

# Quarterly Indicators



## Q4-2012

Percent changes calculated using year-over-year comparisons.

The fourth quarter of 2012 was especially active and encouraging. While many potential threats to the economy lingered, the housing market clearly showed strong and continuing signs of recovery. Colorado is pointing the nation in the right direction. Inventory is improving, prices continue to rise and days on market show consistent downward trends.

New Listings increased 4.6 percent to 616. Pending Sales were down 29.9 percent to 265. Inventory levels shrank 3.4 percent to 1,078 units.

Prices rallied higher. The Median Sales Price increased 9.5 percent to \$115,000. Days on Market was down 12.2 percent to 129 days. Absorption rates improved as Months Supply of Inventory was down 9.1 percent to 7.0 months.

Economists list three primary avenues to housing recovery: better market fundamentals, improved market composition and more jobs. Many areas of Colorado are enjoying better fundamentals and less distressed activity. If job growth continues in 2013, housing should lead the way to economic recovery in our state, and our REALTOR® members will enjoy a robust market with increased opportunities.

## Activity Snapshot

**- 1.1%**

**- 3.4%**

**+ 9.5%**

One-Year Change in  
**Sold Listings**

One-Year Change in  
**Active Listings**

One-Year Change in  
**Median Sold Price**

Residential real estate activity in Pueblo County, comprised of single-family properties, townhomes and condominiums combined. Percent changes are calculated using rounded figures.

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# Market Overview

Key metrics by reported quarter and for year-to-date (YTD) starting from the first of the year.

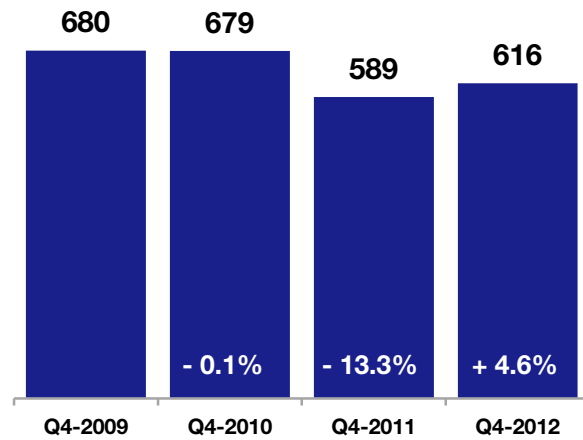


Key Metrics	Historical Sparkbars	Q4-2011	Q4-2012	Percent Change	YTD 2011	YTD 2012	Percent Change
<b>New Listings</b>		589	<b>616</b>	+ 4.6%	3,069	<b>3,060</b>	- 0.3%
<b>Pending Sales</b>		378	<b>265</b>	- 29.9%	1,746	<b>1,753</b>	+ 0.4%
<b>Sold Listings</b>		446	<b>441</b>	- 1.1%	1,741	<b>1,859</b>	+ 6.8%
<b>Median Sold Price</b>		\$105,000	<b>\$115,000</b>	+ 9.5%	\$110,000	<b>\$114,000</b>	+ 3.6%
<b>Average Sold Price</b>		\$119,480	<b>\$129,969</b>	+ 8.8%	\$118,771	<b>\$122,656</b>	+ 3.3%
<b>Pct. of List Price Received</b>		95.0%	<b>96.5%</b>	+ 1.6%	95.3%	<b>96.0%</b>	+ 0.7%
<b>Days on Market</b>		147	<b>129</b>	- 12.2%	135	<b>129</b>	- 4.4%
<b>Affordability Index</b>		202	<b>200</b>	- 1.0%	195	<b>202</b>	+ 3.6%
<b>Active Listings</b>		1,116	<b>1,078</b>	- 3.4%	--	--	--
<b>Months Supply</b>		7.7	<b>7.0</b>	- 9.1%	--	--	--

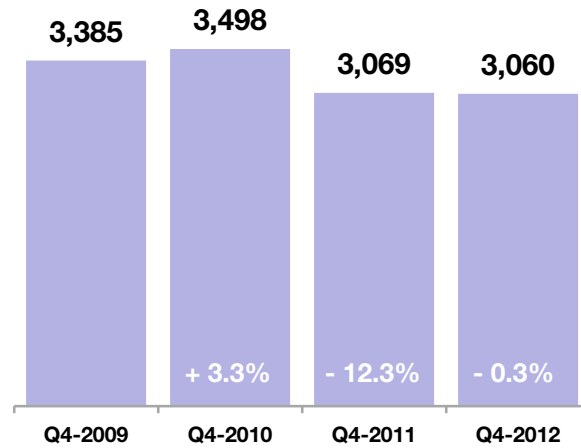
# New Listings



## Fourth Quarter

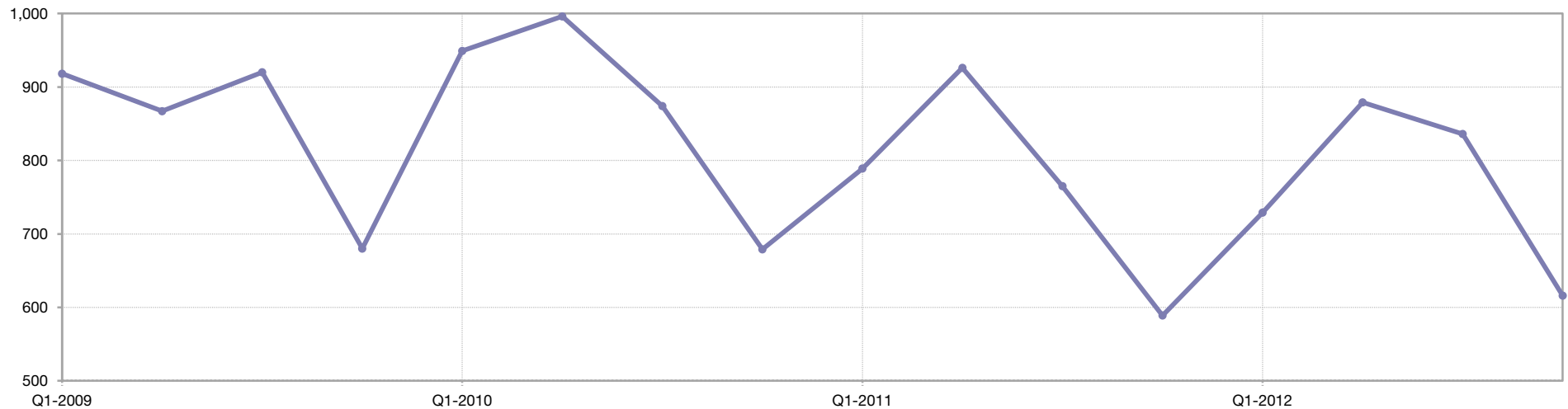


## Year to Date



	New Listings	Percent Change from Previous Year
Q1-2010	949	+3.4%
Q2-2010	996	+14.9%
Q3-2010	874	-5.0%
Q4-2010	679	-0.1%
Q1-2011	789	-16.9%
Q2-2011	926	-7.0%
Q3-2011	765	-12.5%
Q4-2011	589	-13.3%
Q1-2012	729	-7.6%
Q2-2012	879	-5.1%
Q3-2012	836	+9.3%
<b>Q4-2012</b>	<b>616</b>	<b>+4.6%</b>

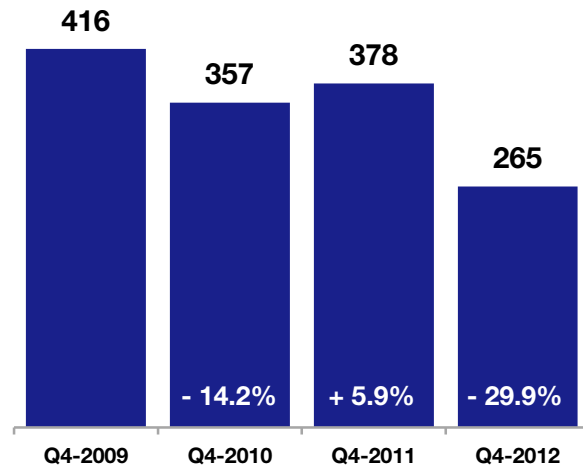
## Historical New Listings by Quarter



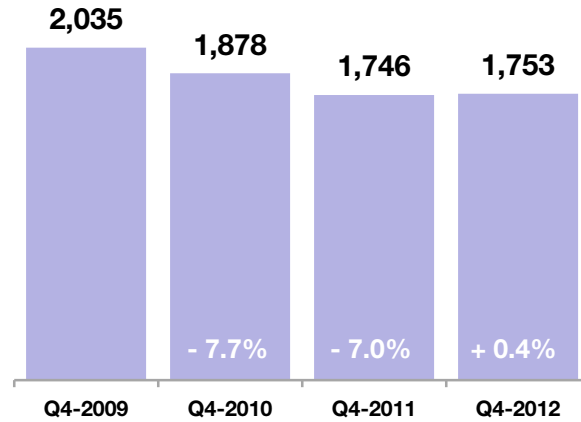
# Pending Sales



## Fourth Quarter

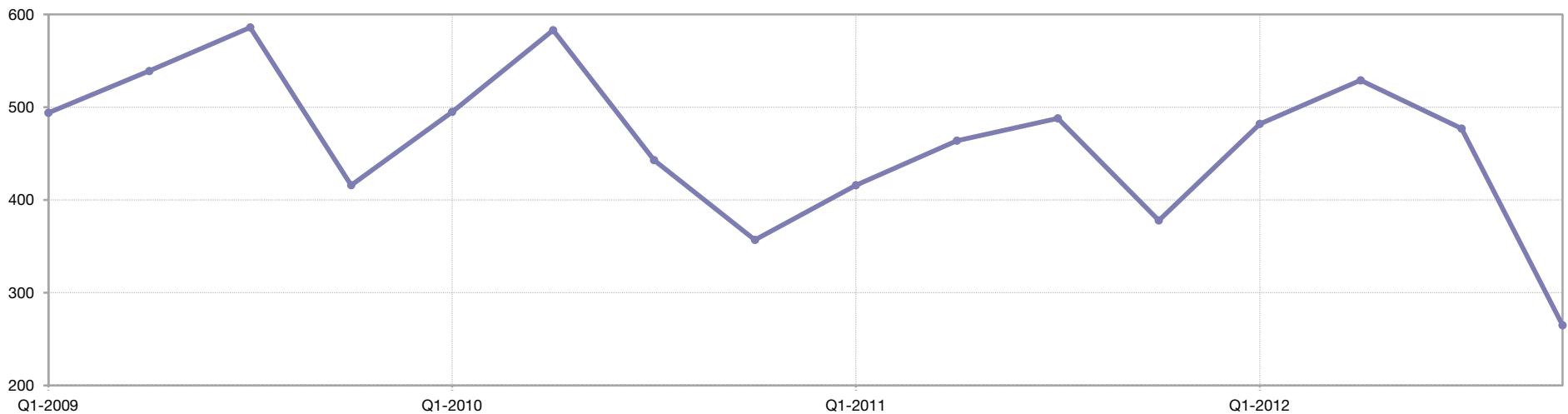


## Year to Date



	Pending Sales	Percent Change from Previous Year
Q1-2010	495	+0.2%
Q2-2010	583	+8.2%
Q3-2010	443	-24.4%
Q4-2010	357	-14.2%
Q1-2011	416	-16.0%
Q2-2011	464	-20.4%
Q3-2011	488	+10.2%
Q4-2011	378	+5.9%
Q1-2012	482	+15.9%
Q2-2012	529	+14.0%
Q3-2012	477	-2.3%
<b>Q4-2012</b>	<b>265</b>	<b>-29.9%</b>

