

Local Market Update – December 2022

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Western Counties

Defiance, Fulton, Henry, Paulding, Putnam and Williams

2022 was a turbulent year for the US housing market, as inflation, soaring interest rates, and elevated sales prices combined to cause a slowdown nationwide. Affordability challenges continue to limit market activity, with pending home sales and existing-home sales down month-over-month and falling 37.8% and 35.4% year-over-year, respectively, according to the National Association of REALTORS® (NAR). Higher mortgage rates are also impacting prospective sellers, many of whom have locked in historically low rates and have chosen to wait until market conditions improve before selling their home.

Economists predict sales will continue to slow and housing prices will soften in many markets over the next 12 months, with larger price declines projected in more expensive areas. However, national inventory shortages will likely keep prices from dropping too much, as buyer demand continues to outpace supply, which remains limited at 3.3 months, according to NAR. Even if prices fall, many prospective buyers will find it difficult to afford a home in 2023, as higher rates have diminished purchasing power, adding hundreds of dollars to monthly mortgage payments.

Single Family	December			Year to Date		
	2021	2022	% Change	Thru 12 2021	Thru 12 2022	% Change
New Listings	105	87	-17.1%	2,044	1,921	-6.0%
Closed Sales	182	134	-26.4%	1,816	1,710	-5.8%
Days on Market	71	75	5.6%	68	69	1.5%
SP\$/SqFt	\$97.45	\$120.34	23.5%	\$96.92	\$106.44	9.8%
Median Sales Price*	\$140,000	\$155,000	10.7%	\$144,450	\$150,350	4.1%
Average Sales Price*	\$158,801	\$198,759	25.2%	\$161,244	\$175,014	8.5%
Percent of List Price Received*	98%	97%	-1.0%	99%	98%	-1.0%
Months Supply of Inventory	2	3	50.0%	---	---	---
Total Volume	\$28,901,772	\$26,633,740	-7.8%	\$292,819,420	\$299,320,076	2.2%

Condo/Villa	December			Year to Date		
	2021	2022	% Change	Thru 12 2021	Thru 12 2022	% Change
New Listings	3	3	500.0%	46	35	-23.9%
Closed Sales	1	1	0.0%	42	31	-26.2%
Days on Market	18	80	344.4%	51	59	15.7%
SP\$/SqFt	\$120.09	\$132.65	10.5%	\$108.66	\$126.54	16.5%
Median Sales Price*	\$231,654	\$195,000	-15.8%	\$146,500	\$185,000	26.3%
Average Sales Price*	\$231,654	\$195,000	-15.8%	\$158,008	\$179,119	13.4%
Percent of List Price Received*	122%	91%	-25.4%	101%	100%	-1.0%
Months Supply of Inventory	4	7	75.0%	---	---	---
Total Volume (in 1000's)	\$231,654	\$195,000	-15.8%	\$6,636,354	\$5,552,700	-16.3%

| Percent changes are calculated using rounded figures and can sometimes look extreme due to small sample size.

All Properties Combined

Key metrics by report month and for year-to-date (YTD) starting from the first of the year.



Key Metrics	Historical Sparkbars	12-2021	12-2022	% Change	YTD 2021	YTD 2022	% Change
New Listings		567	491	- 13.4%	13,370	12,393	- 7.3%
Pending Sales		946	669	- 29.3%	12,008	10,779	- 10.2%
Closed Sales		1,057	773	- 26.9%	12,009	10,810	- 10.0%
Days on Market Until Sale		68	68	0.0%	64	60	- 6.3%
Median Sales Price		\$154,000	\$153,000	- 0.6%	\$160,000	\$170,000	+ 6.3%
Average Sales Price		\$188,056	\$182,873	- 2.8%	\$192,755	\$202,393	+ 5.0%
Percent of List Price Received		98.8%	98.2%	- 0.6%	99.8%	99.9%	+ 0.1%
Housing Affordability Index		234	163	- 30.3%	225	147	- 34.7%
Inventory of Homes for Sale		1,683	1,540	- 8.5%	—	—	—
Months Supply of Inventory		1.7	1.7	0.0%	—	—	—

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Defiance

MLS Area 61: 43512

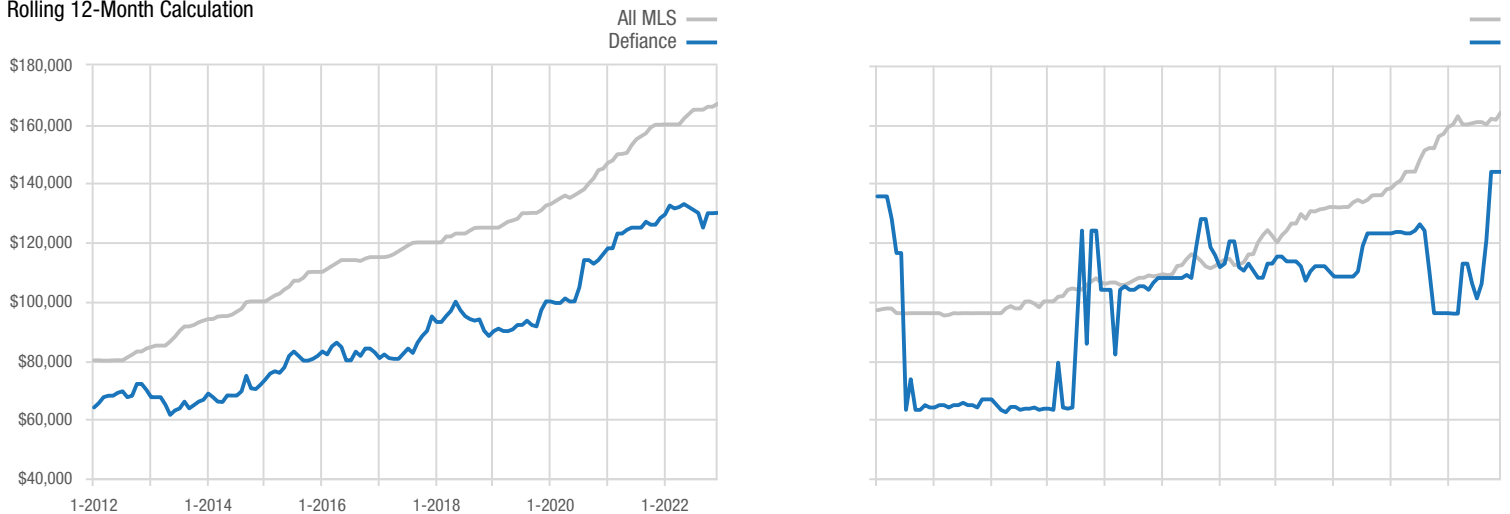
Single Family	December			Year to Date		
	2021	2022	% Change	Thru 12-2021	Thru 12-2022	% Change
New Listings	8	13	+ 62.5%	280	228	- 18.6%
Pending Sales	14	12	- 14.3%	229	216	- 5.7%
Closed Sales	13	12	- 7.7%	228	215	- 5.7%
Days on Market Until Sale	73	61	- 16.4%	64	71	+ 10.9%
Median Sales Price*	\$132,000	\$155,000	+ 17.4%	\$128,250	\$130,000	+ 1.4%
Average Sales Price*	\$134,685	\$168,200	+ 24.9%	\$153,326	\$144,612	- 5.7%
Percent of List Price Received*	99.6%	100.7%	+ 1.1%	100.0%	99.2%	- 0.8%
Inventory of Homes for Sale	46	32	- 30.4%	—	—	—
Months Supply of Inventory	2.4	1.8	- 25.0%	—	—	—

