

Local Market Update – February 2023

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Western Counties

Defiance, Fulton, Henry, Paulding, Putnam and Williams

In its continued effort to curb inflation, the Federal Reserve raised its benchmark interest rate in February by a quarter-percentage point to 4.50% - 4.75%, its 8th rate hike since March of last year, when the interest rate was nearly zero. Mortgage interest rates have dipped slightly from their peak last fall, leading pending sales to increase 8.1% month-to-month as of last measure, but affordability constraints continue to limit homebuyer activity overall, with existing-home sales declining for the twelfth consecutive month, according to the National Association of Realtors® (NAR).

With buyer demand down from peak levels, home price growth has continued to slow nationwide, although prices remain up from a year ago. Sellers have been increasingly cutting prices and offering sales incentives in an attempt to attract buyers, who have continued to struggle with affordability challenges this winter. The slight decline in mortgage rates earlier this year convinced some buyers to come off the sidelines, but with rates ticking up again in recent weeks, buyers are once again pulling back, causing sales activity to remain down heading into spring.

Single Family	February			Year to Date		
	2022	2023	% Change	Thru 2 2022	Thru 2 2023	% Change
New Listings	109	110	0.9%	215	226	5.1%
Closed Sales	95	104	9.5%	223	198	-11.2%
Days on Market	88	77	-12.5%	80	74	-7.5%
SP\$/SqFt	\$99.32	\$102.69	3.4%	\$98.41	\$104.39	6.1%
Median Sales Price*	\$147,900	\$148,000	0.1%	\$145,000	\$150,000	3.4%
Average Sales Price*	\$169,137	\$158,560	-6.3%	\$163,160	\$164,024	0.5%
Percent of List Price Received*	97%	96%	-1.0%	98%	97%	-1.0%
Months Supply of Inventory	4	4	0.0%	---	---	---
Total Volume	\$16,068,011	\$16,490,288	2.6%	\$36,384,682	\$32,476,738	-10.7%

Condo/Villa	February			Year to Date		
	2022	2023	% Change	Thru 2 2022	Thru 2 2023	% Change
New Listings	3	4	500.0%	7	9	28.6%
Closed Sales	1	2	100.0%	3	4	33.3%
Days on Market	28	24	-14.3%	34	31	-8.8%
SP\$/SqFt	\$135.23	\$166.12	22.8%	\$107.07	\$160.86	50.2%
Median Sales Price*	\$185,000	\$184,000	-0.5%	\$120,000	\$164,000	36.7%
Average Sales Price*	\$185,000	\$184,000	-0.5%	\$128,333	\$172,000	34.0%
Percent of List Price Received*	103%	100%	-2.9%	100%	99%	-1.0%
Months Supply of Inventory	8	6	-25.0%	---	---	---
Total Volume (in 1000's)	\$185,000	\$368,000	98.9%	\$385,000	\$688,000	78.7%

* 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	2-2022	2-2023	% Change	YTD 2022	YTD 2023	% Change
New Listings		727	658	- 9.5%	1,467	1,359	- 7.4%
Pending Sales		668	639	- 4.3%	1,406	1,226	- 12.8%
Closed Sales		653	597	- 8.6%	1,373	1,150	- 16.2%
Days on Market Until Sale		72	74	+ 2.8%	74	73	- 1.4%
Median Sales Price		\$165,000	\$152,500	- 7.6%	\$162,000	\$155,000	- 4.3%
Average Sales Price		\$193,569	\$177,305	- 8.4%	\$190,083	\$180,587	- 5.0%
Percent of List Price Received		99.4%	97.0%	- 2.4%	98.8%	97.2%	- 1.6%
Housing Affordability Index		229	192	- 16.2%	233	189	- 18.9%
Inventory of Homes for Sale		1,496	1,441	- 3.7%	—	—	—
Months Supply of Inventory		1.5	1.6	+ 6.7%	—	—	—

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Defiance

MLS Area 61: 43512

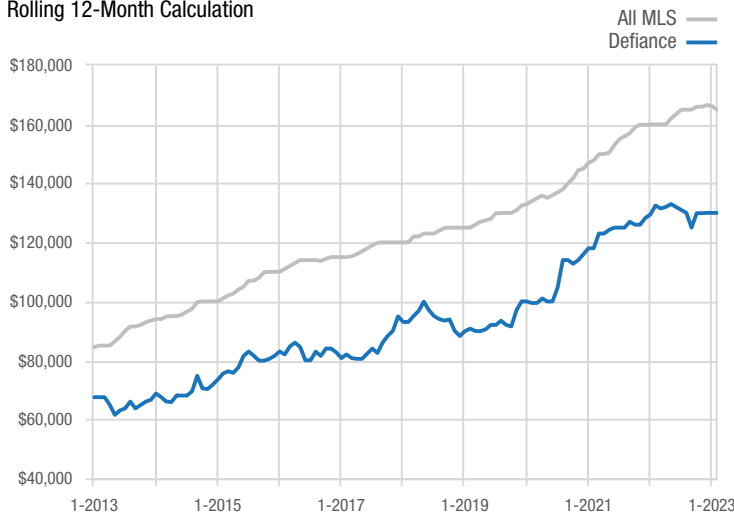
Single Family	February			Year to Date		
Key Metrics	2022	2023	% Change	Thru 2-2022	Thru 2-2023	% Change
New Listings	15	11	- 26.7%	29	25	- 13.8%
Pending Sales	15	16	+ 6.7%	30	28	- 6.7%
Closed Sales	14	17	+ 21.4%	27	27	0.0%
Days on Market Until Sale	92	70	- 23.9%	84	69	- 17.9%
Median Sales Price*	\$128,500	\$129,000	+ 0.4%	\$131,000	\$129,000	- 1.5%
Average Sales Price*	\$160,236	\$131,965	- 17.6%	\$147,911	\$128,756	- 13.0%
Percent of List Price Received*	100.0%	94.3%	- 5.7%	99.7%	95.0%	- 4.7%
Inventory of Homes for Sale	39	22	- 43.6%	—	—	—
Months Supply of Inventory	2.0	1.2	- 40.0%	—	—	—