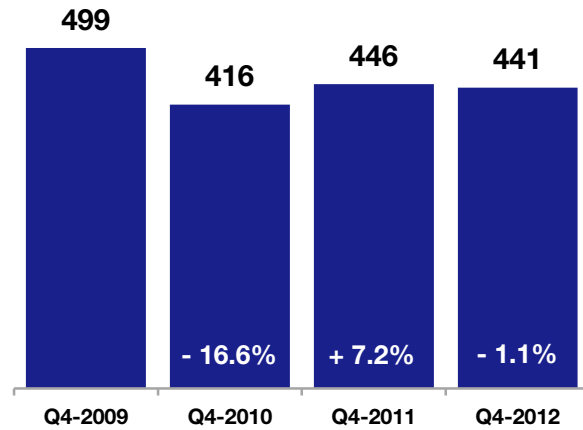
## Historical Pending Sales by Quarter



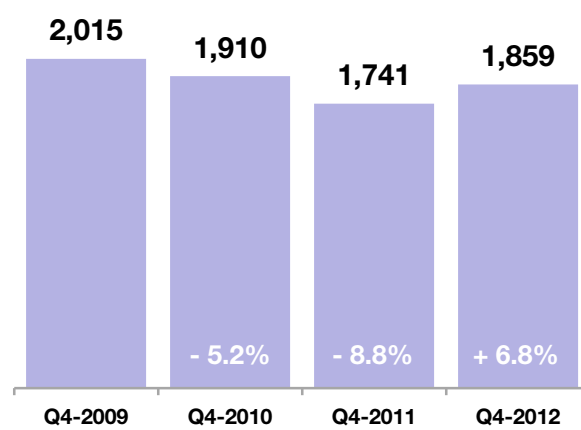
# Sold Listings



## Fourth Quarter

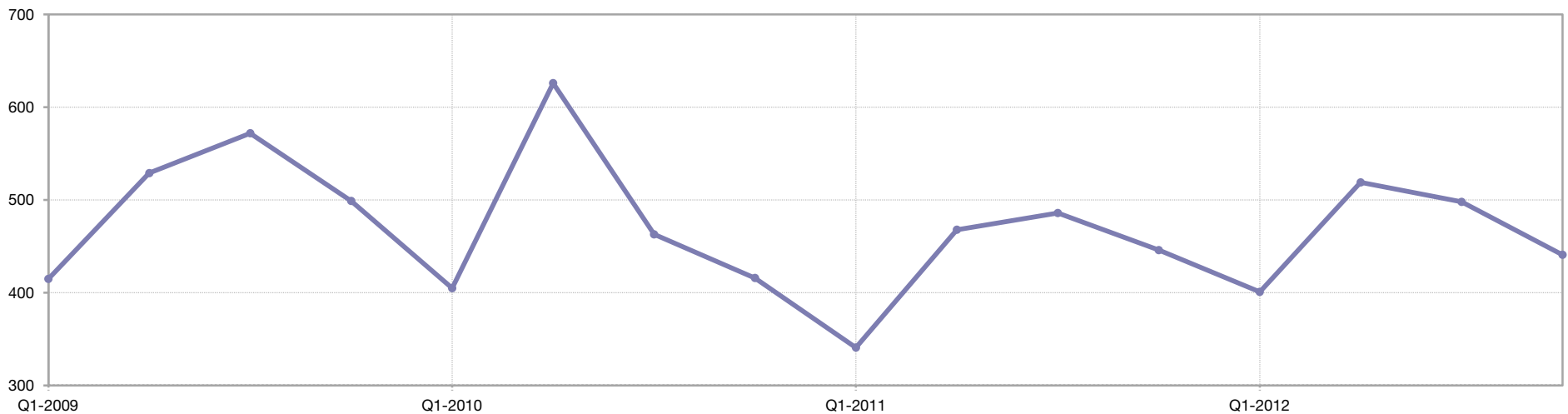


## Year to Date



	Sold Listings	Percent Change from Previous Year
Q1-2010	405	-2.4%
Q2-2010	626	+18.3%
Q3-2010	463	-19.1%
Q4-2010	416	-16.6%
Q1-2011	341	-15.8%
Q2-2011	468	-25.2%
Q3-2011	486	+5.0%
Q4-2011	446	+7.2%
Q1-2012	401	+17.6%
Q2-2012	519	+10.9%
Q3-2012	498	+2.5%
<b>Q4-2012</b>	<b>441</b>	<b>-1.1%</b>

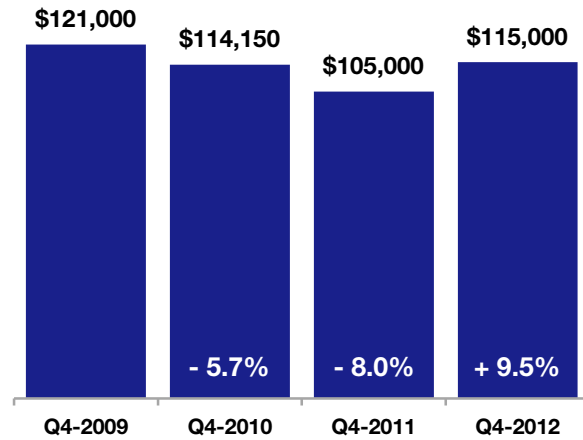
## Historical Sold Listings by Quarter



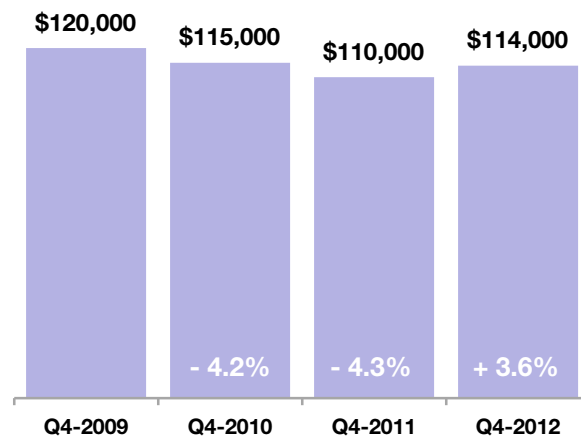
# Median Sold Price



## Fourth Quarter

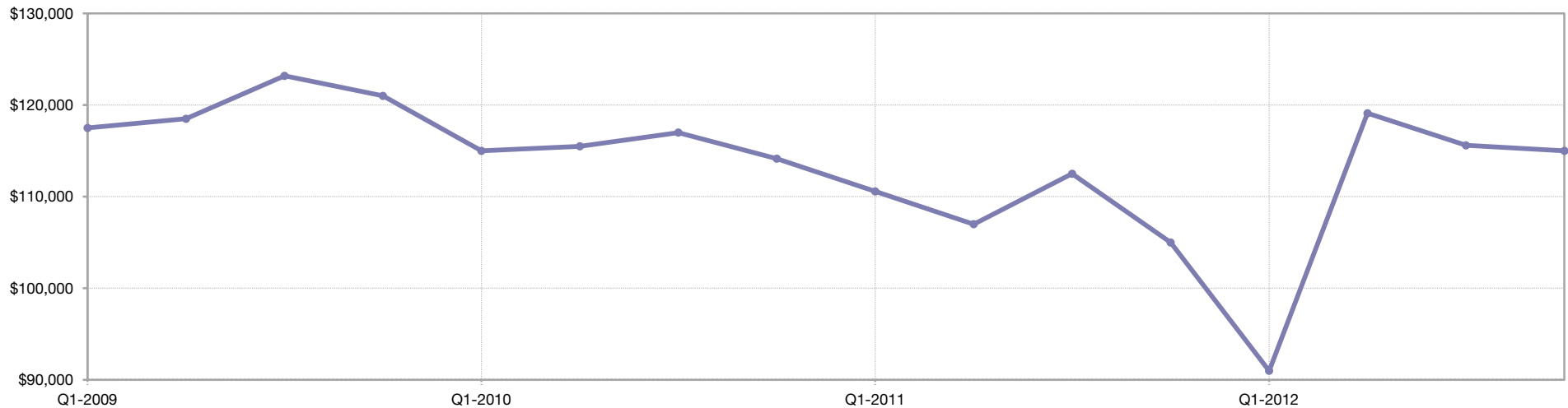


## Year to Date



	Median Sold Price	Percent Change from Previous Year
Q1-2010	\$115,000	-2.1%
Q2-2010	\$115,500	-2.5%
Q3-2010	\$117,000	-5.0%
Q4-2010	\$114,150	-5.7%
Q1-2011	\$110,575	-3.8%
Q2-2011	\$107,000	-7.4%
Q3-2011	\$112,500	-3.8%
Q4-2011	\$105,000	-8.0%
Q1-2012	\$91,000	-17.7%
Q2-2012	\$119,102	+11.3%
Q3-2012	\$115,600	+2.8%
<b>Q4-2012</b>	<b>\$115,000</b>	<b>+9.5%</b>

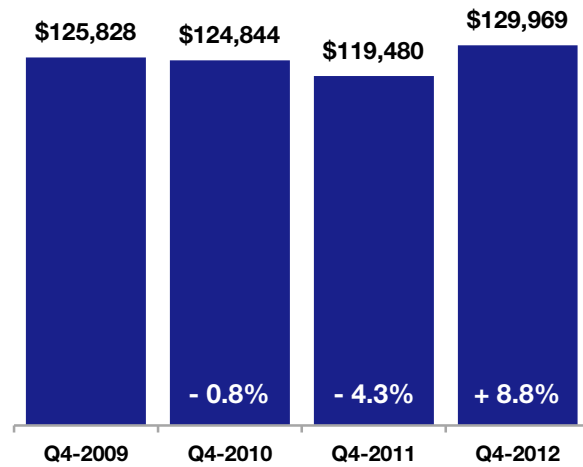
## Historical Median Sold Price by Quarter



