

METRO DENVER

# MARKET REVIEW

MEGAN ALLER

ACCOUNT EXECUTIVE

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**Appreciation by Zip Code,  
A Quarterly Report.**



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# Please Note

The contents of this report includes both attached and detached single family (DSF) or (ASF+DSF) homes in the 7 Metro Denver Counties: Adams, Arapahoe, Broomfield, Denver, Douglas, Elbert and Jefferson.

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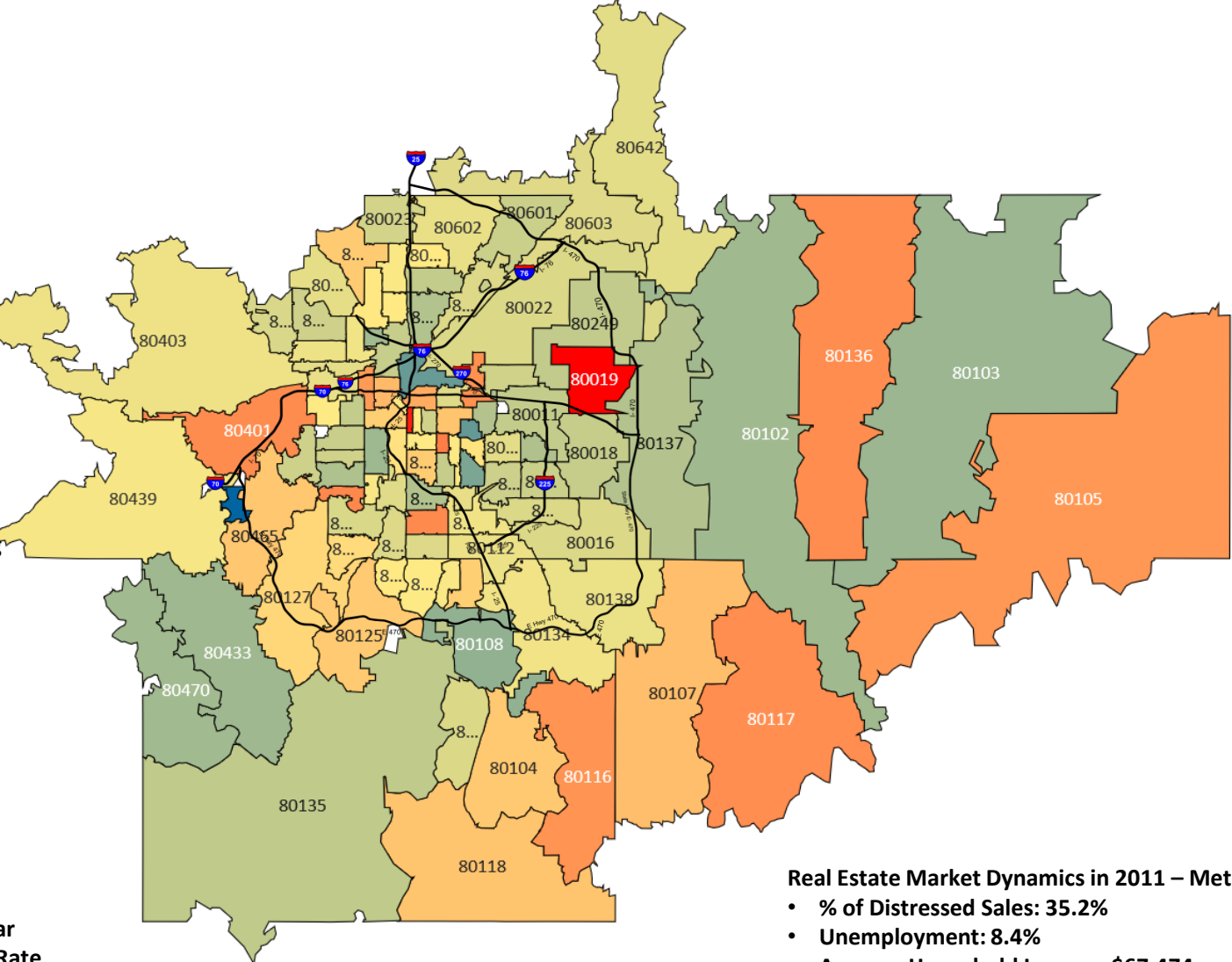
*First American Title*™

# Appreciation Year over Year, Positive vs. Negative





**Closed Transactions**  
 36,218  
  
**Months of Inventory**  
 8.3  
  
**Average DOM**  
 94  
  
**Median DOM**  
 59  
  
**% Close to List**  
 97.7%  
  
**Odds of Selling**  
 46.1%  
  
**Metro Appreciation**  
 -1.1%  
  
**Average Price**  
 \$252,950  
  
**Median Price**  
 \$207,000  
  
**Average 30 Year Fixed Interest Rate**  
 4.44%  
  
**Average P&I with 10% Down**  
 \$1,143



**Real Estate Market Dynamics in 2011 – Metro Denver**

- % of Distressed Sales: 35.2%
- Unemployment: 8.4%
- Average Household Income: \$67,474
- % of Income to Average P&I: \$22.6%

**National**

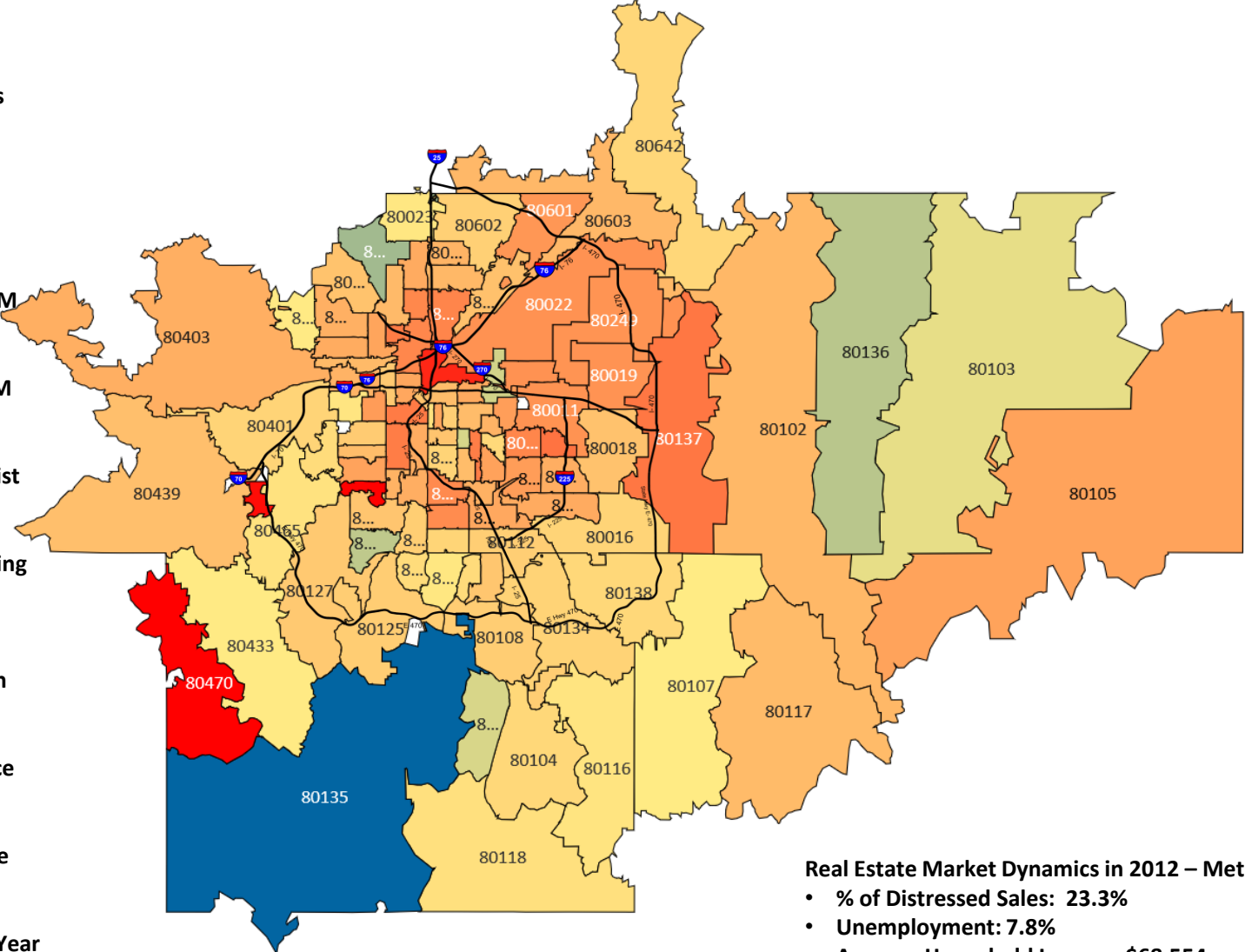
- % of Outstanding Loans to Household LTV: 53.9%

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**Positive vs. Negative 2011**



**Closed Transactions**  
 43,079  
  
**Months of Inventory**  
 4.6  
  
**Average DOM**  
 67  
  
**Median DOM**  
 31  
  
**% Close to List**  
 98.6%  
  
**Odds of Selling**  
 57.0%  
  
**Metro Appreciation**  
 +10.3  
  
**Average Price**  
 \$278,975  
  
**Median Price**  
 \$231,500  
  
**Average 30 Year Fixed Interest Rate**  
 3.66%  
  
**Average P&I with 10% Down**  
 \$1,147



**Real Estate Market Dynamics in 2012 – Metro Denver**

- % of Distressed Sales: 23.3%
- Unemployment: 7.8%
- Average Household Income: \$68,554
- % of Income to Average P&I: 21.4%

**National**

- % of Outstanding Loans to Household LTV: 52.9%

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**Positive vs. Negative 2012**

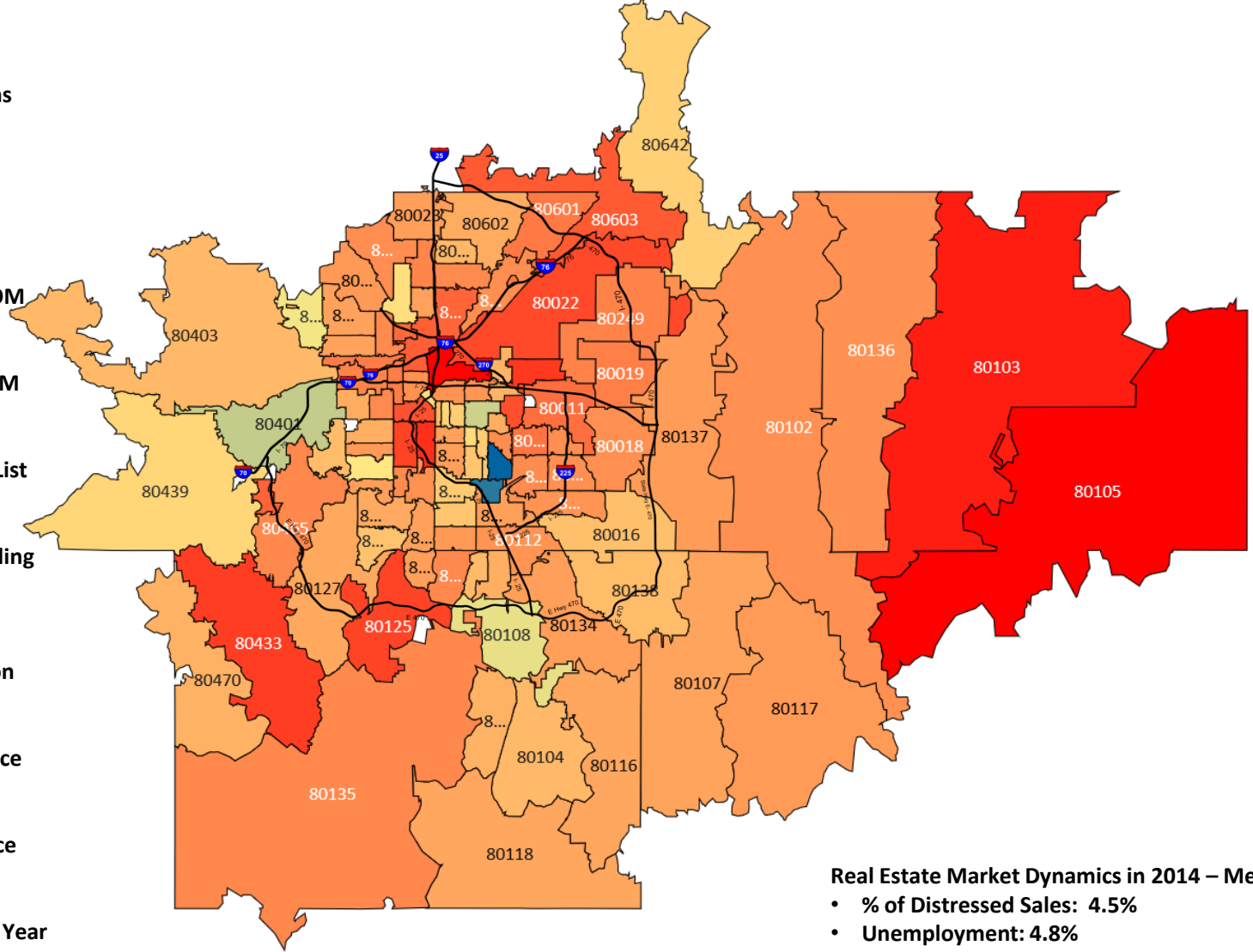








**Closed Transactions**  
 51,958  
  
**Months of Inventory**  
 1.9  
  
**Average DOM**  
 32  
  
**Median DOM**  
 11  
  
**% Close to List**  
 100.0%  
  
**Odds of Selling**  
 87.7%  
  
**Metro Appreciation**  
 +6.5%  
  
**Average Price**  
 \$324,237  
  
**Median Price**  
 \$274,900  
  
**Average 30 Year Fixed Interest Rate**  
 4.16%  
  
**Average P&I with 10% Down**  
 \$1,600



**Real Estate Market Dynamics in 2014 – Metro Denver**

- % of Distressed Sales: 4.5%
- Unemployment: 4.8%
- Median Household Income: \$75,282
- % of Income to Average P&I: 25.5%

**National**

- % of Outstanding Loans to Household LTV: 44.6%

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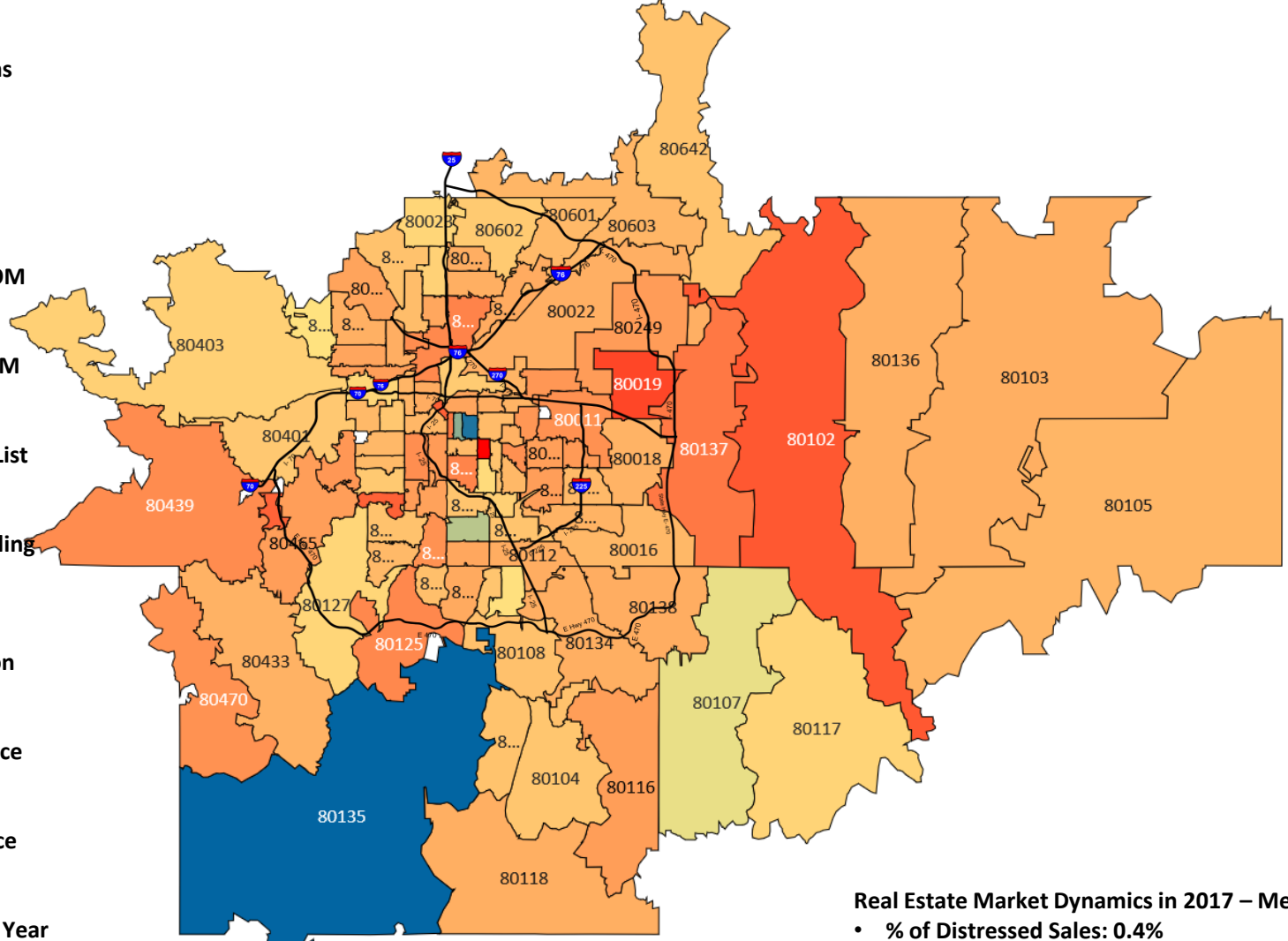
**Positive vs. Negative 2014**