Condo-Villa	February			Year to Date		
Key Metrics	2022	2023	% Change	Thru 2-2022	Thru 2-2023	% Change
New Listings	1	2	+ 100.0%	1	3	+ 200.0%
Pending Sales	0	2	—	0	2	—
Closed Sales	0	1	—	0	1	—
Days on Market Until Sale	—	25	—	—	25	—
Median Sales Price*	—	\$230,000	—	—	\$230,000	—
Average Sales Price*	—	\$230,000	—	—	\$230,000	—
Percent of List Price Received*	—	100.0%	—	—	100.0%	—
Inventory of Homes for Sale	1	2	+ 100.0%	—	—	—
Months Supply of Inventory	0.7	1.3	+ 85.7%	—	—	—

* 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.

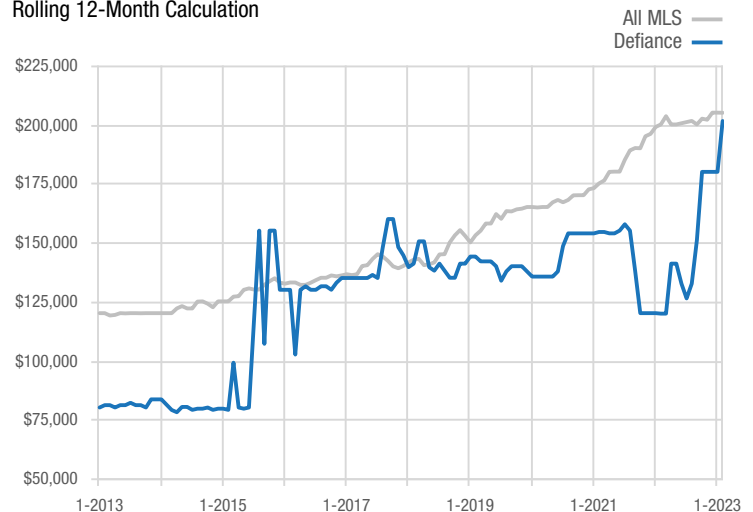
Median Sales Price - Single Family

Rolling 12-Month Calculation



Median Sales Price - Condo-Villa

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	February			Year to Date		
	2022	2023	% Change	Thru 2-2022	Thru 2-2023	% Change
New Listings	8	4	- 50.0%	18	8	- 55.6%
Pending Sales	4	9	+ 125.0%	13	15	+ 15.4%
Closed Sales	6	8	+ 33.3%	15	13	- 13.3%
Days on Market Until Sale	69	64	- 7.2%	66	68	+ 3.0%
Median Sales Price*	\$146,250	\$152,500	+ 4.3%	\$158,000	\$175,000	+ 10.8%
Average Sales Price*	\$150,533	\$145,250	- 3.5%	\$154,960	\$178,961	+ 15.5%
Percent of List Price Received*	96.9%	91.8%	- 5.3%	97.4%	94.1%	- 3.4%
Inventory of Homes for Sale	23	15	- 34.8%	—	—	—
Months Supply of Inventory	2.4	1.3	- 45.8%	—	—	—

Condo-Villa	February			Year to Date		
	2022	2023	% Change	Thru 2-2022	Thru 2-2023	% Change
New Listings	1	0	- 100.0%	1	0	- 100.0%
Pending Sales	1	0	- 100.0%	1	0	- 100.0%
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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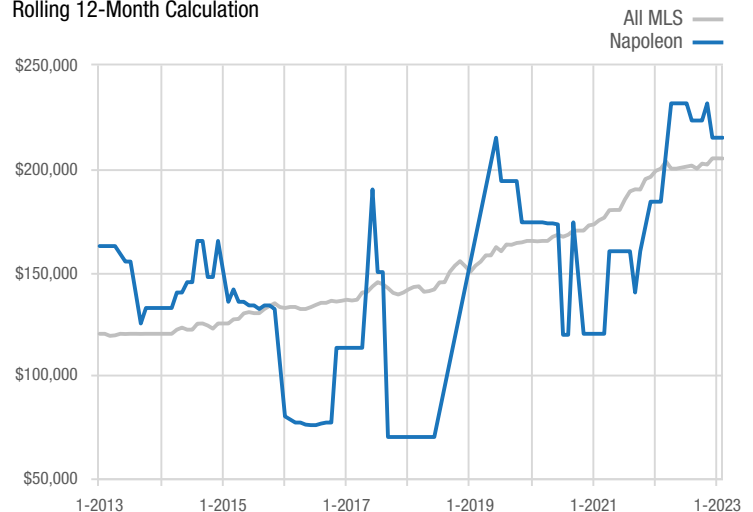
Median Sales Price - Single Family