Condo-Villa	December			Year to Date		
	2021	2022	% Change	Thru 12-2021	Thru 12-2022	% Change
New Listings	0	1	—	12	9	- 25.0%
Pending Sales	0	0	—	13	7	- 46.2%
Closed Sales	0	0	—	13	7	- 46.2%
Days on Market Until Sale	—	—	—	37	55	+ 48.6%
Median Sales Price*	—	—	—	\$120,000	\$179,900	+ 49.9%
Average Sales Price*	—	—	—	\$141,608	\$185,686	+ 31.1%
Percent of List Price Received*	—	—	—	100.1%	100.2%	+ 0.1%
Inventory of Homes for Sale	0	2	—	—	—	—
Months Supply of Inventory	—	1.4	—	—	—	—

* Does not account for sale concessions and/or downpayment assistance. | Percent changes are calculated using rounded figures and can sometimes look extreme due to small sample size.

Median Sales Price - Single Family

Rolling 12-Month Calculation



A rolling 12-month calculation represents the current month and the 11 months prior in a single data point. If no activity occurred during a month, the line extends to the next available data point.

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Napoleon

MLS Area 76: 43545

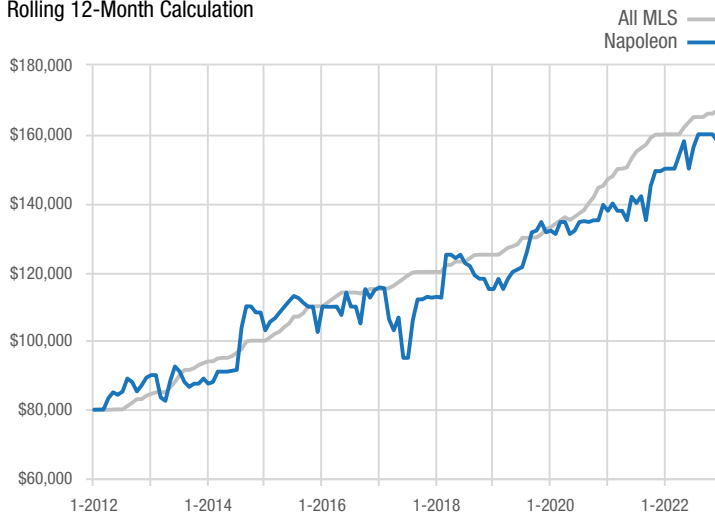
Single Family	December			Year to Date		
	2021	2022	% Change	Thru 12-2021	Thru 12-2022	% Change
New Listings	8	4	- 50.0%	136	156	+ 14.7%
Pending Sales	11	7	- 36.4%	113	133	+ 17.7%
Closed Sales	15	8	- 46.7%	110	137	+ 24.5%
Days on Market Until Sale	65	100	+ 53.8%	68	67	- 1.5%
Median Sales Price*	\$163,500	\$150,650	- 7.9%	\$149,250	\$158,000	+ 5.9%
Average Sales Price*	\$192,700	\$222,750	+ 15.6%	\$169,579	\$181,432	+ 7.0%
Percent of List Price Received*	98.1%	99.8%	+ 1.7%	99.4%	98.3%	- 1.1%
Inventory of Homes for Sale	23	23	0.0%	—	—	—
Months Supply of Inventory	2.4	2.1	- 12.5%	—	—	—

Condo-Villa	December			Year to Date		
	2021	2022	% Change	Thru 12-2021	Thru 12-2022	% Change
New Listings	0	0	—	2	3	+ 50.0%
Pending Sales	0	0	—	3	3	0.0%
Closed Sales	1	1	0.0%	3	3	0.0%
Days on Market Until Sale	18	80	+ 344.4%	104	50	- 51.9%
Median Sales Price*	\$231,654	\$195,000	- 15.8%	\$184,000	\$215,000	+ 16.8%
Average Sales Price*	\$231,654	\$195,000	- 15.8%	\$191,885	\$216,500	+ 12.8%
Percent of List Price Received*	122.0%	90.7%	- 25.7%	105.3%	95.5%	- 9.3%
Inventory of Homes for Sale	0	0	—	—	—	—
Months Supply of Inventory	—	—	—	—	—	—

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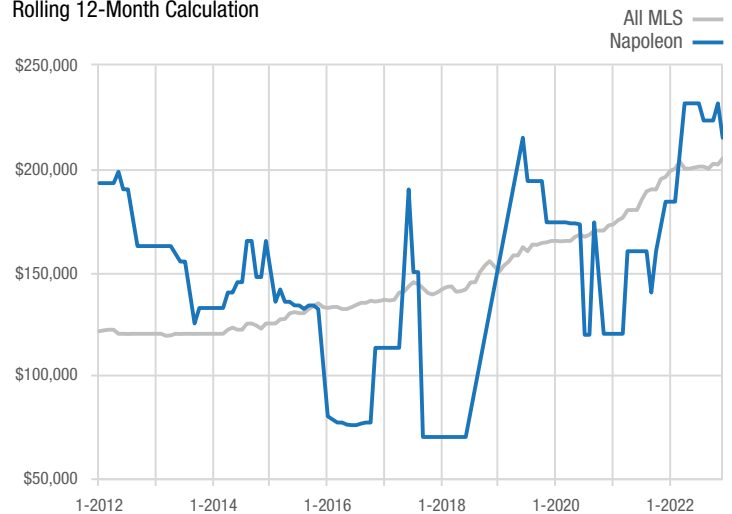
Median Sales Price - Single Family