**Closed Transactions**  
 54,938  
  
**Months of Inventory**  
 1.2  
  
**Average DOM**  
 25  
  
**Median DOM**  
 8  
  
**% Close to List**  
 100.0%  
  
**Odds of Selling**  
 89.0%  
  
**Metro Appreciation**  
 +8.0%  
  
**Average Price**  
 \$428,670  
  
**Median Price**  
 \$375,000  
  
**Average 30 Year Fixed Interest Rate**  
 3.98%  
  
**Average P&I with 10% Down**  
 \$2,050



**Real Estate Market Dynamics in 2017 – Metro Denver**

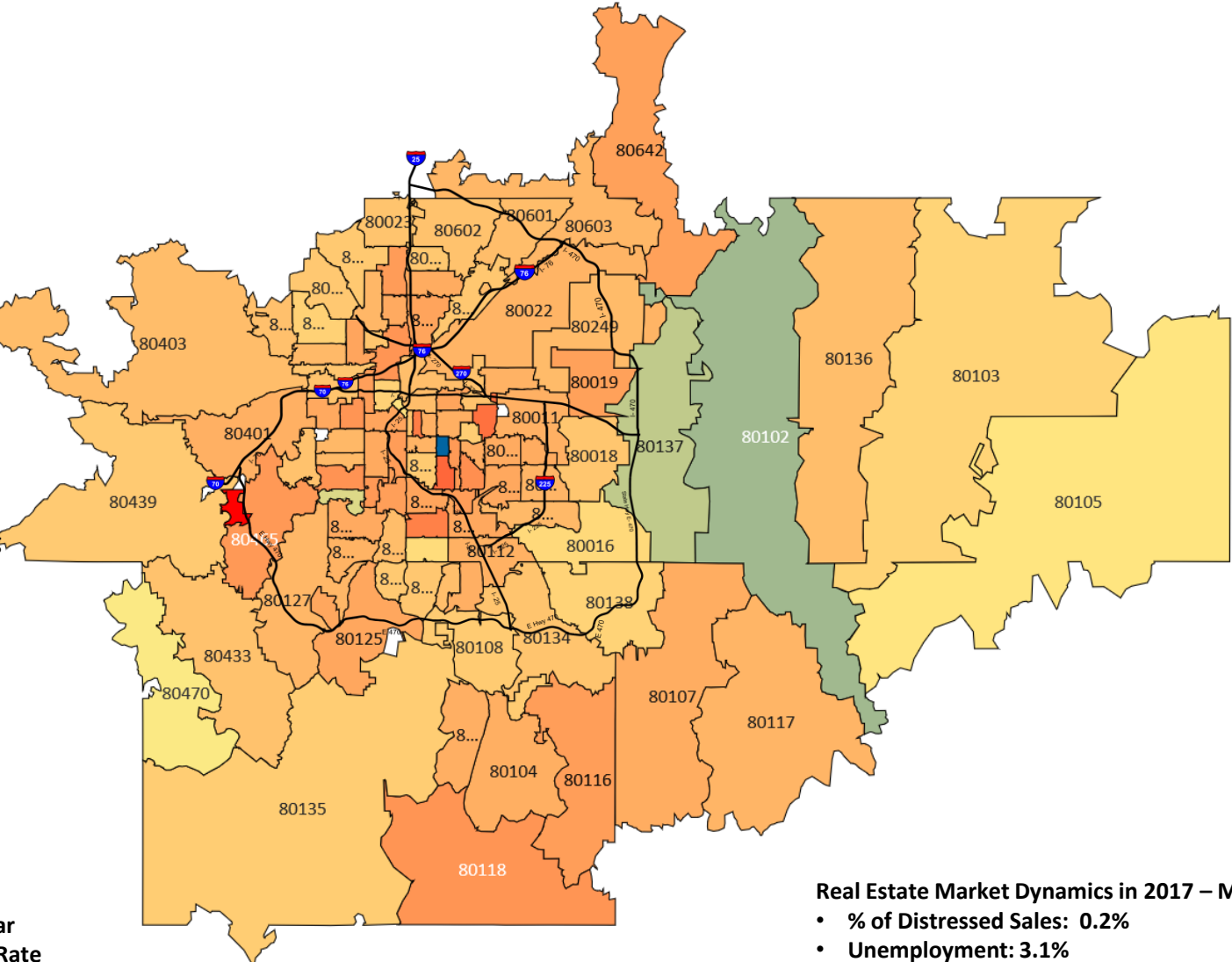
- % of Distressed Sales: 0.4%
  - Unemployment: 2.7%
  - Median Household Income: \$84,828
  - % of Income to Average P&I: 29.0%
- National**
- % of Outstanding Loans to Household LTV: 38.1%

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**Positive vs. Negative 2017**



**Closed Transactions**  
 52,251  
  
**Months of Inventory**  
 1.5  
  
**Average DOM**  
 25  
  
**Median DOM**  
 8  
  
**% Close to List**  
 100.0%  
  
**Odds of Selling**  
 82.7%  
  
**Metro Appreciation**  
 +8.2%  
  
**Average Price**  
 \$463,873  
  
**Median Price**  
 \$405,000  
  
**Average 30 Year Fixed Interest Rate**  
 4.46%  
  
**Average P&I with 10% Down**  
 \$2,370



**Real Estate Market Dynamics in 2017 – Metro Denver**  
 • % of Distressed Sales: 0.2%  
 • Unemployment: 3.1%  
 • Median Household Income: \$88,046  
 • % of Income to Average P&I: 32.3%  
**National**  
 • % of Outstanding Loans to Household LTV: 36.8%

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**Positive vs. Negative 2018**



Closed Transactions  
54,584

Months of Inventory  
1.8

Average DOM  
31

Median DOM  
13

% Close to List  
100.0%

Odds of Selling  
83.4%

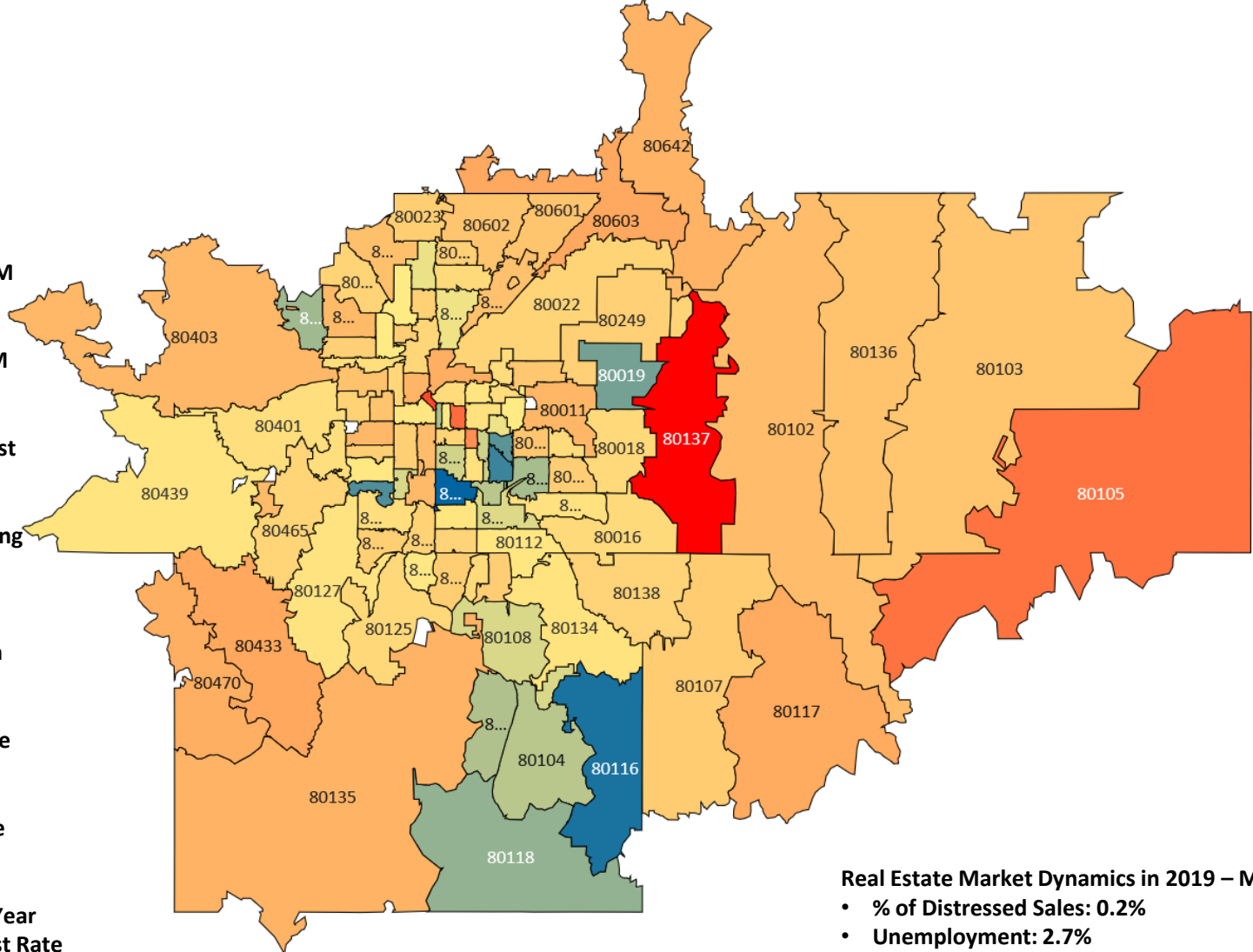
Metro Appreciation  
+2.4%

Average Price  
\$475,222

Median Price  
\$415,439

Average 30 Year Fixed Interest Rate  
3.91%

Average P&I with 10% Down  
\$2,261



Real Estate Market Dynamics in 2019 – Metro Denver

- % of Distressed Sales: 0.2%
- Unemployment: 2.7%
- Median Household Income: \$93,597
- % of Income to Average P&I: 29.0%

National

- % of Outstanding Loans to Household LTV: 35.6%

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Positive vs. Negative 2019





# Positive vs. Negative 2020

**Closed Transactions**  
58,550

**Months of Inventory**  
1.4

**Average DOM**  
27

**Median DOM**  
7

**% Close to List**  
99.94

**Odds of Selling**  
92.3%

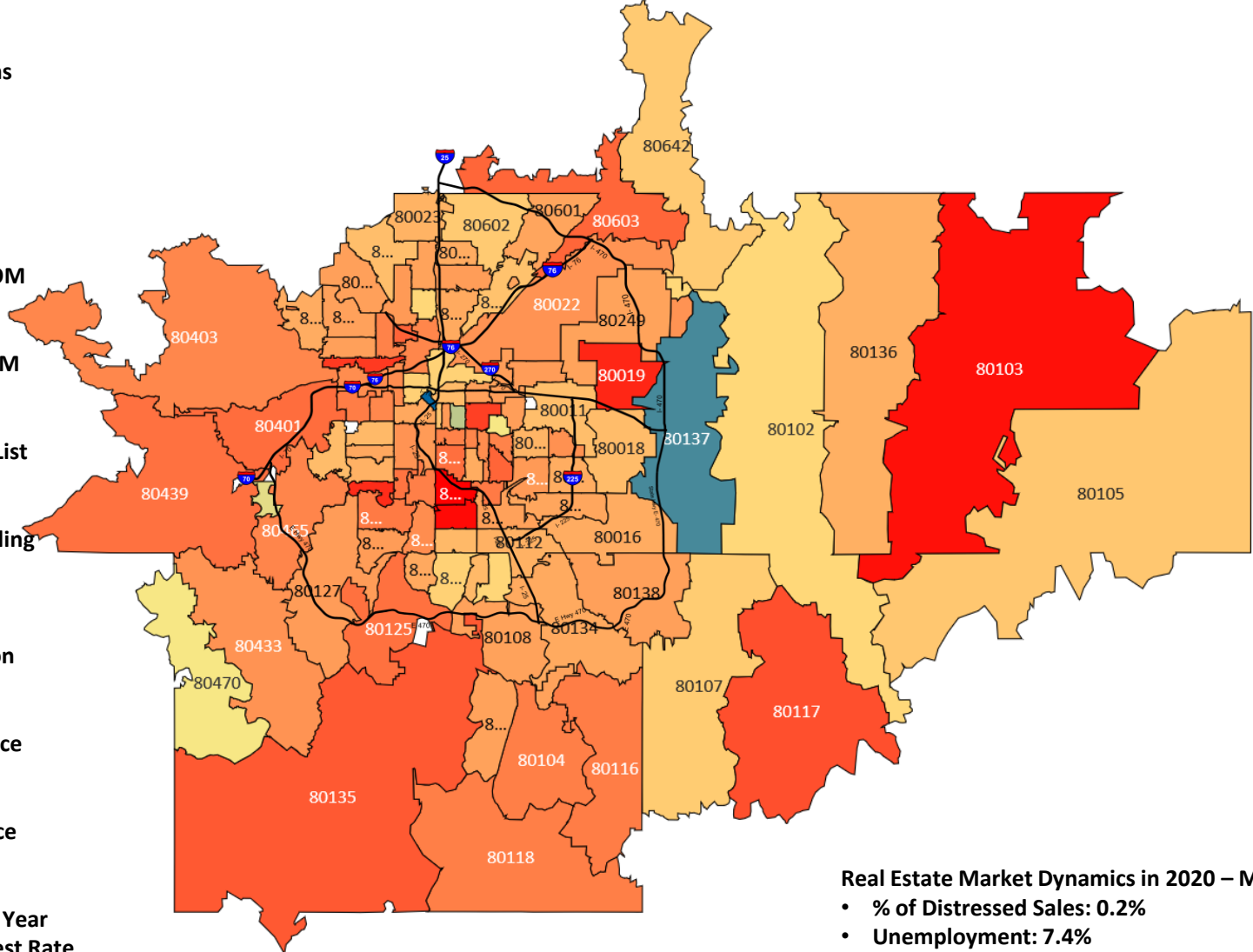
**Metro Appreciation**  
+8.7%

**Average Price**  
\$516,454

**Median Price**  
\$449,900

**Average 30 Year Fixed Interest Rate**  
3.11%

**Average P&I with 10% Down**  
\$2,221



**Real Estate Market Dynamics in 2020 – Metro Denver**

- % of Distressed Sales: 0.2%
- Unemployment: 7.4%
- Median Household Income: \$97,921
- % of Income to Average P&I: 27.2%

**National**

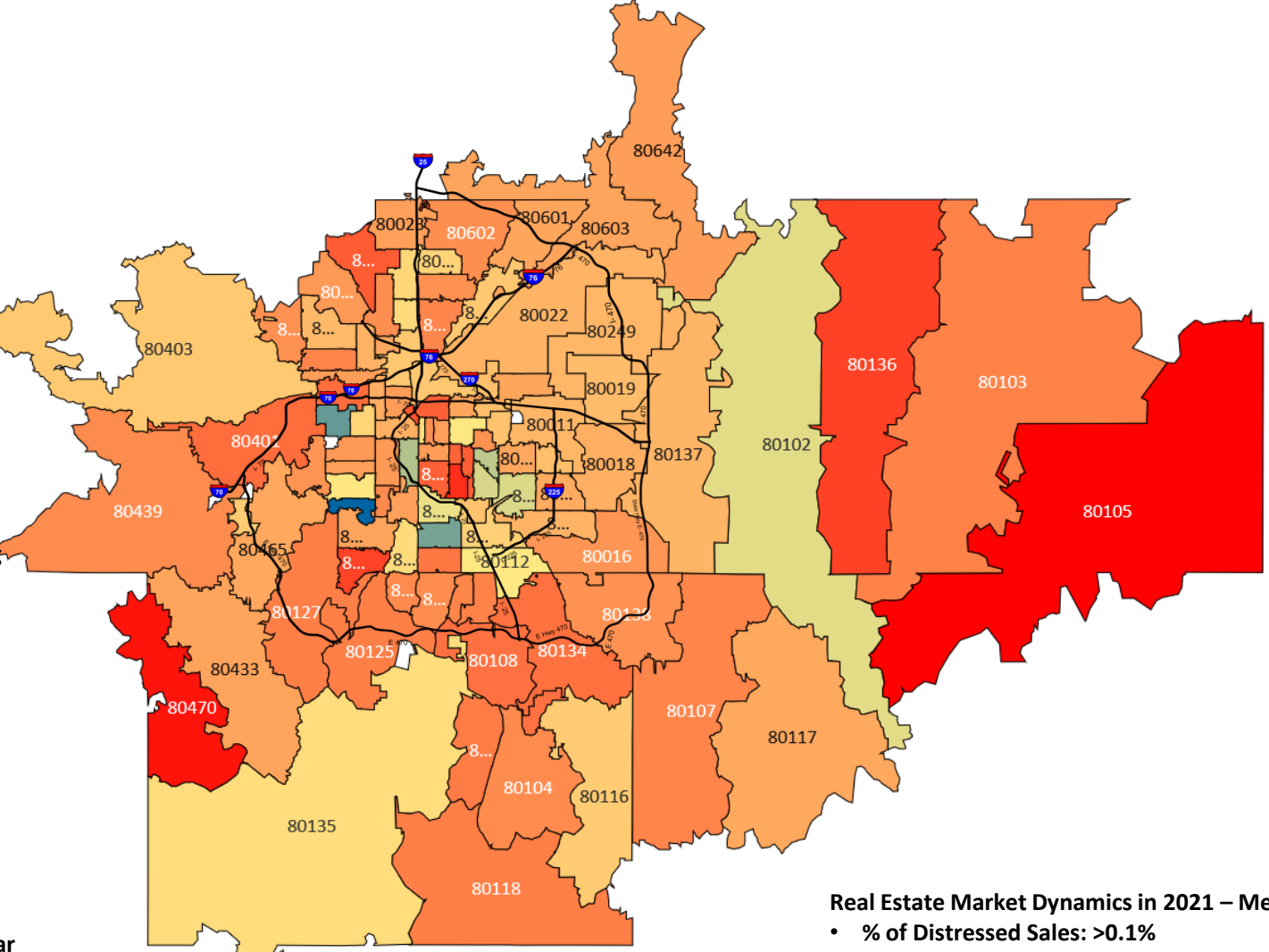
- % of Outstanding Loans to Household LTV: 35.2%

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**Closed Transactions**  
 12,240  
  
**Months of Inventory**  
 >1.0  
  
**Average DOM**  
 0.4  
  
**Median DOM**  
 5  
  
**% Close to List**  
 101.3%  
  
**Odds of Selling**  
 78.7%  
  
**Metro Appreciation**  
 8.3%  
  
**Average Price**  
 \$559,301  
  
**Median Price**  
 \$477,000  
  
**Average 30 Year Fixed Interest Rate**  
 2.88%  
  
**Average P&I with 10% Down**  
 \$2,090



**Real Estate Market Dynamics in 2021 – Metro Denver**  
 • % of Distressed Sales: >0.1%  
 • Unemployment: 6.7%  
 • Median Household Income: \$101,153  
 • % of Income to Average P&I: 24.6%  
**National**  
 • % of Outstanding Loans to Household LTV: 34.1%

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Positive vs. Negative Q1 2021



