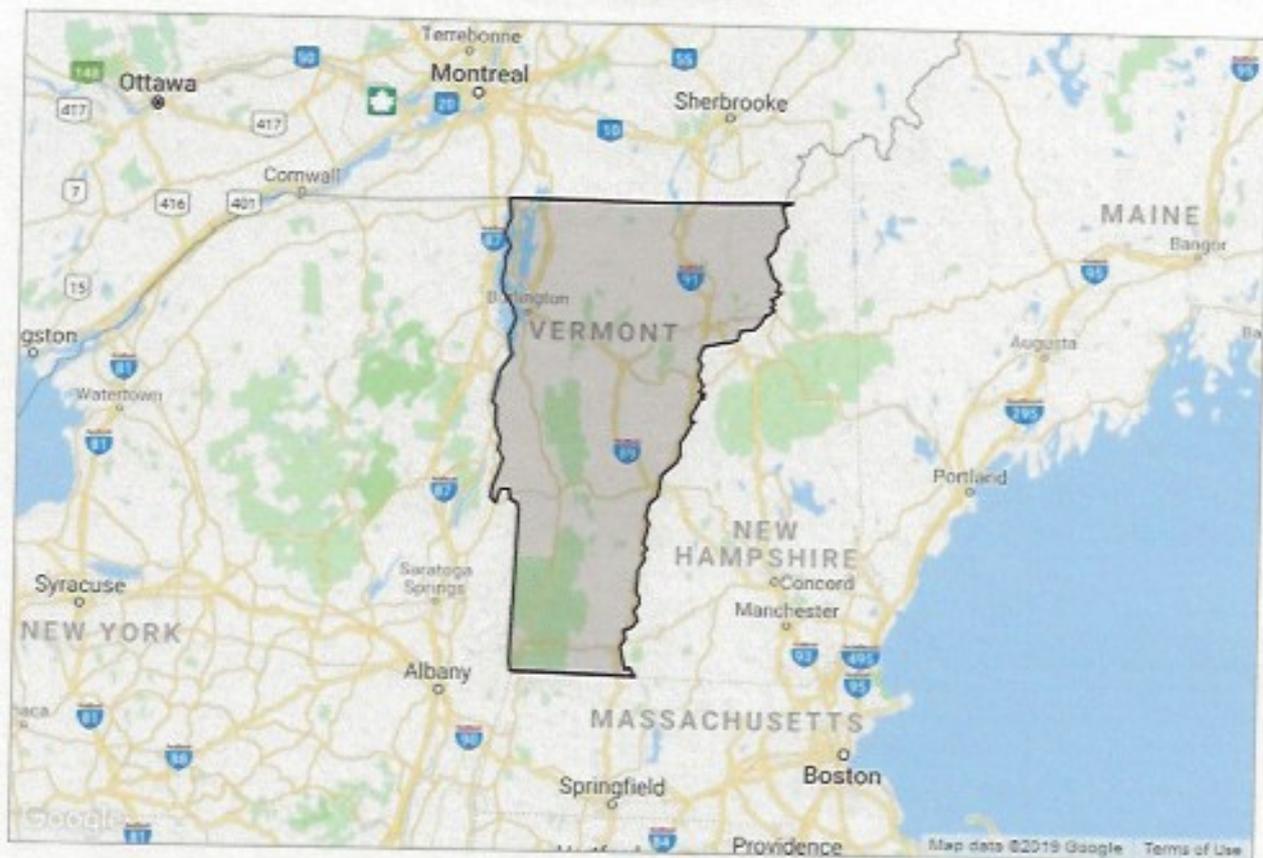


FEDERAL ECONOMIC AREA REPORT

Vermont



Presented by

Helen Hossley

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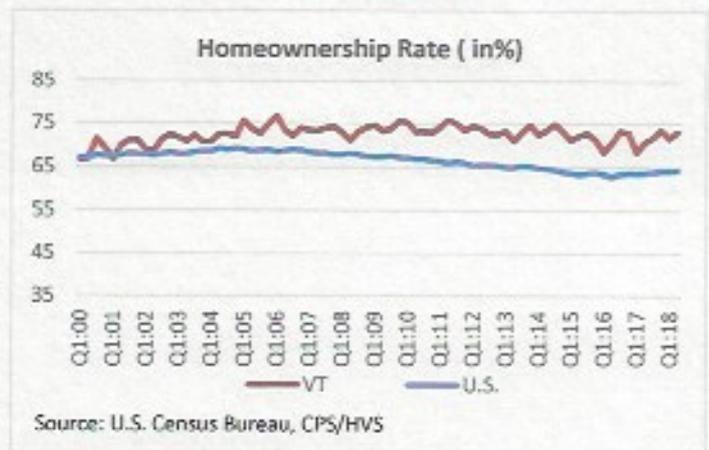
State Level Information
Honorable Patrick Leahy (D)
Honorable Bernie Sanders (I)

Housing Stock in 2017¹

Homeownership Rate in 2018 Q2

Value of owner-occupied housing (in bill. \$)	\$40.1	
Total Housing Units	335,248	
Occupied Housing Units	256,629	76.5%
Owner Occupied Units	178,405	
With Mortgage	110,296	
Without Mortgage	68,109	
Renter Occupied Units	78,224	
Vacant Units	78,619	23.5%

VT	73.1%
U.S.	64.3%

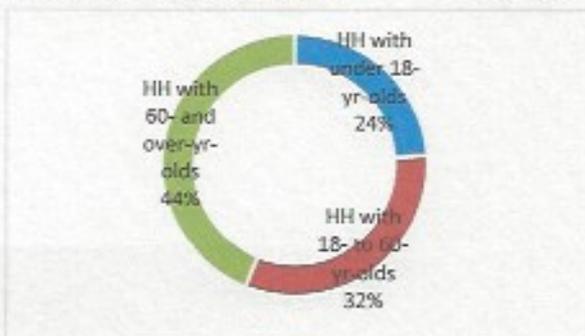


Homeownership Rate by Race in 2017¹

White Alone	70.2%
Black Alone	37.1%
Amer. Indian/Alaskan Native	49.9%
Asian Alone	41.1%
Native Hawaiian/Pacific Is.	#N/A
Some Other Race Alone	46.3%
Two or More Races	68.7%
Hispanic (ethnicity)	43.0%

Households in 2017

	Number
Total Households (HH)	256,629
HH with under 18-yr-olds	61,334
HH with 18- to 60-yr-olds	82,378
HH with 60- and over-yr-olds	112,917



Population and Annual Migration as of 2017²

Resident Population ('000)	624
Change from one year ago ('000)	0
Annual growth rate since 1991	0.4%
U.S. annual growth rate since 1991	1.1%

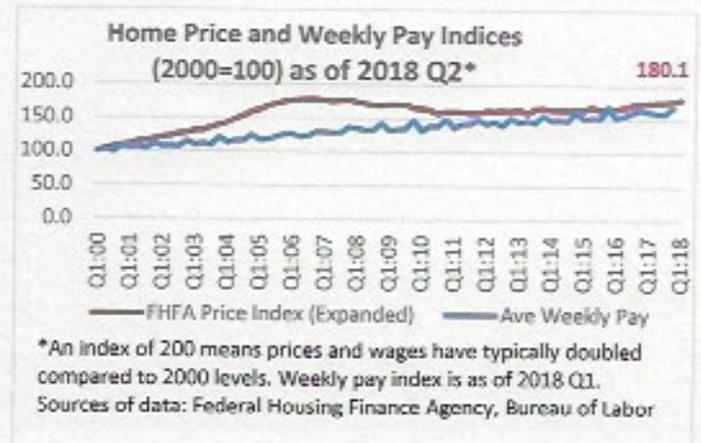
Migration (net flow)	2017	2011-2017
Domestic	(918)	(9,959)
International	933	5,298
Net migration	15	(4,661)