Rolling 12-Month Calculation



Median Sales Price - Condo-Villa

Rolling 12-Month Calculation



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Bryan

MLS Area 87: 43506

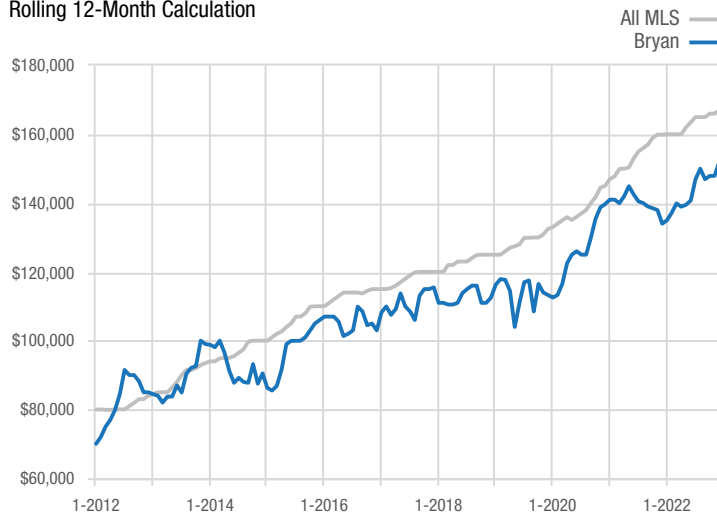
Single Family	December			Year to Date		
	2021	2022	% Change	Thru 12-2021	Thru 12-2022	% Change
New Listings	15	16	+ 6.7%	241	201	- 16.6%
Pending Sales	16	11	- 31.3%	222	186	- 16.2%
Closed Sales	20	15	- 25.0%	224	188	- 16.1%
Days on Market Until Sale	66	58	- 12.1%	67	66	- 1.5%
Median Sales Price*	\$116,858	\$139,900	+ 19.7%	\$134,000	\$152,000	+ 13.4%
Average Sales Price*	\$129,976	\$245,947	+ 89.2%	\$150,470	\$183,330	+ 21.8%
Percent of List Price Received*	98.0%	98.5%	+ 0.5%	98.8%	99.1%	+ 0.3%
Inventory of Homes for Sale	41	36	- 12.2%	—	—	—
Months Supply of Inventory	2.2	2.3	+ 4.5%	—	—	—

Condo-Villa	December			Year to Date		
	2021	2022	% Change	Thru 12-2021	Thru 12-2022	% Change
New Listings	0	1	—	4	7	+ 75.0%
Pending Sales	0	0	—	6	5	- 16.7%
Closed Sales	0	0	—	7	5	- 28.6%
Days on Market Until Sale	—	—	—	89	52	- 41.6%
Median Sales Price*	—	—	—	\$94,000	\$198,000	+ 110.6%
Average Sales Price*	—	—	—	\$162,371	\$183,500	+ 13.0%
Percent of List Price Received*	—	—	—	99.4%	105.2%	+ 5.8%
Inventory of Homes for Sale	0	2	—	—	—	—
Months Supply of Inventory	—	1.6	—	—	—	—

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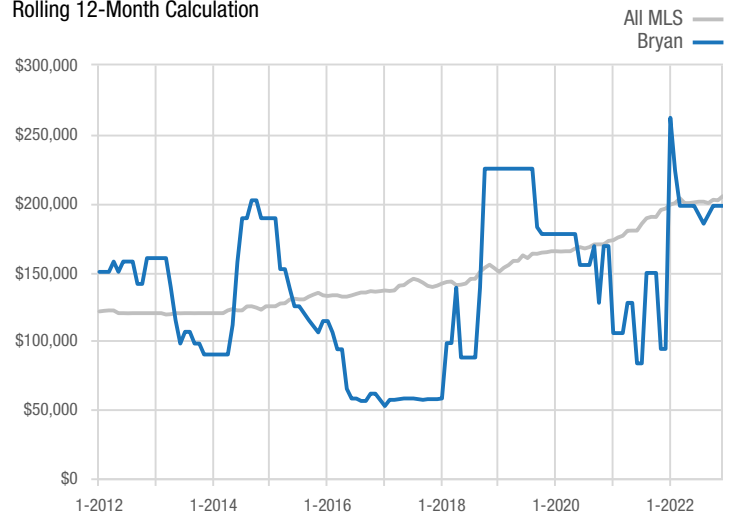
Median Sales Price - Single Family

Rolling 12-Month Calculation



Median Sales Price - Condo-Villa

Rolling 12-Month Calculation



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Wauseon

MLS Area 96: 43567

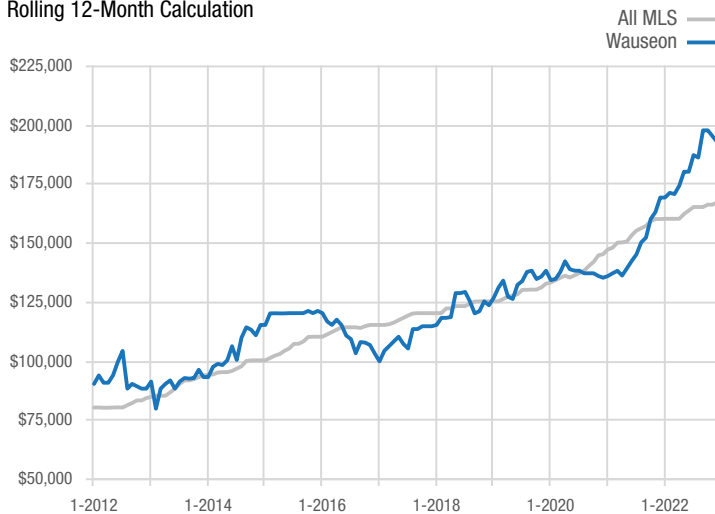
Single Family	December			Year to Date		
	2021	2022	% Change	Thru 12-2021	Thru 12-2022	% Change
New Listings	4	5	+ 25.0%	129	151	+ 17.1%
Pending Sales	18	8	- 55.6%	123	113	- 8.1%
Closed Sales	16	11	- 31.3%	121	115	- 5.0%
Days on Market Until Sale	74	87	+ 17.6%	64	62	- 3.1%
Median Sales Price*	\$210,000	\$189,000	- 10.0%	\$169,000	\$192,500	+ 13.9%
Average Sales Price*	\$209,056	\$205,786	- 1.6%	\$195,259	\$208,826	+ 6.9%
Percent of List Price Received*	96.4%	100.3%	+ 4.0%	98.8%	99.3%	+ 0.5%
Inventory of Homes for Sale	15	23	+ 53.3%	—	—	—
Months Supply of Inventory	1.5	2.4	+ 60.0%	—	—	—

