

Monthly Indicators



February 2018

The three most prominent national market trends for residential real estate are the ongoing lack of abundant inventory, the steadily upward movement of home prices and year-over-year declines in home sales. Sales declines are a natural result of there being fewer homes for sale, but higher prices often indicate higher demand leading to competitive bidding. Markets are poised for increased supply, so there is hope that more sellers will take advantage of what appears to be a ready and willing buyer base.

New Listings were up 0.4 percent to 1,362. Pending Sales decreased 51.7 percent to 515. Inventory grew 13.0 percent to 4,084 units.

Prices moved higher as Median Sales Price was up 11.4 percent to \$195,000. Days on Market decreased 11.8 percent to 60 days. Months Supply of Inventory was up 11.4 percent to 3.9 months, indicating that supply increased relative to demand.

In February, prevailing mortgage rates continued to rise. This has a notable impact on housing affordability and can leave consumers choosing between higher payments or lower-priced homes. According to the Mortgage Bankers Association, the average rate for 30-year fixed-rate mortgages with a 20 percent down payment that qualify for backing by Fannie Mae and Freddie Mac rose to its highest level since January 2014. A 4.5 or 4.6 percent rate might not seem high to those with extensive real estate experience, but it is newly high for many potential first-time home buyers. Upward rate pressure is likely to continue as long as the economy fares well.

Quick Facts

+ 10.8%	+ 11.4%	+ 11.4%
One-Year Change in Closed Sales	One-Year Change in Median Sales Price	One-Year Change in Months Supply

A research tool provided by the Greater Greenville Association of REALTORS®. Percent changes are calculated using rounded figures.

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Market Overview

Key market metrics for the current month and year-to-date figures.



Key Metrics	Historical Sparkbars			02-2017	02-2018	Percent Change	YTD 2017	YTD 2018	Percent Change
	02-2016	02-2017	02-2018						
New Listings				1,357	1,362	+ 0.4%	2,652	2,694	+ 1.6%
Pending Sales				1,067	515	- 51.7%	1,971	1,416	- 28.2%
Closed Sales				784	869	+ 10.8%	1,495	1,680	+ 12.4%
Days on Market				68	60	- 11.8%	63	58	- 7.9%
Median Sales Price				\$175,000	\$195,000	+ 11.4%	\$175,000	\$193,990	+ 10.9%
Average Sales Price				\$205,178	\$232,645	+ 13.4%	\$205,908	\$231,588	+ 12.5%
Pct. of List Price Received				97.4%	98.1%	+ 0.7%	97.3%	97.9%	+ 0.6%
Housing Affordability Index				135	121	- 10.4%	135	122	- 9.6%
Inventory of Homes for Sale				3,615	4,084	+ 13.0%	--	--	--
Months Supply of Inventory				3.5	3.9	+ 11.4%	--	--	--

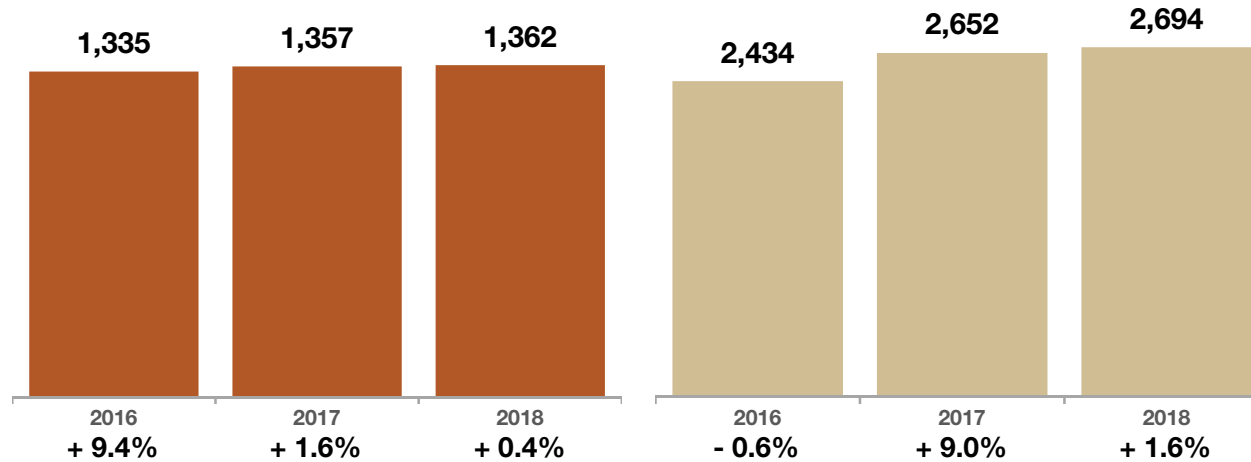
New Listings

A count of the properties that have been newly listed on the market in a given month.



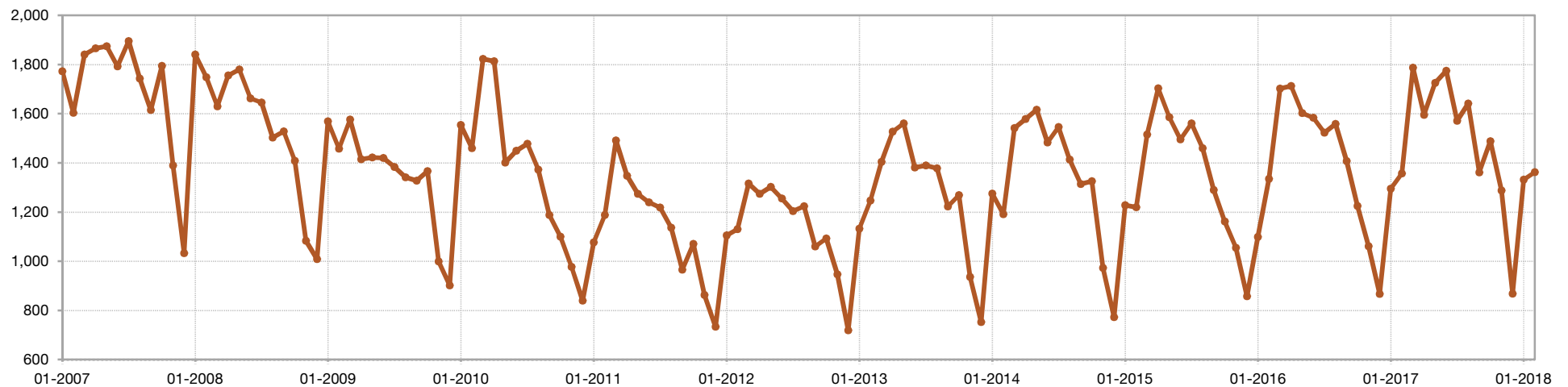
February

Year to Date



New Listings		Prior Year	Percent Change
March 2017	1,787	1,702	+5.0%
April 2017	1,595	1,713	-6.9%
May 2017	1,725	1,602	+7.7%
June 2017	1,775	1,584	+12.1%
July 2017	1,571	1,523	+3.2%
August 2017	1,641	1,558	+5.3%
September 2017	1,361	1,407	-3.3%
October 2017	1,488	1,225	+21.5%
November 2017	1,288	1,061	+21.4%
December 2017	868	867	+0.1%
January 2018	1,332	1,295	+2.9%
February 2018	1,362	1,357	+0.4%
12-Month Avg	1,483	1,408	+5.3%

Historical New Listings by Month

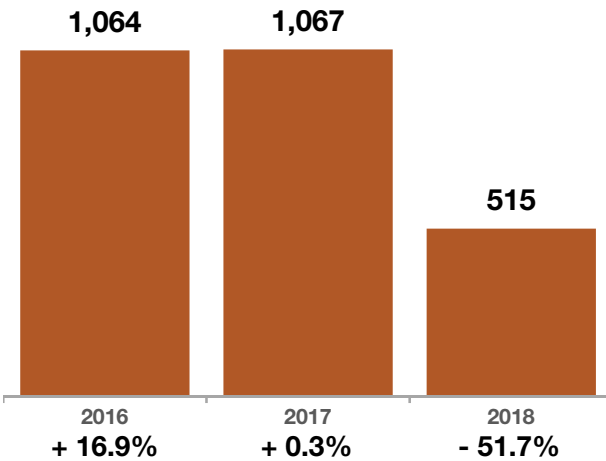


Pending Sales

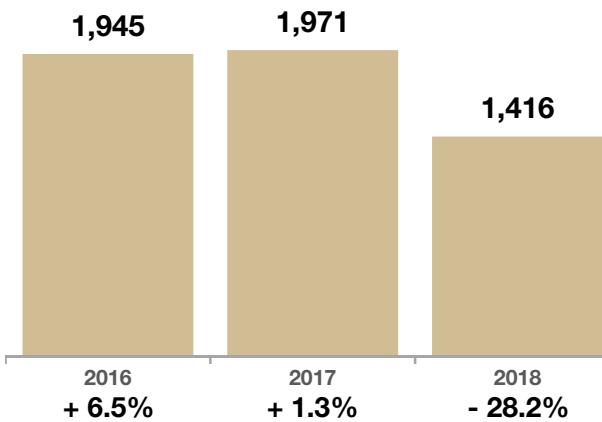
A count of the properties on which offers have been accepted in a given month.



