

Local Market Update – January 2026

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Western Counties - Defiance, Fulton, Henry, Paulding, Putnam and Williams

In the Western Counties, the single-family housing market showed steady sales activity despite a sharp drop in new listings. Closed sales increased 5.3%, rising from 95 to 100 homes sold, even as new listings declined 55.3%, tightening available inventory. Homes took longer to sell, with days on market increasing to 87, while price per square foot dipped slightly to \$128 and the average sales price declined 5.5% to \$205,489. Months supply of inventory fell 34.1%, indicating a tighter market for buyers.

Despite these shifts, total sales volume remained essentially flat at \$20.5 million. In the condo/villa segment, activity was limited but improved from last year, with four closed sales recorded compared to none a year ago, generating \$821,000 in total volume.

Overall, the single-family market remained active but constrained by fewer new listings, while the condo market saw modest activity after no sales in the previous year.

Single Family Key Metrics	January			Year to Date		
	2025	2026	% Change	Thru 1-2025	Thru 12-2026	% Change
New Listings	94	42	-55.3%	94	42	-55.3%
Closed Sales	95	100	5.3%	95	100	5.3%
Days on Market	73	87	19.2%	73	87	19.2%
SP\$/SqFt	\$133.00	\$128.00	-3.8%	\$133.00	\$128.00	-3.8%
Median Sales Price*	\$194,250	\$18,000	-90.7%	\$194,250	\$18,000	-90.7%
Average Sales Price*	\$217,375	\$205,489	-5.5%	\$217,375	\$205,489	-5.5%
Percent of List Price Received*	98%	94%	-4.3%	98%	94%	---
Months Supply of Inventory	2.67	1.76	-34.1%	---	---	---
Total Volume	\$20,650,686	\$20,548,975	-0.5%	\$20,650,686	\$20,548,975	-0.5%

Condo/Villa Key Metrics	January			Year to Date		
	2025	2026	% Change	Thru 1-2025	Thru 12-2026	% Change
New Listings	5	2	---	5	2	-60.0%
Closed Sales	0	4	---	0	4	#DIV/0!
Days on Market	---	77	---	---	77	#VALUE!
SP\$/SqFt	---	\$137.00	---	---	\$137.00	#VALUE!
Median Sales Price*	---	\$221,000	---	---	\$221,000	#VALUE!
Average Sales Price*	---	\$205,250	---	---	\$205,250	#VALUE!
Percent of List Price Received*	---	94%	---	---	94%	#VALUE!
Months Supply of Inventory	---	3	---	---	---	---
Total Volume (in 1000's)	---	\$821,000	---	---	\$821,000	#VALUE!

*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.

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	1-2025	1-2026	% Change	YTD 2025	YTD 2026	% Change
New Listings		768	693	- 9.8%	768	693	- 9.8%
Pending Sales		575	535	- 7.0%	575	535	- 7.0%
Closed Sales		552	600	+ 8.7%	552	600	+ 8.7%
Days on Market Until Sale		78	80	+ 2.6%	78	80	+ 2.6%
Median Sales Price		\$179,450	\$195,000	+ 8.7%	\$179,450	\$195,000	+ 8.7%
Average Sales Price		\$214,194	\$229,782	+ 7.3%	\$214,194	\$229,782	+ 7.3%
Percent of List Price Received		100.0%	98.1%	- 1.9%	100.0%	98.1%	- 1.9%
Housing Affordability Index		178	176	- 1.1%	178	176	- 1.1%
Inventory of Homes for Sale		1,751	1,793	+ 2.4%	—	—	—
Months Supply of Inventory		2.3	2.2	- 4.3%	—	—	—

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Defiance

Zip Code 43512

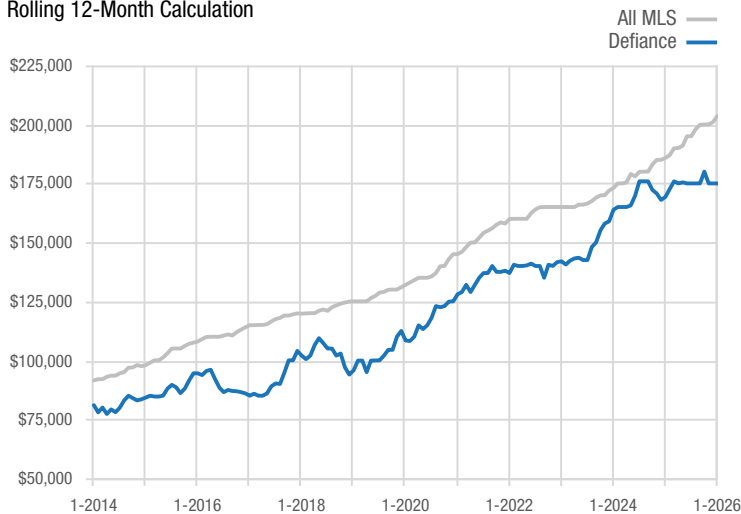
Single Family	January			Year to Date		
	2025	2026	% Change	Thru 1-2025	Thru 1-2026	% Change
New Listings	22	25	+ 13.6%	22	25	+ 13.6%
Pending Sales	13	15	+ 15.4%	13	15	+ 15.4%
Closed Sales	15	16	+ 6.7%	15	16	+ 6.7%
Days on Market Until Sale	59	83	+ 40.7%	59	83	+ 40.7%
Median Sales Price*	\$194,250	\$183,000	- 5.8%	\$194,250	\$183,000	- 5.8%
Average Sales Price*	\$199,350	\$253,277	+ 27.1%	\$199,350	\$253,277	+ 27.1%
Percent of List Price Received*	100.0%	96.0%	- 4.0%	100.0%	96.0%	- 4.0%
Inventory of Homes for Sale	47	63	+ 34.0%	—	—	—
Months Supply of Inventory	2.4	2.8	+ 16.7%	—	—	—

Condo-Villa	January			Year to Date		
	2025	2026	% Change	Thru 1-2025	Thru 1-2026	% Change
New Listings	1	1	0.0%	1	1	0.0%
Pending Sales	0	1	—	0	1	—
Closed Sales	0	1	—	0	1	—
Days on Market Until Sale	—	125	—	—	125	—
Median Sales Price*	—	\$245,000	—	—	\$245,000	—
Average Sales Price*	—	\$245,000	—	—	\$245,000	—
Percent of List Price Received*	—	90.8%	—	—	90.8%	—
Inventory of Homes for Sale	5	2	- 60.0%	—	—	—
Months Supply of Inventory	2.7	1.2	- 55.6%	—	—	—