Condo-Villa	December			Year to Date		
	2021	2022	% Change	Thru 12-2021	Thru 12-2022	% Change
New Listings	0	0	—	6	3	- 50.0%
Pending Sales	0	0	—	7	3	- 57.1%
Closed Sales	0	0	—	7	3	- 57.1%
Days on Market Until Sale	—	—	—	35	33	- 5.7%
Median Sales Price*	—	—	—	\$79,900	\$164,000	+ 105.3%
Average Sales Price*	—	—	—	\$110,829	\$150,667	+ 35.9%
Percent of List Price Received*	—	—	—	100.0%	97.7%	- 2.3%
Inventory of Homes for Sale	0	0	—	—	—	—
Months Supply of Inventory	—	—	—	—	—	—

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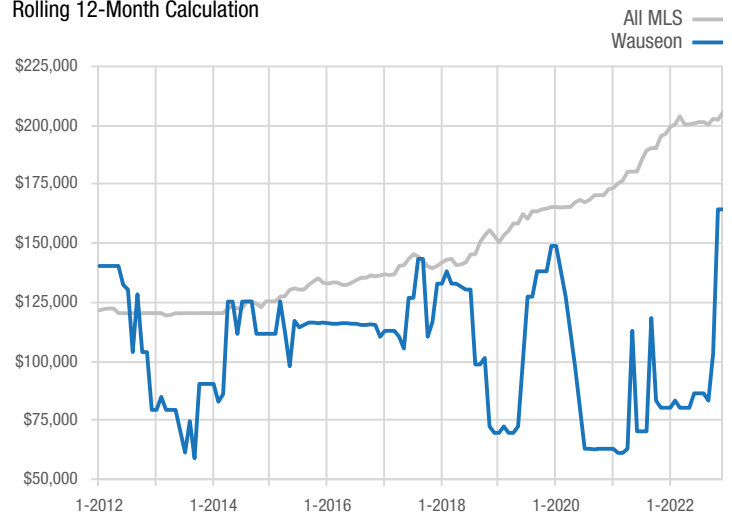
Median Sales Price - Single Family

Rolling 12-Month Calculation



Median Sales Price - Condo-Villa

Rolling 12-Month Calculation



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Archbold

MLS Area 98: 43502

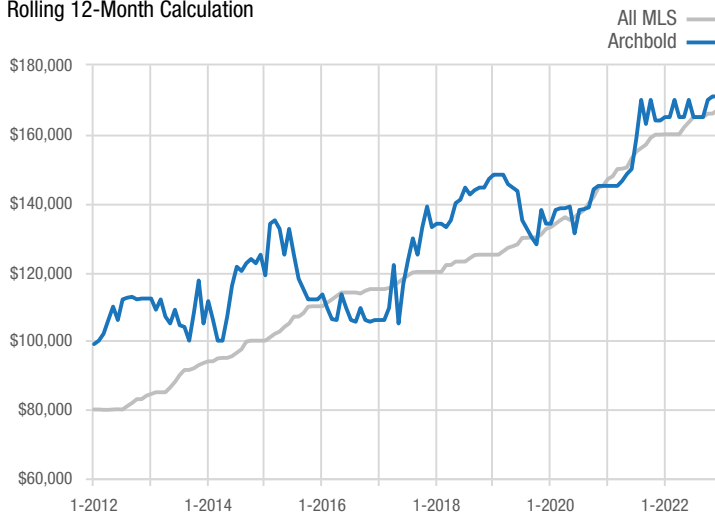
Single Family	December			Year to Date		
	2021	2022	% Change	Thru 12-2021	Thru 12-2022	% Change
New Listings	2	2	0.0%	57	63	+ 10.5%
Pending Sales	4	6	+ 50.0%	56	54	- 3.6%
Closed Sales	5	3	- 40.0%	56	51	- 8.9%
Days on Market Until Sale	70	88	+ 25.7%	63	64	+ 1.6%
Median Sales Price*	\$140,000	\$136,499	- 2.5%	\$164,000	\$171,000	+ 4.3%
Average Sales Price*	\$170,700	\$149,833	- 12.2%	\$199,416	\$202,410	+ 1.5%
Percent of List Price Received*	91.3%	95.2%	+ 4.3%	97.7%	98.3%	+ 0.6%
Inventory of Homes for Sale	7	9	+ 28.6%	—	—	—
Months Supply of Inventory	1.5	2.0	+ 33.3%	—	—	—

Condo-Villa	December			Year to Date		
	2021	2022	% Change	Thru 12-2021	Thru 12-2022	% Change
New Listings	0	1	—	4	4	0.0%
Pending Sales	0	0	—	1	2	+ 100.0%
Closed Sales	0	0	—	1	2	+ 100.0%
Days on Market Until Sale	—	—	—	36	27	- 25.0%
Median Sales Price*	—	—	—	\$197,000	\$160,000	- 18.8%
Average Sales Price*	—	—	—	\$197,000	\$160,000	- 18.8%
Percent of List Price Received*	—	—	—	109.5%	101.8%	- 7.0%
Inventory of Homes for Sale	0	2	—	—	—	—
Months Supply of Inventory	—	2.0	—	—	—	—

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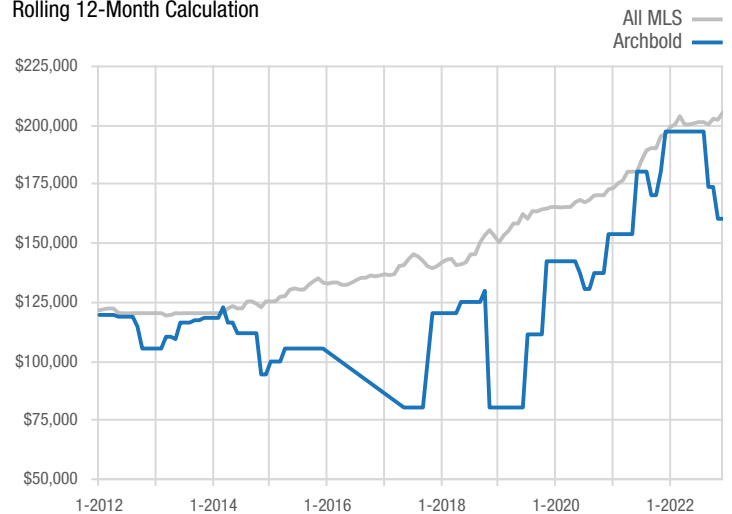
Median Sales Price - Single Family