February



Year to Date



Pending Sales		Prior Year	Percent Change
March 2017	1,297	1,243	+4.3%
April 2017	1,177	1,310	-10.2%
May 2017	1,288	1,204	+7.0%
June 2017	1,222	1,149	+6.4%
July 2017	1,166	1,098	+6.2%
August 2017	1,193	1,122	+6.3%
September 2017	979	996	-1.7%
October 2017	1,019	895	+13.9%
November 2017	931	836	+11.4%
December 2017	723	721	+0.3%
January 2018	901	904	-0.3%
February 2018	515	1,067	-51.7%
12-Month Avg	1,034	1,045	-1.1%

Historical Pending Sales by Month

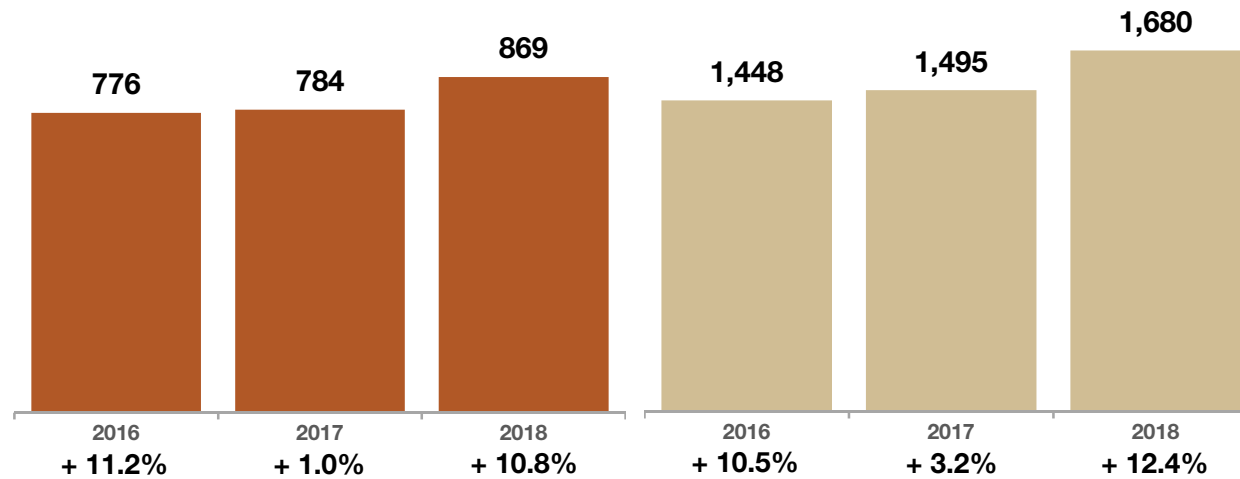


Closed Sales

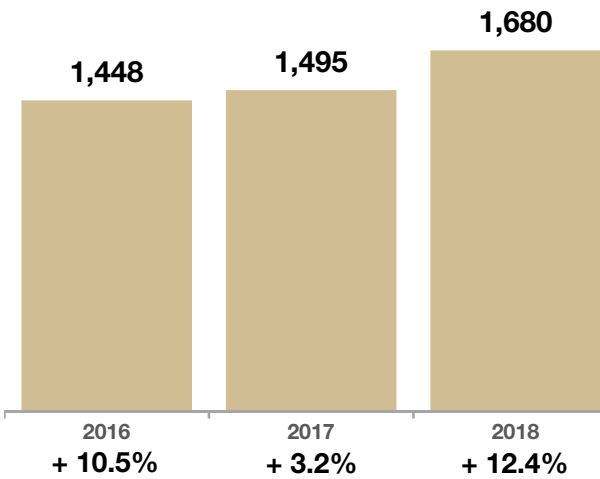
A count of the actual sales that closed in a given month.



February



Year to Date



Closed Sales		Prior Year	Percent Change
March 2017	1,168	1,072	+9.0%
April 2017	1,034	1,070	-3.4%
May 2017	1,242	1,232	+0.8%
June 2017	1,354	1,319	+2.7%
July 2017	1,232	1,176	+4.8%
August 2017	1,255	1,154	+8.8%
September 2017	1,128	1,153	-2.2%
October 2017	1,003	999	+0.4%
November 2017	990	932	+6.2%
December 2017	1,066	967	+10.2%
January 2018	811	711	+14.1%
February 2018	869	784	+10.8%
12-Month Avg	1,096	1,047	+4.6%

Historical Closed Sales by Month

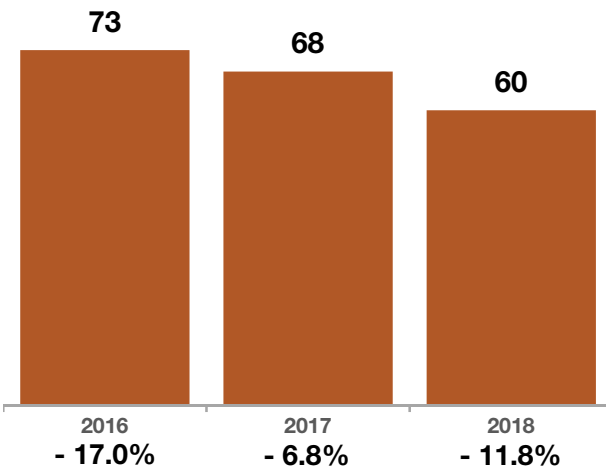


Days on Market Until Sale

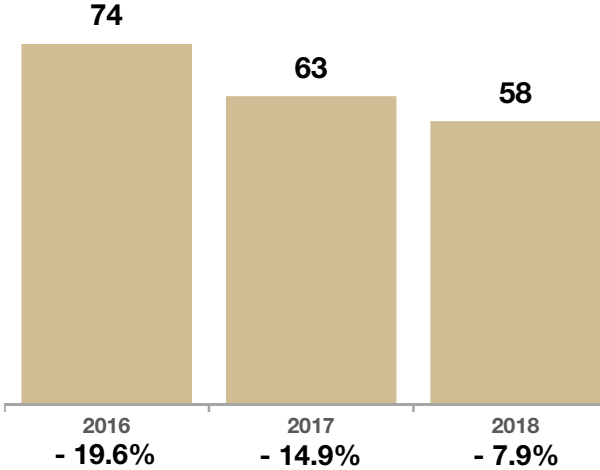
Average number of days between when a property is listed and when an offer is accepted in a given month.



February



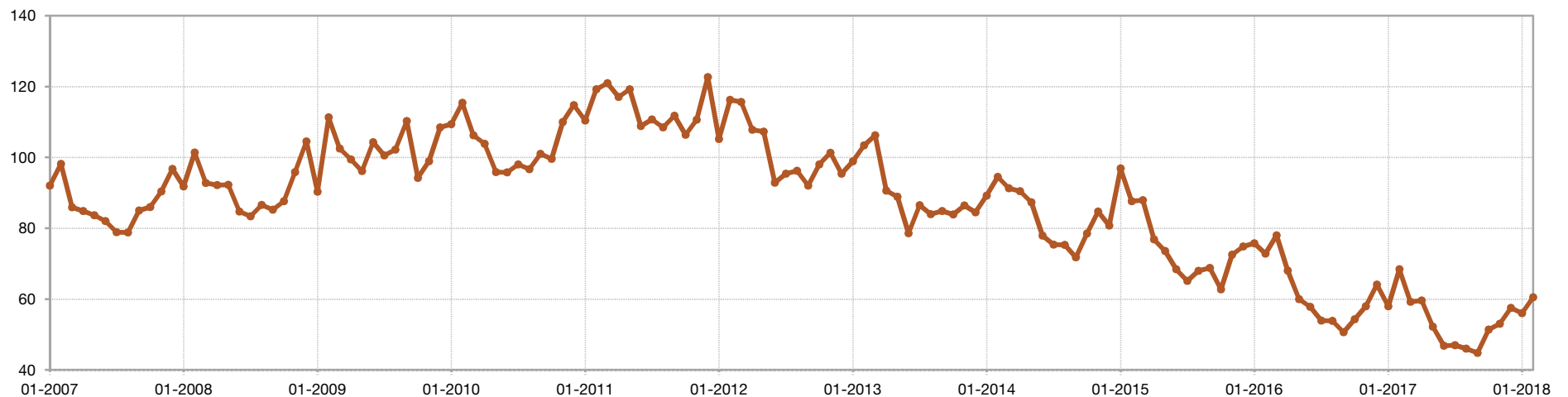
Year to Date



Days on Market		Prior Year	Percent Change
March 2017	59	78	-24.4%
April 2017	60	68	-11.8%
May 2017	52	60	-13.3%
June 2017	47	58	-19.0%
July 2017	47	54	-13.0%
August 2017	46	54	-14.8%
September 2017	45	51	-11.8%
October 2017	51	54	-5.6%
November 2017	53	58	-8.6%
December 2017	58	64	-9.4%
January 2018	56	58	-3.4%
February 2018	60	68	-11.8%
12-Month Avg*	52	60	-13.3%