# Index: Appreciation Year over Year, Positive vs. Negative



Annual Appreciation Positive vs Negative- All Single Family Homes (ASF+DSF)														
Zip Code	Trend	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	Q1 2021
Metro Denver		-2.1%	6.3%	-1.1%	10.3%	9.2%	6.5%	12.1%	9.2%	8.0%	8.2%	2.4%	8.7%	8.3%
80104		-1.8%	-3.6%	2.9%	3.2%	13.3%	6.0%	12.1%	8.6%	5.6%	9.1%	-1.9%	11.3%	11.4%
80105		-22.1%	8.9%	7.0%	12.2%	12.5%	28.0%	10.7%	15.4%	8.1%	1.0%	16.5%	3.8%	28.0%
80107		-5.9%	6.5%	3.8%	0.0%	8.8%	8.5%	8.0%	17.7%	-0.4%	9.3%	4.3%	3.3%	12.1%
80108		-17.8%	9.4%	-11.6%	5.1%	10.2%	-0.8%	5.8%	7.6%	6.5%	4.8%	-1.1%	7.6%	14.5%
80109		-2.9%	3.2%	-3.9%	-1.9%	10.7%	6.8%	9.5%	7.4%	6.1%	9.0%	-2.2%	7.6%	13.2%
80110		2.4%	-2.5%	-3.3%	10.2%	20.4%	10.8%	14.7%	15.2%	11.2%	11.5%	6.7%	11.2%	8.8%
80111		-7.3%	2.2%	-1.6%	11.2%	0.3%	8.9%	7.5%	9.7%	5.9%	10.2%	-0.9%	7.7%	3.2%
80112		0.6%	-1.9%	-2.0%	4.9%	7.1%	10.4%	7.7%	7.1%	9.5%	8.8%	0.7%	6.1%	0.5%
80113		-17.0%	1.7%	-8.2%	16.2%	8.9%	3.9%	11.4%	-3.1%	6.0%	10.6%	-7.0%	24.5%	-1.1%
80116		-21.0%	-3.1%	7.3%	1.1%	19.4%	8.1%	-7.5%	16.5%	11.9%	11.6%	-6.4%	11.5%	3.7%
80117		14.4%	-12.3%	7.8%	8.1%	16.0%	9.5%	10.5%	15.3%	3.5%	8.1%	8.8%	16.3%	7.8%
80118		-2.4%	-14.9%	3.3%	1.9%	12.6%	8.1%	-0.7%	10.1%	9.2%	13.0%	-3.0%	11.3%	12.9%
80120		-8.8%	10.7%	-3.7%	4.9%	8.6%	8.9%	11.9%	6.5%	13.6%	6.9%	3.4%	9.8%	1.9%
80121		-14.8%	1.6%	8.2%	16.0%	-10.5%	4.4%	9.2%	12.6%	-1.2%	16.1%	0.9%	23.5%	-7.5%
80122		-8.4%	11.1%	-3.6%	3.8%	8.8%	9.8%	16.2%	2.0%	10.4%	2.3%	3.3%	5.2%	13.8%
80123		-4.4%	2.3%	-4.0%	6.4%	5.8%	7.7%	9.5%	9.2%	6.3%	9.8%	1.8%	11.8%	8.4%
80124		-4.5%	-5.1%	2.4%	6.3%	1.2%	7.1%	13.0%	5.4%	1.6%	9.0%	4.0%	2.2%	12.5%
80125		-9.7%	10.2%	2.8%	5.1%	-2.6%	19.9%	15.9%	0.9%	15.1%	10.3%	2.6%	12.8%	12.9%
80126		3.6%	0.4%	-0.2%	0.7%	7.6%	11.7%	8.5%	8.1%	10.0%	5.4%	4.1%	2.7%	11.2%
80127		-6.0%	2.7%	1.8%	5.7%	1.6%	7.9%	9.0%	13.3%	3.2%	7.8%	1.1%	8.3%	12.9%
80128		-5.9%	6.6%	1.4%	-3.1%	13.0%	4.8%	16.9%	7.3%	7.6%	8.5%	3.9%	8.3%	20.0%
80129		-1.0%	-0.6%	0.1%	2.5%	6.3%	9.1%	12.0%	5.2%	6.7%	5.2%	0.3%	6.9%	11.5%
80130		-2.1%	-0.5%	-0.6%	2.8%	9.9%	5.7%	9.1%	6.0%	5.8%	6.8%	2.4%	5.2%	12.1%
80134		-2.7%	1.1%	-1.5%	4.1%	8.0%	9.0%	5.8%	9.7%	9.3%	5.8%	1.2%	6.8%	14.5%
Negative														Positive

Annual Appreciation Positive vs Negative- All Single Family Homes (ASF+DSF)															
Zip Code	Trend	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	Q1 2021	
Metro Denver		-2.1%	6.3%	-1.1%	10.3%	9.2%	6.5%	12.1%	9.2%	8.0%	8.2%	2.4%	8.7%	8.3%	
80135		-43.2%	22.2%	-6.7%	-12.2%	15.6%	11.8%	9.5%	9.0%	-4.3%	4.6%	7.5%	15.2%	1.6%	
80136		-14.7%	5.8%	7.9%	-3.4%	13.9%	10.7%	17.1%	18.2%	9.0%	6.8%	5.5%	6.2%	20.1%	
80137		-4.9%	-13.9%	-7.9%	19.5%	5.7%	9.3%	29.3%	-7.9%	17.5%	-3.2%	32.4%	-9.8%	6.4%	
80138		-11.6%	-1.3%	-2.1%	3.3%	9.8%	5.6%	12.1%	9.7%	9.5%	3.6%	3.3%	7.8%	10.6%	
80202		-26.4%	6.5%	0.4%	6.7%	8.0%	1.6%	10.8%	-6.9%	21.2%	1.5%	22.2%	-13.4%	17.8%	
80203		-18.2%	-3.5%	17.4%	1.4%	11.5%	5.9%	8.1%	11.4%	17.5%	5.5%	-2.3%	3.9%	1.3%	
80204		18.9%	0.6%	2.4%	18.9%	22.3%	18.3%	28.4%	11.9%	8.0%	10.5%	0.7%	7.0%	7.0%	
80205		-1.0%	13.8%	5.3%	7.7%	16.9%	10.5%	15.0%	9.3%	10.7%	7.0%	2.2%	5.0%	16.5%	
80206		-14.8%	15.1%	-5.0%	4.8%	5.7%	3.6%	14.6%	13.1%	-3.8%	9.0%	17.7%	-3.5%	9.2%	
80207		-1.0%	18.7%	-3.4%	10.9%	14.4%	10.2%	13.3%	10.4%	9.4%	10.6%	0.9%	7.7%	8.2%	
80209		-5.3%	-3.1%	-0.1%	6.6%	10.4%	8.8%	8.8%	10.6%	7.5%	8.4%	3.1%	10.9%	9.3%	
80210		-5.3%	-3.6%	2.6%	3.9%	6.9%	9.0%	12.6%	7.7%	15.8%	5.0%	-1.3%	12.9%	16.6%	
80211		-1.7%	5.7%	4.1%	11.4%	14.6%	10.7%	14.6%	6.8%	9.6%	3.9%	7.4%	2.8%	9.2%	
80212		-3.5%	-1.8%	6.8%	5.6%	13.2%	13.0%	16.5%	9.2%	8.3%	11.4%	2.8%	9.9%	7.2%	
80214		6.2%	6.7%	-6.3%	13.3%	23.3%	11.5%	18.2%	15.2%	5.6%	13.0%	5.3%	10.3%	2.7%	
80215		-7.8%	14.4%	-0.2%	1.0%	21.0%	7.6%	8.4%	7.6%	7.6%	10.0%	3.5%	11.5%	-8.5%	
80216		1.2%	20.4%	-15.9%	32.8%	42.3%	27.7%	24.0%	29.7%	4.9%	6.8%	8.3%	2.6%	4.2%	
80218		-7.9%	17.7%	-0.1%	11.4%	-0.1%	2.6%	11.3%	10.9%	-1.9%	16.6%	-0.1%	8.3%	10.6%	
80219		16.3%	7.9%	-10.3%	18.6%	20.1%	19.9%	20.6%	14.2%	14.3%	9.8%	3.9%	9.2%	9.7%	
80220		3.8%	0.9%	3.3%	7.9%	6.8%	-1.8%	22.0%	6.4%	7.4%	9.1%	1.4%	17.9%	0.5%	
80221		11.6%	4.5%	-6.0%	16.8%	22.7%	16.7%	18.9%	16.2%	15.0%	12.9%	2.9%	10.6%	4.2%	
80222		0.8%	-6.2%	-6.0%	7.7%	19.9%	4.6%	13.0%	10.7%	2.5%	20.0%	1.4%	6.6%	22.6%	
80223		6.0%	11.2%	0.8%	10.6%	18.2%	22.3%	6.2%	23.3%	12.2%	11.8%	6.5%	8.3%	-4.3%	
80224		-3.1%	-3.8%	-0.4%	18.4%	11.9%	3.7%	8.4%	18.9%	6.1%	12.3%	-1.3%	9.8%	16.8%	
Negative															Positive

Annual Appreciation Positive vs Negative- All Single Family Homes (ASF+DSF)														
Zip Code	Trend	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	Q1 2021
Metro Denver		-2.1%	6.3%	-1.1%	10.3%	9.2%	6.5%	12.1%	9.2%	8.0%	8.2%	2.4%	8.7%	8.3%
80226		-8.7%	7.9%	-5.8%	5.3%	17.5%	7.2%	15.6%	12.8%	7.8%	7.7%	7.0%	5.3%	9.8%
80227		-6.0%	1.3%	-8.5%	12.0%	15.4%	0.4%	13.7%	15.7%	5.2%	13.2%	0.4%	6.0%	0.6%
80228		3.5%	3.3%	-5.2%	2.6%	13.8%	5.5%	9.9%	13.1%	12.8%	6.2%	1.7%	4.9%	10.3%
80229		4.2%	3.8%	-8.0%	17.2%	14.1%	15.9%	17.5%	13.1%	15.9%	10.7%	-0.4%	6.8%	12.0%
80230		-19.5%	19.0%	-16.4%	9.4%	3.1%	7.4%	1.7%	22.5%	8.9%	4.6%	-0.5%	-0.4%	10.7%
80231		0.2%	6.1%	-13.9%	12.3%	29.5%	-9.1%	12.5%	5.7%	7.8%	13.9%	-5.4%	14.0%	-2.2%
80232		1.5%	1.9%	-5.0%	7.7%	15.8%	9.6%	10.6%	13.7%	7.6%	7.4%	3.9%	6.9%	9.0%
80233		1.9%	6.2%	-6.3%	8.6%	15.2%	11.6%	14.6%	12.6%	9.1%	9.6%	2.4%	8.1%	10.8%
80234		-2.2%	-1.9%	-0.5%	10.8%	-2.7%	12.1%	9.3%	13.7%	3.9%	11.9%	-0.5%	7.5%	2.4%
80235		-9.4%	-12.8%	8.3%	39.3%	-6.1%	9.0%	-0.4%	7.5%	21.0%	-1.7%	-4.9%	19.9%	-14.0%
80236		4.6%	-0.1%	-0.8%	9.5%	12.2%	11.3%	16.5%	6.2%	11.9%	12.4%	-1.1%	12.4%	11.4%
80237		-9.0%	4.3%	-2.5%	9.8%	15.0%	-7.8%	22.1%	6.8%	4.2%	11.7%	-1.9%	11.8%	4.9%
80238		-7.5%	-6.7%	7.6%	-2.2%	6.1%	6.5%	9.3%	2.9%	8.5%	6.1%	2.1%	8.1%	5.3%
80239		7.9%	4.0%	-4.9%	15.0%	23.0%	21.2%	17.6%	12.7%	12.8%	8.7%	5.0%	8.2%	8.2%
80241		0.4%	-3.7%	0.1%	9.3%	12.2%	6.1%	15.4%	9.8%	9.4%	5.3%	3.7%	6.6%	2.8%
80246		-9.4%	-2.6%	9.2%	-1.9%	6.7%	1.8%	37.0%	-7.7%	36.0%	-12.8%	12.5%	10.5%	16.0%
80247		-1.5%	-4.5%	0.7%	2.9%	22.8%	11.2%	18.3%	7.9%	13.9%	9.5%	-4.6%	10.8%	-3.6%
80249		-3.8%	6.3%	-6.5%	14.6%	17.3%	12.5%	16.0%	12.8%	12.1%	7.2%	3.7%	7.5%	6.2%
80260		-2.8%	-1.1%	0.1%	16.6%	12.5%	8.8%	18.9%	12.4%	10.5%	9.8%	3.6%	2.1%	1.9%
80401		-13.5%	-2.4%	8.0%	3.9%	11.2%	-2.1%	19.4%	8.0%	5.3%	8.9%	1.7%	13.1%	15.0%
80403		-6.1%	1.6%	-1.7%	10.0%	3.8%	5.9%	8.3%	12.8%	4.2%	7.0%	7.0%	10.4%	4.0%
80433		7.4%	-2.1%	-10.1%	0.1%	6.2%	20.8%	9.9%	4.9%	8.7%	6.2%	9.2%	9.2%	8.4%
80439		-15.7%	3.6%	-1.0%	7.3%	4.2%	2.5%	15.1%	5.1%	14.5%	4.9%	0.9%	12.7%	11.3%
80454		-11.2%	3.0%	-26.9%	37.3%	-5.9%	16.1%	9.4%	-10.5%	20.8%	35.5%	6.7%	-1.5%	3.6%
Negative														Positive

Positive vs. Negative Appreciation

## Annual Appreciation Positive vs Negative- All Single Family Homes (ASF+DSF)

Zip Code	Trend	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	Q1 2021
Metro Denver		-2.1%	6.3%	-1.1%	10.3%	9.2%	6.5%	12.1%	9.2%	8.0%	8.2%	2.4%	8.7%	8.3%
80465		-3.7%	-5.3%	3.0%	1.6%	6.2%	11.7%	15.4%	5.3%	11.8%	12.4%	3.0%	10.6%	8.0%
80470		-25.6%	19.5%	-9.9%	39.5%	-2.2%	6.8%	4.5%	17.0%	13.6%	-0.2%	8.3%	-0.4%	25.7%
80601		-2.8%	6.1%	-5.6%	14.1%	17.2%	13.6%	16.6%	11.2%	7.7%	6.9%	5.4%	7.3%	8.2%
80602		-1.8%	0.7%	-2.4%	4.5%	11.0%	7.6%	10.9%	9.9%	5.1%	6.2%	5.3%	3.4%	10.9%
80603		-3.0%	6.3%	-3.3%	8.5%	1.0%	17.3%	4.9%	10.1%	8.1%	7.9%	9.2%	13.9%	8.4%
80640		-5.3%	-1.2%	-3.6%	7.1%	15.1%	10.9%	11.8%	6.8%	9.8%	5.5%	5.8%	4.3%	4.2%
80642		1.5%	-7.4%	-2.9%	3.4%	24.9%	3.2%	18.5%	0.0%	6.2%	11.2%	7.7%	3.4%	9.1%