Rolling 12-Month Calculation



Median Sales Price - Condo-Villa

Rolling 12-Month Calculation



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Defiance County

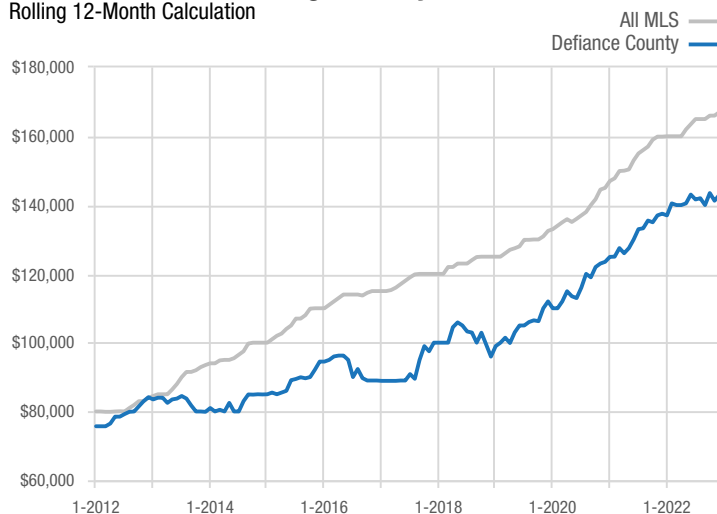
Single Family	December			Year to Date		
	2021	2022	% Change	Thru 12-2021	Thru 12-2022	% Change
New Listings	20	21	+ 5.0%	491	435	- 11.4%
Pending Sales	35	23	- 34.3%	428	386	- 9.8%
Closed Sales	33	28	- 15.2%	428	389	- 9.1%
Days on Market Until Sale	82	62	- 24.4%	66	69	+ 4.5%
Median Sales Price*	\$135,000	\$149,950	+ 11.1%	\$137,500	\$142,950	+ 4.0%
Average Sales Price*	\$141,983	\$177,900	+ 25.3%	\$160,786	\$158,453	- 1.5%
Percent of List Price Received*	100.9%	99.6%	- 1.3%	99.6%	98.9%	- 0.7%
Inventory of Homes for Sale	78	67	- 14.1%	—	—	—
Months Supply of Inventory	2.2	2.1	- 4.5%	—	—	—

Condo-Villa	December			Year to Date		
	2021	2022	% Change	Thru 12-2021	Thru 12-2022	% Change
New Listings	1	1	0.0%	23	15	- 34.8%
Pending Sales	0	0	—	21	14	- 33.3%
Closed Sales	0	0	—	20	14	- 30.0%
Days on Market Until Sale	—	—	—	38	56	+ 47.4%
Median Sales Price*	—	—	—	\$135,000	\$178,950	+ 32.6%
Average Sales Price*	—	—	—	\$153,315	\$165,700	+ 8.1%
Percent of List Price Received*	—	—	—	100.3%	99.5%	- 0.8%
Inventory of Homes for Sale	1	2	+ 100.0%	—	—	—
Months Supply of Inventory	0.4	1.1	+ 175.0%	—	—	—

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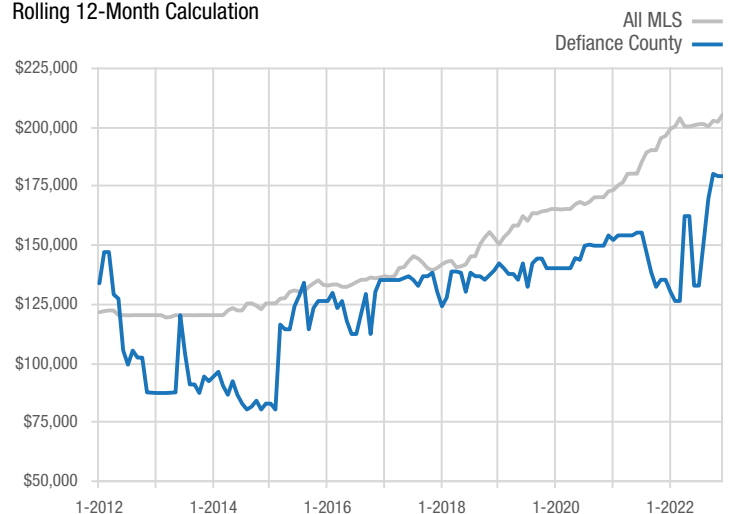
Median Sales Price - Single Family

Rolling 12-Month Calculation



Median Sales Price - Condo-Villa

Rolling 12-Month Calculation



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Fulton County

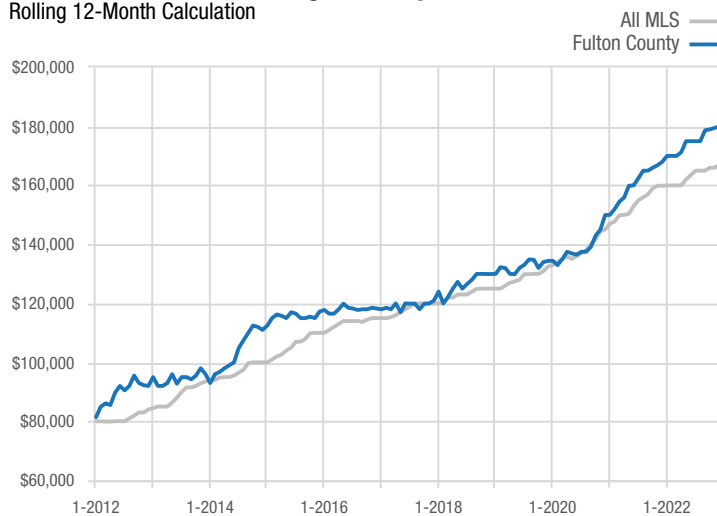
Single Family	December			Year to Date		
	2021	2022	% Change	Thru 12-2021	Thru 12-2022	% Change
New Listings	20	12	- 40.0%	457	452	- 1.1%
Pending Sales	44	26	- 40.9%	430	378	- 12.1%
Closed Sales	41	27	- 34.1%	426	380	- 10.8%
Days on Market Until Sale	64	76	+ 18.8%	64	60	- 6.3%
Median Sales Price*	\$152,500	\$196,000	+ 28.5%	\$168,000	\$180,000	+ 7.1%
Average Sales Price*	\$183,839	\$208,565	+ 13.4%	\$193,082	\$205,071	+ 6.2%
Percent of List Price Received*	98.0%	98.5%	+ 0.5%	99.8%	99.5%	- 0.3%
Inventory of Homes for Sale	52	54	+ 3.8%	—	—	—
Months Supply of Inventory	1.5	1.7	+ 13.3%	—	—	—