* Average Days on Market of all properties from March 2017 through February 2018. This is not the average of the individual figures above.

Historical Days on Market Until Sale by Month



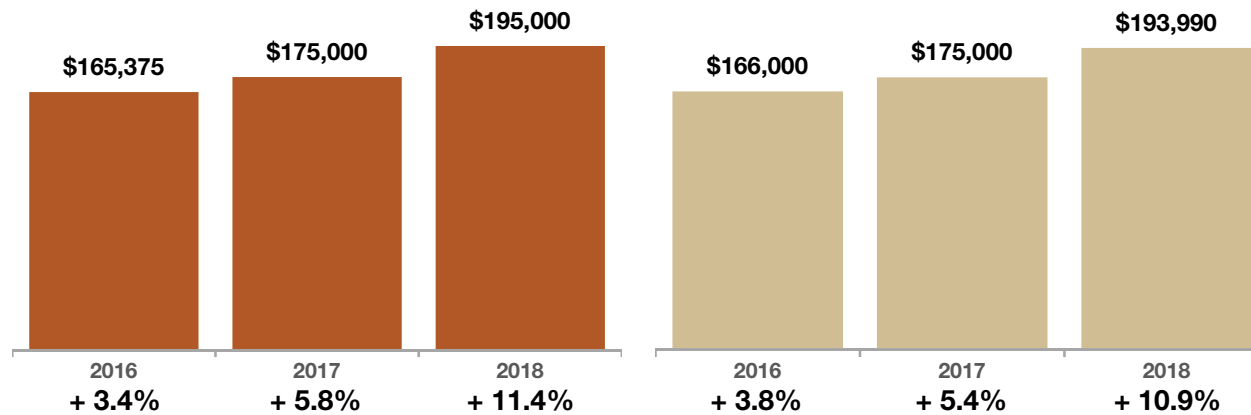
Median Sales Price

Point at which half of the sales sold for more and half sold for less, not accounting for seller concessions, in a given month.



February

Year to Date



Median Sales Price	Prior Year	Percent Change
March 2017	\$180,990	\$170,900 +5.9%
April 2017	\$190,000	\$171,000 +11.1%
May 2017	\$188,000	\$186,819 +0.6%
June 2017	\$198,000	\$189,900 +4.3%
July 2017	\$195,000	\$179,998 +8.3%
August 2017	\$194,000	\$185,400 +4.6%
September 2017	\$190,000	\$187,900 +1.1%
October 2017	\$191,500	\$187,988 +1.9%
November 2017	\$189,450	\$179,900 +5.3%
December 2017	\$191,000	\$184,575 +3.5%
January 2018	\$191,000	\$172,925 +10.5%
February 2018	\$195,000	\$175,000 +11.4%
12-Month Med*	\$191,305	\$180,860 +5.8%

* Median Sales Price of all properties from March 2017 through February 2018. This is not the median of the individual figures above.

Historical Median Sales Price by Month



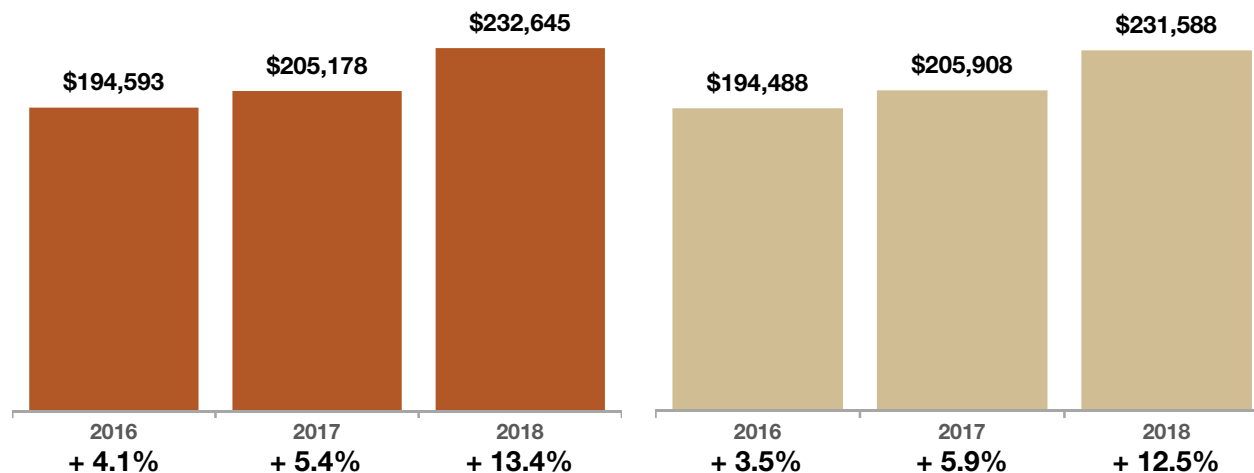
Average Sales Price

Average sales price for all closed sales, not accounting for seller concessions, in a given month.



February

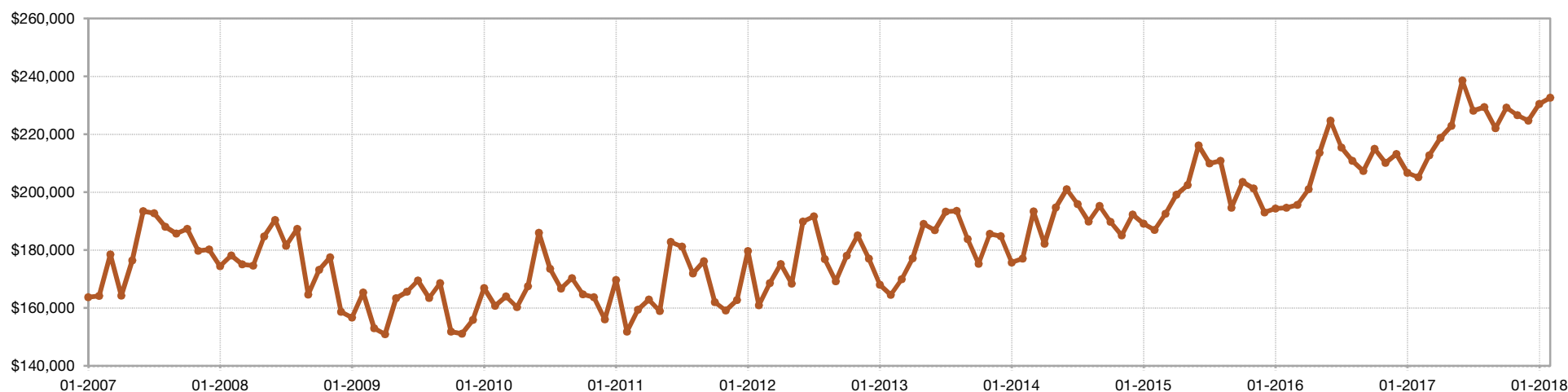
Year to Date



Avg. Sales Price	Prior Year	Percent Change
March 2017	\$212,717	\$195,650 +8.7%
April 2017	\$218,765	\$201,051 +8.8%
May 2017	\$222,863	\$213,647 +4.3%
June 2017	\$238,575	\$224,732 +6.2%
July 2017	\$228,157	\$215,397 +5.9%
August 2017	\$229,354	\$210,832 +8.8%
September 2017	\$222,069	\$207,321 +7.1%
October 2017	\$229,242	\$214,952 +6.6%
November 2017	\$226,631	\$210,073 +7.9%
December 2017	\$224,669	\$213,134 +5.4%
January 2018	\$230,457	\$206,714 +11.5%
February 2018	\$232,645	\$205,178 +13.4%
12-Month Avg*	\$226,345	\$209,890 +7.8%

* Avg. Sales Price of all properties from March 2017 through February 2018. This is not the average of the individual figures above.

