

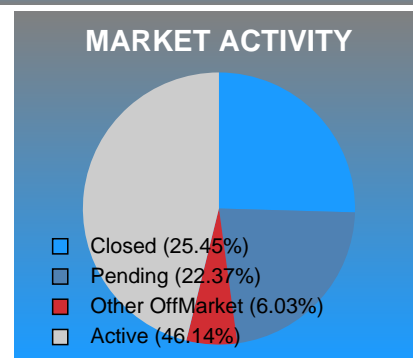
July 2018

Area Delimited by Richmond Metro - Consisting of Chesterfield, Hanover, Henrico, Richmond City - Single-Family Property Type



MONTHLY INVENTORY ANALYSIS

| Compared Metrics | July | | |
|--|---------|---------|---------|
| | 2017 | 2018 | +/-% |
| Closed Listings | 1,328 | 1,447 | 8.96% |
| Pending Listings | 1,197 | 1,272 | 6.27% |
| New Listings | 1,601 | 1,611 | 0.62% |
| Average List Price | 308,028 | 307,400 | -0.20% |
| Average Sale Price | 306,780 | 306,414 | -0.12% |
| Average Percent of List Price to Selling Price | 99.85% | 99.76% | -0.09% |
| Average Days on Market to Sale | 29.05 | 26.18 | -9.89% |
| End of Month Inventory | 3,092 | 2,623 | -15.17% |
| Months Supply of Inventory | 2.73 | 2.24 | -17.71% |



Absorption: Last 12 months, an Average of **1,170** Sales/Month
Active Inventory as of July 31, 2018 = **2,623**

Analysis Wrap-Up

Months Supply of Inventory (MSI) Decreases

The total housing inventory at the end of July 2018 decreased **15.17%** to 2,623 existing homes available for sale. Over the last 12 months this area has had an average of 1,170 closed sales per month. This represents an unsold inventory index of **2.24** MSI for this period.

Average Sale Price Falling

According to the preliminary trends, this market area has experienced some downward momentum with the decline of Average Price this month. Prices dipped **0.12%** in July 2018 to \$306,414 versus the previous year at \$306,780.

Average Days on Market Shortens

The average number of **26.18** days that homes spent on the market before selling decreased by 2.87 days or **9.89%** in July 2018 compared to last year's same month at **29.05** DOM.

Sales Success for July 2018 is Positive

Overall, with Average Prices falling and Days on Market decreasing, the Listed versus Closed Ratio finished strong this month.

There were 1,611 New Listings in July 2018, up **0.62%** from last year at 1,601. Furthermore, there were 1,447 Closed Listings this month versus last year at 1,328, a **8.96%** increase.

Closed versus Listed trends yielded a **89.8%** ratio, up from previous year's, July 2017, at **82.9%**, a **8.28%** upswing. This will certainly create pressure on a decreasing Month's Supply of Inventory (MSI) in the months to come.

What's in this Issue

| | |
|---|-----------|
| Closed Listings | 1 |
| Pending Listings | 2 |
| New Listings | 3 |
| Inventory | 4 |
| Months Supply of Inventory | 5 |
| Average Days on Market to Sale | 6 |
| Average List Price at Closing | 7 |
| Average Sale Price at Closing | 8 |
| Average Percent of List Price to Selling Price | 9 |
| Market Summary | 10 |

Real Estate is Local

Consumers Should Consult with a REALTOR®

Buying or selling real estate, for a majority of consumers, is one of the most important decisions they will make. Choosing a real estate professional continues to be a vital part of this process.

Identify a Professional to Manage the Procedure

REALTORS® are well-informed about critical factors that affect your specific market area - such as changes in market conditions, consumer attitudes and interest rates.

Are You Ready to Buy or Sell Real Estate?

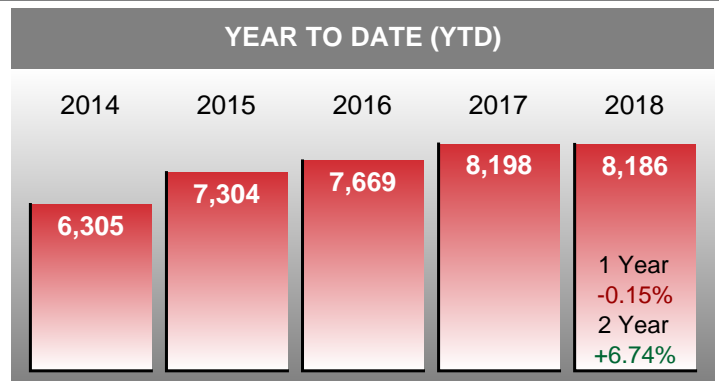
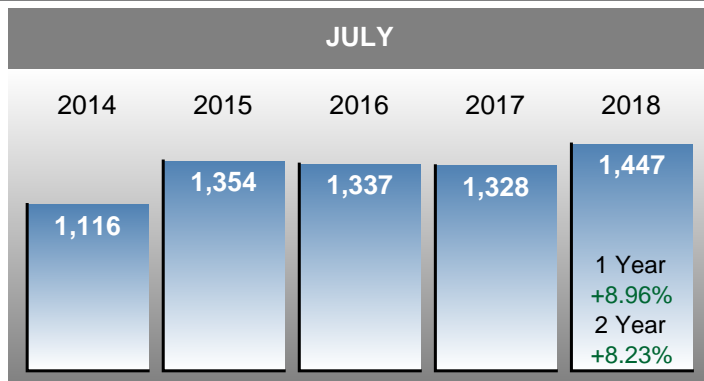
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July 2018

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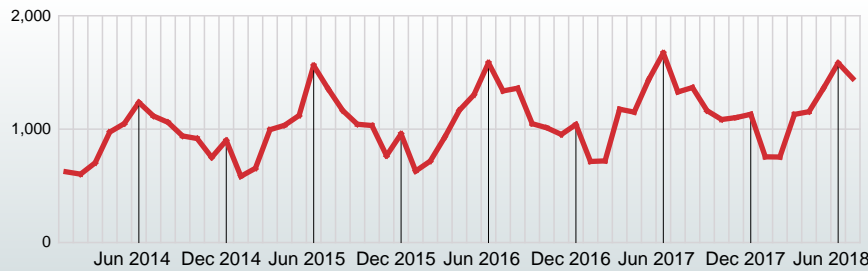
CLOSED LISTINGS