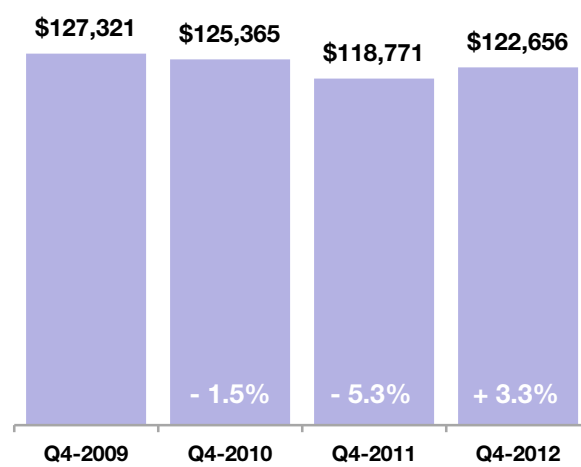
# Average Sold Price



## Fourth Quarter

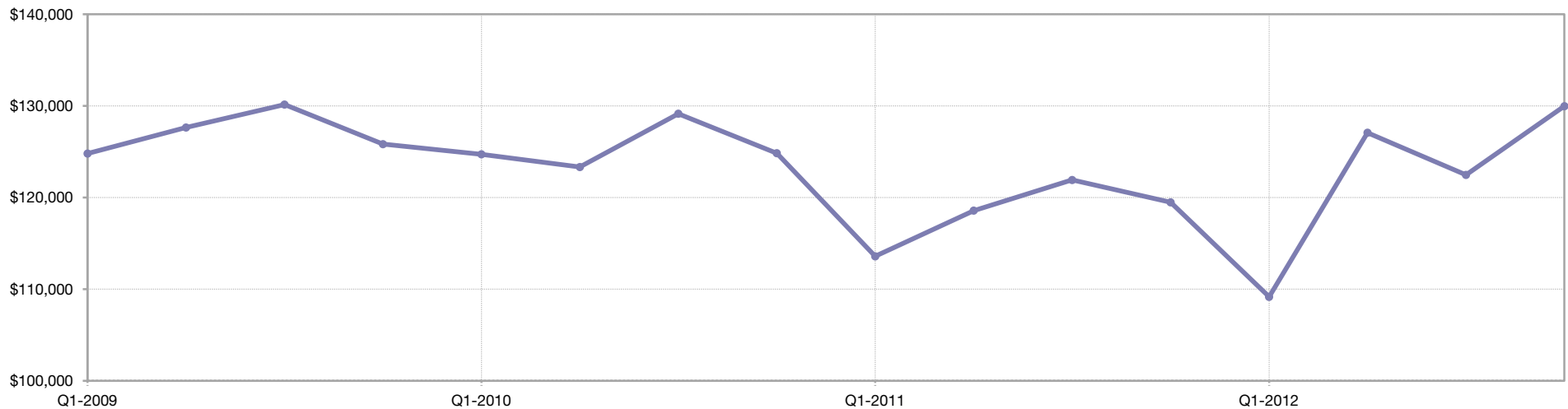


## Year to Date



	Average Sold Price	Percent Change from Previous Year
Q1-2010	\$124,721	-0.1%
Q2-2010	\$123,332	-3.4%
Q3-2010	\$129,152	-0.8%
Q4-2010	\$124,844	-0.8%
Q1-2011	\$113,589	-8.9%
Q2-2011	\$118,580	-3.9%
Q3-2011	\$121,919	-5.6%
Q4-2011	\$119,480	-4.3%
Q1-2012	\$109,165	-3.9%
Q2-2012	\$127,078	+7.2%
Q3-2012	\$122,474	+0.5%
<b>Q4-2012</b>	<b>\$129,969</b>	<b>+8.8%</b>

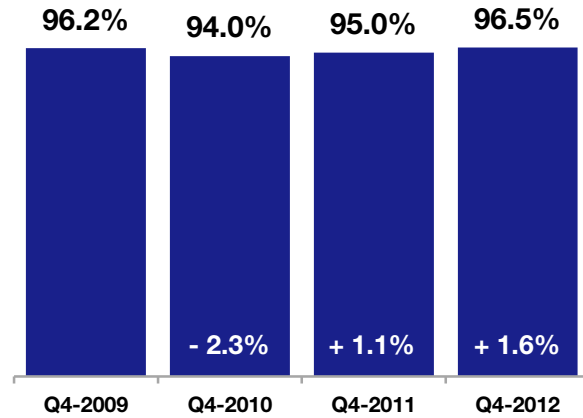
## Historical Average Sold Price by Quarter



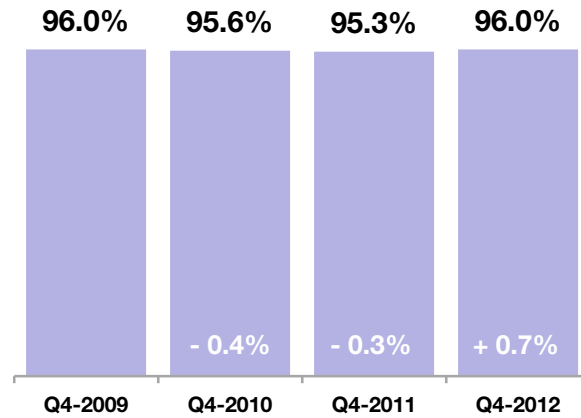
# Percent of List Price Received



## Fourth Quarter

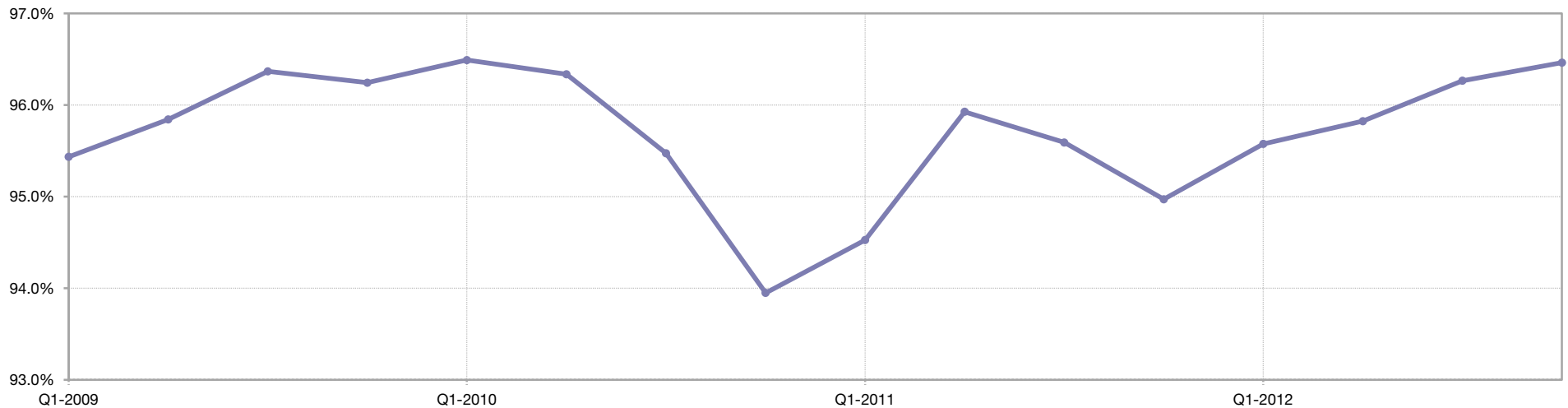


## Year to Date



	Pct. of List Price Received	Percent Change from Previous Year
Q1-2010	96.5%	+1.2%
Q2-2010	96.3%	+0.5%
Q3-2010	95.5%	-0.9%
Q4-2010	94.0%	-2.3%
Q1-2011	94.5%	-2.1%
Q2-2011	95.9%	-0.4%
Q3-2011	95.6%	+0.1%
Q4-2011	95.0%	+1.1%
Q1-2012	95.6%	+1.2%
Q2-2012	95.8%	-0.1%
Q3-2012	96.3%	+0.7%
<b>Q4-2012</b>	<b>96.5%</b>	<b>+1.6%</b>

## Historical Percent of List Price Received by Quarter

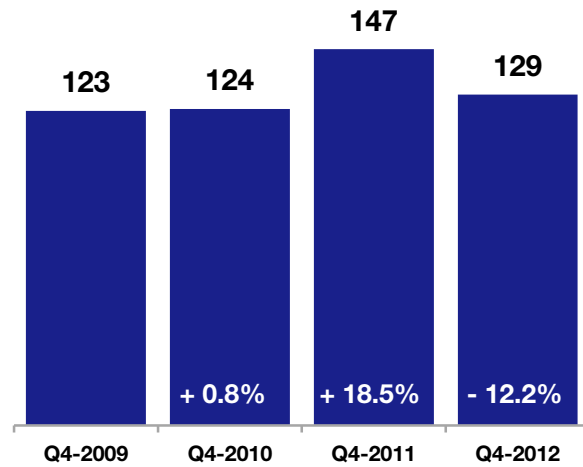




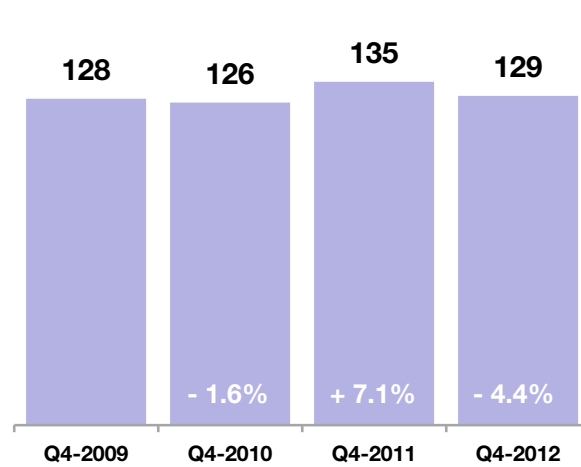
# Days on Market Until Sale



## Fourth Quarter

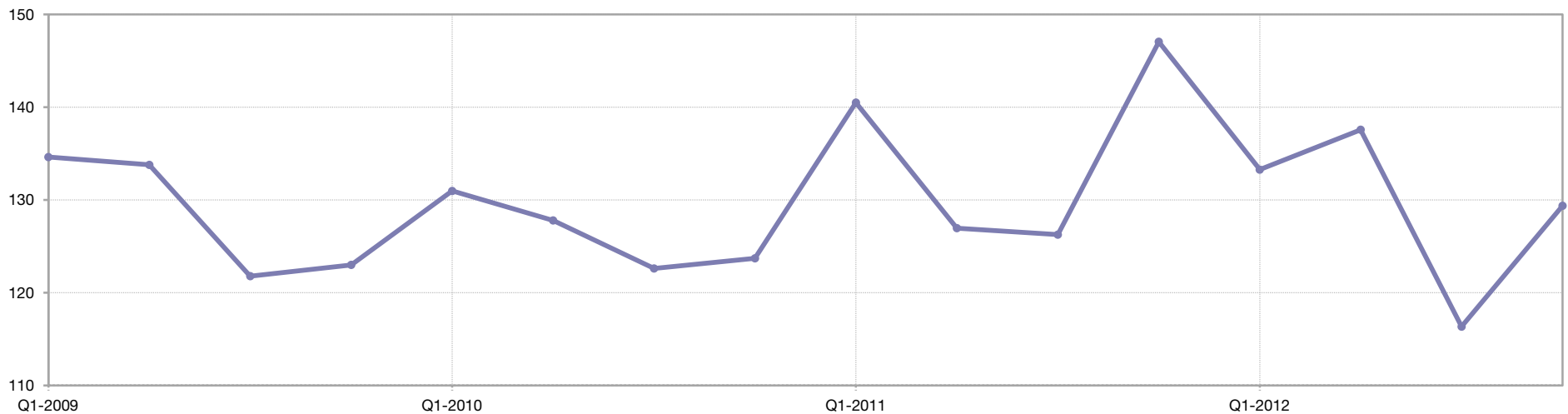


## Year to Date



	Days on Market	Percent Change from Previous Year
Q1-2010	131	-3.0%
Q2-2010	128	-4.5%
Q3-2010	123	+0.8%
Q4-2010	124	+0.8%
Q1-2011	140	+6.9%
Q2-2011	127	-0.8%
Q3-2011	126	+2.4%
Q4-2011	147	+18.5%
Q1-2012	133	-5.0%
Q2-2012	138	+8.7%
Q3-2012	116	-7.9%
<b>Q4-2012</b>	<b>129</b>	<b>-12.2%</b>

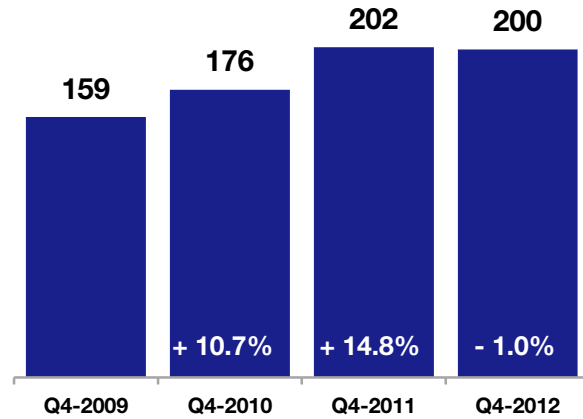
## Historical Days on Market Until Sale by Quarter