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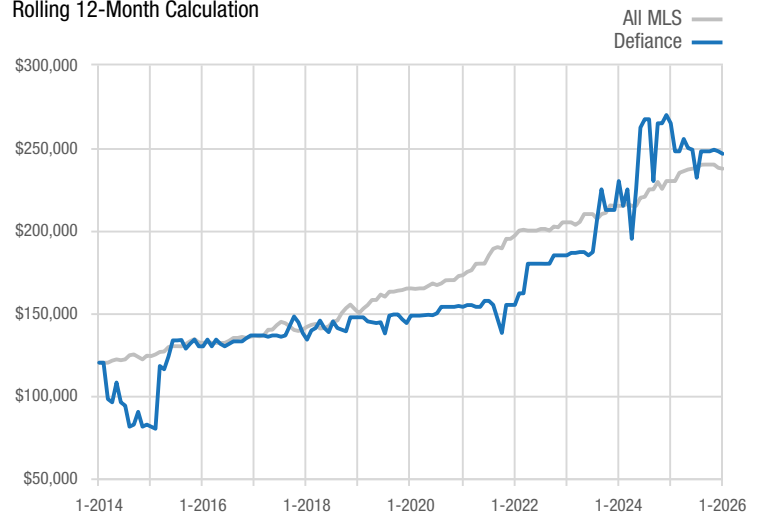
Median Sales Price - Single Family

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

Zip Code 43545

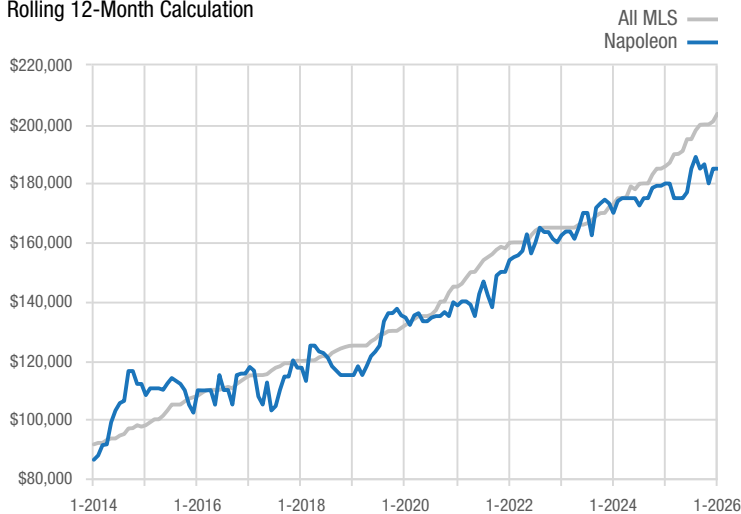
Single Family	January			Year to Date		
	2025	2026	% Change	Thru 1-2025	Thru 1-2026	% Change
New Listings	10	12	+ 20.0%	10	12	+ 20.0%
Pending Sales	4	14	+ 250.0%	4	14	+ 250.0%
Closed Sales	7	13	+ 85.7%	7	13	+ 85.7%
Days on Market Until Sale	63	123	+ 95.2%	63	123	+ 95.2%
Median Sales Price*	\$220,000	\$190,000	- 13.6%	\$220,000	\$190,000	- 13.6%
Average Sales Price*	\$224,714	\$204,992	- 8.8%	\$224,714	\$204,992	- 8.8%
Percent of List Price Received*	100.0%	97.7%	- 2.3%	100.0%	97.7%	- 2.3%
Inventory of Homes for Sale	20	28	+ 40.0%	—	—	—
Months Supply of Inventory	2.3	2.8	+ 21.7%	—	—	—

Condo-Villa	January			Year to Date		
	2025	2026	% Change	Thru 1-2025	Thru 1-2026	% Change
New Listings	0	0	0.0%	0	0	0.0%
Pending Sales	0	0	0.0%	0	0	0.0%
Closed Sales	0	0	0.0%	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	3	2	- 33.3%	—	—	—
Months Supply of Inventory	3.0	1.3	- 56.7%	—	—	—

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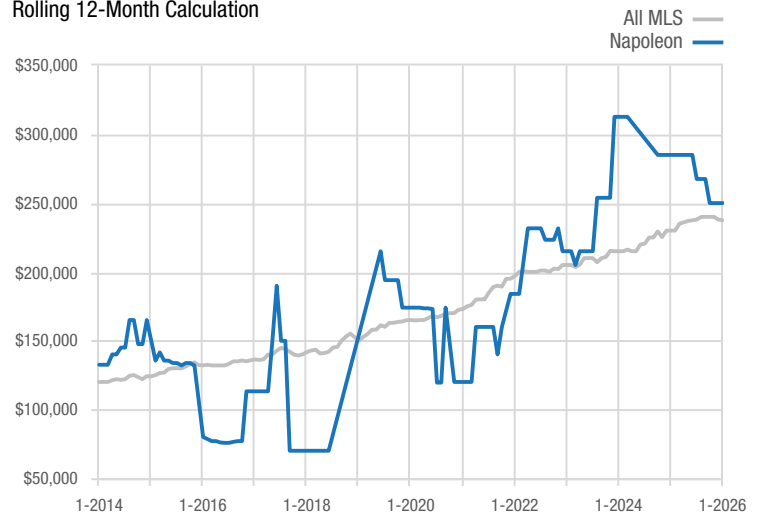
Median Sales Price - Single Family

