



MAY 2021

HousingTRAC

HOUSING MARKET TREND ANALYSIS
MIDDLESEX COUNTY | NEW JERSEY

Otteau Group

VALUATION | CONSULTING | ADVISORY | RESEARCH

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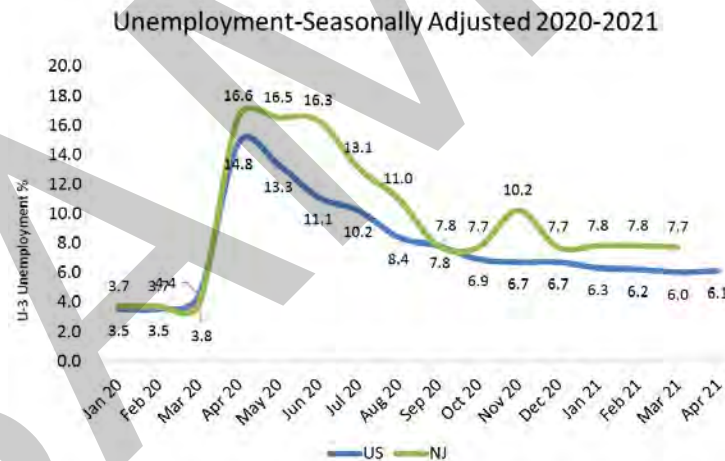
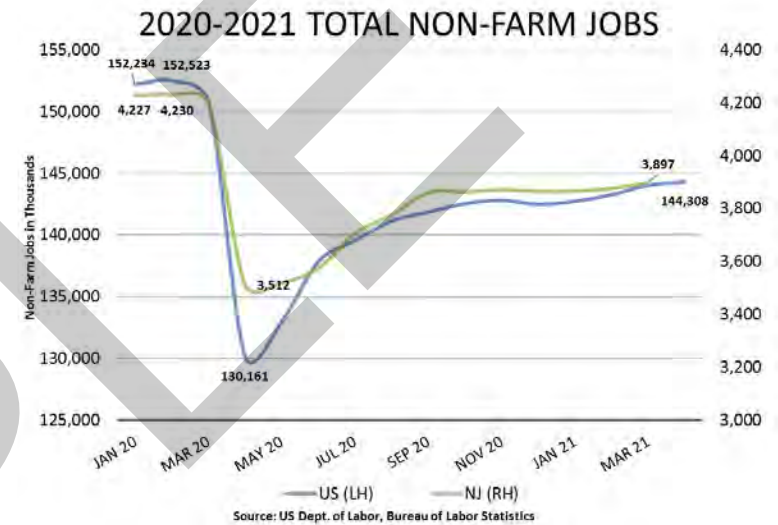
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Economic Update

The US unemployment rate rose nominally, up to 6.1%, but still less than half the cyclical high of 14.8% in April. The economy has had positive job gains in the 1st quarter, with April adding another 266,000 jobs. The economy has gained over 14.1-Million jobs from May 2020 through April 2021. Continuing unemployment claims in the US have declined by 21.3-Million since peaking in May 2020. Initial weekly unemployment claims show a week-on-week decline of 7% down to 473,000, which is the lowest claims have been since early March 2020.



NJ's unemployment rate dropped slightly in March down to 7.7%, remaining well below the peak of 16.6% in April. The state's economy saw the addition of an impressive 20,800 jobs in March, ending the 1st quarter with a gain of 32,400 overall. Continuing unemployment claims in NJ have declined by 600,000 in early May 2021 compared to its peak in early May 2020. NJ's initial unemployment claims are on the decline again down by 9% week-on-week.

NJ Housing Market

The pandemic had taken a strong hold on real estate in April 2020, so it is no surprise that YOY April 2021 is showing a 114% increase. A better indicator of how the 2021 spring market is faring would be a comparison to April 2019, in which case we are seeing only a modest 3% increase. YTD, this is an 8% increase compared to the same period in 2019. Unsold inventory is down YOY by 37%, however month-on-month inventory has increased for 2 months in a row.

YTD April 2021, contract sales have seen an increase in all price tiers. Homes priced \$1.0-Mil+ - \$2.5-Mil are seeing the highest percent increase at 137% compared to last year, while sales in the <\$400,000 range are showing the smallest increase at just 3%. The lowest price tier continues to see the largest declines in inventory, restricting buyers' options in this market. What remains to be seen is whether this decline is attributable solely to low inventory levels or is part of a larger shift in demand. Only time will tell as we continue to monitor this going forward.



NJ SALES INCREASE

YOY in 2021 sales for April have increased by

114%

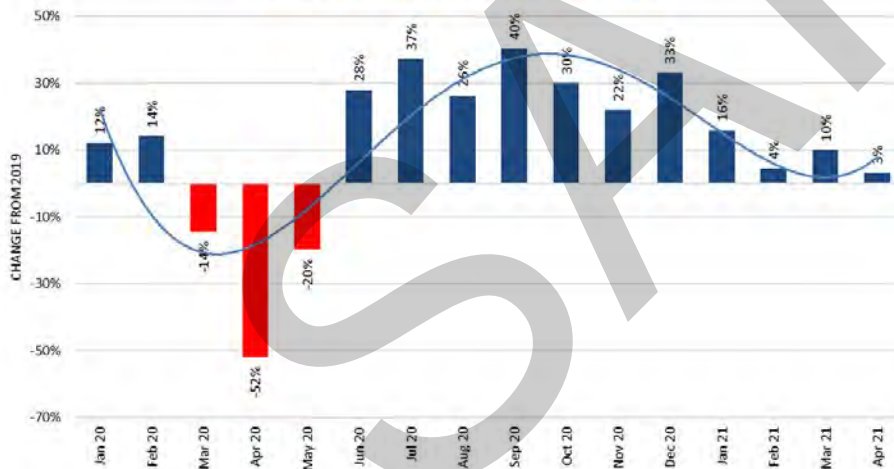


YOY HOMES

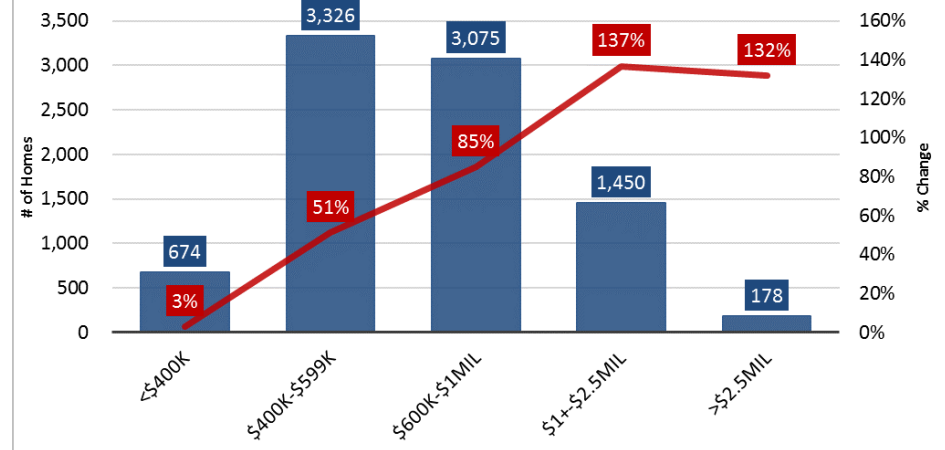
Sales in the <\$400,000 range, showed the smallest increase at

3%

New Jersey Home Purchase Contracts
Monthly Change vs. 2019 Base Year

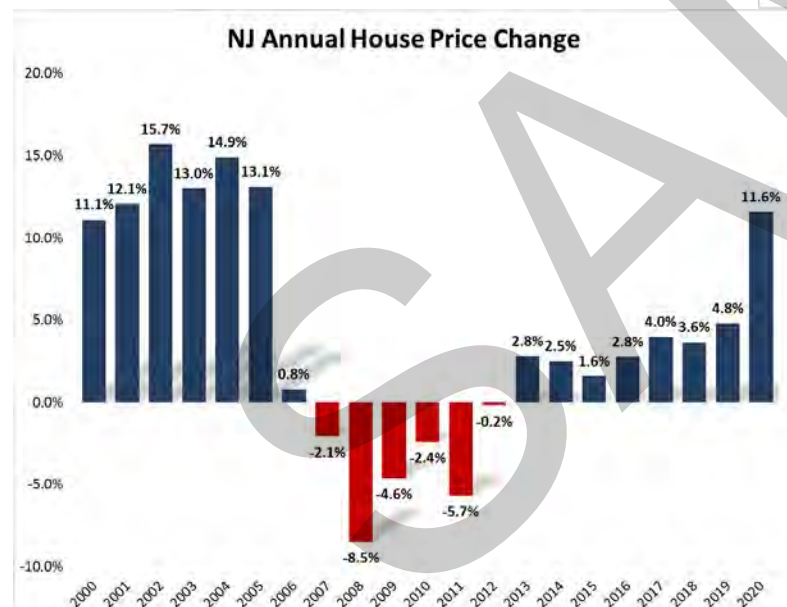
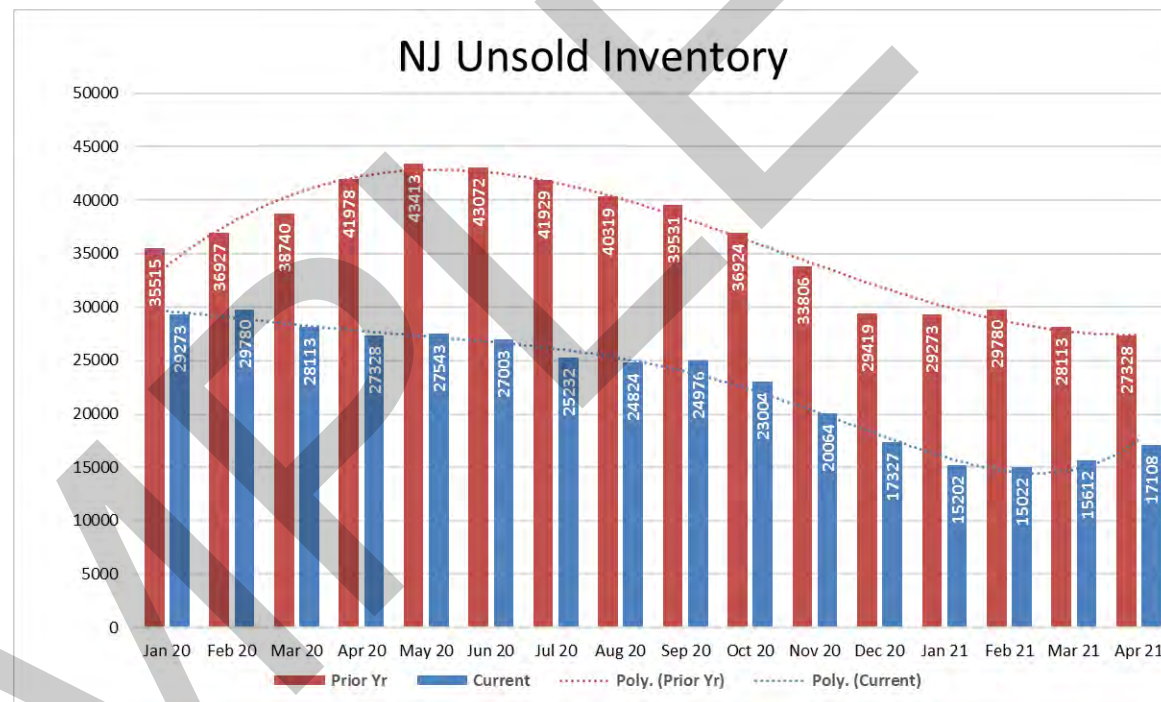


NJ Change in # Home Sales
YTD 2020 v 2021



NJ Housing Market (continued)

Unsold Inventory remains restricted across NJ with an overall decline year-on-year of 37%. April of last year saw approximately 27,000 homes on the market, compared to only 17,000 this year. The largest percent decline occurred in the lowest price tier, down by 45%. As previously mentioned, a small shift is occurring in month-on-month stats for unsold inventory with increases 2 months in a row. Inventory is likely to continue to increase modestly in the coming months as vaccine rollout expands, creating a greater sense of safety for existing homeowners to trade up to more expensive houses.



Demand remained strong through the latter portion of 2020, with the number of home sales having increased by 11% for the year. This increase in demand coupled with low supply drove home prices up by 11.6% in 2020. Supply remains restricted, and while early in 2021 contract sales had slowed dramatically, they have once again picked up in the spring season. Based upon these trends we expect New Jersey home prices to increase by an additional 12% in 2022.



HOME PRICES

Based upon these trends we expect NJ home prices to increase in 2022 by

12%

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EXPLANATION OF DATA POINTS

The following data points are included in the MarketTRAC Monthly analysis of market trends:

NEW OFFERINGS

Number of home offerings which first became available for-sale within the specified market area in each of the time periods indicated. This statistic includes expired listings which have been re-listed for sale.

CONTRACT SALES

Number of homes which were contracted for-sale within the market area in each month. Contract-Sales provide a more timely indication of market activity than Closed-Sales due to the time lag between contract" and "closing", and therefore provide a more reliable indicator of market depth and demand. Also known as Pending Sales.

DEMAND RATIO

The relationship between "New Offerings" and "Sales" activity expressed as a percentage ratio. Changes in this ratio can often be an early indicator of a shift in market conditions. A rising ratio is indicative of improving market conditions, while a declining ratio suggests weakening market conditions.

UNSOLD INVENTORY

Total number of homes being offered for sale within the market area at the end of the indicated period.

BUYER:SELLER RATIO

The ratio relationship between the number of home buyers who have contracted to purchase a home during a given month per every 100 home sellers with an unsold home still on the market. So, a ratio of 50/100 would indicate that there only half as many buyers (50) as sellers (100). Similarly, a ratio of 10/100 would indicate ten times as many sellers (100) as buyers(10). Significant changes in this ratio typically signify a shift in market conditions with a rising ratio indicating market improvement and a declining ration indicating market weakening.

SELLER:BUYER RATIO

The ratio relationship between the number of home sellers with a home to sell compared to the number of buyers who have contracted to purchase a home during a given month. So, a ratio of 10:1 would indicate there to be 10 sellers for every 1 home buyers, thus indicating an oversupplied market condition. Conversely, a ratio of 1:1 would indicate a buyer for every home on the market, thus indicating strong market demand, quick marketing times and declining unsold inventory. Significant changes in this ratio typically provide an early warning of changing market conditions.

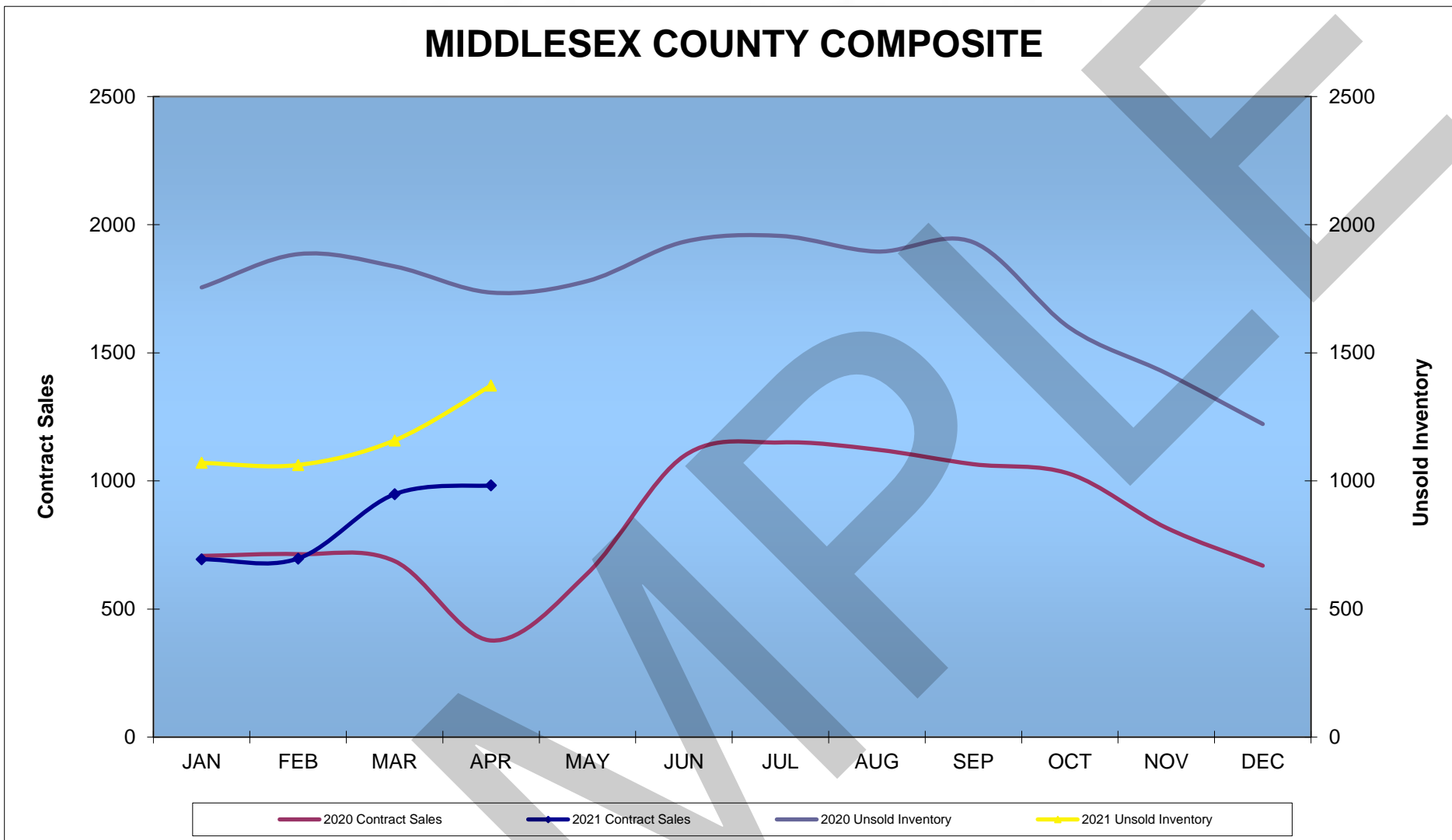
MONTHS SUPPLY

A projection of how many months it will take for the local housing market to absorb the inventory of unsold homes (Unsold Inventory) within each market area. This is a more meaningful measure of market absorption than the traditional days-on-market calculation as it is not affected by re-listing unsold inventory nor it is skewed by exaggerated exposure times attributable to overpriced marketing strategies. MarketTRAC Monthly includes a Mos Supply (Month) which is based on only the most current month's contract sales, as well as a Mos Supply (QTD) which is based on a rolling average of the contract sales for that quarter.