Rolling 12-Month Calculation



Median Sales Price - Condo-Villa

Rolling 12-Month Calculation



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Bryan

MLS Area 87: 43506

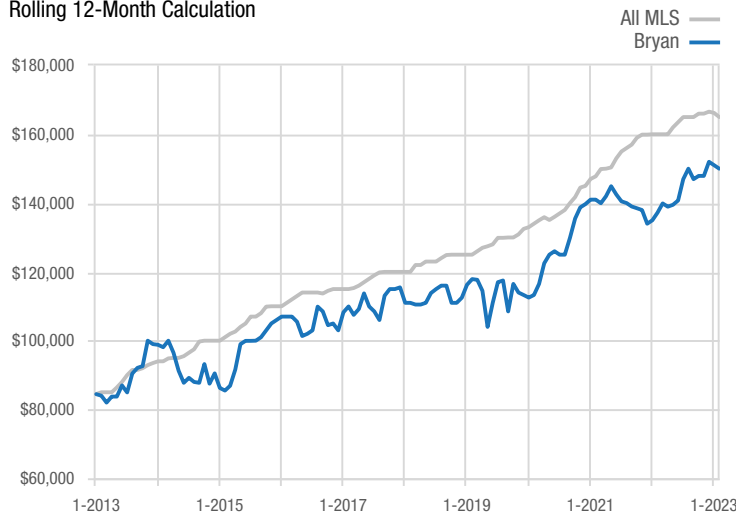
Single Family	February			Year to Date		
	2022	2023	% Change	Thru 2-2022	Thru 2-2023	% Change
New Listings	10	14	+ 40.0%	26	25	- 3.8%
Pending Sales	13	18	+ 38.5%	31	31	0.0%
Closed Sales	9	19	+ 111.1%	30	28	- 6.7%
Days on Market Until Sale	77	74	- 3.9%	72	67	- 6.9%
Median Sales Price*	\$180,000	\$149,500	- 16.9%	\$159,250	\$154,500	- 3.0%
Average Sales Price*	\$168,794	\$156,439	- 7.3%	\$188,762	\$149,974	- 20.5%
Percent of List Price Received*	98.5%	97.3%	- 1.2%	99.9%	97.8%	- 2.1%
Inventory of Homes for Sale	33	27	- 18.2%	—	—	—
Months Supply of Inventory	1.8	1.8	0.0%	—	—	—

Condo-Villa	February			Year to Date		
	2022	2023	% Change	Thru 2-2022	Thru 2-2023	% Change
New Listings	1	1	0.0%	3	1	- 66.7%
Pending Sales	0	0	—	2	0	- 100.0%
Closed Sales	1	0	- 100.0%	1	0	- 100.0%
Days on Market Until Sale	28	—	—	28	—	—
Median Sales Price*	\$185,000	—	—	\$185,000	—	—
Average Sales Price*	\$185,000	—	—	\$185,000	—	—
Percent of List Price Received*	103.4%	—	—	103.4%	—	—
Inventory of Homes for Sale	1	3	+ 200.0%	—	—	—
Months Supply of Inventory	0.9	3.0	+ 233.3%	—	—	—

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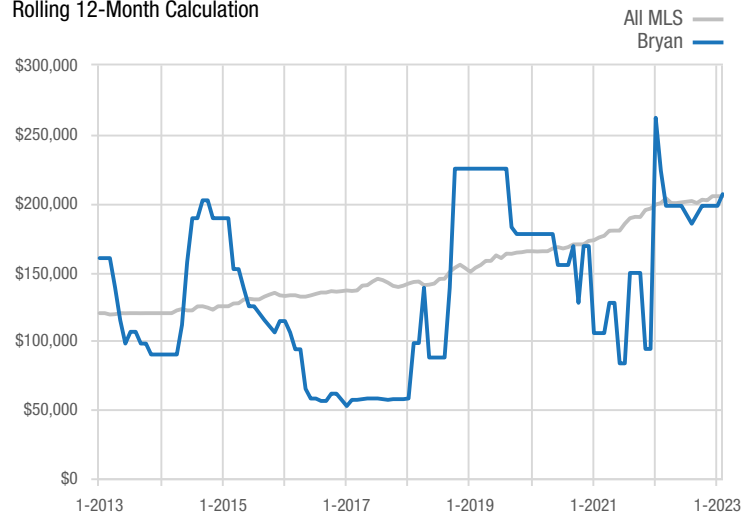
Median Sales Price - Single Family