Positive vs. Negative Appreciation





# Appreciation Year over Year as Compared to Metro Denver Average

# Zip Code vs. Metro Denver Average 2009

**Closed Transactions**  
**38,552**

**Months of Inventory**  
**6.3**

**Average DOM**  
**84**

**Median DOM**  
**47**

**% Close to List**  
**98.1%**

**Odds of Selling**  
**64.4%**

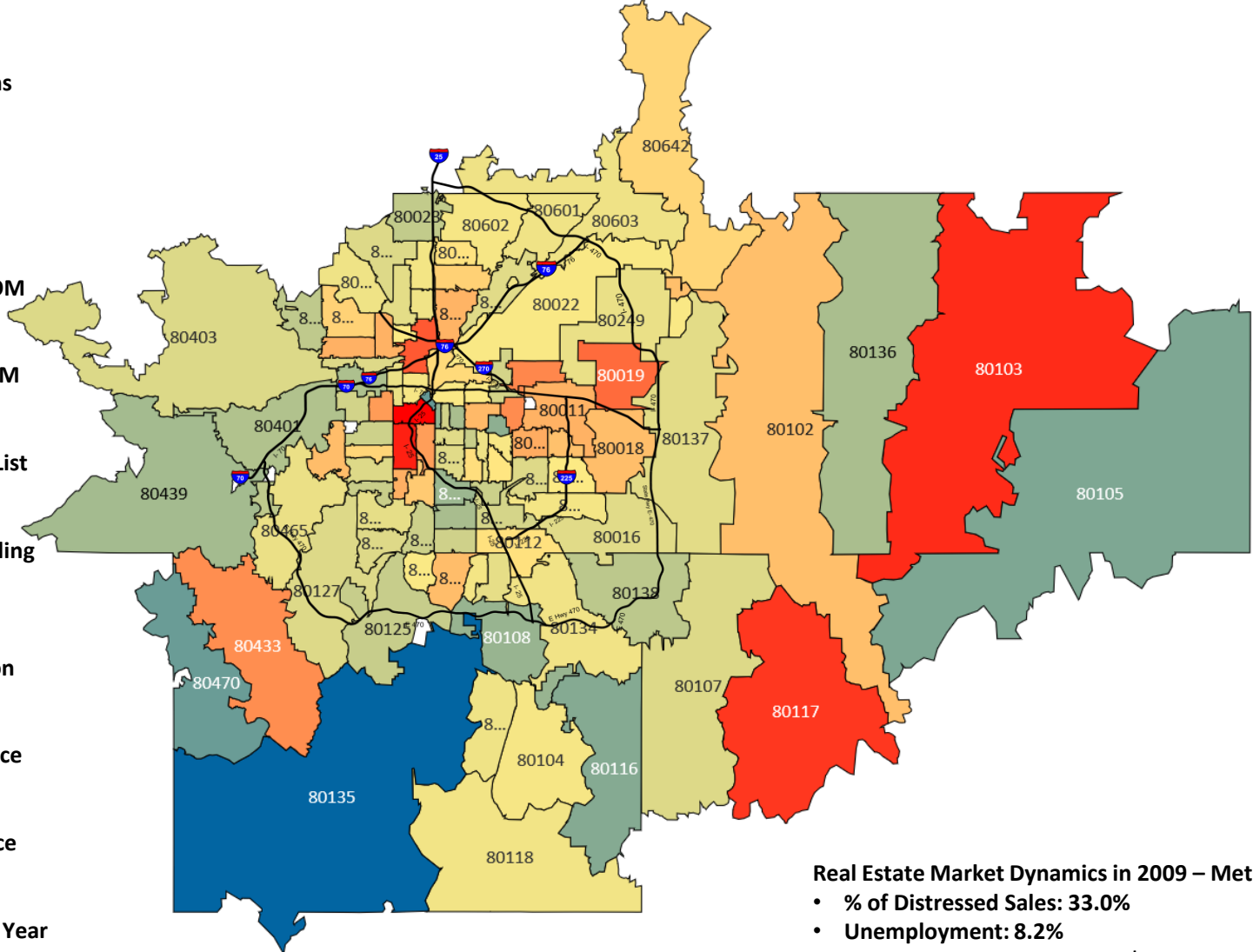
**Metro Appreciation**  
**-2.1%**

**Average Price**  
**\$240,237**

**Median Price**  
**\$215,252**

**Average 30 Year Fixed Interest Rate**  
**5.04%**

**Average P&I with 10% Down**  
**\$1,290**



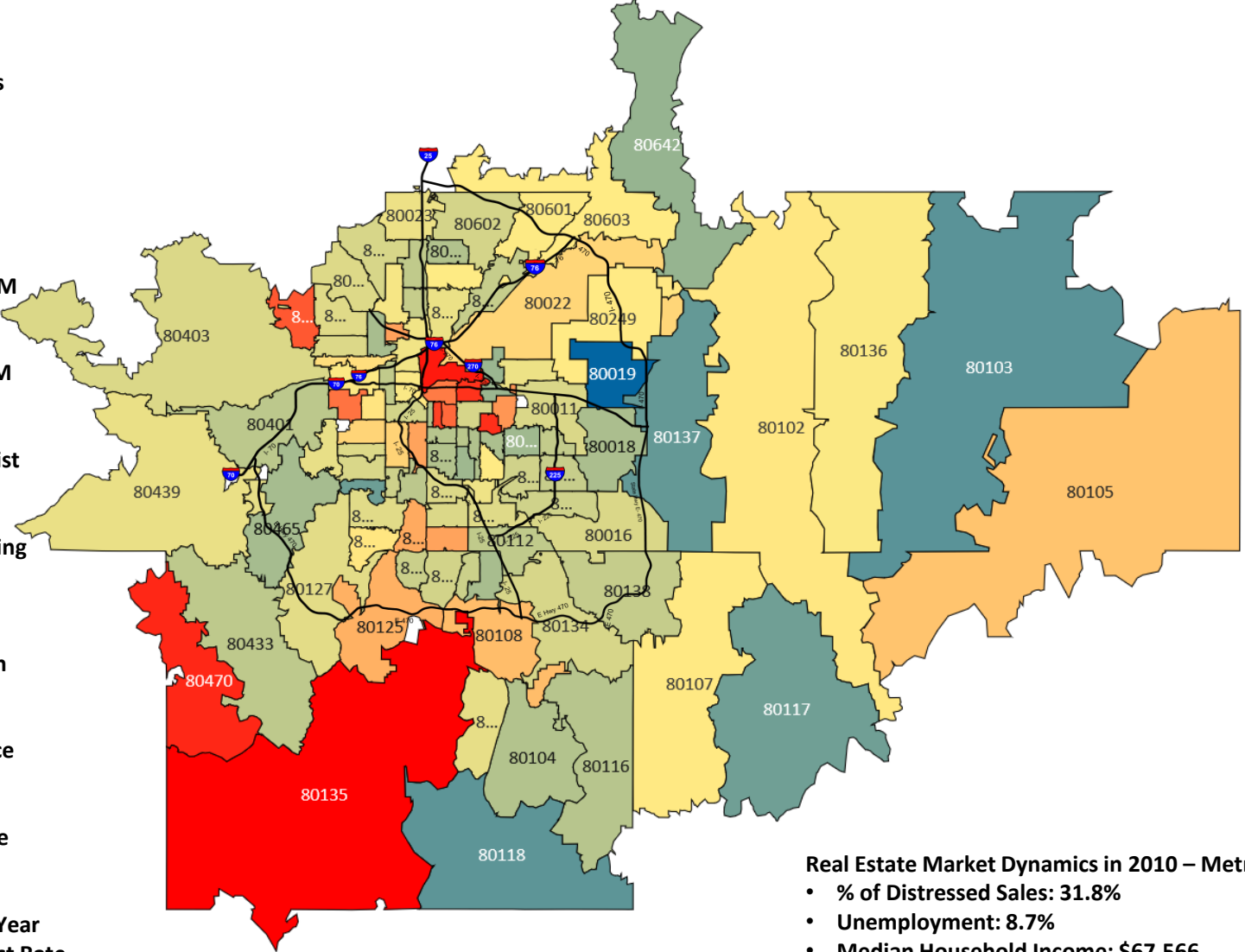
### Real Estate Market Dynamics in 2009 – Metro Denver

- % of Distressed Sales: 33.0%
  - Unemployment: 8.2%
  - Median Household Income: \$68,258
  - % of Income to Average P&I: 22.7%
- National**
- % of Outstanding Loans to Household LTV: 53.2%

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**Closed Transactions**  
 35,624  
  
**Months of Inventory**  
 10.5  
  
**Average DOM**  
 86  
  
**Median DOM**  
 52  
  
**% Close to List**  
 98.0%  
  
**Odds of Selling**  
 34.2%  
  
**Metro Appreciation**  
 +6.3%  
  
**Average Price**  
 \$252,950  
  
**Median Price**  
 \$230,075  
  
**Average 30 Year Fixed Interest Rate**  
 4.69%  
  
**Average P&I with 10% Down**  
 \$1,333



**Real Estate Market Dynamics in 2010 – Metro Denver**

- % of Distressed Sales: 31.8%
- Unemployment: 8.7%
- Median Household Income: \$67,566
- % of Income to Average P&I: 23.7%

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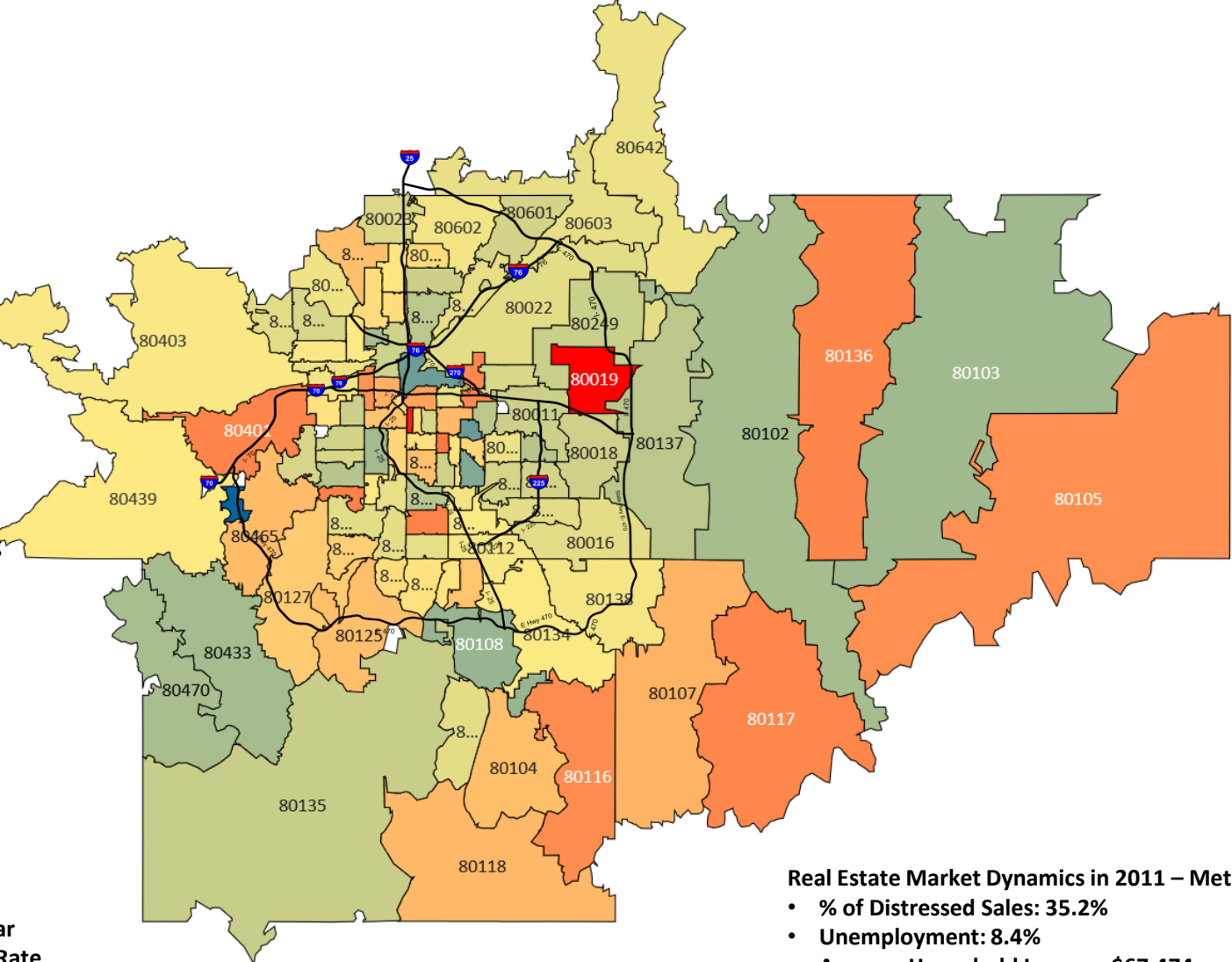
**National**

- % of Outstanding Loans to Household LTV: 20.6%



# Zip Code vs. Metro Denver Average 2011

**Closed Transactions**  
 36,218  
  
**Months of Inventory**  
 8.3  
  
**Average DOM**  
 94  
  
**Median DOM**  
 59  
  
**% Close to List**  
 97.7%  
  
**Odds of Selling**  
 46.1%  
  
**Metro Appreciation**  
 -1.1%  
  
**Average Price**  
 \$252,950  
  
**Median Price**  
 \$207,000  
  
**Average 30 Year Fixed Interest Rate**  
 4.44%  
  
**Average P&I with 10% Down**  
 \$1,143



**Real Estate Market Dynamics in 2011 – Metro Denver**

- % of Distressed Sales: 35.2%
- Unemployment: 8.4%
- Average Household Income: \$67,474
- % of Income to Average P&I: \$22.6%

**National**

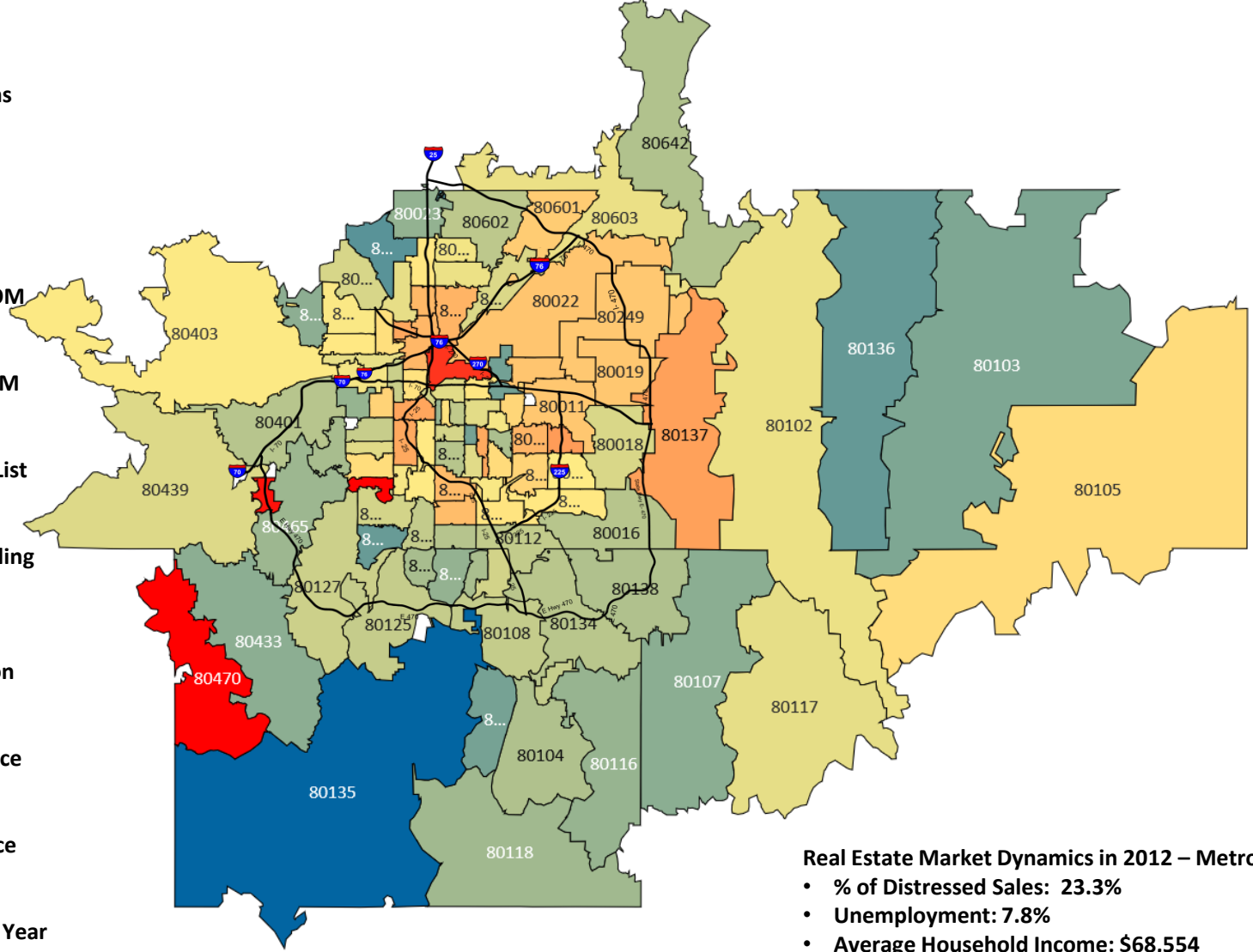
- % of Outstanding Loans to Household LTV: 53.9%

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# Zip Code vs. Metro Denver Average 2012

**Closed Transactions**  
 43,079  
  
**Months of Inventory**  
 4.6  
  
**Average DOM**  
 67  
  
**Median DOM**  
 31  
  
**% Close to List**  
 98.6%  
  
**Odds of Selling**  
 57.0%  
  
**Metro Appreciation**  
 +10.3  
  
**Average Price**  
 \$278,975  
  
**Median Price**  
 \$231,500  
  
**Average 30 Year Fixed Interest Rate**  
 3.66%  
  
**Average P&I with 10% Down**  
 \$1,147



### Real Estate Market Dynamics in 2012 – Metro Denver

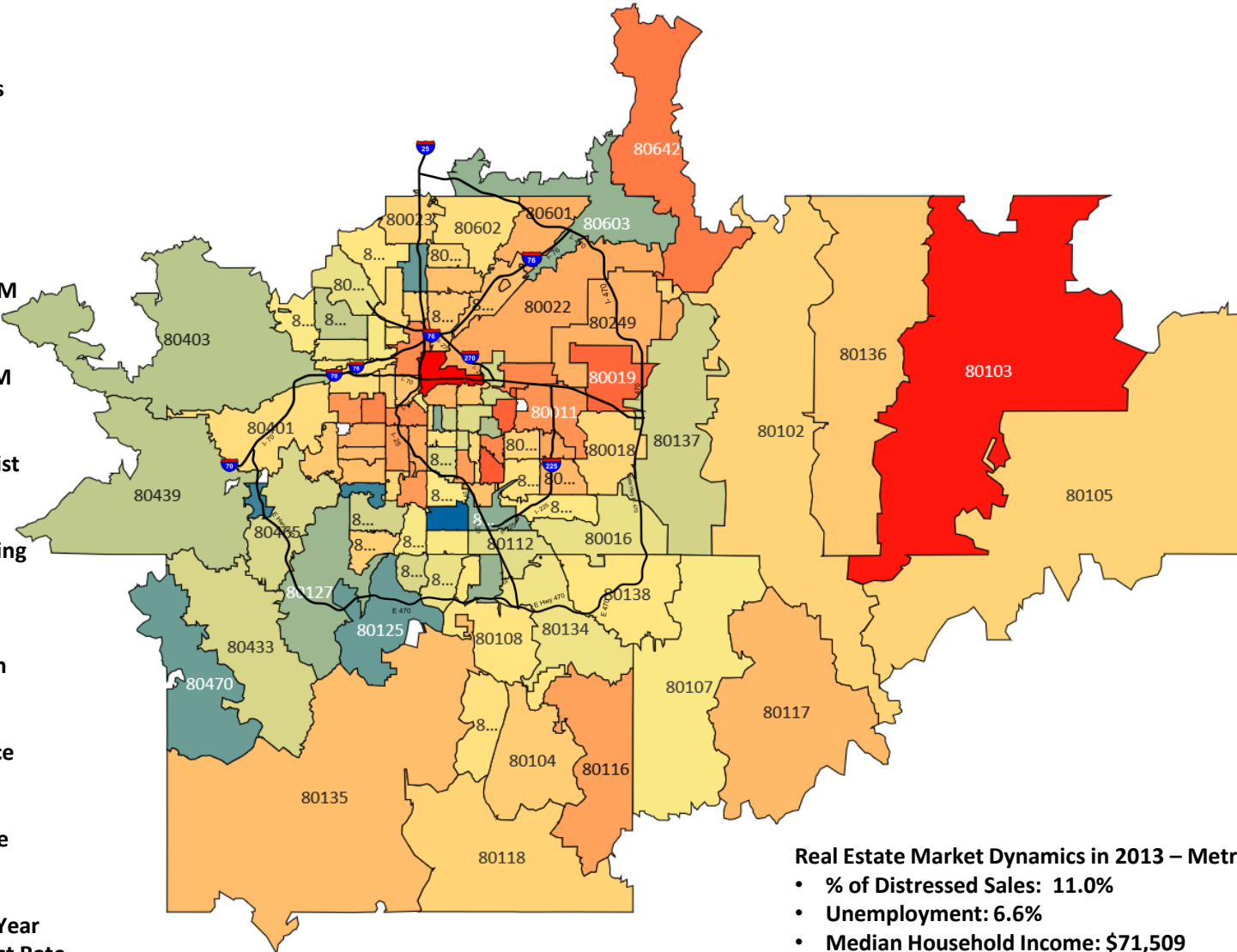
- % of Distressed Sales: 23.3%
  - Unemployment: 7.8%
  - Average Household Income: \$68,554
  - % of Income to Average P&I: 21.4%
- National**
- % of Outstanding Loans to Household LTV: 52.9%

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# Zip Code vs. Metro Denver Average 2013

**Closed Transactions**  
 51,494  
  
**Months of Inventory**  
 2.5  
  
**Average DOM**  
 44  
  
**Median DOM**  
 17  
  
**% Close to List**  
 99.5%  
  
**Odds of Selling**  
 61.8%  
  
**Metro Appreciation**  
 +9.2%  
  
**Average Price**  
 \$304,495  
  
**Median Price**  
 \$253,000  
  
**Average 30 Year Fixed Interest Rate**  
 4.02%  
  
**Average P&I with 10% Down**  
 \$1,451



### Real Estate Market Dynamics in 2013 – Metro Denver

- % of Distressed Sales: 11.0%
- Unemployment: 6.6%
- Median Household Income: \$71,509
- % of Income to Average P&I: 24.4%