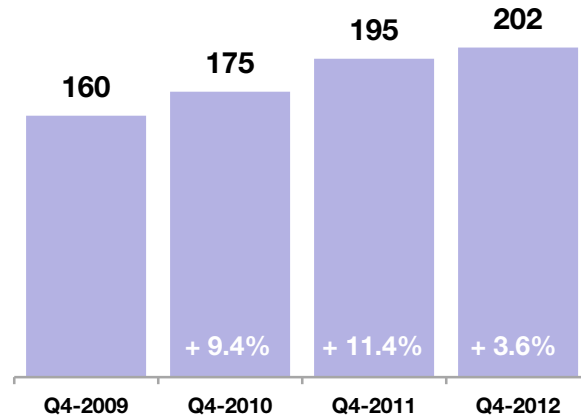
# Housing Affordability Index



## Fourth Quarter

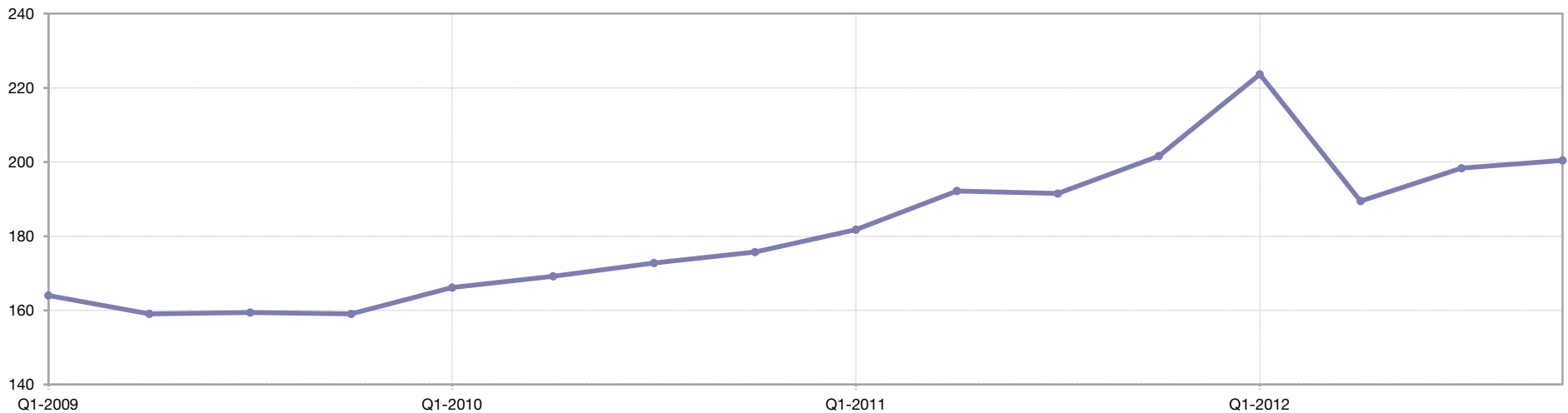


## Year to Date



	Affordability Index	Percent Change from Previous Year
Q1-2010	166	+1.2%
Q2-2010	169	+6.3%
Q3-2010	173	+8.8%
Q4-2010	176	+10.7%
Q1-2011	182	+9.6%
Q2-2011	192	+13.6%
Q3-2011	191	+10.4%
Q4-2011	202	+14.8%
Q1-2012	224	+23.1%
Q2-2012	189	-1.6%
Q3-2012	198	+3.7%
<b>Q4-2012</b>	<b>200</b>	<b>-1.0%</b>

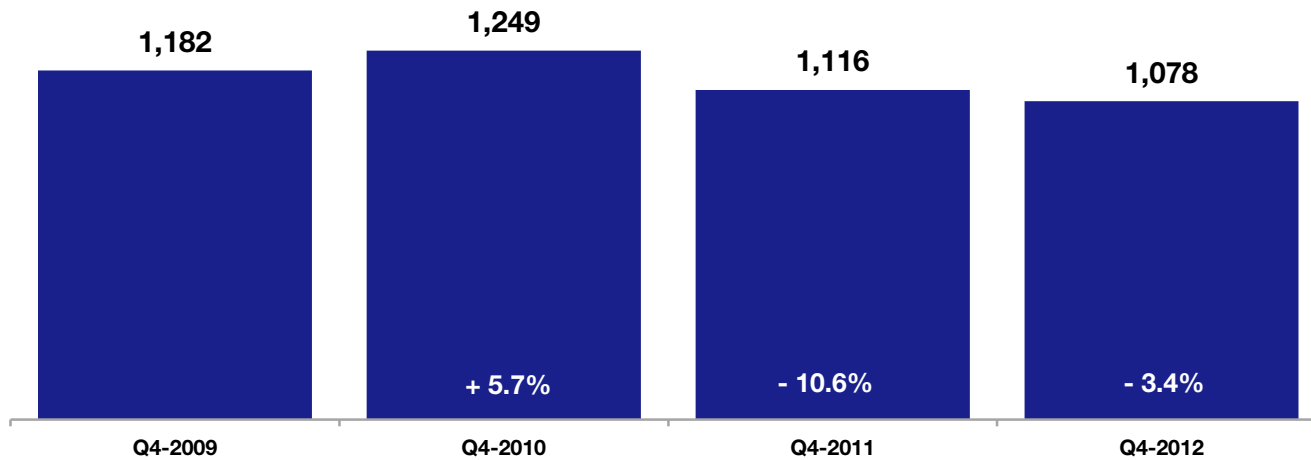
## Historical Housing Affordability Index by Quarter



# Inventory of Active Listings

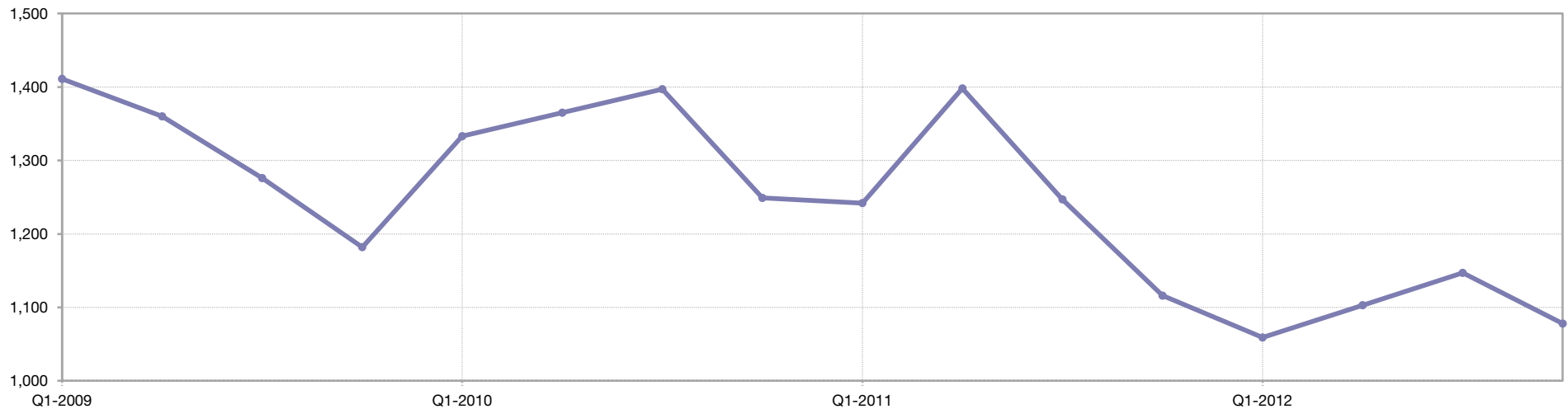


## Fourth Quarter



	Active Listings	Percent Change from Previous Year
Q1-2010	1,333	-5.5%
Q2-2010	1,365	+0.4%
Q3-2010	1,397	+9.5%
Q4-2010	1,249	+5.7%
Q1-2011	1,242	-6.8%
Q2-2011	1,398	+2.4%
Q3-2011	1,247	-10.7%
Q4-2011	1,116	-10.6%
Q1-2012	1,059	-14.7%
Q2-2012	1,103	-21.1%
Q3-2012	1,147	-8.0%
<b>Q4-2012</b>	<b>1,078</b>	<b>-3.4%</b>

## Historical Inventory of Active Listings by Quarter



# Months Supply of Inventory

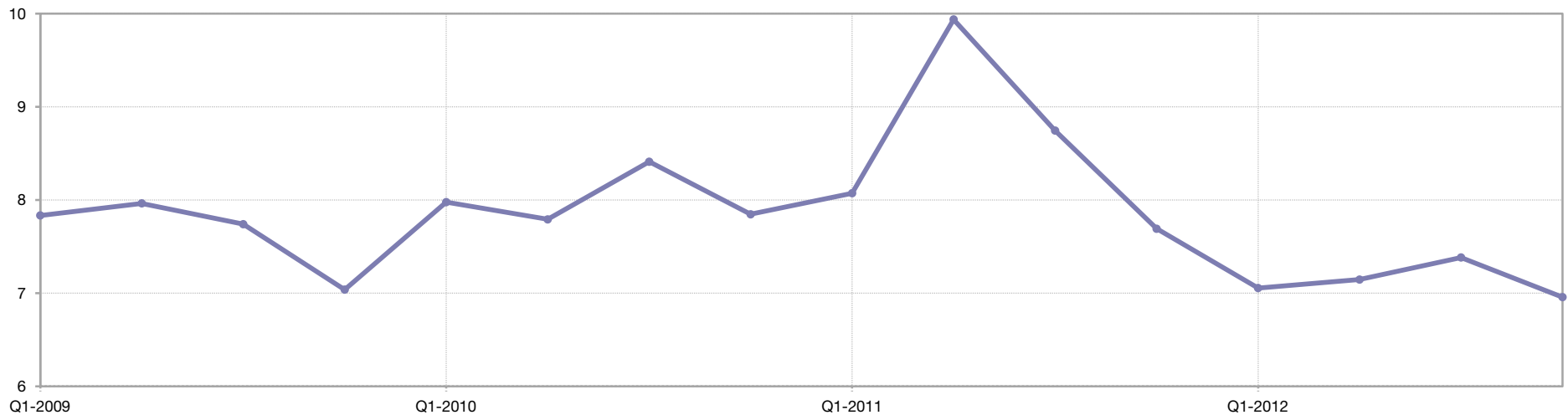


## Fourth Quarter



	Months Supply	Percent Change from Previous Year
Q1-2010	8.0	+2.6%
Q2-2010	7.8	-2.5%
Q3-2010	8.4	+9.1%
Q4-2010	7.8	+11.4%
Q1-2011	8.1	+1.3%
Q2-2011	9.9	+26.9%
Q3-2011	8.7	+3.6%
Q4-2011	7.7	-1.3%
Q1-2012	7.1	-12.3%
Q2-2012	7.1	-28.3%
Q3-2012	7.4	-14.9%
<b>Q4-2012</b>	<b>7.0</b>	<b>-9.1%</b>

