Percent Change from Previous Year
New Listings	5	16	+ 220.0%	180	170	- 5.6%
Closed Sales	10	8	- 20.0%	119	137	+ 15.1%
Median Sales Price*	\$331,174	\$280,500	- 15.3%	\$325,750	\$333,000	+ 2.2%
Average Sales Price*	\$336,235	\$299,050	- 11.1%	\$332,422	\$339,219	+ 2.0%
Percent of List Price Received*	100.2%	98.5%	- 1.7%	100.3%	100.2%	- 0.1%
Days on Market Until Sale	191	165	- 13.6%	156	166	+ 6.4%
Inventory of Homes for Sale	49	36	- 26.5%	--	--	--
Months Supply of Inventory	4.4	3.1	- 29.5%	--	--	--

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Median Sales Price – Single Family
Rolling 12-Month Calculation



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