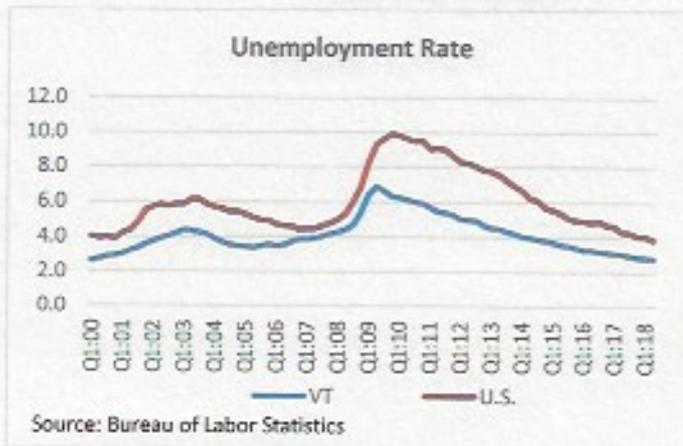
Median List Price as of 2018 Q3



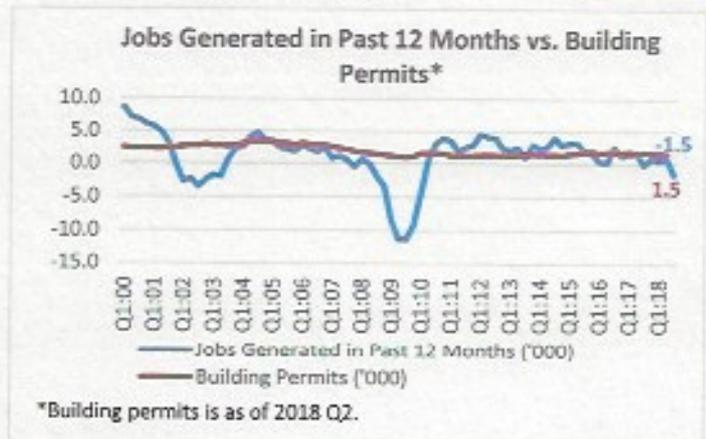
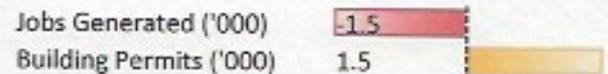
Home Price vs. Wage Growth as of 2018 Q2



Unemployment Rate as of 2018 Q3



Building Permits vs. Jobs Generated as of 2018 Q3



Median Home Value, Income, Owner Cost/Rent, Real Estate Taxes in 2017³

	Median Value	Median Real Estate Tax	Total RE Taxes Paid
All Owner Occupied Units	\$226,300	\$4,210	\$827,638,000
With Mortgage	\$233,200	\$4,317	\$517,224,900
Without Mortgage	\$211,000	\$4,021	\$310,413,200

	Median Household Income	Owner Cost or Rent ⁴	As Percent of Income*
All Households	\$57,513		
For Owner Occupied	\$71,053	\$1,176	20%
With Mortgage	\$81,746	\$1,527	22%
Without Mortgage	\$51,374	\$645	15%
For Renter Occupied	\$34,978	\$950	33%

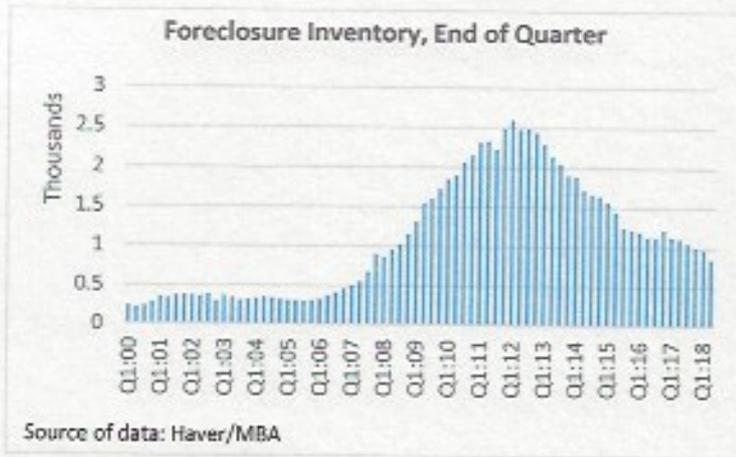
*Households are cost-burdened if they spend more than 30 percent of income on housing.



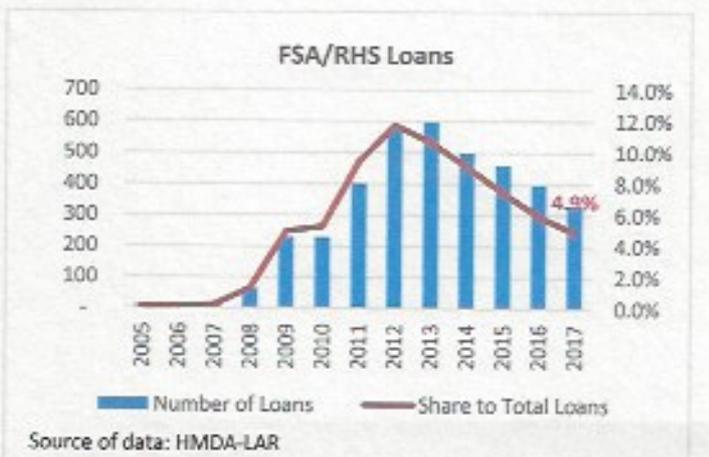
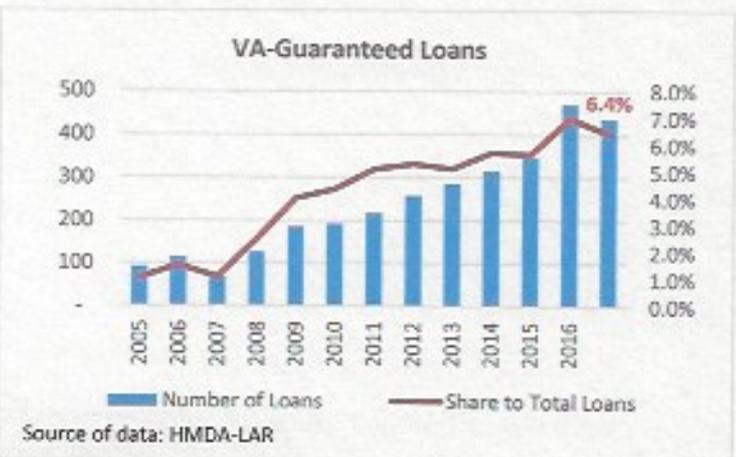
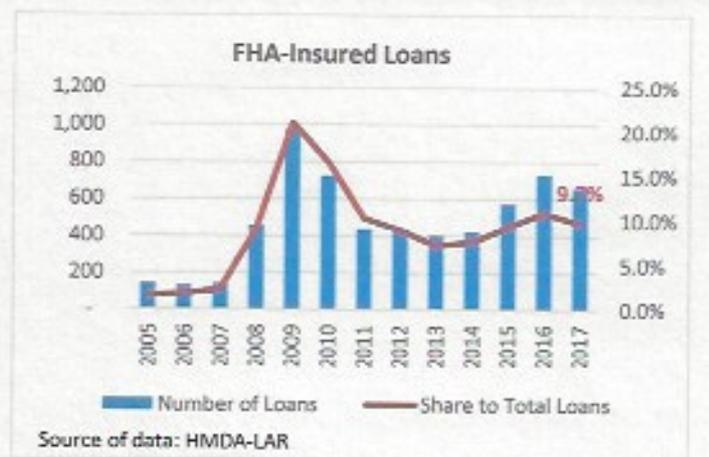
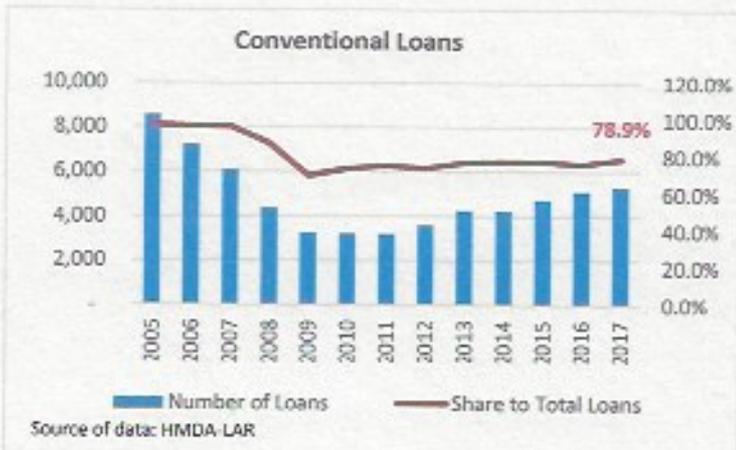
Mortgages in Foreclosure as of 2018 Q2