## Historical Months Supply of Inventory by Quarter



# Glossary of Terms

A research tool provided by the Colorado Association of REALTORS®



<b>New Listings</b>	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).
<b>Pending Sales</b>	A count of all the listings that went into Pending 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.
<b>Sold Listings</b>	A measure of home sales that were closed to completion during the report period.
<b>Median Sold Price</b>	A measure of home values in a market area where 50% of activity was higher and 50% was lower than this price point.
<b>Average Sold Price</b>	A sum of all home sales prices divided by total number of sales.
<b>Percent of List Price Received</b>	A mathematical calculation of the percent difference from last list price and sold price for those listings sold in the reported period.
<b>Days on Market Until Sale</b>	A measure of how long it takes homes to sell, on average.
<b>Housing Affordability Index</b>	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 average income by county.
<b>Inventory of Active Listings</b>	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.
<b>Months Supply of Inventory</b>	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 Quarter 4-2012

A Research Tool Provided by the Colorado Association of REALTORS®

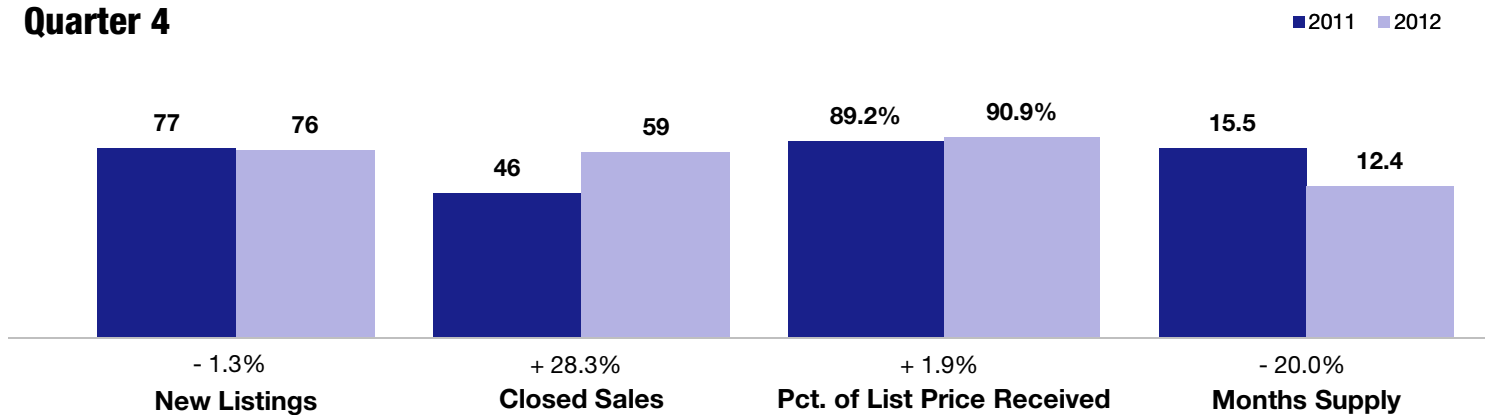


## Arkansas Valley/Otero County

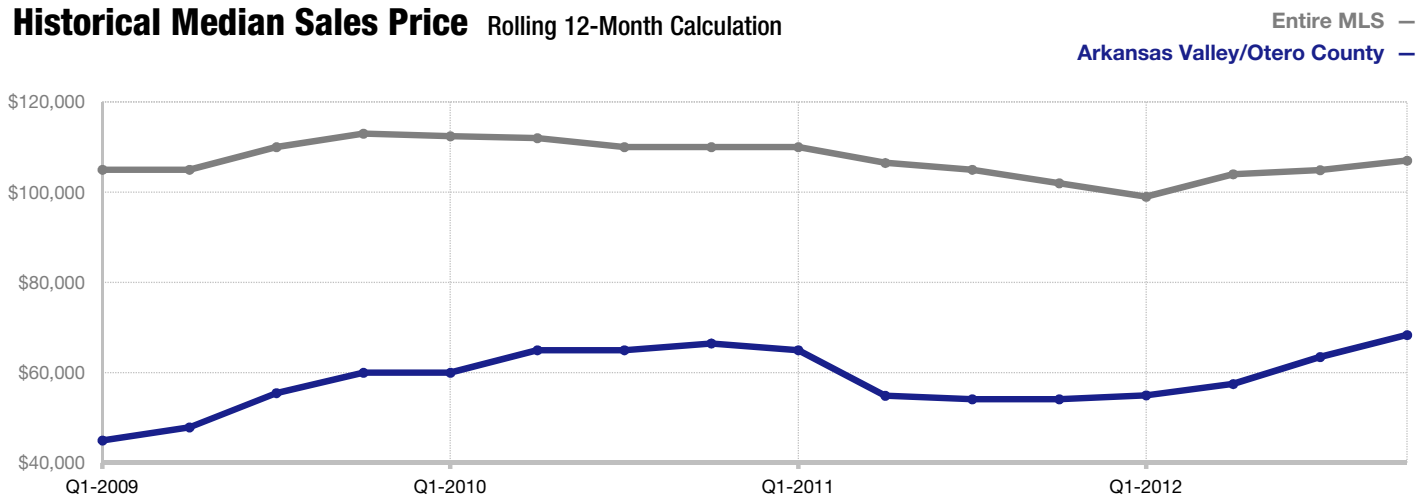
Key Metrics	Quarter 4			Year to Date		
	2011	2012	Percent Change from Previous Year	Thru Q4-2011	Thru Q4-2012	Percent Change from Previous Year
New Listings	77	76	- 1.3%	398	411	+ 3.3%
Closed Sales	46	59	+ 28.3%	204	234	+ 14.7%
Median Sales Price*	\$60,000	<b>\$73,000</b>	+ 21.7%	\$54,138	<b>\$68,350</b>	+ 26.3%
Average Sales Price*	\$82,727	<b>\$84,046</b>	+ 1.6%	\$68,155	<b>\$82,060</b>	+ 20.4%
Percent of List Price Received*	89.2%	<b>90.9%</b>	+ 1.9%	91.7%	<b>92.6%</b>	+ 1.0%
Days on Market Until Sale	197	175	- 11.2%	184	193	+ 4.9%
Inventory of Homes for Sale	264	241	- 8.7%	--	--	--
Months Supply of Inventory	15.5	12.4	- 20.0%	--	--	--

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

### Quarter 4



### Historical Median Sales Price Rolling 12-Month Calculation



# Local Market Update for Quarter 4-2012

A Research Tool Provided by the Colorado Association of REALTORS®

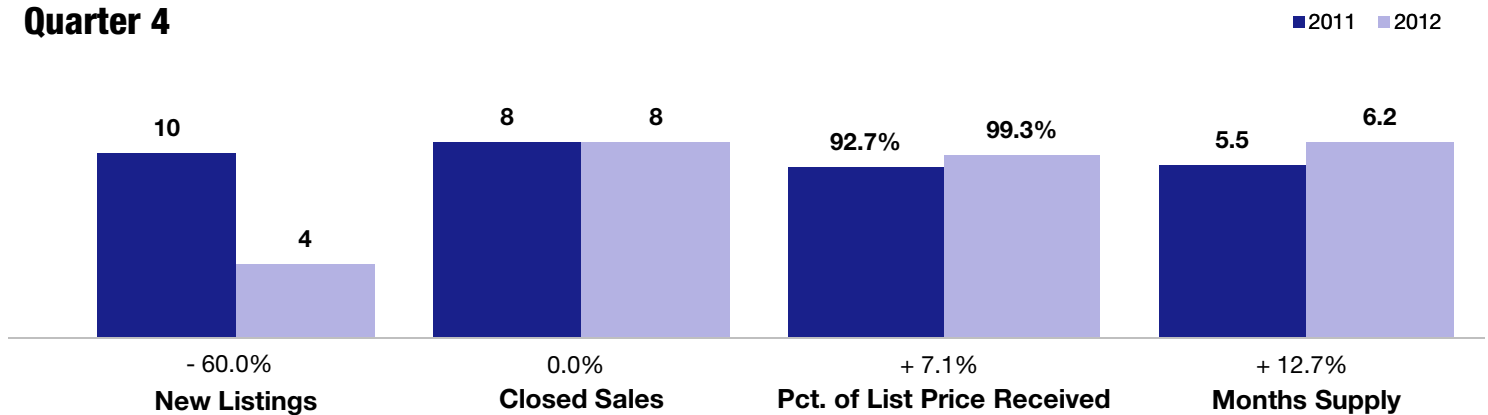


## El Paso County

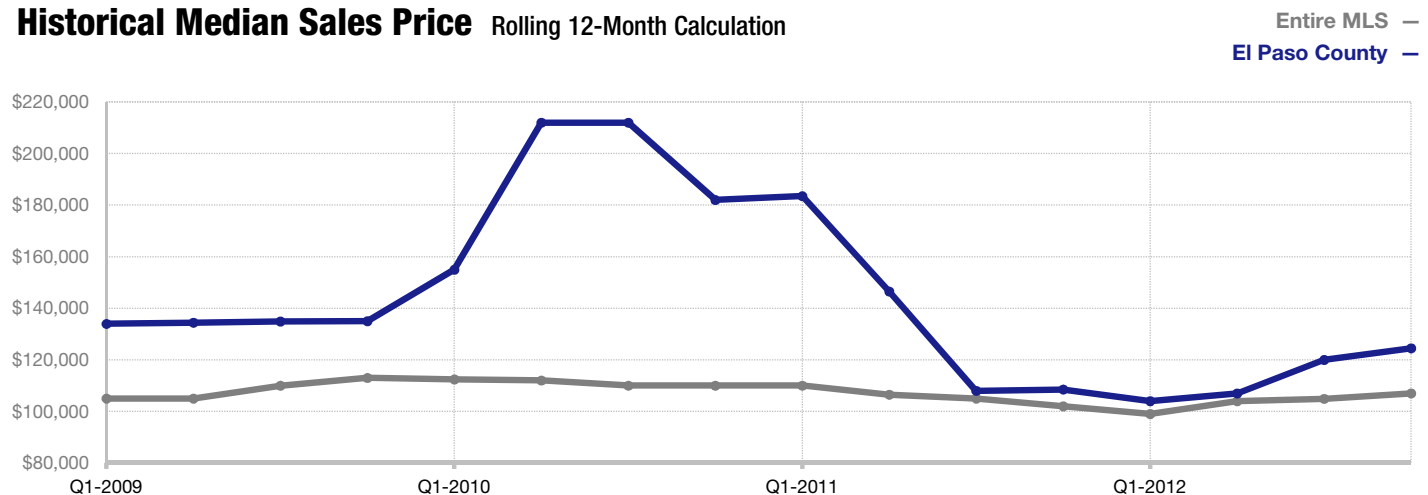
Key Metrics	Quarter 4			Year to Date		
	2011	2012	Percent Change from Previous Year	Thru Q4-2011	Thru Q4-2012	Percent Change from Previous Year
New Listings	10	4	- 60.0%	35	47	+ 34.3%
Closed Sales	8	8	0.0%	18	27	+ 50.0%
Median Sales Price*	\$91,205	<b>\$127,500</b>	+ 39.8%	\$108,501	<b>\$124,500</b>	+ 14.7%
Average Sales Price*	\$107,171	<b>\$148,188</b>	+ 38.3%	\$121,954	<b>\$131,523</b>	+ 7.8%
Percent of List Price Received*	92.7%	<b>99.3%</b>	+ 7.1%	95.3%	<b>96.1%</b>	+ 0.8%
Days on Market Until Sale	131	<b>77</b>	- 41.2%	121	<b>87</b>	- 28.1%
Inventory of Homes for Sale	11	<b>14</b>	+ 27.3%	--	--	--
Months Supply of Inventory	5.5	<b>6.2</b>	+ 12.7%	--	--	--