5 YEAR MARKET ACTIVITY TRENDS

5yr JUL AVG = 1,316

3 MONTHS



High
Jun 2017 = 1,672
Low
Jan 2015 = 584
Closed Listings
this month at **1,447**,
above the 5 yr JUL
average of **1,316**

| | |
|---------------|-------|
| MAY | 1,362 |
| JUN | 1,583 |
| JUL | 1,447 |
| 16.23% | |
| -8.59% | |

CLOSED LISTINGS & BEDROOMS DISTRIBUTION BY PRICE

| Distribution of Closed Listings by Price Range | | % | AVDOM | 1-2 Beds | 3 Beds | 4 Beds | 5+ Beds |
|--|--------------------|-------------|-------------|------------------|------------------|------------------|------------------|
| \$150,000 and less | 138 | 9.54% | 23.7 | 29 | 87 | 19 | 3 |
| \$150,001 - \$175,000 | 91 | 6.29% | 15.8 | 12 | 62 | 13 | 4 |
| \$175,001 - \$225,000 | 245 | 16.93% | 19.2 | 9 | 155 | 77 | 4 |
| \$225,001 - \$300,000 | 377 | 26.05% | 18.9 | 12 | 164 | 174 | 27 |
| \$300,001 - \$375,000 | 261 | 18.04% | 27.2 | 6 | 57 | 149 | 49 |
| \$375,001 - \$475,000 | 175 | 12.09% | 37.2 | 1 | 34 | 80 | 60 |
| \$475,001 and up | 160 | 11.06% | 48.3 | 2 | 21 | 66 | 71 |
| Total Closed Units | 1,447 | | | 71 | 580 | 578 | 218 |
| Total Closed Volume | 443,381,231 | 100% | 26.2 | 13.55M | 140.04M | 190.65M | 99.14M |
| Average Closed Price | \$306,414 | | | \$190,845 | \$241,446 | \$329,850 | \$454,767 |

Ready to Buy or Sell Real Estate?

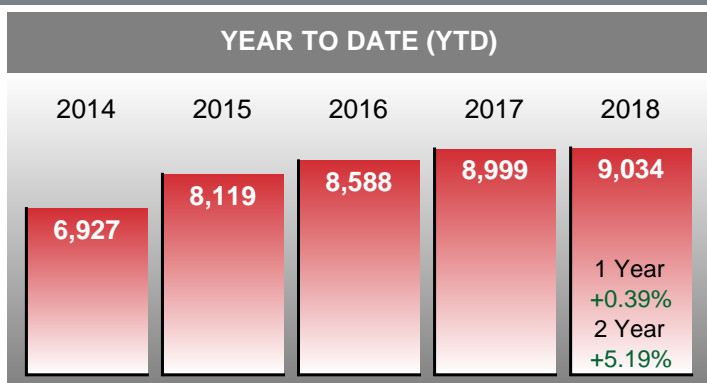
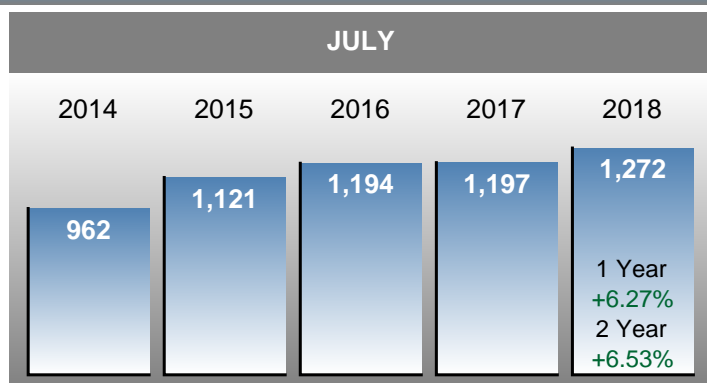
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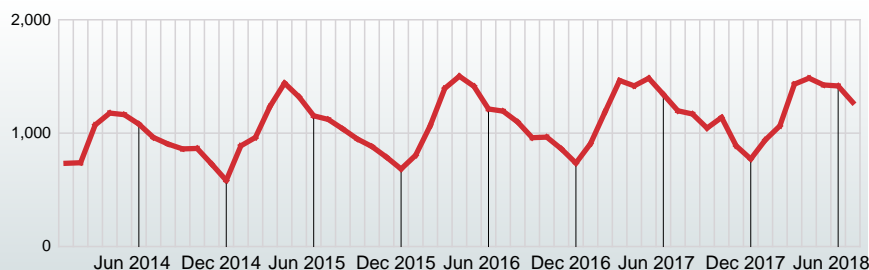
PENDING LISTINGS



5 YEAR MARKET ACTIVITY TRENDS

5yr JUL AVG = 1,149

3 MONTHS



High
Apr 2016 = 1,502
Low
Dec 2014 = 583
Pending Listings
this month at **1,272**,
above the 5 yr JUL
average of **1,149**

| | |
|-----|---------|
| MAY | 1,425 |
| JUN | 1,416 |
| JUL | -0.63% |
| JUL | 1,272 |
| JUL | -10.17% |

PENDING LISTINGS & BEDROOMS DISTRIBUTION BY PRICE

| Distribution of Pending Listings by Price Range | | % | AVDOM | 1-2 Beds | 3 Beds | 4 Beds | 5+ Beds |
|---|--------------------|-------------|-------------|------------------|------------------|------------------|------------------|
| \$125,000 and less | 80 | 6.29% | 43.4 | 28 | 43 | 9 | 0 |
| \$125,001 - \$175,000 | 153 | 12.03% | 24.0 | 18 | 114 | 19 | 2 |
| \$175,001 - \$225,000 | 228 | 17.92% | 21.8 | 5 | 161 | 59 | 3 |
| \$225,001 - \$275,000 | 257 | 20.20% | 24.7 | 16 | 113 | 118 | 10 |
| \$275,001 - \$350,000 | 252 | 19.81% | 30.2 | 6 | 84 | 132 | 30 |
| \$350,001 - \$450,000 | 161 | 12.66% | 40.0 | 1 | 45 | 81 | 34 |
| \$450,001 and up | 141 | 11.08% | 61.8 | 0 | 15 | 54 | 72 |
| Total Pending Units | 1,272 | | | 74 | 575 | 472 | 151 |
| Total Pending Volume | 372,024,149 | 100% | 36.5 | 12.41M | 134.51M | 151.75M | 73.35M |
| Average Listing Price | \$261,070 | | | \$167,673 | \$233,938 | \$321,507 | \$485,764 |

Ready to Buy or Sell Real Estate?