VT 855
U.S. 402,540

VT 1.7%
U.S. 1.1%



Home Purchase First-lien Originations for 1-to-4-Family Units and Manufactured Homes as of 2017⁵



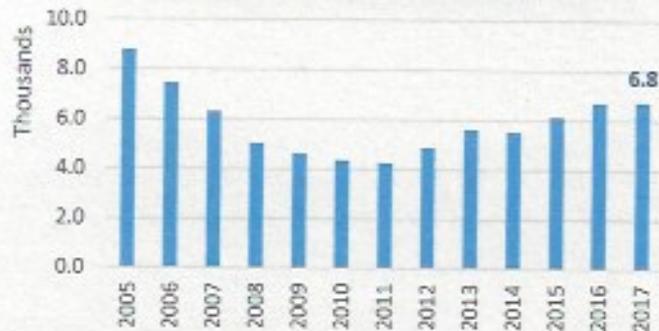
HOUSING STATISTICS FOR THE 115TH CONGRESS

Vermont



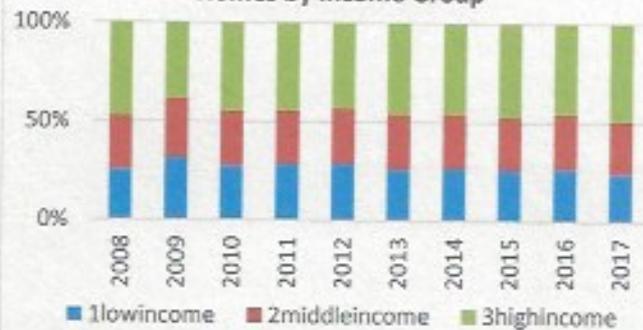
National Association of
REALTORS®

Home Purchase First-Lien Loan Originations for 1- to 4- Family Units and Manufactured Homes



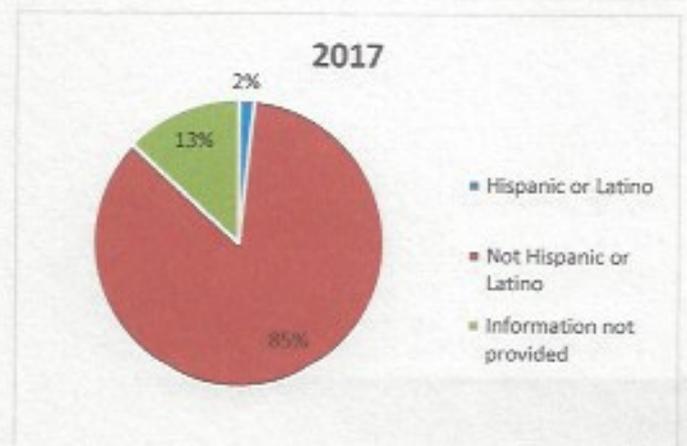
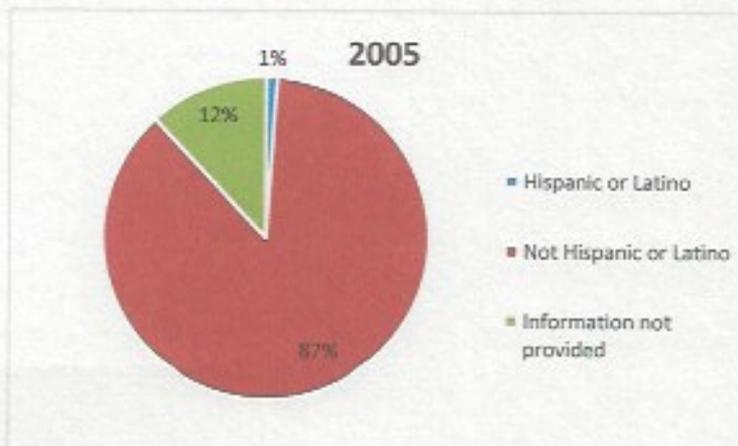
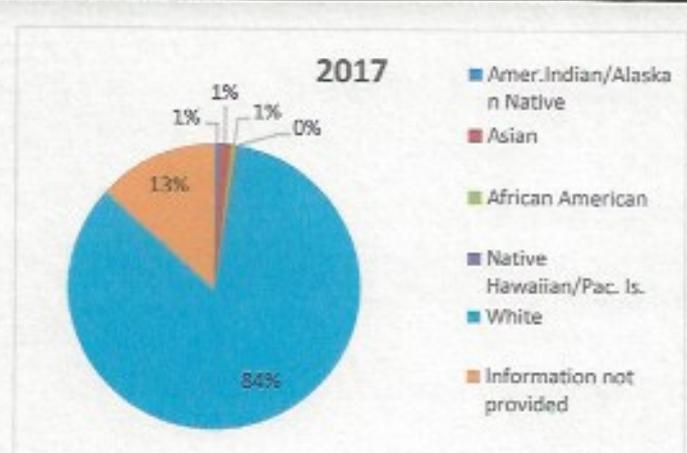
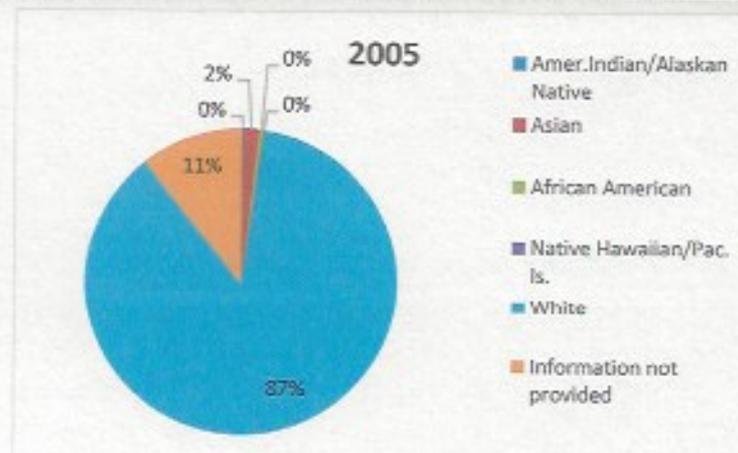
Source of data: HMDA-LAR

Home Purchase First-Lien Loan Originations for 1- to 4- Family Units and Manufactured Homes by Income Group



2017	Avg. Income	Avg. Loan	Loans	Share
Lower Income Households ⁶	\$44,000	\$146,359	1,631	25%
Middle Income Households	\$72,000	\$195,937	1,720	25%
Higher Income Households	\$187,000	\$258,414	3,270	49%

Home Purchase First-Lien Originations in 2017 vs. 2005, by Race/Ethnicity of Main Applicant⁷





Source/Notes:

- /1 Sources: U.S. Census Bureau, American Community Survey, 2017, 1-year Estimates, Table DP04; Census Bureau Housing Vacancy Surveys.
Type of household data are from Census Bureau, American Community Survey, 2017, 1-year Estimates Table S1101.
The dollar volume of owned housing stock is NAR's estimate which is the sum of the dollar value of owned property with mortgage and dollar value of property without mortgage. Each component is derived by multiplying the median value of the property to the number of owner-occupied units.
- /2 U.S. Census Bureau. Population estimates are as of July 2017.
- /3 Source: Census Bureau, American Community Survey, 2017, 1-year Estimates.
Median income data are from Table B25119, Table S2506, and Table S2507.
Owner cost and rent data are from Table DP04 and Table B25088.
Median value of owner-occupied units data are from Table DP04, S2506, S2507.
- /4 U.S. Census Bureau calculates selected monthly owner cost as the sum of payment for mortgages, real estate taxes, various insurance, utilities, fuels, mobile home costs, and condominium fees. Gross rent includes contract rent, utilities, and fuels.
- /5 Source: NAR tabulation of HMDA Loan Application Register (LAR) data. Some data may not be available for the state. Tabulations for 2008 and onwards includes manufactured homes.
- /6 Source: NAR tabulation of HMDA Loan Application Register (LAR) data. Low income applicants were defined as those with incomes less than 80 percent of the median family income of the metropolitan statistical area (MSA) where the census tract is located. Middle income applicants are those with incomes from 80% to 120% of the median family income. High income applicants are those with incomes above 120% of the median family income.
- /7 Race is alone or in combination with other races. Totals for race and ethnicity may not equal.
The percentage shares for race and ethnicity excludes "Not applicable" responses.

