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

The housing and stock markets continue to be the leaders in the economy. In August, showings and pending sales remained at strong levels while housing inventory remained limited, continuing the competitive bidding market we have seen in recent months. With the stock indexes at or near record highs as mortgage rates remain near record lows, signs point to a busy fall housing market.

As we look towards the fall, we normally see housing activity begin to slow a bit as the back-to-school season begins, but this year is far from normal. While uncertainty remains on what effects the upcoming elections and any seasonal resurgence of COVID-19 may have on the financial and housing markets, the healthy housing demand we see today will create significant tailwinds in the near term.

Single Family		August			Year to Date	
Key Metrics	2019	2020	% Change	Thru 8 2019	Thru 8 2020	% Change
New Listings	241	168		1,437	1,212	
Closed Sales	144	175		1,055	1,088	
Days on Market	84	90		89	96	
Median Sales Price*	\$127,000	\$140,900		\$115,000	\$125,500	
Average Sales Price*	\$142,165	\$152,017		\$127,277	\$135,192	
Percent of List Price Received*	98.2%	100.0%		97.9%	98.5%	
Months Supply of Inventory	5	3				
Total Volume (in 1'000s)	\$20,472	\$26,603		\$135,322	\$147,089	

Condo-Villa		August			Year to Date			
Key Metrics	2019	2020	% Change	Thru 8 2019	Thru 8 2020	% Change		
New Listings	6	4	-33.3%	32	37	+15.6%		
Closed Sales	4	3	-25.0%	26	25	-3.8%		
Days on Market	48	72	+50.0%	82	76	-7.3%		
Median Sales Price*	\$164,900	\$159,900	-3.0%	\$146,250	\$137,000	-6.3%		
Average Sales Price*	\$173,325	\$165,568	-4.5%	\$147,869	\$129,861	-12.2%		
Percent of List Price Received*	98.9%	99.3%	+0.4%	99.6%	98.3%	-1.3%		
Months Supply of Inventory	4	5	+25.0%					
Total Volume	\$693,300	\$496,704	-28.4%	\$3,844,600	\$3,246,525	-15.6%		

*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	8-2019	8-2020	% Change	YTD 2019	YTD 2020	% Change
New Listings	8-2018 2-2019 8-2019 2-2020 8-2020	1,352	1,162	- 14.1%	9,870	8,512	- 13.8%
Pending Sales	8-2018 2-2019 8-2019 2-2020 8-2020	1,045	1,112	+ 6.4%	7,453	7,173	- 3.8%
Closed Sales	8-2018 2-2019 8-2019 2-2020 8-2020	1,071	1,109	+ 3.5%	7,356	7,027	- 4.5%
Days on Market Until Sale	8-2018 2-2019 8-2019 2-2020 8-2020	77	72	- 6.5%	84	84	0.0%
Median Sales Price	8-2018 2-2019 8-2019 2-2020 8-2020	\$143,900	\$150,000	+ 4.2%	\$135,000	\$143,000	+ 5.9%
Average Sales Price	8-2018 2-2019 8-2019 2-2020 8-2020	\$168,651	\$178,219	+ 5.7%	\$160,947	\$167,940	+ 4.3%
Percent of List Price Received	8-2018 2-2019 8-2019 2-2020 8-2020	97.3%	98.6%	+ 1.3%	96.9%	97.8%	+ 0.9%
Housing Affordability Index	8-2018 2-2019 8-2019 2-2020 8-2020	227	225	- 0.9%	242	236	- 2.5%
Inventory of Homes for Sale	8-2018 2-2019 8-2019 2-2020 8-2020	3,383	2,477	- 26.8%			_
Months Supply of Inventory	8-2018 2-2019 8-2019 2-2020 8-2020	3.8	2.8	- 26.3%			_

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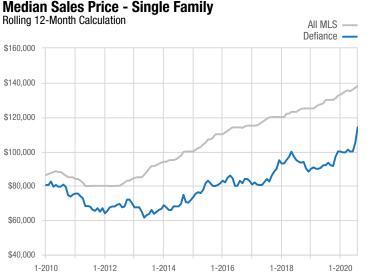
Defiance