### National

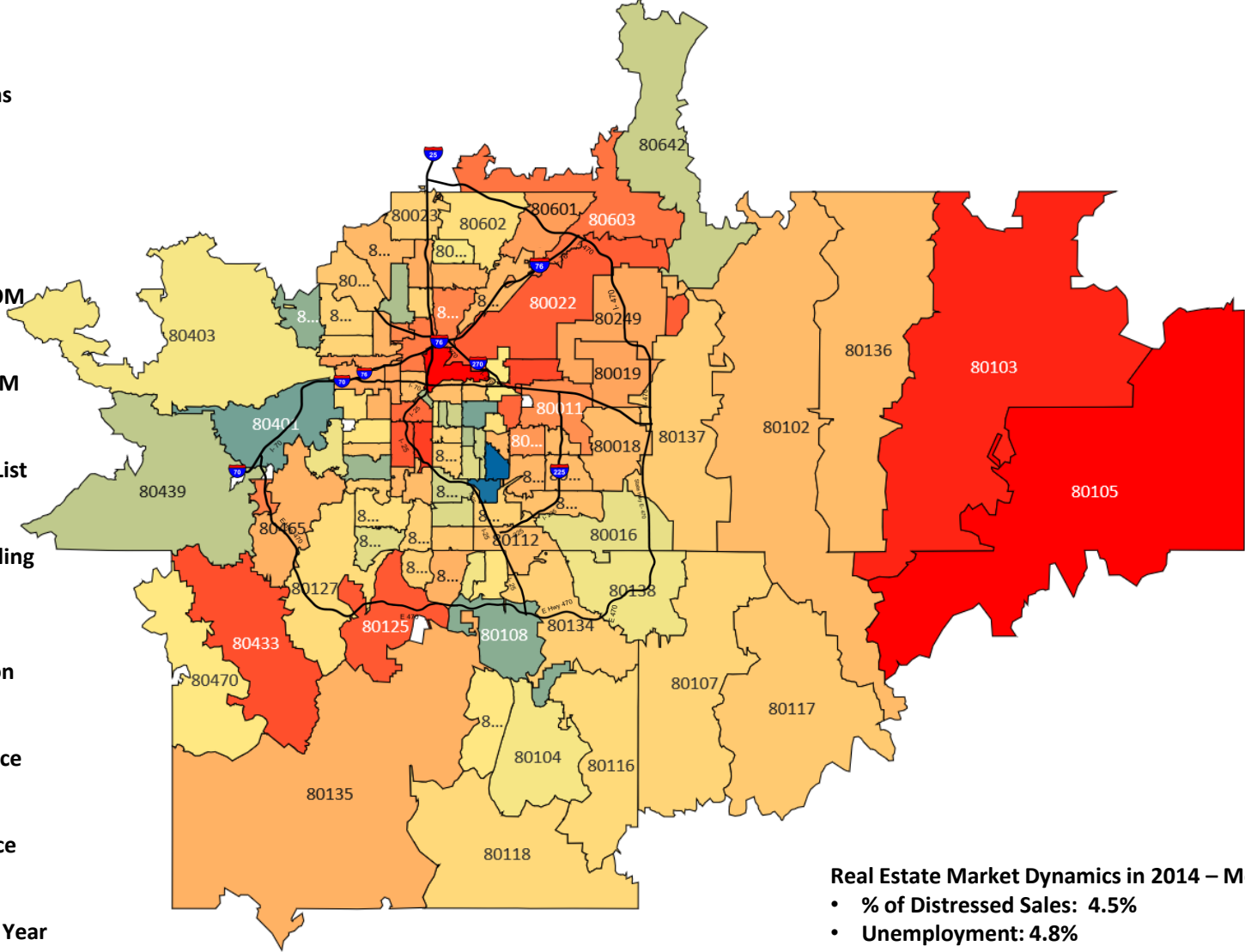
- % of Outstanding Loans to Household LTV: 48.3%

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# Zip Code vs. Metro Denver Average 2014

**Closed Transactions**  
 51,958  
**Months of Inventory**  
 1.9  
**Average DOM**  
 32  
**Median DOM**  
 11  
**% Close to List**  
 100.0%  
**Odds of Selling**  
 87.7%  
**Metro Appreciation**  
 +6.5%  
**Average Price**  
 \$324,237  
**Median Price**  
 \$274,900  
**Average 30 Year Fixed Interest Rate**  
 4.16%  
**Average P&I with 10% Down**  
 \$1,600



### Real Estate Market Dynamics in 2014 – Metro Denver

- % of Distressed Sales: 4.5%
- Unemployment: 4.8%
- Median Household Income: \$75,282
- % of Income to Average P&I: 25.5%

### National

- % of Outstanding Loans to Household LTV: 44.6%

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# Zip Code vs. Metro Denver Average 2015

**Closed Transactions**  
53,963

**Months of Inventory**  
1.5

**Average DOM**  
23

**Median DOM**  
7

**% Close to List**  
100.0%

**Odds of Selling**  
85.5%

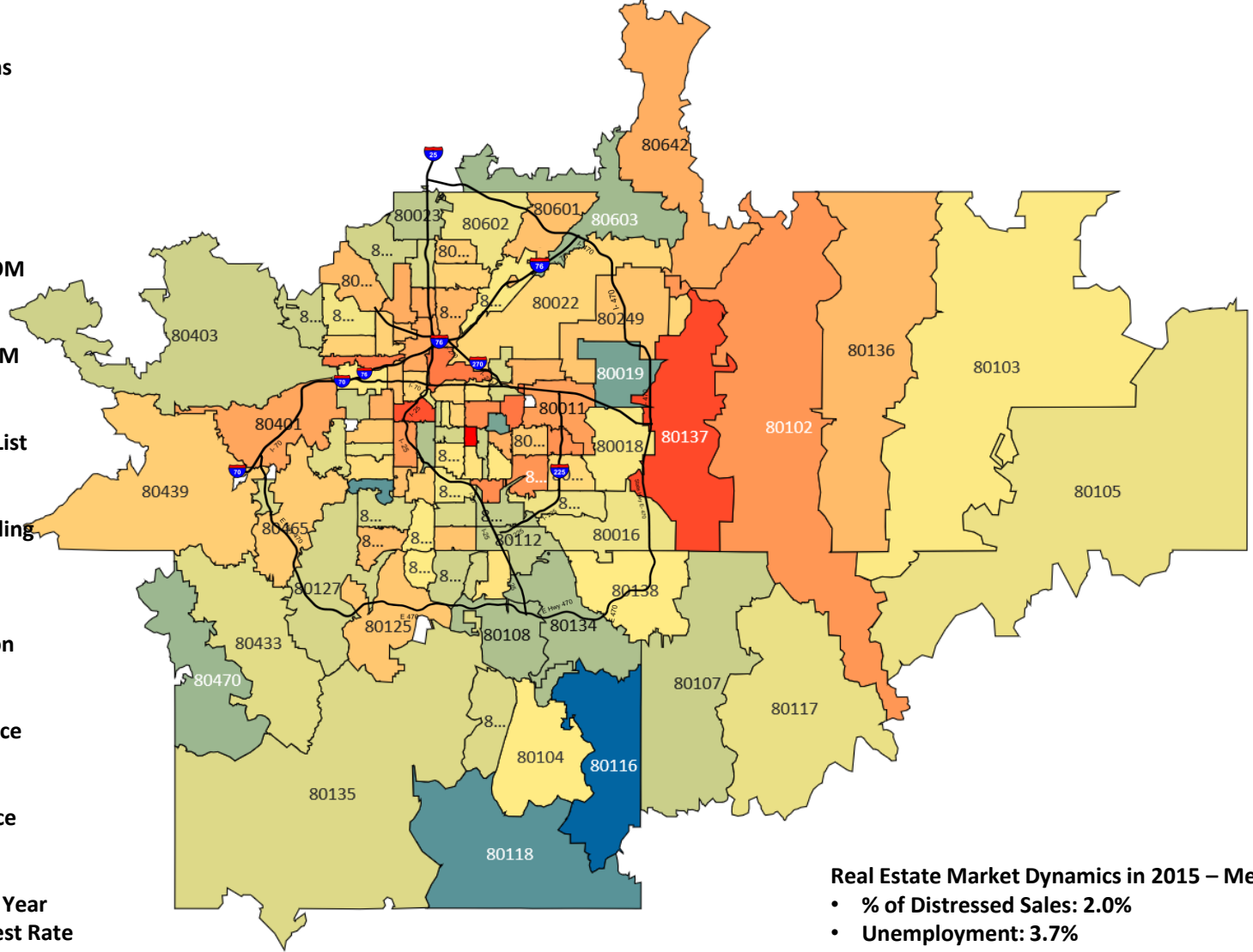
**Metro Appreciation**  
+12.1

**Average Price**  
\$361,533

**Median Price**  
\$312,000

**Average 30 Year Fixed Interest Rate**  
3.84%

**Average P&I with 10% Down**  
\$1,717



### Real Estate Market Dynamics in 2015 – Metro Denver

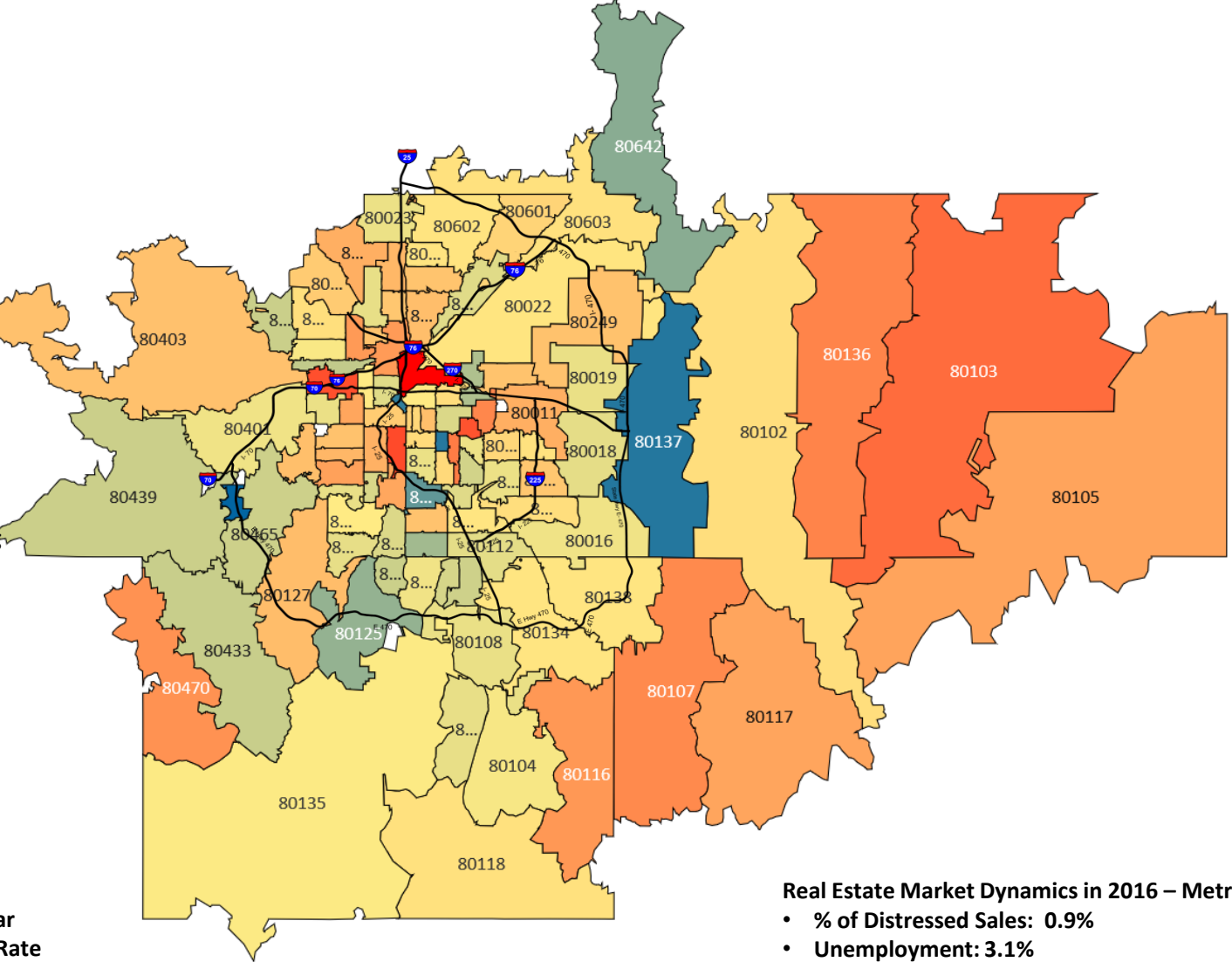
- % of Distressed Sales: 2.0%
  - Unemployment: 3.7%
  - Median Household Income: \$77,985
  - % of Income to Average P&I: 26.4%
- National**
- % of Outstanding Loans to Household LTV: 42.0%

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# Zip Code vs. Metro Denver Average 2017

**Closed Transactions**  
 53,830  
  
**Months of Inventory**  
 1.4  
  
**Average DOM**  
 25  
  
**Median DOM**  
 7  
  
**% Close to List**  
 100.0%  
  
**Odds of Selling**  
 86.8%  
  
**Metro Appreciation**  
 +9.2  
  
**Average Price**  
 \$396,822  
  
**Median Price**  
 \$374,773  
  
**Average 30 Year Fixed Interest Rate**  
 3.67%  
  
**Average P&I with 10% Down**  
 \$1,830



### Real Estate Market Dynamics in 2016 – Metro Denver

- % of Distressed Sales: 0.9%
- Unemployment: 3.1%
- Median Household Income: \$79,664
- % of Income to Average P&I: 27.6%

### National

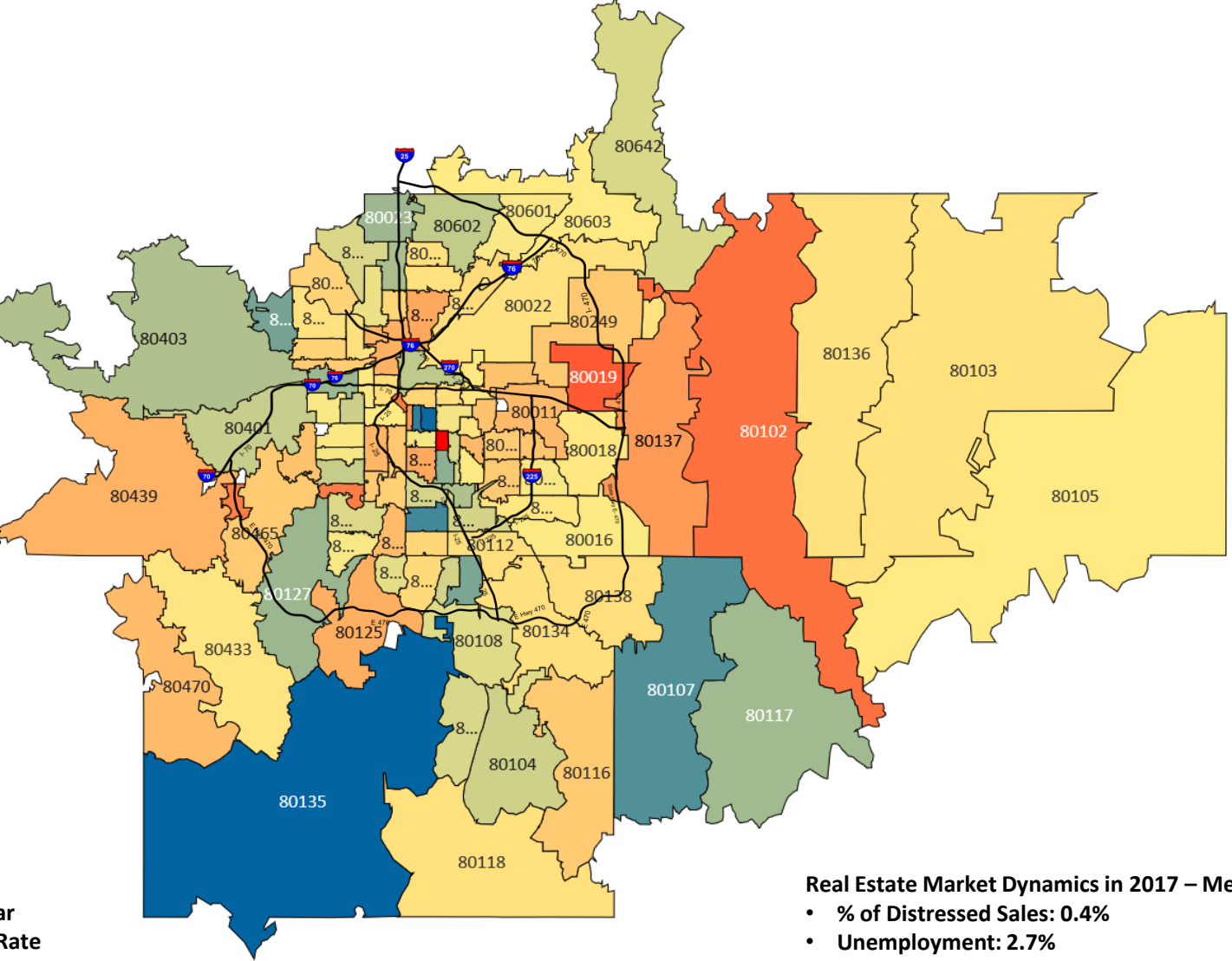
- % of Outstanding Loans to Household LTV: 39.9%

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# Zip Code vs. Metro Denver Average 2017