Condo-Villa	December			Year to Date		
	2021	2022	% Change	Thru 12-2021	Thru 12-2022	% Change
New Listings	0	1	—	15	8	- 46.7%
Pending Sales	0	0	—	12	6	- 50.0%
Closed Sales	0	0	—	12	6	- 50.0%
Days on Market Until Sale	—	—	—	35	52	+ 48.6%
Median Sales Price*	—	—	—	\$130,500	\$167,000	+ 28.0%
Average Sales Price*	—	—	—	\$154,817	\$168,250	+ 8.7%
Percent of List Price Received*	—	—	—	100.7%	98.8%	- 1.9%
Inventory of Homes for Sale	0	2	—	—	—	—
Months Supply of Inventory	—	1.3	—	—	—	—

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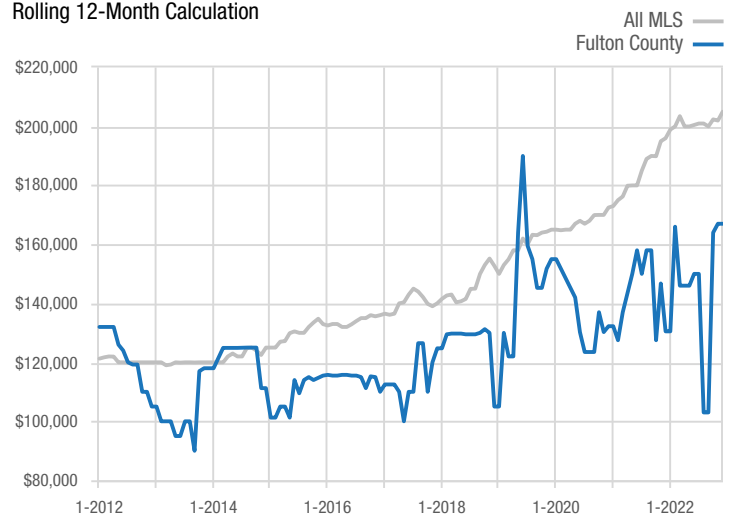
Median Sales Price - Single Family

Rolling 12-Month Calculation



Median Sales Price - Condo-Villa

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Henry County

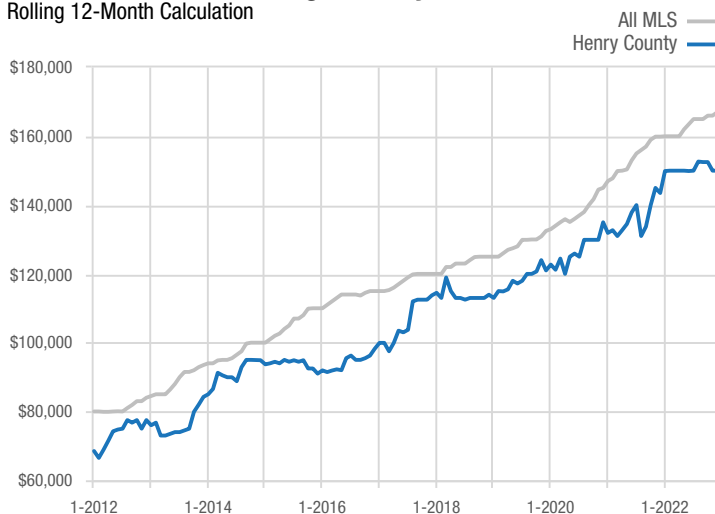
Single Family	December			Year to Date		
	2021	2022	% Change	Thru 12-2021	Thru 12-2022	% Change
New Listings	16	6	- 62.5%	249	280	+ 12.4%
Pending Sales	23	14	- 39.1%	218	252	+ 15.6%
Closed Sales	27	15	- 44.4%	217	255	+ 17.5%
Days on Market Until Sale	70	92	+ 31.4%	69	67	- 2.9%
Median Sales Price*	\$163,500	\$146,300	- 10.5%	\$143,500	\$150,000	+ 4.5%
Average Sales Price*	\$182,311	\$171,427	- 6.0%	\$160,080	\$175,746	+ 9.8%
Percent of List Price Received*	97.2%	97.4%	+ 0.2%	98.8%	98.0%	- 0.8%
Inventory of Homes for Sale	47	34	- 27.7%	—	—	—
Months Supply of Inventory	2.6	1.6	- 38.5%	—	—	—

Condo-Villa	December			Year to Date		
	2021	2022	% Change	Thru 12-2021	Thru 12-2022	% Change
New Listings	0	0	—	2	4	+ 100.0%
Pending Sales	0	0	—	3	4	+ 33.3%
Closed Sales	1	1	0.0%	3	4	+ 33.3%
Days on Market Until Sale	18	80	+ 344.4%	104	55	- 47.1%
Median Sales Price*	\$231,654	\$195,000	- 15.8%	\$184,000	\$205,000	+ 11.4%
Average Sales Price*	\$231,654	\$195,000	- 15.8%	\$191,885	\$197,875	+ 3.1%
Percent of List Price Received*	122.0%	90.7%	- 25.7%	105.3%	95.8%	- 9.0%
Inventory of Homes for Sale	0	0	—	—	—	—
Months Supply of Inventory	—	—	—	—	—	—

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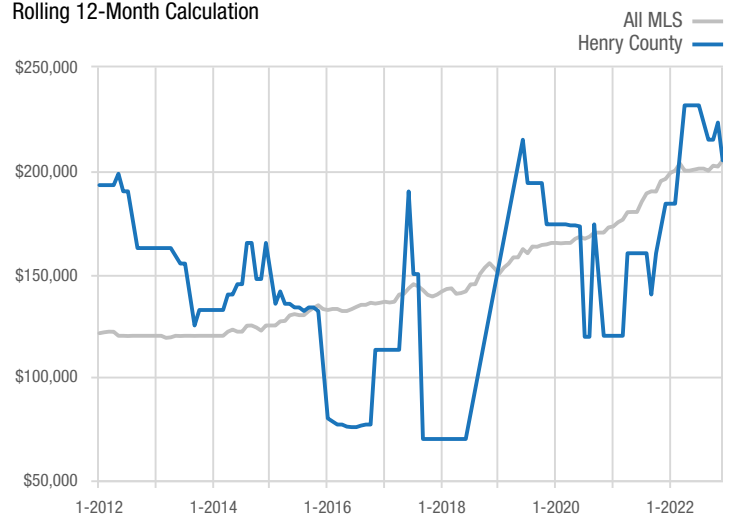
Median Sales Price - Single Family