Rolling 12-Month Calculation



Median Sales Price - Condo-Villa

Rolling 12-Month Calculation



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Bryan

Zip Code 43506

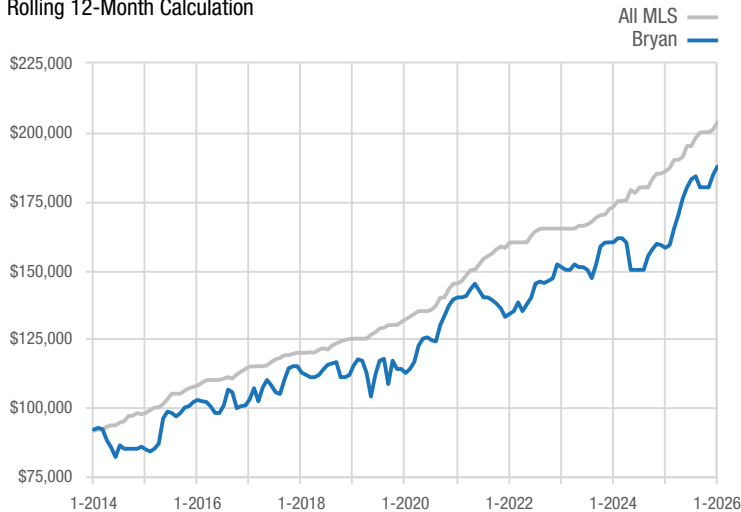
Single Family	January			Year to Date		
	2025	2026	% Change	Thru 1-2025	Thru 1-2026	% Change
New Listings	10	5	- 50.0%	10	5	- 50.0%
Pending Sales	12	9	- 25.0%	12	9	- 25.0%
Closed Sales	14	10	- 28.6%	14	10	- 28.6%
Days on Market Until Sale	82	116	+ 41.5%	82	116	+ 41.5%
Median Sales Price*	\$157,403	\$205,000	+ 30.2%	\$157,403	\$205,000	+ 30.2%
Average Sales Price*	\$169,136	\$205,890	+ 21.7%	\$169,136	\$205,890	+ 21.7%
Percent of List Price Received*	100.0%	99.4%	- 0.6%	100.0%	99.4%	- 0.6%
Inventory of Homes for Sale	44	34	- 22.7%	—	—	—
Months Supply of Inventory	2.8	2.2	- 21.4%	—	—	—

Condo-Villa	January			Year to Date		
	2025	2026	% Change	Thru 1-2025	Thru 1-2026	% Change
New Listings	1	0	- 100.0%	1	0	- 100.0%
Pending Sales	0	0	0.0%	0	0	0.0%
Closed Sales	0	0	0.0%	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	1	0	- 100.0%	—	—	—
Months Supply of Inventory	0.5	—	—	—	—	—

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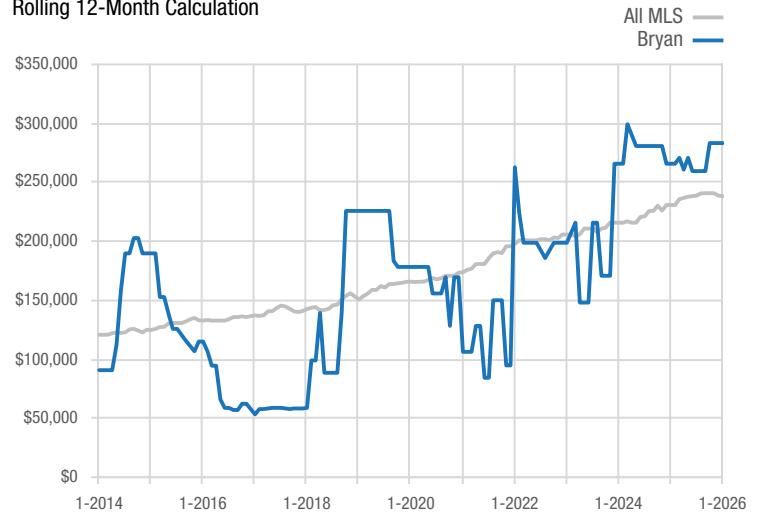
Median Sales Price - Single Family

Rolling 12-Month Calculation



Median Sales Price - Condo-Villa

Rolling 12-Month Calculation



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Wauseon

Zip Code 43567

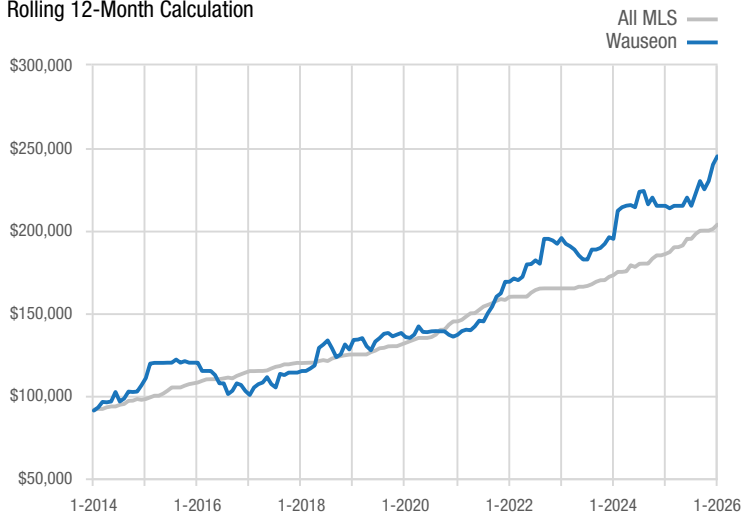
Single Family	January			Year to Date		
	2025	2026	% Change	Thru 1-2025	Thru 1-2026	% Change
New Listings	6	11	+ 83.3%	6	11	+ 83.3%
Pending Sales	6	11	+ 83.3%	6	11	+ 83.3%
Closed Sales	5	9	+ 80.0%	5	9	+ 80.0%
Days on Market Until Sale	71	71	0.0%	71	71	0.0%
Median Sales Price*	\$240,000	\$300,000	+ 25.0%	\$240,000	\$300,000	+ 25.0%
Average Sales Price*	\$315,800	\$266,422	- 15.6%	\$315,800	\$266,422	- 15.6%
Percent of List Price Received*	100.0%	93.6%	- 6.4%	100.0%	93.6%	- 6.4%
Inventory of Homes for Sale	10	27	+ 170.0%	—	—	—
Months Supply of Inventory	1.3	3.2	+ 146.2%	—	—	—

Condo-Villa	January			Year to Date		
	2025	2026	% Change	Thru 1-2025	Thru 1-2026	% Change
New Listings	2	1	- 50.0%	2	1	- 50.0%
Pending Sales	0	0	0.0%	0	0	0.0%
Closed Sales	0	2	—	0	2	—
Days on Market Until Sale	—	71	—	—	71	—
Median Sales Price*	—	\$189,500	—	—	\$189,500	—
Average Sales Price*	—	\$189,500	—	—	\$189,500	—
Percent of List Price Received*	—	96.9%	—	—	96.9%	—
Inventory of Homes for Sale	2	1	- 50.0%	—	—	—
Months Supply of Inventory	2.0	0.5	- 75.0%	—	—	—