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

### Quarter 4



### Historical Median Sales Price Rolling 12-Month Calculation



# Local Market Update for Quarter 4-2012

A Research Tool Provided by the Colorado Association of REALTORS®



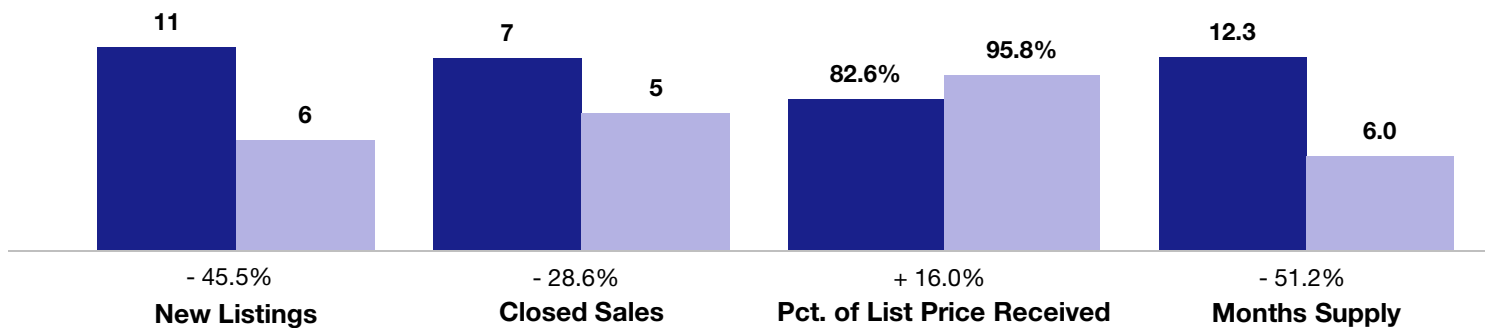
## Fowler

Key Metrics	Quarter 4			Year to Date		
	2011	2012	Percent Change from Previous Year	Thru Q4-2011	Thru Q4-2012	Percent Change from Previous Year
New Listings	11	6	- 45.5%	44	38	- 13.6%
Closed Sales	7	5	- 28.6%	19	21	+ 10.5%
Median Sales Price*	\$30,000	<b>\$92,000</b>	+ 206.7%	\$59,000	<b>\$41,500</b>	- 29.7%
Average Sales Price*	\$51,286	<b>\$94,480</b>	+ 84.2%	\$59,714	<b>\$61,135</b>	+ 2.4%
Percent of List Price Received*	82.6%	<b>95.8%</b>	+ 16.0%	92.3%	<b>92.9%</b>	+ 0.7%
Days on Market Until Sale	137	<b>160</b>	+ 16.8%	154	<b>156</b>	+ 1.3%
Inventory of Homes for Sale	26	<b>14</b>	- 46.2%	--	--	--
Months Supply of Inventory	12.3	<b>6.0</b>	- 51.2%	--	--	--

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

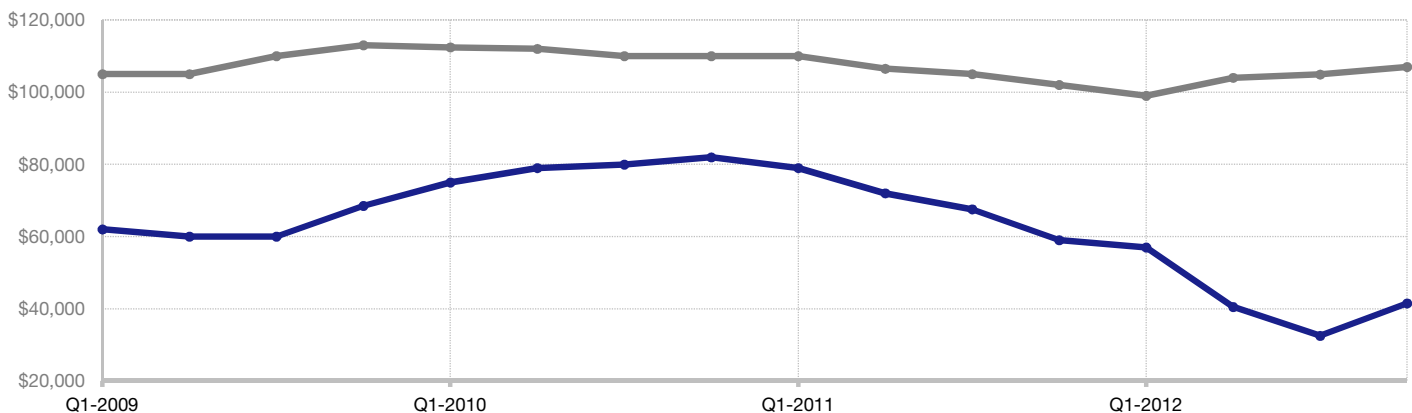
### Quarter 4

■ 2011 ■ 2012



### Historical Median Sales Price Rolling 12-Month Calculation

Entire MLS —  
Fowler —





# Local Market Update for Quarter 4-2012

A Research Tool Provided by the Colorado Association of REALTORS®

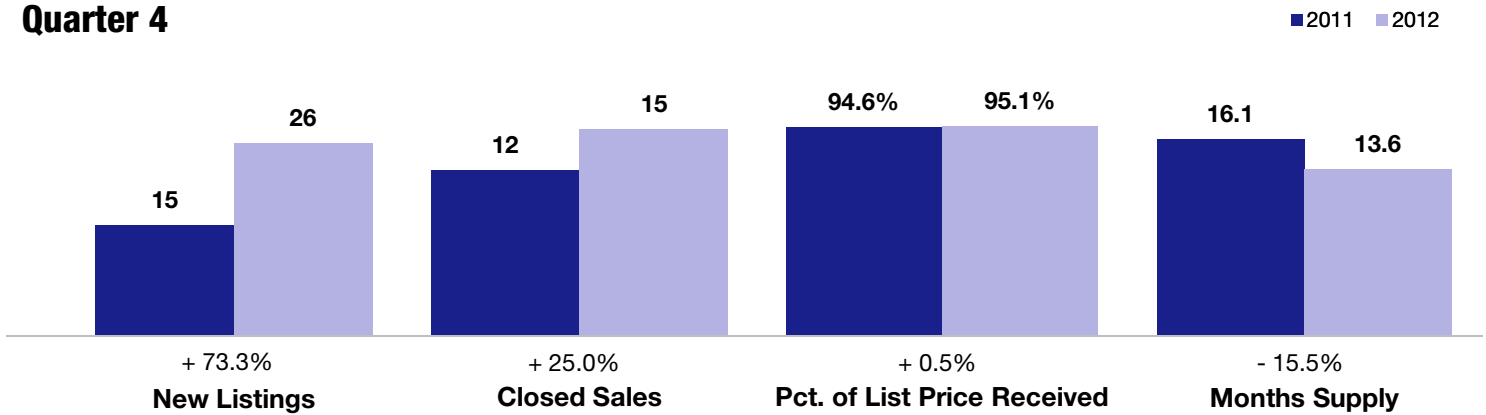


## Fremont County

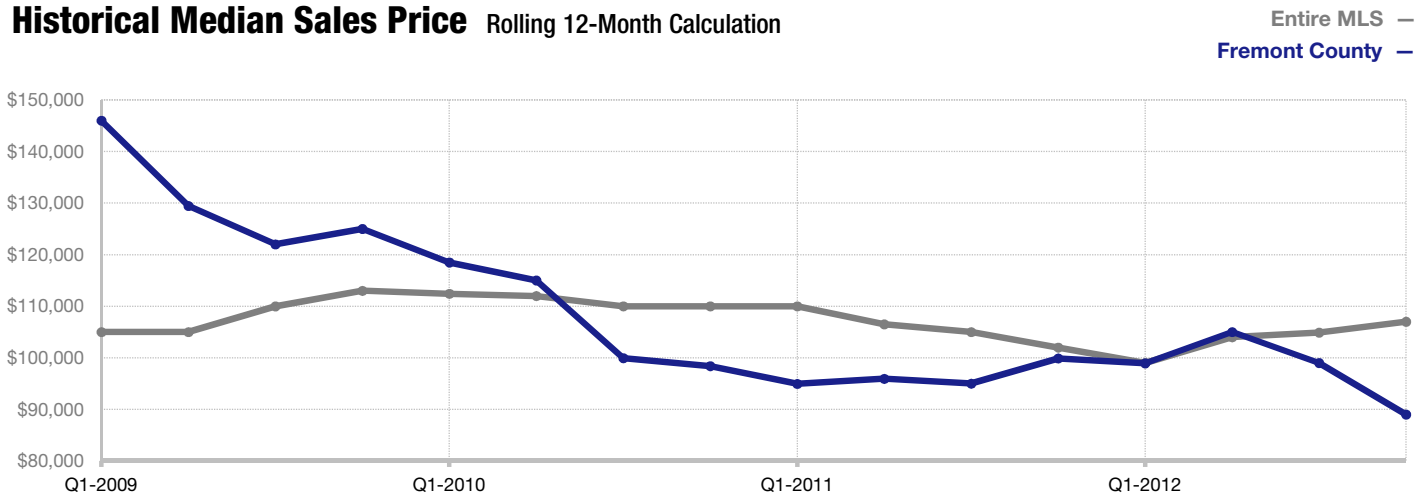
Key Metrics	Quarter 4			Year to Date		
	2011	2012	Percent Change from Previous Year	Thru Q4-2011	Thru Q4-2012	Percent Change from Previous Year
New Listings	15	26	+ 73.3%	113	110	- 2.7%
Closed Sales	12	15	+ 25.0%	56	53	- 5.4%
Median Sales Price*	\$163,500	\$114,000	- 30.3%	\$99,900	\$89,000	- 10.9%
Average Sales Price*	\$151,779	\$115,630	- 23.8%	\$111,292	\$111,023	- 0.2%
Percent of List Price Received*	94.6%	95.1%	+ 0.5%	92.9%	94.5%	+ 1.7%
Days on Market Until Sale	174	162	- 6.9%	180	175	- 2.8%
Inventory of Homes for Sale	75	60	- 20.0%	--	--	--
Months Supply of Inventory	16.1	13.6	- 15.5%	--	--	--

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

### Quarter 4



### Historical Median Sales Price Rolling 12-Month Calculation



# Local Market Update for Quarter 4-2012

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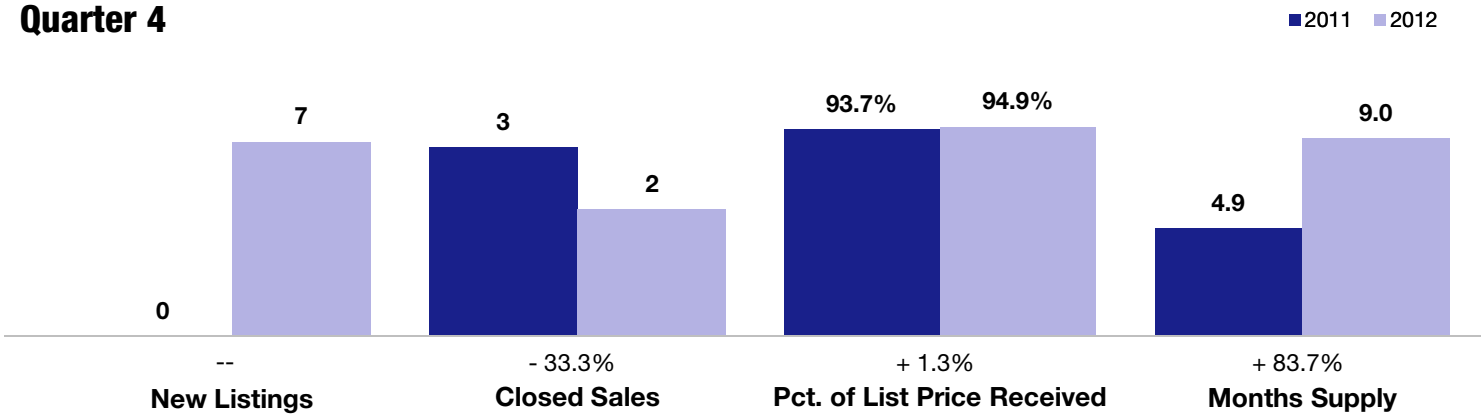


