

Local Market Update – February 2022

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Western Counties

Defiance, Fulton, Henry, Paulding, Putnam and Williams

The U.S. real estate market remains hot ahead of the spring selling season, with existing home sales up 6.7% as of last measure, according to the National Association of REALTORS®. Experts attribute the growth in sales to an uptick in mortgage interest rates, as buyers rushed to lock down their home purchases before rates move higher. Mortgage rates have increased almost a full percentage point since December, with the average 30-year fixed-rate mortgage briefly exceeding 4% in February, the highest level since May 2019.

Inventory was at an all-time low of 860,000 as February began, down 17% from a year ago and equivalent to 1.6 months supply. According to Lawrence Yun, Chief Economist at the National Association of REALTORS®, much of the current housing supply is concentrated at the upper end of the market, where inventory is increasing, while homes priced at the lower end of the market are quickly disappearing, leaving many first-time buyers behind. The shortage of homes is boosting demand even further, and with bidding wars common in many markets, it's no surprise sales prices continue to soar.

Single Family Key Metrics	February			Year to Date		
	2021	2022	% Change	Thru 2 2021	Thru 2 2022	% Change
New Listings	100	104	+4.0%	230	208	-9.6%
Closed Sales	98	95	-3.1%	201	223	+10.9%
Days on Market	70	88	+25.7%	74	80	+8.1%
SP\$/SqFt	\$82.72	\$99.32	+20.1%	\$84.73	\$98.41	+16.1%
Median Sales Price*	\$122,500	\$147,900	+20.7%	\$129,900	\$145,000	+11.6%
Average Sales Price*	\$139,612	\$169,137	+21.1%	\$140,877	\$163,160	+15.8%
Percent of List Price Received*	98%	97%	-1.0%	98%	98%	---
Months Supply of Inventory	4	4	---	---	---	---
Total Volume	\$13,681,988	\$16,068,011	+17.4%	\$28,316,353	\$36,384,682	+28.5%

Condo Key Metrics	February			Year to Date		
	2021	2022	% Change	Thru 2 2021	Thru 2 2022	% Change
New Listings	2	3	+50.0%	3	7	+133.3%
Closed Sales	3	1	-66.7%	5	3	-40.0%
Days on Market	58	28	-51.7%	59	34	-42.4%
SP\$/SqFt	\$91.33	\$135.23	+48.1%	\$80.30	\$107.07	+33.3%
Median Sales Price*	\$114,000	\$185,000	+62.3%	\$83,500	\$120,000	+43.7%
Average Sales Price*	\$128,000	\$185,000	+44.5%	\$97,540	\$128,333	+31.6%
Percent of List Price Received*	98%	103%	+5.1%	97%	100%	+3.1%
Months Supply of Inventory	1	8	+700%	---	---	---
Total Volume	\$342,000	\$185,000	-45.9%	\$487,000	\$385,000	-20.9%

*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	2-2021	2-2022	% Change	YTD 2021	YTD 2022	% Change
New Listings		747	659	- 11.8%	1,571	1,396	- 11.1%
Pending Sales		715	671	- 6.2%	1,435	1,413	- 1.5%
Closed Sales		667	647	- 3.0%	1,335	1,367	+ 2.4%
Days on Market Until Sale		72	72	0.0%	74	74	0.0%
Median Sales Price		\$135,800	\$165,000	+ 21.5%	\$144,000	\$162,135	+ 12.6%
Average Sales Price		\$165,569	\$193,966	+ 17.2%	\$169,534	\$190,257	+ 12.2%
Percent of List Price Received		97.9%	99.4%	+ 1.5%	97.9%	98.8%	+ 0.9%
Housing Affordability Index		298	244	- 18.1%	281	248	- 11.7%
Inventory of Homes for Sale		1,727	1,396	- 19.2%	—	—	—
Months Supply of Inventory		1.8	1.4	- 22.2%	—	—	—

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Defiance

MLS Area 61: 43512

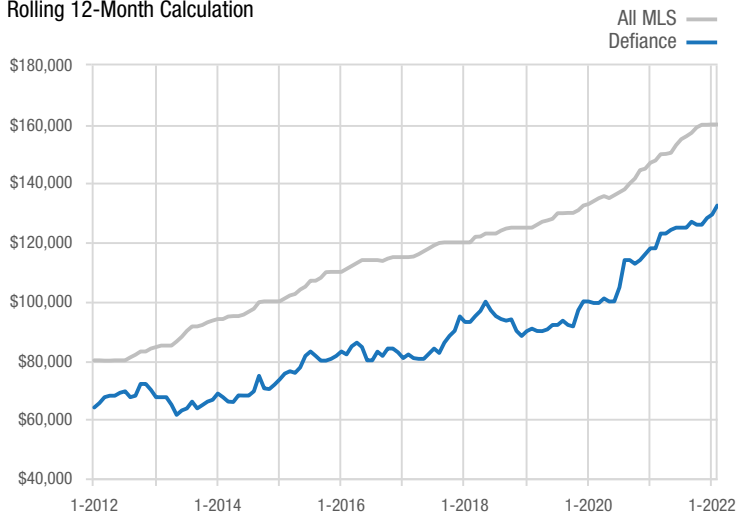
Single Family	February			Year to Date		
	2021	2022	% Change	Thru 2-2021	Thru 2-2022	% Change
Key Metrics						
New Listings	15	14	- 6.7%	31	28	- 9.7%
Pending Sales	12	15	+ 25.0%	22	30	+ 36.4%
Closed Sales	14	14	0.0%	21	27	+ 28.6%
Days on Market Until Sale	75	92	+ 22.7%	86	84	- 2.3%
Median Sales Price*	\$86,950	\$128,500	+ 47.8%	\$89,900	\$131,000	+ 45.7%
Average Sales Price*	\$106,750	\$160,236	+ 50.1%	\$119,710	\$147,911	+ 23.6%
Percent of List Price Received*	98.5%	100.0%	+ 1.5%	98.0%	99.7%	+ 1.7%
Inventory of Homes for Sale	38	39	+ 2.6%	—	—	—
Months Supply of Inventory	2.2	2.0	- 9.1%	—	—	—