MLS Area 61: 43512

Single Family		August			Year to Date	
Key Metrics	2019	2020	% Change	Thru 8-2019	Thru 8-2020	% Change
New Listings	28	16	- 42.9%	187	154	- 17.6%
Pending Sales	16	15	- 6.3%	130	146	+ 12.3%
Closed Sales	17	23	+ 35.3%	129	147	+ 14.0%
Days on Market Until Sale	53	91	+ 71.7%	79	86	+ 8.9%
Median Sales Price*	\$93,750	\$140,100	+ 49.4%	\$100,000	\$118,875	+ 18.9%
Average Sales Price*	\$114,673	\$142,378	+ 24.2%	\$111,394	\$120,608	+ 8.3%
Percent of List Price Received*	96.0%	95.6%	- 0.4%	97.2%	96.7%	- 0.5%
Inventory of Homes for Sale	72	42	- 41.7%			
Months Supply of Inventory	4.3	2.3	- 46.5%			_

Condo-Villa		August			Year to Date	
Key Metrics	2019	2020	% Change	Thru 8-2019	Thru 8-2020	% Change
New Listings	1	1	0.0%	6	13	+ 116.7%
Pending Sales	0	0	_	7	9	+ 28.6%
Closed Sales	1	2	+ 100.0%	7	8	+ 14.3%
Days on Market Until Sale	41	76	+ 85.4%	47	56	+ 19.1%
Median Sales Price*	\$149,900	\$168,402	+ 12.3%	\$135,500	\$153,821	+ 13.5%
Average Sales Price*	\$149,900	\$168,402	+ 12.3%	\$111,829	\$139,678	+ 24.9%
Percent of List Price Received*	100.0%	99.1 %	- 0.9%	99.9%	97.5%	- 2.4%
Inventory of Homes for Sale	1	3	+ 200.0%			
Months Supply of Inventory	0.5	1.9	+ 280.0%			

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Median Sales Price - Condo-Villa



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Napoleon

MLS Area 76: 43545

Single Family		August			Year to Date			
Key Metrics	2019	2020	% Change	Thru 8-2019	Thru 8-2020	% Change		
New Listings	17	13	- 23.5%	97	77	- 20.6%		
Pending Sales	10	9	- 10.0%	70	73	+ 4.3%		
Closed Sales	9	13	+ 44.4%	69	73	+ 5.8%		
Days on Market Until Sale	73	102	+ 39.7%	78	92	+ 17.9%		
Median Sales Price*	\$145,000	\$164,900	+ 13.7%	\$137,500	\$139,900	+ 1.7%		
Average Sales Price*	\$151,600	\$164,246	+ 8.3%	\$145,380	\$153,470	+ 5.6%		
Percent of List Price Received*	97.5%	98.7%	+ 1.2%	97.5%	97.4%	- 0.1%		
Inventory of Homes for Sale	38	28	- 26.3%					
Months Supply of Inventory	4.7	3.1	- 34.0%					

Condo-Villa		August			Year to Date	
Key Metrics	2019	2020	% Change	Thru 8-2019	Thru 8-2020	% Change
New Listings	0	0	—	3	5	+ 66.7%
Pending Sales	0	0	—	2	1	- 50.0%
Closed Sales	0	0	—	2	1	- 50.0%
Days on Market Until Sale			—	77	72	- 6.5%
Median Sales Price*			—	\$194,000	\$65,000	- 66.5%
Average Sales Price*			—	\$194,000	\$65,000	- 66.5%
Percent of List Price Received*			—	95.6%	86.8%	- 9.2%
Inventory of Homes for Sale	2	4	+ 100.0%			
Months Supply of Inventory	2.0	4.0	+ 100.0%			

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Median Sales Price - Single Family

Median Sales Price - Condo-Villa Rolling 12-Month Calculation



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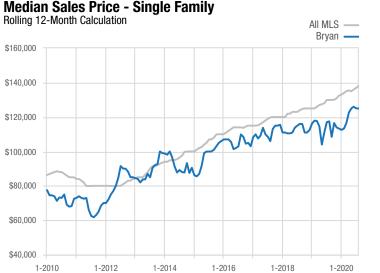


Bryan MLS Area 87: 43506

Single Family		August			Year to Date			
Key Metrics	2019	2020	% Change	Thru 8-2019	Thru 8-2020	% Change		
New Listings	37	29	- 21.6%	164	132	- 19.5%		
Pending Sales	20	14	- 30.0%	134	115	- 14.2%		
Closed Sales	21	14	- 33.3%	135	118	- 12.6%		
Days on Market Until Sale	66	80	+ 21.2%	84	94	+ 11.9%		
Median Sales Price*	\$152,000	\$145,000	- 4.6%	\$117,000	\$132,000	+ 12.8%		
Average Sales Price*	\$149,552	\$156,335	+ 4.5%	\$122,820	\$140,191	+ 14.1%		
Percent of List Price Received*	98.8%	97.1%	- 1.7%	96.9%	96.7%	- 0.2%		
Inventory of Homes for Sale	64	51	- 20.3%			—		
Months Supply of Inventory	4.0	3.4	- 15.0%					