Historical Average Sales Price by Month



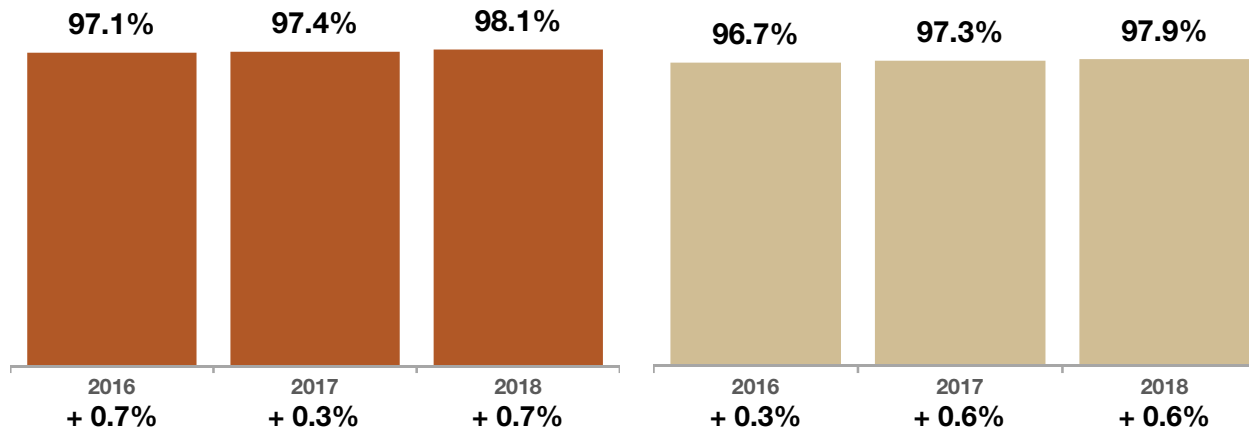
Percent of List Price Received

Percentage found when dividing a property's sales price by its most recent list price, then taking the average for all properties sold in a given month, not accounting for seller concessions.



February

Year to Date



Pct. of List Price Received		Prior Year	Percent Change
March 2017	97.7%	97.3%	+0.4%
April 2017	98.0%	97.5%	+0.5%
May 2017	98.1%	97.6%	+0.5%
June 2017	98.5%	97.7%	+0.8%
July 2017	97.8%	97.8%	0.0%
August 2017	98.0%	97.8%	+0.2%
September 2017	97.9%	97.8%	+0.1%
October 2017	97.7%	97.5%	+0.2%
November 2017	97.8%	97.6%	+0.2%
December 2017	97.9%	97.6%	+0.3%
January 2018	97.7%	97.3%	+0.4%
February 2018	98.1%	97.4%	+0.7%
12-Month Avg*	98.0%	97.6%	+0.4%

* Average Pct. of List Price Received for all properties from March 2017 through February 2018. This is not the average of the individual figures above.

Historical Percent of List Price Received by Month



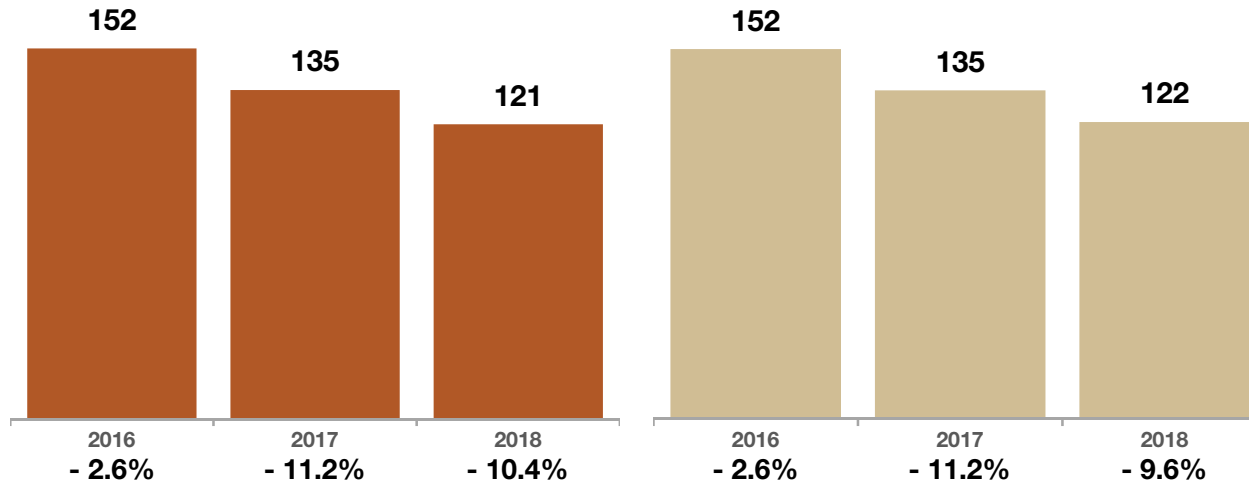
Housing Affordability Index

This index measures housing affordability for the region. For example, an index of 120 means the median household income is 120% of what is necessary to qualify for the median-priced home under prevailing interest rates. A higher number means greater affordability.



February

Year to Date



Affordability Index		Prior Year	Percent Change
March 2017	131	146	-10.3%
April 2017	125	147	-15.0%
May 2017	126	135	-6.7%
June 2017	120	134	-10.4%
July 2017	121	142	-14.8%
August 2017	122	138	-11.6%
September 2017	125	136	-8.1%
October 2017	124	137	-9.5%
November 2017	125	136	-8.1%
December 2017	124	128	-3.1%
January 2018	124	137	-9.5%
February 2018	121	135	-10.4%
12-Month Avg	124	138	-9.9%

Historical Housing Affordability Index by Month

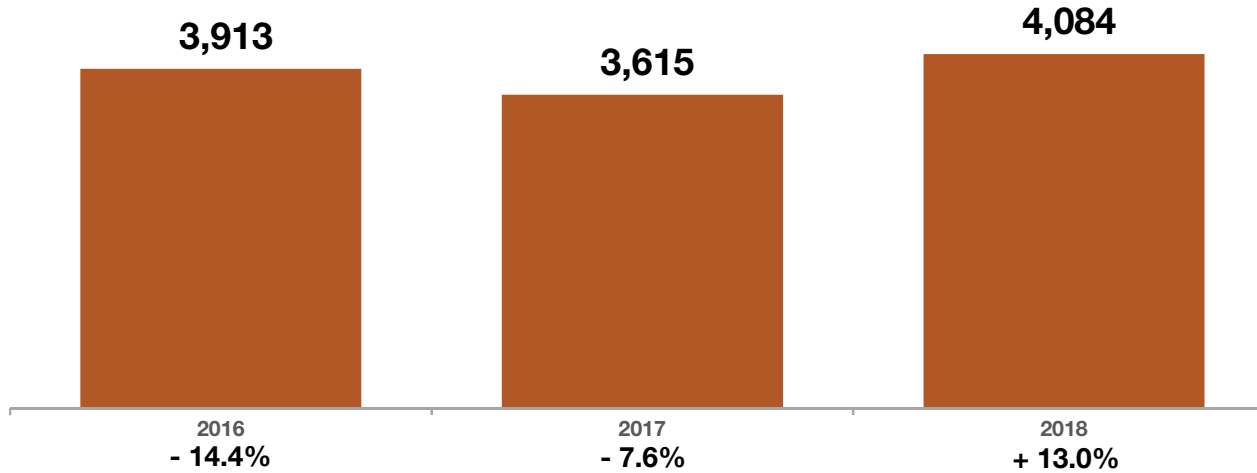


Inventory of Homes for Sale

The number of properties available for sale in active status at the end of a given month.