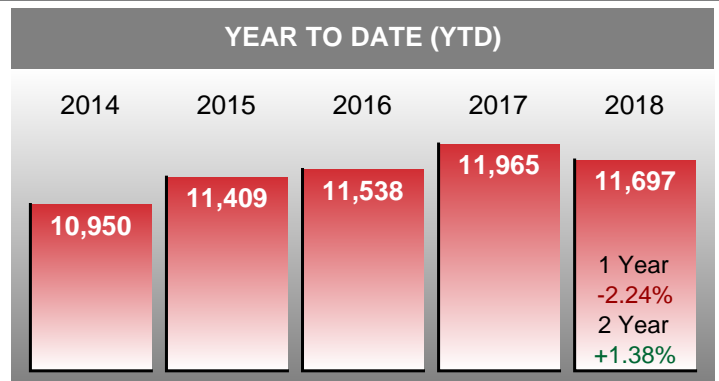
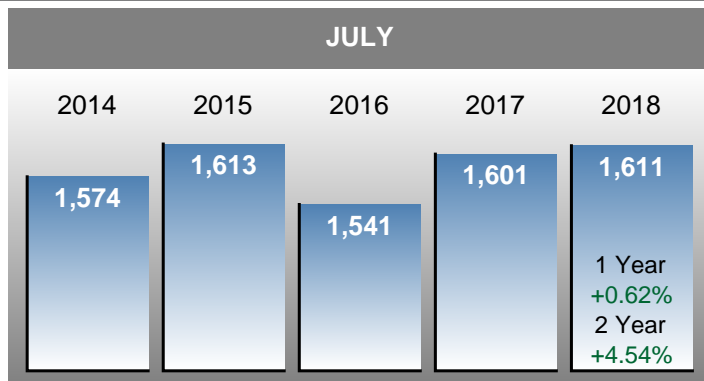
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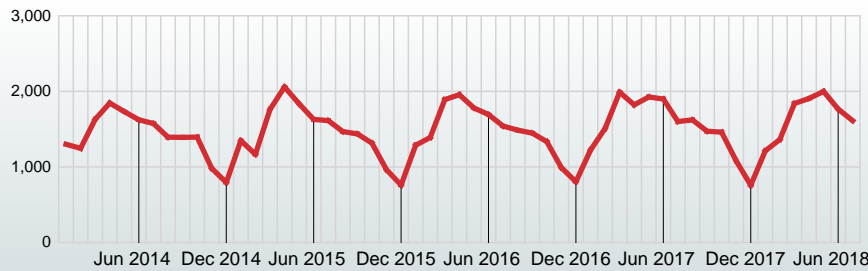


NEW LISTINGS



5 YEAR MARKET ACTIVITY TRENDS

5yr JUL AVG = 1,588 **3 MONTHS**



High
Apr 2015 = 2,058
Low
Dec 2017 = 758
New Listings
this month at **1,611**,
above the 5 yr JUL
average of **1,588**

| | |
|----------------|-------|
| MAY | 1,999 |
| JUN | 1,766 |
| JUL | 1,611 |
| -11.66% | |
| -8.78% | |

NEW LISTINGS & BEDROOMS DISTRIBUTION BY PRICE

| Distribution of New Listings by Price Range | | % | 1-2 Beds | 3 Beds | 4 Beds | 5+ Beds |
|---|--------------------|-------------|------------------|------------------|------------------|------------------|
| \$150,000 and less | 134 | 8.32% | 38 | 76 | 19 | 1 |
| \$150,001 - \$175,000 | 95 | 5.90% | 10 | 72 | 13 | 0 |
| \$175,001 - \$225,000 | 265 | 16.45% | 9 | 186 | 67 | 3 |
| \$225,001 - \$325,000 | 489 | 30.35% | 14 | 207 | 246 | 22 |
| \$325,001 - \$400,000 | 253 | 15.70% | 2 | 62 | 147 | 42 |
| \$400,001 - \$525,000 | 201 | 12.48% | 2 | 24 | 100 | 75 |
| \$525,001 and up | 174 | 10.80% | 0 | 12 | 63 | 99 |
| Total New Listed Units | 1,611 | | 75 | 639 | 655 | 242 |
| Total New Listed Volume | 526,800,398 | 100% | 12.94M | 154.18M | 226.37M | 133.31M |
| Average New Listed Listing Price | \$224,104 | | \$172,469 | \$241,278 | \$345,608 | \$550,888 |

Ready to Buy or Sell Real Estate?

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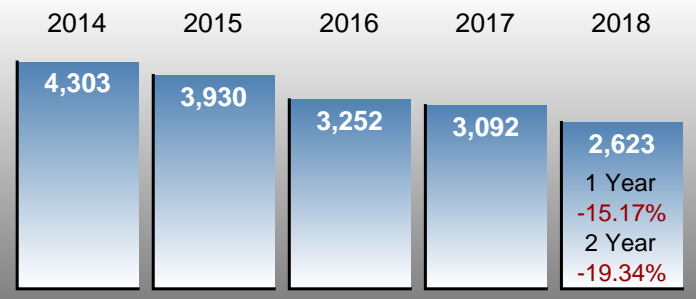
July 2018

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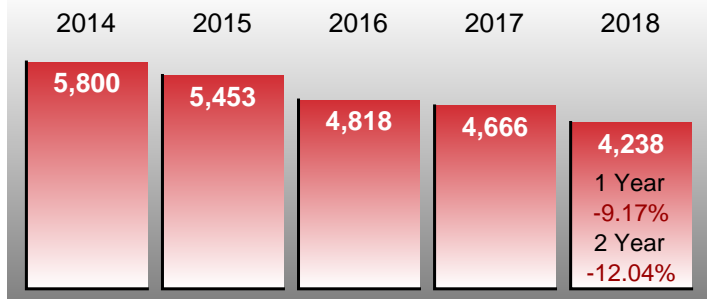