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MONTHLY TRACKING PERFORMANCE

MIDDLESEX COUNTY COMPOSITE

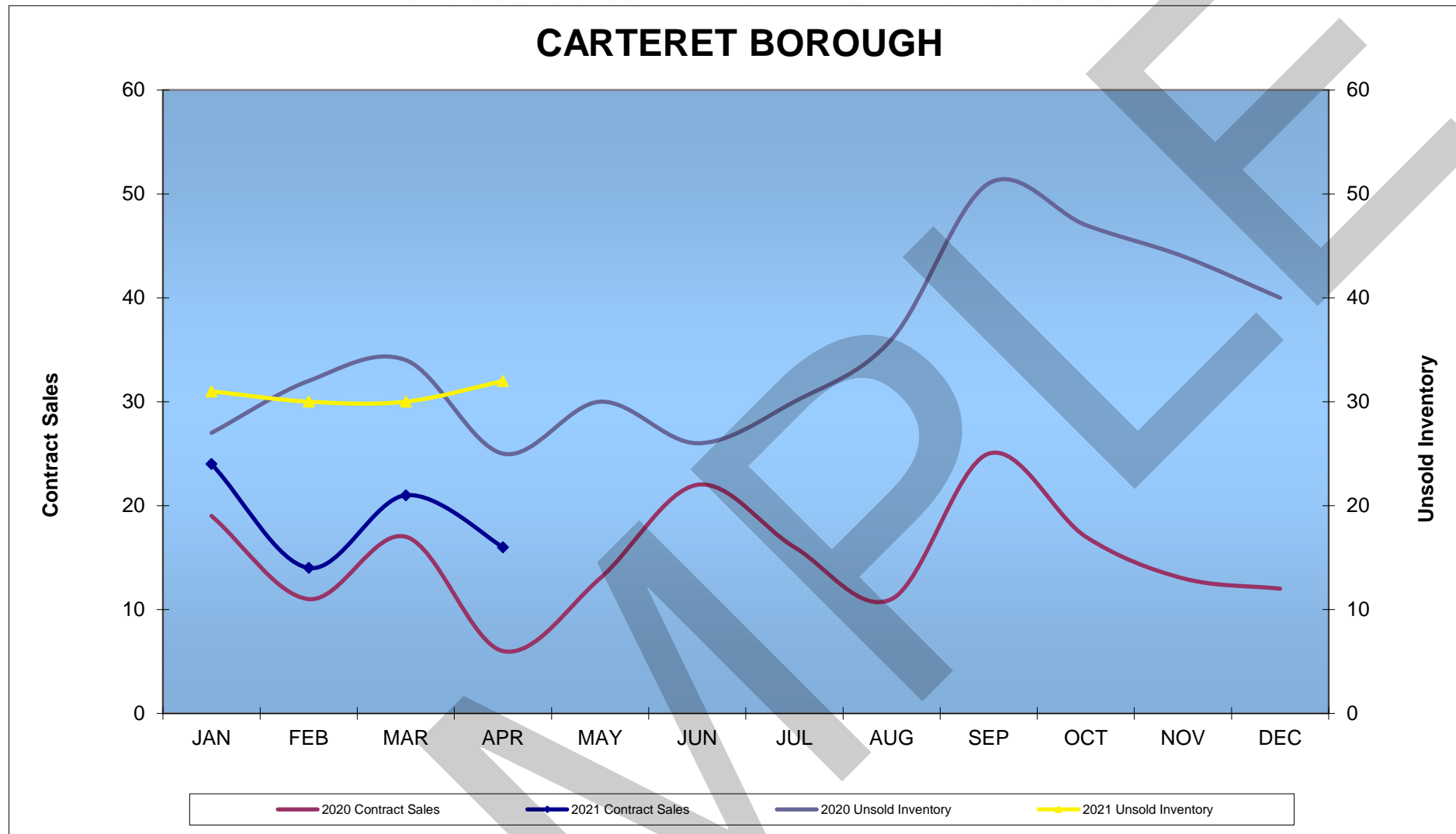


		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	New Offerings	830	981	826	392	782	1213	1277	1177	1142	1039	697	536
	Contract Sales	707	714	687	377	639	1097	1150	1122	1065	1027	817	669
	Demand Ratio	85%	73%	83%	96%	82%	90%	90%	95%	93%	99%	117%	125%
	Unsold Inventory	1755	1885	1837	1735	1780	1933	1956	1895	1931	1597	1420	1222
	Buyer: Seller Ratio	40/100	38/100	37/100	22/100	36/100	57/100	59/100	59/100	55/100	64/100	58/100	55/100
	Seller: Buyer Ratio	2 : 1	3 : 1	3 : 1	5 : 1	3 : 1	2 : 1	2 : 1	2 : 1	2 : 1	2 : 1	2 : 1	2 : 1
	Mos Supply (Month)	2.5	2.6	2.7	4.6	2.8	1.8	1.7	1.7	1.8	1.6	1.7	1.8
	Mos Supply (QTD)	2.5	2.7	2.6	4.6	3.5	2.7	1.7	1.7	1.7	1.6	1.5	1.5
2021	New Offerings	706	641	1054	1144								
	Contract Sales	694	697	948	982								
	Demand Ratio	98%	109%	90%	86%								
	Unsold Inventory	1070	1062	1158	1372								
	Buyer: Seller Ratio	65/100	66/100	82/100	72/100								
	Seller: Buyer Ratio	2 : 1	2 : 1	1 : 1	1 : 1								
	Mos Supply (Month)	1.5	1.5	1.2	1.4								
	Mos Supply (QTD)	1.5	1.5	1.5	1.4								

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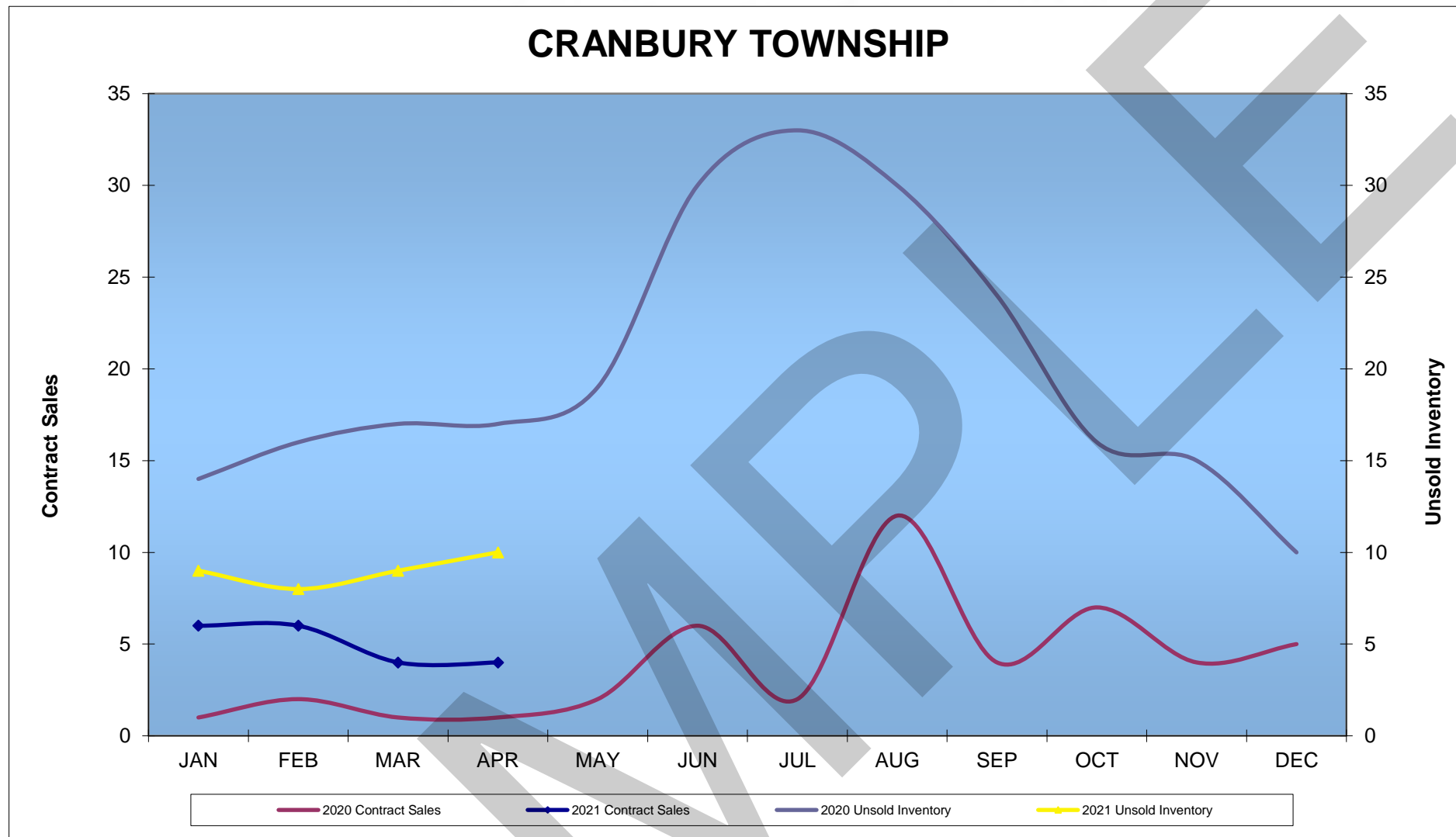


		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	New Offerings	19	13	15	5	13	19	21	19	28	22	15	14
	Contract Sales	19	11	17	6	13	22	16	11	25	17	13	12
	Demand Ratio	100%	85%	113%	120%	100%	116%	76%	58%	89%	77%	87%	86%
	Unsold Inventory	27	32	34	25	30	26	30	36	51	47	44	40
	Buyer: Seller Ratio	70/100	34/100	50/100	24/100	43/100	85/100	53/100	31/100	49/100	36/100	30/100	30/100
	Seller: Buyer Ratio	1 : 1	3 : 1	2 : 1	4 : 1	2 : 1	1 : 1	2 : 1	3 : 1	2 : 1	3 : 1	3 : 1	3 : 1
	Mos Supply (Month)	1.4	2.9	2.0	4.2	2.3	1.2	1.9	3.3	2.0	2.8	3.4	3.3
	Mos Supply (QTD)	1.4	2.1	2.2	4.2	3.2	1.9	1.9	2.7	2.9	2.8	2.9	2.9
2021	New Offerings	15	16	20	17								
	Contract Sales	24	14	21	16								
	Demand Ratio	160%	88%	105%	94%								
	Unsold Inventory	31	30	30	32								
	Buyer: Seller Ratio	77/100	47/100	70/100	50/100								
	Seller: Buyer Ratio	1 : 1	2 : 1	1 : 1	2 : 1								
	Mos Supply (Month)	1.3	2.1	1.4	2.0								
	Mos Supply (QTD)	1.3	1.6	1.5	2.0								

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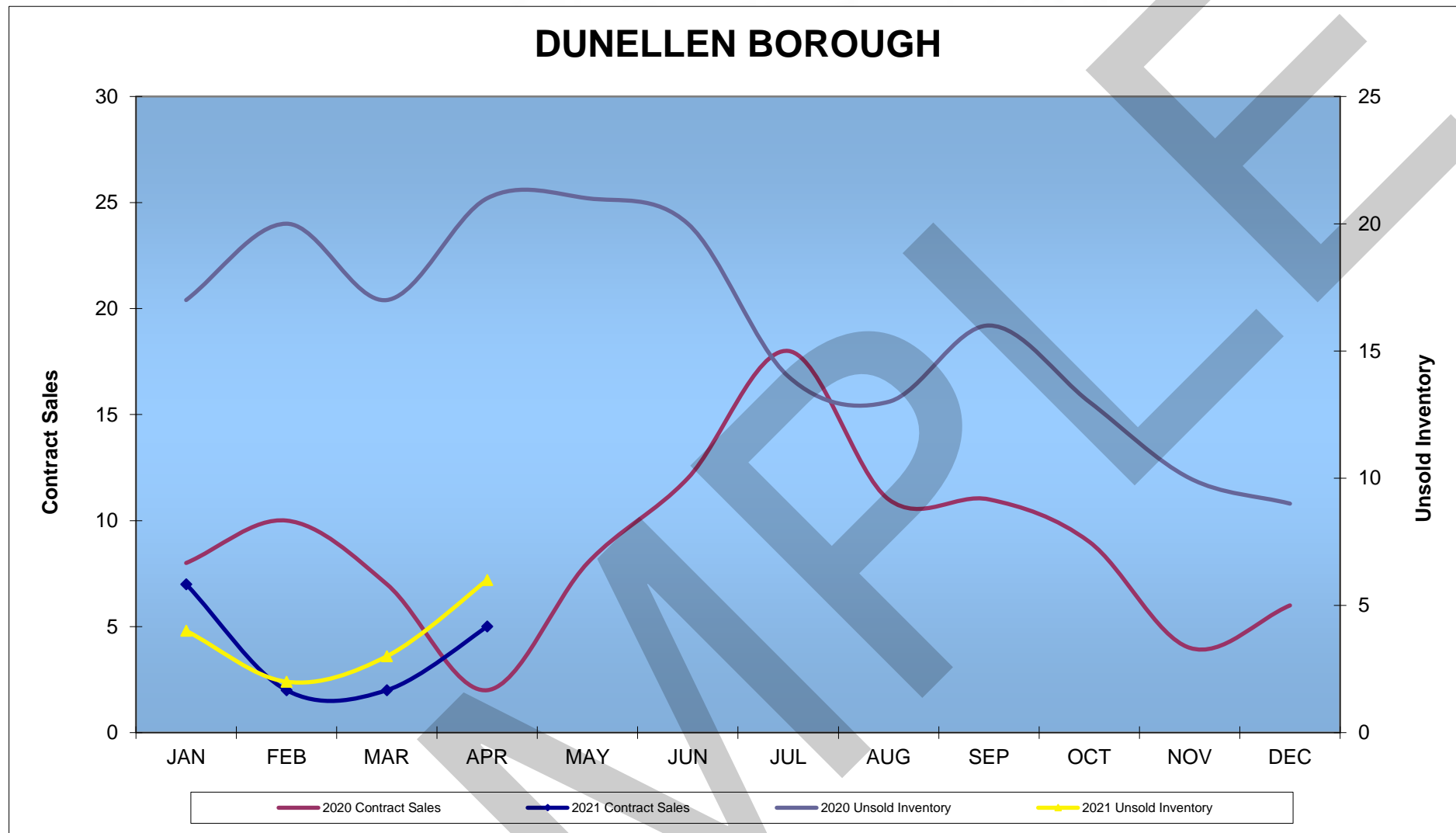


		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	New Offerings	3	7	6	2	3	16	10	3	5	6	4	1
	Contract Sales	1	2	1	1	2	6	2	12	4	7	4	5
	Demand Ratio	33%	29%	17%	50%	67%	38%	20%	400%	80%	117%	100%	500%
	Unsold Inventory	14	16	17	17	19	30	33	30	24	16	15	10
	Buyer: Seller Ratio	7/100	13/100	6/100	6/100	11/100	20/100	6/100	40/100	17/100	44/100	27/100	50/100
	Seller: Buyer Ratio	14 :1	8 :1	17 :1	17 :1	10 :1	5 :1	17 :1	3 :1	6 :1	2 :1	4 :1	2 :1
	Mos Supply (Month)	14.0	8.0	17.0	17.0	9.5	5.0	16.5	2.5	6.0	2.3	3.8	2.0
	Mos Supply (QTD)	14.0	10.7	12.8	17.0	12.7	10.0	16.5	4.3	4.0	2.3	2.7	1.9
2021	New Offerings	4	1	9	7								
	Contract Sales	6	6	4	4								
	Demand Ratio	150%	600%	44%	57%								
	Unsold Inventory	9	8	9	10								
	Buyer: Seller Ratio	67/100	75/100	44/100	40/100								
	Seller: Buyer Ratio	2 :1	1 :1	2 :1	3 :1								
	Mos Supply (Month)	1.5	1.3	2.3	2.5								
	Mos Supply (QTD)	1.5	1.3	1.7	2.5								