Condo-Villa	August			Year to Date			
Key Metrics	2019	2020	% Change	Thru 8-2019	Thru 8-2020	% Change	
New Listings	0	1	—	4	4	0.0%	
Pending Sales	0	0	—	2	2	0.0%	
Closed Sales	0	0	—	2	2	0.0%	
Days on Market Until Sale		_	—	96	55	- 42.7%	
Median Sales Price*			—	\$223,750	\$168,750	- 24.6%	
Average Sales Price*		_	—	\$223,750	\$168,750	- 24.6%	
Percent of List Price Received*			—	97.6%	92.4%	- 5.3%	
Inventory of Homes for Sale	2	2	0.0%			—	
Months Supply of Inventory	2.0	1.5	- 25.0%			_	

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Median Sales Price - Condo-Villa



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Wauseon

MLS Area 96: 43567

Single Family		August			Year to Date			
Key Metrics	2019	2020	% Change	Thru 8-2019	Thru 8-2020	% Change		
New Listings	13	10	- 23.1%	72	90	+ 25.0%		
Pending Sales	6	13	+ 116.7%	63	75	+ 19.0%		
Closed Sales	8	17	+ 112.5%	66	75	+ 13.6%		
Days on Market Until Sale	119	71	- 40.3%	105	82	- 21.9%		
Median Sales Price*	\$139,250	\$124,000	- 11.0%	\$137,500	\$136,500	- 0.7%		
Average Sales Price*	\$163,500	\$128,289	- 21.5%	\$153,249	\$137,017	- 10.6%		
Percent of List Price Received*	91.4%	96.8%	+ 5.9%	96.3%	98.5%	+ 2.3%		
Inventory of Homes for Sale	26	27	+ 3.8%					
Months Supply of Inventory	3.5	3.3	- 5.7%			_		

Condo-Villa		August			Year to Date			
Key Metrics	2019	2020	% Change	Thru 8-2019	Thru 8-2020	% Change		
New Listings	0	0	—	6	2	- 66.7%		
Pending Sales	0	0	—	3	3	0.0%		
Closed Sales	0	0	—	3	3	0.0%		
Days on Market Until Sale			—	94	127	+ 35.1%		
Median Sales Price*			—	\$155,000	\$62,500	- 59.7%		
Average Sales Price*			—	\$148,667	\$69,800	- 53.0%		
Percent of List Price Received*			—	94.9%	93.3%	- 1.7%		
Inventory of Homes for Sale	3	0	- 100.0%			_		
Months Supply of Inventory	3.0		_			_		

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Median Sales Price - Single Family





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Archbold

MLS Area 98: 43502

Single Family		August			Year to Date	
Key Metrics	2019	2020	% Change	Thru 8-2019	Thru 8-2020	% Change
New Listings	5	9	+ 80.0%	49	50	+ 2.0%
Pending Sales	4	5	+ 25.0%	34	43	+ 26.5%
Closed Sales	3	6	+ 100.0%	33	43	+ 30.3%
Days on Market Until Sale	142	80	- 43.7%	100	102	+ 2.0%
Median Sales Price*	\$138,000	\$145,000	+ 5.1%	\$130,000	\$137,500	+ 5.8%
Average Sales Price*	\$145,000	\$163,583	+ 12.8%	\$153,861	\$168,171	+ 9.3%
Percent of List Price Received*	100.8%	95.2%	- 5.6%	96.3%	98.0%	+ 1.8%
Inventory of Homes for Sale	21	21	0.0%			
Months Supply of Inventory	5.4	4.3	- 20.4%			

Condo-Villa		August		Year to Date			
Key Metrics	2019	2020	% Change	Thru 8-2019	Thru 8-2020	% Change	
New Listings	0	0	—	2	3	+ 50.0%	
Pending Sales	0	0	—	1	2	+ 100.0%	
Closed Sales	0	0	—	1	2	+ 100.0%	
Days on Market Until Sale			—	101	24	- 76.2%	
Median Sales Price*			—	\$142,000	\$130,250	- 8.3%	
Average Sales Price*		_	—	\$142,000	\$130,250	- 8.3%	
Percent of List Price Received*			—	101.5%	99.0%	- 2.5%	
Inventory of Homes for Sale	0	1	—			_	
Months Supply of Inventory		0.5	_			_	

