

2024 IIIQ Smith Mountain Lake Real Estate Sales Summary

September 30, 2024

Summer of 2024 started very hot and dry. That changed in September when frequent rains soaked the area. Hurricane Helene and its remnants pounded us again during the last 2 weeks of the month. The Federal Reserve Bank began to lower its prime interest in early September with mortgage interest rates beginning to fall shortly thereafter. With national elections occurring in early November, real estate activity could be erratic during the 4th quarter of 2024. Home inventory is stable with new inventory staying on the market slightly longer. Here are key highlights for IIIQ, 2024:

- Sales volume of waterfront homes improved through IIIQ with total YTD sales exceeding all of 2023.
- Sales prices for waterfront homes are slightly lower than in 2023 with an average YTD price of \$1,125,556.
- Condos and townhouses continue to sell quickly with 84 selling YTD at an average price of \$521,171.
- The average sales price for water access homes is \$461,464 with 61 quickly selling YTD.
- Waterfront lot average sales prices increased to \$339,147 with 66 selling YTD.

2024 is turning out to be a pretty good year for overall real estate sales. Sales from 2019-2022 were some of the best in recent real estate history. 2023 had the lowest volume of waterfront home sales since 2011. 2024 results show that buyers still have a strong interest in waterfront properties if they perceive the property to be well-priced, have the amenities they desire/want and the economic environment is stable. There are still some properties that sell very quickly with multiple offers but those types of sales are fewer than during the 2019-2022 period. Some properties which appear to be overpriced tend to languish on the market for longer periods. Pending sales have been growing which indicates a strong 4thQ 2024. The national elections coupled with the overall world situation may cause some buyers to pause before deciding to buy.

Attached are our leading indicators for Franklin and Bedford County waterfront homes based upon current county tax assessments. Franklin County completed their every 4-year reassessment process and final results are being used to assess 2024 property taxes. The 101 waterfront homes that have been sold so far during 2024 in Franklin County have sold for 21.2% above their newly revised tax assessments. The 54 waterfront homes sold in Bedford County YTD 2024 have closed at prices 45.2% above their current assessments. We plan to continue to maintain separate charts for each county during 2024.

Now is a great time to ask TeamFansler to provide a free, no-obligation market analysis if you are considering selling an existing property. Team Fansler takes pride in helping owners market and sell their properties over the years. During our 20+ years of real estate sales experience, we have established relationships with multiple service providers from repair experts, personal property disposal experts, and moving resources to make sales and relocations go smoothly. We appreciate your continued support as we focus on meeting client needs with unmatched service, and knowledge of lake real estate while providing attention to every detail. We look forward to working with you in the future!

Eric Fansler, REALTOR, ABR, GRI

Tom Fansler, REALTOR, GRI

Luxury Home Collection Specialists

Berkshire Hathaway HomeServices

Smith Mountain Lake Real Estate

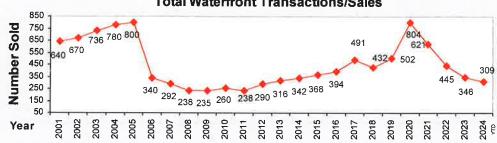
Eric's Cell # 1-540-871-8655, Email — efans@aol.com
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Smith Mountain Lake Real Estate Data

Prepared by TEAMFANSLER.com

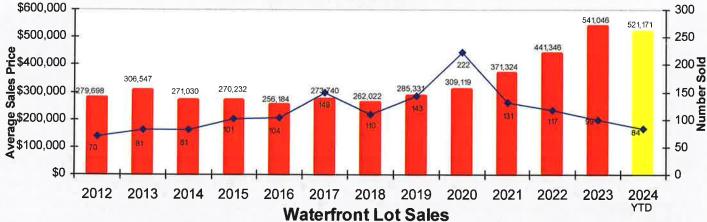
September 30, 2024 **Total Waterfront Transactions/Sales**