Condo-Villa	February			Year to Date		
	2021	2022	% Change	Thru 2-2021	Thru 2-2022	% Change
Key Metrics						
New Listings	0	1	—	0	1	—
Pending Sales	1	0	- 100.0%	1	0	- 100.0%
Closed Sales	1	0	- 100.0%	1	0	- 100.0%
Days on Market Until Sale	90	—	—	90	—	—
Median Sales Price*	\$155,000	—	—	\$155,000	—	—
Average Sales Price*	\$155,000	—	—	\$155,000	—	—
Percent of List Price Received*	96.9%	—	—	96.9%	—	—
Inventory of Homes for Sale	0	1	—	—	—	—
Months Supply of Inventory	—	0.7	—	—	—	—

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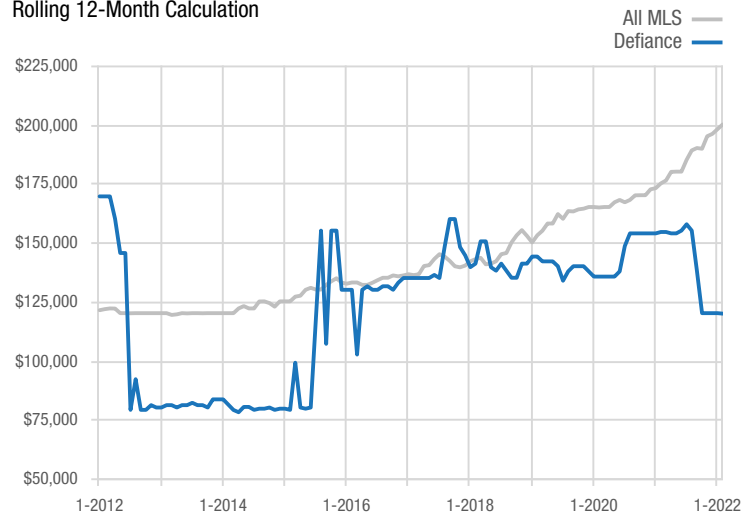
Median Sales Price - Single Family

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.

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Napoleon

MLS Area 76: 43545

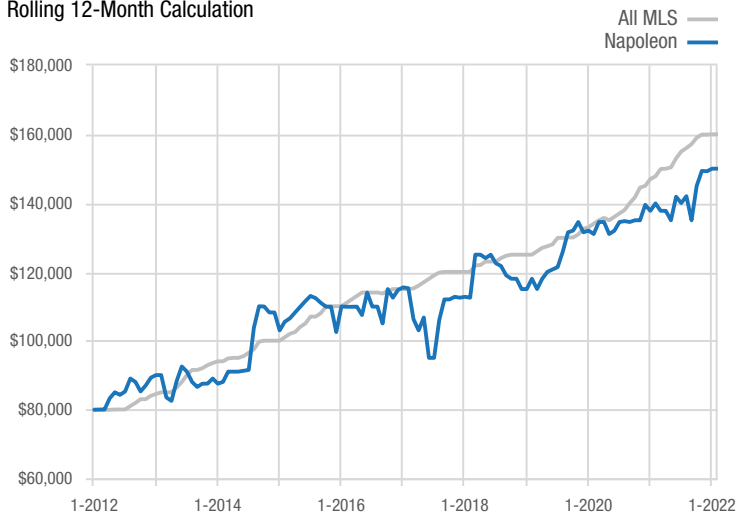
Single Family	February			Year to Date		
	2021	2022	% Change	Thru 2-2021	Thru 2-2022	% Change
Key Metrics						
New Listings	8	8	0.0%	13	18	+ 38.5%
Pending Sales	5	4	- 20.0%	10	13	+ 30.0%
Closed Sales	4	6	+ 50.0%	9	15	+ 66.7%
Days on Market Until Sale	67	69	+ 3.0%	60	66	+ 10.0%
Median Sales Price*	\$150,000	\$146,250	- 2.5%	\$139,500	\$158,000	+ 13.3%
Average Sales Price*	\$149,933	\$150,533	+ 0.4%	\$141,850	\$154,960	+ 9.2%
Percent of List Price Received*	98.0%	96.9%	- 1.1%	100.6%	97.4%	- 3.2%
Inventory of Homes for Sale	21	22	+ 4.8%	—	—	—
Months Supply of Inventory	2.3	2.3	0.0%	—	—	—

Condo-Villa	February			Year to Date		
	2021	2022	% Change	Thru 2-2021	Thru 2-2022	% Change
Key Metrics						
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	1	0	- 100.0%	—	—	—
Months Supply of Inventory	0.7	—	—	—	—	—

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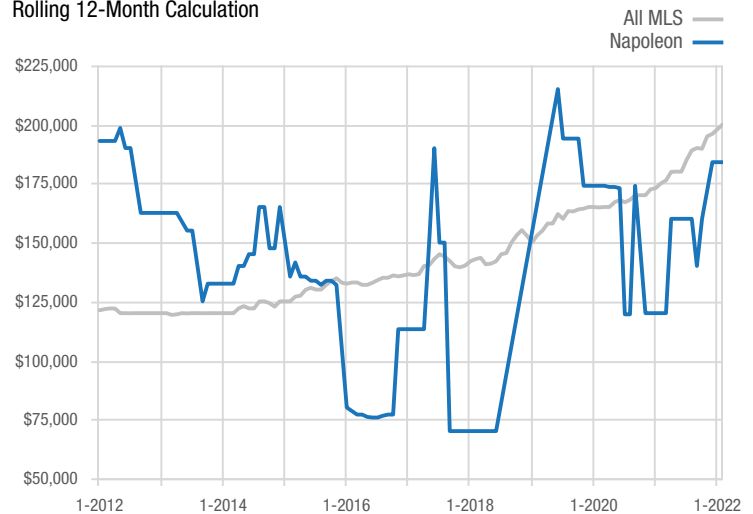
Median Sales Price - Single Family