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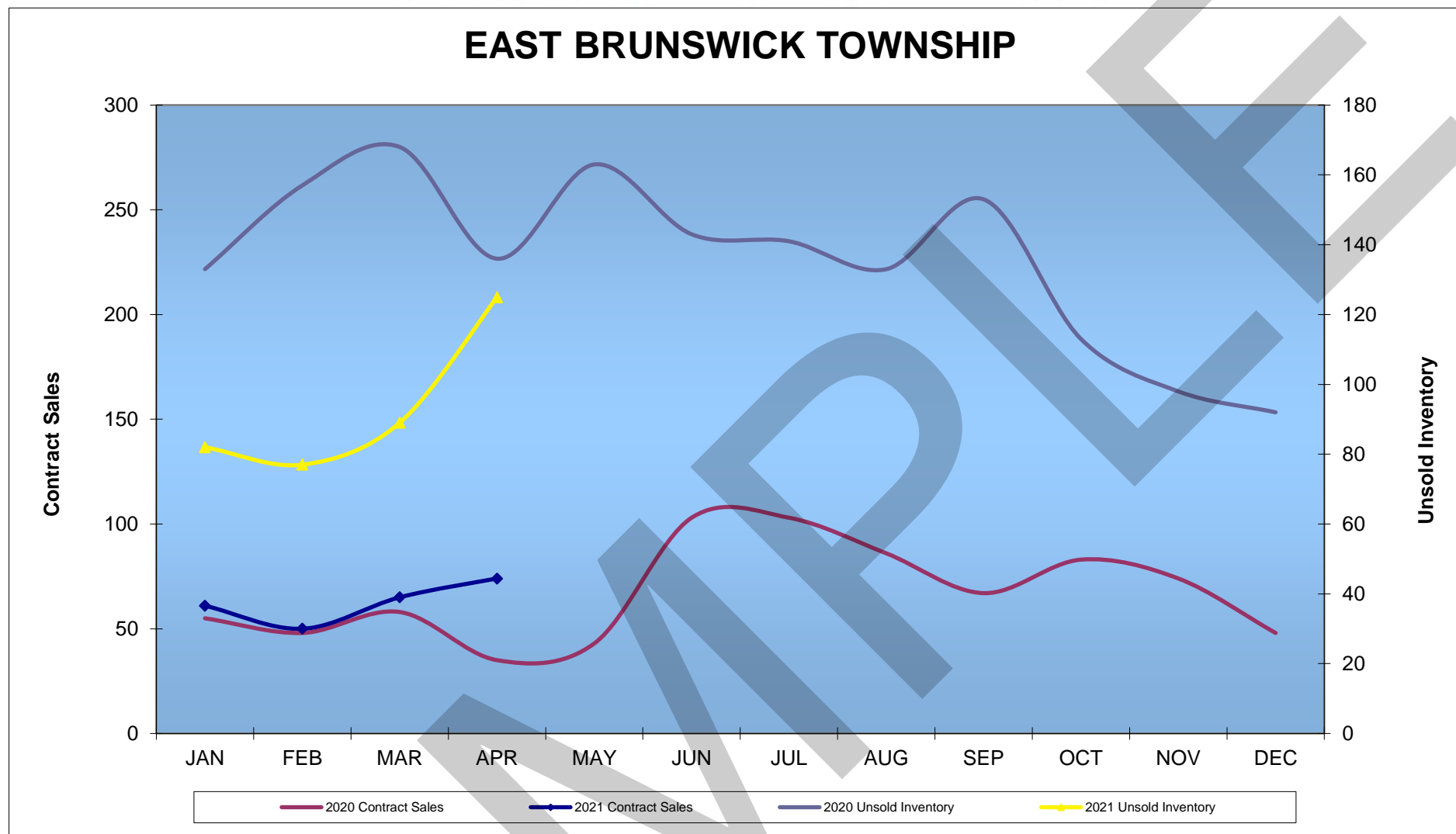


		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	New Offerings	11	10	9	1	11	16	12	13	9	5	6	5
	Contract Sales	8	10	7	2	8	12	18	11	11	9	4	6
	Demand Ratio	73%	100%	78%	200%	73%	75%	150%	85%	122%	180%	67%	120%
	Unsold Inventory	17	20	17	21	21	20	14	13	16	13	10	9
	Buyer: Seller Ratio	47/100	50/100	41/100	10/100	38/100	60/100	129/100	85/100	69/100	69/100	40/100	67/100
	Seller: Buyer Ratio	2 : 1	2 : 1	2 : 1	11 : 1	3 : 1	2 : 1	1 : 1	1 : 1	1 : 1	1 : 1	3 : 1	2 : 1
	Mos Supply (Month)	2.1	2.0	2.4	10.5	2.6	1.7	0.8	1.2	1.5	1.4	2.5	1.5
	Mos Supply (QTD)	2.1	2.2	2.0	10.5	4.2	2.7	0.8	0.9	1.2	1.4	1.5	1.4
2021	New Offerings	3	1	3	8								
	Contract Sales	7	2	2	5								
	Demand Ratio	233%	200%	67%	63%								
	Unsold Inventory	4	2	3	6								
	Buyer: Seller Ratio	175/100	1	67/100	83/100								
	Seller: Buyer Ratio	1 : 1	1 : 1	2 : 1	1 : 1								
	Mos Supply (Month)	0.6	1.0	1.5	1.2								
	Mos Supply (QTD)	0.6	0.4	0.8	1.2								

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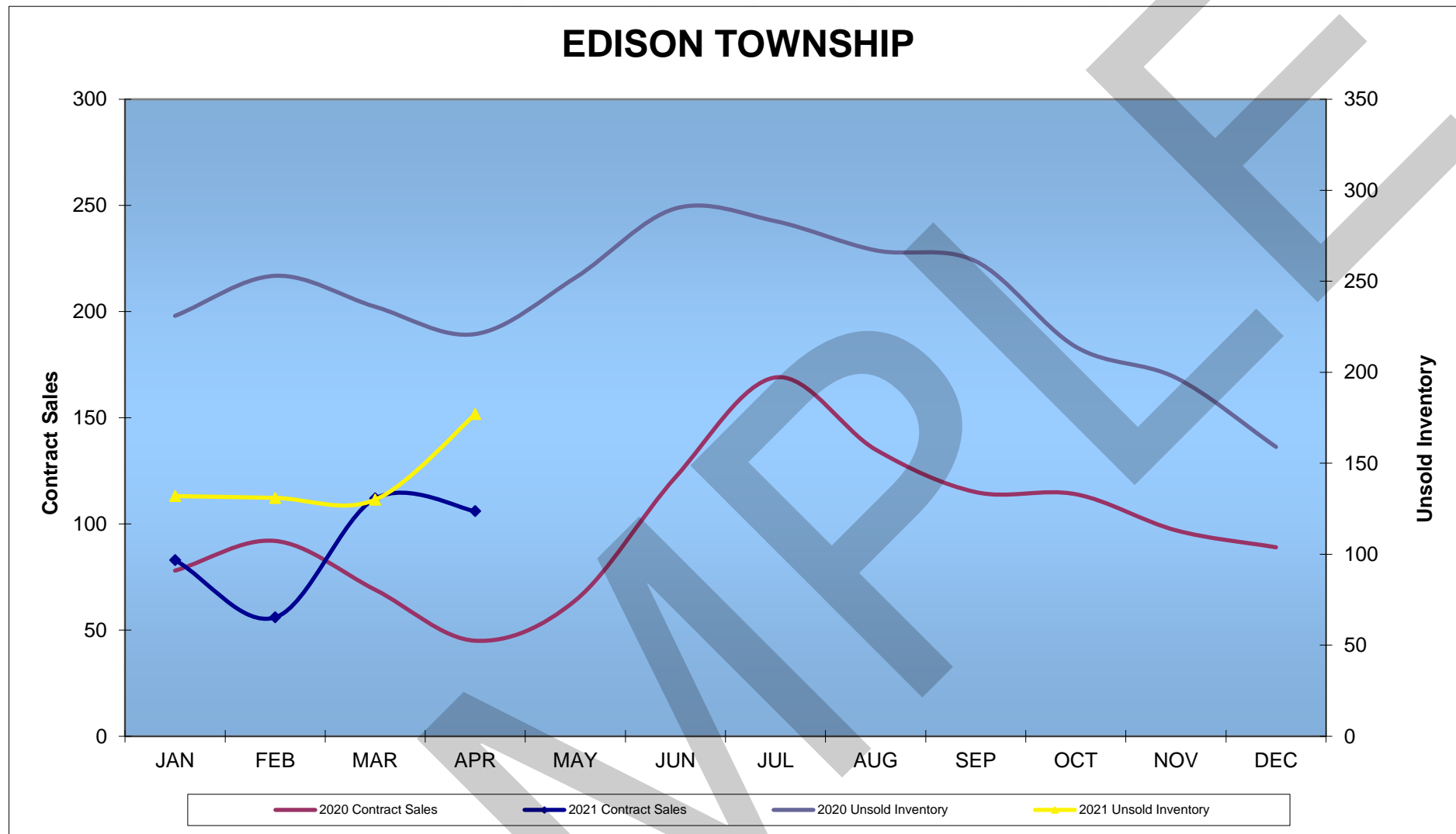


		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	New Offerings	56	80	73	25	71	85	115	84	89	79	50	48
	Contract Sales	55	48	58	35	43	103	103	86	67	83	74	48
	Demand Ratio	98%	60%	79%	140%	61%	121%	90%	102%	75%	105%	148%	100%
	Unsold Inventory	133	157	168	136	163	143	141	133	153	113	98	92
	Buyer: Seller Ratio	41/100	31/100	35/100	26/100	26/100	72/100	73/100	65/100	44/100	73/100	76/100	52/100
	Seller: Buyer Ratio	2 : 1	3 : 1	3 : 1	4 : 1	4 : 1	1 : 1	1 : 1	2 : 1	2 : 1	1 : 1	1 : 1	2 : 1
	Mos Supply (Month)	2.4	3.3	2.9	3.9	3.8	1.4	1.4	1.5	2.3	1.4	1.3	1.9
	Mos Supply (QTD)	2.4	3.0	3.1	3.9	4.2	2.4	1.4	1.4	1.8	1.4	1.2	1.3
2021	New Offerings	51	45	70	108								
	Contract Sales	61	50	65	74								
	Demand Ratio	120%	111%	93%	69%								
	Unsold Inventory	82	77	89	125								
	Buyer: Seller Ratio	74/100	65/100	73/100	59/100								
	Seller: Buyer Ratio	1 : 1	2 : 1	1 : 1	2 : 1								
	Mos Supply (Month)	1.3	1.5	1.4	1.7								
	Mos Supply (QTD)	1.3	1.4	1.5	1.7								

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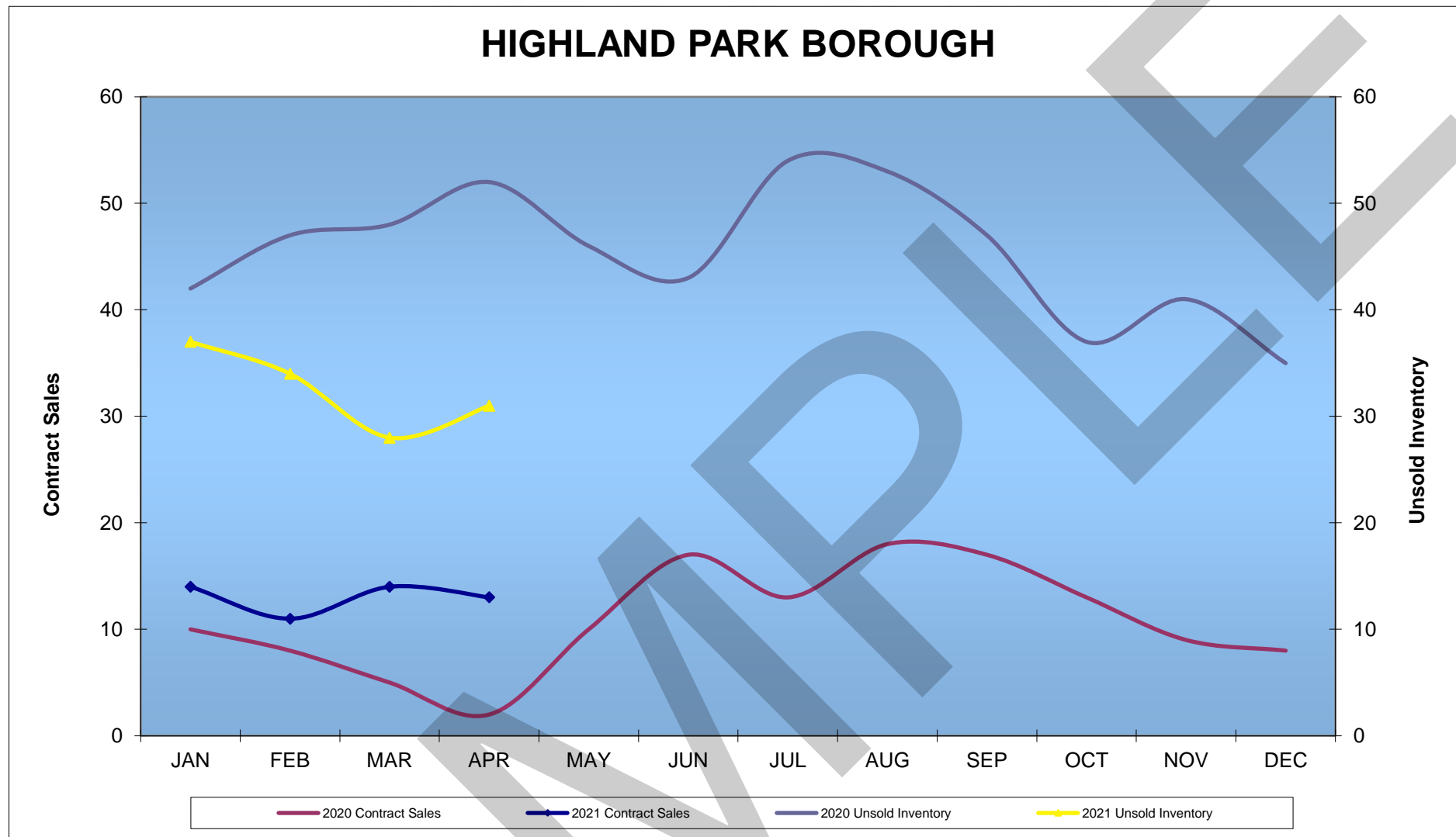


		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	New Offerings	91	148	108	42	107	162	175	148	120	124	82	70
	Contract Sales	78	92	69	45	64	122	169	135	115	114	97	89
	Demand Ratio	86%	62%	64%	107%	60%	75%	97%	91%	96%	92%	118%	127%
	Unsold Inventory	231	253	236	221	252	290	283	267	261	214	197	159
	Buyer: Seller Ratio	34/100	36/100	29/100	20/100	25/100	42/100	60/100	51/100	44/100	53/100	49/100	56/100
	Seller: Buyer Ratio	3 : 1	3 : 1	3 : 1	5 : 1	4 : 1	2 : 1	2 : 1	2 : 1	2 : 1	2 : 1	2 : 1	2 : 1
	Mos Supply (Month)	3.0	2.8	3.4	4.9	3.9	2.4	1.7	2.0	2.3	1.9	2.0	1.8
	Mos Supply (QTD)	3.0	3.0	3.0	4.9	4.6	3.8	1.7	1.8	1.9	1.9	1.9	1.6
2021	New Offerings	92	67	118	141								
	Contract Sales	83	56	112	106								
	Demand Ratio	90%	84%	95%	75%								
	Unsold Inventory	132	131	130	177								
	Buyer: Seller Ratio	63/100	43/100	86/100	60/100								
	Seller: Buyer Ratio	2 : 1	2 : 1	1 : 1	2 : 1								
	Mos Supply (Month)	1.6	2.3	1.2	1.7								
	Mos Supply (QTD)	1.6	1.9	1.6	1.7								

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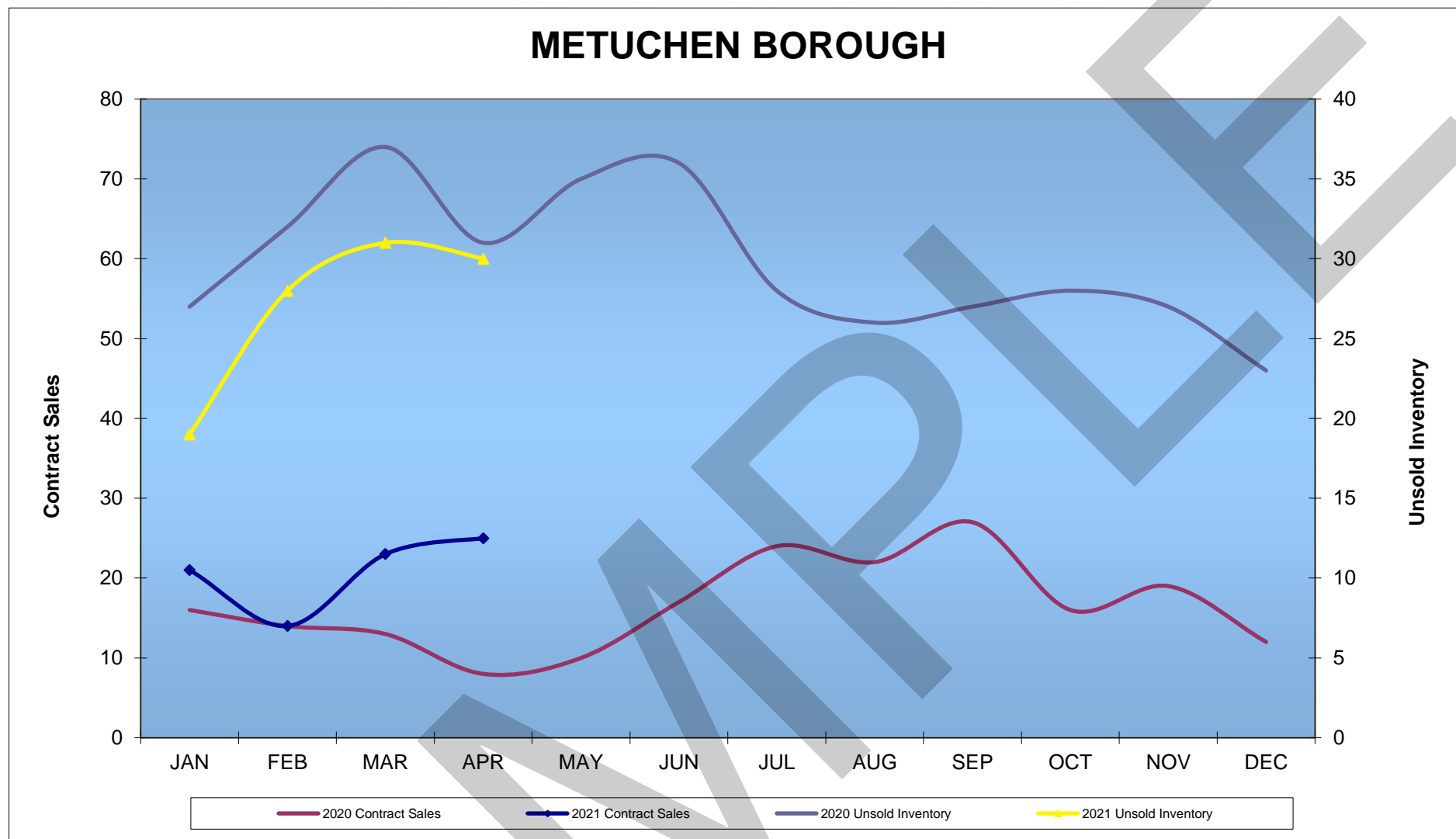