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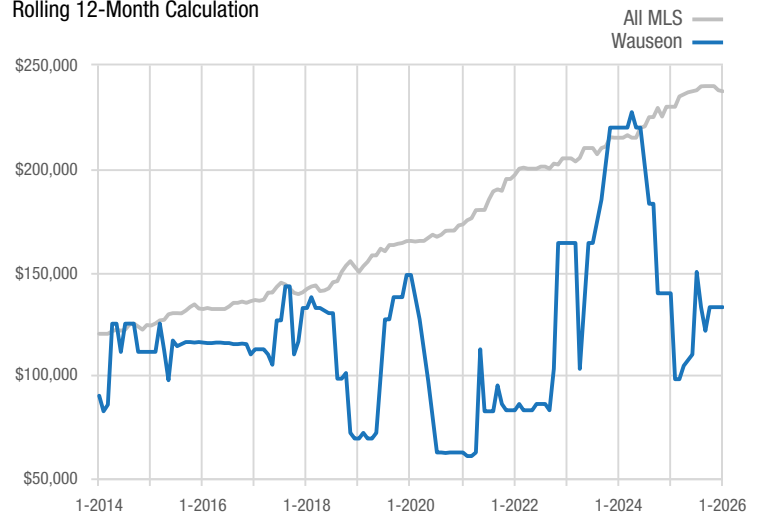
Median Sales Price - Single Family

Rolling 12-Month Calculation



Median Sales Price - Condo-Villa

Rolling 12-Month Calculation



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Archbold

Zip Code 43502

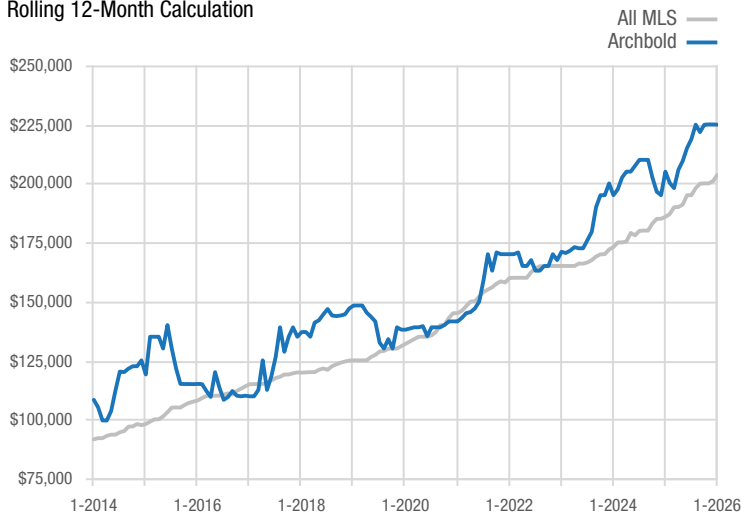
Single Family	January			Year to Date		
	2025	2026	% Change	Thru 1-2025	Thru 1-2026	% Change
New Listings	5	4	- 20.0%	5	4	- 20.0%
Pending Sales	3	1	- 66.7%	3	1	- 66.7%
Closed Sales	3	3	0.0%	3	3	0.0%
Days on Market Until Sale	107	138	+ 29.0%	107	138	+ 29.0%
Median Sales Price*	\$258,000	\$255,000	- 1.2%	\$258,000	\$255,000	- 1.2%
Average Sales Price*	\$277,000	\$227,500	- 17.9%	\$277,000	\$227,500	- 17.9%
Percent of List Price Received*	100.0%	95.0%	- 5.0%	100.0%	95.0%	- 5.0%
Inventory of Homes for Sale	13	14	+ 7.7%	—	—	—
Months Supply of Inventory	3.4	3.0	- 11.8%	—	—	—

Condo-Villa	January			Year to Date		
	2025	2026	% Change	Thru 1-2025	Thru 1-2026	% Change
New Listings	1	0	- 100.0%	1	0	- 100.0%
Pending Sales	0	0	0.0%	0	0	0.0%
Closed Sales	0	1	—	0	1	—
Days on Market Until Sale	—	45	—	—	45	—
Median Sales Price*	—	\$197,000	—	—	\$197,000	—
Average Sales Price*	—	\$197,000	—	—	\$197,000	—
Percent of List Price Received*	—	96.1%	—	—	96.1%	—
Inventory of Homes for Sale	1	1	0.0%	—	—	—
Months Supply of Inventory	—	1.0	—	—	—	—

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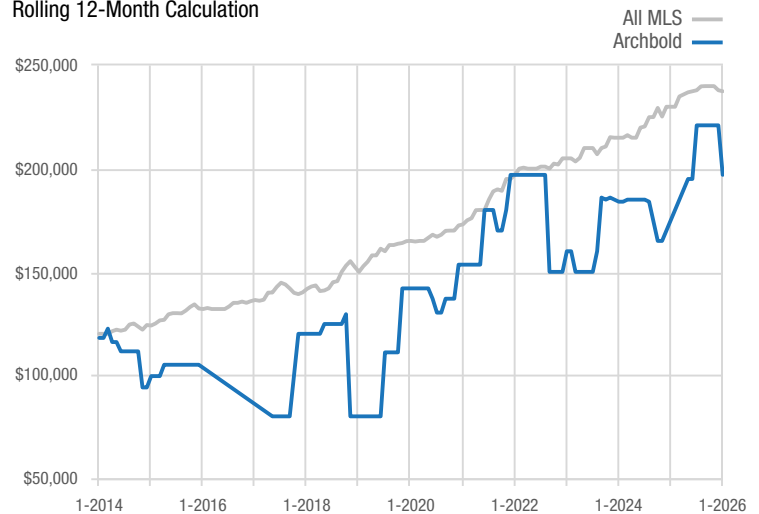
Median Sales Price - Single Family