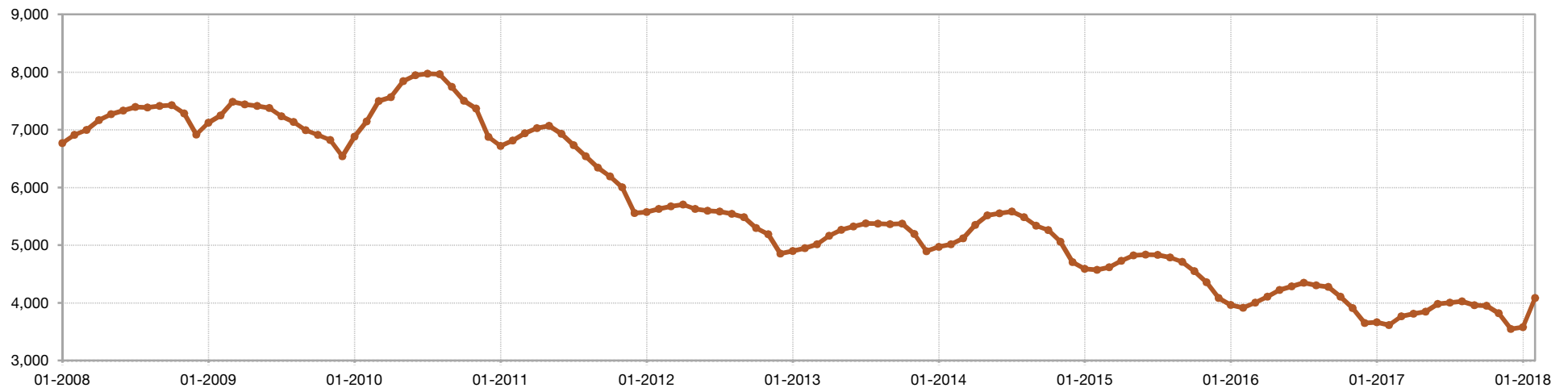
February



Homes for Sale		Prior Year	Percent Change
March 2017	3,765	4,006	-6.0%
April 2017	3,812	4,106	-7.2%
May 2017	3,848	4,224	-8.9%
June 2017	3,983	4,288	-7.1%
July 2017	4,006	4,350	-7.9%
August 2017	4,026	4,302	-6.4%
September 2017	3,960	4,276	-7.4%
October 2017	3,949	4,109	-3.9%
November 2017	3,819	3,909	-2.3%
December 2017	3,550	3,651	-2.8%
January 2018	3,577	3,664	-2.4%
February 2018	4,084	3,615	+13.0%
12-Month Avg*	3,865	3,640	+6.2%

* Homes for Sale for all properties from March 2017 through February 2018. This is not the average of the individual figures above.

Historical Inventory of Homes for Sale by Month

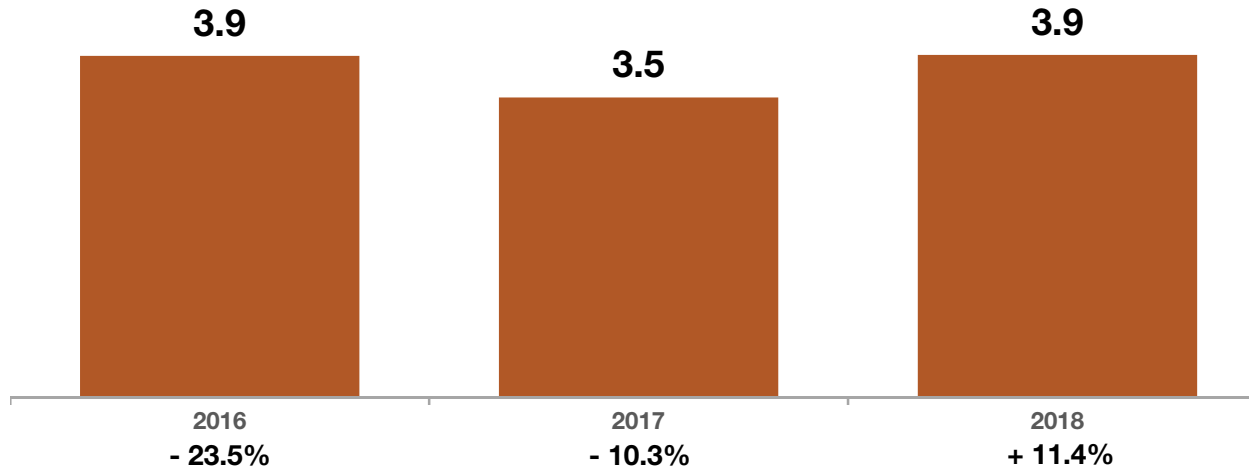


Months Supply of Inventory

The inventory of homes for sale at the end of a given month, divided by the average monthly pending sales from the last 12 months.



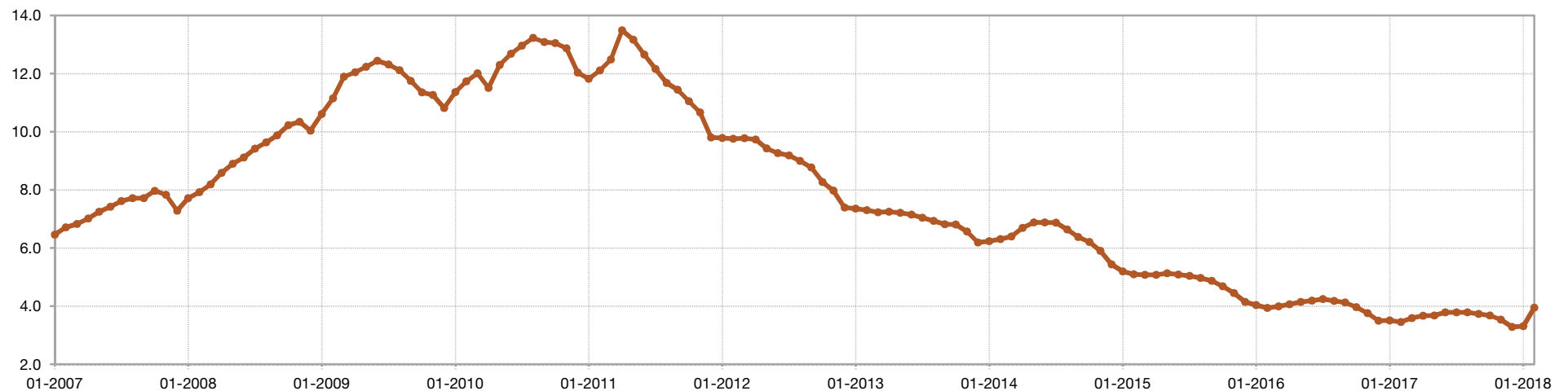
February



Months Supply		Prior Year	Percent Change
March 2017	3.6	4.0	-10.0%
April 2017	3.7	4.1	-9.8%
May 2017	3.7	4.1	-9.8%
June 2017	3.8	4.2	-9.5%
July 2017	3.8	4.2	-9.5%
August 2017	3.8	4.2	-9.5%
September 2017	3.7	4.1	-9.8%
October 2017	3.7	4.0	-7.5%
November 2017	3.5	3.8	-7.9%
December 2017	3.3	3.5	-5.7%
January 2018	3.3	3.5	-5.7%
February 2018	3.9	3.5	+11.4%
12-Month Avg*	3.6	3.9	-7.7%

* Months Supply for all properties from March 2017 through February 2018. This is not the average of the individual figures above.

Historical Months Supply of Inventory by Month



Housing Supply Overview

A RESEARCH TOOL PROVIDED BY SOUTH CAROLINA REALTORS®



February 2018

Mortgage rates are on the rise. When this happens, it means that buyers in the lower-priced categories tend to have the dilemma of choosing to pay more for their desired home, paying less to get less, waiting for more listings or saving more money toward a downpayment. For the 12-month period spanning March 2017 through February 2018, Closed Sales in the Greater Greenville region were up 4.6 percent overall. The price range with the largest gain in sales was the \$300,001 and Above range, where they increased 24.1 percent.

The overall Median Sales Price was up 5.8 percent to \$191,305. The property type with the largest price gain was the Condos segment, where prices increased 8.6 percent to \$159,900. The price range that tended to sell the quickest was the \$100,001 to \$150,000 range at 35 days; the price range that tended to sell the slowest was the \$300,001 and Above range at 83 days.

Market-wide, inventory levels were up 13.0 percent. The property type that gained the most inventory was the Condos segment, where it increased 23.3 percent. That amounts to 4.0 months supply for Single-Family homes and 3.1 months supply for Condos.