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Median Sales Price - Single Family





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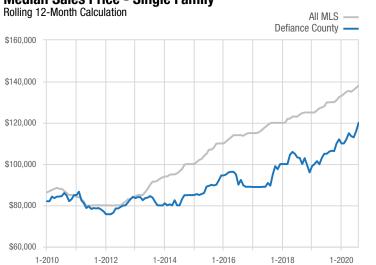


Defiance County

Single Family		August			Year to Date			
Key Metrics	2019	2020	% Change	Thru 8-2019	Thru 8-2020	% Change		
New Listings	58	34	- 41.4%	352	282	- 19.9%		
Pending Sales	32	28	- 12.5%	258	255	- 1.2%		
Closed Sales	33	38	+ 15.2%	254	257	+ 1.2%		
Days on Market Until Sale	61	89	+ 45.9%	80	90	+ 12.5%		
Median Sales Price*	\$124,750	\$152,450	+ 22.2%	\$112,000	\$125,000	+ 11.6%		
Average Sales Price*	\$125,993	\$158,007	+ 25.4%	\$126,661	\$130,321	+ 2.9%		
Percent of List Price Received*	97.7%	96.9%	- 0.8%	97.3%	96.9%	- 0.4%		
Inventory of Homes for Sale	137	87	- 36.5%					
Months Supply of Inventory	4.4	2.7	- 38.6%					

Condo-Villa		August		Year to Date			
Key Metrics	2019	2020	% Change	Thru 8-2019	Thru 8-2020	% Change	
New Listings	5	2	- 60.0%	16	20	+ 25.0%	
Pending Sales	3	0	- 100.0%	14	16	+ 14.3%	
Closed Sales	4	3	- 25.0%	14	15	+ 7.1%	
Days on Market Until Sale	48	72	+ 50.0%	42	78	+ 85.7%	
Median Sales Price*	\$164,900	\$159,900	- 3.0%	\$137,700	\$153,821	+ 11.7%	
Average Sales Price*	\$173,325	\$165,568	- 4.5%	\$126,800	\$134,808	+ 6.3%	
Percent of List Price Received*	97.7%	99. 4%	+ 1.7%	98.7%	97.9%	- 0.8%	
Inventory of Homes for Sale	4	5	+ 25.0%			—	
Months Supply of Inventory	1.6	2.3	+ 43.8%				

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Median Sales Price - Single Family





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Fulton County

Single Family		August			Year to Date			
Key Metrics	2019	2020	% Change	Thru 8-2019	Thru 8-2020	% Change		
New Listings	36	45	+ 25.0%	297	313	+ 5.4%		
Pending Sales	31	43	+ 38.7%	228	255	+ 11.8%		
Closed Sales	30	49	+ 63.3%	227	255	+ 12.3%		
Days on Market Until Sale	88	81	- 8.0%	91	86	- 5.5%		
Median Sales Price*	\$169,000	\$146,000	- 13.6%	\$136,000	\$140,000	+ 2.9%		
Average Sales Price*	\$176,855	\$160,784	- 9.1%	\$156,198	\$153,758	- 1.6%		
Percent of List Price Received*	95.2%	98.7%	+ 3.7%	97.0%	98.8%	+ 1.9%		
Inventory of Homes for Sale	113	104	- 8.0%					
Months Supply of Inventory	4.1	3.5	- 14.6%					

Condo-Villa	August			Year to Date			
Key Metrics	2019	2020	% Change	Thru 8-2019	Thru 8-2020	% Change	
New Listings	0	1	—	8	7	- 12.5%	
Pending Sales	0	0	—	6	6	0.0%	
Closed Sales	0	0	—	6	6	0.0%	
Days on Market Until Sale			—	134	78	- 41.8%	
Median Sales Price*			—	\$159,500	\$110,250	- 30.9%	
Average Sales Price*			—	\$181,483	\$114,483	- 36.9%	
Percent of List Price Received*			—	97.7%	95.7%	- 2.0%	
Inventory of Homes for Sale	3	2	- 33.3%				
Months Supply of Inventory	2.0	1.8	- 10.0%				

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Median Sales Price - Single Family