Rolling 12-Month Calculation



Median Sales Price - Condo-Villa

Rolling 12-Month Calculation



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Defiance County

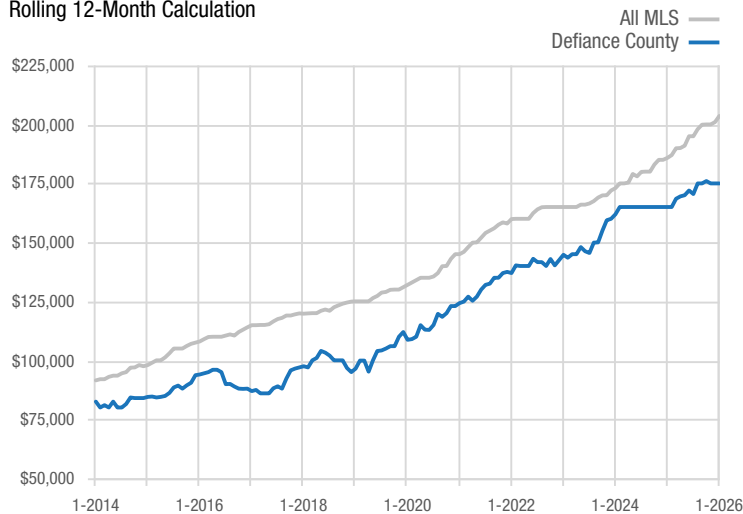
Single Family	January			Year to Date		
	2025	2026	% Change	Thru 1-2025	Thru 1-2026	% Change
Key Metrics						
New Listings	31	30	- 3.2%	31	30	- 3.2%
Pending Sales	20	20	0.0%	20	20	0.0%
Closed Sales	24	24	0.0%	24	24	0.0%
Days on Market Until Sale	61	84	+ 37.7%	61	84	+ 37.7%
Median Sales Price*	\$181,875	\$180,000	- 1.0%	\$181,875	\$180,000	- 1.0%
Average Sales Price*	\$203,835	\$223,924	+ 9.9%	\$203,835	\$223,924	+ 9.9%
Percent of List Price Received*	100.0%	95.8%	- 4.2%	100.0%	95.8%	- 4.2%
Inventory of Homes for Sale	67	70	+ 4.5%	—	—	—
Months Supply of Inventory	2.6	2.4	- 7.7%	—	—	—

Condo-Villa	January			Year to Date		
	2025	2026	% Change	Thru 1-2025	Thru 1-2026	% Change
Key Metrics						
New Listings	1	1	0.0%	1	1	0.0%
Pending Sales	0	1	—	0	1	—
Closed Sales	0	1	—	0	1	—
Days on Market Until Sale	—	125	—	—	125	—
Median Sales Price*	—	\$245,000	—	—	\$245,000	—
Average Sales Price*	—	\$245,000	—	—	\$245,000	—
Percent of List Price Received*	—	90.8%	—	—	90.8%	—
Inventory of Homes for Sale	5	1	- 80.0%	—	—	—
Months Supply of Inventory	2.4	0.5	- 79.2%	—	—	—

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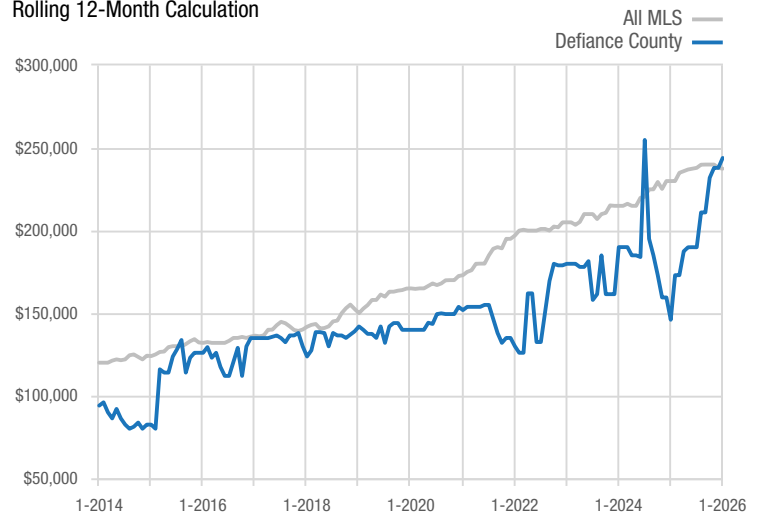
Median Sales Price - Single Family

Rolling 12-Month Calculation



Median Sales Price - Condo-Villa

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Fulton County

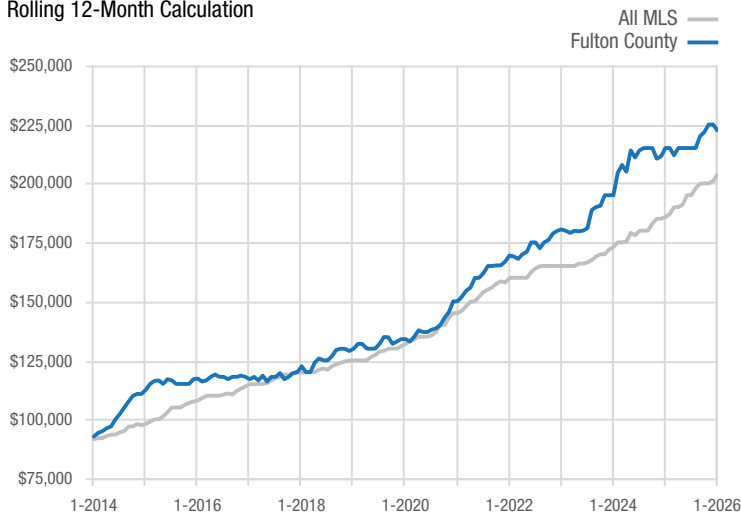
Single Family Key Metrics	January			Year to Date		
	2025	2026	% Change	Thru 1-2025	Thru 1-2026	% Change
New Listings	23	27	+ 17.4%	23	27	+ 17.4%
Pending Sales	16	18	+ 12.5%	16	18	+ 12.5%
Closed Sales	19	18	- 5.3%	19	18	- 5.3%
Days on Market Until Sale	77	77	0.0%	77	77	0.0%
Median Sales Price*	\$249,900	\$194,250	- 22.3%	\$249,900	\$194,250	- 22.3%
Average Sales Price*	\$265,159	\$222,128	- 16.2%	\$265,159	\$222,128	- 16.2%
Percent of List Price Received*	100.0%	94.6%	- 5.4%	100.0%	94.6%	- 5.4%
Inventory of Homes for Sale	51	62	+ 21.6%	—	—	—
Months Supply of Inventory	1.8	2.3	+ 27.8%	—	—	—