Rolling 12-Month Calculation



Median Sales Price - Condo-Villa

Rolling 12-Month Calculation



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Bryan

MLS Area 87: 43506

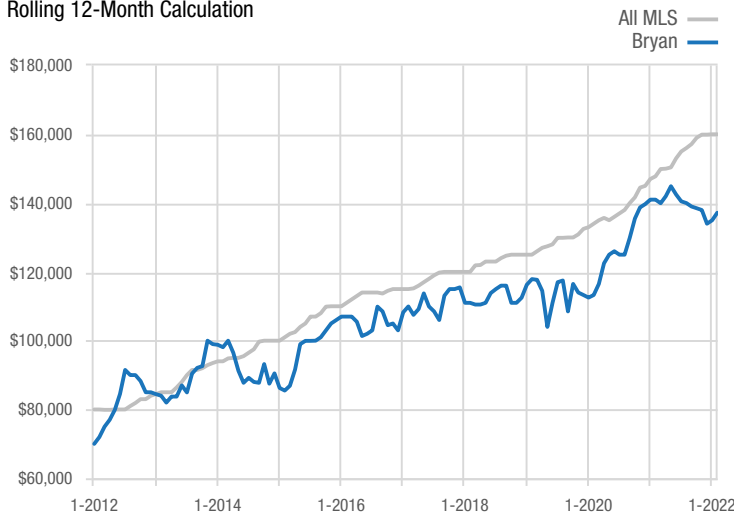
Single Family	February			Year to Date		
	2021	2022	% Change	Thru 2-2021	Thru 2-2022	% Change
Key Metrics						
New Listings	14	9	- 35.7%	35	25	- 28.6%
Pending Sales	15	13	- 13.3%	37	32	- 13.5%
Closed Sales	19	9	- 52.6%	38	30	- 21.1%
Days on Market Until Sale	63	77	+ 22.2%	72	72	0.0%
Median Sales Price*	\$132,900	\$180,000	+ 35.4%	\$137,225	\$159,250	+ 16.1%
Average Sales Price*	\$147,666	\$168,794	+ 14.3%	\$147,154	\$188,762	+ 28.3%
Percent of List Price Received*	98.1%	98.5%	+ 0.4%	98.1%	99.9%	+ 1.8%
Inventory of Homes for Sale	31	31	0.0%	—	—	—
Months Supply of Inventory	1.8	1.7	- 5.6%	—	—	—

Condo-Villa	February			Year to Date		
	2021	2022	% Change	Thru 2-2021	Thru 2-2022	% Change
Key Metrics						
New Listings	0	1	—	0	3	—
Pending Sales	0	0	—	1	2	+ 100.0%
Closed Sales	0	1	—	2	1	- 50.0%
Days on Market Until Sale	—	28	—	60	28	- 53.3%
Median Sales Price*	—	\$185,000	—	\$72,850	\$185,000	+ 153.9%
Average Sales Price*	—	\$185,000	—	\$72,850	\$185,000	+ 153.9%
Percent of List Price Received*	—	103.4%	—	95.2%	103.4%	+ 8.6%
Inventory of Homes for Sale	1	1	0.0%	—	—	—
Months Supply of Inventory	0.8	0.9	+ 12.5%	—	—	—

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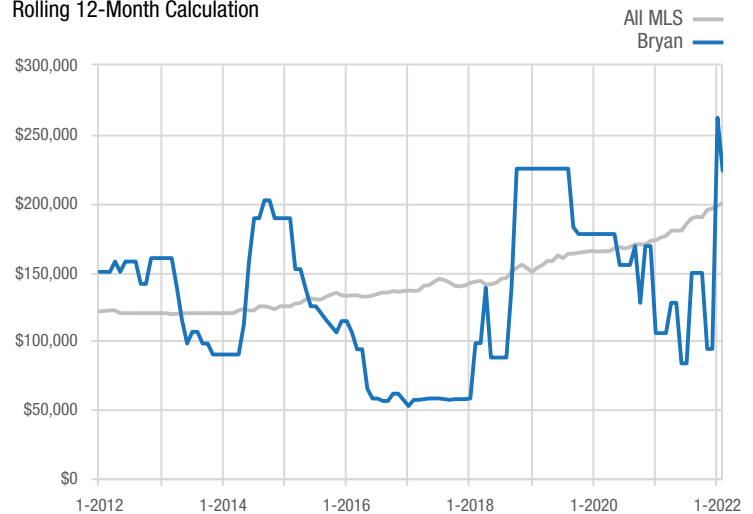
Median Sales Price - Single Family

Rolling 12-Month Calculation



Median Sales Price - Condo-Villa

Rolling 12-Month Calculation



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Wauseon

MLS Area 96: 43567

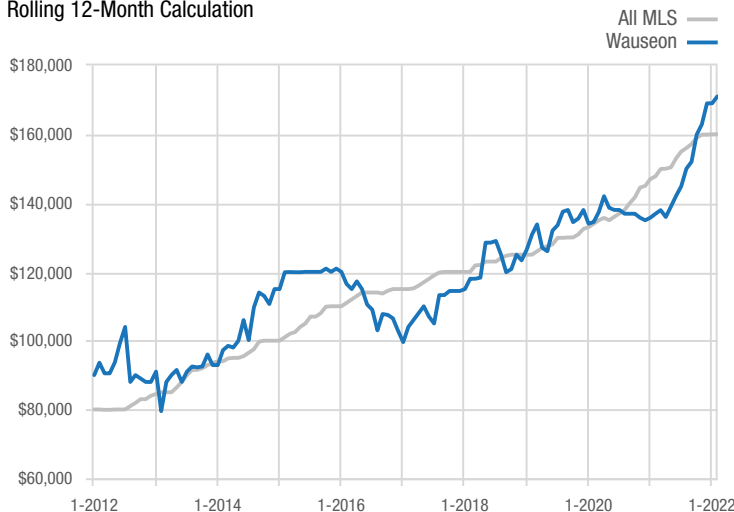
Single Family	February			Year to Date		
Key Metrics	2021	2022	% Change	Thru 2-2021	Thru 2-2022	% Change
New Listings	5	10	+ 100.0%	11	14	+ 27.3%
Pending Sales	6	7	+ 16.7%	10	14	+ 40.0%
Closed Sales	4	6	+ 50.0%	8	14	+ 75.0%
Days on Market Until Sale	116	70	- 39.7%	88	67	- 23.9%
Median Sales Price*	\$179,750	\$260,000	+ 44.6%	\$144,000	\$190,000	+ 31.9%
Average Sales Price*	\$197,475	\$245,583	+ 24.4%	\$165,014	\$200,762	+ 21.7%
Percent of List Price Received*	98.5%	97.4%	- 1.1%	98.6%	99.6%	+ 1.0%
Inventory of Homes for Sale	16	14	- 12.5%	—	—	—
Months Supply of Inventory	1.5	1.3	- 13.3%	—	—	—