Rolling 12-Month Calculation



Median Sales Price - Condo-Villa

Rolling 12-Month Calculation



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Wauseon

MLS Area 96: 43567

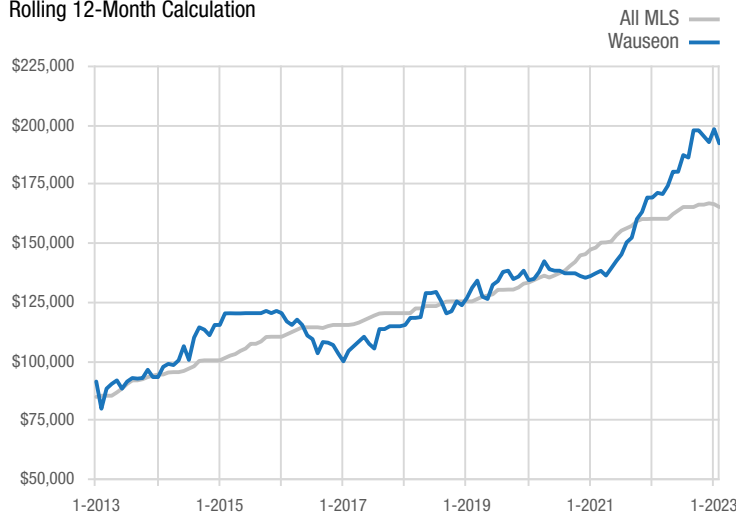
Single Family	February			Year to Date		
	2022	2023	% Change	Thru 2-2022	Thru 2-2023	% Change
New Listings	13	7	- 46.2%	17	14	- 17.6%
Pending Sales	7	9	+ 28.6%	14	14	0.0%
Closed Sales	6	9	+ 50.0%	14	11	- 21.4%
Days on Market Until Sale	70	93	+ 32.9%	67	90	+ 34.3%
Median Sales Price*	\$260,000	\$150,000	- 42.3%	\$190,000	\$185,000	- 2.6%
Average Sales Price*	\$245,583	\$152,278	- 38.0%	\$200,762	\$186,409	- 7.1%
Percent of List Price Received*	97.4%	93.5%	- 4.0%	99.6%	94.6%	- 5.0%
Inventory of Homes for Sale	17	19	+ 11.8%	—	—	—
Months Supply of Inventory	1.6	2.0	+ 25.0%	—	—	—

Condo-Villa	February			Year to Date		
	2022	2023	% Change	Thru 2-2022	Thru 2-2023	% 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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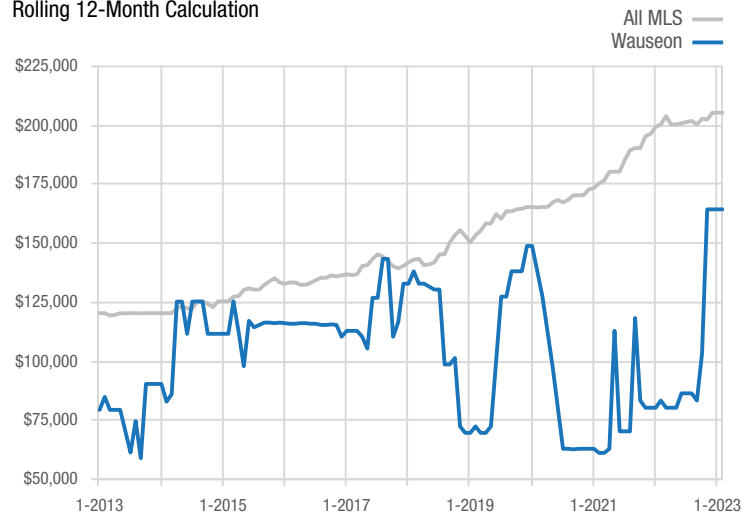
Median Sales Price - Single Family

Rolling 12-Month Calculation



Median Sales Price - Condo-Villa

Rolling 12-Month Calculation



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Archbold

MLS Area 98: 43502

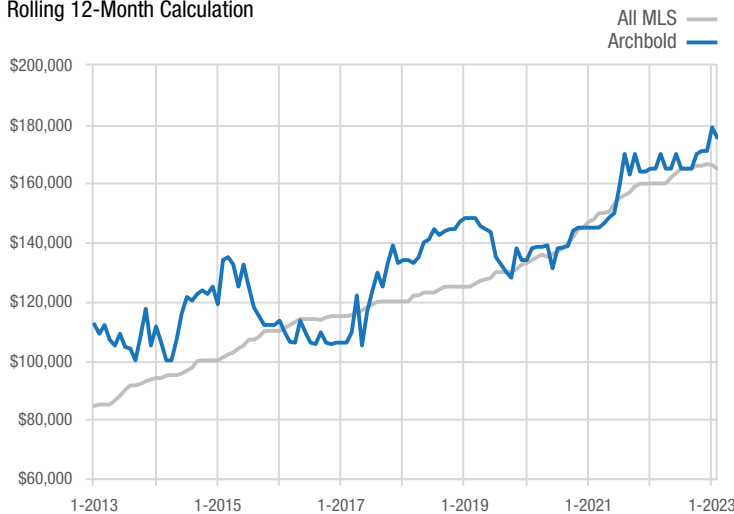
Single Family Key Metrics	February			Year to Date		
	2022	2023	% Change	Thru 2-2022	Thru 2-2023	% Change
New Listings	8	6	- 25.0%	10	11	+ 10.0%
Pending Sales	3	5	+ 66.7%	7	7	0.0%
Closed Sales	3	4	+ 33.3%	5	9	+ 80.0%
Days on Market Until Sale	120	47	- 60.8%	96	49	- 49.0%
Median Sales Price*	\$220,000	\$174,500	- 20.7%	\$120,000	\$193,500	+ 61.3%
Average Sales Price*	\$198,333	\$206,000	+ 3.9%	\$160,800	\$212,750	+ 32.3%
Percent of List Price Received*	92.8%	96.2%	+ 3.7%	93.0%	97.7%	+ 5.1%
Inventory of Homes for Sale	10	12	+ 20.0%	—	—	—
Months Supply of Inventory	2.1	2.7	+ 28.6%	—	—	—