ACTIVE INVENTORY

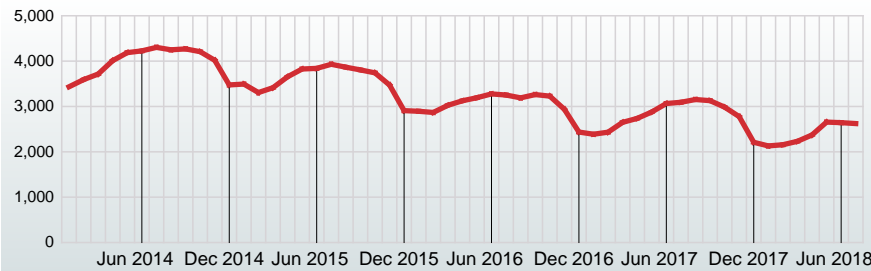
END OF JULY



ACTIVE DURING JULY



5 YEAR MARKET ACTIVITY TRENDS



5yr JUL AVG = 3,440

3 MONTHS

High
Jul 2014 = 4,303
Low
Jan 2018 = 2,130
Inventory
this month at **2,623**,
below the 5 yr JUL
average of **3,440**

| | |
|-----|-----------------|
| MAY | 2,655 |
| JUN | 2,643 -0.45% |
| JUL | 2,623 -0.76% |

INVENTORY & BEDROOMS DISTRIBUTION BY PRICE

| Distribution of Inventory by Price Range | | % | AVDOM | 1-2 Beds | 3 Beds | 4 Beds | 5+ Beds |
|---|----------------------|-------------|-------------|------------------|------------------|------------------|------------------|
| \$175,000 and less | 210 | 8.01% | 48.1 | 56 | 124 | 27 | 3 |
| \$175,001 - \$225,000 | 274 | 10.45% | 50.5 | 12 | 189 | 68 | 5 |
| \$225,001 - \$275,000 | 345 | 13.15% | 52.9 | 14 | 147 | 163 | 21 |
| \$275,001 - \$400,000 | 779 | 29.70% | 61.4 | 8 | 205 | 435 | 131 |
| \$400,001 - \$500,000 | 405 | 15.44% | 73.6 | 5 | 55 | 197 | 148 |
| \$500,001 - \$650,000 | 339 | 12.92% | 93.9 | 1 | 21 | 157 | 160 |
| \$650,001 and up | 271 | 10.33% | 102.5 | 2 | 11 | 86 | 172 |
| Total Active Inventory by Units | 2,623 | | | 98 | 752 | 1,133 | 640 |
| Total Active Inventory by Volume | 1,067,695,700 | 100% | 68.4 | 19.06M | 206.51M | 469.03M | 373.10M |
| Average Active Inventory Listing Price | \$407,051 | | | \$194,483 | \$274,620 | \$413,969 | \$582,961 |

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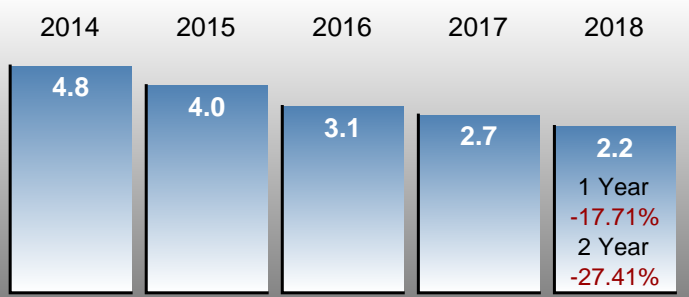
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MONTHS SUPPLY of INVENTORY (MSI)

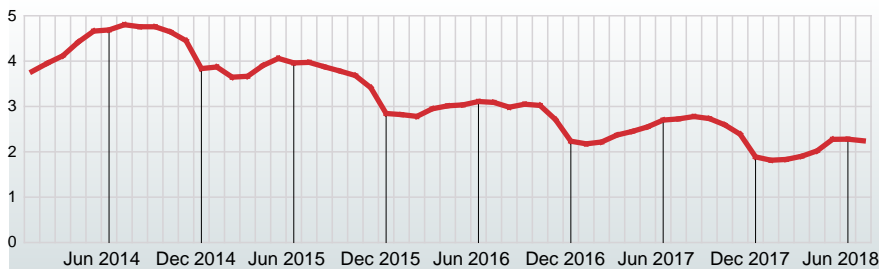
MSI FOR JULY



INDICATORS FOR JULY 2018

| Inventory | Closed | Absorption | MSI | MSI % |
|-------------------------------|-----------------------|---|----------------------------|------------------------------------|
| 2,623 | 14,034 | 1,170 | 2.2 | 44.586% |
| End of Month Active Inventory | Closed Last 12 Months | Average Closed per Month over 12 Months | Months Supply of Inventory | Percent Months Supply of Inventory |

5 YEAR MARKET ACTIVITY TRENDS



5yr JUL AVG = 3.4

3 MONTHS

High
Jul 2014 = 4.8
Low
Jan 2018 = 1.8
Months Supply
this month at **2.2**,
below the 5 yr JUL
average of **3.4**

| | |
|---------------|-----|
| MAY | 2.3 |
| JUN | 2.3 |
| JUL | 2.2 |
| 0.18% | |
| -1.60% | |

MONTHS SUPPLY & BEDROOMS DISTRIBUTION BY PRICE

| Distribution of Active Inventory by Price Range and MSI | | % | MSI | 1-2 Beds | 3 Beds | 4 Beds | 5+ Beds |
|---|-------|--------|-----|----------|--------|--------|---------|
| \$175,000 and less | 210 | 8.01% | 0.9 | 1.4 | 0.7 | 0.8 | 1.2 |
| \$175,001 - \$225,000 | 274 | 10.45% | 1.3 | 1.5 | 1.4 | 1.1 | 1.2 |
| \$225,001 - \$275,000 | 345 | 13.15% | 1.7 | 2.5 | 1.7 | 1.7 | 2.0 |
| \$275,001 - \$400,000 | 779 | 29.70% | 2.5 | 1.6 | 2.4 | 2.6 | 2.5 |
| \$400,001 - \$500,000 | 405 | 15.44% | 3.8 | 4.6 | 2.8 | 4.0 | 3.9 |
| \$500,001 - \$650,000 | 339 | 12.92% | 5.5 | 12.0 | 2.1 | 6.7 | 5.7 |
| \$650,001 and up | 271 | 10.33% | 6.8 | 24.0 | 2.8 | 6.8 | 7.3 |
| Market Supply of Inventory (MSI) | 2.2 | 100% | 2.2 | 1.6 | 1.5 | 2.6 | 4.0 |
| Total Active Inventory by Units | 2,623 | | | 98 | 752 | 1,133 | 640 |