Quick Facts

+ 24.1%

+ 6.1%

+ 9.8%

Price Range With the
Strongest Sales:

\$300,001 and Above

Bedroom Count With
Strongest Sales:

3 Bedrooms

Property Type With
Strongest Sales:

Condos

Closed Sales	2
Days on Market Until Sale	3
Median Sales Price	4
Percent of List Price Received	5
Inventory of Homes for Sale	6
Months Supply of Inventory	7

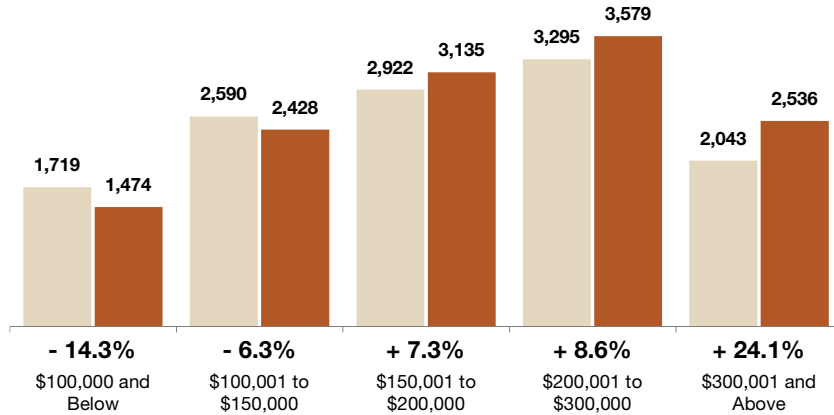
Closed Sales

A count of properties on which offers have been accepted. Based on a rolling 12-month total.



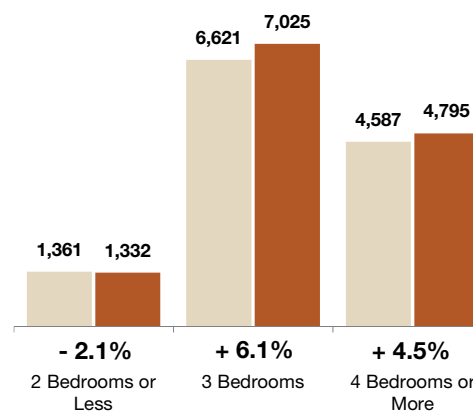
By Price Range

2-2017 2-2018



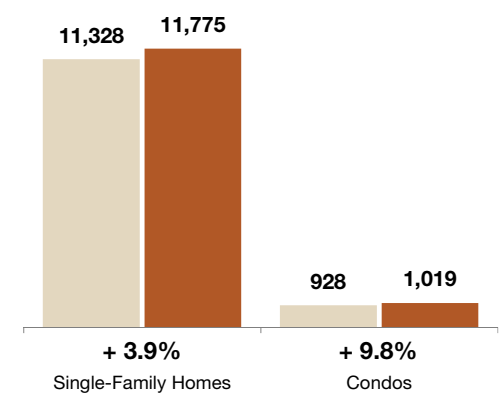
By Bedroom Count

2-2017 2-2018



By Property Type

2-2017 2-2018



All Properties

By Price Range	2-2017	2-2018	Change
\$100,000 and Below	1,719	1,474	- 14.3%
\$100,001 to \$150,000	2,590	2,428	- 6.3%
\$150,001 to \$200,000	2,922	3,135	+ 7.3%
\$200,001 to \$300,000	3,295	3,579	+ 8.6%
\$300,001 and Above	2,043	2,536	+ 24.1%
All Price Ranges	12,569	13,152	+ 4.6%

Single-Family Homes

2-2017	2-2018	Change
1,296	1,058	- 18.4%
2,251	2,050	- 8.9%
2,694	2,880	+ 6.9%
3,134	3,392	+ 8.2%
1,953	2,395	+ 22.6%
11,328	11,775	+ 3.9%

Condos

2-2017	2-2018	Change
176	154	- 12.5%
290	303	+ 4.5%
217	242	+ 11.5%
156	181	+ 16.0%
89	139	+ 56.2%
928	1,019	+ 9.8%

By Bedroom Count

2-2017	2-2018	Change
1,361	1,332	- 2.1%
6,621	7,025	+ 6.1%
4,587	4,795	+ 4.5%
12,569	13,152	+ 4.6%

2-2017	2-2018	Change
893	844	- 5.5%
5,981	6,277	+ 4.9%
4,454	4,654	+ 4.5%
11,328	11,775	+ 3.9%

2-2017	2-2018	Change
442	455	+ 2.9%
415	514	+ 23.9%
71	50	- 29.6%
928	1,019	+ 9.8%

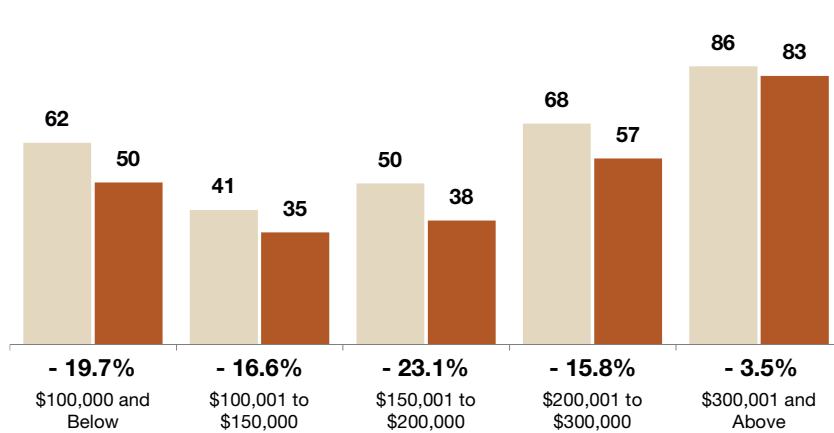
Days on Market Until Sale

Average number of days between when a property is listed and when an offer is accepted. **Based on a rolling 12-month average.**



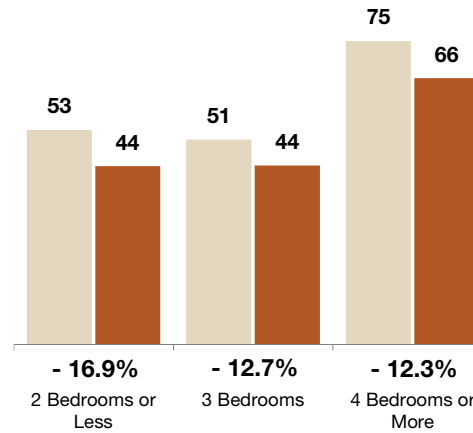
By Price Range

■ 2-2017 ■ 2-2018



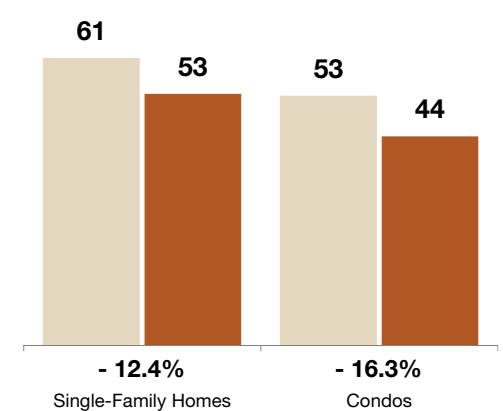
By Bedroom Count

■ 2-2017 ■ 2-2018



By Property Type

■ 2-2017 ■ 2-2018



All Properties

By Price Range

	2-2017	2-2018	Change
\$100,000 and Below	62	50	- 19.7%
\$100,001 to \$150,000	41	35	- 16.6%
\$150,001 to \$200,000	50	38	- 23.1%
\$200,001 to \$300,000	68	57	- 15.8%
\$300,001 and Above	86	83	- 3.5%
All Price Ranges	60	52	- 12.9%

Single-Family Homes

2-2017	2-2018	Change
65	53	- 18.1%
42	35	- 16.4%
48	37	- 22.9%
68	58	- 14.5%
86	82	- 4.9%
61	53	- 12.4%

Condos

2-2017	2-2018	Change
49	25	- 48.6%
33	28	- 15.1%
59	46	- 20.8%
79	48	- 38.8%
71	93	+ 29.9%
53	44	- 16.3%

By Bedroom Count

	2-2017	2-2018	Change
2 Bedrooms or Less	53	44	- 16.9%
3 Bedrooms	51	44	- 12.7%
4 Bedrooms or More	75	66	- 12.3%
All Bedroom Counts	60	52	- 12.9%