Condo-Villa Key Metrics	February			Year to Date		
	2022	2023	% Change	Thru 2-2022	Thru 2-2023	% Change
New Listings	0	0	—	0	0	—
Pending Sales	0	0	—	0	1	—
Closed Sales	0	0	—	0	1	—
Days on Market Until Sale	—	—	—	—	32	—
Median Sales Price*	—	—	—	—	\$190,000	—
Average Sales Price*	—	—	—	—	\$190,000	—
Percent of List Price Received*	—	—	—	—	100.0%	—
Inventory of Homes for Sale	0	1	—	—	—	—
Months Supply of Inventory	—	1.0	—	—	—	—

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Median Sales Price - Single Family

Rolling 12-Month Calculation



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Defiance County

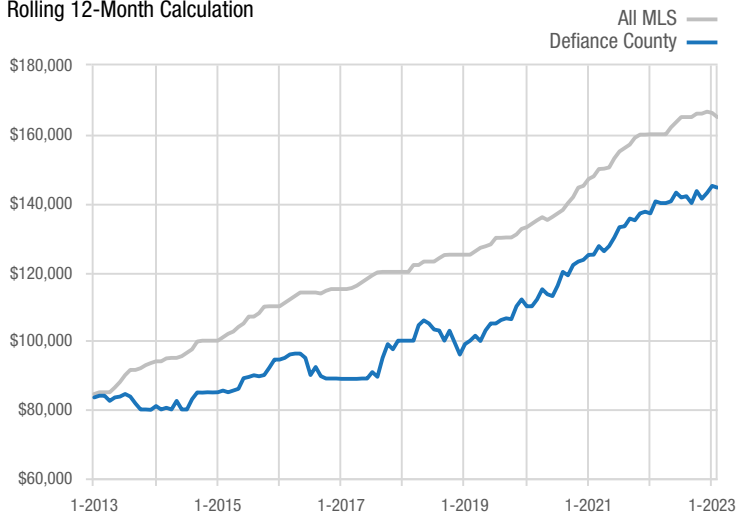
Single Family Key Metrics	February			Year to Date		
	2022	2023	% Change	Thru 2-2022	Thru 2-2023	% Change
New Listings	24	20	- 16.7%	46	46	0.0%
Pending Sales	29	26	- 10.3%	55	56	+ 1.8%
Closed Sales	25	27	+ 8.0%	49	53	+ 8.2%
Days on Market Until Sale	87	85	- 2.3%	81	84	+ 3.7%
Median Sales Price*	\$166,900	\$143,500	- 14.0%	\$138,500	\$148,000	+ 6.9%
Average Sales Price*	\$166,228	\$137,944	- 17.0%	\$151,842	\$152,007	+ 0.1%
Percent of List Price Received*	98.5%	95.7%	- 2.8%	98.3%	96.4%	- 1.9%
Inventory of Homes for Sale	59	48	- 18.6%	—	—	—
Months Supply of Inventory	1.6	1.5	- 6.3%	—	—	—

Condo-Villa Key Metrics	February			Year to Date		
	2022	2023	% Change	Thru 2-2022	Thru 2-2023	% Change
New Listings	1	3	+ 200.0%	2	7	+ 250.0%
Pending Sales	0	3	—	1	4	+ 300.0%
Closed Sales	0	2	—	2	3	+ 50.0%
Days on Market Until Sale	—	24	—	38	31	- 18.4%
Median Sales Price*	—	\$184,000	—	\$100,000	\$138,000	+ 38.0%
Average Sales Price*	—	\$184,000	—	\$100,000	\$166,000	+ 66.0%
Percent of List Price Received*	—	100.0%	—	98.0%	98.5%	+ 0.5%
Inventory of Homes for Sale	2	4	+ 100.0%	—	—	—
Months Supply of Inventory	0.9	2.1	+ 133.3%	—	—	—

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Median Sales Price - Single Family