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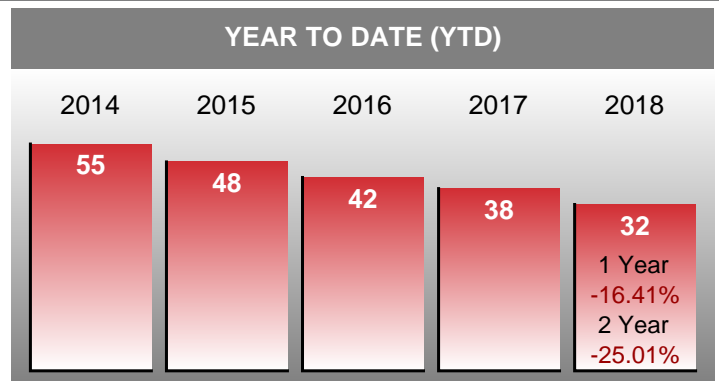
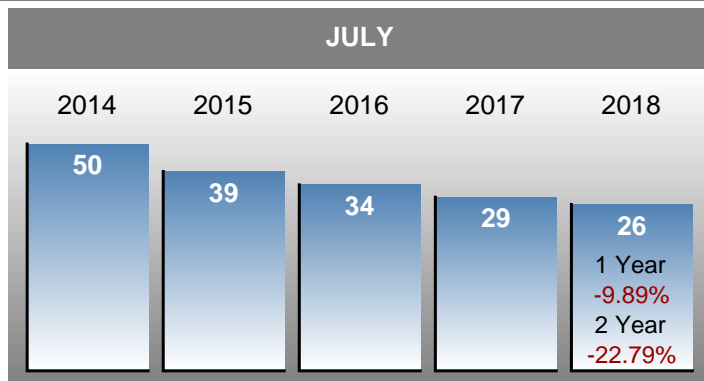
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July 2018

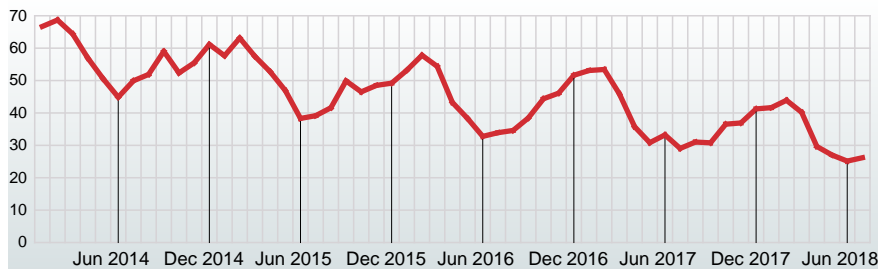
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AVERAGE DAYS ON MARKET TO SALE



5 YEAR MARKET ACTIVITY TRENDS



5yr JUL AVG = 36

3 MONTHS

High
Feb 2014 = 69
Low
Jun 2018 = 25

Average Days on Market this month at **26**, below the 5 yr JUL average of **36**

MAY 27

JUN 25
-6.91%

JUL 26
4.11%

AVERAGE DOM OF CLOSED SALES & BEDROOMS DISTRIBUTION BY PRICE

| Distribution of Average Days on Market to Sale by Price Range | | % | AVDOM | 1-2 Beds | 3 Beds | 4 Beds | 5+ Beds |
|---|-------------|--------|-------|----------|---------|---------|---------|
| \$150,000 and less | 138 | 9.54% | 23.7 | 29.4 | 24.3 | 14.5 | 9.0 |
| \$150,001 - \$175,000 | 91 | 6.29% | 15.8 | 11.9 | 16.6 | 14.5 | 19.5 |
| \$175,001 - \$225,000 | 245 | 16.93% | 19.2 | 13.1 | 18.6 | 21.1 | 19.8 |
| \$225,001 - \$300,000 | 377 | 26.05% | 18.9 | 9.7 | 16.6 | 21.9 | 18.4 |
| \$300,001 - \$375,000 | 261 | 18.04% | 27.2 | 35.5 | 22.3 | 22.9 | 44.7 |
| \$375,001 - \$475,000 | 175 | 12.09% | 37.2 | 77.0 | 26.9 | 40.0 | 38.7 |
| \$475,001 and up | 160 | 11.06% | 48.3 | 69.0 | 20.7 | 57.9 | 46.8 |
| Average Closed DOM | 26.2 | | | 23.4 | 19.6 | 28.3 | 39.1 |
| Total Closed Units | 1,447 | 100% | 26.2 | 71 | 580 | 578 | 218 |
| Total Closed Volume | 443,381,231 | | | 13.55M | 140.04M | 190.65M | 99.14M |

Ready to Buy or Sell Real Estate?

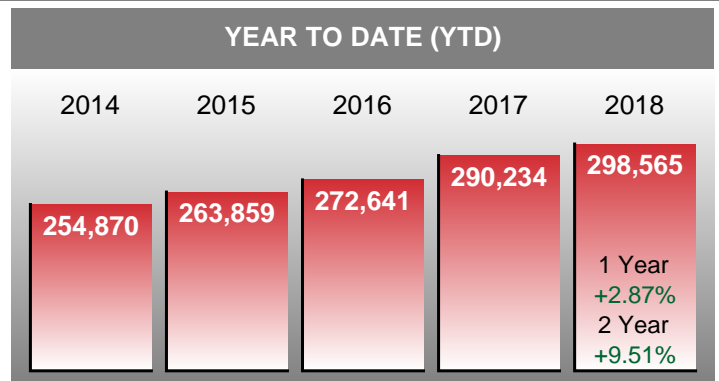
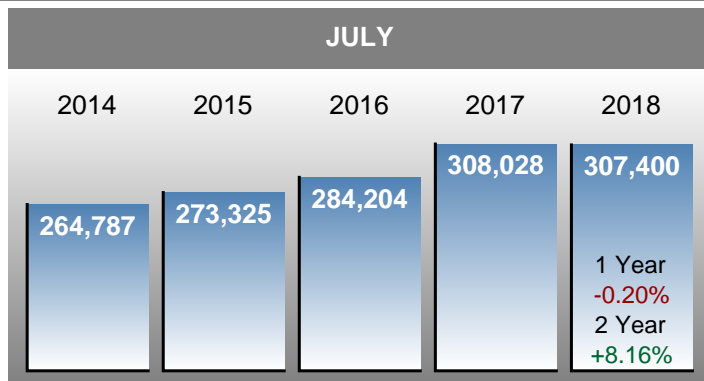
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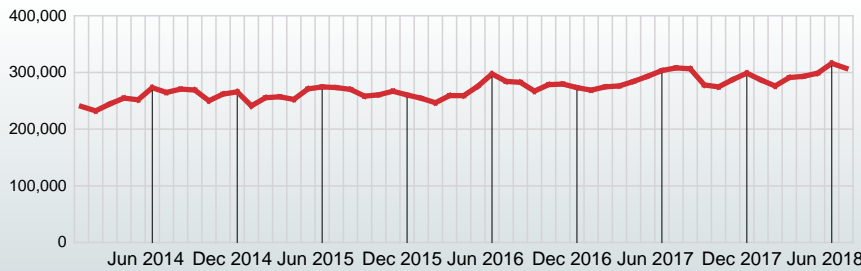
AVERAGE LIST PRICE AT CLOSING