Condo-Villa	February			Year to Date		
Key Metrics	2021	2022	% Change	Thru 2-2021	Thru 2-2022	% Change
New Listings	1	0	- 100.0%	1	0	- 100.0%
Pending Sales	1	0	- 100.0%	1	0	- 100.0%
Closed Sales	1	0	- 100.0%	1	0	- 100.0%
Days on Market Until Sale	47	—	—	47	—	—
Median Sales Price*	\$59,000	—	—	\$59,000	—	—
Average Sales Price*	\$59,000	—	—	\$59,000	—	—
Percent of List Price Received*	99.2%	—	—	99.2%	—	—
Inventory of Homes for Sale	1	0	- 100.0%	—	—	—
Months Supply of Inventory	1.0	—	—	—	—	—

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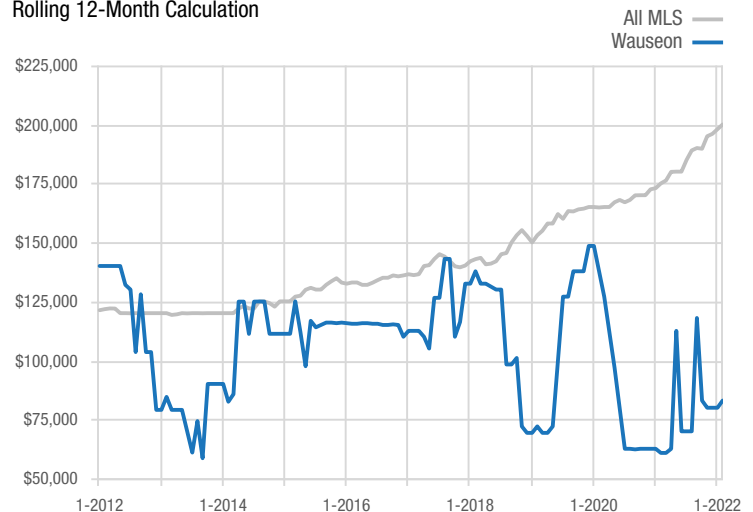
Median Sales Price - Single Family

Rolling 12-Month Calculation



Median Sales Price - Condo-Villa

Rolling 12-Month Calculation



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Archbold

MLS Area 98: 43502

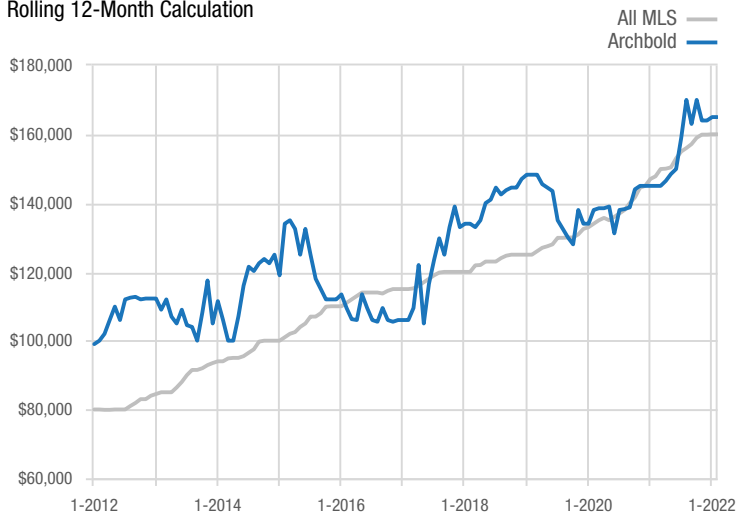
Single Family	February			Year to Date		
	2021	2022	% Change	Thru 2-2021	Thru 2-2022	% Change
Key Metrics						
New Listings	0	7	—	4	9	+ 125.0%
Pending Sales	1	3	+ 200.0%	6	7	+ 16.7%
Closed Sales	1	3	+ 200.0%	6	5	- 16.7%
Days on Market Until Sale	56	120	+ 114.3%	84	96	+ 14.3%
Median Sales Price*	\$279,900	\$220,000	- 21.4%	\$147,900	\$120,000	- 18.9%
Average Sales Price*	\$279,900	\$198,333	- 29.1%	\$156,750	\$160,800	+ 2.6%
Percent of List Price Received*	100.0%	92.8%	- 7.2%	98.3%	93.0%	- 5.4%
Inventory of Homes for Sale	7	9	+ 28.6%	—	—	—
Months Supply of Inventory	1.2	1.9	+ 58.3%	—	—	—

Condo-Villa	February			Year to Date		
	2021	2022	% Change	Thru 2-2021	Thru 2-2022	% Change
Key Metrics						
New Listings	1	0	- 100.0%	1	0	- 100.0%
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	1	0	- 100.0%	—	—	—
Months Supply of Inventory	0.7	—	—	—	—	—

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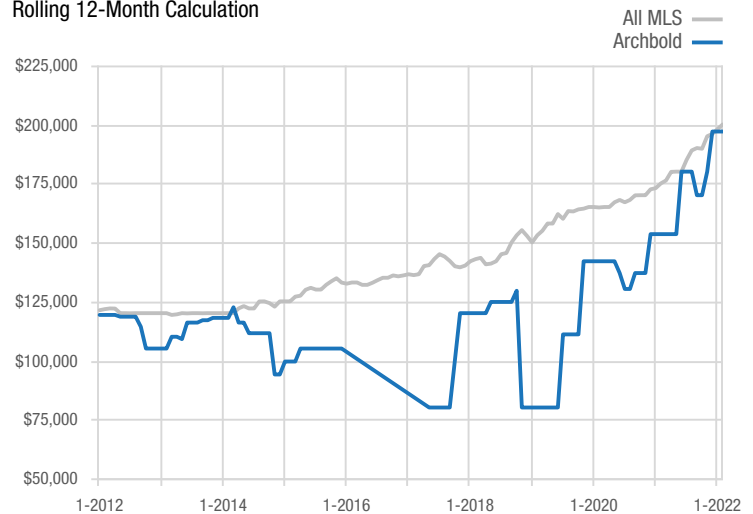
Median Sales Price - Single Family