Criteria Used for Analysis

Income:
Median Household Income
\$67,473
 Total dollars:
 \$67,473 out of \$65,126

Age:
Median Age
37.5
 Total years:
 37.5 out of 162,279.0

Population Stats:
Total Population
162,279

Segmentation:
1st Dominant Segment
In Style

Consumer Segmentation

Life Mode

What are the people like that live in this area?

GenXurban

Gen X in middle age; families with fewer kids and a mortgage

Urbanization

Where do people like this usually live?

Metro Cities

Affordable city life, including smaller metros, satellite cities

Top Tapestry Segments

	In Style	Emerald City	Savvy Suburbanites	College Towns	Parks and Rec
% of Households	15,528 (24.1%)	8,996 (14.0%)	6,283 (9.7%)	6,144 (9.5%)	4,214 (6.5%)
% of Vermont	30,071 (11.4%)	11,679 (4.4%)	6,300 (2.4%)	7,484 (2.8%)	12,476 (4.7%)
Lifestyle Group	GenXurban	Middle Ground	Affluent Estates	Scholars and Patriots	GenXurban
Urbanization Group	Metro Cities	Metro Cities	Suburban Periphery	Metro Cities	Suburban Periphery
Residence Type	Single Family	Multi-Units; Single Family	Single Family	Multi-Unit Rentals; Single Family	Single Family
Household Type	Married Couples Without Kids	Singles	Married Couples	Singles	Married Couples
Average Household Size	2.33	2.05	2.83	2.12	2.49
Median Age	41.1	36.6	44.1	24.3	40.3
Diversity Index	36.9	48.1	33.2	53.5	47.5
Median Household Income	\$66,000	\$52,000	\$104,000	\$28,000	\$55,000
Median Net Worth	\$128,000	\$37,000	\$502,000	\$11,000	\$98,000
Median Home Value	\$214,000	-	\$311,000	-	\$180,000
Homeownership	68.8 %	49.6 %	91 %	25.5 %	70.7 %
Average Monthly Rent	-	\$1,030	-	\$890	-
Employment	Professional or Management	Professional or Management	Professional or Management	Students, Services or Professional	Professional, Management or Administration
Education	College Degree	College Degree	College Degree	College Degree	High School Graduate
Preferred Activities	Support arts, concerts, theaters, museums. Use coupons, mobile coupons.	Travel frequently. Buy, eat organic foods.	Enjoy good food, wine. DIY gardening, home remodeling.	Use computers, cell phones for everything. Shop impulsively.	Take U.S. vacations. Play blackjack, poker online.
Financial	Hold retirement savings, insurance policies	Contribute to NPR, PBS	Carry first, second mortgages	Pay bills online	Budget wisely
Media	Carry, use smartphones	Read books, magazines on tablets	Shop, bank online	Customize cell phones	Watch Animal Planet, Discovery, History Channel
Vehicle	Own late-model SUVs or trucks	Take public transportation	Prefer late-model SUVs, minivans, station wagons	Prefer vehicle with good gas mileage	Own domestic truck or SUV

About this segment

In Style

This is the

#1

dominant segment for this area

In this area

24.1%

of households fall into this segment

In the United States

2.2%

of households fall into this segment

An overview of who makes up this segment across the United States

Who We Are

In Style denizens embrace an urbane lifestyle that includes support of the arts, travel and extensive reading. They are connected and make full use of the advantages of mobile devices. Professional couples or single households without children, they have the time to focus on their homes and their interests. The population is slightly older and already planning for their retirement.

Our Neighborhood

- City dwellers of large metropolitan areas
- Married couples, primarily with no children or single households; average household size at 2.33.
- Home ownership average at 69%; more than half, 51%, mortgaged.
- Primarily single-family homes, in older neighborhoods (built before 1980), with a mix of town homes and smaller (5-19 units) apartment buildings
- Median home value at \$213,500.
- Vacant housing units at 8.8%.

Socioeconomic Traits

- College educated: 46% are graduates, 75% with some college education.
- Low unemployment is at 5.6%; higher labor force participation rate is at 68% with proportionately more two-worker households.
- Median household income of \$85,600 reveals an affluent market with income supplemented by investments and a substantial net worth.
- Connected and knowledgeable, they carry smartphones and use many of the features
- Attentive to price, they use coupons, especially mobile coupons.

Market Profile

- Partial to late model SUVs or trucks.
- Homes integral part of their style; invest in home remodeling/maintenance, DIY or contractors; housekeeping hired.
- Prefer organic foods, including growing their own vegetables.
- Financially active, from a variety of investments to home equity lines of credit.
- Meticulous planners, both well insured and well invested in retirement savings.
- Generous with support of various charities and causes.
- Actively support the arts, theater, concerts and museums.

The demographic segmentation shown here can help you understand the lifestyles and life stages of consumers in a market. Data provider Esri classifies U.S. residential neighborhoods into 67 unique market segments based on socioeconomic and demographic characteristics. Data Source: Esri 2017. Update Frequency: Annually.

About this segment

Emerald City

This is the

#2

dominant segment for this area

In this area

14.0%

of households fall into this segment

In the United States

1.4%

of households fall into this segment

An overview of who makes up this segment across the United States

Who We Are

Emerald City's denizens live in lower-density neighborhoods of urban areas throughout the country. Young and mobile, they are more likely to rent. Well educated and well employed, half have a college degree and a professional occupation. Incomes close to the U.S. median come primarily from wages and self-employment. This group is highly connected, using the Internet for entertainment and making environmentally friendly purchases. Long hours on the Internet are balanced with time at the gym. Many embrace the "foodie" culture and enjoy cooking adventurous meals using local and organic foods. Music and art are major sources of enjoyment. They travel frequently, both personally and for business.

Our Neighborhood

- There are mostly older, established neighborhoods with homes built before 1960; around 30% built before 1940.
- Just over half of all homes are renter occupied.
- Single-person and non-family types make up over half of all households.
- Median home value and average rent are slightly above the U.S. levels; around half of owned homes are worth \$150,000-\$300,000.

Socioeconomic Traits

- Well educated, these consumers research products carefully before making purchases.
- They buy natural, green and environmentally friendly products.
- Very conscious of nutrition, they regularly buy and eat organic foods.
- Cell phones and text messaging are a huge part of everyday life.
- They place importance on learning new things to keep life fresh and variable.
- They are interested in the fine arts and especially enjoy listening to music.

Market Profile

- Liberal segment that contributes to NPR and PBS.
- Shop at Trader Joe's and Whole Foods.
- Budget time—utilize home cleaning services so there's time for yoga.
- Use the web for professional networking, blogging and online dating.
- Read magazines and books on a tablet, sometimes while exercising at home.
- Go to art galleries and make art at home.

The demographic segmentation shown here can help you understand the lifestyles and life stages of consumers in a market. Data provider Esri classifies U.S. residential neighborhoods into 67 unique market segments based on socioeconomic and demographic characteristics. Data Source: Esri 2017. Update Frequency: Annually.

About this segment

Savvy Suburbanites

This is the

#3

dominant segment for this area

In this area

9.7%

of households fall into this segment

In the United States

3.0%

of households fall into this segment

An overview of who makes up this segment across the United States

Who We Are

Savvy Suburbanites residents are well educated, well read and well capitalized. Families include empty nesters and empty nester wannabes, who still have adult children at home. Located in older neighborhoods outside the urban core, their suburban lifestyle includes home remodeling and gardening plus the active pursuit of sports and exercise. They enjoy good food and wine, plus the amenities of the city's cultural events.

Our Neighborhood

- Established neighborhoods (most built between 1970 and 1990) found in the suburban periphery of large metropolitan markets.
- Married couples with no children or older children; average household size is 2.83.
- 91% owner occupied; 71% mortgaged.
- Primarily single-family homes, with a median value of \$311,000.
- Low vacancy rate at 4.5%.

