

# Pitney Bowes<sup>®</sup> Context Real Estate Product Guide

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## 1 – Introduction

Pitney Bowes Context is a comprehensive suite of measured and modeled analytics within specific geographic boundaries, offering a unique view of the makeup, quality, and influence of an area.

Context Real Estate consists of three sets of real estate information: Context Real Estate Sales, Context Real Estate Inventory, and Context Real Estate Foreclosure.

## 2 – Context Real Estate Sales

### In this section

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Context Real Estate Sales Overview

File Format

Tile

Context Real Estate Sales Record Layout

Context Real Estate Sales Meta Data Record Layout

## Context Real Estate Sales Overview

Context Real Estate Sales data is derived from public records and provides quarterly analytics of sales trend movement, average sale price, mortgage metrics, and other sales analytics.

Context Real Estate Sales data is available with the following Pitney Bowes polygon products:

- Carrier Route Boundaries
- Census Places (IPs/MCDs)
- Minor Civil Divisions (MCDs)
- Neighborhood Boundaries
- +Residential Boundaries
- School Attendance Zones
- School District Boundaries
- ZIP Code Boundaries

Context Real Estate Sales data and geographies are linked by IDs. A universal Context ID links to a polygon ID. The following table illustrates how these IDs map to each other:

Context ID	Polygon ID	Polygon Product File
MID	ZIPCRID	Carrier Route Boundaries
MID	PLCIDFP	Census Places
MID	COSBIDFP	Minor Civil Divisions
MID or OBJ_ID	NID or OBJ_ID	Neighborhood Boundaries
MID or OBJ_ID	NID or OBJ_ID	+Residential Boundaries
MID	MX_ID	School Attendance Zones
MID	MX_ID	School District Boundaries
MID	ZIP	ZIP Code Boundaries

## Non-Disclosure States

Residential property sales data is publicly accessible information in most states. Some states (or counties within states) consider property sale information to be confidential. For these non-disclosure states, sales price information is not listed in this product. However, residential sales transactions from these states are incorporated into overall residential sales trends within the product. The following are non-disclosure states:

- Alaska
- Idaho
- Indiana
- Kansas
- Louisiana
- Maine
- Mississippi
- Missouri
- Montana
- New Mexico
- Texas

- Utah
- Wyoming

## File Format

Context Real Estate Sales is delivered in a comma-separated values (CSV) file. The Context Real Estate Sales Meta Data record is provided as an Excel™ spreadsheet.

## Tile

United States for both the Real Estate Sales and Real Estate Sales Meta Data records.

## Context Real Estate Sales Record Layout

Seq.	Field	Type (Length)	Description
01	MID	CHAR (*)	Boundary ID (will vary with polygon product)
02	SFR_SALES	INTEGER	Total single family residence (SFR) sales last quarter
03	SFR_VOL	INTEGER	Total dollar amount of SFR sales last quarter
04	SFR_AVG	INTEGER	Average SFR sale price
05	SFR_MED	INTEGER	Median SFR sale price
06	SFR_MRT_AV	INTEGER	Average SFR first mortgage
07	SFR_MRT_MD	INTEGER	Median SFR first mortgage
08	SFR_LTV_AV	FLOAT	Average SFR loan-to-value ratio (LTV)
09	SFR_LTV_MD	FLOAT	Median SFR LTV
10	CND_SALES	INTEGER	Total condominium sales last quarter
11	CND_VOL	INTEGER	Total dollar amount of condominium sales last quarter
12	CND_AVG	INTEGER	Average condominium sale price
13	CND_MED	INTEGER	Median condominium sale price
14	CND_MRT_AV	INTEGER	Average condominium first mortgage
15	CND_MRT_MD	INTEGER	Median condominium first mortgage
16	CND_LTV_AV	FLOAT	Average condominium LTV
17	CND_LTV_MD	FLOAT	Median condominium LTV
18	RES_TREND	CHAR (1)	Overall trend for residential sales: D – Down F – Flat U – Up
19	AVG_TREND	CHAR (1)	Overall trend for average residential sale price: D – Down F – Flat U – Up