Rolling 12-Month Calculation



Median Sales Price - Condo-Villa

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Defiance County

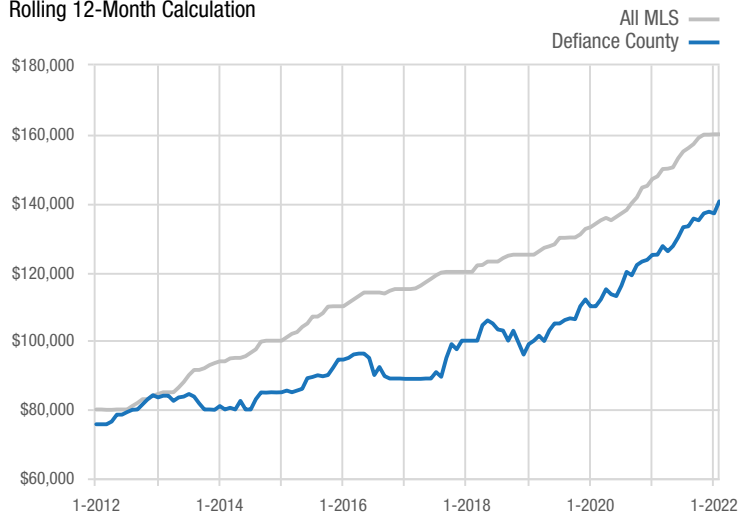
Single Family	February			Year to Date		
	2021	2022	% Change	Thru 2-2021	Thru 2-2022	% Change
Key Metrics						
New Listings	24	22	- 8.3%	52	44	- 15.4%
Pending Sales	25	28	+ 12.0%	40	54	+ 35.0%
Closed Sales	26	25	- 3.8%	41	49	+ 19.5%
Days on Market Until Sale	73	87	+ 19.2%	79	81	+ 2.5%
Median Sales Price*	\$109,250	\$166,900	+ 52.8%	\$118,500	\$138,500	+ 16.9%
Average Sales Price*	\$136,823	\$166,228	+ 21.5%	\$148,645	\$151,842	+ 2.2%
Percent of List Price Received*	98.6%	98.5%	- 0.1%	98.3%	98.3%	0.0%
Inventory of Homes for Sale	69	59	- 14.5%	—	—	—
Months Supply of Inventory	2.1	1.6	- 23.8%	—	—	—

Condo-Villa	February			Year to Date		
	2021	2022	% Change	Thru 2-2021	Thru 2-2022	% Change
Key Metrics						
New Listings	0	1	—	1	2	+ 100.0%
Pending Sales	2	0	- 100.0%	2	1	- 50.0%
Closed Sales	2	0	- 100.0%	2	2	0.0%
Days on Market Until Sale	63	—	—	63	38	- 39.7%
Median Sales Price*	\$141,500	—	—	\$141,500	\$100,000	- 29.3%
Average Sales Price*	\$141,500	—	—	\$141,500	\$100,000	- 29.3%
Percent of List Price Received*	97.7%	—	—	97.7%	98.0%	+ 0.3%
Inventory of Homes for Sale	0	2	—	—	—	—
Months Supply of Inventory	—	0.9	—	—	—	—

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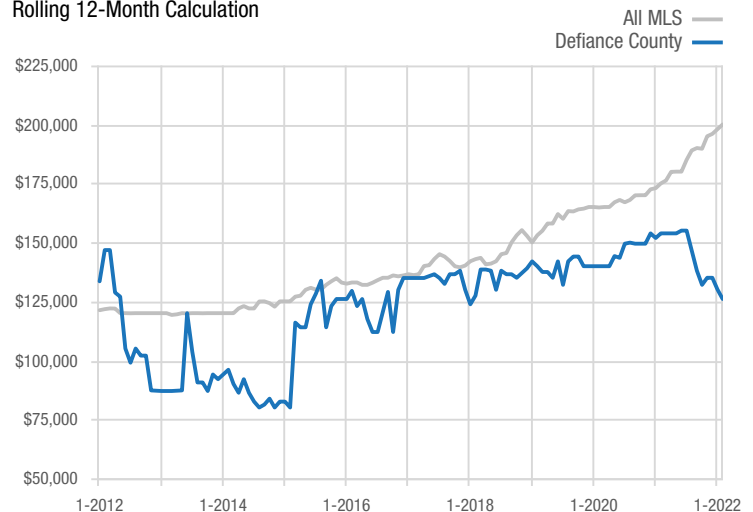
Median Sales Price - Single Family

Rolling 12-Month Calculation



Median Sales Price - Condo-Villa

Rolling 12-Month Calculation



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Fulton County

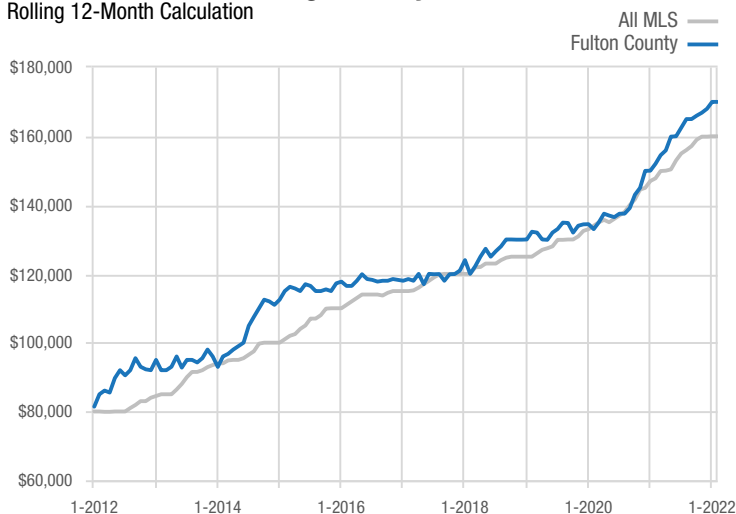
Single Family	February			Year to Date		
	2021	2022	% Change	Thru 2-2021	Thru 2-2022	% Change
Key Metrics						
New Listings	17	24	+ 41.2%	33	48	+ 45.5%
Pending Sales	13	23	+ 76.9%	38	44	+ 15.8%
Closed Sales	11	24	+ 118.2%	41	48	+ 17.1%
Days on Market Until Sale	83	73	- 12.0%	76	66	- 13.2%
Median Sales Price*	\$209,000	\$172,499	- 17.5%	\$154,500	\$160,585	+ 3.9%
Average Sales Price*	\$193,845	\$190,183	- 1.9%	\$169,864	\$175,533	+ 3.3%
Percent of List Price Received*	98.3%	95.9%	- 2.4%	100.2%	98.1%	- 2.1%
Inventory of Homes for Sale	54	50	- 7.4%	—	—	—
Months Supply of Inventory	1.5	1.4	- 6.7%	—	—	—