Condo-Villa Key Metrics	January			Year to Date		
	2025	2026	% Change	Thru 1-2025	Thru 1-2026	% Change
New Listings	3	1	- 66.7%	3	1	- 66.7%
Pending Sales	0	0	0.0%	0	0	0.0%
Closed Sales	0	3	—	0	3	—
Days on Market Until Sale	—	62	—	—	62	—
Median Sales Price*	—	\$197,000	—	—	\$197,000	—
Average Sales Price*	—	\$192,000	—	—	\$192,000	—
Percent of List Price Received*	—	96.6%	—	—	96.6%	—
Inventory of Homes for Sale	3	2	- 33.3%	—	—	—
Months Supply of Inventory	3.0	0.9	- 70.0%	—	—	—

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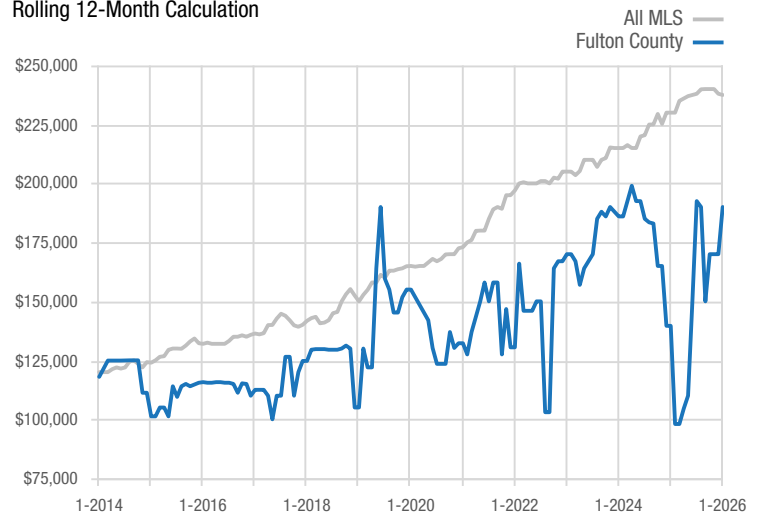
Median Sales Price - Single Family

Rolling 12-Month Calculation



Median Sales Price - Condo-Villa

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Henry County

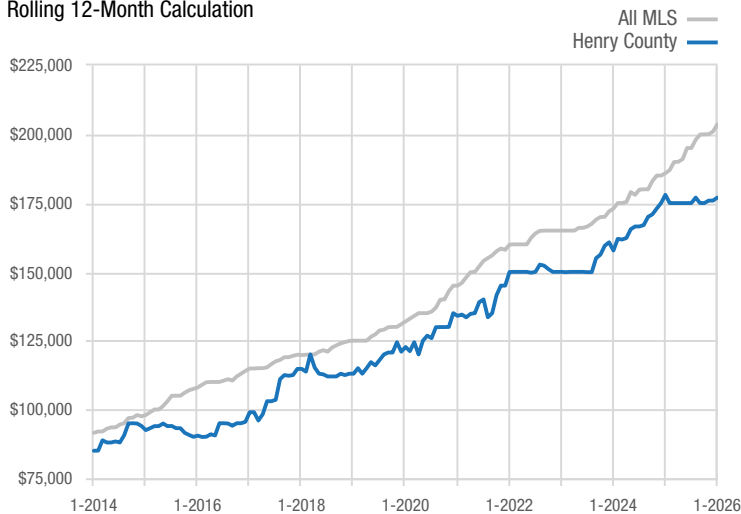
Single Family	January			Year to Date		
	2025	2026	% Change	Thru 1-2025	Thru 1-2026	% Change
Key Metrics						
New Listings	19	21	+ 10.5%	19	21	+ 10.5%
Pending Sales	18	19	+ 5.6%	18	19	+ 5.6%
Closed Sales	16	19	+ 18.8%	16	19	+ 18.8%
Days on Market Until Sale	74	111	+ 50.0%	74	111	+ 50.0%
Median Sales Price*	\$198,250	\$200,000	+ 0.9%	\$198,250	\$200,000	+ 0.9%
Average Sales Price*	\$211,213	\$214,989	+ 1.8%	\$211,213	\$214,989	+ 1.8%
Percent of List Price Received*	100.0%	97.8%	- 2.2%	100.0%	97.8%	- 2.2%
Inventory of Homes for Sale	43	59	+ 37.2%	—	—	—
Months Supply of Inventory	2.5	3.1	+ 24.0%	—	—	—

Condo-Villa	January			Year to Date		
	2025	2026	% Change	Thru 1-2025	Thru 1-2026	% Change
Key Metrics						
New Listings	0	0	0.0%	0	0	0.0%
Pending Sales	0	0	0.0%	0	0	0.0%
Closed Sales	0	0	0.0%	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	3	2	- 33.3%	—	—	—
Months Supply of Inventory	3.0	1.3	- 56.7%	—	—	—

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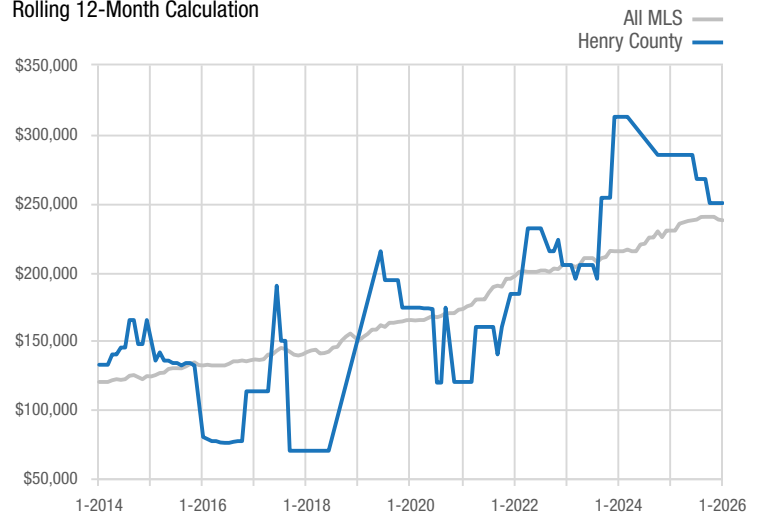
Median Sales Price - Single Family

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.