Seq.	Field	Type (Length)	Description
20	TURNOVER	FLOAT	Percent of turnover for SFRs in last quarter
21	VELOCITY	INTEGER	Trend of total residential sales between the last two quarters
22	CXT_RELVER or CXTRELDATE	CHAR (7)	Context Real Estate Sales version
23	RELVER or RELDATE	CHAR (6) or CHAR (8)	Boundary product version

## Context Real Estate Sales Meta Data Record Layout

Seq.	Field	Type (Length)	Description
01	FIPS	CHAR (5)	County FIPS code
02	ST	CHAR (2)	State abbreviation
03	County Name	CHAR (50)	County name
04	Deed	CHAR (3)	Deed information available for this county (YES/NO)
05	Mortgage	CHAR (3)	Mortgage information available for this county (YES/NO)
06	Non-Disclosure State	CHAR (3)	State is a non-disclosure state (YES/NO)
07	Latest Recording Date	CHAR (10)	Last recording date (MM/DD/YYYY), where available. Value will be YYYY if only year information is available. Field will be blank if no information is available.
08	CXT_RELVER or CXTRELDATE	CHAR (7)	Context Real Estate Sales version

## 3 – Context Real Estate Inventory

### In this section

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Context Real Estate Inventory Overview

File Format

Tile

Context Real Estate Inventory Record Layout

Context Real Estate Inventory Meta Data Record Layout



## Context Real Estate Inventory Overview

Context Real Estate Inventory is derived from public records and provides a snapshot of the properties that make up a neighborhood, from median tax rate, average year that properties were built, to property types and occupancy.

Context Real Estate Inventory data is available with the following Pitney Bowes polygon products:

- Carrier Route Boundaries
- Census Places (IPs/CDPs)
- Minor Civil Divisions (MCDs)
- Neighborhood Boundaries
- +Residential Boundaries
- School Attendance Zone Boundaries
- School District Boundaries
- ZIP Code Boundaries

Real Estate Inventory data and geographies are linked by IDs. A universal Context ID links to a polygon ID. The following table illustrates how these IDs map to each other:

Context ID	Polygon ID	Polygon Product File
MID	ZIPCRID	Carrier Route Boundaries
MID	PLCIDFP	Census Places
MID	COSBIDIP	Minor Civil Divisions
MID or OBJ_ID	NID or OBJ_ID	Neighborhood Boundaries
MID or OBJ_ID	NID or OBJ_ID	+Residential Boundaries
MID	MX_ID	School Attendance Zone Boundaries
MID	MX_ID	School District Boundaries
MID	ZIP	ZIP Code Boundaries

## File Format

Context Real Estate Inventory is delivered in a comma-separated values (.csv) file. The Context Real Estate Meta Data record is provided as an Excel spreadsheet.

## Tile

United States for both Context Real Estate Inventory and the meta data file.