Socioeconomic Traits

- Education: 48.1% college graduates; 76.1% with some college education.
- Low unemployment at 5.8%; higher labor force participation rate at 66.5% with proportionately more two-worker households at 65.4%.
- Well-connected consumers that appreciate technology and make liberal use of it for everything from shopping and banking to staying current and communicating.
- Informed shoppers that do their research prior to purchasing and focus on quality.

Market Profile

- Residents prefer late model, family-oriented vehicles: SUVs, minivans, and station wagons.
- Gardening and home remodeling are priorities, usually DIY. Riding mowers and power tools are popular, although they also hire contractors for the heavy lifting.
- There is extensive use of housekeeping and personal care services.
- Foodies: They like to cook and prefer natural or organic products.
- These investors are financially active, using a number of resources for informed investing. They are not afraid of debt; many households carry first and second mortgages, plus home equity credit lines.
- Physically fit, residents actively pursue a number of sports, from skiing to golf, and invest heavily in sports gear and exercise equipment.

The demographic segmentation shown here can help you understand the lifestyles and life stages of consumers in a market. Data provider Esri classifies U.S. residential neighborhoods into 67 unique market segments based on socioeconomic and demographic characteristics. Data Source: Esri 2017. Update Frequency: Annually.

About this segment

College Towns

This is the

#4

dominant segment for this area

In this area

9.5%

of households fall into this segment

In the United States

1.0%

of households fall into this segment

An overview of who makes up this segment across the United States

Who We Are

About half the residents of College Towns are enrolled in college, while the rest work for a college or the services that support it. Students have busy schedules, but make time between studying and part-time jobs for socializing and sports. Students that are new to managing their own finances tend to make impulse buys and splurge on the latest fashions. This digitally engaged group uses computers and cell phones for all aspects of life including shopping, school work, news, social media and entertainment. College Towns are all about new experiences, and residents seek out variety and adventure in their lives.

Our Neighborhood

- These are non-family households with many students living alone or with roommates for the first time.
- This segment is a mix of densely developed student housing and dorms with local residences.
- Off-campus, low rent apartments comprise half of the housing stock.
- Over three-quarters of the households are renter occupied, with one in ten remaining vacant.
- One-third of homes are single family, mostly occupied by local residents who own their homes.
- This market is bike and pedestrian friendly.

Market Profile

- Own a laptop and a portable MP3 player.
- Watch movies and TV programs online; MTV and Comedy Central on TV.
- Use the Internet for social media connections, blogging, paying bills and downloading music.
- Have cell phones only (no landlines) and enjoy customizing them.
- Popular activities: backpacking, Pilates and Frisbee.
- Go out to the movies and out for drinks.

Socioeconomic Traits

- Their limited incomes result in thrifty purchases.
- They do not eat the healthiest foods, nor do they see a doctor regularly.
- They dress to impress with the latest fashions of the season.
- They prefer environmentally friendly products and vehicles that get good gas mileage.
- They're heavily influenced by celebrity endorsements and trends in magazines.
- They feel anything that can be done online is easier than in person.
- They have liberal political views.

The demographic segmentation shown here can help you understand the lifestyles and life stages of consumers in a market. Data provider Esri classifies U.S. residential neighborhoods into 67 unique market segments based on socioeconomic and demographic characteristics. Data Source: Esri 2017. Update Frequency: Annually.

About this segment

Parks and Rec

This is the

#5

dominant segment for this area

In this area

6.5%

of households fall into this segment

In the United States

2.0%

of households fall into this segment

An overview of who makes up this segment across the United States

Who We Are

Practical Parks and Rec suburbanites have achieved the dream of home ownership. They have purchased homes that are within their means. Their homes are older, and townhomes and duplexes are not uncommon. Many of these families are two-income married couples approaching retirement age; they are comfortable in their jobs and their homes, budget wisely, but do not plan on retiring anytime soon or moving. Neighborhoods are well established, as are the amenities and programs that supported their now independent children through school and college. The appeal of these kid-friendly neighborhoods is now attracting a new generation of young couples.

Our Neighborhood

- Homes are primarily owner-occupied, single-family residences built prior to 1970; townhomes and duplexes are scattered through the neighborhoods.
- Both median home value and average rent are close to the national level.
- Households by type mirror the U.S. distribution; married couples, more without children, dominate. Average household size is slightly lower at 2.49, but this market is also a bit older.

Socioeconomic Traits

- More than half of the population is college educated.
- Older residents draw Social Security and retirement income.
- The workforce is diverse: professionals in health care, retail trade and education, or skilled workers in manufacturing and construction.
- This is a financially shrewd market; consumers are careful to research their big-ticket purchases.
- When planning trips, they search for discounted airline fares and hotels and choose to vacation within the U.S.
- These practical residents tend to use their cell phones for calls and texting only.

Market Profile

- Cost and practicality come first when purchasing a vehicle; Parks and Rec residents are more likely to buy domestic SUVs or trucks over compact or subcompact vehicles.
- Budget-conscious consumers stock up on staples at warehouse clubs.
- Pass time at home watching documentaries on Animal Planet, Discovery or History channels. For an outing, they choose to dine out at family-style restaurants and attend movies. Between trips to the casinos, they gamble on lottery tickets and practice their blackjack and poker skills online.
- Convenience is important in the kitchen; they regularly use frozen or packaged main course meals. Ground coffee is preferred over coffee beans.
- Residents here take advantage of local parks and recreational activities. Their exercise routine is a balance of home-based exercise; a session at their local community gym; or a quick jog, swim or run.

The demographic segmentation shown here can help you understand the lifestyles and life stages of consumers in a market. Data provider Esri classifies U.S. residential neighborhoods into 67 unique market segments based on socioeconomic and demographic characteristics. Data Source: Esri 2017. Update Frequency: Annually.

Chittenden County Saved Area: Population Comparison

Total Population

This chart shows the total population in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2017

Update Frequency: Annually

■ 2017
■ 2022 (Projected)



Population Density

This chart shows the number of people per square mile in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2017

Update Frequency: Annually

■ 2017
■ 2022 (Projected)



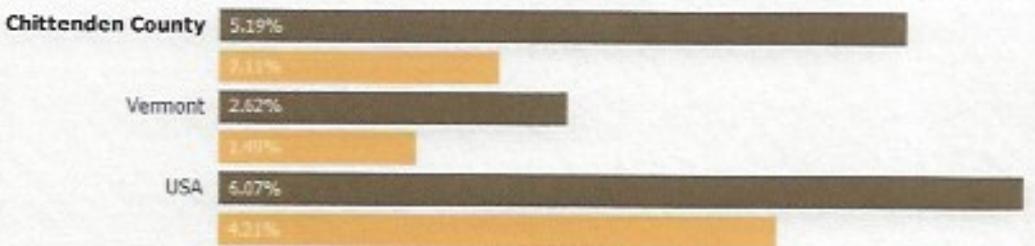
Population Change Since 2010

This chart shows the percentage change in area's population from 2010 to 2017, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2017

Update Frequency: Annually

■ 2017
■ 2022 (Projected)



Total Daytime Population

This chart shows the number of people who are present in an area during normal business hours, including workers, and compares that population to other geographies. Daytime population is in contrast to the "resident" population present during evening and nighttime hours.

Data Source: U.S. Census American Community Survey via Esri, 2017

Update Frequency: Annually

■ Chittenden County



Daytime Population Density

This chart shows the number people who are present in an area during normal business hours, including workers, per square mile in an area, compared with other geographies. Daytime population is in contrast to the "resident" population present during evening and nighttime hours.