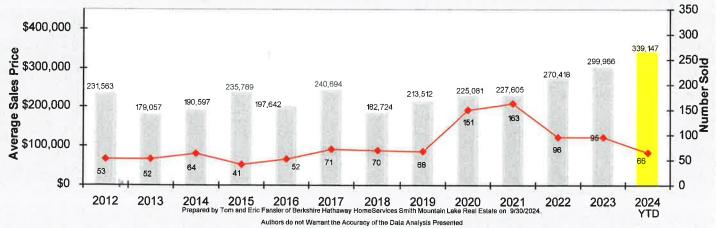


Waterfront Home Sales

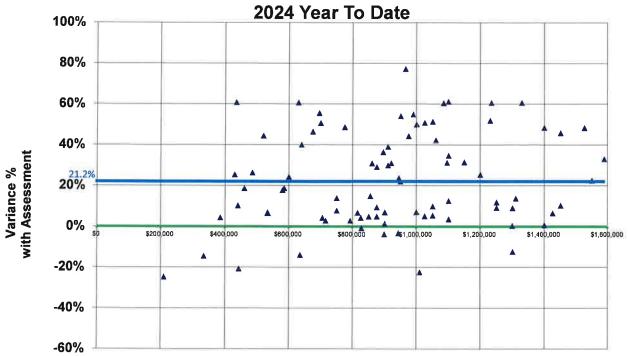


Waterfront Condo/Townhouse Sales



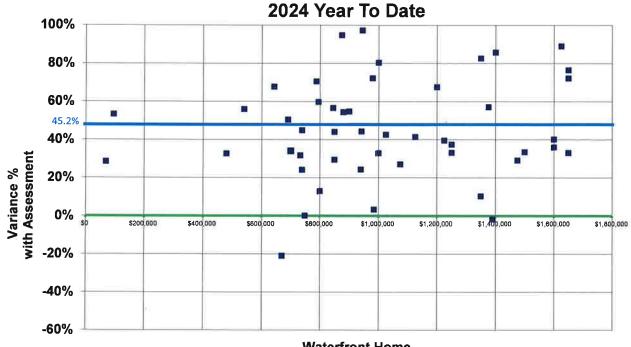


Franklin County Sale Price vs Tax Assessed Value



Waterfront Home Sales Price

Bedford County Sale Price vs Tax Assessed Value 2024 Year To Date



Waterfront Home Sales Price

Waterfront Single Family Homes Inventory and Sales Analysis Franklin, Bedford and Pittsylvania Counties September 30, 2024

<u>Year</u>	Average Sales Price	Number Sold	Sold/Listing Price
2024	\$1,125,556	159 YTD	96%
2023	\$1,142,352	152	98%
2022	\$995,063	232	100%
2021	\$916,302	327	100%
2020	\$717 <mark>,587</mark>	431	97%
2019	\$603,039	291	95%
2018	\$598,955	252	95%
2017	\$600,195	271	95%
2016	\$555,678	238	94%
2015	\$561,460	226	93%
2014	\$575,106	197	94%
2013	\$589,826	183	94%
2012	\$546,270	167	93%
2011	\$556,208	148	92%
2010	\$591,458	152	93%
2009	\$606,947	135	92%
2008	\$663,407	119	92%
2007	\$693,881	174	94%
2006	\$747,809	156	96%
2005	\$607,248	307	97%
2004	\$527,809	300	97%
2003	\$400,851	303	97%
2002	\$335,786	279	96%
2001	\$340,125	231	97%
Avg. List Price \$1,440	amily Homes Currently	Listed	60
133 by 137 by 13	7,249 W 100 1 DOW		
Sold IIIQ 2024			65
Sold IIQ 2024 Sold IQ 2024			56 38
Sold IVQ 2023			38 37
Sold IIIQ 2023			39
Current Pending			41
	e Family Homes Current	ly Listed	12
Sold IIIQ 2024			20
Sold IIQ 2024			14
Sold IQ 2024			10
Sold IVQ 2023			9
Sold IIIQ 2023			13
Current Pending			9
\$800k-\$1.5M Priced	Single Family Homes Cu	rrently Listed	25
Sold IIIQ 2024			34
Sold IIQ 2024			32
Sold IQ 2024			20
Sold IVQ 2023			19
Sold IIIQ 2023			<mark>17</mark>
Current Pending			17
\$1.5M-\$4M Priced Si	ingle Family Homes Curr	ently Listed	23
Sold IIIQ 2024			11
Sold IIQ 2024			10
Sold IQ 2024			8
Sold IVQ 2023			9
Sold IIIQ 2023			9
Current Pending			15