## Huerfano County

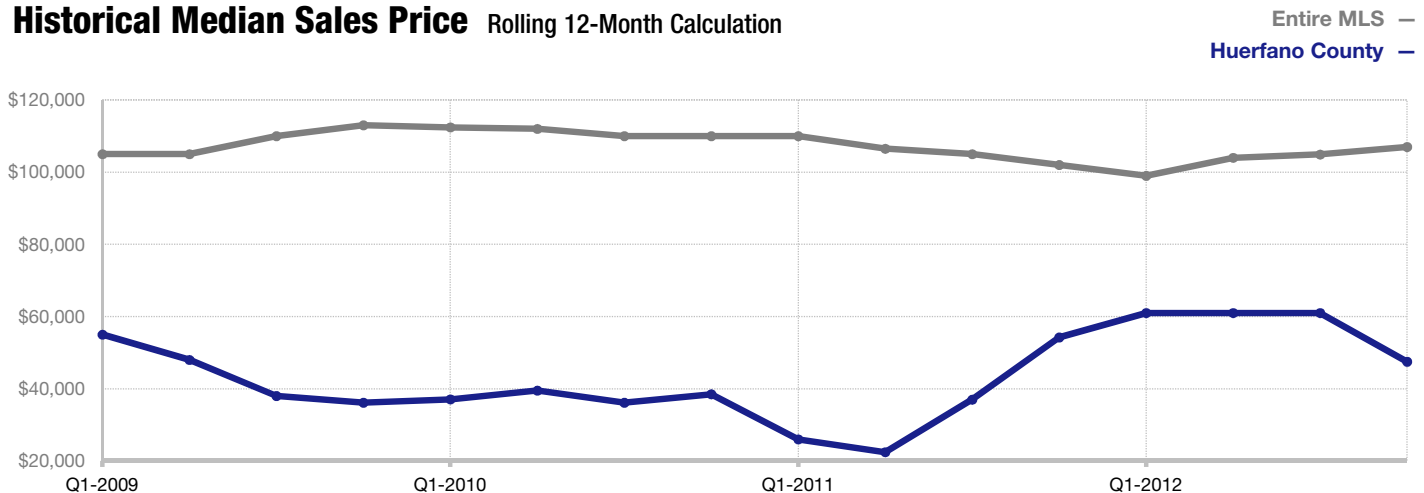
Key Metrics	Quarter 4			Year to Date		
	2011	2012	Percent Change from Previous Year	Thru Q4-2011	Thru Q4-2012	Percent Change from Previous Year
New Listings	0	7	--	15	18	+ 20.0%
Closed Sales	3	2	- 33.3%	10	4	- 60.0%
Median Sales Price*	\$61,000	<b>\$49,850</b>	- 18.3%	\$54,250	<b>\$47,500</b>	- 12.4%
Average Sales Price*	\$94,500	<b>\$49,850</b>	- 47.2%	\$59,480	<b>\$48,675</b>	- 18.2%
Percent of List Price Received*	93.7%	<b>94.9%</b>	+ 1.3%	103.4%	<b>92.4%</b>	- 10.6%
Days on Market Until Sale	333	<b>117</b>	- 64.9%	183	<b>183</b>	0.0%
Inventory of Homes for Sale	7	<b>9</b>	+ 28.6%	--	--	--
Months Supply of Inventory	4.9	<b>9.0</b>	+ 83.7%	--	--	--

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### Quarter 4



### Historical Median Sales Price Rolling 12-Month Calculation



# Local Market Update for Quarter 4-2012

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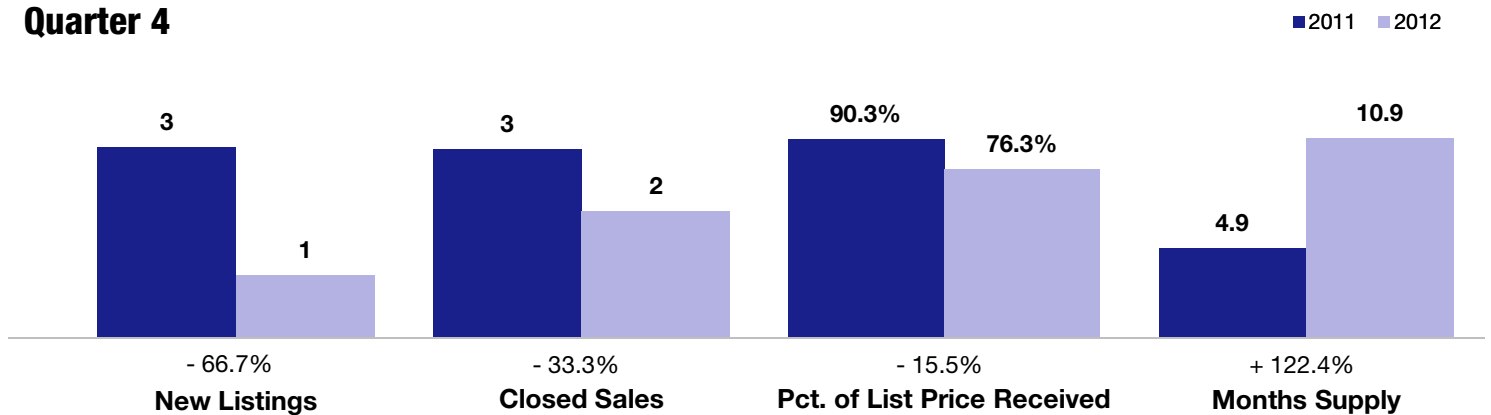


## Las Animas

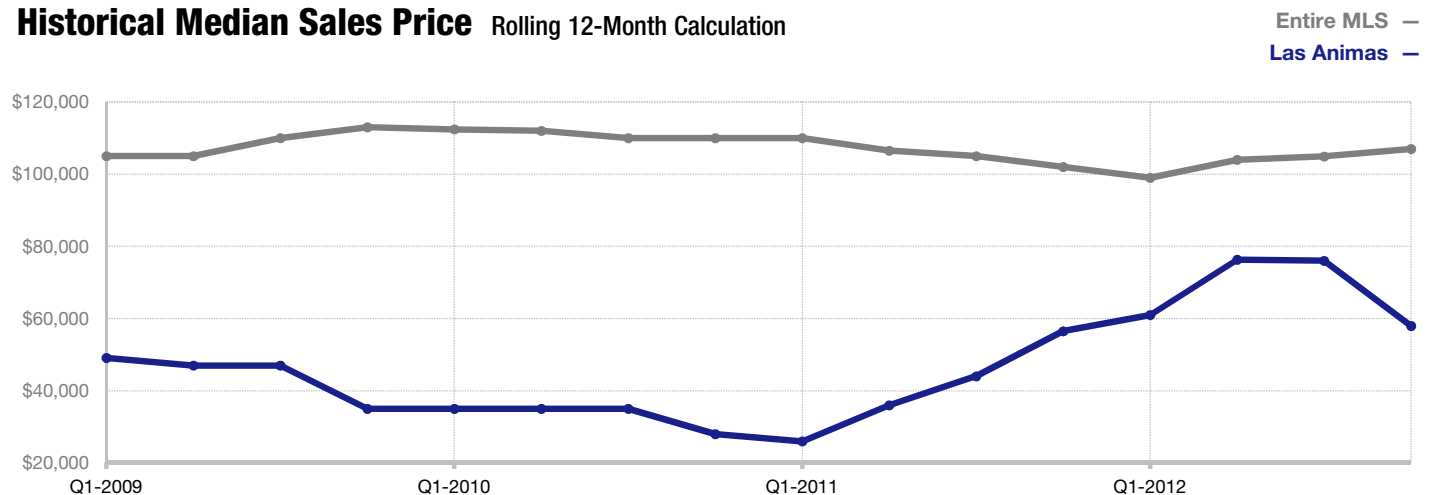
Key Metrics	Quarter 4			Year to Date		
	2011	2012	Percent Change from Previous Year	Thru Q4-2011	Thru Q4-2012	Percent Change from Previous Year
New Listings	3	1	- 66.7%	26	27	+ 3.8%
Closed Sales	3	2	- 33.3%	16	14	- 12.5%
Median Sales Price*	\$85,000	\$57,000	- 32.9%	\$56,500	\$57,950	+ 2.6%
Average Sales Price*	\$96,833	\$57,000	- 41.1%	\$77,994	\$56,614	- 27.4%
Percent of List Price Received*	90.3%	76.3%	- 15.5%	90.3%	87.7%	- 2.9%
Days on Market Until Sale	237	157	- 33.8%	140	246	+ 75.7%
Inventory of Homes for Sale	13	19	+ 46.2%	--	--	--
Months Supply of Inventory	4.9	10.9	+ 122.4%	--	--	--

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### Quarter 4



### Historical Median Sales Price Rolling 12-Month Calculation



# Local Market Update for Quarter 4-2012

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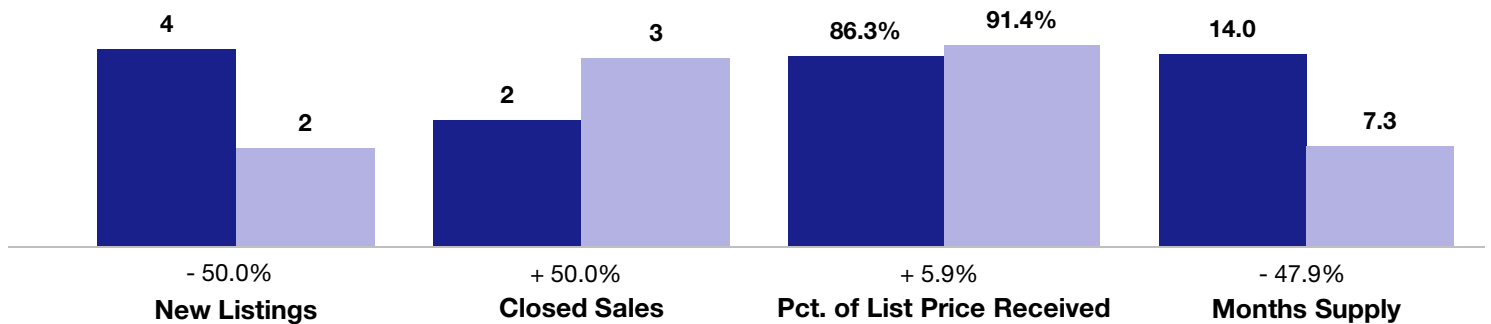
## Manzanola