**Closed Transactions**  
 54,938  
  
**Months of Inventory**  
 1.2  
  
**Average DOM**  
 25  
  
**Median DOM**  
 8  
  
**% Close to List**  
 100.0%  
  
**Odds of Selling**  
 89.0%  
  
**Metro Appreciation**  
 +8.0%  
  
**Average Price**  
 \$428,670  
  
**Median Price**  
 \$375,000  
  
**Average 30 Year Fixed Interest Rate**  
 3.98%  
  
**Average P&I with 10% Down**  
 \$2,050



### Real Estate Market Dynamics in 2017 – Metro Denver

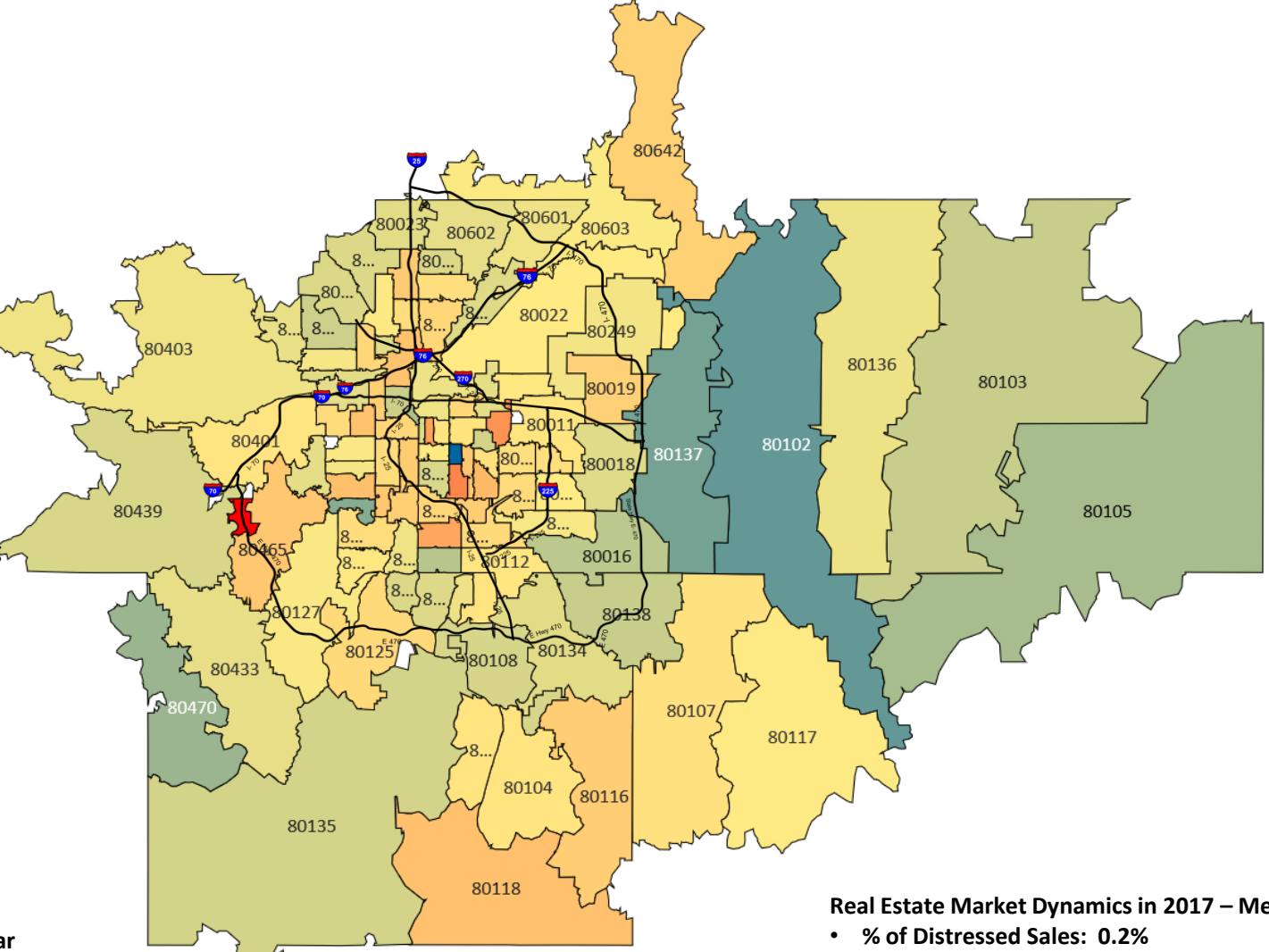
- % of Distressed Sales: 0.4%
  - Unemployment: 2.7%
  - Median Household Income: \$84,828
  - % of Income to Average P&I: 29.0%
- National**
- % of Outstanding Loans to Household LTV: 38.1%

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# Zip Code vs. Metro Denver Average 2017

**Closed Transactions**  
 52,251  
  
**Months of Inventory**  
 1.5  
  
**Average DOM**  
 25  
  
**Median DOM**  
 8  
  
**% Close to List**  
 100.0%  
  
**Odds of Selling**  
 82.7%  
  
**Metro Appreciation**  
 +8.2%  
  
**Average Price**  
 \$463,873  
  
**Median Price**  
 \$405,000  
  
**Average 30 Year Fixed Interest Rate**  
 4.46%  
  
**Average P&I with 10% Down**  
 \$2,370



### Real Estate Market Dynamics in 2017 – Metro Denver

- % of Distressed Sales: 0.2%
  - Unemployment: 3.1%
  - Median Household Income: \$88,046
  - % of Income to Average P&I: 32.3%
- National**
- % of Outstanding Loans to Household LTV: 36.8%

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**Closed Transactions**  
 54,584

**Months of Inventory**  
 1.8

**Average DOM**  
 31

**Median DOM**  
 13

**% Close to List**  
 100.0%

**Odds of Selling**  
 83.4%

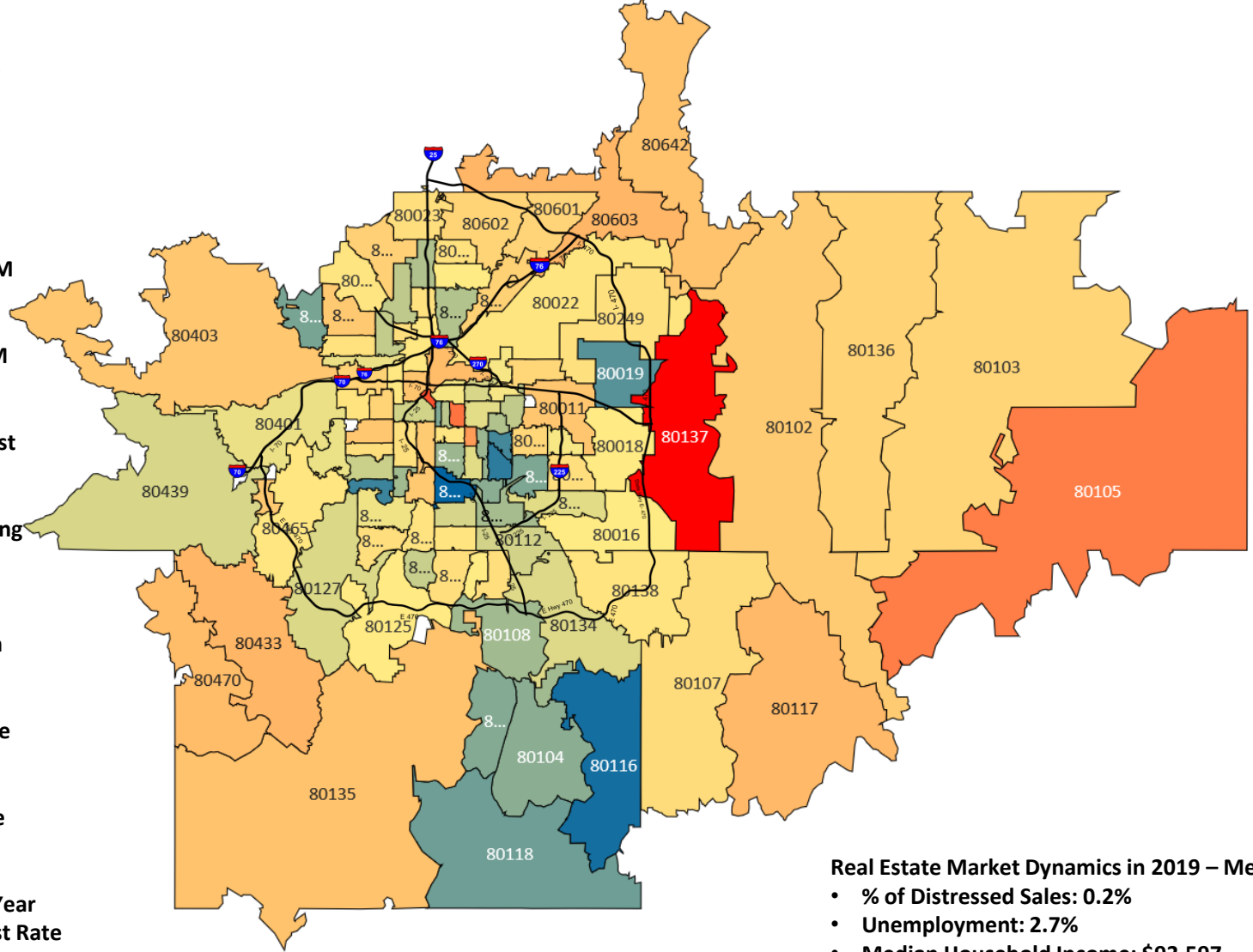
**Metro Appreciation**  
 +2.4%

**Average Price**  
 \$475,222

**Median Price**  
 \$415,439

**Average 30 Year Fixed Interest Rate**  
 3.91%

**Average P&I with 10% Down**  
 \$2,261



**Real Estate Market Dynamics in 2019 – Metro Denver**

- % of Distressed Sales: 0.2%
- Unemployment: 2.7%
- Median Household Income: \$93,597
- % of Income to Average P&I: 29.0%

**National**

- % of Outstanding Loans to Household LTV: 35.6%

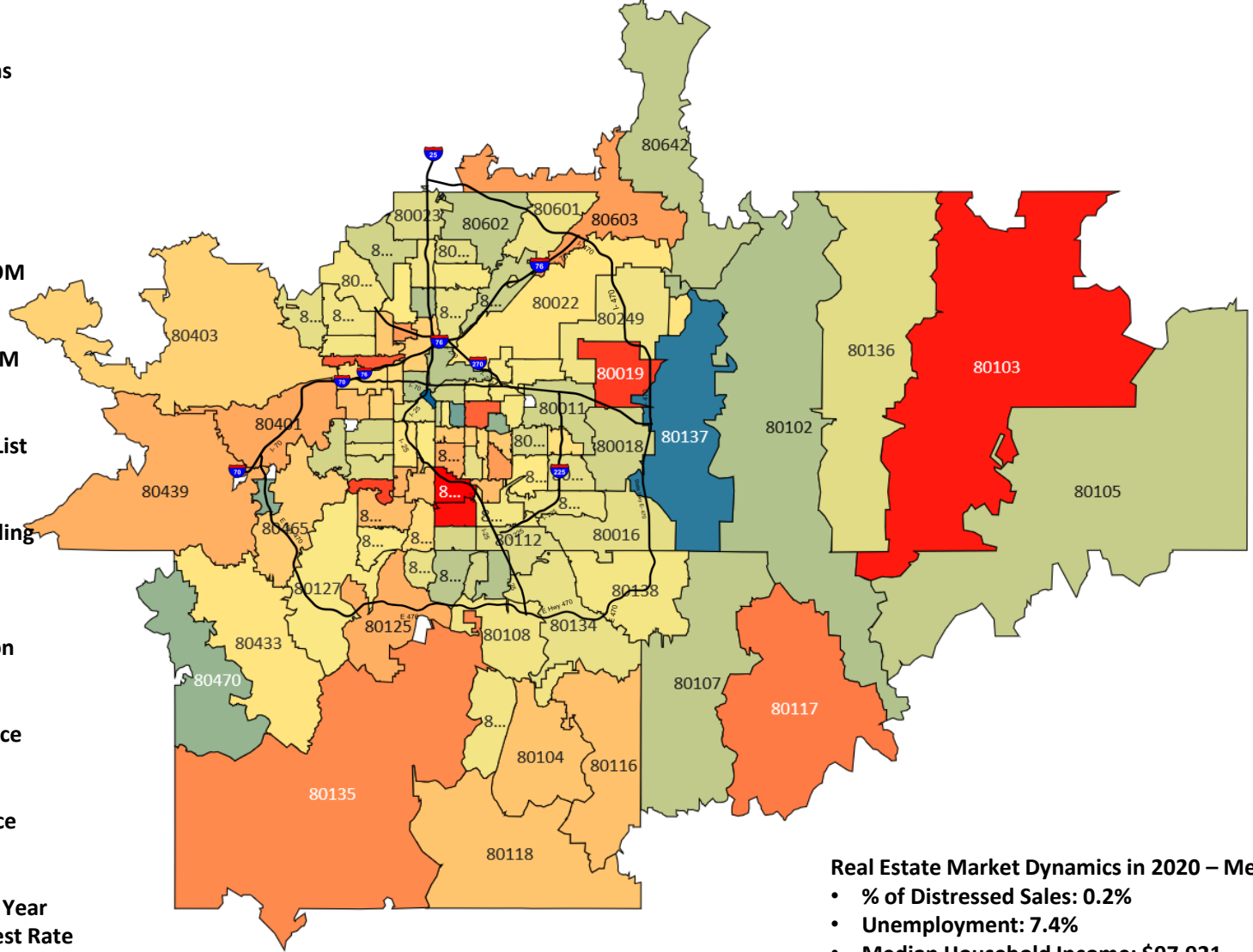
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**Zip Code vs. Metro Denver Average 2018**

# Zip Code vs. Metro Denver Average 2019

**Closed Transactions**  
 58,550  
  
**Months of Inventory**  
 1.4  
  
**Average DOM**  
 27  
  
**Median DOM**  
 7  
  
**% Close to List**  
 99.94  
  
**Odds of Selling**  
 92.3%  
  
**Metro Appreciation**  
 +8.7%  
  
**Average Price**  
 \$516,454  
  
**Median Price**  
 \$449,900  
  
**Average 30 Year Fixed Interest Rate**  
 3.11%  
  
**Average P&I with 10% Down**  
 \$2,221



### Real Estate Market Dynamics in 2020 – Metro Denver

- % of Distressed Sales: 0.2%
  - Unemployment: 7.4%
  - Median Household Income: \$97,921
  - % of Income to Average P&I: 27.2%
- National**
- % of Outstanding Loans to Household LTV: 35.2%

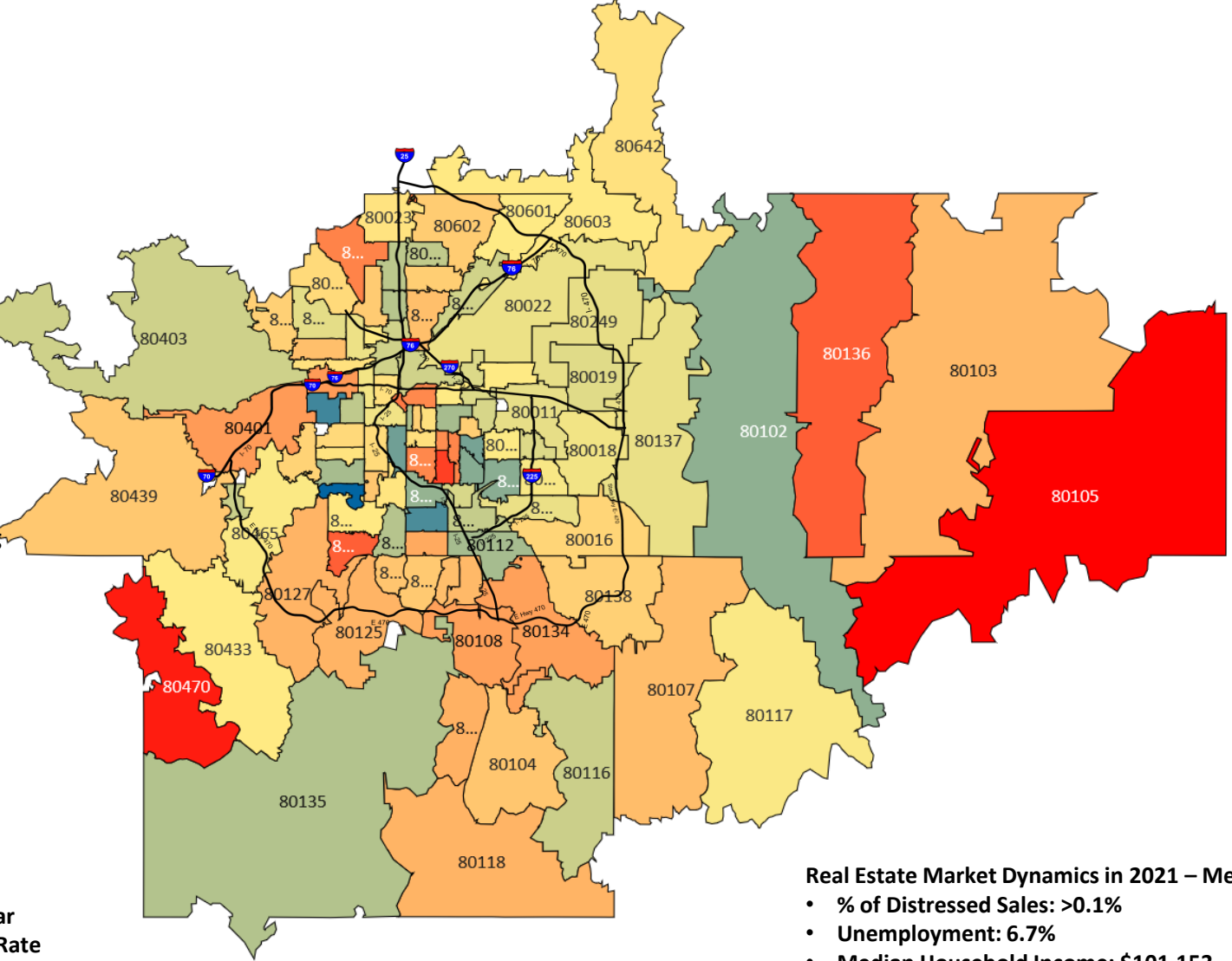
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# Zip Code vs. Metro Denver Average Q1 2021

**Closed Transactions**  
 12,240  
  
**Months of Inventory**  
 >1.0  
  
**Average DOM**  
 0.4  
  
**Median DOM**  
 5  
  
**% Close to List**  
 101.3%  
  
**Odds of Selling**  
 78.7%  
  
**Metro Appreciation**  
 8.3%  
  
**Average Price**  
 \$559,301  
  
**Median Price**  
 \$477,000  
  
**Average 30 Year Fixed Interest Rate**  
 2.88%  
  
**Average P&I with 10% Down**  
 \$2,090



**Real Estate Market Dynamics in 2021 – Metro Denver**  
 • % of Distressed Sales: >0.1%  
 • Unemployment: 6.7%  
 • Median Household Income: \$101,153  
 • % of Income to Average P&I: 24.6%  
**National**  
 • % of Outstanding Loans to Household LTV: 34.1%

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# Index: Year over Year as Compared to Metro Denver Average