Waterfront Condo and Townhouse Inventory and Sales Analysis Franklin, Bedford and Pittsylvania Counties September 30, 2024

<u>Year</u>	Average Sales Price	Number Sold	Sold/Listing Price
2024	\$521,171	84 YTD	97%
2023	\$541,046	99	97%
2022	\$441,346	117	99%
2021	\$371,324	131	100%
2020	\$309,119	222	97%
2019	\$285,331	142	95%
2018	\$262,022	110	95%
2017	\$273,740	149	95%
2016	\$256,184	104	94%
2015 2014	\$270,232	101 81	95%
2013	\$271,030 \$306,547	81	94% 94%
2012	\$279,698	70	91%
2011	\$279,838	53	92%
2010	\$312,020	61	92%
2009	\$343,715	56	92%
2008	\$367,750	61	93%
2007	\$430,938	47	97%
2006	\$389,097	87	98%
2005	\$381,097	192	100%
2004	\$270,602	154	100%
2003	\$235,537	116	99%
2002	\$194,724	105	98%
2001	\$181,187	88	98%
	and Townhouses Curren		21
Avg. List Price \$482,4		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
Sold IIIQ 2024			29
Sold IIQ 2024			34
Sold IQ 2024			21
Sold IVQ 2023			22
Sold IIIQ 2023			29
Current Pending			13
0-\$400k Priced Cond	los and Townhouses Curr	ently Listed	11
Sold IIIQ 2024			11
Sold IIQ 2024			11
Sold IQ 2024			11
Sold IVQ 2023			5
Sold IIIQ 2023			12
Current Pending			3
\$401-\$700k Priced Condos and Townhouses Currently Listed			5
Sold IIIQ 2024			13
Sold IIQ 2024			17
Sold IQ 2024			7
Sold IVQ 2023			8
Sold IIIQ 2023			11
Current Pending			6
\$701k+ Priced Conde	5		
Sold IIIQ 2024	5		
Sold IIQ 2024			6
Sold IQ 2024			3
Sold IVQ 2023			3
Sold IIIQ 2023			6
Current Pending			4

Waterfront Lots Inventory and Sales Analysis Franklin, Bedford and Pittsylvania Counties September 30, 2024