## Context Real Estate Inventory Record Layout

Seq.	Field	Type (Length)	Description
01	MID	CHAR	Maponics boundary ID (will vary with product).
02	TAX_AVG	INTEGER	Average single-family residential tax amount.
03	TAX_MED	INTEGER	Median single-family residential tax amount.
04	OWNOCC_PCT	FLOAT	Percent of owner-occupied single-family residences.
05	YROCC_AVG	INTEGER	Average number of years of occupancy for single-family residences.
06	YROCC_MED	INTEGER	Median number of years of occupancy for single-family residences.
07	YRBLT_AVG	INTEGER	Average year single-family residence built.
08	YRBLT_MED	INTEGER	Median year single-family residence built.
09	BEDS_AVG	FLOAT	Average number of bedrooms in a single-family residence, rounded to nearest quarter.
10	BEDS_MED	FLOAT	Median number of bedrooms in a single-family residence, rounded to nearest quarter.
11	BATHS_AVG	FLOAT	Average number of bathrooms in a single-family residence, rounded to nearest quarter.
12	BATHS_MED	FLOAT	Median number of bathrooms in a single-family residence, rounded to nearest quarter.
13	SQ_FT_AVG	INTEGER	Average living space in single-family residence, in square feet.
14	SQ_FT_MED	INTEGER	Median living space in single-family residence, in square feet.
15	POOL_COUNT	INTEGER	Number of single-family residences with pools.
16	POOL_PCT	FLOAT	Percent of single family residences with pools.
17	LOTSIZEAVG	FLOAT	Average lot size for a single-family residence.
18	LOTSIZEMED	FLOAT	Median lot size for a single-family residence.
19	SFR_PCT	FLOAT	Percentage of single-family residences vs. commercial properties.
20	COMM_PROP	INTEGER	Number of commercial properties.
21	SFR	INTEGER	Number of single-family residences.
22	CONDO	INTEGER	Number of condominiums.
23	DUPLEX	INTEGER	Number of duplexes.

Seq.	Field	Type (Length)	Description
24	APT	INTEGER	Number of apartments.
25	CONFORM	FLOAT	Similarity of single-family residences (high value indicates greater conformance).
26	LENDER1	CHAR (60)	Name of most common residential lender.
27	LENDER2	CHAR (60)	Name of second most-common residential lender.
28	LENDER3	CHAR (60)	Name of third most-common residential lender.
29	CXT_RELVER or CXTRELDATE	CHAR (7)	Context Real Estate Inventory version.
30	RELVER or RELDATE	CHAR (6) or CHAR (8)	Boundary product version.

### Context Real Estate Inventory Meta Data Record Layout

Seq.	Field	Type (Length)	Description
01	FIPS	CHAR (5)	County FIPS code.
02	ST	CHAR (2)	State abbreviation
03	County Name	CHAR (50)	County name
04	Tax/Assessment	CHAR (3)	Indicator if tax or assessment information is available for this county (YES/NO).
05	ctx_relver or ctx_reldate	CHAR (7)	Context Real Estate Inventory version.

## 4 – Context Real Estate Foreclosure

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Context Real Estate Foreclosure Overview

File Format

Tile

Context Real Estate Foreclosure Record Layout

## Context Real Estate Foreclosure Overview

Context Real Estate Foreclosure is a summary of foreclosure activity within a given Pitney Bowes polygon. The data includes quarterly statistics of Notice of Default, Notice of Sale, and REO (Real Estate Owned) In and REO Out. It also includes statistics for the number of days that a bank owns the property and the number of properties in shadow inventory.

Data is compiled from public records obtained from county records offices as well as court filings. The product includes five quarters of history to enable year-over-year trending for foreclosure activity.

Real Estate Foreclosure information is available for the following Pitney Bowes boundary products:

- Carrier Route Boundaries
- Census Minor Civil Divisions (MCDs)
- Census Places (IPs/CDPs)
- Neighborhood Boundaries
- +Residential Boundaries
- School Attendance Zone Boundaries
- School District Boundaries
- ZIP Code Boundaries

Real Estate Foreclosure data and geographies are linked by IDs. A universal Context ID links to a polygon ID. The following table illustrates how these IDs map to each other:

Context ID	Polygon ID	Polygon Product File
MID	ZIPCRID	Carrier Route Boundaries
MID	COSBIDFP	Census Minor Civil Divisions
MID	PLCIDFP	Census Places
MID or OBJ_ID	NID or OBJ_ID	Neighborhood Boundaries
MID or OBJ_ID	NID or OBJ_ID	+Residential Boundaries
MID	MX_ID	School Attendance Zone Boundaries
MID	MX_ID	School District Boundaries
MID	ZIP	ZIP Code Boundaries

## File Format

Context Real Estate Foreclosure is delivered as a comma-separated values (.csv) file. **Note:** If the file is opened in Excel, leading zeroes in fields will be lost.