		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	New Offerings	18	16	11	4	15	15	23	16	22	12	8	10
	Contract Sales	10	8	5	2	10	17	13	18	17	13	9	8
	Demand Ratio	56%	50%	45%	50%	67%	113%	57%	113%	77%	108%	113%	80%
	Unsold Inventory	42	47	48	52	46	43	54	53	47	37	41	35
	Buyer: Seller Ratio	24/100	17/100	10/100	4/100	22/100	40/100	24/100	34/100	36/100	35/100	22/100	23/100
	Seller: Buyer Ratio	4 : 1	6 : 1	10 : 1	26 : 1	5 : 1	3 : 1	4 : 1	3 : 1	3 : 1	3 : 1	5 : 1	4 : 1
	Mos Supply (Month)	4.2	5.9	9.6	26.0	4.6	2.5	4.2	2.9	2.8	2.8	4.6	4.4
	Mos Supply (QTD)	4.2	5.2	6.3	26.0	7.7	4.4	4.2	3.4	2.9	2.8	3.7	3.5
2021	New Offerings	14	9	18	18								
	Contract Sales	14	11	14	13								
	Demand Ratio	100%	122%	78%	72%								
	Unsold Inventory	37	34	28	31								
	Buyer: Seller Ratio	38/100	32/100	50/100	42/100								
	Seller: Buyer Ratio	3 : 1	3 : 1	2 : 1	2 : 1								
	Mos Supply (Month)	2.6	3.1	2.0	2.4								
	Mos Supply (QTD)	2.6	2.7	2.2	2.4								

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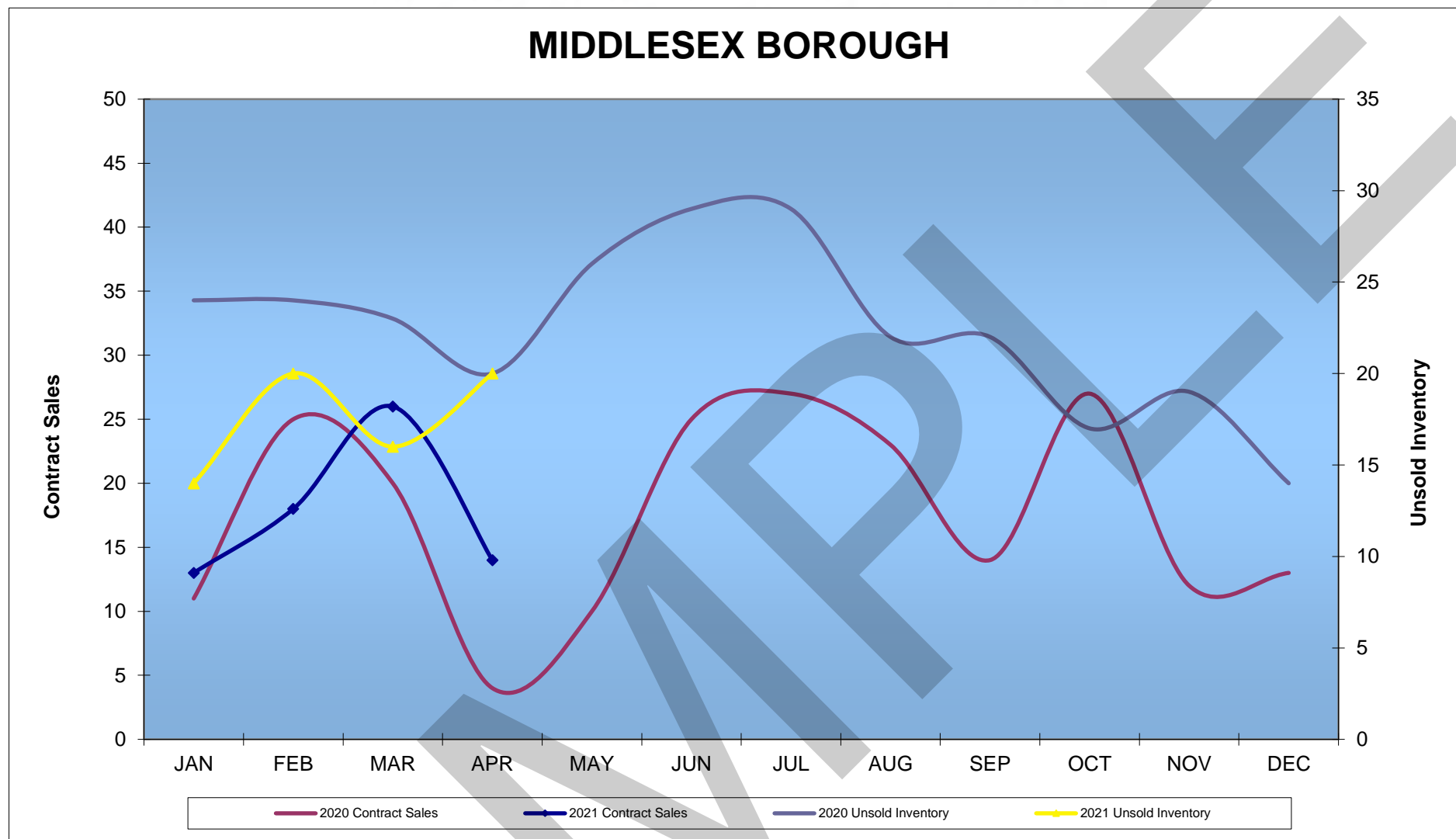


		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	New Offerings	20	22	17	5	16	25	21	15	26	21	19	9
	Contract Sales	16	14	13	8	10	17	24	22	27	16	19	12
	Demand Ratio	80%	64%	76%	160%	63%	68%	114%	147%	104%	76%	100%	133%
	Unsold Inventory	27	32	37	31	35	36	28	26	27	28	27	23
	Buyer: Seller Ratio	59/100	44/100	35/100	26/100	29/100	47/100	86/100	85/100	1	57/100	70/100	52/100
	Seller: Buyer Ratio	2 : 1	2 : 1	3 : 1	4 : 1	4 : 1	2 : 1	1 : 1	1 : 1	1 : 1	2 : 1	1 : 1	2 : 1
	Mos Supply (Month)	1.7	2.3	2.8	3.9	3.5	2.1	1.2	1.2	1.0	1.8	1.4	1.9
	Mos Supply (QTD)	1.7	2.1	2.6	3.9	3.9	3.1	1.2	1.1	1.1	1.8	1.5	1.5
2021	New Offerings	24	15	34	22								
	Contract Sales	21	14	23	25								
	Demand Ratio	88%	93%	68%	114%								
	Unsold Inventory	19	28	31	30								
	Buyer: Seller Ratio	111/100	50/100	74/100	83/100								
	Seller: Buyer Ratio	1 : 1	2 : 1	1 : 1	1 : 1								
	Mos Supply (Month)	0.9	2.0	1.3	1.2								
	Mos Supply (QTD)	0.9	1.6	1.6	1.2								

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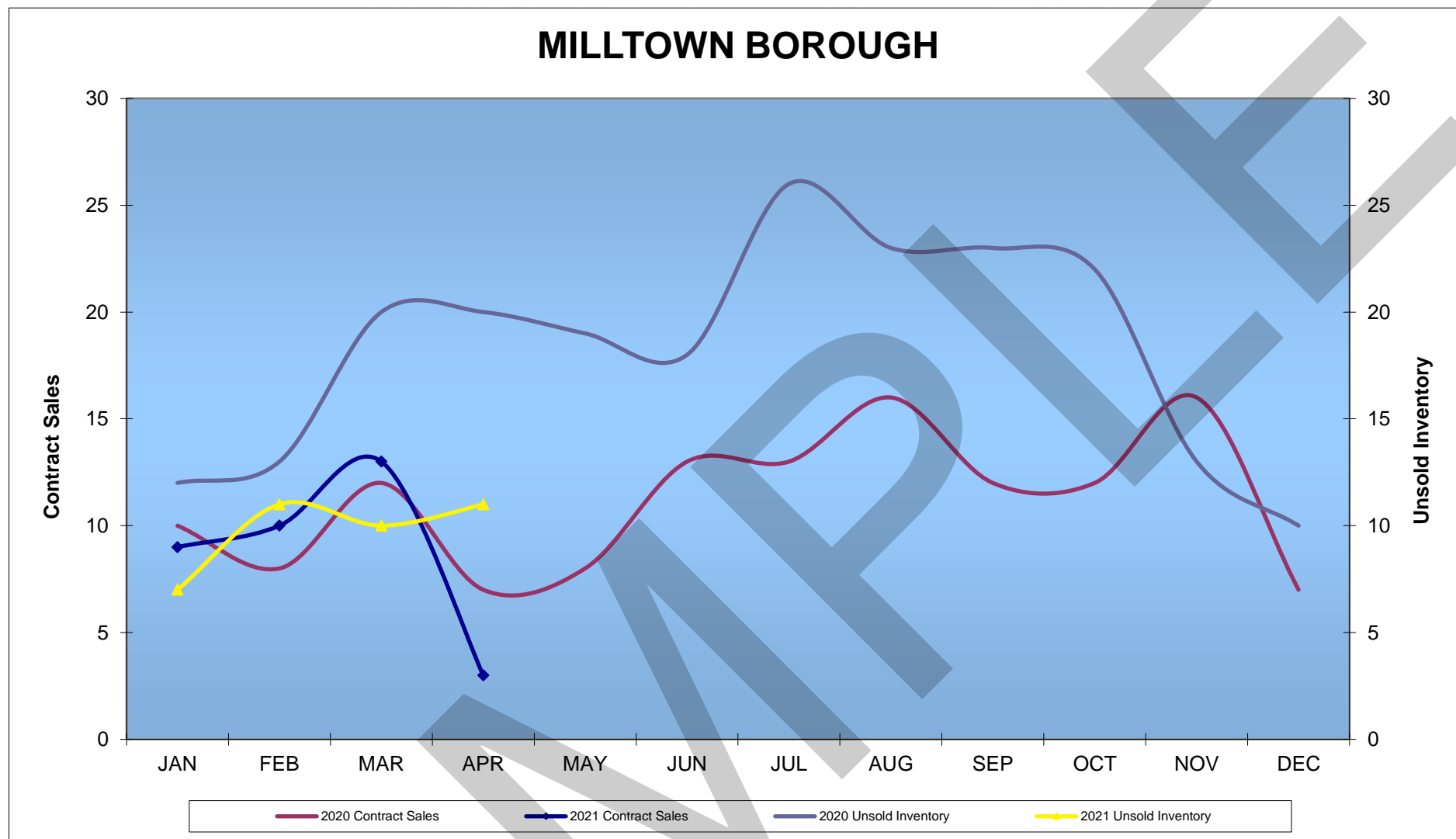


		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	New Offerings	13	15	17	6	13	25	21	23	12	24	11	10
	Contract Sales	11	25	20	4	10	25	27	23	14	27	12	13
	Demand Ratio	85%	167%	118%	67%	77%	100%	129%	100%	117%	113%	109%	130%
	Unsold Inventory	24	24	23	20	26	29	29	22	22	17	19	14
	Buyer: Seller Ratio	46/100	1 4/100	87/100	20/100	38/100	86/100	93/100	1 5/100	64/100	1 59/100	63/100	93/100
	Seller: Buyer Ratio	2 :1	1 :1	1 :1	5 :1	3 :1	1 :1	1 :1	1 :1	2 :1	1 :1	2 :1	1 :1
	Mos Supply (Month)	2.2	1.0	1.2	5.0	2.6	1.2	1.1	1.0	1.6	0.6	1.6	1.1
	Mos Supply (QTD)	2.2	1.3	1.2	5.0	3.7	2.2	1.1	0.9	1.0	0.6	1.0	0.8
2021	New Offerings	9	24	19	16								
	Contract Sales	13	18	26	14								
	Demand Ratio	144%	75%	137%	88%								
	Unsold Inventory	14	20	16	20								
	Buyer: Seller Ratio	93/100	90/100	1 63/100	70/100								
	Seller: Buyer Ratio	1 :1	1 :1	1 :1	1 :1								
	Mos Supply (Month)	1.1	1.1	0.6	1.4								
	Mos Supply (QTD)	1.1	1.3	0.8	1.4								

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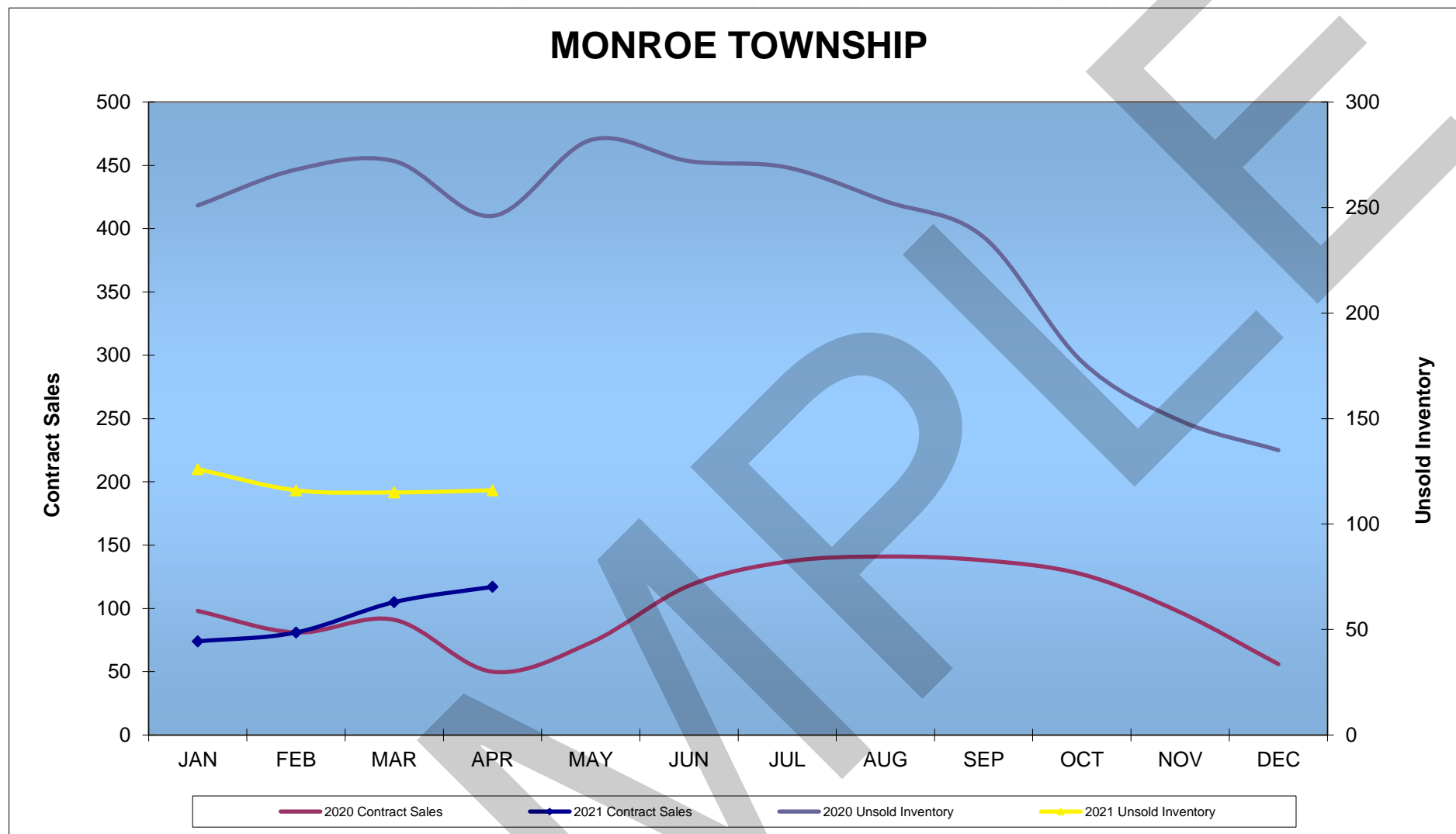


		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	New Offerings	3	13	14	5	7	13	10	20	15	13	11	3
	Contract Sales	10	8	12	7	8	13	13	16	12	12	16	7
	Demand Ratio	333%	62%	86%	140%	114%	100%	130%	80%	80%	92%	145%	233%
	Unsold Inventory	12	13	20	20	19	18	26	23	23	22	13	10
	Buyer: Seller Ratio	83/100	62/100	60/100	35/100	42/100	72/100	50/100	70/100	52/100	55/100	1 23/100	70/100
	Seller: Buyer Ratio	1 : 1	2 : 1	2 : 1	3 : 1	2 : 1	1 : 1	2 : 1	1 : 1	2 : 1	2 : 1	1 : 1	1 : 1
	Mos Supply (Month)	1.2	1.6	1.7	2.9	2.4	1.4	2.0	1.4	1.9	1.8	0.8	1.4
	Mos Supply (QTD)	1.2	1.4	2.0	2.9	2.5	1.9	2.0	1.6	1.7	1.8	0.9	0.9
2021	New Offerings	7	8	15	9								
	Contract Sales	9	10	13	3								
	Demand Ratio	129%	125%	87%	33%								
	Unsold Inventory	7	11	10	11								
	Buyer: Seller Ratio	1 29/100	91/100	1 30/100	27/100								
	Seller: Buyer Ratio	1 : 1	1 : 1	1 : 1	4 : 1								
	Mos Supply (Month)	0.8	1.1	0.8	3.7								
	Mos Supply (QTD)	0.8	1.2	0.9	3.7								