Annual Appreciation- All Single Family Homes Metro Denver Average Appreciation as Compared to Zip Code (ASF+DSF)														
Zip Code	Trend	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	Q1 2021
Metro Denver		-2.1%	6.3%	-1.1%	10.3%	9.2%	6.5%	12.1%	9.2%	8.0%	8.2%	2.4%	8.7%	8.3%
80002		-5.9%	7.2%	-2.7%	8.2%	10.7%	13.3%	24.1%	4.4%	11.7%	5.8%	1.6%	18.4%	9.1%
80003		4.5%	-5.0%	-1.5%	11.8%	8.6%	11.5%	14.8%	16.3%	9.4%	10.6%	0.2%	11.0%	6.7%
80004		4.5%	1.7%	-1.8%	10.6%	8.0%	8.6%	14.8%	8.8%	10.7%	7.5%	3.7%	7.8%	12.0%
80005		1.8%	2.2%	-5.1%	9.8%	4.7%	8.7%	11.2%	10.2%	9.1%	4.0%	6.8%	7.7%	6.0%
80007		-11.0%	16.2%	-4.1%	0.1%	8.9%	-0.3%	8.4%	5.1%	1.4%	6.4%	-2.6%	6.5%	10.6%
80010		7.5%	12.0%	-8.0%	12.9%	28.5%	18.6%	24.4%	17.9%	12.9%	18.5%	0.1%	8.0%	4.8%
80011		4.4%	1.5%	-6.3%	14.8%	21.6%	14.8%	20.1%	14.5%	13.8%	8.9%	7.1%	4.7%	6.2%
80012		4.9%	-6.0%	-2.9%	17.0%	12.6%	14.2%	15.7%	10.9%	11.7%	9.7%	5.0%	5.7%	8.1%
80013		-0.6%	-1.1%	-5.6%	10.2%	16.2%	10.8%	14.0%	12.4%	7.6%	8.1%	4.0%	6.5%	7.7%
80014		-5.9%	0.2%	-5.4%	13.2%	11.1%	11.3%	21.2%	7.7%	11.8%	10.1%	-2.4%	8.5%	-2.0%
80015		-2.2%	0.0%	-3.8%	10.7%	9.7%	10.3%	10.9%	10.3%	8.6%	7.5%	1.3%	7.2%	6.5%
80016		-5.4%	1.4%	-3.8%	3.9%	7.6%	5.1%	10.9%	8.1%	7.8%	2.7%	2.4%	6.6%	10.2%
80017		3.2%	-1.5%	-8.4%	20.1%	18.7%	10.9%	21.5%	10.0%	12.4%	9.6%	2.1%	9.4%	5.3%
80018		3.5%	-4.7%	-6.0%	6.9%	12.2%	10.8%	11.7%	7.1%	8.5%	5.6%	2.5%	4.9%	7.2%
80019		10.2%	-26.7%	19.9%	14.7%	27.8%	12.9%	1.6%	7.6%	25.2%	11.2%	-3.9%	20.6%	5.6%
80020		-6.1%	1.1%	2.7%	-4.5%	9.9%	11.1%	8.6%	14.5%	6.2%	5.2%	5.9%	4.7%	17.1%
80021		-2.9%	1.9%	-2.7%	6.8%	7.6%	9.7%	17.0%	12.0%	10.9%	5.2%	3.2%	7.8%	9.7%
80022		-1.3%	7.7%	-3.8%	15.0%	18.1%	19.4%	14.3%	9.8%	9.1%	8.3%	3.2%	9.2%	6.6%
80023		-10.5%	3.9%	-4.7%	0.7%	12.3%	9.0%	7.1%	7.7%	3.3%	5.9%	4.1%	5.9%	9.0%
80030		-0.7%	11.3%	-9.9%	18.7%	10.8%	15.5%	16.9%	12.7%	14.3%	5.8%	4.0%	14.2%	8.1%
80031		-4.8%	5.1%	0.3%	8.2%	11.4%	1.4%	18.7%	7.4%	7.1%	7.9%	0.0%	8.5%	11.0%
80033		-14.2%	5.8%	-2.4%	9.3%	10.8%	12.2%	12.0%	22.8%	3.3%	6.1%	5.6%	9.8%	15.0%
80102		3.4%	6.5%	-10.0%	8.6%	12.5%	10.9%	20.9%	10.4%	22.5%	-4.8%	6.5%	2.0%	-1.6%
80103		15.4%	-15.3%	-10.6%	-1.2%	39.1%	24.7%	11.9%	20.3%	9.2%	3.5%	5.2%	22.9%	12.5%

Year over Year as Compared to Metro Denver Average

Annual Appreciation- All Single Family Homes Metro Denver Average Appreciation as Compared to Zip Code (ASF+DSF)														
Zip Code	Trend	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	Q1 2021
Metro Denver		-2.1%	6.3%	-1.1%	10.3%	9.2%	6.5%	12.1%	9.2%	8.0%	8.2%	2.4%	8.7%	8.3%
80104		-1.8%	-3.6%	2.9%	3.2%	13.3%	6.0%	12.1%	8.6%	5.6%	9.1%	-1.9%	11.3%	11.4%
80105		-22.1%	8.9%	7.0%	12.2%	12.5%	28.0%	10.7%	15.4%	8.1%	1.0%	16.5%	3.8%	28.0%
80107		-5.9%	6.5%	3.8%	0.0%	8.8%	8.5%	8.0%	17.7%	-0.4%	9.3%	4.3%	3.3%	12.1%
80108		-17.8%	9.4%	-11.6%	5.1%	10.2%	-0.8%	5.8%	7.6%	6.5%	4.8%	-1.1%	7.6%	14.5%
80109		-2.9%	3.2%	-3.9%	-1.9%	10.7%	6.8%	9.5%	7.4%	6.1%	9.0%	-2.2%	7.6%	13.2%
80110		2.4%	-2.5%	-3.3%	10.2%	20.4%	10.8%	14.7%	15.2%	11.2%	11.5%	6.7%	11.2%	8.8%
80111		-7.3%	2.2%	-1.6%	11.2%	0.3%	8.9%	7.5%	9.7%	5.9%	10.2%	-0.9%	7.7%	3.2%
80112		0.6%	-1.9%	-2.0%	4.9%	7.1%	10.4%	7.7%	7.1%	9.5%	8.8%	0.7%	6.1%	0.5%
80113		-17.0%	1.7%	-8.2%	16.2%	8.9%	3.9%	11.4%	-3.1%	6.0%	10.6%	-7.0%	24.5%	-1.1%
80116		-21.0%	-3.1%	7.3%	1.1%	19.4%	8.1%	-7.5%	16.5%	11.9%	11.6%	-6.4%	11.5%	3.7%
80117		14.4%	-12.3%	7.8%	8.1%	16.0%	9.5%	10.5%	15.3%	3.5%	8.1%	8.8%	16.3%	7.8%
80118		-2.4%	-14.9%	3.3%	1.9%	12.6%	8.1%	-0.7%	10.1%	9.2%	13.0%	-3.0%	11.3%	12.9%
80120		-8.8%	10.7%	-3.7%	4.9%	8.6%	8.9%	11.9%	6.5%	13.6%	6.9%	3.4%	9.8%	1.9%
80121		-14.8%	1.6%	8.2%	16.0%	-10.5%	4.4%	9.2%	12.6%	-1.2%	16.1%	0.9%	23.5%	-7.5%
80122		-8.4%	11.1%	-3.6%	3.8%	8.8%	9.8%	16.2%	2.0%	10.4%	2.3%	3.3%	5.2%	13.8%
80123		-4.4%	2.3%	-4.0%	6.4%	5.8%	7.7%	9.5%	9.2%	6.3%	9.8%	1.8%	11.8%	8.4%
80124		-4.5%	-5.1%	2.4%	6.3%	1.2%	7.1%	13.0%	5.4%	1.6%	9.0%	4.0%	2.2%	12.5%
80125		-9.7%	10.2%	2.8%	5.1%	-2.6%	19.9%	15.9%	0.9%	15.1%	10.3%	2.6%	12.8%	12.9%
80126		3.6%	0.4%	-0.2%	0.7%	7.6%	11.7%	8.5%	8.1%	10.0%	5.4%	4.1%	2.7%	11.2%
80127		-6.0%	2.7%	1.8%	5.7%	1.6%	7.9%	9.0%	13.3%	3.2%	7.8%	1.1%	8.3%	12.9%
80128		-5.9%	6.6%	1.4%	-3.1%	13.0%	4.8%	16.9%	7.3%	7.6%	8.5%	3.9%	8.3%	20.0%
80129		-1.0%	-0.6%	0.1%	2.5%	6.3%	9.1%	12.0%	5.2%	6.7%	5.2%	0.3%	6.9%	11.5%
80130		-2.1%	-0.5%	-0.6%	2.8%	9.9%	5.7%	9.1%	6.0%	5.8%	6.8%	2.4%	5.2%	12.1%
80134		-2.7%	1.1%	-1.5%	4.1%	8.0%	9.0%	5.8%	9.7%	9.3%	5.8%	1.2%	6.8%	14.5%

Year over Year as Compared to Metro Denver Average

Annual Appreciation- All Single Family Homes Metro Denver Average Appreciation as Compared to Zip Code (ASF+DSF)														
Zip Code	Trend	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	Q1 2021
Metro Denver		-2.1%	6.3%	-1.1%	10.3%	9.2%	6.5%	12.1%	9.2%	8.0%	8.2%	2.4%	8.7%	8.3%
80135		-43.2%	22.2%	-6.7%	-12.2%	15.6%	11.8%	9.5%	9.0%	-4.3%	4.6%	7.5%	15.2%	1.6%
80136		-14.7%	5.8%	7.9%	-3.4%	13.9%	10.7%	17.1%	18.2%	9.0%	6.8%	5.5%	6.2%	20.1%
80137		-4.9%	-13.9%	-7.9%	19.5%	5.7%	9.3%	29.3%	-7.9%	17.5%	-3.2%	32.4%	-9.8%	6.4%
80138		-11.6%	-1.3%	-2.1%	3.3%	9.8%	5.6%	12.1%	9.7%	9.5%	3.6%	3.3%	7.8%	10.6%
80202		-26.4%	6.5%	0.4%	6.7%	8.0%	1.6%	10.8%	-6.9%	21.2%	1.5%	22.2%	-13.4%	17.8%
80203		-18.2%	-3.5%	17.4%	1.4%	11.5%	5.9%	8.1%	11.4%	17.5%	5.5%	-2.3%	3.9%	1.3%
80204		18.9%	0.6%	2.4%	18.9%	22.3%	18.3%	28.4%	11.9%	8.0%	10.5%	0.7%	7.0%	7.0%
80205		-1.0%	13.8%	5.3%	7.7%	16.9%	10.5%	15.0%	9.3%	10.7%	7.0%	2.2%	5.0%	16.5%
80206		-14.8%	15.1%	-5.0%	4.8%	5.7%	3.6%	14.6%	13.1%	-3.8%	9.0%	17.7%	-3.5%	9.2%
80207		-1.0%	18.7%	-3.4%	10.9%	14.4%	10.2%	13.3%	10.4%	9.4%	10.6%	0.9%	7.7%	8.2%
80209		-5.3%	-3.1%	-0.1%	6.6%	10.4%	8.8%	8.8%	10.6%	7.5%	8.4%	3.1%	10.9%	9.3%
80210		-5.3%	-3.6%	2.6%	3.9%	6.9%	9.0%	12.6%	7.7%	15.8%	5.0%	-1.3%	12.9%	16.6%
80211		-1.7%	5.7%	4.1%	11.4%	14.6%	10.7%	14.6%	6.8%	9.6%	3.9%	7.4%	2.8%	9.2%
80212		-3.5%	-1.8%	6.8%	5.6%	13.2%	13.0%	16.5%	9.2%	8.3%	11.4%	2.8%	9.9%	7.2%
80214		6.2%	6.7%	-6.3%	13.3%	23.3%	11.5%	18.2%	15.2%	5.6%	13.0%	5.3%	10.3%	2.7%
80215		-7.8%	14.4%	-0.2%	1.0%	21.0%	7.6%	8.4%	7.6%	7.6%	10.0%	3.5%	11.5%	-8.5%
80216		1.2%	20.4%	-15.9%	32.8%	42.3%	27.7%	24.0%	29.7%	4.9%	6.8%	8.3%	2.6%	4.2%
80218		-7.9%	17.7%	-0.1%	11.4%	-0.1%	2.6%	11.3%	10.9%	-1.9%	16.6%	-0.1%	8.3%	10.6%
80219		16.3%	7.9%	-10.3%	18.6%	20.1%	19.9%	20.6%	14.2%	14.3%	9.8%	3.9%	9.2%	9.7%
80220		3.8%	0.9%	3.3%	7.9%	6.8%	-1.8%	22.0%	6.4%	7.4%	9.1%	1.4%	17.9%	0.5%
80221		11.6%	4.5%	-6.0%	16.8%	22.7%	16.7%	18.9%	16.2%	15.0%	12.9%	2.9%	10.6%	4.2%
80222		0.8%	-6.2%	-6.0%	7.7%	19.9%	4.6%	13.0%	10.7%	2.5%	20.0%	1.4%	6.6%	22.6%
80223		6.0%	11.2%	0.8%	10.6%	18.2%	22.3%	6.2%	23.3%	12.2%	11.8%	6.5%	8.3%	-4.3%
80224		-3.1%	-3.8%	-0.4%	18.4%	11.9%	3.7%	8.4%	18.9%	6.1%	12.3%	-1.3%	9.8%	16.8%

Year over Year as Compared to Metro Denver Average

Annual Appreciation- All Single Family Homes Metro Denver Average Appreciation as Compared to Zip Code (ASF+DSF)														
Zip Code	Trend	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	Q1 2021
Metro Denver		-2.1%	6.3%	-1.1%	10.3%	9.2%	6.5%	12.1%	9.2%	8.0%	8.2%	2.4%	8.7%	8.3%
80226		-8.7%	7.9%	-5.8%	5.3%	17.5%	7.2%	15.6%	12.8%	7.8%	7.7%	7.0%	5.3%	9.8%
80227		-6.0%	1.3%	-8.5%	12.0%	15.4%	0.4%	13.7%	15.7%	5.2%	13.2%	0.4%	6.0%	0.6%
80228		3.5%	3.3%	-5.2%	2.6%	13.8%	5.5%	9.9%	13.1%	12.8%	6.2%	1.7%	4.9%	10.3%
80229		4.2%	3.8%	-8.0%	17.2%	14.1%	15.9%	17.5%	13.1%	15.9%	10.7%	-0.4%	6.8%	12.0%
80230		-19.5%	19.0%	-16.4%	9.4%	3.1%	7.4%	1.7%	22.5%	8.9%	4.6%	-0.5%	-0.4%	10.7%
80231		0.2%	6.1%	-13.9%	12.3%	29.5%	-9.1%	12.5%	5.7%	7.8%	13.9%	-5.4%	14.0%	-2.2%
80232		1.5%	1.9%	-5.0%	7.7%	15.8%	9.6%	10.6%	13.7%	7.6%	7.4%	3.9%	6.9%	9.0%
80233		1.9%	6.2%	-6.3%	8.6%	15.2%	11.6%	14.6%	12.6%	9.1%	9.6%	2.4%	8.1%	10.8%
80234		-2.2%	-1.9%	-0.5%	10.8%	-2.7%	12.1%	9.3%	13.7%	3.9%	11.9%	-0.5%	7.5%	2.4%
80235		-9.4%	-12.8%	8.3%	39.3%	-6.1%	9.0%	-0.4%	7.5%	21.0%	-1.7%	-4.9%	19.9%	-14.0%
80236		4.6%	-0.1%	-0.8%	9.5%	12.2%	11.3%	16.5%	6.2%	11.9%	12.4%	-1.1%	12.4%	11.4%
80237		-9.0%	4.3%	-2.5%	9.8%	15.0%	-7.8%	22.1%	6.8%	4.2%	11.7%	-1.9%	11.8%	4.9%
80238		-7.5%	-6.7%	7.6%	-2.2%	6.1%	6.5%	9.3%	2.9%	8.5%	6.1%	2.1%	8.1%	5.3%
80239		7.9%	4.0%	-4.9%	15.0%	23.0%	21.2%	17.6%	12.7%	12.8%	8.7%	5.0%	8.2%	8.2%
80241		0.4%	-3.7%	0.1%	9.3%	12.2%	6.1%	15.4%	9.8%	9.4%	5.3%	3.7%	6.6%	2.8%
80246		-9.4%	-2.6%	9.2%	-1.9%	6.7%	1.8%	37.0%	-7.7%	36.0%	-12.8%	12.5%	10.5%	16.0%
80247		-1.5%	-4.5%	0.7%	2.9%	22.8%	11.2%	18.3%	7.9%	13.9%	9.5%	-4.6%	10.8%	-3.6%
80249		-3.8%	6.3%	-6.5%	14.6%	17.3%	12.5%	16.0%	12.8%	12.1%	7.2%	3.7%	7.5%	6.2%
80260		-2.8%	-1.1%	0.1%	16.6%	12.5%	8.8%	18.9%	12.4%	10.5%	9.8%	3.6%	2.1%	1.9%
80401		-13.5%	-2.4%	8.0%	3.9%	11.2%	-2.1%	19.4%	8.0%	5.3%	8.9%	1.7%	13.1%	15.0%
80403		-6.1%	1.6%	-1.7%	10.0%	3.8%	5.9%	8.3%	12.8%	4.2%	7.0%	7.0%	10.4%	4.0%
80433		7.4%	-2.1%	-10.1%	0.1%	6.2%	20.8%	9.9%	4.9%	8.7%	6.2%	9.2%	9.2%	8.4%
80439		-15.7%	3.6%	-1.0%	7.3%	4.2%	2.5%	15.1%	5.1%	14.5%	4.9%	0.9%	12.7%	11.3%
80454		-11.2%	3.0%	-26.9%	37.3%	-5.9%	16.1%	9.4%	-10.5%	20.8%	35.5%	6.7%	-1.5%	3.6%

Year over Year as Compared to Metro Denver Average

# Annual Appreciation- All Single Family Homes Metro Denver Average Appreciation as Compared to Zip Code (ASF+DSF)

Zip Code	Trend	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	Q1 2021
Metro Denver		-2.1%	6.3%	-1.1%	10.3%	9.2%	6.5%	12.1%	9.2%	8.0%	8.2%	2.4%	8.7%	8.3%
80465		-3.7%	-5.3%	3.0%	1.6%	6.2%	11.7%	15.4%	5.3%	11.8%	12.4%	3.0%	10.6%	8.0%
80470		-25.6%	19.5%	-9.9%	39.5%	-2.2%	6.8%	4.5%	17.0%	13.6%	-0.2%	8.3%	-0.4%	25.7%
80601		-2.8%	6.1%	-5.6%	14.1%	17.2%	13.6%	16.6%	11.2%	7.7%	6.9%	5.4%	7.3%	8.2%
80602		-1.8%	0.7%	-2.4%	4.5%	11.0%	7.6%	10.9%	9.9%	5.1%	6.2%	5.3%	3.4%	10.9%
80603		-3.0%	6.3%	-3.3%	8.5%	1.0%	17.3%	4.9%	10.1%	8.1%	7.9%	9.2%	13.9%	8.4%
80640		-5.3%	-1.2%	-3.6%	7.1%	15.1%	10.9%	11.8%	6.8%	9.8%	5.5%	5.8%	4.3%	4.2%
80642		1.5%	-7.4%	-2.9%	3.4%	24.9%	3.2%	18.5%	0.0%	6.2%	11.2%	7.7%	3.4%	9.1%

