Condo-Villa	February			Year to Date		
	2021	2022	% Change	Thru 2-2021	Thru 2-2022	% Change
Key Metrics						
New Listings	2	0	- 100.0%	2	0	- 100.0%
Pending Sales	1	0	- 100.0%	1	0	- 100.0%
Closed Sales	1	0	- 100.0%	1	0	- 100.0%
Days on Market Until Sale	47	—	—	47	—	—
Median Sales Price*	\$59,000	—	—	\$59,000	—	—
Average Sales Price*	\$59,000	—	—	\$59,000	—	—
Percent of List Price Received*	99.2%	—	—	99.2%	—	—
Inventory of Homes for Sale	2	0	- 100.0%	—	—	—
Months Supply of Inventory	1.5	—	—	—	—	—

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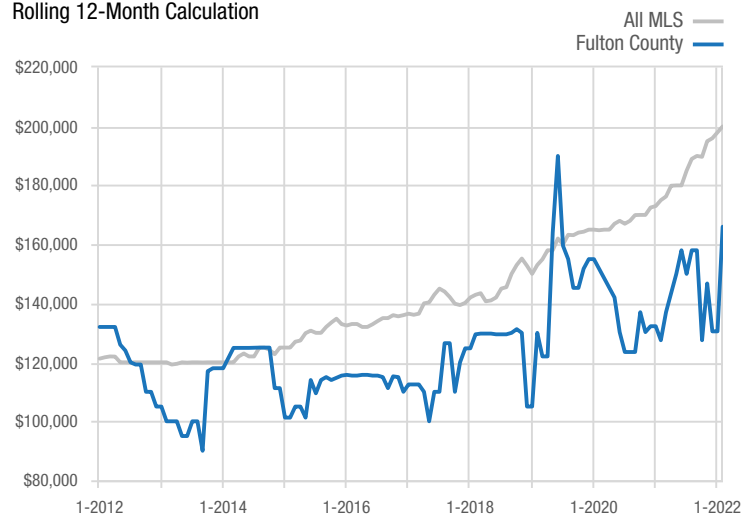
Median Sales Price - Single Family

Rolling 12-Month Calculation



Median Sales Price - Condo-Villa

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Henry County

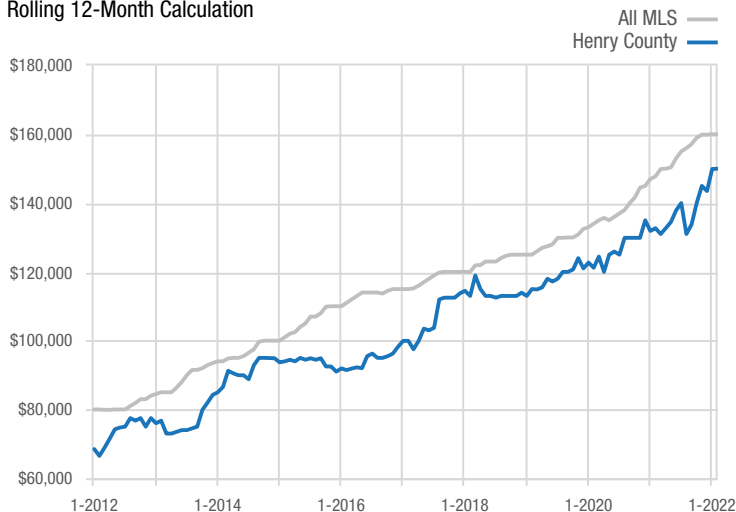
Single Family	February			Year to Date		
	2021	2022	% Change	Thru 2-2021	Thru 2-2022	% Change
Key Metrics						
New Listings	16	18	+ 12.5%	28	37	+ 32.1%
Pending Sales	14	11	- 21.4%	30	30	0.0%
Closed Sales	12	11	- 8.3%	28	32	+ 14.3%
Days on Market Until Sale	58	89	+ 53.4%	64	78	+ 21.9%
Median Sales Price*	\$145,000	\$158,000	+ 9.0%	\$125,000	\$160,000	+ 28.0%
Average Sales Price*	\$156,460	\$203,473	+ 30.0%	\$130,246	\$195,677	+ 50.2%
Percent of List Price Received*	98.1%	97.3%	- 0.8%	97.2%	98.3%	+ 1.1%
Inventory of Homes for Sale	39	43	+ 10.3%	—	—	—
Months Supply of Inventory	2.1	2.4	+ 14.3%	—	—	—

Condo-Villa	February			Year to Date		
	2021	2022	% Change	Thru 2-2021	Thru 2-2022	% Change
Key Metrics						
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	1	0	- 100.0%	—	—	—
Months Supply of Inventory	0.7	—	—	—	—	—

* 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.

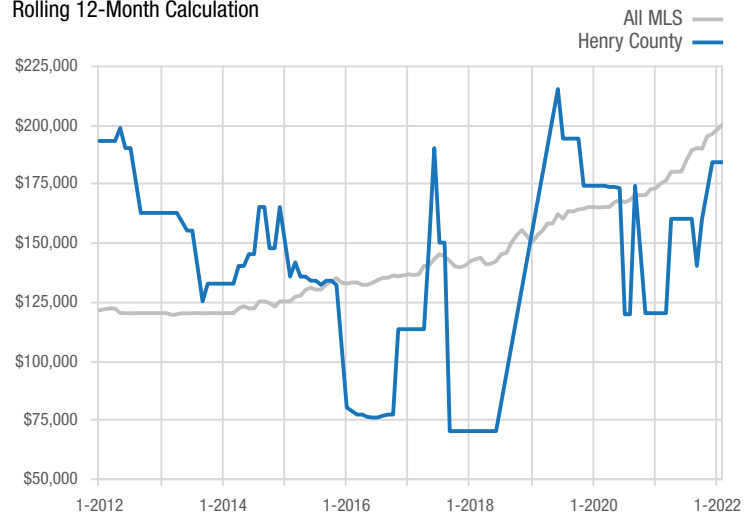
Median Sales Price - Single Family

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.