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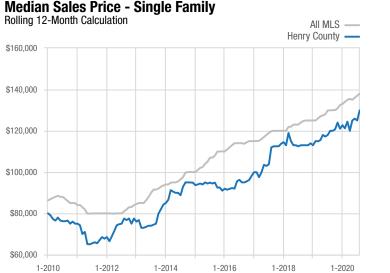


Henry County

Single Family		August			Year to Date			
Key Metrics	2019	2020	% Change	Thru 8-2019	Thru 8-2020	% Change		
New Listings	41	27	- 34.1%	193	154	- 20.2%		
Pending Sales	19	21	+ 10.5%	132	137	+ 3.8%		
Closed Sales	16	24	+ 50.0%	129	136	+ 5.4%		
Days on Market Until Sale	71	89	+ 25.4%	88	94	+ 6.8%		
Median Sales Price*	\$142,500	\$169,200	+ 18.7%	\$125,000	\$137,625	+ 10.1%		
Average Sales Price*	\$133,681	\$176,113	+ 31.7%	\$138,278	\$147,430	+ 6.6%		
Percent of List Price Received*	94.9%	99.5%	+ 4.8%	96.3%	96.9%	+ 0.6%		
Inventory of Homes for Sale	83	55	- 33.7%					
Months Supply of Inventory	5.2	3.2	- 38.5%		_			

Condo-Villa	August			Year to Date			
Key Metrics	2019	2020	% Change	Thru 8-2019	Thru 8-2020	% Change	
New Listings	0	0	—	3	5	+ 66.7%	
Pending Sales	0	0	—	2	1	- 50.0%	
Closed Sales	0	0	—	2	1	- 50.0%	
Days on Market Until Sale			—	77	72	- 6.5%	
Median Sales Price*			—	\$194,000	\$65,000	- 66.5%	
Average Sales Price*			—	\$194,000	\$65,000	- 66.5%	
Percent of List Price Received*			—	95.6%	86.8%	- 9.2%	
Inventory of Homes for Sale	2	4	+ 100.0%			—	
Months Supply of Inventory	2.0	4.0	+ 100.0%				

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Median Sales Price - Condo-Villa



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.

Current as of September 6, 2020. All data from Northwest Ohio Real Estate Information System. Report © 2020 ShowingTime.

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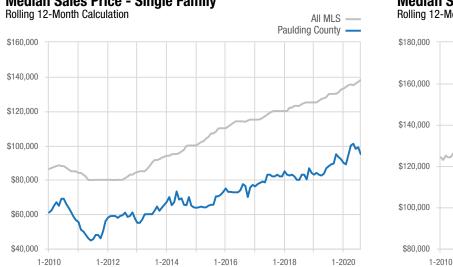


Paulding County

Single Family		August			Year to Date			
Key Metrics	2019	2020	% Change	Thru 8-2019	Thru 8-2020	% Change		
New Listings	18	9	- 50.0%	134	91	- 32.1%		
Pending Sales	16	15	- 6.3%	92	92	0.0%		
Closed Sales	15	16	+ 6.7%	89	94	+ 5.6%		
Days on Market Until Sale	109	115	+ 5.5%	89	100	+ 12.4%		
Median Sales Price*	\$118,900	\$96,250	- 19.0%	\$92,500	\$95,500	+ 3.2%		
Average Sales Price*	\$149,650	\$109,500	- 26.8%	\$103,865	\$105,245	+ 1.3%		
Percent of List Price Received*	96.5%	97.8%	+ 1.3%	95.7%	95.5%	- 0.2%		
Inventory of Homes for Sale	51	27	- 47.1%					
Months Supply of Inventory	4.1	2.4	- 41.5%					

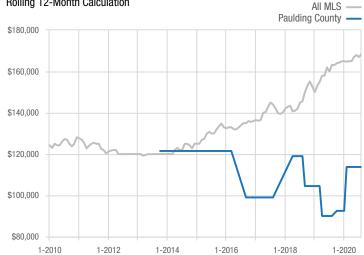
Condo-Villa	August			Year to Date			
Key Metrics	2019	2020	% Change	Thru 8-2019	Thru 8-2020	% Change	
New Listings	1	0	- 100.0%	1	0	- 100.0%	
Pending Sales	1	0	- 100.0%	1	1	0.0%	
Closed Sales	0	0	—	0	1	—	
Days on Market Until Sale			—		82	—	
Median Sales Price*			—		\$135,000	—	
Average Sales Price*			—		\$135,000	—	
Percent of List Price Received*			—		97.9%		
Inventory of Homes for Sale	0	0	—			_	
Months Supply of Inventory			_				