Local Market Update – January 2026

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Paulding County

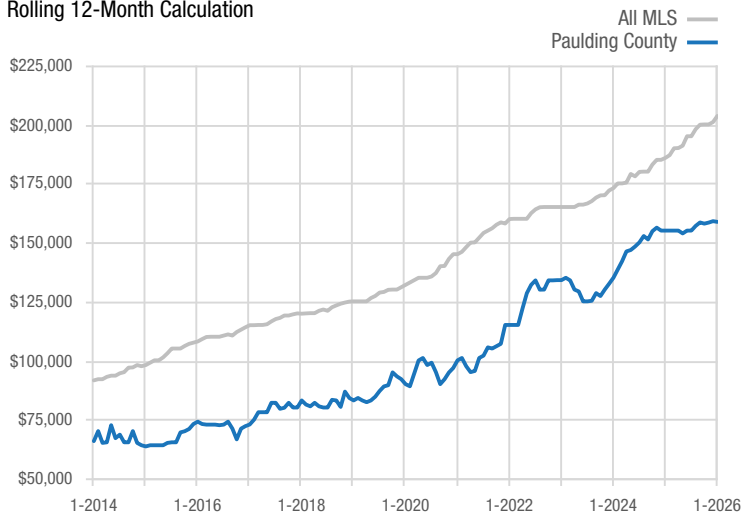
Single Family	January			Year to Date		
	2025	2026	% Change	Thru 1-2025	Thru 1-2026	% Change
Key Metrics						
New Listings	11	12	+ 9.1%	11	12	+ 9.1%
Pending Sales	6	5	- 16.7%	6	5	- 16.7%
Closed Sales	6	6	0.0%	6	6	0.0%
Days on Market Until Sale	76	70	- 7.9%	76	70	- 7.9%
Median Sales Price*	\$146,500	\$117,500	- 19.8%	\$146,500	\$117,500	- 19.8%
Average Sales Price*	\$158,333	\$133,167	- 15.9%	\$158,333	\$133,167	- 15.9%
Percent of List Price Received*	100.0%	92.3%	- 7.7%	100.0%	92.3%	- 7.7%
Inventory of Homes for Sale	37	46	+ 24.3%	—	—	—
Months Supply of Inventory	3.8	3.8	0.0%	—	—	—

Condo-Villa	January			Year to Date		
	2025	2026	% Change	Thru 1-2025	Thru 1-2026	% Change
Key Metrics						
New Listings	0	0	0.0%	0	0	0.0%
Pending Sales	0	0	0.0%	0	0	0.0%
Closed Sales	0	0	0.0%	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	0.0%	—	—	—
Months Supply of Inventory	—	—	—	—	—	—

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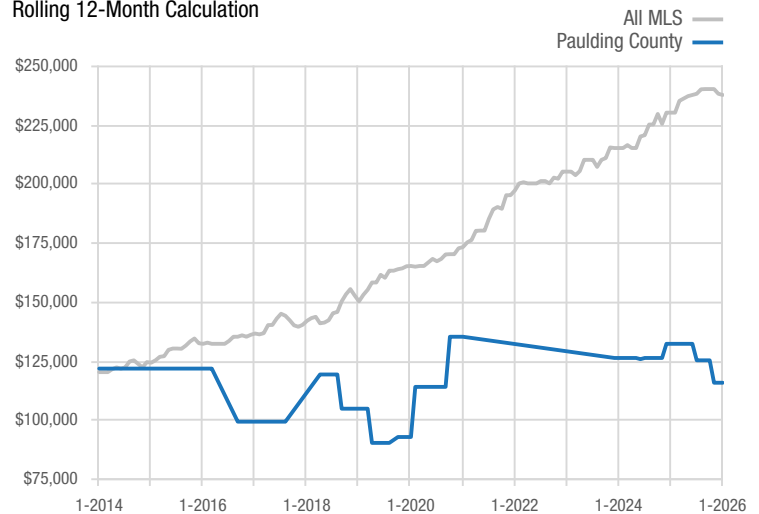
Median Sales Price - Single Family

Rolling 12-Month Calculation



Median Sales Price - Condo-Villa

Rolling 12-Month Calculation



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Putnam County

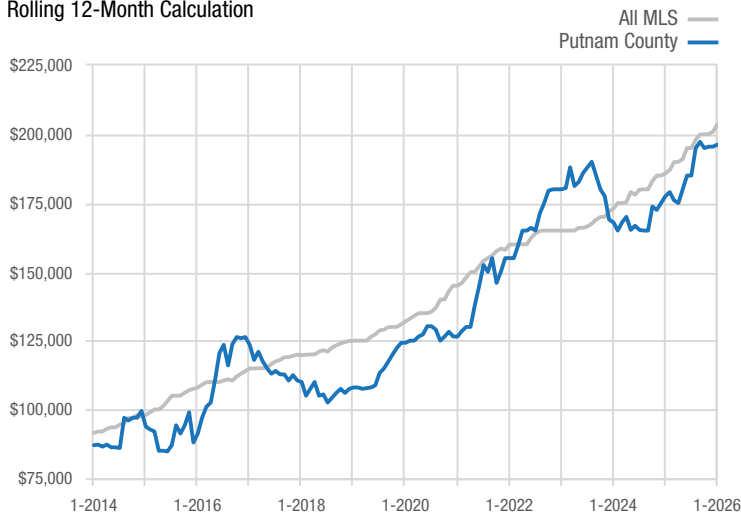
Single Family	January			Year to Date		
	2025	2026	% Change	Thru 1-2025	Thru 1-2026	% Change
Key Metrics						
New Listings	11	9	- 18.2%	11	9	- 18.2%
Pending Sales	4	3	- 25.0%	4	3	- 25.0%
Closed Sales	2	9	+ 350.0%	2	9	+ 350.0%
Days on Market Until Sale	89	90	+ 1.1%	89	90	+ 1.1%
Median Sales Price*	\$493,000	\$205,000	- 58.4%	\$493,000	\$205,000	- 58.4%
Average Sales Price*	\$493,000	\$231,933	- 53.0%	\$493,000	\$231,933	- 53.0%
Percent of List Price Received*	100.0%	96.6%	- 3.4%	100.0%	96.6%	- 3.4%
Inventory of Homes for Sale	21	31	+ 47.6%	—	—	—
Months Supply of Inventory	2.6	3.6	+ 38.5%	—	—	—