Data Source: U.S. Census American Community Survey via Esri, 2017

Update Frequency: Annually



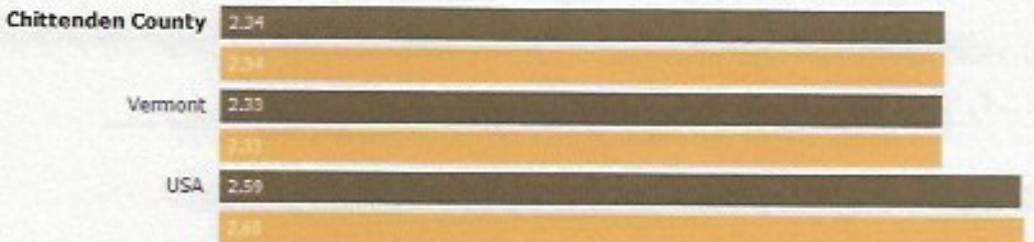
■ Chittenden County

Average Household Size

This chart shows the average household size in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2017

Update Frequency: Annually



■ 2017

■ 2022 (Projected)

Population Living in Family Households

This chart shows the percentage of an area's population that lives in a household with one or more individuals related by birth, marriage or adoption, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2017

Update Frequency: Annually



■ 2017

■ 2022 (Projected)

Female / Male Ratio

This chart shows the ratio of females to males in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2017

Update Frequency: Annually



■ Women 2017

■ Men 2017

■ Women 2022 (Projected)

■ Men 2022 (Projected)

Chittenden County Saved Area: Age Comparison

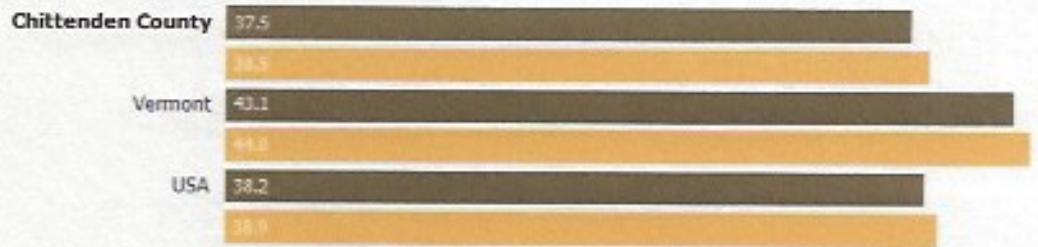
Median Age

This chart shows the median age in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Eari, 2017

Update Frequency: Annually

2017
2022 (Projected)



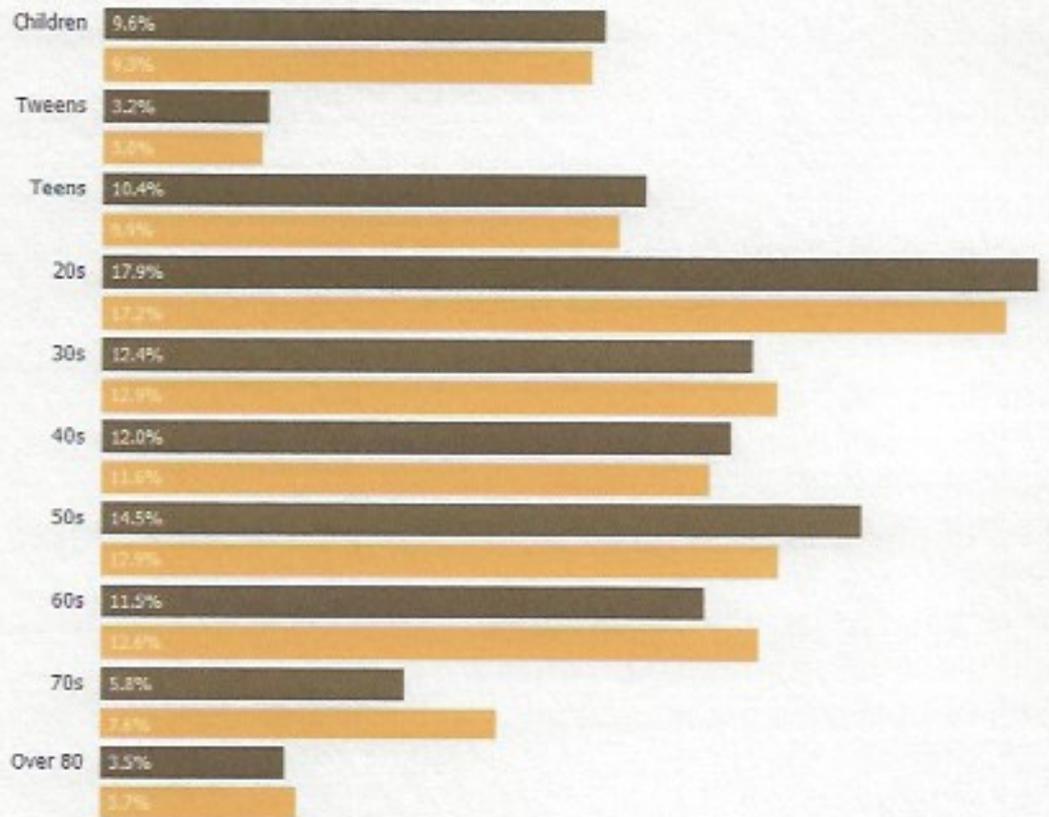
Population by Age

This chart breaks down the population of an area by age group.

Data Source: U.S. Census American Community Survey via Eari, 2017

Update Frequency: Annually

2017
2022 (Projected)



Chittenden County Saved Area: Marital Status Comparison

Married / Unmarried Adults Ratio

This chart shows the ratio of married to unmarried adults in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2017

Update Frequency: Annually

■ Married
■ Unmarried



Married

This chart shows the number of people in an area who are married, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2017

Update Frequency: Annually

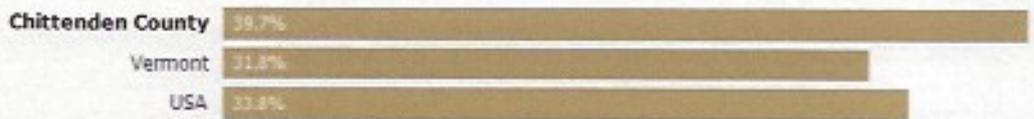


Never Married

This chart shows the number of people in an area who have never been married, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2017

Update Frequency: Annually



Widowed

This chart shows the number of people in an area who are widowed, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2017

Update Frequency: Annually



Divorced

This chart shows the number of people in an area who are divorced, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2017

Update Frequency: Annually



Chittenden County Saved Area: Economic Comparison

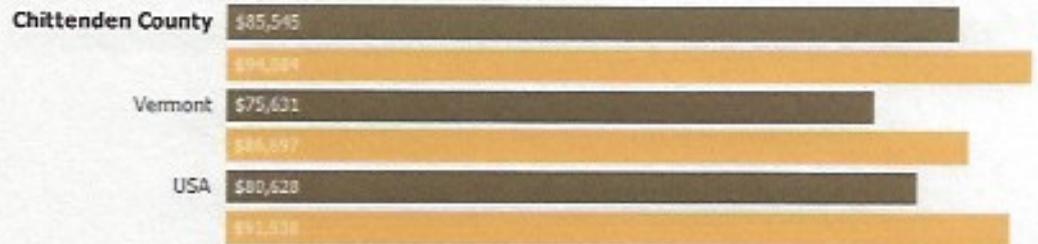
Average Household Income

This chart shows the average household income in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2017

Update Frequency: Annually

■ 2017
■ 2022 (Projected)



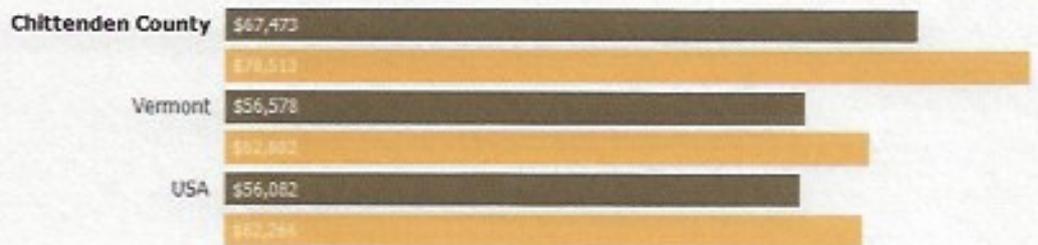
Median Household Income

This chart shows the median household income in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2017

Update Frequency: Annually

■ 2017
■ 2022 (Projected)