Rolling 12-Month Calculation



Median Sales Price - Condo-Villa

Rolling 12-Month Calculation



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Local Market Update – December 2022

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Paulding County

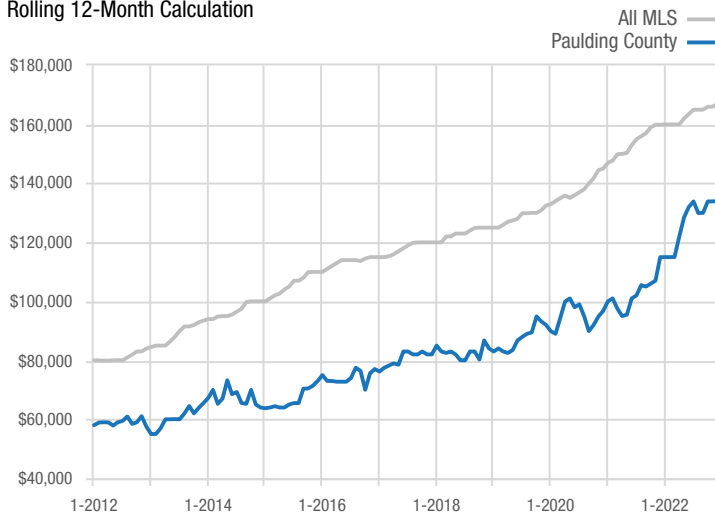
Single Family Key Metrics	December			Year to Date		
	2021	2022	% Change	Thru 12-2021	Thru 12-2022	% Change
New Listings	9	10	+ 11.1%	164	181	+ 10.4%
Pending Sales	17	14	- 17.6%	139	159	+ 14.4%
Closed Sales	16	11	- 31.3%	136	158	+ 16.2%
Days on Market Until Sale	65	96	+ 47.7%	68	74	+ 8.8%
Median Sales Price*	\$123,000	\$113,950	- 7.4%	\$115,000	\$134,000	+ 16.5%
Average Sales Price*	\$134,446	\$129,590	- 3.6%	\$121,787	\$151,865	+ 24.7%
Percent of List Price Received*	100.7%	92.7%	- 7.9%	99.1%	96.7%	- 2.4%
Inventory of Homes for Sale	27	26	- 3.7%	—	—	—
Months Supply of Inventory	2.3	2.0	- 13.0%	—	—	—

Condo-Villa Key Metrics	December			Year to Date		
	2021	2022	% Change	Thru 12-2021	Thru 12-2022	% Change
New Listings	0	0	—	0	0	—
Pending Sales	0	0	—	0	0	—
Closed Sales	0	0	—	0	0	—
Days on Market Until Sale	—	—	—	—	—	—
Median Sales Price*	—	—	—	—	—	—
Average Sales Price*	—	—	—	—	—	—
Percent of List Price Received*	—	—	—	—	—	—
Inventory of Homes for Sale	0	0	—	—	—	—
Months Supply of Inventory	—	—	—	—	—	—

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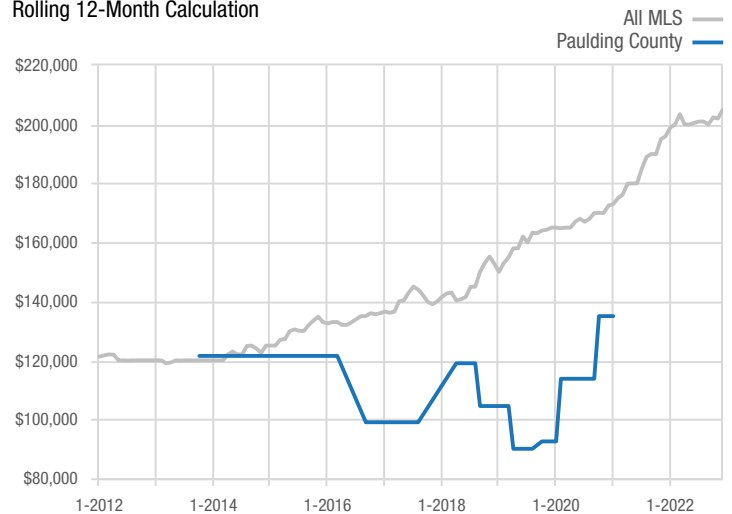
Median Sales Price - Single Family

Rolling 12-Month Calculation



Median Sales Price - Condo-Villa

Rolling 12-Month Calculation



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Putnam County

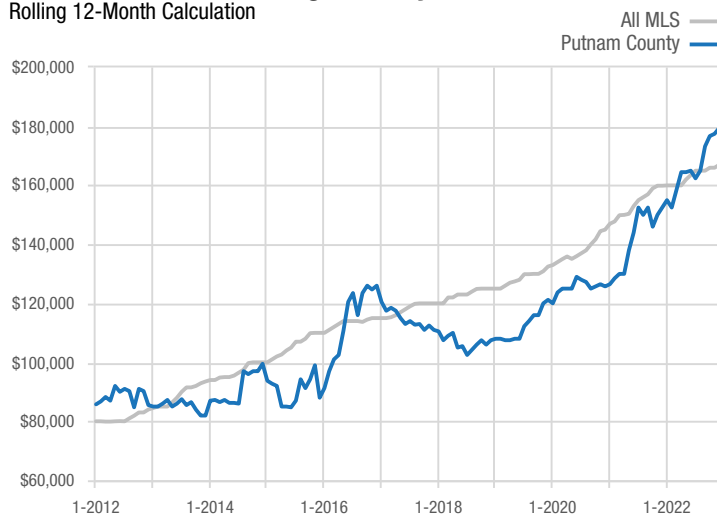
Single Family Key Metrics	December			Year to Date		
	2021	2022	% Change	Thru 12-2021	Thru 12-2022	% Change
New Listings	10	6	- 40.0%	133	113	- 15.0%
Pending Sales	15	8	- 46.7%	122	103	- 15.6%
Closed Sales	19	9	- 52.6%	121	105	- 13.2%
Days on Market Until Sale	72	74	+ 2.8%	78	74	- 5.1%
Median Sales Price*	\$172,000	\$183,900	+ 6.9%	\$152,500	\$179,500	+ 17.7%
Average Sales Price*	\$201,522	\$179,767	- 10.8%	\$172,595	\$196,975	+ 14.1%
Percent of List Price Received*	97.3%	93.1%	- 4.3%	98.7%	96.3%	- 2.4%
Inventory of Homes for Sale	18	17	- 5.6%	—	—	—
Months Supply of Inventory	1.8	2.0	+ 11.1%	—	—	—