2024 \$339,147 66 YTD 92% 2023 \$299,966 95 93% 2022 \$270,418 96 92% 2021 \$227,605 163 90% 2020 \$222,5081 151 91% 2019 \$213,512 68 88% 2018 \$182,724 70 89% 2017 \$240,694 71 85% 2016 \$197,642 52 87% 2015 \$235,789 41 90% 2014 \$190,597 64 83% 2013 \$179,057 52 86% 2013 \$179,057 52 86% 2011 \$181,127 37 83% 2011 \$181,127 37 83% 2010 \$220,219 47 82% 2009 \$317,761 44 89% 2008 \$331,576 58 83% 2007 \$390,954 71 91% 2006 \$379,669 97 93% 2006 \$379,669 97 93% 2004 \$232,752 326 96% 2003 \$182,507 317 96% 2004 \$232,752 326 96% 2002 \$147,763 286 94% 2002 \$147,763 286 94% 2002 \$147,763 286 94% 2002 \$147,763 286 94% 2002 \$147,763 286 94% 2002 \$147,763 286 94% 2002 \$147,763 286 94% 2002 \$147,763 286 94% 2002 \$147,763 286 94% 2002 \$147,763 286 94% 2002 \$147,763 286 94% 2002 \$147,763 286 94% 2001 \$123,593 321 88% Total Active Lots Currently Listed 82 Sold IIQ 2024 23 Sold IIQ 2024 23 Sold IIQ 2024 23 Sold IIQ 2024 3 Sold IIQ 2024 5 Sold IIQ 2024 5 Sold IIQ 2024 5 Sold IIQ 2024 7 Sold IIQ 2024 7 Sold IIQ 2024 9 Sold IIQ 2023 9	Year	Average Sales Price	Number Sold	Sold/Listing Price
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Sold IVQ 2023 29 Sold IIIQ 2023 25 Current Pending 17 P-\$200k Priced Lots Currently Listed 27 Sold IIQ 2024 8 Sold IQ 2024 5 Sold IQ 2024 5 Sold IVQ 2023 10 Sold IVQ 2023 10 Current Pending 2 \$201-\$400 Priced Lots Currently Listed 19 \$0ld IIQ 2024 9 Sold IQ 2024 9 Sold IVQ 2023 12 Sold IIQ 2024 9 Current Pending 7 \$401k-\$2 Million Priced Lots Currently Listed 36 \$50ld IIQ 2024 9 \$60ld IIQ 2024 3 \$60ld IIQ 2024 3 \$60ld IIQ 2024 3 \$60ld IIQ 2024 3 \$60ld IIQ 2024 7 \$60ld IIQ 2024 7 \$60ld IIQ 2024 7 \$60ld IIQ 2024 6 \$60ld IIQ 2024 7 \$60ld IIQ 2024 6 \$60ld IIQ 2023 6 \$60ld IIQ 2023 </td <td>Sold IIQ 2024</td> <td></td> <td></td> <td>23</td>	Sold IIQ 2024			23
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Sold IIQ 2024 5 Sold IVQ 2023 10 Sold IIIQ 2023 10 Current Pending 2 \$\frac{\$\text{S201-\$\text{\$400 Priced Lots Currently Listed}}}{\text{201-\$\text{\$19}}}\$ 19 \$\frac{\$\text{Sold IIIQ 2024}}{\text{\$024}}\$ 9 \$\text{Sold IQ 2024}}{\text{\$11}}\$ 11 \$\text{Sold IIIQ 2023}}{\text{\$9\$}}\$ 12 \$\text{Sold IIIQ 2023}}{\text{\$9\$}}\$ 9 \$\text{\$Current Pending}}\$ 7 \$\text{\$\$\text{\$401k-\$\$\text{\$\text{\$2\$} Million Priced Lots Currently Listed}}}\$ 36 \$\text{\$Sold IIIQ 2024}}{\text{\$3\$}}\$ 3 \$\text{\$Sold IVQ 2024}}{\text{\$7\$}}\$ 3 \$\text{\$Sold IVQ 2024}}{\text{\$6\$}}\$ 7 \$\text{\$Sold IVQ 2023}}{\text{\$6\$}}\$ 6 \$\text{\$Sold IVQ 2023}}{\text{\$3\$}}\$ 6 \$\text{\$Sold IIIQ 2024}}{\text{\$3\$}}\$ 3 \$\text{\$3\$} 6 \$\text{\$5\$} 6 \$\text{\$5\$} 3 \$\text{\$6\$} 6 \$\text{\$5\$} 3 \$\text{\$6\$} 6 \$\text{\$6\$} 6 \$\text{\$6\$} 3	0-\$200k Priced Lots	Currently Listed		27
Sold IQ 2024 5 Sold IVQ 2023 10 Sold IIIQ 2023 10 Current Pending 2 \$\frac{\$\text{S201-\$\$400 Priced Lots Currently Listed}}{\text{Urrently Listed}}\$ 19 \$\frac{\$\text{Sold IIIQ 2024}}{\text{Sold IQ 2024}}\$ 9 \$\text{Sold IVQ 2023}\$ 12 \$\text{Sold IIIQ 2023}\$ 9 \$\text{Current Pending}\$ 7 \$\frac{\$\text{401k-\$\$2 Million Priced Lots Currently Listed}}{\text{Sold IIQ 2024}}\$ 36 \$\text{Sold IVQ 2024}}{\text{Sold IQ 2024}}\$ 3 \$\text{Sold IVQ 2023}}{\text{Sold IVQ 2023}}\$ 6 \$\text{Sold IVQ 2023}}{\text{Sold IIIQ 2023}}\$ 6	Sold IIIQ 2024			8
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Sold IIIQ 2023 10 Current Pending 2 \$201-\$400 Priced Lots Currently Listed 19 Sold IIIQ 2024 7 Sold IQ 2024 9 Sold IVQ 2023 12 Sold IIIQ 2023 9 Current Pending 7 \$401k-\$2 Million Priced Lots Currently Listed 36 \$old IIIQ 2024 9 Sold IQ 2024 3 Sold IQ 2024 7 Sold IVQ 2023 6 Sold IVQ 2023 6 Sold IIIQ 2023 3				10
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Sold IQ 2024 11 Sold IVQ 2023 12 Sold IIIQ 2023 9 Current Pending 7 \$401k-\$2 Million Priced Lots Currently Listed 36 \$cld IIIQ 2024 9 Sold IQ 2024 3 Sold IQ 2024 7 Sold IVQ 2023 6 Sold IIIQ 2023 3				9
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Sold IVQ 2023 6 Sold IIIQ 2023 3				
Sold IIIQ 2023 3				6
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Water Access Single Family Inventory and Sales Analysis Franklin, Bedford and Pittsylvania Counties September 30, 2024 Average Sales Price Number Sold Sold/Lis