2-2017	2-2018	Change
55	49	- 10.1%
50	44	- 13.4%
76	67	- 11.9%
61	53	- 12.4%

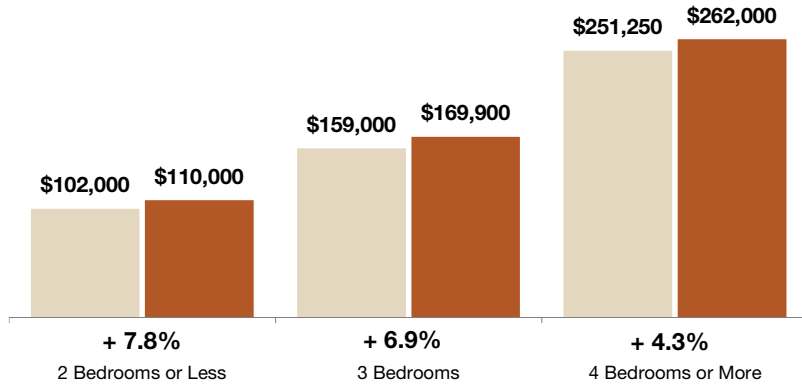
Median Sales Price

Median price point for all closed sales, not accounting for seller concessions. **Based on a rolling 12-month median.**



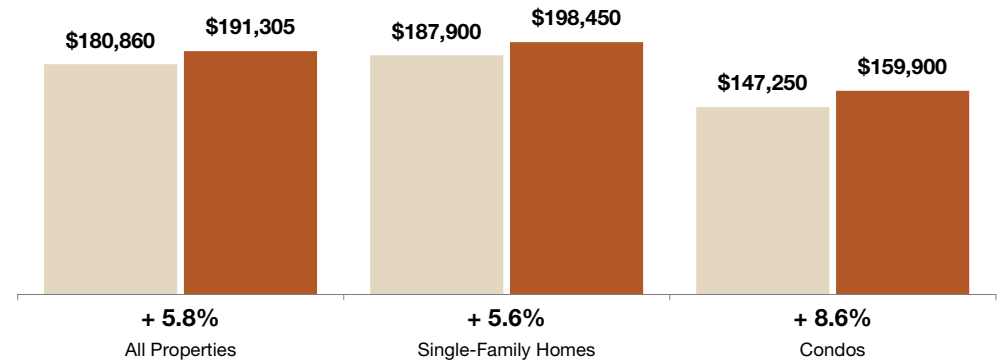
By Bedroom Count

■ 2-2017 ■ 2-2018



By Property Type

■ 2-2017 ■ 2-2018



All Properties

By Bedroom Count	2-2017	2-2018	Change
2 Bedrooms or Less	\$102,000	\$110,000	+ 7.8%
3 Bedrooms	\$159,000	\$169,900	+ 6.9%
4 Bedrooms or More	\$251,250	\$262,000	+ 4.3%
All Bedroom Counts	\$180,860	\$191,305	+ 5.8%

Single-Family Homes

2-2017	2-2018	Change	2-2017	2-2018	Change
\$90,000	\$97,875	+ 8.7%	\$122,500	\$128,500	+ 4.9%
\$160,000	\$170,825	+ 6.8%	\$162,000	\$174,000	+ 7.4%
\$255,000	\$265,000	+ 3.9%	\$175,739	\$265,850	+ 51.3%
\$187,900	\$198,450	+ 5.6%	\$147,250	\$159,900	+ 8.6%

Condos

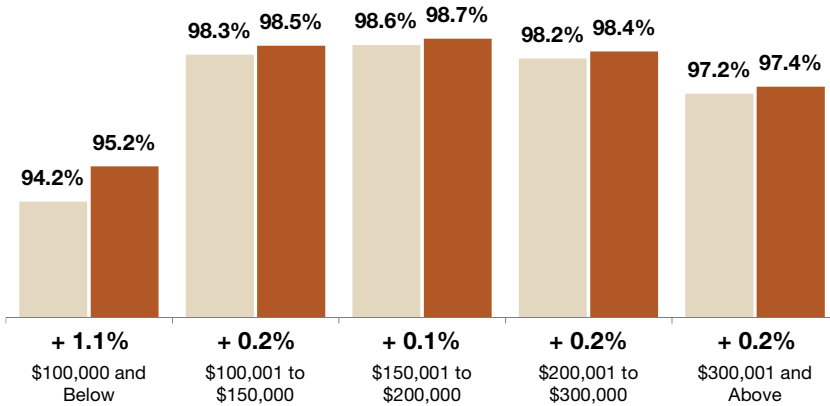
Percent of List Price Received

Percentage found when dividing a property's sales price by its last list price, then taking the average for all properties sold, not accounting for seller concessions. **Based on a rolling 12-month average.**



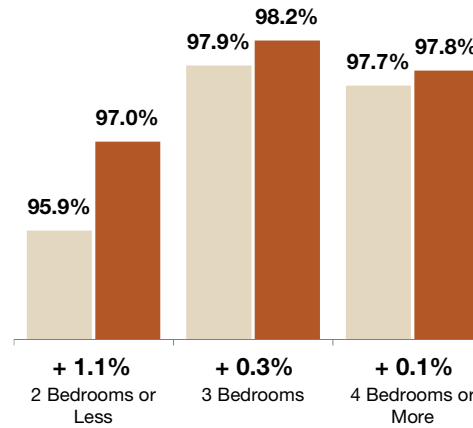
By Price Range

■ 2-2017 ■ 2-2018



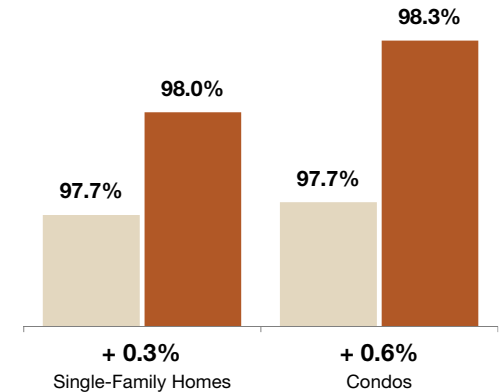
By Bedroom Count

■ 2-2017 ■ 2-2018



By Property Type

■ 2-2017 ■ 2-2018



All Properties

By Price Range	2-2017	2-2018	Change
\$100,000 and Below	94.2%	95.2%	+ 1.1%
\$100,001 to \$150,000	98.3%	98.5%	+ 0.2%
\$150,001 to \$200,000	98.6%	98.7%	+ 0.1%
\$200,001 to \$300,000	98.2%	98.4%	+ 0.2%
\$300,001 and Above	97.2%	97.4%	+ 0.2%
All Price Ranges	97.6%	98.0%	+ 0.4%

Single-Family Homes

	2-2017	2-2018	Change
\$100,000 and Below	94.1%	95.2%	+ 1.2%
\$100,001 to \$150,000	98.4%	98.7%	+ 0.3%
\$150,001 to \$200,000	98.6%	98.8%	+ 0.2%
\$200,001 to \$300,000	98.2%	98.4%	+ 0.2%
\$300,001 and Above	97.1%	97.2%	+ 0.1%
All Price Ranges	97.7%	98.0%	+ 0.3%

Condos

	2-2017	2-2018	Change
\$100,000 and Below	95.8%	96.9%	+ 1.1%
\$100,001 to \$150,000	97.9%	98.3%	+ 0.4%
\$150,001 to \$200,000	98.4%	98.0%	- 0.4%
\$200,001 to \$300,000	98.1%	98.1%	0.0%
\$300,001 and Above	99.0%	100.5%	+ 1.5%
All Price Ranges	97.7%	98.3%	+ 0.6%

By Bedroom Count

	2-2017	2-2018	Change
2 Bedrooms or Less	95.9%	97.0%	+ 1.1%
3 Bedrooms	97.9%	98.2%	+ 0.3%
4 Bedrooms or More	97.7%	97.8%	+ 0.1%
All Bedroom Counts	97.6%	98.0%	+ 0.4%

	2-2017	2-2018	Change
2 Bedrooms or Less	95.2%	96.8%	+ 1.7%
3 Bedrooms	98.0%	98.3%	+ 0.3%
4 Bedrooms or More	97.7%	97.9%	+ 0.2%
All Bedroom Counts	97.7%	98.0%	+ 0.3%