## Tile

United States

## Context Real Estate Foreclosure Record Layout

Seq.	Field	Type (Length)	Description
01	MID	CHAR	Boundary ID (will vary with polygon product).
02	SFRNOD1	INTEGER	Quarter 1 SFR Notice of Default.
03	SFRNOS1	INTEGER	Quarter 1 Notice of Sale
04	SREOIN1	INTEGER	Quarter 1 SFR foreclosure sale.
05	SREOUT1	INTEGER	Quarter 1 bank sale to outside party.
06	SREL1	INTEGER	Quarter 1 SFR release.
07	SREODAYS1	INTEGER	Quarter 1 SFR REO Out to REO In.
08	SSHADOW1	INTEGER	Quarter 1 SFR post REO In.
09	SFRNOD2	INTEGER	Quarter 2 SFR Notice of Default.
10	SFRNOS2	INTEGER	Quarter 2 SFR Notice of Sale.
11	SREOIN2	INTEGER	Quarter 2 SFR foreclosure notice.
12	SREOUT2	INTEGER	Quarter 2 SFR bank sale to outside party.
13	SREL2	INTEGER	Quarter 2 SFR release.
14	SREODAYS2	INTEGER	Quarter 2 SFR REO Out to REO In.
15	SSHADOW2	INTEGER	Quarter 2 SFR post REO In.
16	SFRNOD3	INTEGER	Quarter 3 SFR Notice of Default.
17	SFRNOS3	INTEGER	Quarter 3 SFR Notice of Sale.
18	SREOIN3	INTEGER	Quarter 3 SFR foreclosure sale.
19	SREOUT3	INTEGER	Quarter 3 SFR bank sale to outside party.
20	SREL3	INTEGER	Quarter 3 SFR release.
21	SREODAYS3	INTEGER	Quarter 3 SFR REO Out to REO In.
22	SSHADOW3	INTEGER	Quarter 3 SFR post REO In.
23	SFRNOD4	INTEGER	Quarter 4 SFR Notice of Default.
24	SFRNOS4	INTEGER	Quarter 4 SFR Notice of Sale.
25	SREOIN4	INTEGER	Quarter 4 SFR foreclosure sale.
26	SREOUT4	INTEGER	Quarter 4 SFR bank sale to outside party.
27	SREL4	INTEGER	Quarter 4 SFR release.
28	SREODAYS4	INTEGER	Quarter 4 SFR REO Out to REO In.
29	SSHADOW4	INTEGER	Quarter 4 SFR post REO In.
30	SFRNOD5	INTEGER	Quarter 5 SFR Notice of Default.
31	SFRNOS5	INTEGER	Quarter 5 SFR Notice of Sale.
32	SREOIN5	INTEGER	Quarter 5 SFR foreclosure sale.
33	SREOUT5	INTEGER	Quarter 5 SFR bank sale to outside party.
34	SREL5	INTEGER	Quarter 5 SFR release.
35	SREODAYS5	INTEGER	Quarter 5 SFR REO Out to REO In.
36	SSHADOW5	INTEGER	Quarter 5 SFR post REO In.