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Fulton County

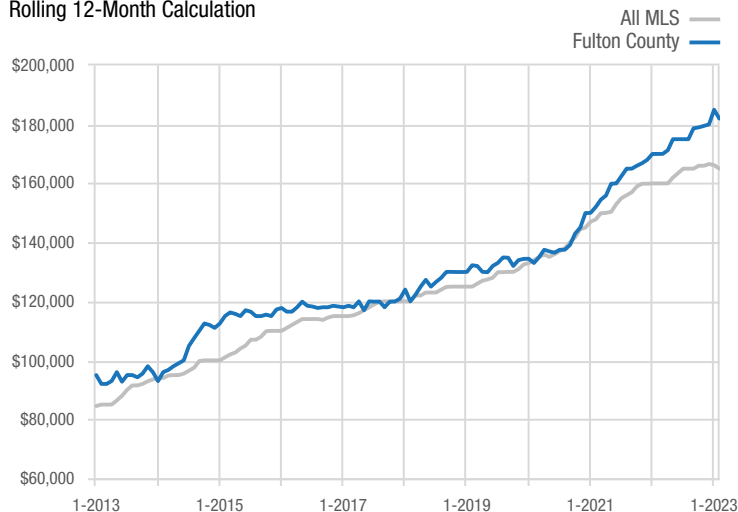
Single Family Key Metrics	February			Year to Date		
	2022	2023	% Change	Thru 2-2022	Thru 2-2023	% Change
New Listings	30	27	- 10.0%	54	54	0.0%
Pending Sales	23	29	+ 26.1%	44	44	0.0%
Closed Sales	24	22	- 8.3%	48	40	- 16.7%
Days on Market Until Sale	73	71	- 2.7%	66	70	+ 6.1%
Median Sales Price*	\$172,499	\$166,500	- 3.5%	\$160,585	\$171,250	+ 6.6%
Average Sales Price*	\$190,183	\$173,477	- 8.8%	\$175,533	\$186,958	+ 6.5%
Percent of List Price Received*	95.9%	94.0%	- 2.0%	98.1%	95.5%	- 2.7%
Inventory of Homes for Sale	56	56	0.0%	—	—	—
Months Supply of Inventory	1.5	1.8	+ 20.0%	—	—	—

Condo-Villa Key Metrics	February			Year to Date		
	2022	2023	% Change	Thru 2-2022	Thru 2-2023	% Change
New Listings	0	0	—	0	0	—
Pending Sales	0	0	—	0	1	—
Closed Sales	0	0	—	0	1	—
Days on Market Until Sale	—	—	—	—	32	—
Median Sales Price*	—	—	—	—	\$190,000	—
Average Sales Price*	—	—	—	—	\$190,000	—
Percent of List Price Received*	—	—	—	—	100.0%	—
Inventory of Homes for Sale	0	1	—	—	—	—
Months Supply of Inventory	—	0.7	—	—	—	—

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Median Sales Price - Single Family

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Henry County

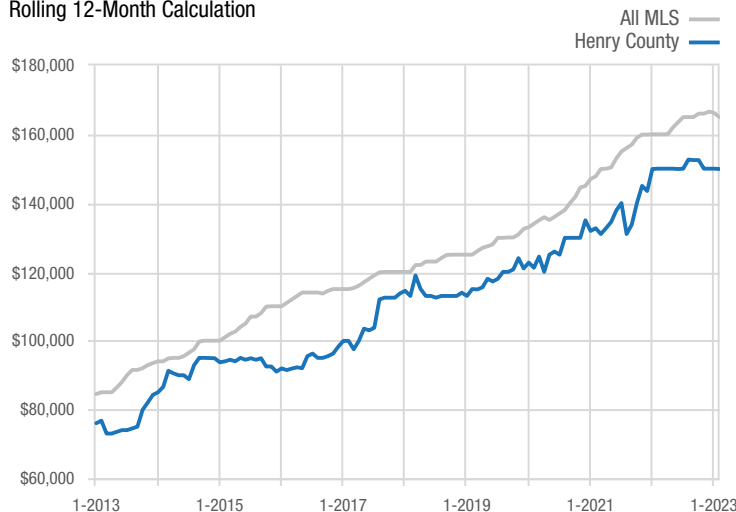
Single Family	February			Year to Date		
	2022	2023	% Change	Thru 2-2022	Thru 2-2023	% Change
New Listings	18	7	- 61.1%	37	19	- 48.6%
Pending Sales	11	11	0.0%	30	24	- 20.0%
Closed Sales	11	11	0.0%	32	23	- 28.1%
Days on Market Until Sale	89	69	- 22.5%	78	71	- 9.0%
Median Sales Price*	\$158,000	\$146,500	- 7.3%	\$160,000	\$170,500	+ 6.6%
Average Sales Price*	\$203,473	\$140,536	- 30.9%	\$195,677	\$179,700	- 8.2%
Percent of List Price Received*	97.3%	93.9%	- 3.5%	98.3%	95.1%	- 3.3%
Inventory of Homes for Sale	44	27	- 38.6%	—	—	—
Months Supply of Inventory	2.4	1.3	- 45.8%	—	—	—