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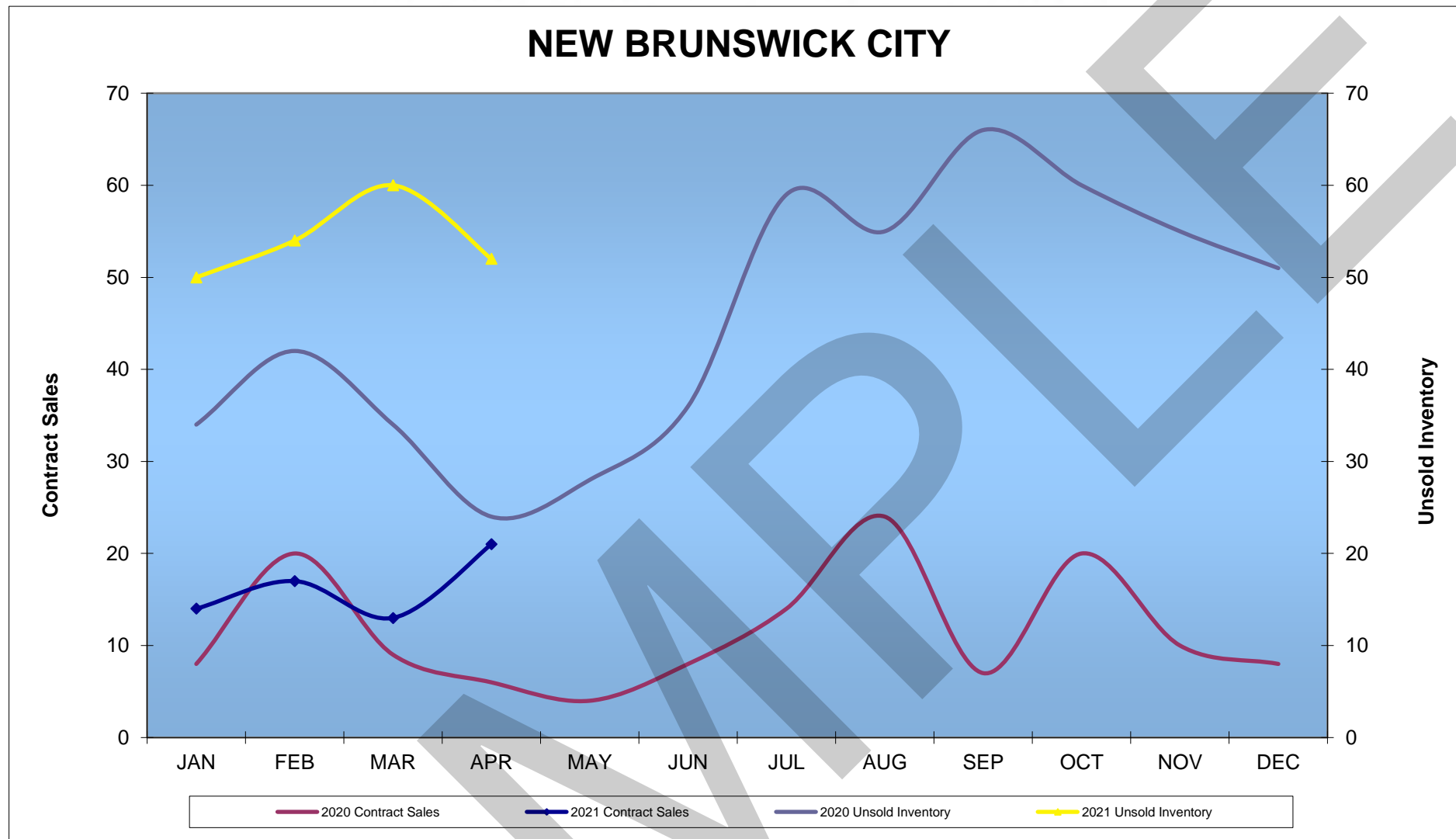


		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	New Offerings	138	142	113	54	93	142	146	132	132	121	54	59
	Contract Sales	98	81	91	50	73	118	137	141	138	127	97	56
	Demand Ratio	71%	57%	81%	93%	78%	83%	94%	107%	105%	105%	180%	95%
	Unsold Inventory	251	268	272	246	282	272	269	253	236	177	149	135
	Buyer: Seller Ratio	39/100	30/100	33/100	20/100	26/100	43/100	51/100	56/100	58/100	72/100	65/100	41/100
	Seller: Buyer Ratio	3 : 1	3 : 1	3 : 1	5 : 1	4 : 1	2 : 1	2 : 1	2 : 1	2 : 1	1 : 1	2 : 1	2 : 1
	Mos Supply (Month)	2.6	3.3	3.0	4.9	3.9	2.3	2.0	1.8	1.7	1.4	1.5	2.4
	Mos Supply (QTD)	2.6	3.0	3.0	4.9	4.6	3.4	2.0	1.8	1.7	1.4	1.3	1.4
2021	New Offerings	78	75	108	112								
	Contract Sales	74	81	105	117								
	Demand Ratio	95%	108%	97%	104%								
	Unsold Inventory	126	116	115	116								
	Buyer: Seller Ratio	59/100	70/100	91/100	1 : 1/100								
	Seller: Buyer Ratio	2 : 1	1 : 1	1 : 1	1 : 1								
	Mos Supply (Month)	1.7	1.4	1.1	1.0								
	Mos Supply (QTD)	1.7	1.5	1.3	1.0								

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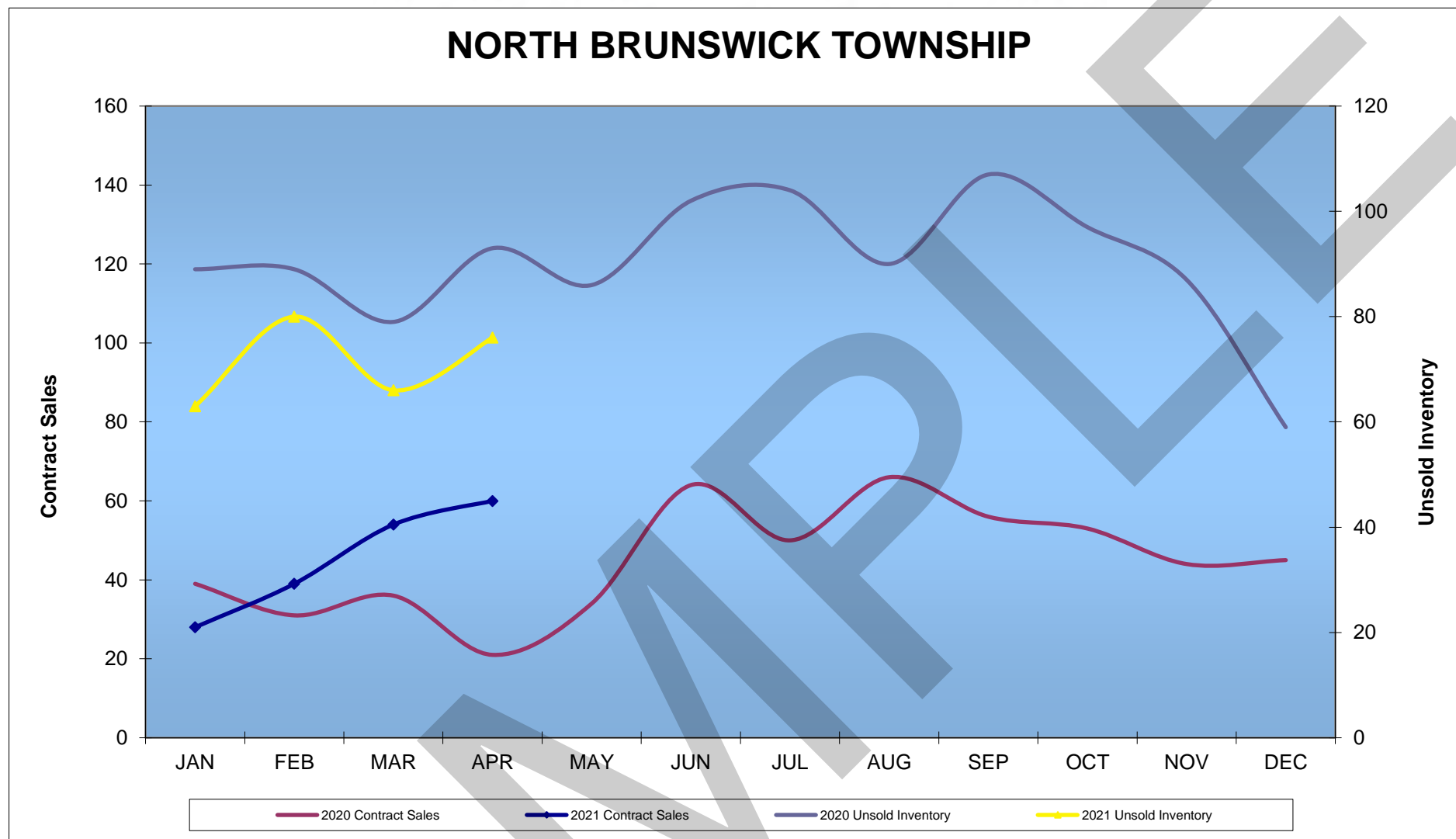


		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	New Offerings	11	18	10	7	4	22	28	27	27	16	21	11
	Contract Sales	8	20	9	6	4	8	14	24	7	20	10	8
	Demand Ratio	73%	111%	90%	86%	100%	36%	50%	89%	26%	125%	48%	73%
	Unsold Inventory	34	42	34	24	28	36	59	55	66	60	55	51
	Buyer: Seller Ratio	24/100	48/100	26/100	25/100	14/100	22/100	24/100	44/100	11/100	33/100	18/100	16/100
	Seller: Buyer Ratio	4 : 1	2 : 1	4 : 1	4 : 1	7 : 1	5 : 1	4 : 1	2 : 1	9 : 1	3 : 1	6 : 1	6 : 1
	Mos Supply (Month)	4.3	2.1	3.8	4.0	7.0	4.5	4.2	2.3	9.4	3.0	5.5	6.4
	Mos Supply (QTD)	4.3	3.0	2.8	4.0	5.6	6.0	4.2	2.9	4.4	3.0	3.7	4.0
2021	New Offerings	22	14	28	13								
	Contract Sales	14	17	13	21								
	Demand Ratio	64%	121%	46%	162%								
	Unsold Inventory	50	54	60	52								
	Buyer: Seller Ratio	28/100	31/100	22/100	40/100								
	Seller: Buyer Ratio	4 : 1	3 : 1	5 : 1	2 : 1								
	Mos Supply (Month)	3.6	3.2	4.6	2.5								
	Mos Supply (QTD)	3.6	3.5	4.1	2.5								

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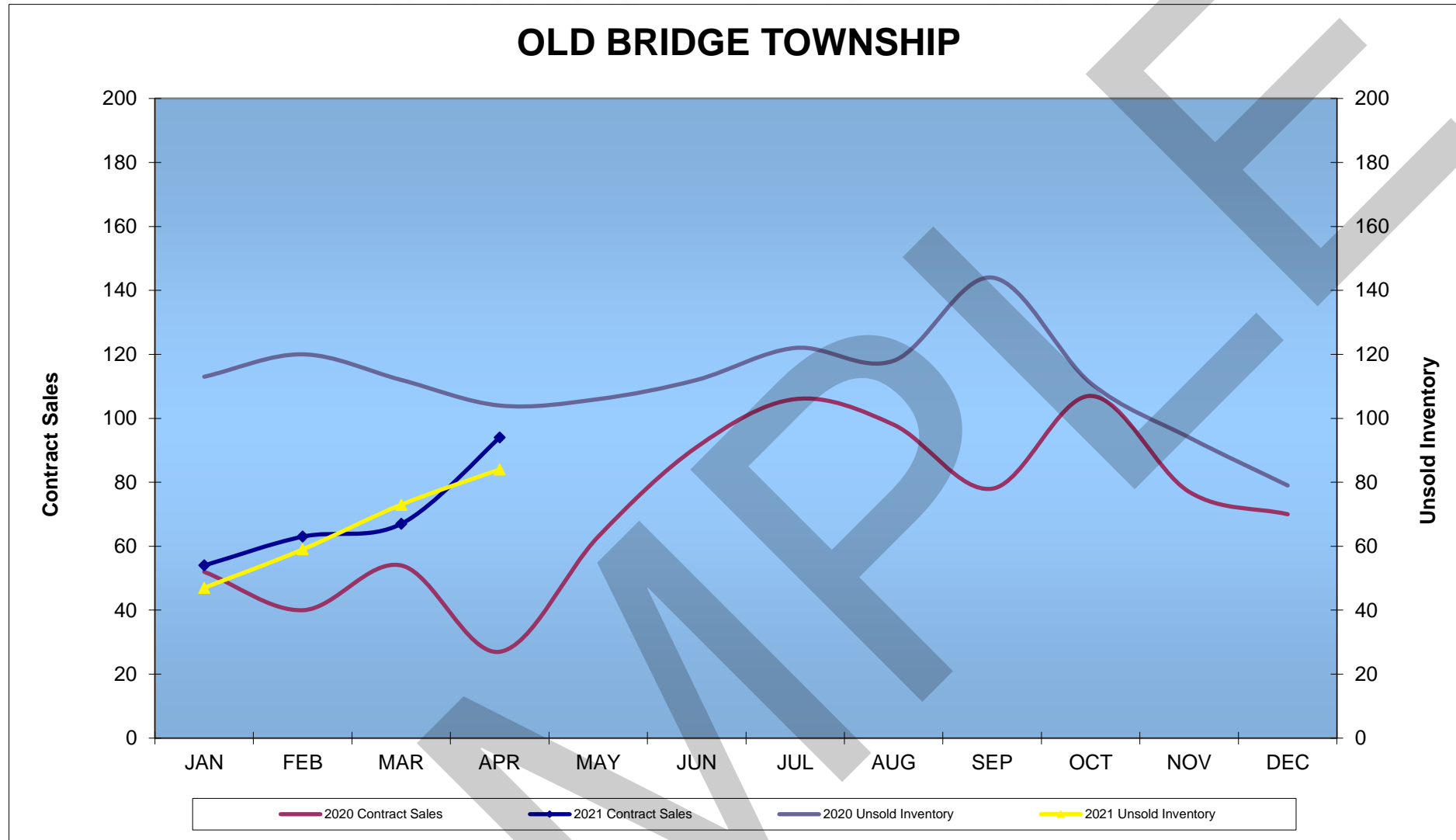
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	New Offerings	40	48	36	26	44	75	56	67	63	72	37	26
	Contract Sales	39	31	36	21	34	64	50	66	56	53	44	45
	Demand Ratio	98%	65%	100%	81%	77%	85%	89%	99%	89%	74%	119%	173%
	Unsold Inventory	89	89	79	93	86	102	104	90	107	97	87	59
	Buyer: Seller Ratio	44/100	35/100	46/100	23/100	40/100	63/100	48/100	73/100	52/100	55/100	51/100	76/100
	Seller: Buyer Ratio	2 : 1	3 : 1	2 : 1	4 : 1	3 : 1	2 : 1	2 : 1	1 : 1	2 : 1	2 : 1	2 : 1	1 : 1
	Mos Supply (Month)	2.3	2.9	2.2	4.4	2.5	1.6	2.1	1.4	1.9	1.8	2.0	1.3
	Mos Supply (QTD)	2.3	2.5	2.2	4.4	3.1	2.6	2.1	1.6	1.9	1.8	1.8	1.2
2021	New Offerings	35	39	61	69								
	Contract Sales	28	39	54	60								
	Demand Ratio	80%	100%	89%	87%								
	Unsold Inventory	63	80	66	76								
	Buyer: Seller Ratio	44/100	49/100	82/100	79/100								
	Seller: Buyer Ratio	2 : 1	2 : 1	1 : 1	1 : 1								
	Mos Supply (Month)	2.3	2.1	1.2	1.3								
	Mos Supply (QTD)	2.3	2.4	1.6	1.3								