5 YEAR MARKET ACTIVITY TRENDS

5yr JUL AVG = 287,549

3 MONTHS



High
Jun 2018 = 316,055
Low
Feb 2014 = 232,253
Average List Price
this month at **307,400**,
above the 5 yr JUL
average of **287,549**

| | |
|-----|---------|
| MAY | 298,700 |
| JUN | 316,055 |
| JUL | 5.81% |
| JUL | 307,400 |
| JUL | -2.74% |

AVERAGE LIST PRICE OF CLOSED SALES & BEDROOMS DISTRIBUTION BY PRICE

| Distribution of Average List Price at Closing by Price Range | | % | AVLPrice | 1-2 Beds | 3 Beds | 4 Beds | 5+ Beds |
|--|-----|--------|-------------|----------|---------|---------|---------|
| \$150,000 and less | 139 | 9.61% | 115,549 | 101,600 | 122,032 | 119,423 | 95,650 |
| \$150,001 - \$175,000 | 89 | 6.15% | 164,258 | 159,729 | 165,370 | 160,595 | 166,150 |
| \$175,001 - \$225,000 | 243 | 16.79% | 203,326 | 199,694 | 202,161 | 207,588 | 207,238 |
| \$225,001 - \$300,000 | 395 | 27.30% | 263,372 | 266,479 | 256,260 | 265,102 | 274,496 |
| \$300,001 - \$375,000 | 243 | 16.79% | 342,580 | 324,882 | 336,173 | 340,053 | 352,399 |
| \$375,001 - \$475,000 | 175 | 12.09% | 423,579 | 349,990 | 418,776 | 422,017 | 431,856 |
| \$475,001 and up | 163 | 11.26% | 633,830 | 662,500 | 587,372 | 609,952 | 673,709 |
| Average List Price | | | 307,400 | 189,893 | 241,321 | 330,718 | 459,652 |
| Total Closed Units | | 100% | 307,400 | 71 | 580 | 578 | 218 |
| Total Closed Volume | | | 444,807,914 | 13.48M | 139.97M | 191.15M | 100.20M |

Ready to Buy or Sell Real Estate?

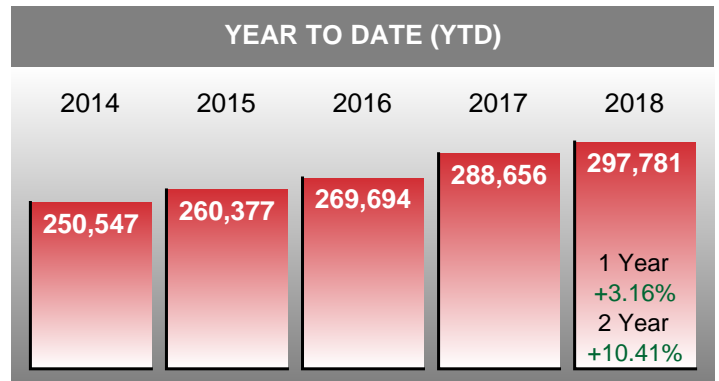
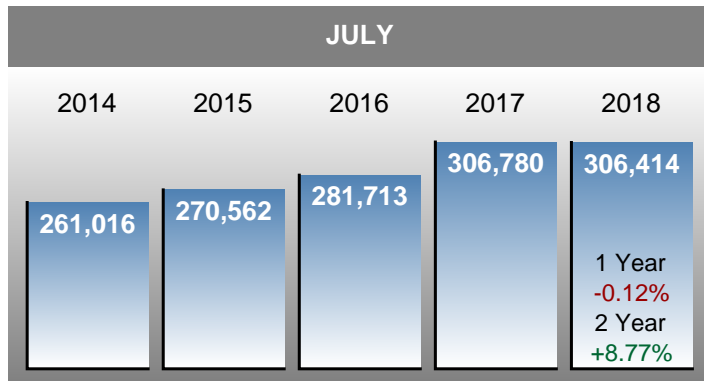
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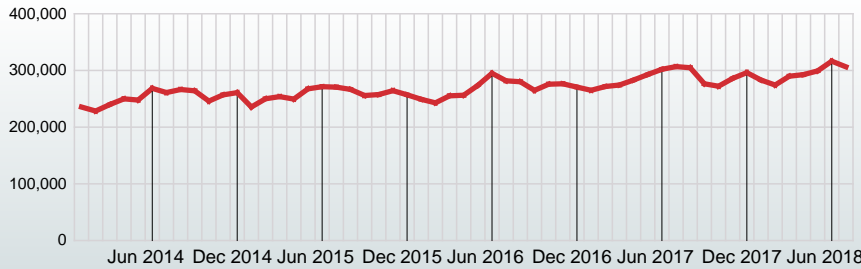
AVERAGE SOLD PRICE AT CLOSING