Condo-Villa	January			Year to Date		
	2025	2026	% Change	Thru 1-2025	Thru 1-2026	% Change
Key Metrics						
New Listings	0	0	0.0%	0	0	0.0%
Pending Sales	0	1	—	0	1	—
Closed Sales	0	0	0.0%	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	1	1	0.0%	—	—	—
Months Supply of Inventory	1.0	0.8	- 20.0%	—	—	—

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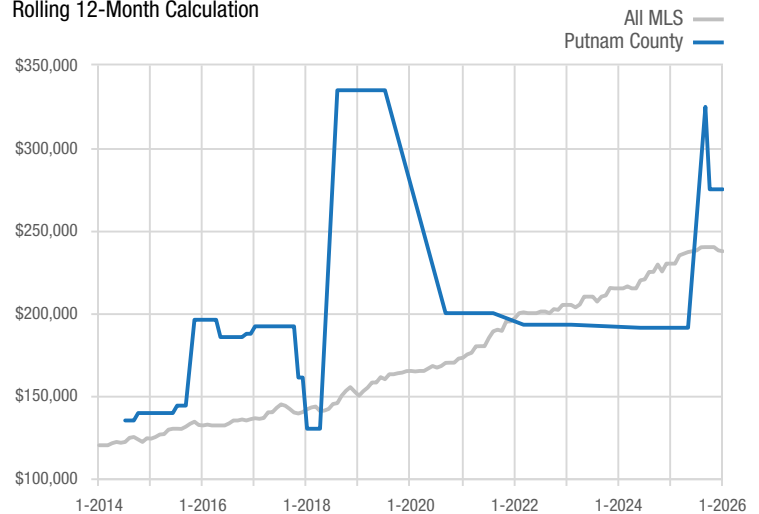
Median Sales Price - Single Family

Rolling 12-Month Calculation



Median Sales Price - Condo-Villa

Rolling 12-Month Calculation



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Williams County

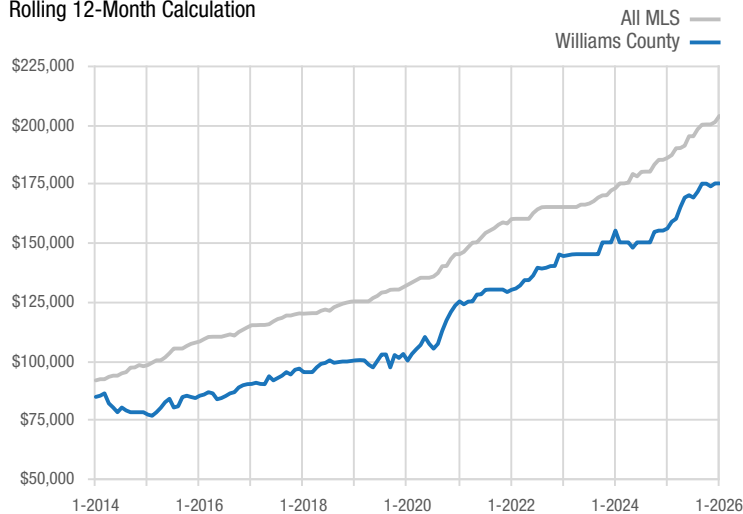
Single Family	January			Year to Date		
	2025	2026	% Change	Thru 1-2025	Thru 1-2026	% Change
Key Metrics						
New Listings	19	24	+ 26.3%	19	24	+ 26.3%
Pending Sales	24	24	0.0%	24	24	0.0%
Closed Sales	28	23	- 17.9%	28	23	- 17.9%
Days on Market Until Sale	81	85	+ 4.9%	81	85	+ 4.9%
Median Sales Price*	\$175,000	\$165,950	- 5.2%	\$175,000	\$165,950	- 5.2%
Average Sales Price*	\$193,043	\$180,995	- 6.2%	\$193,043	\$180,995	- 6.2%
Percent of List Price Received*	100.0%	96.9%	- 3.1%	100.0%	96.9%	- 3.1%
Inventory of Homes for Sale	93	65	- 30.1%	—	—	—
Months Supply of Inventory	2.9	2.0	- 31.0%	—	—	—

Condo-Villa	January			Year to Date		
	2025	2026	% Change	Thru 1-2025	Thru 1-2026	% Change
Key Metrics						
New Listings	1	0	- 100.0%	1	0	- 100.0%
Pending Sales	0	0	0.0%	0	0	0.0%
Closed Sales	0	0	0.0%	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	1	1	0.0%	—	—	—
Months Supply of Inventory	0.8	0.8	0.0%	—	—	—

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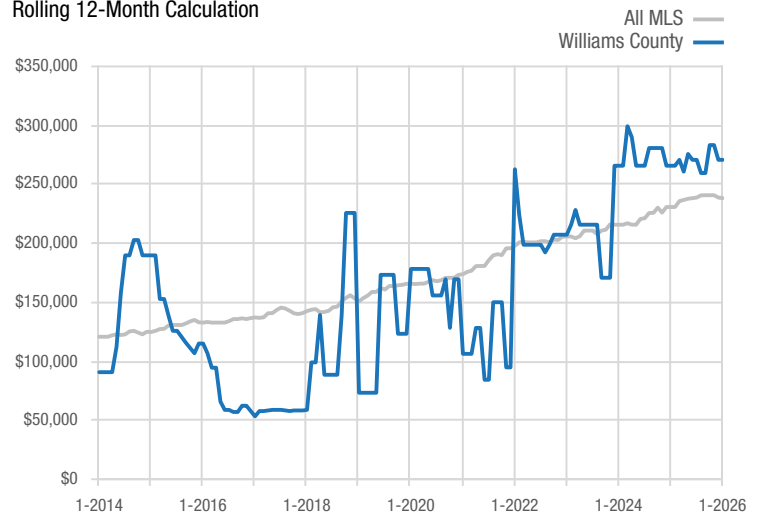
Median Sales Price - Single Family

Rolling 12-Month Calculation



Median Sales Price - Condo-Villa

Rolling 12-Month Calculation



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