Condo-Villa Key Metrics	December			Year to Date		
	2021	2022	% Change	Thru 12-2021	Thru 12-2022	% Change
New Listings	0	0	—	0	1	—
Pending Sales	0	0	—	0	1	—
Closed Sales	0	0	—	0	1	—
Days on Market Until Sale	—	—	—	—	57	—
Median Sales Price*	—	—	—	—	\$193,000	—
Average Sales Price*	—	—	—	—	\$193,000	—
Percent of List Price Received*	—	—	—	—	99.0%	—
Inventory of Homes for Sale	0	0	—	—	—	—
Months Supply of Inventory	—	—	—	—	—	—

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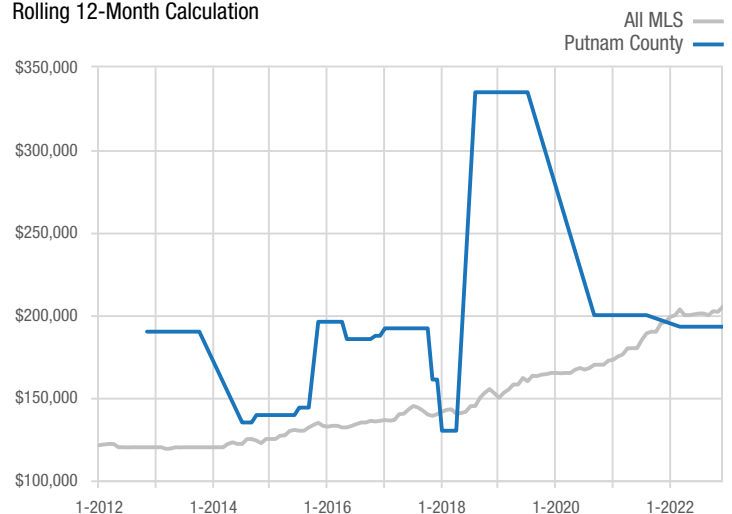
Median Sales Price - Single Family

Rolling 12-Month Calculation



Median Sales Price - Condo-Villa

Rolling 12-Month Calculation



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Williams County

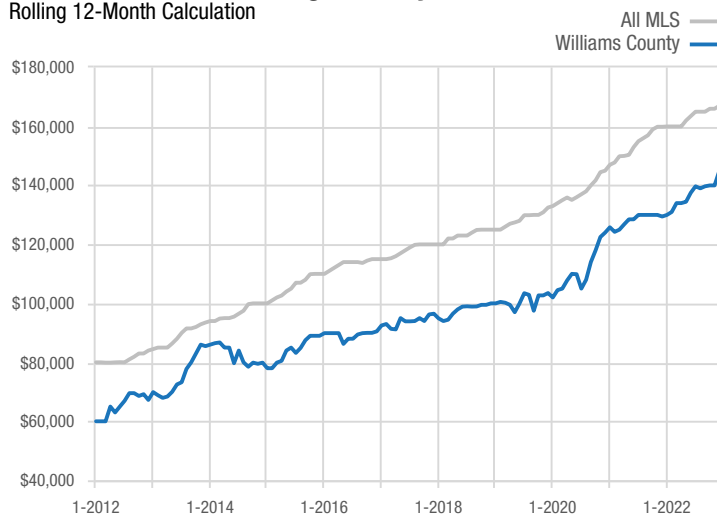
Single Family Key Metrics	December			Year to Date		
	2021	2022	% Change	Thru 12-2021	Thru 12-2022	% Change
New Listings	30	29	- 3.3%	550	457	- 16.9%
Pending Sales	41	35	- 14.6%	489	415	- 15.1%
Closed Sales	46	43	- 6.5%	488	422	- 13.5%
Days on Market Until Sale	72	69	- 4.2%	69	70	+ 1.4%
Median Sales Price*	\$113,458	\$148,500	+ 30.9%	\$129,450	\$144,900	+ 11.9%
Average Sales Price*	\$123,653	\$242,629	+ 96.2%	\$142,430	\$168,785	+ 18.5%
Percent of List Price Received*	97.3%	96.0%	- 1.3%	97.9%	97.7%	- 0.2%
Inventory of Homes for Sale	94	76	- 19.1%	—	—	—
Months Supply of Inventory	2.3	2.2	- 4.3%	—	—	—

Condo-Villa Key Metrics	December			Year to Date		
	2021	2022	% Change	Thru 12-2021	Thru 12-2022	% Change
New Listings	2	1	- 50.0%	6	7	+ 16.7%
Pending Sales	0	0	—	6	6	0.0%
Closed Sales	0	0	—	7	6	- 14.3%
Days on Market Until Sale	—	—	—	89	79	- 11.2%
Median Sales Price*	—	—	—	\$94,000	\$206,500	+ 119.7%
Average Sales Price*	—	—	—	\$162,371	\$206,483	+ 27.2%
Percent of List Price Received*	—	—	—	99.4%	104.4%	+ 5.0%
Inventory of Homes for Sale	2	2	0.0%	—	—	—
Months Supply of Inventory	2.0	1.7	- 15.0%	—	—	—

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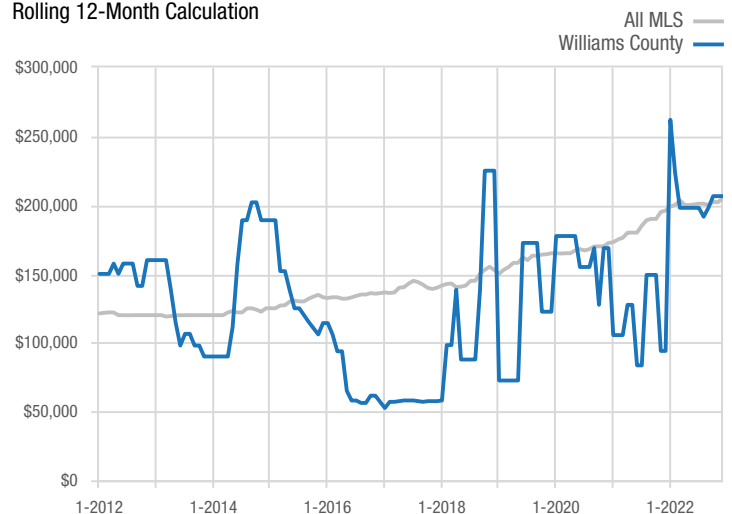
Median Sales Price - Single Family

Rolling 12-Month Calculation



Median Sales Price - Condo-Villa

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