5 YEAR MARKET ACTIVITY TRENDS

5yr JUL AVG = 285,297

3 MONTHS



High
Jun 2018 = 316,314
Low
Feb 2014 = 228,429
Average Sold Price
this month at **306,414**,
above the 5 yr JUL
average of **285,297**

| | |
|-----|---------|
| MAY | 299,191 |
| JUN | 316,314 |
| JUL | 5.72% |
| JUL | 306,414 |
| JUL | -3.13% |

AVERAGE SOLD PRICE OF CLOSED SALES & BEDROOMS DISTRIBUTION BY PRICE

| Distribution of Average Sold Price at Closing by Price Range | | % | AV Sale | 1-2 Beds | 3 Beds | 4 Beds | 5+ Beds |
|--|-----|--------|-------------|----------|---------|---------|---------|
| \$150,000 and less | 138 | 9.54% | 113,814 | 98,223 | 119,289 | 117,503 | 82,417 |
| \$150,001 - \$175,000 | 91 | 6.29% | 163,621 | 161,238 | 163,721 | 164,803 | 165,375 |
| \$175,001 - \$225,000 | 245 | 16.93% | 203,575 | 195,344 | 202,427 | 206,800 | 204,500 |
| \$225,001 - \$300,000 | 377 | 26.05% | 261,960 | 275,496 | 256,867 | 263,910 | 274,309 |
| \$300,001 - \$375,000 | 261 | 18.04% | 340,033 | 329,717 | 338,115 | 339,159 | 346,184 |
| \$375,001 - \$475,000 | 175 | 12.09% | 421,901 | 384,341 | 421,053 | 418,982 | 426,899 |
| \$475,001 and up | 160 | 11.06% | 634,809 | 670,000 | 591,393 | 611,834 | 668,016 |
| Average Sold Price | | | 306,414 | 190,845 | 241,446 | 329,850 | 454,767 |
| Total Closed Units | | 100% | 306,414 | 71 | 580 | 578 | 218 |
| Total Closed Volume | | | 443,381,231 | 13.55M | 140.04M | 190.65M | 99.14M |

Ready to Buy or Sell Real Estate?

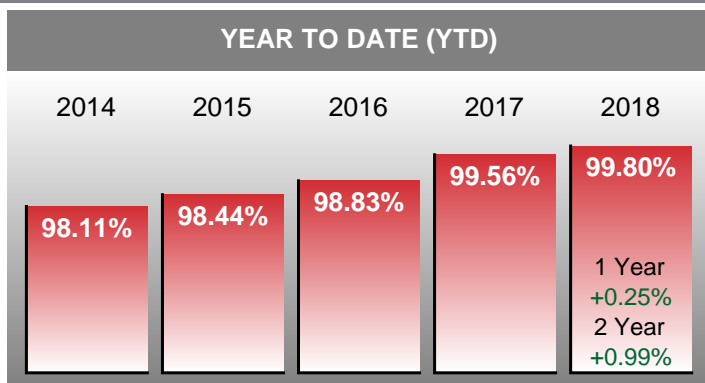
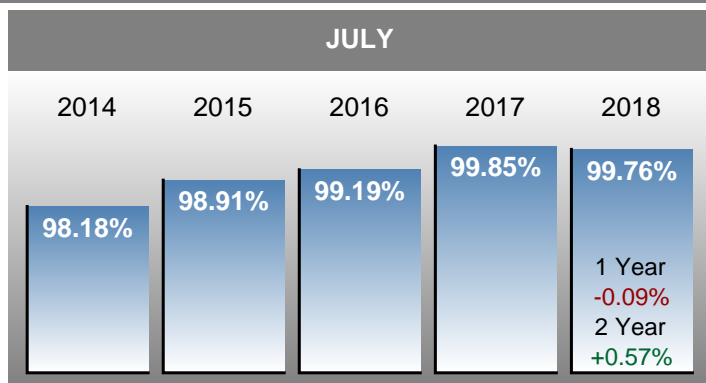
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July 2018

Area Delimited by Richmond Metro - Consisting of Chesterfield, Hanover, Henrico, Richmond City - Single-Family Property Type



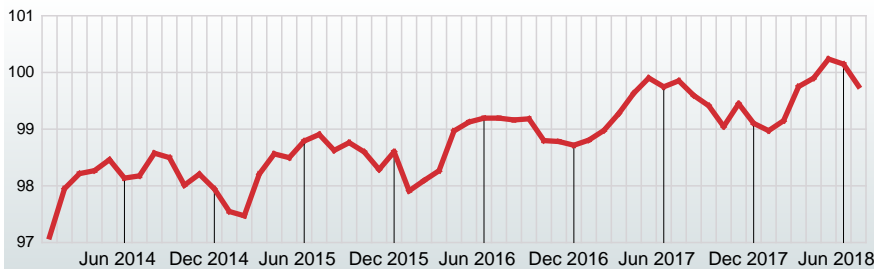
AVERAGE PERCENT OF SELLING PRICE TO LISTING PRICE



5 YEAR MARKET ACTIVITY TRENDS

5yr JUL AVG = 99.18%

3 MONTHS



High
May 2018 = 100.24%

Low
Jan 2014 = 97.10%

Average Sold/List Ratio
this month at **99.76%**,
above the 5 yr JUL
average of **99.18%**

MAY 100.24%

JULY 100.15%
-0.09%

JULY 99.76%
-0.39%

AVERAGE SOLD/LIST RATIO OF CLOSED SALES & BEDROOMS DISTRIBUTION BY PRICE

| Distribution of Sold/List Ratio by Price Range | | % | AV S/L% | 1-2 Beds | 3 Beds | 4 Beds | 5+ Beds |
|--|-------------|--------|---------|----------|---------|---------|---------|
| \$150,000 and less | 138 | 9.54% | 98.09% | 95.29% | 99.10% | 98.94% | 90.40% |
| \$150,001 - \$175,000 | 91 | 6.29% | 100.12% | 100.96% | 99.40% | 102.90% | 99.70% |
| \$175,001 - \$225,000 | 245 | 16.93% | 100.07% | 98.72% | 100.27% | 99.90% | 98.78% |
| \$225,001 - \$300,000 | 377 | 26.05% | 100.10% | 103.55% | 100.34% | 99.65% | 99.97% |
| \$300,001 - \$375,000 | 261 | 18.04% | 99.79% | 101.62% | 100.76% | 99.78% | 98.49% |
| \$375,001 - \$475,000 | 175 | 12.09% | 99.55% | 109.81% | 100.60% | 99.41% | 98.97% |
| \$475,001 and up | 160 | 11.06% | 99.89% | 101.58% | 100.65% | 100.47% | 99.08% |
| Average Sold/List Ratio | | | 99.80% | 99.00% | 100.10% | 99.83% | 98.91% |
| Total Closed Units | 1,447 | 100% | 99.80% | 71 | 580 | 578 | 218 |
| Total Closed Volume | 443,381,231 | | | 13.55M | 140.04M | 190.65M | 99.14M |