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OLD BRIDGE TOWNSHIP

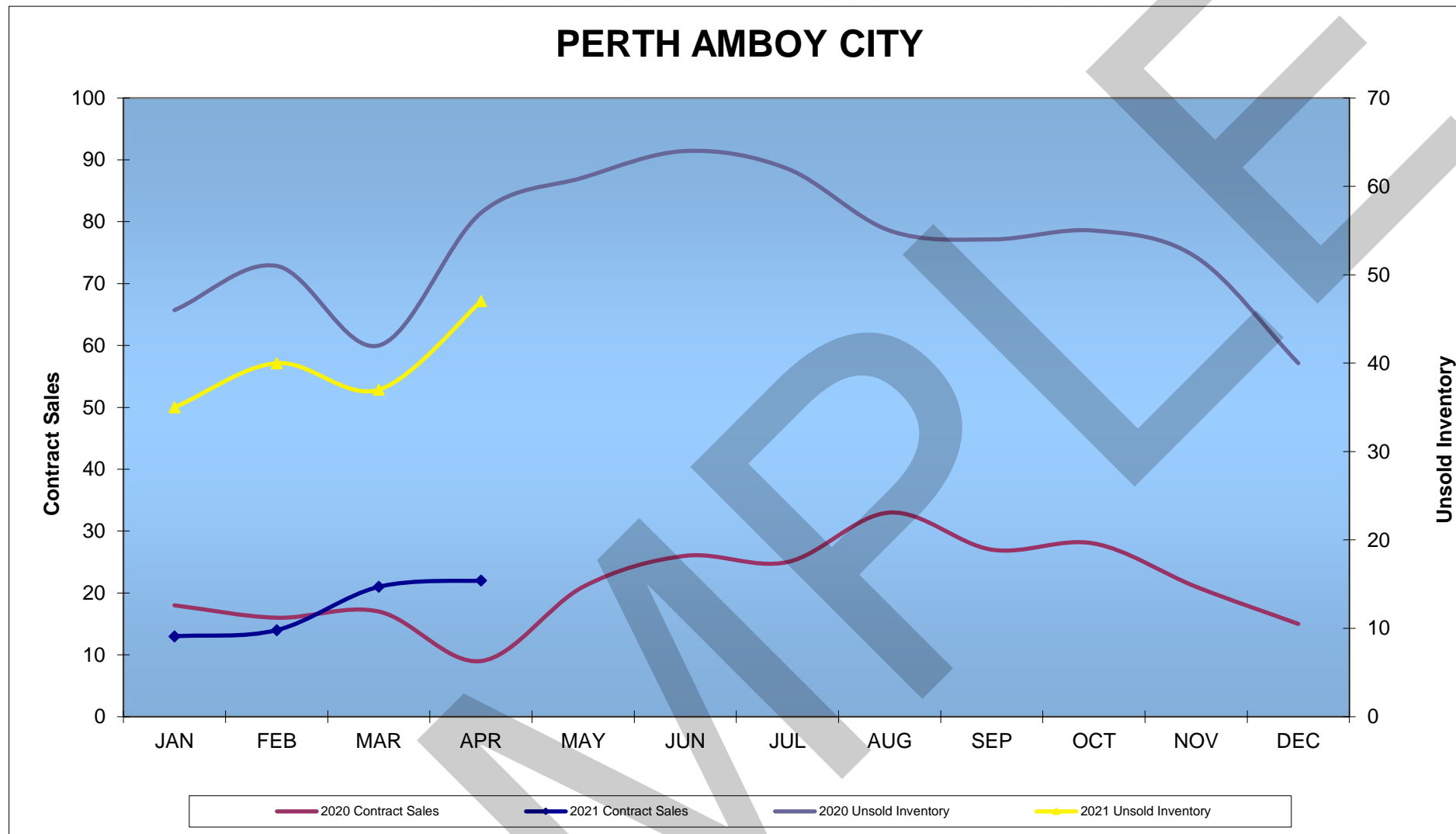


		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	New Offerings	62	64	51	33	67	97	119	95	102	86	68	47
	Contract Sales	52	40	54	27	63	91	106	98	78	107	77	70
	Demand Ratio	84%	63%	106%	82%	94%	94%	89%	103%	76%	124%	113%	149%
	Unsold Inventory	113	120	112	104	106	112	122	118	144	111	94	79
	Buyer: Seller Ratio	46/100	33/100	48/100	26/100	59/100	81/100	87/100	83/100	54/100	96/100	82/100	89/100
	Seller: Buyer Ratio	2 : 1	3 : 1	2 : 1	4 : 1	2 : 1	1 : 1	1 : 1	1 : 1	2 : 1	1 : 1	1 : 1	1 : 1
	Mos Supply (Month)	2.2	3.0	2.1	3.9	1.7	1.2	1.2	1.2	1.8	1.0	1.2	1.1
	Mos Supply (QTD)	2.2	2.6	2.3	3.9	2.4	1.9	1.2	1.2	1.5	1.0	1.0	0.9
2021	New Offerings	63	33	95	95								
	Contract Sales	54	63	67	94								
	Demand Ratio	86%	191%	71%	99%								
	Unsold Inventory	47	59	73	84								
	Buyer: Seller Ratio	1 15/100	1 7/100	92/100	1 12/100								
	Seller: Buyer Ratio	1 : 1	1 : 1	1 : 1	1 : 1								
	Mos Supply (Month)	0.9	0.9	1.1	0.9								
	Mos Supply (QTD)	0.9	1.0	1.2	0.9								

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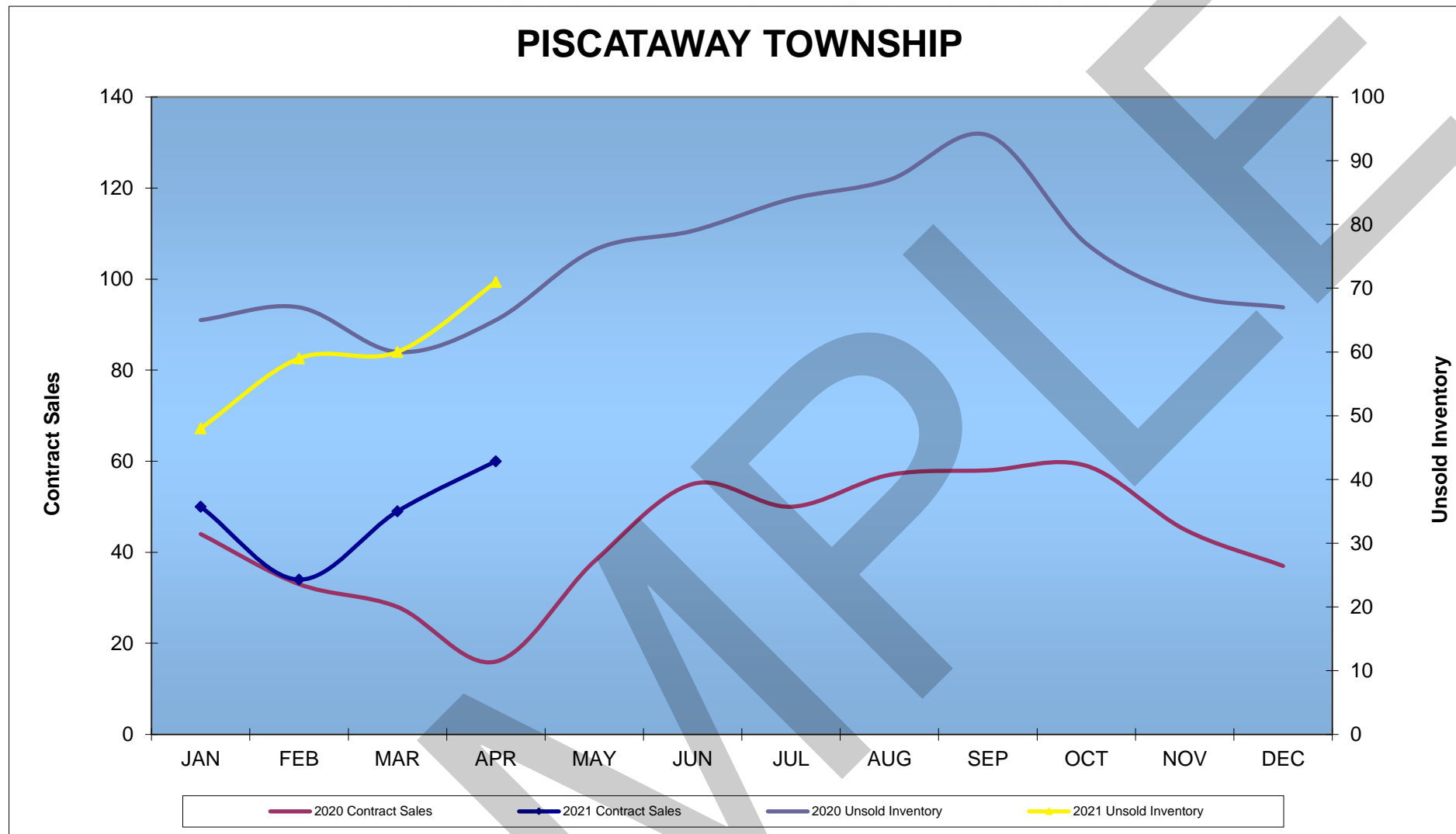


		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	New Offerings	18	20	15	18	22	34	21	30	29	25	18	10
	Contract Sales	18	16	17	9	21	26	25	33	27	28	21	15
	Demand Ratio	100%	80%	113%	50%	95%	76%	119%	110%	93%	112%	117%	150%
	Unsold Inventory	46	51	42	57	61	64	62	55	54	55	52	40
	Buyer: Seller Ratio	39/100	31/100	40/100	16/100	34/100	41/100	40/100	60/100	50/100	51/100	40/100	38/100
	Seller: Buyer Ratio	3 : 1	3 : 1	2 : 1	6 : 1	3 : 1	2 : 1	2 : 1	2 : 1	2 : 1	2 : 1	2 : 1	3 : 1
	Mos Supply (Month)	2.6	3.2	2.5	6.3	2.9	2.5	2.5	1.7	2.0	2.0	2.5	2.7
	Mos Supply (QTD)	2.6	3.0	2.5	6.3	4.1	3.4	2.5	1.9	1.9	2.0	2.1	1.9
2021	New Offerings	16	15	22	20								
	Contract Sales	13	14	21	22								
	Demand Ratio	81%	93%	95%	110%								
	Unsold Inventory	35	40	37	47								
	Buyer: Seller Ratio	37/100	35/100	57/100	47/100								
	Seller: Buyer Ratio	3 : 1	3 : 1	2 : 1	2 : 1								
	Mos Supply (Month)	2.7	2.9	1.8	2.1								
	Mos Supply (QTD)	2.7	3.0	2.3	2.1								

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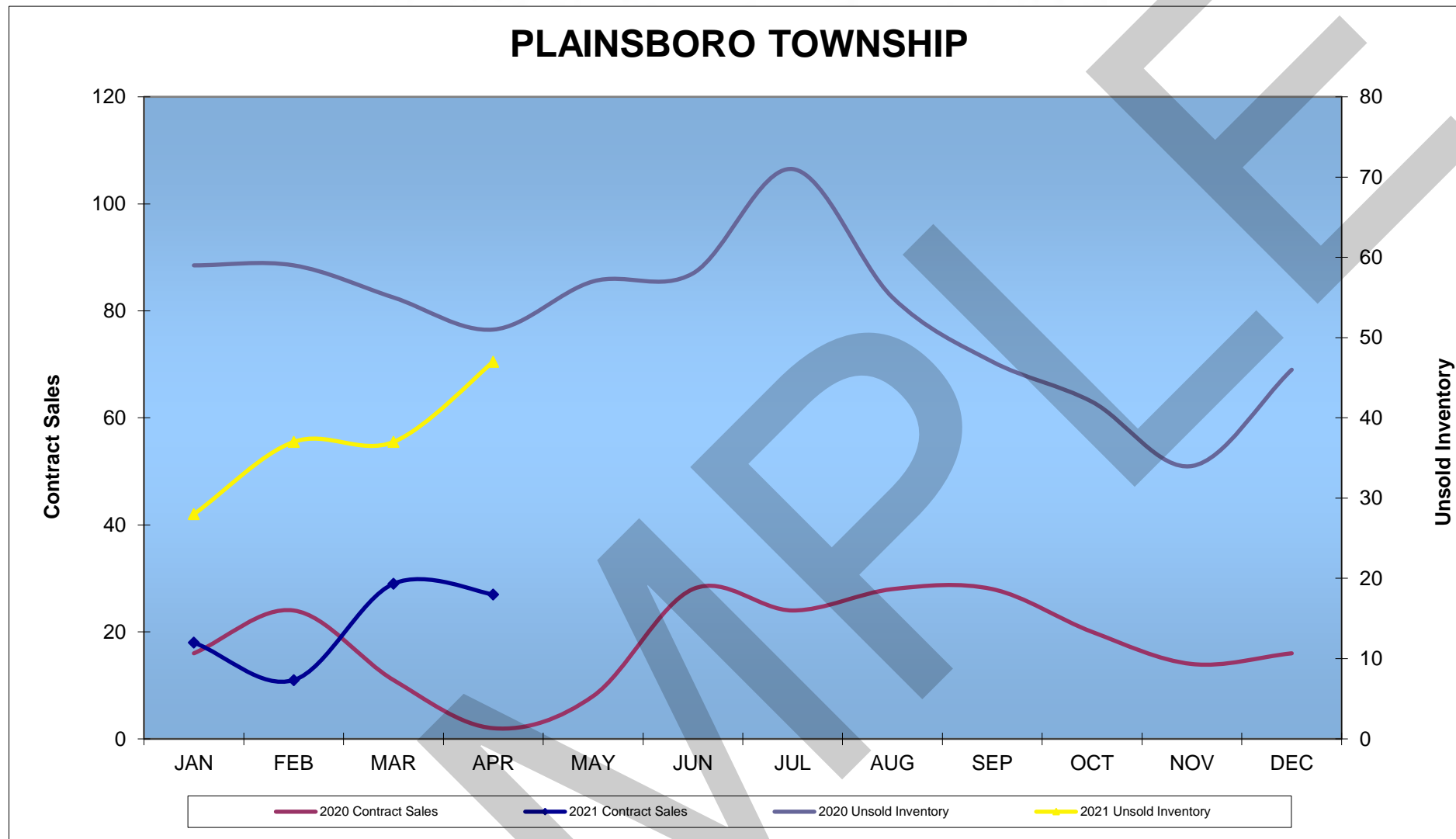


		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	New Offerings	31	45	32	29	44	58	67	63	64	59	43	29
	Contract Sales	44	33	28	16	38	55	50	57	58	59	45	37
	Demand Ratio	142%	73%	88%	55%	86%	95%	75%	90%	91%	100%	105%	128%
	Unsold Inventory	65	67	60	65	76	79	84	87	94	77	69	67
	Buyer: Seller Ratio	68/100	49/100	47/100	25/100	50/100	70/100	60/100	66/100	62/100	77/100	65/100	55/100
	Seller: Buyer Ratio	1 : 1	2 : 1	2 : 1	4 : 1	2 : 1	1 : 1	2 : 1	2 : 1	2 : 1	1 : 1	2 : 1	2 : 1
	Mos Supply (Month)	1.5	2.0	2.1	4.1	2.0	1.4	1.7	1.5	1.6	1.3	1.5	1.8
	Mos Supply (QTD)	1.5	1.7	1.7	4.1	2.8	2.2	1.7	1.6	1.7	1.3	1.3	1.4
2021	New Offerings	36	29	60	64								
	Contract Sales	50	34	49	60								
	Demand Ratio	139%	117%	82%	94%								
	Unsold Inventory	48	59	60	71								
	Buyer: Seller Ratio	14/100	58/100	82/100	85/100								
	Seller: Buyer Ratio	1 : 1	2 : 1	1 : 1	1 : 1								
	Mos Supply (Month)	1.0	1.7	1.2	1.2								
	Mos Supply (QTD)	1.0	1.4	1.4	1.2								

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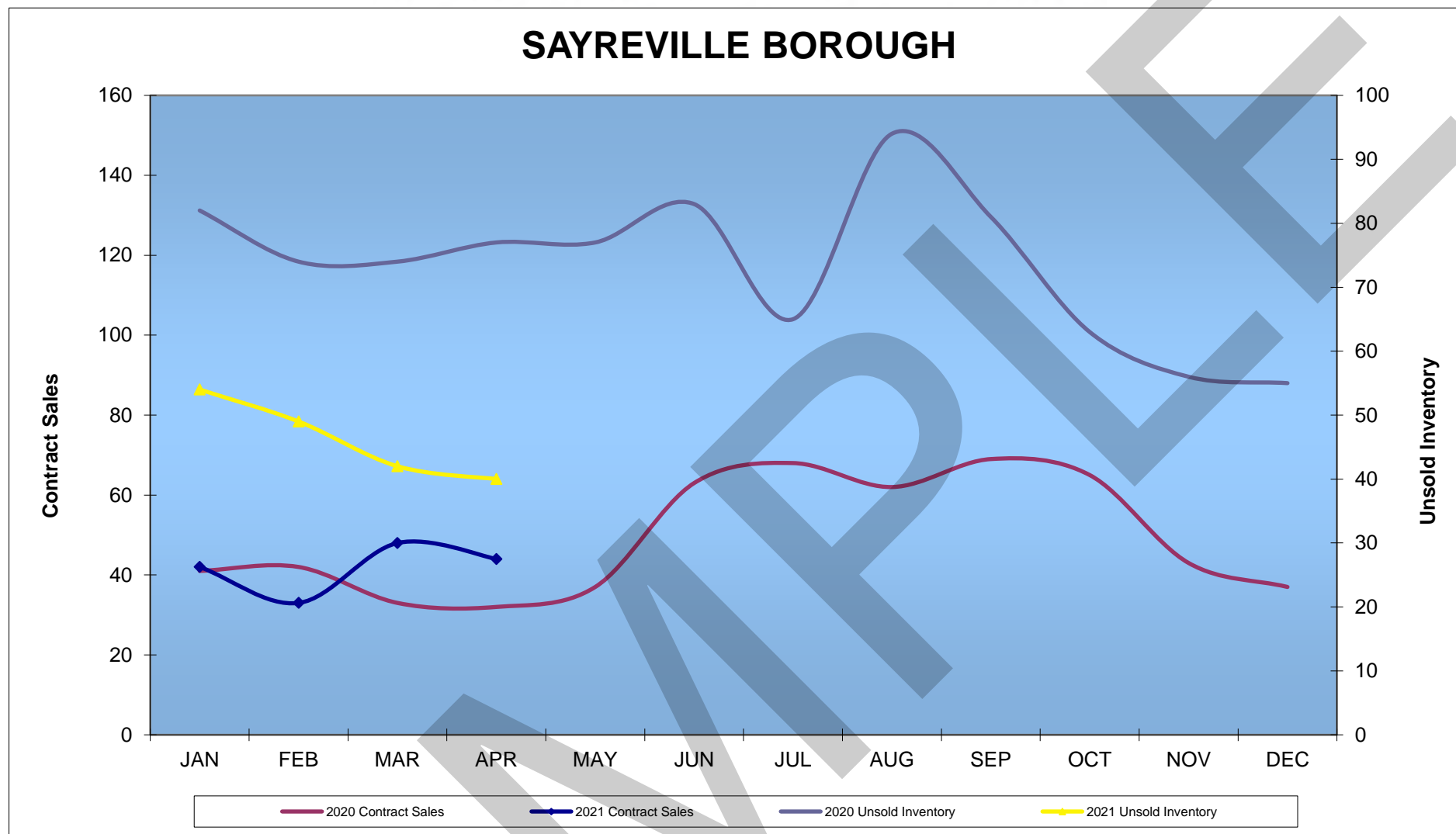