Condo-Villa	February			Year to Date		
	2022	2023	% Change	Thru 2-2022	Thru 2-2023	% Change
New Listings	1	0	- 100.0%	1	0	- 100.0%
Pending Sales	1	0	- 100.0%	1	0	- 100.0%
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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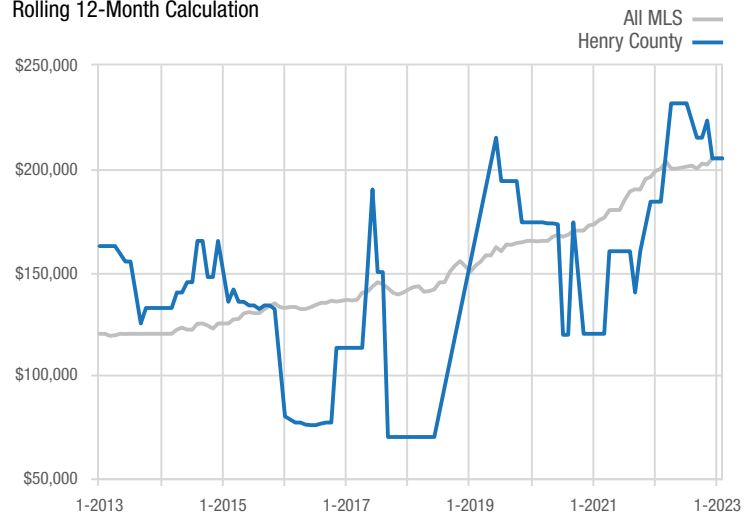
Median Sales Price - Single Family

Rolling 12-Month Calculation



Median Sales Price - Condo-Villa

Rolling 12-Month Calculation



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Local Market Update – February 2023

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Paulding County

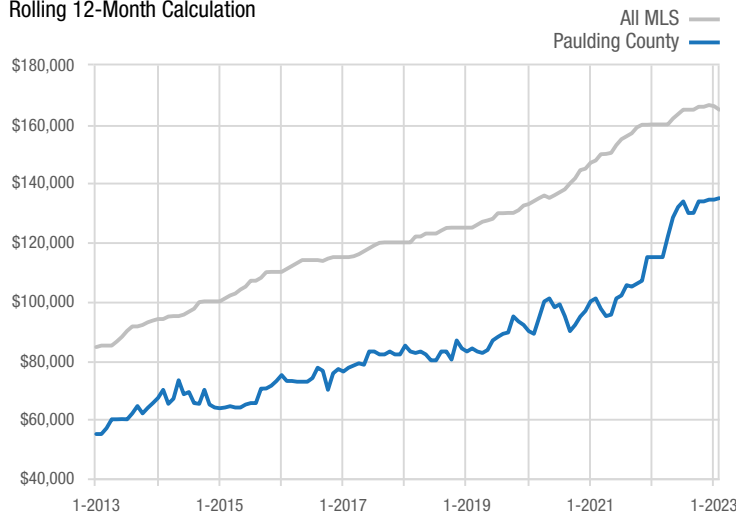
Single Family Key Metrics	February			Year to Date		
	2022	2023	% Change	Thru 2-2022	Thru 2-2023	% Change
New Listings	13	14	+ 7.7%	27	31	+ 14.8%
Pending Sales	6	9	+ 50.0%	17	13	- 23.5%
Closed Sales	7	5	- 28.6%	20	12	- 40.0%
Days on Market Until Sale	79	102	+ 29.1%	98	83	- 15.3%
Median Sales Price*	\$105,000	\$105,000	0.0%	\$107,450	\$112,500	+ 4.7%
Average Sales Price*	\$110,164	\$133,400	+ 21.1%	\$116,598	\$125,063	+ 7.3%
Percent of List Price Received*	96.9%	99.2%	+ 2.4%	95.2%	100.0%	+ 5.0%
Inventory of Homes for Sale	33	36	+ 9.1%	—	—	—
Months Supply of Inventory	2.8	2.8	0.0%	—	—	—

Condo-Villa Key Metrics	February			Year to Date		
	2022	2023	% Change	Thru 2-2022	Thru 2-2023	% 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



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Putnam County

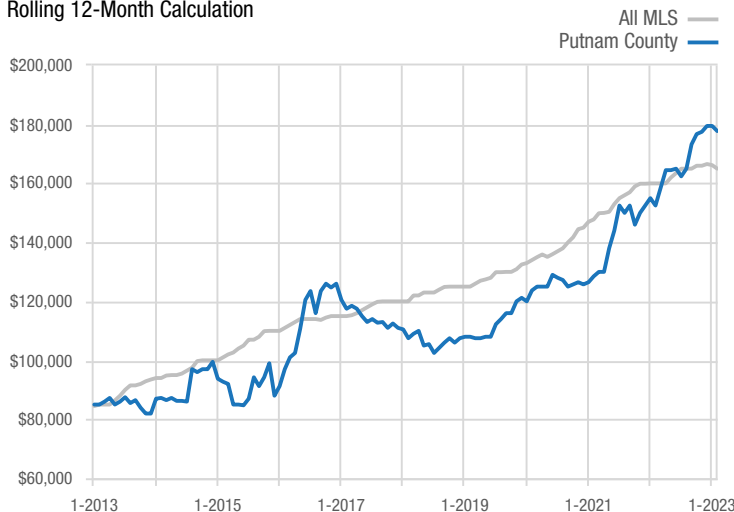
Single Family Key Metrics	February			Year to Date		
	2022	2023	% Change	Thru 2-2022	Thru 2-2023	% Change
New Listings	8	8	0.0%	12	14	+ 16.7%
Pending Sales	6	6	0.0%	12	10	- 16.7%
Closed Sales	3	8	+ 166.7%	9	10	+ 11.1%
Days on Market Until Sale	110	92	- 16.4%	81	86	+ 6.2%
Median Sales Price*	\$179,500	\$157,250	- 12.4%	\$174,000	\$114,750	- 34.1%
Average Sales Price*	\$169,133	\$149,063	- 11.9%	\$179,922	\$137,040	- 23.8%
Percent of List Price Received*	101.0%	96.4%	- 4.6%	98.4%	97.2%	- 1.2%
Inventory of Homes for Sale	16	19	+ 18.8%	—	—	—
Months Supply of Inventory	1.5	2.3	+ 53.3%	—	—	—