Year over Year as Compared to Metro Denver Average

# Index: Average Home Price by Zip Code






















Average Sold Price- All Single Family Homes (ASF+DSF)															
Zip Code	Trend	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	Q1 2021
Metro Denver		\$245,732	\$240,607	\$255,690	\$252,950	\$278,921	\$304,495	\$324,332	\$363,533	\$396,822	\$428,670	\$463,873	\$475,222	\$516,454	\$559,384
80002		\$195,967	\$184,469	\$197,748	\$192,312	\$208,159	\$230,406	\$260,936	\$323,691	\$337,982	\$377,452	\$399,244	\$405,804	\$480,666	\$524,611
80003		\$172,735	\$180,428	\$171,329	\$168,836	\$188,786	\$204,950	\$228,441	\$262,267	\$304,991	\$333,521	\$368,804	\$369,561	\$410,098	\$437,518
80004		\$210,933	\$220,388	\$224,076	\$220,034	\$243,411	\$262,871	\$285,452	\$327,635	\$356,353	\$394,562	\$424,102	\$439,930	\$474,255	\$531,158
80005		\$255,546	\$260,177	\$265,927	\$252,326	\$277,167	\$290,108	\$315,236	\$350,545	\$386,410	\$421,520	\$438,191	\$467,799	\$503,712	\$533,754
80007		\$452,665	\$402,849	\$468,285	\$449,206	\$449,856	\$489,676	\$487,980	\$529,068	\$555,993	\$563,617	\$599,924	\$584,174	\$622,425	\$688,250
80010		\$83,806	\$90,072	\$100,890	\$92,853	\$104,798	\$134,669	\$159,717	\$198,653	\$234,193	\$264,478	\$313,318	\$313,616	\$338,767	\$354,996
80011		\$103,489	\$108,087	\$109,700	\$102,842	\$118,077	\$143,529	\$164,840	\$197,906	\$226,546	\$257,864	\$280,929	\$300,980	\$315,137	\$334,581
80012		\$115,530	\$121,205	\$113,877	\$110,580	\$129,393	\$145,700	\$166,337	\$192,373	\$213,424	\$238,364	\$261,506	\$274,690	\$290,323	\$313,969
80013		\$170,855	\$169,767	\$167,956	\$158,528	\$174,760	\$203,081	\$225,000	\$256,468	\$288,200	\$310,103	\$335,362	\$348,782	\$371,283	\$399,789
80014		\$147,300	\$138,673	\$138,986	\$131,489	\$148,796	\$165,304	\$183,957	\$222,899	\$240,117	\$268,412	\$295,563	\$288,445	\$312,926	\$306,721
80015		\$218,577	\$213,866	\$213,951	\$205,775	\$227,759	\$249,884	\$275,701	\$305,768	\$337,395	\$366,467	\$394,090	\$399,385	\$428,038	\$455,954
80016		\$366,591	\$346,931	\$351,950	\$338,497	\$351,831	\$378,453	\$397,640	\$440,970	\$476,506	\$513,765	\$527,494	\$540,112	\$575,504	\$634,113
80017		\$113,218	\$116,876	\$115,115	\$105,417	\$126,630	\$150,352	\$166,791	\$202,709	\$223,022	\$250,765	\$274,792	\$280,611	\$307,127	\$323,312
80018		\$236,220	\$244,451	\$232,923	\$218,934	\$234,132	\$262,599	\$290,972	\$325,088	\$348,301	\$378,018	\$399,313	\$409,194	\$429,174	\$460,058
80019		\$140,139	\$154,383	\$113,093	\$135,549	\$155,496	\$198,726	\$224,327	\$227,931	\$245,170	\$307,004	\$341,377	\$328,200	\$395,668	\$417,787
80020		\$264,923	\$248,837	\$251,539	\$258,362	\$246,805	\$271,183	\$301,219	\$327,258	\$374,584	\$397,865	\$418,581	\$443,252	\$464,129	\$543,269
80021		\$210,565	\$204,402	\$208,296	\$202,730	\$216,428	\$232,792	\$255,274	\$298,710	\$334,572	\$370,875	\$390,316	\$402,765	\$434,128	\$476,379
80022		\$145,371	\$143,469	\$154,522	\$148,583	\$170,811	\$201,773	\$240,827	\$275,363	\$302,241	\$329,829	\$357,169	\$368,612	\$402,385	\$428,904
80023		\$448,371	\$401,156	\$416,797	\$397,206	\$400,032	\$449,289	\$489,734	\$524,261	\$564,549	\$583,040	\$617,531	\$642,557	\$680,255	\$741,141
80030		\$130,660	\$129,776	\$144,401	\$130,098	\$154,449	\$171,129	\$197,600	\$231,004	\$260,418	\$297,609	\$314,831	\$327,313	\$373,681	\$403,802
80031		\$214,121	\$203,785	\$214,105	\$214,692	\$232,197	\$258,700	\$262,363	\$311,457	\$334,647	\$358,305	\$386,709	\$386,836	\$419,606	\$465,702
80033		\$225,632	\$193,687	\$205,011	\$200,179	\$218,893	\$242,626	\$272,282	\$305,003	\$374,496	\$386,698	\$410,103	\$433,158	\$475,616	\$546,837
80102		\$189,614	\$196,058	\$208,875	\$187,976	\$204,082	\$229,669	\$254,612	\$307,935	\$339,830	\$416,381	\$396,462	\$422,037	\$430,389	\$423,680
80103		\$164,860	\$190,225	\$161,108	\$143,984	\$142,297	\$197,909	\$246,732	\$276,015	\$332,059	\$362,517	\$375,308	\$394,841	\$485,165	\$545,771

Average Home Price by Zip Code

Average Sold Price- All Single Family Homes (ASF+DSF)															
Zip Code	Trend	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	Q1 2021
Metro Denver		\$245,732	\$240,607	\$255,690	\$252,950	\$278,921	\$304,495	\$324,332	\$363,533	\$396,822	\$428,670	\$463,873	\$475,222	\$516,454	\$559,384
80135		\$825,289	\$468,673	\$572,523	\$534,255	\$469,108	\$542,211	\$605,922	\$663,210	\$722,843	\$691,991	\$723,549	\$777,911	\$896,483	\$911,100
80136		\$201,127	\$171,583	\$181,527	\$195,924	\$189,297	\$215,592	\$238,607	\$279,511	\$330,357	\$360,146	\$384,469	\$405,602	\$430,697	\$517,415
80137		\$376,978	\$358,412	\$308,590	\$284,057	\$339,532	\$358,900	\$392,333	\$507,260	\$467,305	\$549,279	\$531,733	\$703,945	\$635,160	\$676,000
80138		\$372,770	\$329,627	\$325,338	\$318,500	\$328,853	\$361,228	\$381,593	\$427,648	\$469,313	\$513,904	\$532,279	\$549,834	\$592,705	\$655,373
80202		\$544,340	\$400,401	\$426,453	\$427,976	\$456,826	\$493,269	\$501,238	\$555,436	\$517,192	\$626,977	\$636,288	\$777,408	\$673,057	\$793,101
80203		\$235,818	\$193,004	\$186,288	\$218,756	\$221,913	\$247,492	\$261,979	\$283,304	\$315,594	\$370,907	\$391,462	\$382,596	\$397,358	\$402,376
80204		\$135,829	\$161,475	\$162,400	\$166,294	\$197,717	\$241,743	\$285,867	\$366,925	\$410,766	\$443,477	\$490,237	\$493,605	\$528,329	\$565,562
80205		\$202,440	\$200,365	\$228,095	\$240,203	\$258,771	\$302,397	\$334,170	\$384,288	\$420,183	\$464,954	\$497,384	\$508,100	\$533,302	\$621,232
80206		\$523,647	\$446,365	\$513,773	\$487,871	\$511,308	\$540,375	\$559,899	\$641,830	\$725,694	\$698,205	\$760,839	\$895,348	\$863,901	\$943,237
80207		\$222,855	\$220,706	\$262,062	\$253,229	\$280,882	\$321,357	\$354,050	\$401,251	\$443,018	\$484,676	\$536,217	\$541,140	\$582,781	\$630,496
80209		\$523,833	\$495,920	\$480,583	\$480,036	\$511,527	\$564,837	\$614,591	\$668,803	\$739,939	\$795,090	\$861,732	\$888,736	\$985,811	\$1,077,373
80210		\$456,361	\$432,047	\$416,644	\$427,656	\$444,482	\$475,102	\$517,948	\$583,239	\$628,044	\$727,311	\$763,916	\$754,123	\$851,718	\$992,911
80211		\$275,824	\$271,133	\$286,459	\$298,272	\$332,395	\$380,978	\$421,804	\$483,343	\$516,174	\$565,727	\$587,718	\$631,221	\$649,093	\$709,119
80212		\$288,872	\$278,673	\$273,544	\$292,069	\$308,518	\$349,138	\$394,695	\$459,869	\$502,405	\$543,967	\$606,101	\$622,787	\$684,656	\$734,200
80214		\$145,543	\$154,604	\$165,032	\$154,649	\$175,164	\$215,950	\$240,812	\$284,652	\$328,055	\$346,271	\$391,156	\$412,054	\$454,520	\$466,586
80215		\$238,960	\$220,371	\$252,041	\$251,613	\$254,131	\$307,515	\$330,850	\$358,752	\$386,051	\$415,581	\$457,118	\$472,926	\$527,331	\$482,372
80216		\$64,561	\$65,343	\$78,700	\$66,151	\$87,876	\$125,034	\$159,689	\$198,010	\$256,869	\$269,492	\$287,786	\$311,683	\$319,817	\$333,210
80218		\$322,671	\$297,129	\$349,702	\$349,515	\$389,210	\$389,012	\$399,252	\$444,453	\$492,763	\$483,256	\$563,696	\$562,963	\$609,755	\$674,206
80219		\$97,631	\$113,513	\$122,506	\$109,903	\$130,290	\$156,490	\$187,591	\$226,269	\$258,455	\$295,305	\$324,390	\$336,924	\$367,863	\$403,419
80220		\$325,814	\$338,280	\$341,369	\$352,468	\$380,151	\$405,922	\$398,646	\$486,241	\$517,390	\$555,697	\$606,491	\$614,960	\$724,995	\$728,688
80221		\$115,324	\$128,728	\$134,493	\$126,455	\$147,697	\$181,214	\$211,500	\$251,441	\$292,078	\$335,745	\$379,156	\$389,970	\$431,126	\$449,130
80222		\$242,443	\$244,475	\$229,256	\$215,455	\$231,966	\$278,234	\$290,907	\$328,769	\$364,069	\$373,052	\$447,494	\$453,644	\$483,605	\$593,051
80223		\$131,815	\$139,738	\$155,333	\$156,557	\$173,142	\$204,715	\$250,269	\$265,739	\$327,581	\$367,701	\$411,194	\$437,868	\$474,370	\$453,973
80224		\$226,053	\$219,068	\$210,685	\$209,934	\$248,531	\$278,159	\$288,449	\$312,648	\$371,843	\$394,346	\$442,854	\$436,974	\$479,726	\$560,238

Average Home Price by Zip Code

Average Sold Price- All Single Family Homes (ASF+DSF)															
Zip Code	Trend	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	Q1 2021
Metro Denver		\$245,732	\$240,607	\$255,690	\$252,950	\$278,921	\$304,495	\$324,332	\$363,533	\$396,822	\$428,670	\$463,873	\$475,222	\$516,454	\$559,384
80226		\$202,522	\$184,920	\$199,470	\$187,964	\$197,943	\$232,493	\$249,131	\$288,030	\$324,856	\$350,097	\$376,959	\$403,253	\$424,490	\$466,179
80227		\$216,461	\$203,468	\$206,154	\$188,650	\$211,327	\$243,877	\$244,959	\$278,475	\$322,113	\$339,017	\$383,926	\$385,618	\$408,793	\$411,061
80228		\$244,639	\$253,230	\$261,524	\$247,836	\$254,277	\$289,485	\$305,372	\$335,613	\$379,510	\$428,262	\$454,621	\$462,182	\$484,910	\$535,036
80229		\$117,698	\$122,693	\$127,298	\$117,055	\$137,153	\$156,539	\$181,456	\$213,201	\$241,125	\$279,415	\$309,243	\$307,868	\$328,913	\$368,299
80230		\$466,036	\$375,324	\$446,542	\$373,438	\$408,492	\$421,100	\$452,335	\$460,031	\$563,498	\$613,729	\$641,664	\$638,725	\$635,925	\$704,147
80231		\$202,609	\$202,933	\$215,383	\$185,504	\$208,260	\$269,774	\$245,138	\$275,813	\$291,557	\$314,302	\$358,125	\$338,715	\$386,281	\$377,612
80232		\$185,435	\$188,299	\$191,908	\$182,323	\$196,306	\$227,230	\$249,155	\$275,623	\$313,461	\$337,208	\$362,326	\$376,531	\$402,699	\$438,890
80233		\$154,539	\$157,496	\$167,277	\$156,771	\$170,309	\$196,241	\$218,947	\$251,004	\$282,637	\$308,464	\$337,971	\$346,027	\$374,157	\$414,420
80234		\$238,918	\$233,632	\$229,151	\$227,923	\$252,504	\$245,686	\$275,510	\$301,259	\$342,461	\$355,885	\$398,351	\$396,168	\$426,022	\$436,364
80235		\$214,670	\$194,508	\$169,630	\$183,718	\$255,978	\$240,346	\$262,083	\$260,915	\$280,411	\$339,232	\$333,348	\$317,175	\$380,437	\$327,224
80236		\$166,731	\$174,318	\$174,062	\$172,745	\$189,089	\$212,125	\$236,170	\$275,175	\$292,351	\$327,078	\$367,592	\$363,720	\$408,846	\$455,395
80237		\$252,712	\$229,997	\$239,799	\$233,768	\$256,567	\$294,926	\$272,017	\$332,210	\$354,659	\$369,416	\$412,715	\$404,828	\$452,498	\$474,684
80238		\$428,329	\$396,103	\$369,517	\$397,742	\$389,134	\$412,928	\$439,875	\$480,902	\$495,070	\$536,916	\$569,929	\$581,724	\$628,645	\$661,690
80239		\$104,050	\$112,248	\$116,726	\$110,982	\$127,661	\$156,987	\$190,308	\$223,813	\$252,286	\$284,674	\$309,351	\$324,676	\$351,303	\$380,122
80241		\$202,558	\$203,392	\$195,766	\$196,019	\$214,156	\$240,326	\$255,041	\$294,215	\$322,966	\$353,179	\$371,806	\$385,624	\$410,885	\$422,484
80246		\$391,638	\$354,927	\$345,526	\$377,359	\$370,150	\$394,900	\$401,878	\$550,471	\$508,069	\$690,927	\$602,359	\$677,783	\$749,003	\$869,211
80247		\$121,381	\$119,584	\$114,178	\$114,958	\$118,342	\$145,343	\$161,637	\$191,177	\$206,258	\$234,994	\$257,314	\$245,570	\$272,191	\$262,268
80249		\$151,706	\$145,939	\$155,205	\$145,180	\$166,376	\$195,170	\$219,570	\$254,663	\$287,245	\$321,893	\$345,088	\$358,012	\$385,003	\$408,945
80260		\$121,006	\$117,580	\$116,266	\$116,432	\$135,806	\$152,775	\$166,280	\$197,647	\$222,097	\$245,351	\$269,387	\$279,126	\$285,099	\$290,654
80401		\$394,449	\$341,246	\$333,085	\$359,781	\$373,681	\$415,647	\$406,751	\$485,542	\$524,411	\$552,125	\$601,364	\$611,324	\$691,501	\$795,391
80403		\$400,174	\$375,661	\$381,807	\$375,282	\$412,880	\$428,489	\$453,962	\$491,712	\$554,802	\$578,059	\$618,388	\$661,759	\$730,640	\$760,053
80433		\$336,544	\$361,312	\$353,633	\$317,746	\$318,066	\$337,758	\$407,944	\$448,320	\$470,343	\$511,378	\$542,926	\$592,916	\$647,450	\$701,985
80439		\$496,341	\$418,195	\$433,275	\$429,155	\$460,538	\$479,848	\$492,015	\$566,419	\$595,402	\$681,890	\$715,610	\$722,254	\$813,950	\$905,647
80454		\$390,292	\$346,746	\$357,192	\$261,238	\$358,648	\$337,513	\$391,764	\$428,524	\$383,553	\$463,477	\$628,052	\$669,972	\$660,213	\$684,250

Average Home Price by Zip Code

Average Sold Price- All Single Family Homes (ASF+DSF)

Zip Code	Trend	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	Q1 2021
Metro Denver		\$245,732	\$240,607	\$255,690	\$252,950	\$278,921	\$304,495	\$324,332	\$363,533	\$396,822	\$428,670	\$463,873	\$475,222	\$516,454	\$559,384
80465		\$338,449	\$325,978	\$308,544	\$317,871	\$322,843	\$342,957	\$383,231	\$442,066	\$465,414	\$520,321	\$584,875	\$602,667	\$666,815	\$719,962
80470		\$287,267	\$213,860	\$255,635	\$230,364	\$321,301	\$314,173	\$335,475	\$350,519	\$410,123	\$465,964	\$465,035	\$503,604	\$501,489	\$630,131
80601		\$162,830	\$158,340	\$167,928	\$158,508	\$180,875	\$211,947	\$240,668	\$280,531	\$312,025	\$336,122	\$359,465	\$378,986	\$406,674	\$440,044
80602		\$283,815	\$278,771	\$280,793	\$274,115	\$286,343	\$317,801	\$341,894	\$379,233	\$416,600	\$437,746	\$464,803	\$489,587	\$506,308	\$561,669
80603		\$242,855	\$235,567	\$250,454	\$242,153	\$262,763	\$265,342	\$311,254	\$326,652	\$359,688	\$388,923	\$419,594	\$458,196	\$521,885	\$565,867
80640		\$206,015	\$195,017	\$192,692	\$185,787	\$198,993	\$229,096	\$254,165	\$284,191	\$303,586	\$333,431	\$351,746	\$372,000	\$388,115	\$404,522
80642		\$321,143	\$326,017	\$301,982	\$293,221	\$303,059	\$378,650	\$390,868	\$463,175	\$463,176	\$491,767	\$547,051	\$588,919	\$608,938	\$664,467

Average Home Price by Zip Code

# SOURCING PAGE

Megan Aller

First American Title Insurance Company

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REALTOR NRDS: 219534435

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