	September	30, 2024	
Year	Average Sales Price	Number Sold	Sold/Listing Price
2024	\$461,464	61 YTD	99%
2023	\$427,087	79	99%
2022	\$4 <mark>27,224</mark>	93	100%
2021	\$340,313	114	99%
2020	\$307,198	126	98%
2019	\$270,441	92	96%
2018	\$275,746	69	97%
2017	\$235,770	91	<mark>96%</mark>
2016	\$229,742	84	95%
2015	\$219,126	74	95%
2014	\$190,597	64	83%
2013	\$179,057	52 52	86%
2012	\$231,563	53	85%
2011	\$181,127	37	83%
	Single Family Homes Cur	rrently Listed	20
Avg. List Price \$551,1	192 @ 63 TDOM		
Sold IIIQ 2024			18
Sold IIQ 2024			25
Sold IQ 2024			17
Sold IVQ 2023			17
Sold IIIQ 2023			28
Sold IIQ 2023			23
Sold IQ 2023			11
Sold IIIQ 2022			16
Sold IIQ 2022			36
Sold IQ 2022			23
Sold IVQ 2021			27
Sold IIIQ 2021			29
Sold IIQ 2021			30
Sold IQ 2021			28
Sold IVQ 2020			36
Sold IIIQ 2020			43
Sold IIQ 2020			27
Sold IQ 2020			20
Sold IVQ 2019			15
Sold IIIQ 2019			30
Sold IIQ 2019			26
Sold IQ 2019			21
Sold IVQ 2018			14
Sold IIIQ 2018			19
Sold IIQ 2018			27
Sold IQ 2018			9
Sold IVQ 2017			21
Sold IIIQ 2017			29
-			
Sold IIQ 2017			23
Sold IQ 2017			18
Sold IVQ 2016			24
Sold IIIQ 2016			25
Sold IIQ 2016			20
Sold IQ 2016			15
Sold IV 2015	-		19
Sold IIIQ 2015			23
Sold IIQ 2015			19
Sold IQ 2015			13
Sold IVQ 2014			17
Sold IIIQ 2014			21
Sold IIQ 2014			13
Sold IQ 2014			13
Sold IVQ 2013			13
Sold IIIQ 2013			20
Sold IIQ 2013			14
Sold IQ 2013			10
Sold IVQ 2012			12
Sold IIIQ 2012			15
Sold IIQ 2012			15
Sold IQ 2012 Sold IQ 2012			13
Currently Pending	or on the rest of the	and a second	9