		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	New Offerings	26	29	24	7	12	28	41	26	30	24	17	12
	Contract Sales	16	24	11	2	8	28	24	28	28	20	14	16
	Demand Ratio	62%	83%	46%	29%	67%	100%	59%	108%	93%	83%	82%	133%
	Unsold Inventory	59	59	55	51	57	58	71	55	47	42	34	46
	Buyer: Seller Ratio	27/100	41/100	20/100	4/100	14/100	48/100	34/100	51/100	60/100	48/100	41/100	35/100
	Seller: Buyer Ratio	4 : 1	2 : 1	5 : 1	26 : 1	7 : 1	2 : 1	3 : 1	2 : 1	2 : 1	2 : 1	2 : 1	3 : 1
	Mos Supply (Month)	3.7	2.5	5.0	25.5	7.1	2.1	3.0	2.0	1.7	2.1	2.4	2.9
	Mos Supply (QTD)	3.7	3.0	3.2	25.5	11.4	4.6	3.0	2.1	1.8	2.1	2.0	2.8
2021	New Offerings	15	21	28	32								
	Contract Sales	18	11	29	27								
	Demand Ratio	120%	52%	104%	84%								
	Unsold Inventory	28	37	37	47								
	Buyer: Seller Ratio	64/100	30/100	78/100	57/100								
	Seller: Buyer Ratio	2 : 1	3 : 1	1 : 1	2 : 1								
	Mos Supply (Month)	1.6	3.4	1.3	1.7								
	Mos Supply (QTD)	1.6	2.6	1.9	1.7								

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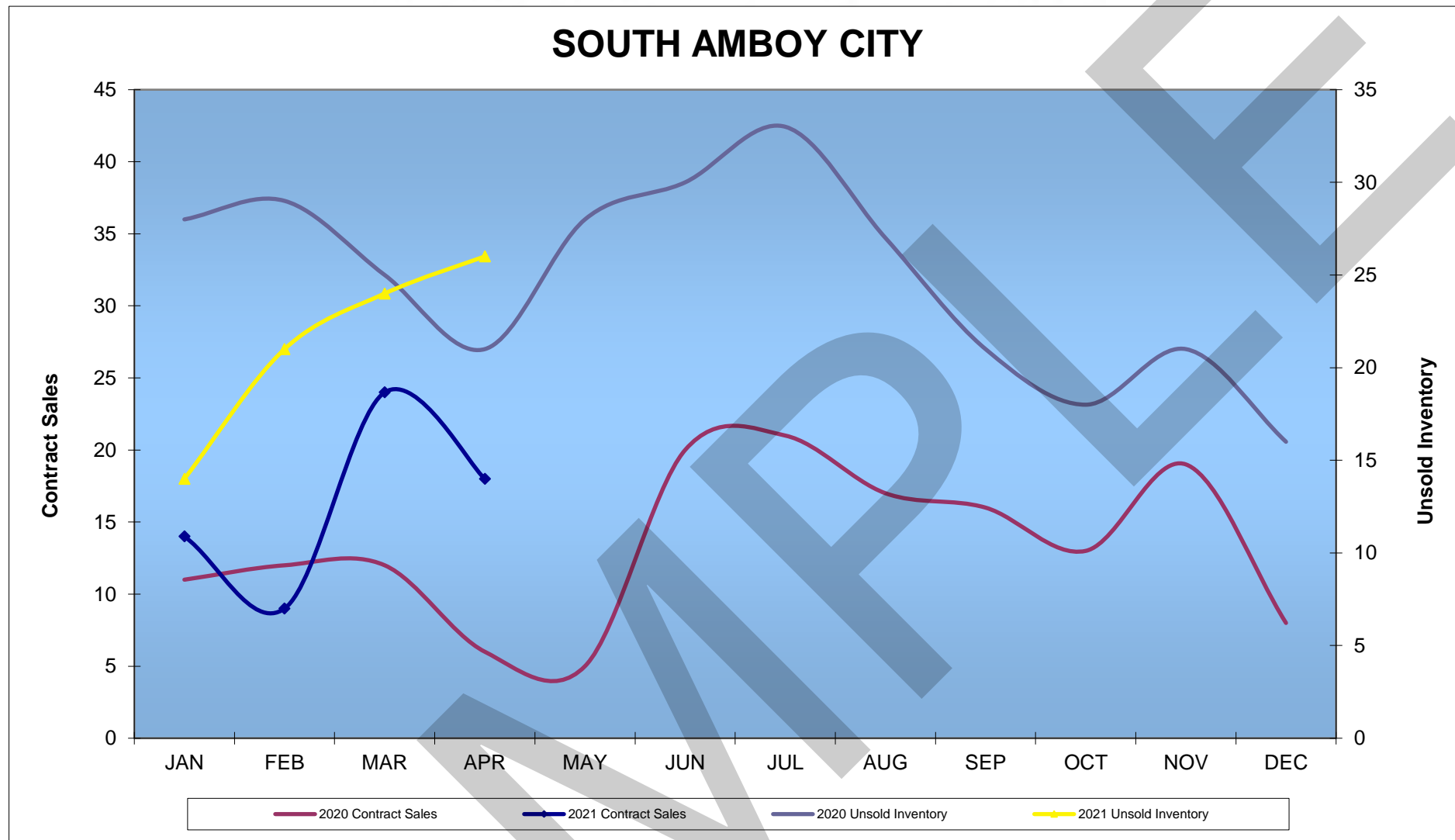


		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	New Offerings	44	43	42	35	40	54	70	77	63	48	46	23
	Contract Sales	41	42	33	32	37	63	68	62	69	65	43	37
	Demand Ratio	93%	98%	79%	91%	93%	117%	97%	81%	110%	135%	93%	161%
	Unsold Inventory	82	74	74	77	77	83	65	94	81	63	56	55
	Buyer: Seller Ratio	50/100	57/100	45/100	42/100	48/100	76/100	1 5/100	66/100	85/100	1 3/100	77/100	67/100
	Seller: Buyer Ratio	2 :1	2 :1	2 :1	2 :1	2 :1	1 :1	1 :1	2 :1	1 :1	1 :1	1 :1	1 :1
	Mos Supply (Month)	2.0	1.8	2.2	2.4	2.1	1.3	1.0	1.5	1.2	1.0	1.3	1.5
	Mos Supply (QTD)	2.0	1.8	1.9	2.4	2.2	1.9	1.0	1.4	1.2	1.0	1.0	1.1
2021	New Offerings	41	43	47	52								
	Contract Sales	42	33	48	44								
	Demand Ratio	102%	77%	102%	85%								
	Unsold Inventory	54	49	42	40								
	Buyer: Seller Ratio	78/100	67/100	1 14/100	1 10/100								
	Seller: Buyer Ratio	1 :1	1 :1	1 :1	1 :1								
	Mos Supply (Month)	1.3	1.5	0.9	0.9								
	Mos Supply (QTD)	1.3	1.3	1.0	0.9								

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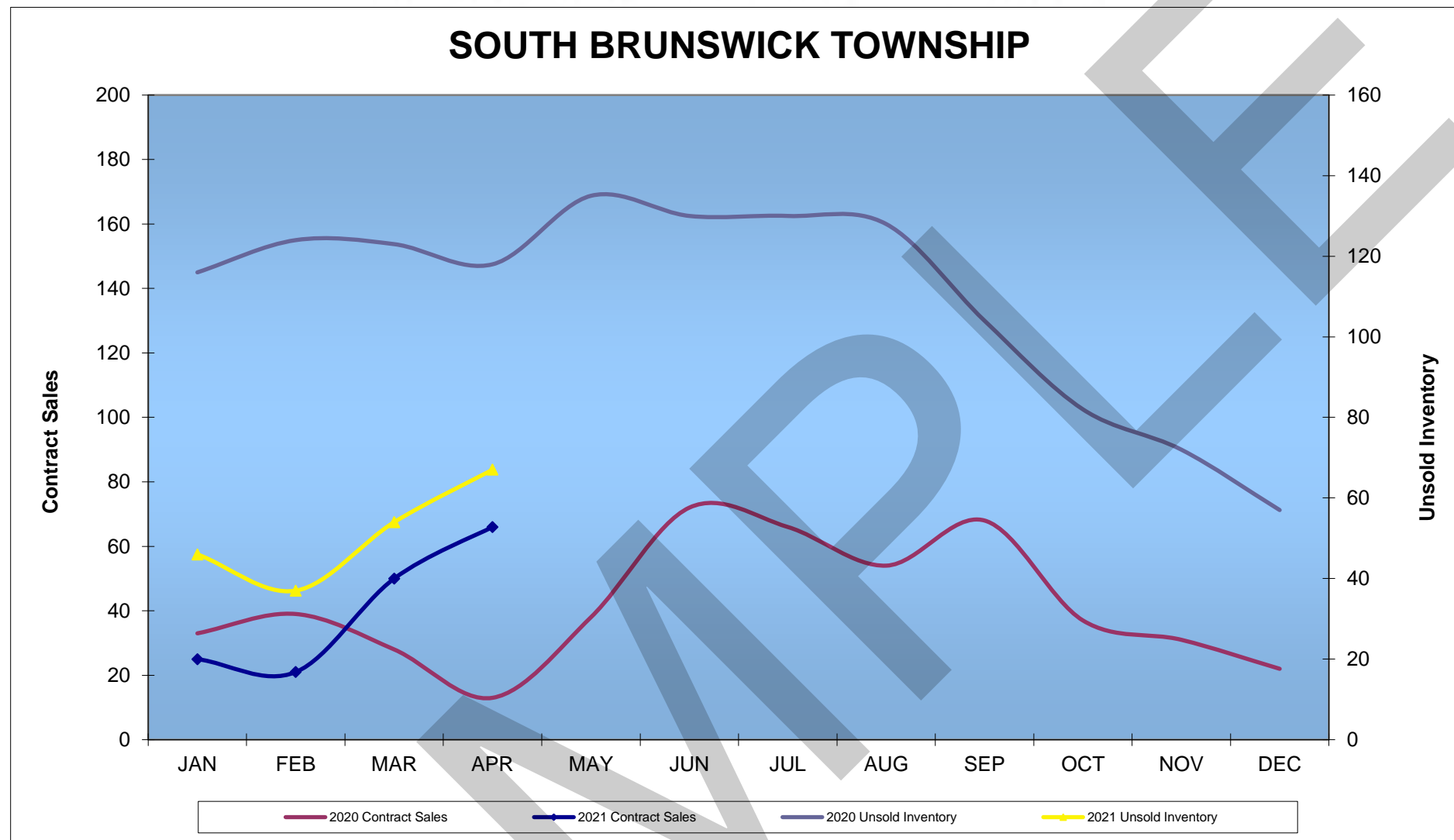


		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	New Offerings	17	11	12	6	12	23	30	14	17	18	17	9
	Contract Sales	11	12	12	6	5	20	21	17	16	13	19	8
	Demand Ratio	65%	109%	100%	100%	42%	87%	70%	121%	94%	72%	112%	89%
	Unsold Inventory	28	29	25	21	28	30	33	27	21	18	21	16
	Buyer: Seller Ratio	39/100	41/100	48/100	29/100	18/100	67/100	64/100	63/100	76/100	72/100	90/100	50/100
	Seller: Buyer Ratio	3 : 1	2 : 1	2 : 1	4 : 1	6 : 1	2 : 1	2 : 1	2 : 1	1 : 1	1 : 1	1 : 1	2 : 1
	Mos Supply (Month)	2.5	2.4	2.1	3.5	5.6	1.5	1.6	1.6	1.3	1.4	1.1	2.0
	Mos Supply (QTD)	2.5	2.5	2.1	3.5	5.1	2.9	1.6	1.4	1.2	1.4	1.3	1.2
2021	New Offerings	13	10	28	23								
	Contract Sales	14	9	24	18								
	Demand Ratio	108%	90%	86%	78%								
	Unsold Inventory	14	21	24	26								
	Buyer: Seller Ratio	1	43/100	1	69/100								
	Seller: Buyer Ratio	1 : 1	2 : 1	1 : 1	1 : 1								
	Mos Supply (Month)	1.0	2.3	1.0	1.4								
	Mos Supply (QTD)	1.0	1.8	1.5	1.4								

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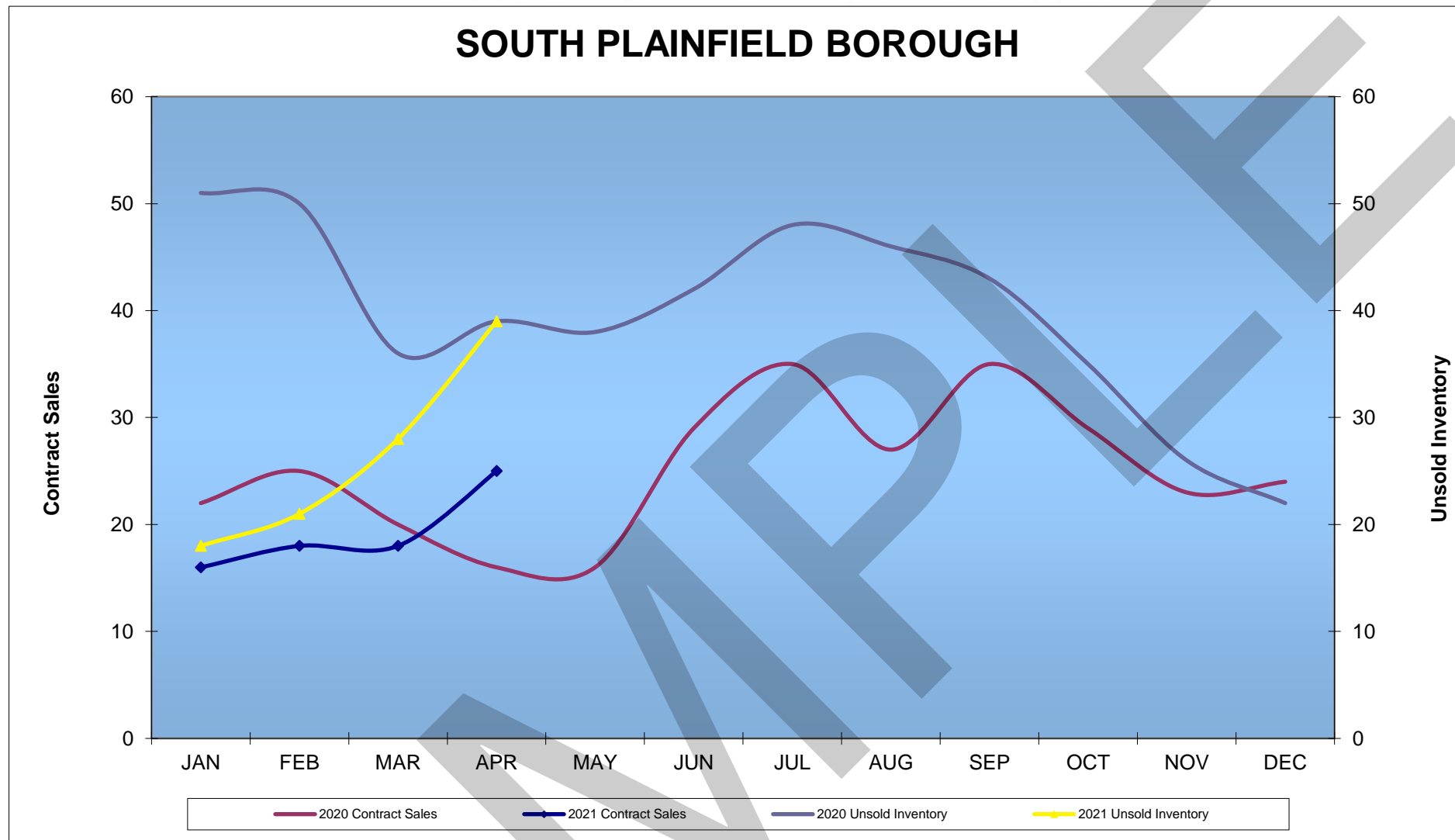


		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	New Offerings	47	60	45	21	45	81	80	63	46	42	19	17
	Contract Sales	33	39	28	13	38	72	66	54	68	37	31	22
	Demand Ratio	70%	65%	62%	62%	84%	89%	83%	86%	148%	88%	163%	129%
	Unsold Inventory	116	124	123	118	135	130	130	128	104	82	72	57
	Buyer: Seller Ratio	28/100	31/100	23/100	11/100	28/100	55/100	51/100	42/100	65/100	45/100	43/100	39/100
	Seller: Buyer Ratio	4 : 1	3 : 1	4 : 1	9 : 1	4 : 1	2 : 1	2 : 1	2 : 1	2 : 1	2 : 1	2 : 1	3 : 1
	Mos Supply (Month)	3.5	3.2	4.4	9.1	3.6	1.8	2.0	2.4	1.5	2.2	2.3	2.6
	Mos Supply (QTD)	3.5	3.4	3.7	9.1	5.3	3.2	2.0	2.1	1.7	2.2	2.1	1.9
2021	New Offerings	27	35	55	75								
	Contract Sales	25	21	50	66								
	Demand Ratio	93%	60%	91%	88%								
	Unsold Inventory	46	37	54	67								
	Buyer: Seller Ratio	54/100	57/100	93/100	99/100								
	Seller: Buyer Ratio	2 : 1	2 : 1	1 : 1	1 : 1								
	Mos Supply (Month)	1.8	1.8	1.1	1.0								
	Mos Supply (QTD)	1.8	1.6	1.7	1.0								