Key Metrics	Quarter 4			Year to Date		
	2011	2012	Percent Change from Previous Year	Thru Q4-2011	Thru Q4-2012	Percent Change from Previous Year
New Listings	4	2	- 50.0%	16	11	- 31.3%
Closed Sales	2	3	+ 50.0%	7	11	+ 57.1%
Median Sales Price*	\$37,250	<b>\$38,000</b>	+ 2.0%	\$29,000	<b>\$32,500</b>	+ 12.1%
Average Sales Price*	\$37,250	<b>\$51,333</b>	+ 37.8%	\$37,200	<b>\$44,191</b>	+ 18.8%
Percent of List Price Received*	86.3%	<b>91.4%</b>	+ 5.9%	90.8%	<b>95.4%</b>	+ 5.1%
Days on Market Until Sale	354	<b>146</b>	- 58.8%	264	<b>253</b>	- 4.2%
Inventory of Homes for Sale	14	<b>10</b>	- 28.6%	--	--	--
Months Supply of Inventory	14.0	<b>7.3</b>	- 47.9%	--	--	--

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

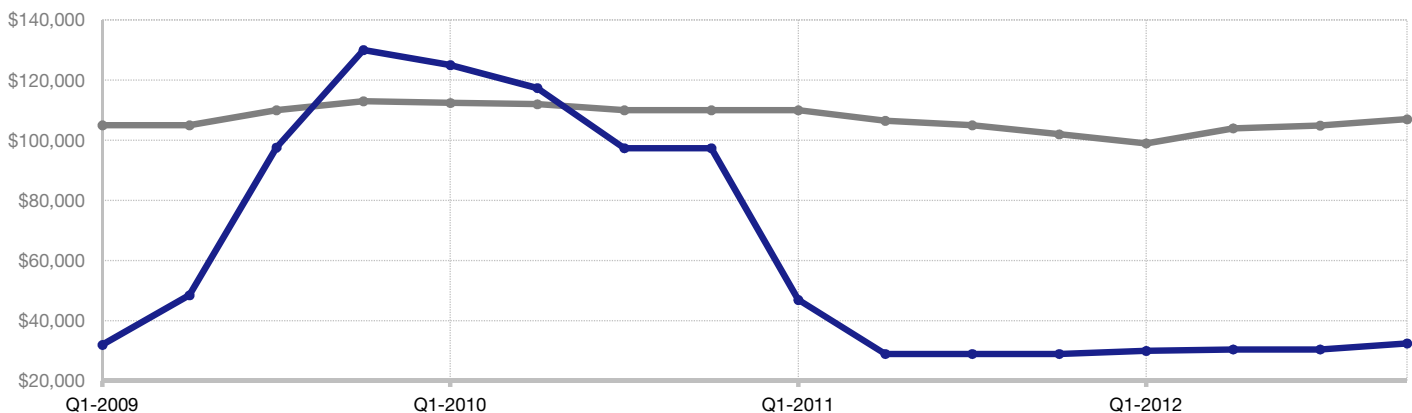
### Quarter 4

■ 2011 ■ 2012



### Historical Median Sales Price Rolling 12-Month Calculation

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Manzanola —



# Local Market Update for Quarter 4-2012

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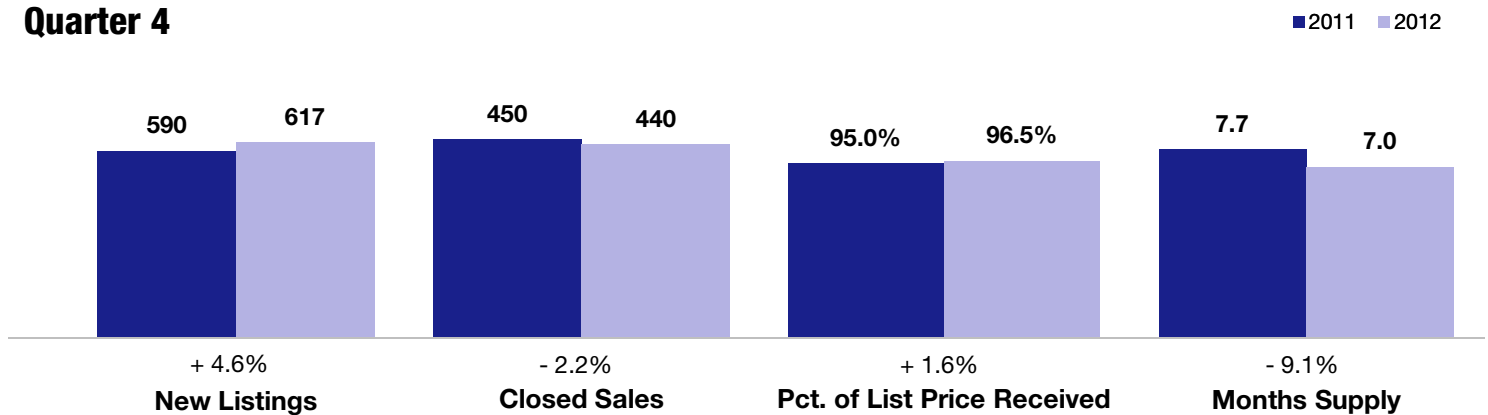


## Pueblo County

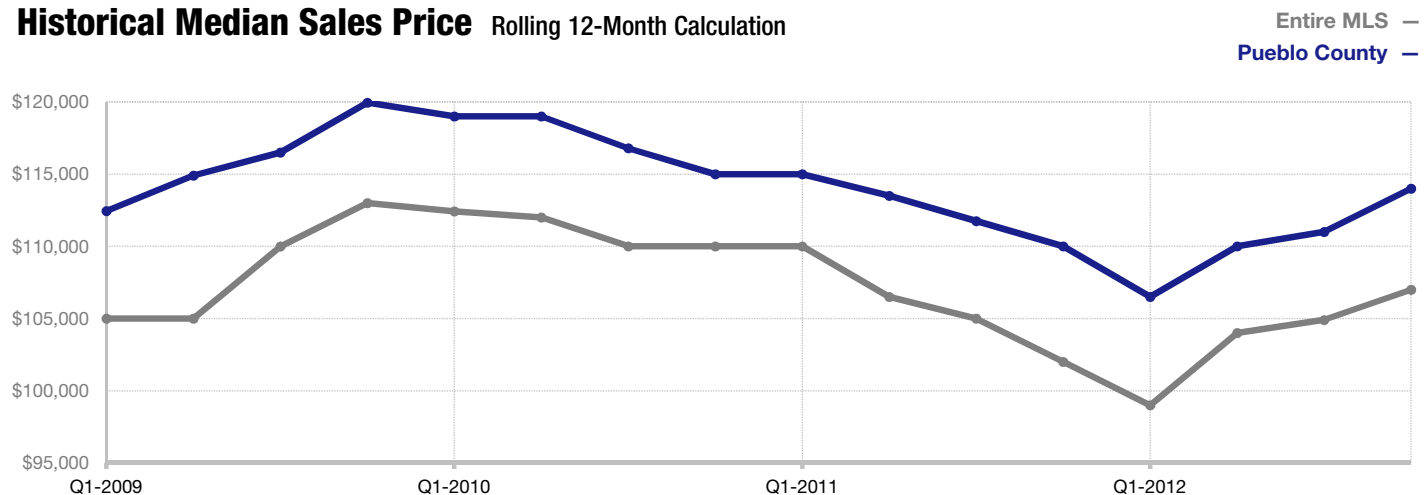
Key Metrics	Quarter 4			Year to Date		
	2011	2012	Percent Change from Previous Year	Thru Q4-2011	Thru Q4-2012	Percent Change from Previous Year
New Listings	590	617	+ 4.6%	3,075	3,056	- 0.6%
Closed Sales	450	440	- 2.2%	1,745	1,859	+ 6.5%
Median Sales Price*	\$105,000	\$115,000	+ 9.5%	\$110,000	\$114,000	+ 3.6%
Average Sales Price*	\$118,806	\$130,619	+ 9.9%	\$118,655	\$122,842	+ 3.5%
Percent of List Price Received*	95.0%	96.5%	+ 1.6%	95.3%	96.1%	+ 0.8%
Days on Market Until Sale	146	130	- 11.0%	134	129	- 3.7%
Inventory of Homes for Sale	1,124	1,084	- 3.6%	--	--	--
Months Supply of Inventory	7.7	7.0	- 9.1%	--	--	--

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### Quarter 4



### Historical Median Sales Price Rolling 12-Month Calculation



# Local Market Update for Quarter 4-2012

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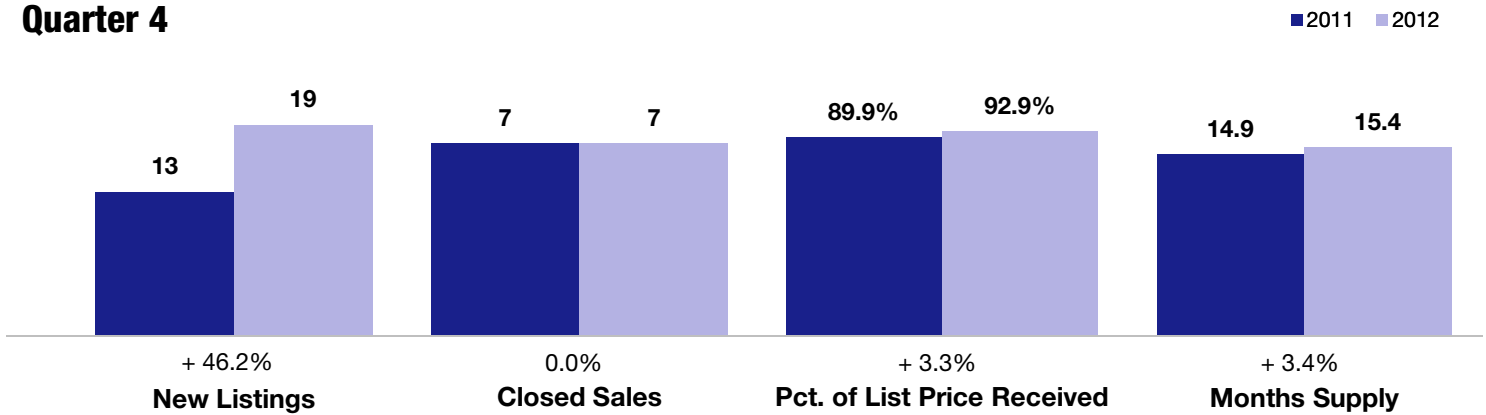


## Rocky Ford

Key Metrics	Quarter 4			Year to Date		
	2011	2012	Percent Change from Previous Year	Thru Q4-2011	Thru Q4-2012	Percent Change from Previous Year
New Listings	13	19	+ 46.2%	70	82	+ 17.1%
Closed Sales	7	7	0.0%	37	40	+ 8.1%
Median Sales Price*	\$60,000	<b>\$85,000</b>	+ 41.7%	\$57,500	<b>\$62,600</b>	+ 8.9%
Average Sales Price*	\$86,171	<b>\$101,143</b>	+ 17.4%	\$67,898	<b>\$92,033</b>	+ 35.5%
Percent of List Price Received*	89.9%	<b>92.9%</b>	+ 3.3%	92.9%	<b>89.8%</b>	- 3.3%
Days on Market Until Sale	210	<b>152</b>	- 27.6%	227	<b>222</b>	- 2.2%
Inventory of Homes for Sale	50	<b>56</b>	+ 12.0%	--	--	--
Months Supply of Inventory	14.9	<b>15.4</b>	+ 3.4%	--	--	--

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

### Quarter 4



### Historical Median Sales Price Rolling 12-Month Calculation