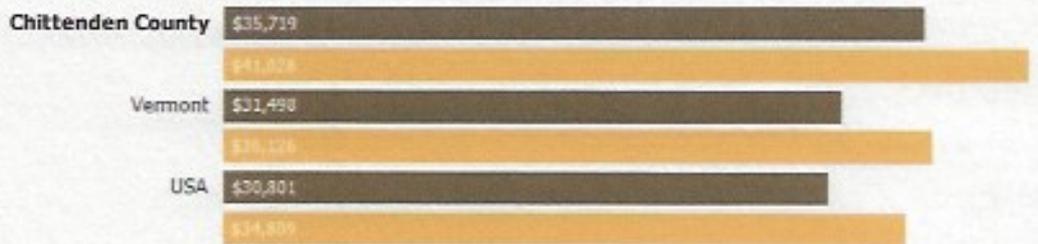
Per Capita Income

This chart shows per capita income in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2017

Update Frequency: Annually

■ 2017
■ 2022 (Projected)



Average Disposable Income

This chart shows the average disposable income in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2017

Update Frequency: Annually



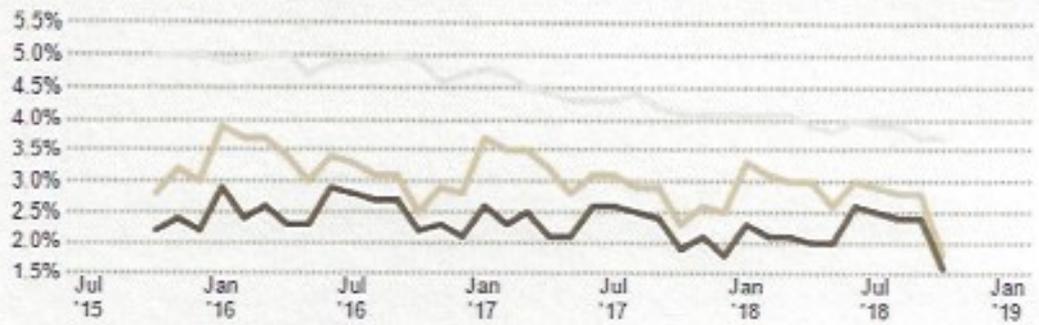
Unemployment Rate

This chart shows the unemployment trend in an area, compared with other geographies

Data Source: Bureau of Labor Statistics via 3DL

Update Frequency: Monthly

■ Chittenden County
■ Vermont
■ USA

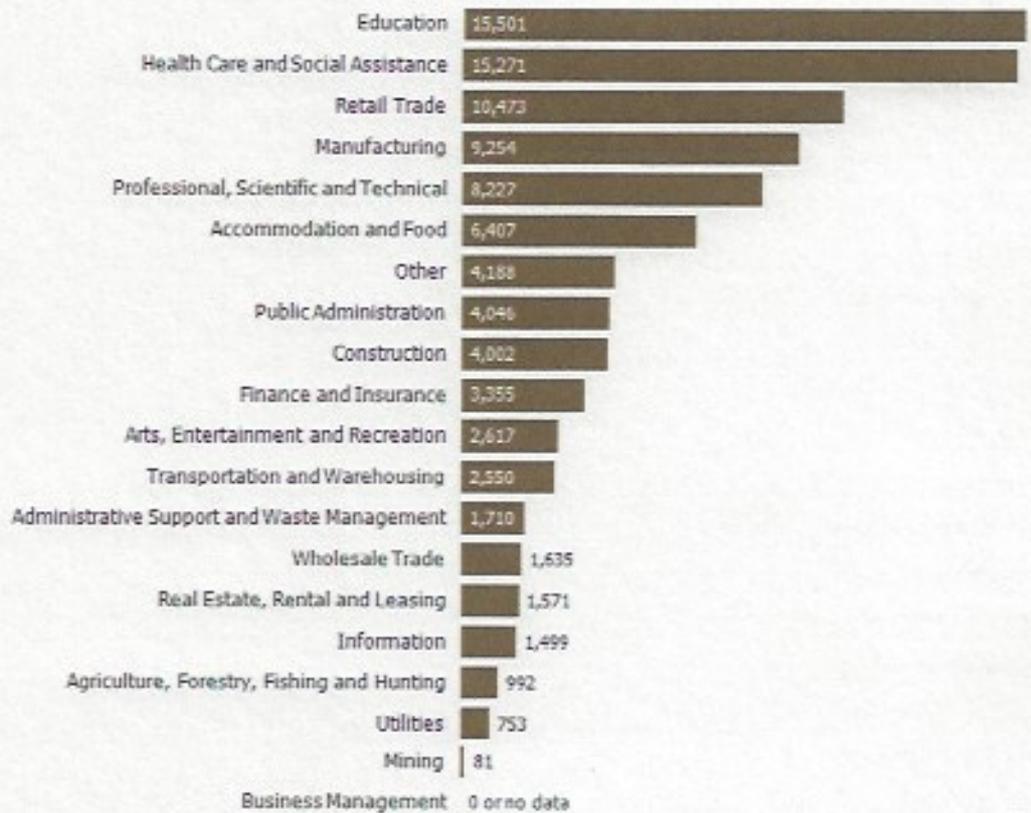


Employment Count by Industry

This chart shows industries in an area and the number of people employed in each category.

Data Source: Bureau of Labor Statistics via Eari, 2017

Update Frequency: Annually



Chittenden County Saved Area: Education Comparison

Less than 9th Grade

This chart shows the percentage of people in an area who have less than a ninth grade education, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2017
Update Frequency: Annually



Some High School

This chart shows the percentage of people in an area whose highest educational achievement is some high school, without graduating or passing a high school GED test, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2017
Update Frequency: Annually



High School GED

This chart shows the percentage of people in an area whose highest educational achievement is passing a high school GED test, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2017
Update Frequency: Annually



High School Graduate

This chart shows the percentage of people in an area whose highest educational achievement is high school, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2017
Update Frequency: Annually



Some College

This chart shows the percentage of people in an area whose highest educational achievement is some college, without receiving a degree, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2017
Update Frequency: Annually



Associate Degree

This chart shows the percentage of people in an area whose highest educational achievement is an associate degree, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2017

Update Frequency: Annually



Bachelor's Degree

This chart shows the percentage of people in an area whose highest educational achievement is a bachelor's degree, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2017

Update Frequency: Annually



Grad/Professional Degree

This chart shows the percentage of people in an area whose highest educational achievement is a graduate or professional degree, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2017

Update Frequency: Annually



Chittenden County Saved Area: Commute Comparison

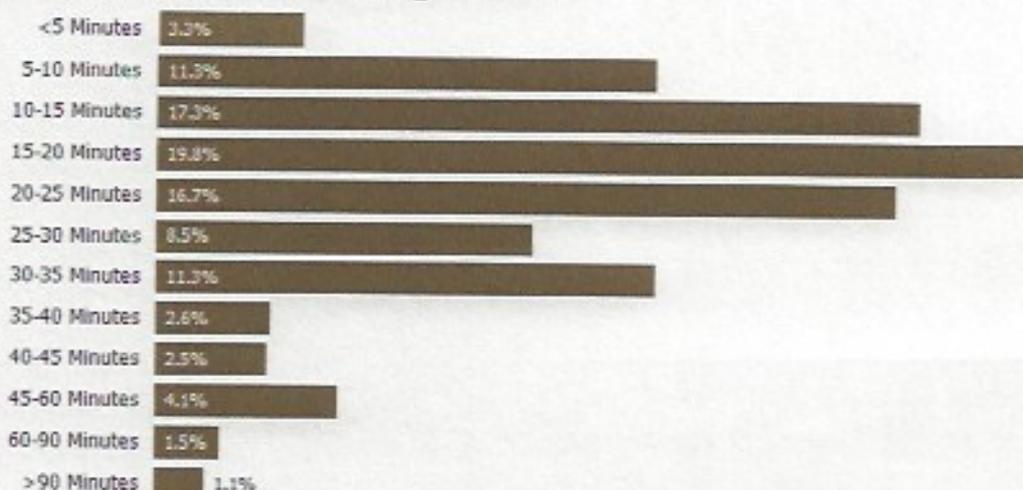
Average Commute Time

This chart shows average commute times to work, in minutes, by percentage of an area's population.