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Median Sales Price - Single Family





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Putnam County

Single Family		August			Year to Date			
Key Metrics	2019	2020	% Change	Thru 8-2019	Thru 8-2020	% Change		
New Listings	16	7	- 56.3%	98	80	- 18.4%		
Pending Sales	8	7	- 12.5%	78	73	- 6.4%		
Closed Sales	8	10	+ 25.0%	77	73	- 5.2%		
Days on Market Until Sale	196	73	- 62.8%	109	120	+ 10.1%		
Median Sales Price*	\$160,000	\$136,053	- 15.0%	\$113,450	\$123,000	+ 8.4%		
Average Sales Price*	\$123,429	\$138,751	+ 12.4%	\$124,695	\$144,711	+ 16.1%		
Percent of List Price Received*	98.7%	98.9%	+ 0.2%	96.1%	95.7%	- 0.4%		
Inventory of Homes for Sale	46	31	- 32.6%					
Months Supply of Inventory	4.5	3.7	- 17.8%			_		

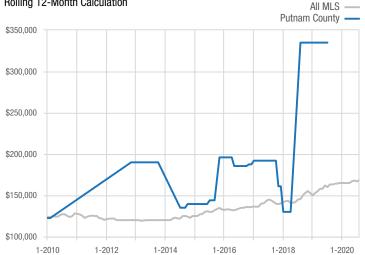
Condo-Villa	August			Year to Date			
Key Metrics	2019	2020	% Change	Thru 8-2019	Thru 8-2020	% Change	
New Listings	0	0	—	0	1	—	
Pending Sales	0	0	—	0	0	—	
Closed Sales	0	0		0	0	—	
Days on Market Until Sale			—			_	
Median Sales Price*						—	
Average Sales Price*			—			_	
Percent of List Price Received*						—	
Inventory of Homes for Sale	0	1	—			_	
Months Supply of Inventory			_			_	

* 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





This representation is based in whole or in part on data supplied by the Northwest Ohio Real Estate Information System (NORIS) Multiple Listing Service. NORIS does not guarantee or is not responsible in any way for its accuracy. Data maintained by NORIS may not reflect all real estate activity in the market.

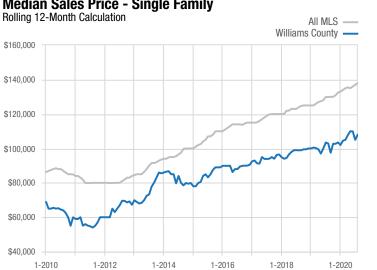


Williams County

Single Family		August	August			Year to Date			
Key Metrics	2019	2020	% Change	Thru 8-2019	Thru 8-2020	% Change			
New Listings	73	42	- 42.5%	364	288	- 20.9%			
Pending Sales	38	39	+ 2.6%	275	275	0.0%			
Closed Sales	42	38	- 9.5%	279	273	- 2.2%			
Days on Market Until Sale	74	98	+ 32.4%	91	103	+ 13.2%			
Median Sales Price*	\$109,250	\$133,400	+ 22.1%	\$97,250	\$109,000	+ 12.1%			
Average Sales Price*	\$125,573	\$141,288	+ 12.5%	\$111,796	\$124,465	+ 11.3%			
Percent of List Price Received*	94.9%	96.8%	+ 2.0%	96.6%	96.5%	- 0.1%			
Inventory of Homes for Sale	150	89	- 40.7%			_			
Months Supply of Inventory	4.3	2.5	- 41.9%			—			

Condo-Villa	August			Year to Date		
Key Metrics	2019	2020	% Change	Thru 8-2019	Thru 8-2020	% Change
New Listings	0	1	—	4	4	0.0%
Pending Sales	0	0	—	2	2	0.0%
Closed Sales	0	0	—	4	2	- 50.0%
Days on Market Until Sale		_	—	150	55	- 63.3%
Median Sales Price*			—	\$122,500	\$168,750	+ 37.8%
Average Sales Price*		_	—	\$148,125	\$168,750	+ 13.9%
Percent of List Price Received*			—	94.2%	92.4%	- 1.9%
Inventory of Homes for Sale	2	2	0.0%			
Months Supply of Inventory	1.6	1.5	- 6.3%			

* 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