Condo-Villa Key Metrics	February			Year to Date		
	2022	2023	% Change	Thru 2-2022	Thru 2-2023	% Change
New Listings	0	0	—	1	0	- 100.0%
Pending Sales	0	0	—	1	0	- 100.0%
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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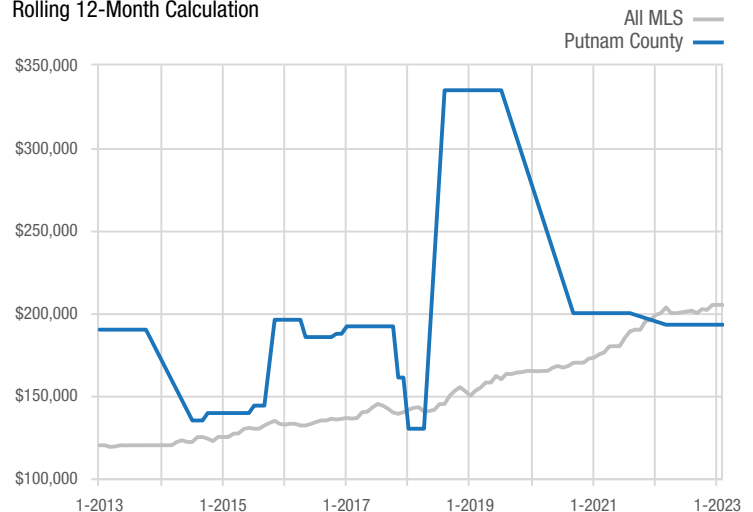
Median Sales Price - Single Family

Rolling 12-Month Calculation



Median Sales Price - Condo-Villa

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Williams County

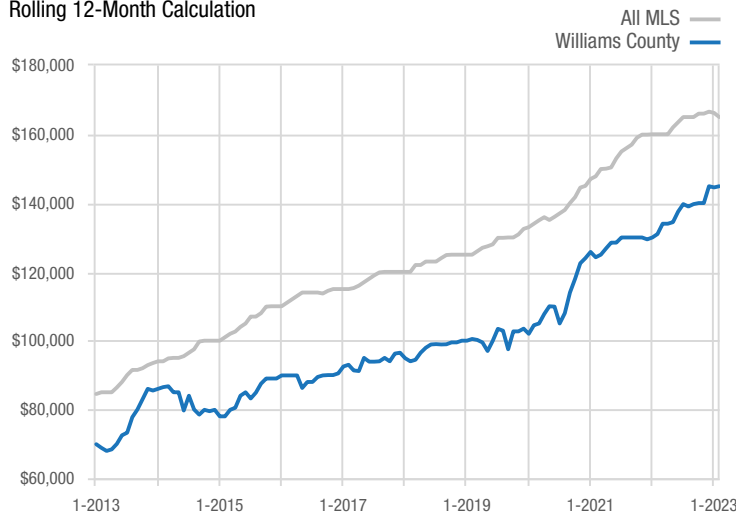
Single Family Key Metrics	February			Year to Date		
	2022	2023	% Change	Thru 2-2022	Thru 2-2023	% Change
New Listings	16	28	+ 75.0%	39	56	+ 43.6%
Pending Sales	24	34	+ 41.7%	62	67	+ 8.1%
Closed Sales	25	32	+ 28.0%	65	61	- 6.2%
Days on Market Until Sale	104	67	- 35.6%	85	63	- 25.9%
Median Sales Price*	\$145,000	\$160,000	+ 10.3%	\$145,000	\$140,000	- 3.4%
Average Sales Price*	\$153,247	\$178,010	+ 16.2%	\$164,649	\$167,692	+ 1.8%
Percent of List Price Received*	97.1%	98.5%	+ 1.4%	97.5%	97.8%	+ 0.3%
Inventory of Homes for Sale	61	63	+ 3.3%	—	—	—
Months Supply of Inventory	1.5	1.8	+ 20.0%	—	—	—

Condo-Villa Key Metrics	February			Year to Date		
	2022	2023	% Change	Thru 2-2022	Thru 2-2023	% Change
New Listings	1	1	0.0%	3	2	- 33.3%
Pending Sales	0	0	—	2	0	- 100.0%
Closed Sales	1	0	- 100.0%	1	0	- 100.0%
Days on Market Until Sale	28	—	—	28	—	—
Median Sales Price*	\$185,000	—	—	\$185,000	—	—
Average Sales Price*	\$185,000	—	—	\$185,000	—	—
Percent of List Price Received*	103.4%	—	—	103.4%	—	—
Inventory of Homes for Sale	3	4	+ 33.3%	—	—	—
Months Supply of Inventory	2.6	4.0	+ 53.8%	—	—	—

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Median Sales Price - Single Family

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