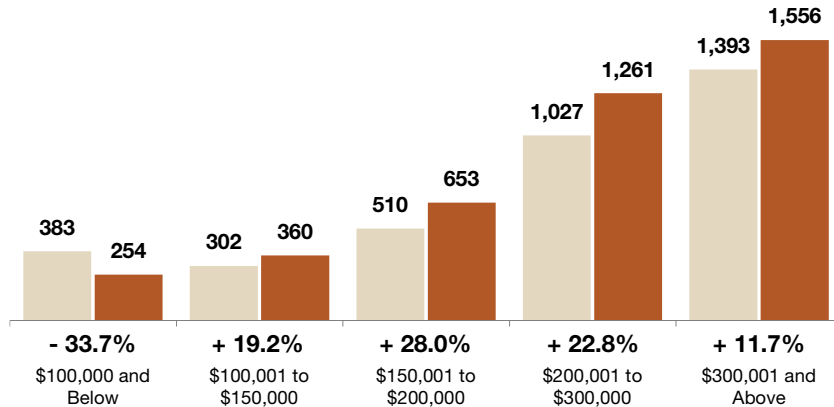
Inventory of Homes for Sale

The number of properties available for sale in active status at the end of the most recent month. **Based on one month of activity.**



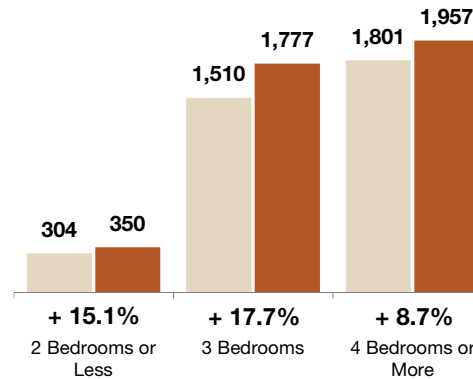
By Price Range

■ 2-2017 ■ 2-2018



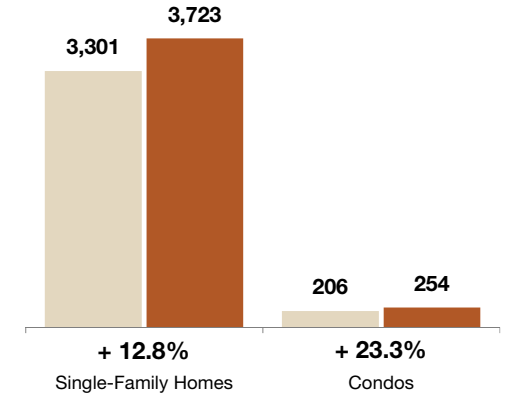
By Bedroom Count

■ 2-2017 ■ 2-2018



By Property Type

■ 2-2017 ■ 2-2018



All Properties

By Price Range

	2-2017	2-2018	Change
\$100,000 and Below	383	254	- 33.7%
\$100,001 to \$150,000	302	360	+ 19.2%
\$150,001 to \$200,000	510	653	+ 28.0%
\$200,001 to \$300,000	1,027	1,261	+ 22.8%
\$300,001 and Above	1,393	1,556	+ 11.7%
All Price Ranges	3,615	4,084	+ 13.0%

Single-Family Homes

2-2017	2-2018	Change
283	190	- 32.9%
263	278	+ 5.7%
460	581	+ 26.3%
976	1,192	+ 22.1%
1,319	1,482	+ 12.4%
3,301	3,723	+ 12.8%

Condos

	2-2017	2-2018	Change
	25	16	- 36.0%
	24	52	+ 116.7%
	38	64	+ 68.4%
	49	55	+ 12.2%
	70	67	- 4.3%
	206	254	+ 23.3%

By Bedroom Count

	2-2017	2-2018	Change
2 Bedrooms or Less	304	350	+ 15.1%
3 Bedrooms	1,510	1,777	+ 17.7%
4 Bedrooms or More	1,801	1,957	+ 8.7%
All Bedroom Counts	3,615	4,084	+ 13.0%

2-2017	2-2018	Change
225	228	+ 1.3%
1,313	1,587	+ 20.9%
1,763	1,908	+ 8.2%
3,301	3,723	+ 12.8%

	2-2017	2-2018	Change
	60	102	+ 70.0%
	133	129	- 3.0%
	13	23	+ 76.9%
	206	254	+ 23.3%

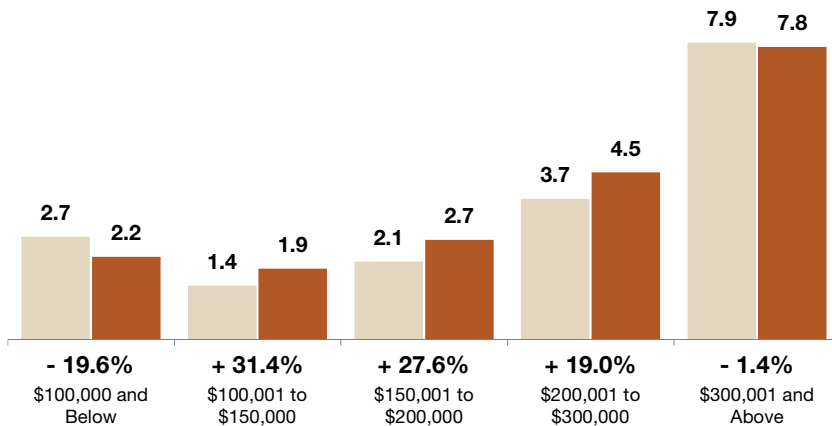
Months Supply of Inventory

The inventory of homes for sale at the end of the most recent month, divided by the average monthly pending sales from the last 12 months. **Based on one month of activity.**



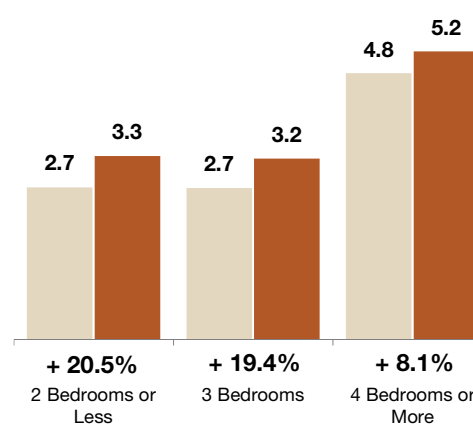
By Price Range

■ 2-2017 ■ 2-2018



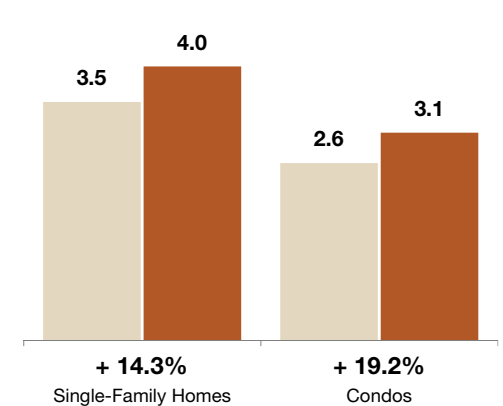
By Bedroom Count

■ 2-2017 ■ 2-2018



By Property Type

■ 2-2017 ■ 2-2018



All Properties

By Price Range

	2-2017	2-2018	Change
\$100,000 and Below	2.7	2.2	- 19.6%
\$100,001 to \$150,000	1.4	1.9	+ 31.4%
\$150,001 to \$200,000	2.1	2.7	+ 27.6%
\$200,001 to \$300,000	3.7	4.5	+ 19.0%
\$300,001 and Above	7.9	7.8	- 1.4%
All Price Ranges	3.5	3.9	+ 11.4%

Single-Family Homes

	2-2017	2-2018	Change
\$100,000 and Below	2.7	2.3	- 15.4%
\$100,001 to \$150,000	1.4	1.7	+ 20.8%
\$150,001 to \$200,000	2.0	2.6	+ 26.7%
\$200,001 to \$300,000	3.7	4.5	+ 19.0%
\$300,001 and Above	7.9	7.9	- 0.5%
All Price Ranges	3.5	4.0	+ 14.3%

Condos

	2-2017	2-2018	Change
\$100,000 and Below	1.7	1.3	- 24.2%
\$100,001 to \$150,000	1.0	2.1	+ 104.8%
\$150,001 to \$200,000	2.0	3.2	+ 57.2%
\$200,001 to \$300,000	3.7	3.7	- 0.8%
\$300,001 and Above	7.4	5.9	- 20.5%
All Price Ranges	2.6	3.1	+ 19.2%

By Bedroom Count

	2-2017	2-2018	Change
2 Bedrooms or Less	2.7	3.3	+ 20.5%
3 Bedrooms	2.7	3.2	+ 19.4%
4 Bedrooms or More	4.8	5.2	+ 8.1%
All Bedroom Counts	3.5	3.9	+ 11.4%

	2-2017	2-2018	Change
2 Bedrooms or Less	3.1	3.4	+ 9.3%
3 Bedrooms	2.6	3.3	+ 24.5%
4 Bedrooms or More	4.8	5.2	+ 7.4%
All Bedroom Counts	3.5	4.0	+ 14.3%