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MONTHLY TRACKING PERFORMANCE



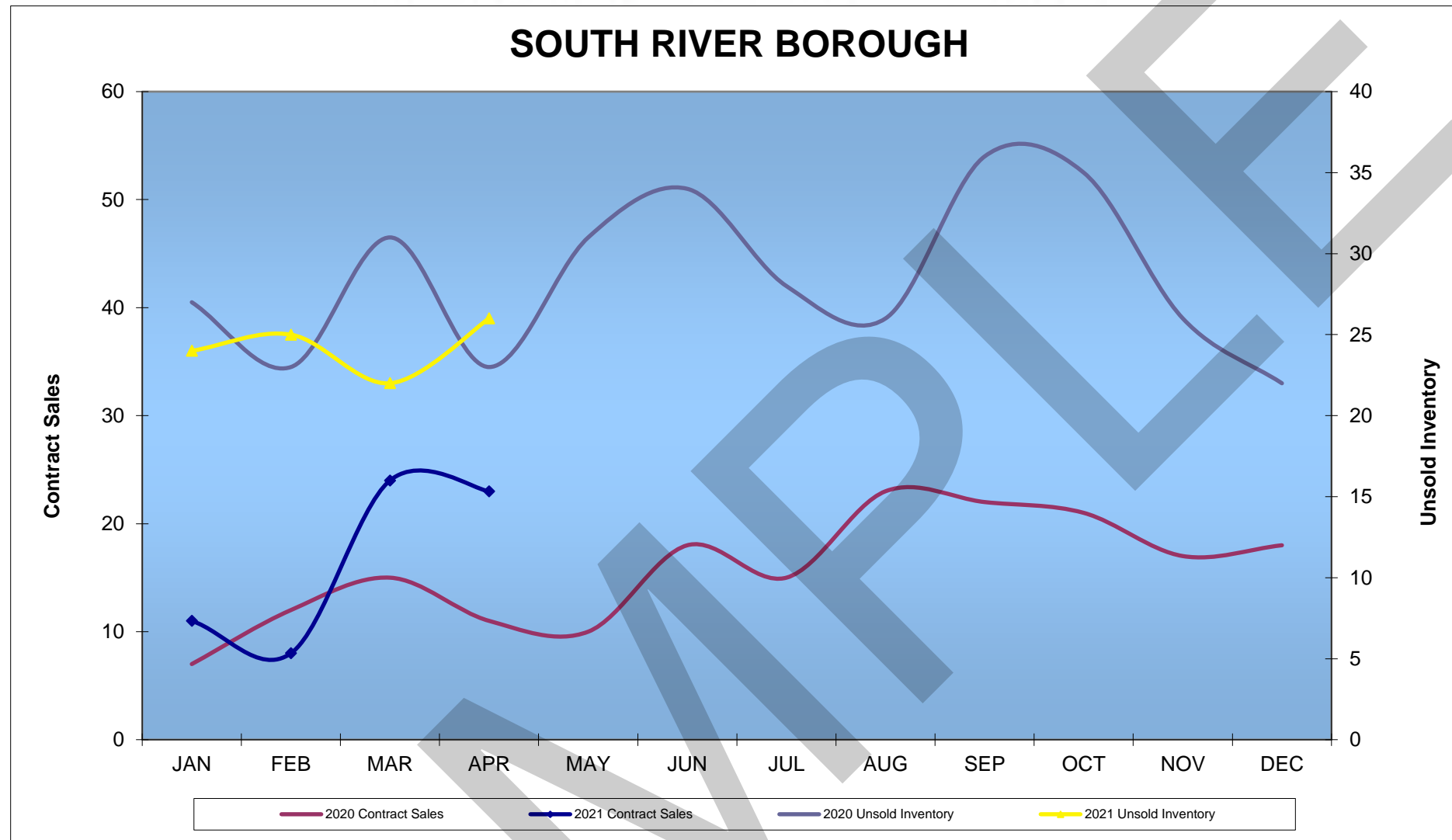
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	New Offerings	22	28	20	11	20	27	33	40	31	38	20	12
	Contract Sales	22	25	20	16	16	29	35	27	35	29	23	24
	Demand Ratio	100%	89%	100%	145%	80%	107%	106%	68%	113%	76%	115%	200%
	Unsold Inventory	51	50	36	39	38	42	48	46	43	35	26	22
	Buyer: Seller Ratio	43/100	50/100	56/100	41/100	42/100	69/100	73/100	59/100	81/100	83/100	88/100	1 9/100
	Seller: Buyer Ratio	2 : 1	2 : 1	2 : 1	2 : 1	2 : 1	1 : 1	1 : 1	2 : 1	1 : 1	1 : 1	1 : 1	1 : 1
	Mos Supply (Month)	2.3	2.0	1.8	2.4	2.4	1.4	1.4	1.7	1.2	1.2	1.1	0.9
	Mos Supply (QTD)	2.3	2.1	1.6	2.4	2.4	2.1	1.4	1.5	1.3	1.2	1.0	0.9
2021	New Offerings	20	14	22	37								
	Contract Sales	16	18	18	25								
	Demand Ratio	80%	129%	82%	68%								
	Unsold Inventory	18	21	28	39								
	Buyer: Seller Ratio	89/100	86/100	64/100	64/100								
	Seller: Buyer Ratio	1 : 1	1 : 1	2 : 1	2 : 1								
	Mos Supply (Month)	1.1	1.2	1.6	1.6								
	Mos Supply (QTD)	1.1	1.2	1.6	1.6								

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MONTHLY TRACKING PERFORMANCE

SOUTH RIVER BOROUGH



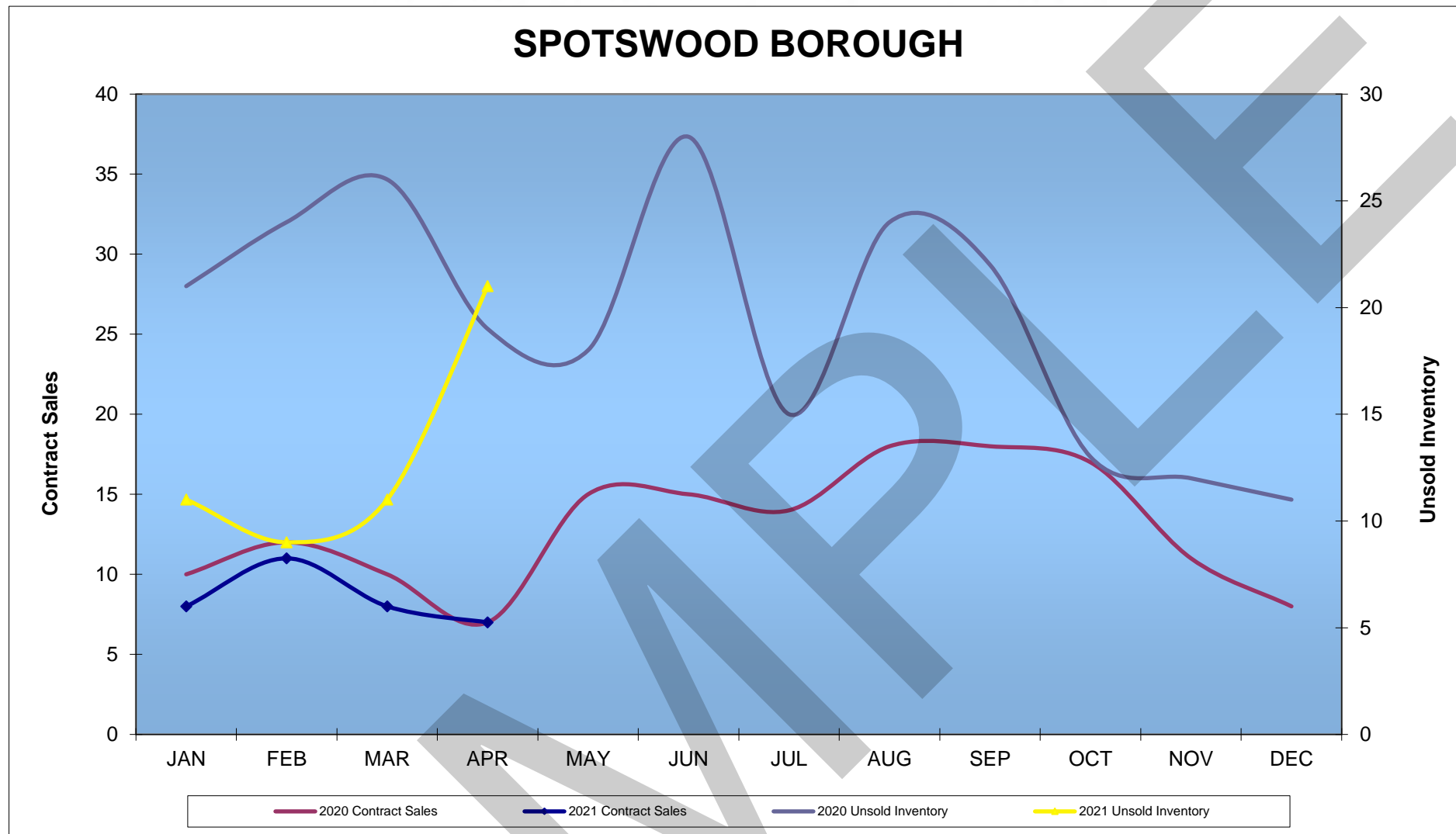
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	New Offerings	15	28	20	5	12	20	15	22	32	35	14	14
	Contract Sales	7	12	15	11	10	18	15	23	22	21	17	18
	Demand Ratio	47%	43%	75%	220%	83%	90%	100%	105%	69%	60%	121%	129%
	Unsold Inventory	27	23	31	23	31	34	28	26	36	35	26	22
	Buyer: Seller Ratio	26/100	52/100	48/100	48/100	32/100	53/100	54/100	88/100	61/100	60/100	65/100	82/100
	Seller: Buyer Ratio	4 : 1	2 : 1	2 : 1	2 : 1	3 : 1	2 : 1	2 : 1	1 : 1	2 : 1	2 : 1	2 : 1	1 : 1
	Mos Supply (Month)	3.9	1.9	2.1	2.1	3.1	1.9	1.9	1.1	1.6	1.7	1.5	1.2
	Mos Supply (QTD)	3.9	2.4	2.7	2.1	3.0	2.6	1.9	1.4	1.8	1.7	1.4	1.2
2021	New Offerings	9	12	20	20								
	Contract Sales	11	8	24	23								
	Demand Ratio	122%	67%	120%	115%								
	Unsold Inventory	24	25	22	26								
	Buyer: Seller Ratio	46/100	32/100	1 9/100	88/100								
	Seller: Buyer Ratio	2 : 1	3 : 1	1 : 1	1 : 1								
	Mos Supply (Month)	2.2	3.1	0.9	1.1								
	Mos Supply (QTD)	2.2	2.6	1.5	1.1								

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MONTHLY TRACKING PERFORMANCE

SPOTSWOOD BOROUGH

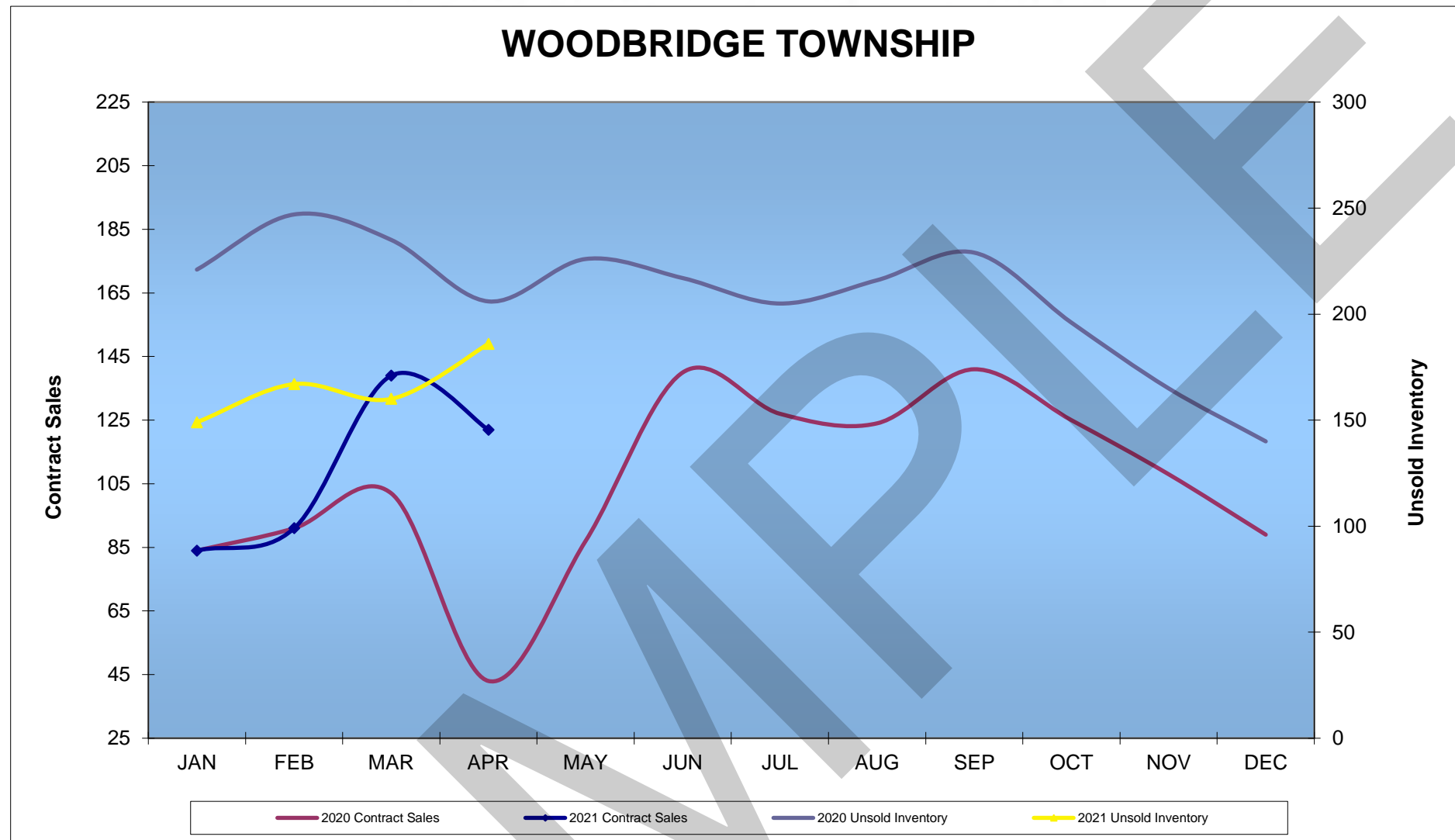


		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	New Offerings	13	10	15	6	13	19	13	16	13	16	8	9
	Contract Sales	10	12	10	7	15	15	14	18	18	17	11	8
	Demand Ratio	77%	120%	67%	117%	115%	79%	108%	113%	138%	106%	138%	89%
	Unsold Inventory	21	24	26	19	18	28	15	24	22	13	12	11
	Buyer: Seller Ratio	48/100	50/100	38/100	37/100	83/100	54/100	93/100	75/100	82/100	1 31/100	92/100	73/100
	Seller: Buyer Ratio	2 : 1	2 : 1	3 : 1	3 : 1	1 : 1	2 : 1	1 : 1	1 : 1	1 : 1	1 : 1	1 : 1	1 : 1
	Mos Supply (Month)	2.1	2.0	2.6	2.7	1.2	1.9	1.1	1.3	1.2	0.8	1.1	1.4
	Mos Supply (QTD)	2.1	2.2	2.4	2.7	1.6	2.3	1.1	1.5	1.3	0.8	0.9	0.9
2021	New Offerings	8	9	9	11								
	Contract Sales	8	11	8	7								
	Demand Ratio	100%	122%	89%	64%								
	Unsold Inventory	11	9	11	21								
	Buyer: Seller Ratio	73/100	1 22/100	73/100	33/100								
	Seller: Buyer Ratio	1 : 1	1 : 1	1 : 1	3 : 1								
	Mos Supply (Month)	1.4	0.8	1.4	3.0								
	Mos Supply (QTD)	1.4	0.9	1.2	3.0								

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		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	New Offerings	112	116	109	32	91	140	128	141	149	129	90	69
	Contract Sales	84	91	102	43	87	140	127	124	141	125	108	89
	Demand Ratio	75%	78%	94%	134%	96%	100%	99%	88%	95%	97%	120%	129%
	Unsold Inventory	221	247	235	206	226	217	205	216	229	196	165	140
	Buyer: Seller Ratio	38/100	37/100	43/100	21/100	38/100	65/100	62/100	57/100	62/100	64/100	65/100	64/100
	Seller: Buyer Ratio	3 : 1	3 : 1	2 : 1	5 : 1	3 : 1	2 : 1	2 : 1	2 : 1	2 : 1	2 : 1	2 : 1	2 : 1
	Mos Supply (Month)	2.6	2.7	2.3	4.8	2.6	1.6	1.6	1.7	1.6	1.6	1.5	1.6
	Mos Supply (QTD)	2.6	2.8	2.5	4.8	3.5	2.4	1.6	1.7	1.8	1.6	1.4	1.3
2021	New Offerings	95	95	143	148								
	Contract Sales	84	91	139	122								
	Demand Ratio	88%	96%	97%	82%								
	Unsold Inventory	149	167	160	186								
	Buyer: Seller Ratio	56/100	54/100	87/100	66/100								
	Seller: Buyer Ratio	2 : 1	2 : 1	1 : 1	2 : 1								
	Mos Supply (Month)	1.8	1.8	1.2	1.5								
	Mos Supply (QTD)	1.8	1.9	1.5	1.5								

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