Local Market Update – February 2022

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Paulding County

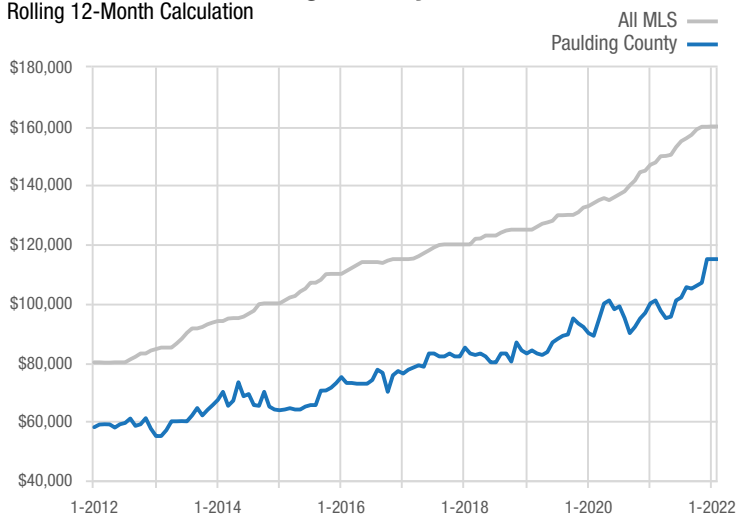
Single Family	February			Year to Date		
Key Metrics	2021	2022	% Change	Thru 2-2021	Thru 2-2022	% Change
New Listings	9	13	+ 44.4%	26	25	- 3.8%
Pending Sales	7	6	- 14.3%	17	17	0.0%
Closed Sales	9	7	- 22.2%	15	20	+ 33.3%
Days on Market Until Sale	46	79	+ 71.7%	60	98	+ 63.3%
Median Sales Price*	\$83,500	\$105,000	+ 25.7%	\$88,900	\$107,450	+ 20.9%
Average Sales Price*	\$89,367	\$110,164	+ 23.3%	\$96,680	\$116,598	+ 20.6%
Percent of List Price Received*	98.1%	96.9%	- 1.2%	98.8%	95.2%	- 3.6%
Inventory of Homes for Sale	25	30	+ 20.0%	—	—	—
Months Supply of Inventory	2.4	2.6	+ 8.3%	—	—	—

Condo-Villa	February			Year to Date		
Key Metrics	2021	2022	% Change	Thru 2-2021	Thru 2-2022	% 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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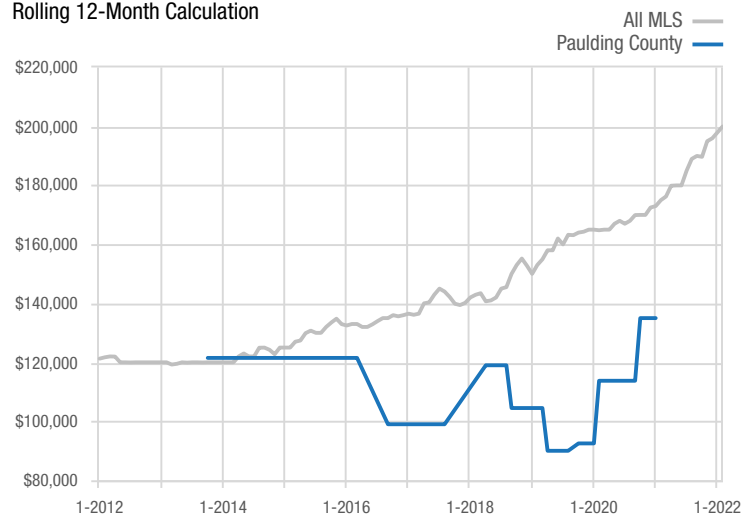
Median Sales Price - Single Family

Rolling 12-Month Calculation



Median Sales Price - Condo-Villa

Rolling 12-Month Calculation



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Putnam County

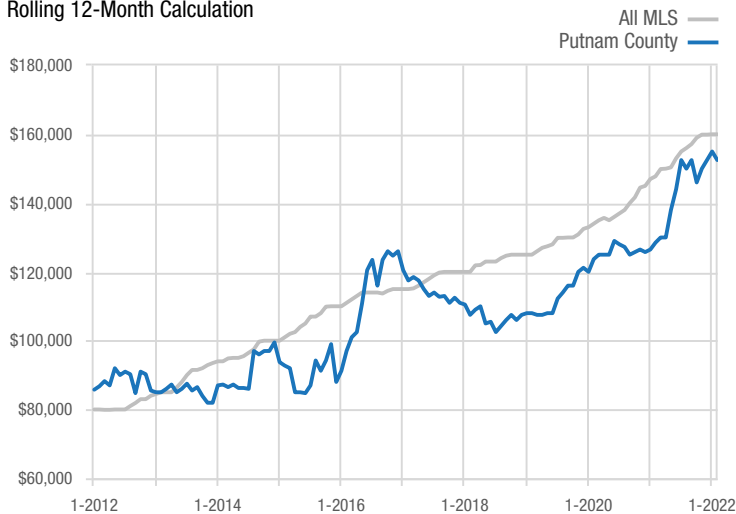
Single Family	February			Year to Date		
	2021	2022	% Change	Thru 2-2021	Thru 2-2022	% Change
Key Metrics						
New Listings	3	7	+ 133.3%	15	11	- 26.7%
Pending Sales	5	6	+ 20.0%	8	12	+ 50.0%
Closed Sales	3	3	0.0%	5	9	+ 80.0%
Days on Market Until Sale	84	110	+ 31.0%	94	81	- 13.8%
Median Sales Price*	\$247,000	\$179,500	- 27.3%	\$189,900	\$174,000	- 8.4%
Average Sales Price*	\$278,933	\$169,133	- 39.4%	\$219,160	\$179,922	- 17.9%
Percent of List Price Received*	99.2%	101.0%	+ 1.8%	98.9%	98.4%	- 0.5%
Inventory of Homes for Sale	26	15	- 42.3%	—	—	—
Months Supply of Inventory	3.3	1.4	- 57.6%	—	—	—