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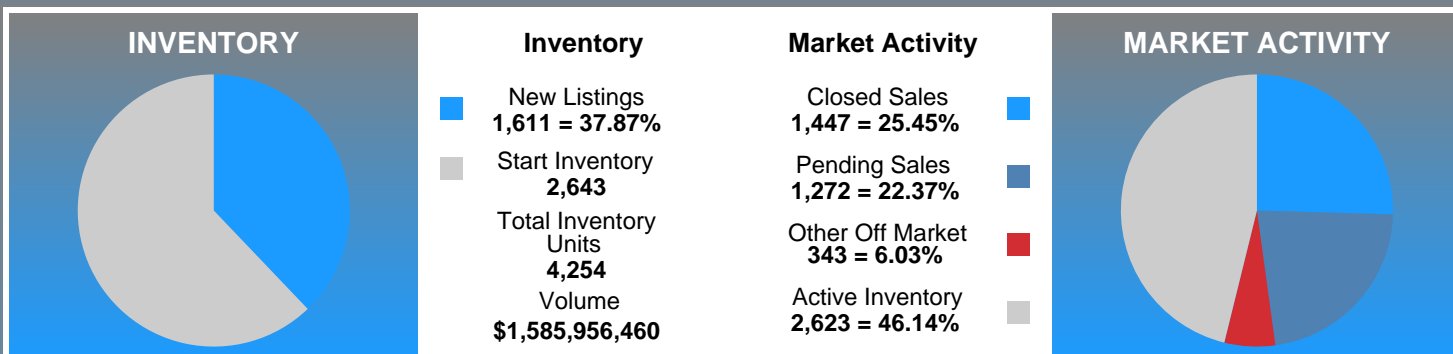
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MARKET SUMMARY

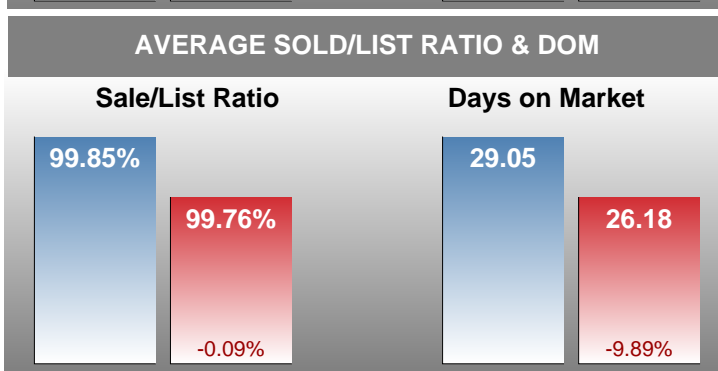
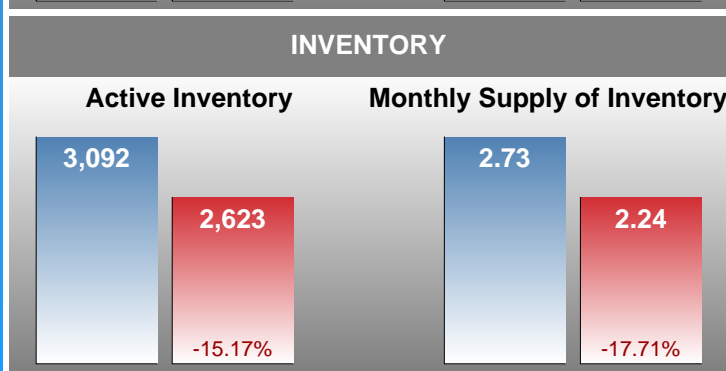
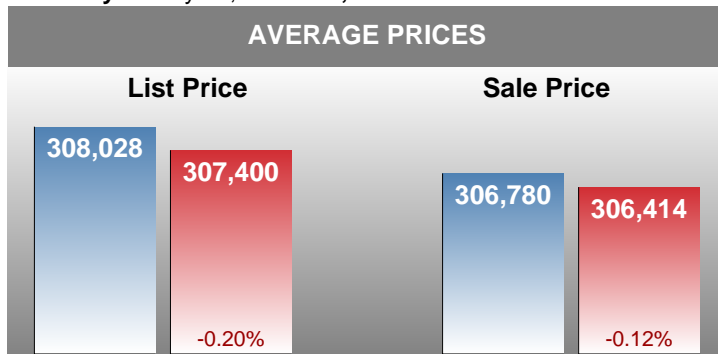
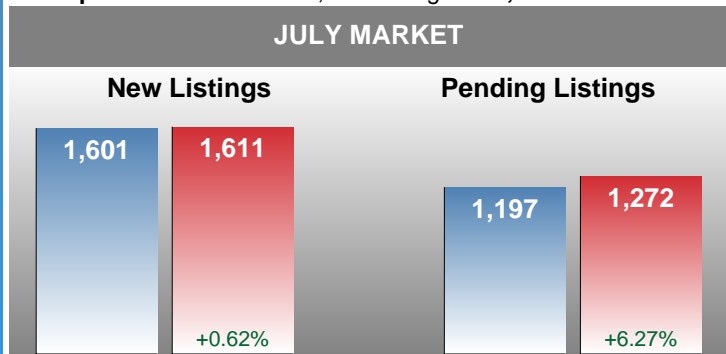


| Compared Metrics | July | | | Year to Date | | |
|--|---------|---------|---------|--------------|---------|---------|
| | 2017 | 2018 | +/-% | 2017 | 2018 | +/-% |
| Closed Sales | 1,328 | 1,447 | 8.96% | 8,198 | 8,186 | -0.15% |
| Pending Sales | 1,197 | 1,272 | 6.27% | 8,999 | 9,034 | 0.39% |
| New Listings | 1,601 | 1,611 | 0.62% | 11,965 | 11,697 | -2.24% |
| Average List Price | 308,028 | 307,400 | -0.20% | 290,234 | 298,565 | 2.87% |
| Average Sale Price | 306,780 | 306,414 | -0.12% | 288,656 | 297,781 | 3.16% |
| Average Percent of Selling Price to List Price | 99.85% | 99.76% | -0.09% | 99.56% | 99.80% | 0.25% |
| Average Days on Market to Sale | 29.05 | 26.18 | -9.89% | 37.80 | 31.60 | -16.41% |
| Monthly Inventory | 3,092 | 2,623 | -15.17% | 3,092 | 2,623 | -15.17% |
| Months Supply of Inventory | 2.73 | 2.24 | -17.71% | 2.73 | 2.24 | -17.71% |

Absorption: Last 12 months, an Average of **1,170** Sales/Month

Inventory on July 31, 2018 = 2,623

2017 2018



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