Seq.	Field	Type (Length)	Description
37	CNDNOD1	INTEGER	Quarter 1 condo Notice of Default.
38	CNDNOS1	INTEGER	Quarter 1 condo Notice of Sale.
39	CREOIN1	INTEGER	Quarter 1 condo foreclosure sale.
40	CREOUT1	INTEGER	Quarter 1 condo bank sale to outside party.
41	CREL1	INTEGER	Quarter 1 condo release.
42	CREODAYS1	INTEGER	Quarter 1 condo REO Out to REO In.
43	CSHADOW1	INTEGER	Quarter 1 condo post REO In.
44	CNDNOD2	INTEGER	Quarter 2 condo Notice of Default.
45	CNDNOS3	INTEGER	Quarter 2 condo Notice of Sale.
46	CREOIN2	INTEGER	Quarter 2 condo foreclosure sale.
47	CREOUT2	INTEGER	Quarter 2 condo bank sale to outside party.
48	CREL2	INTEGER	Quarter 2 condo release.
49	CREODAYS2	INTEGER	Quarter 2 condo REO Out to REO In.
50	CSHADOW2	INTEGER	Quarter 2 condo post REO In.
51	CNDNOD3	INTEGER	Quarter 3 condo Notice of Default.
52	CNDNOS3	INTEGER	Quarter 3 condo Notice of Sale.
53	CREOIN3	INTEGER	Quarter 3 condo foreclosure sale.
54	CREOUT3	INTEGER	Quarter 3 condo bank sale to outside party.
55	CREL3	INTEGER	Quarter 3 condo release.
56	CREODAYS3	INTEGER	Quarter 3 condo REO Out to REO In.
57	CSHADOW3	INTEGER	Quarter 3 condo post REO In.
58	CNDNOD4	INTEGER	Quarter 4 condo Notice of Default.
59	CNDNOS4	INTEGER	Quarter 4 condo Notice of Sale.
60	CREOIN4	INTEGER	Quarter 4 condo foreclosure sale.
61	CREOUT4	INTEGER	Quarter 4 condo bank sale to outside party.
62	CREL4	INTEGER	Quarter 4 condo release.
63	CREODAYS4	INTEGER	Quarter 4 condo REO Out to REO In.
64	CSHADOW4	INTEGER	Quarter 4 condo post REO In.
65	CNDNOD5	INTEGER	Quarter 5 condo Notice of Default.
66	CNDNOS5	INTEGER	Quarter 5 condo Notice of Sale.
67	CREOIN5	INTEGER	Quarter 5 condo foreclosure sale.
68	CREOUT5	INTEGER	Quarter 5 condo bank sale to outside party.
69	CREL5	INTEGER	Quarter 5 condo release.
70	CREODAYS5	INTEGER	Quarter 5 condo REO Out to REO In.
71	CSHADOW5	INTEGER	Quarter 5 condo post REO In.
72	CXT_RELVER or CXTRELDATE	CHAR (7)	Context Real Estate Foreclosure version.
73	RELVER or RELDATE	CHAR (6) or CHAR (8)	Boundary product version.

## Product Feedback and Support

Have an idea to improve this product? We invite you to submit your innovative ideas at <https://ideas.pitneybowes.com>. You can easily submit new ideas or comment on existing ones in a way that is visible and transparent to all participants. You also have the unique opportunity to contribute to an idea's overall popularity by promoting that idea. The Pitney Bowes Software and Data Product Management team will review popular ideas and evaluate their potential for inclusion in our short- and long-term development plans. Participants who submit or comment on an idea may be contacted by our team. Your contact information will not be used for any other purpose.

We value your contribution toward making Pitney Bowes Software and Data offerings even better and look forward to seeing your ideas.

To learn how Pitney Bowes Location Intelligence products can support your business, please visit <https://dataguide.pitneybowes.com/>. You can also find more information about our Data portfolio at <https://www.pitneybowes.com/us/data.html>.

## Product Support

If you have any questions or concerns, contact our Support team directly by calling **800 762 5158** or emailing [software.support@pb.com](mailto:software.support@pb.com).

## Knowledge Communities

Talk to our data experts or start your own discussion. Visit <https://community.pitneybowes.com/communities/community-home?CommunityKey=1a4c4d54-aa19-4009-b5ed-bdc52501723b> to get started.



## Notices

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Pitney Bowes Software Inc.  
35 Railroad Row Suite 400  
White River Junction VT 05001  
[www.pitneybowes.com](http://www.pitneybowes.com)