Condo-Villa	February			Year to Date		
	2021	2022	% Change	Thru 2-2021	Thru 2-2022	% Change
Key Metrics						
New Listings	0	0	—	0	1	—
Pending Sales	0	0	—	0	1	—
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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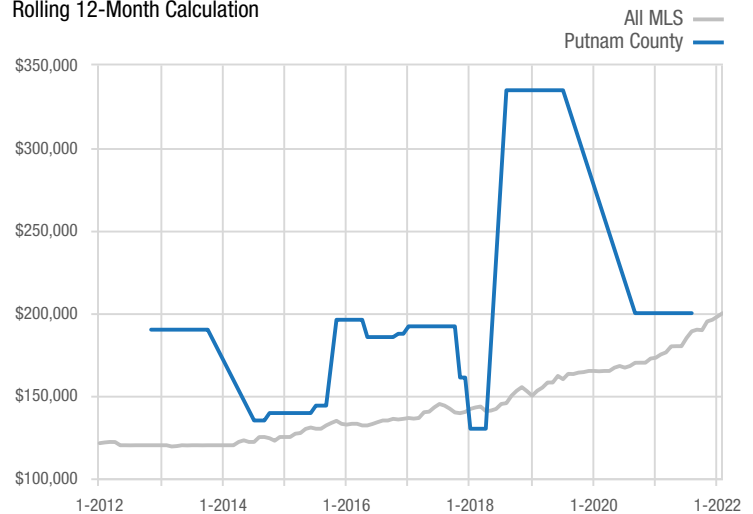
Median Sales Price - Single Family

Rolling 12-Month Calculation



Median Sales Price - Condo-Villa

Rolling 12-Month Calculation



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Williams County

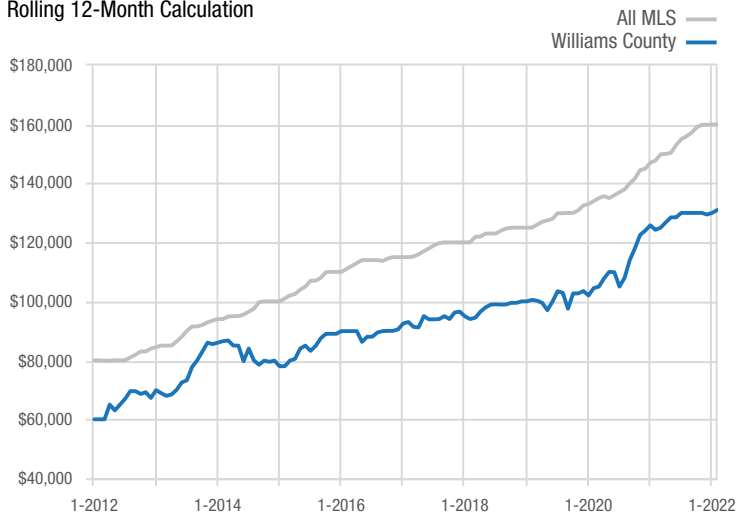
Single Family	February			Year to Date		
	2021	2022	% Change	Thru 2-2021	Thru 2-2022	% Change
Key Metrics						
New Listings	31	14	- 54.8%	76	37	- 51.3%
Pending Sales	32	24	- 25.0%	72	63	- 12.5%
Closed Sales	37	25	- 32.4%	71	65	- 8.5%
Days on Market Until Sale	72	104	+ 44.4%	76	85	+ 11.8%
Median Sales Price*	\$110,000	\$145,000	+ 31.8%	\$116,950	\$145,000	+ 24.0%
Average Sales Price*	\$123,388	\$153,247	+ 24.2%	\$129,505	\$164,649	+ 27.1%
Percent of List Price Received*	97.0%	97.1%	+ 0.1%	97.0%	97.5%	+ 0.5%
Inventory of Homes for Sale	76	58	- 23.7%	—	—	—
Months Supply of Inventory	2.1	1.5	- 28.6%	—	—	—

Condo-Villa	February			Year to Date		
	2021	2022	% Change	Thru 2-2021	Thru 2-2022	% Change
Key Metrics						
New Listings	0	1	—	0	3	—
Pending Sales	0	0	—	1	2	+ 100.0%
Closed Sales	0	1	—	2	1	- 50.0%
Days on Market Until Sale	—	28	—	60	28	- 53.3%
Median Sales Price*	—	\$185,000	—	\$72,850	\$185,000	+ 153.9%
Average Sales Price*	—	\$185,000	—	\$72,850	\$185,000	+ 153.9%
Percent of List Price Received*	—	103.4%	—	95.2%	103.4%	+ 8.6%
Inventory of Homes for Sale	1	3	+ 200.0%	—	—	—
Months Supply of Inventory	0.8	2.6	+ 225.0%	—	—	—

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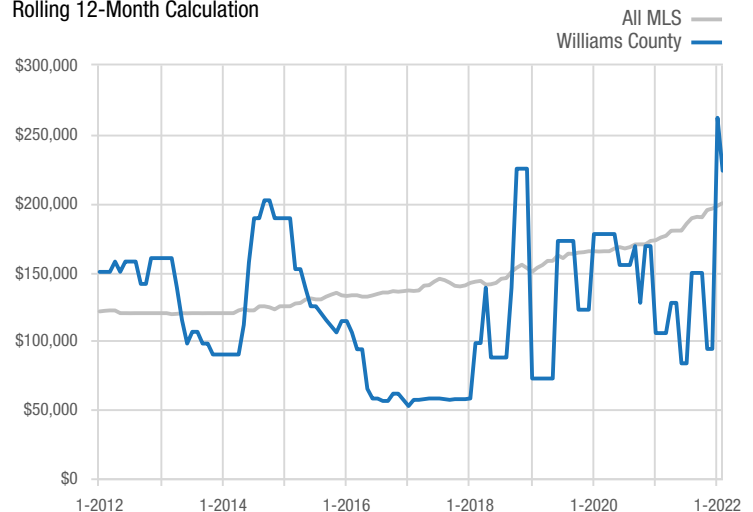
Median Sales Price - Single Family

Rolling 12-Month Calculation



Median Sales Price - Condo-Villa

Rolling 12-Month Calculation



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