Data Source: U.S. Census American Community Survey via Esri, 2017

Update Frequency: Annually

■ Chittenden County



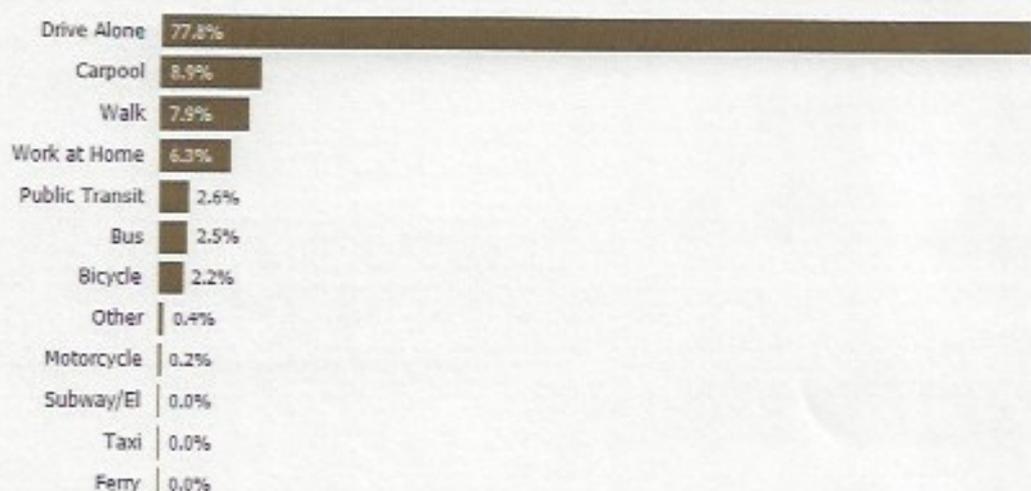
How People Get to Work

This chart shows the types of transportation that residents of the area you searched use for their commute, by percentage of an area's population.

Data Source: U.S. Census American Community Survey via Esri, 2017

Update Frequency: Annually

■ Chittenden County



Chittenden County Saved Area: Home Value Comparison

Median Estimated Home Value

This chart displays property estimates for an area and a subject property, where one has been selected. Estimated home values are generated by a valuation model and are not formal appraisals.

Data Source: Valuation calculations based on public records and MLS sources where licensed.

Update Frequency: Monthly



12-Month Change in Median Estimated Home Value

This chart shows the 12-month change in the estimated value of all homes in this area, the county and the state. Estimated home values are generated by a valuation model and are not formal appraisals.

Data Source: Valuation calculations based on public records and MLS sources where licensed.

Update Frequency: Monthly

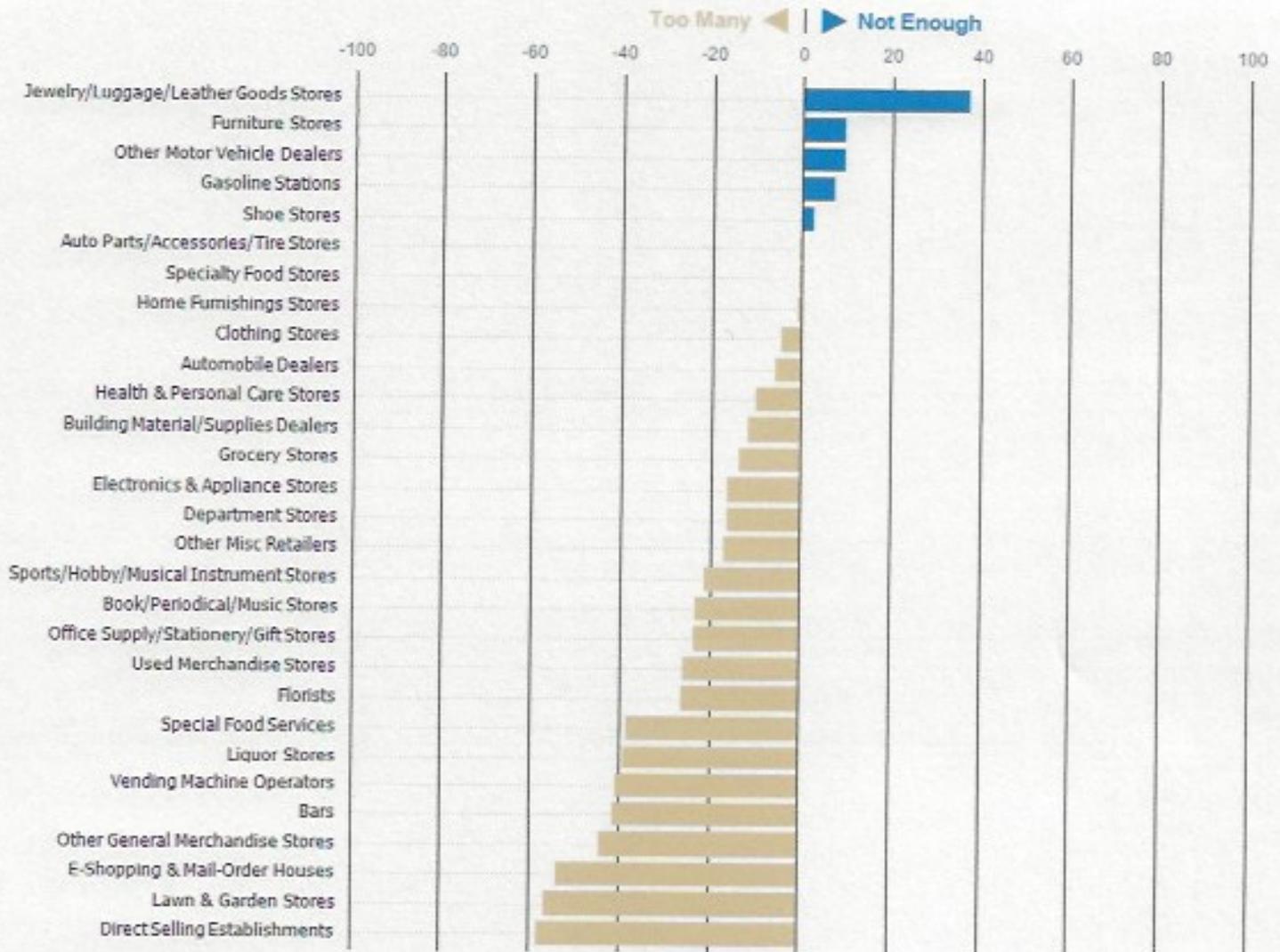


Best Retail Businesses: Chittenden County Saved Area

This chart shows the types of businesses that consumers are leaving an area to find. The business types represented by blue bars are relatively scarce in the area, so consumers go elsewhere to have their needs met. The beige business types are relatively plentiful in the area, meaning there are existing competitors for the dollars that consumers spend in these categories.

Data Source: Retail Marketplace via Esri, 2017

Update Frequency: Annually



About RPR (Realtors Property Resource)

- Realtors Property Resource® is a wholly owned subsidiary of the National Association REALTORS®.
- RPR offers comprehensive data – including a nationwide database of 164 million properties – as well as powerful analytics and dynamic reports exclusively for members of the NAR.
- RPR's focus is giving residential and commercial real estate practitioners, brokers, and MLS and Association staff the tools they need to serve their clients.
- This report has been provided to you by a member of the NAR.



About RPR's Data

RPR generates and compiles real estate and other data from a vast array of sources. The data contained in your report includes some or all of the following:

- **Listing data** from our partner MLSs and CIEs, and related calculations, like estimated value for a property or median sales price for a local market.
- **Public records data** including tax, assessment, and deed information. Foreclosure and distressed data from public records and RealtyTrac.
- **Market conditions and forecasts** based on listing and public records data.
- **Census and employment data** from the U.S. Census and the U.S. Bureau of Labor Statistics.
- **Demographics and trends data** from Esri. The data in commercial and economic reports includes Tapestry Segmentation, which classifies U.S. residential neighborhoods into unique market segments based on socioeconomic and demographic characteristics.
- **Business data** including consumer expenditures, commercial market potential, retail marketplace, SIC and NAICS business information, and banking potential data from Esri.
- **School data and reviews** from Niche.
- **Specialty data sets** such as walkability scores, traffic counts and flood zones.

Update Frequency

- Listings and public records data are updated on a continuous basis.
- Charts and statistics calculated from listing and public records data are refreshed monthly.
- Other data sets range from daily to annual updates.



Learn more

For more information about RPR, please visit RPR's public website: <http://blog.narpr.com>