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.





Western Counties

Defiance, Fulton, Henry, Paulding, Putnam and Williams

Existing home sales declined nationwide for the eighth consecutive month, falling 1.5% as of last measure, according to the National Association of REALTORS® (NAR), with sales down nearly 24% from the same period last year. Pending home sales also declined, dropping 10.9% month-to-month, exceeding economists' expectations. Stubbornly high inflation and soaring borrowing costs have eroded buyer purchasing power and have caused the market to cool rapidly this year.

The US housing market is undergoing a major shift, and affordability continues to be an obstacle for buyers and sellers. Mortgage rates have doubled since March, and home prices remain elevated due to a limited supply of homes, although price gains are slowing at a quickening pace. As a result, many homeowners are waiting until market conditions improve to sell their home, while other sellers are increasingly cutting prices and offering concessions to attract a greater number of buyers.

Single Family		October		,	Year to Date	
Key Metrics	2021	2022	% Change	Thru 10 2021	Thru 10 2022	% Change
New Listings	184	130	-29.3%	1,773	1,705	-3.8%
Closed Sales	176	170	-3.4%	1,473	1,464	-0.6%
Days on Market	63	64	1.6%	68	68	0.0%
SP\$/SqFt	\$99.38	\$113.72	14.4%	\$96.20	\$105.05	9.2%
Median Sales Price*	\$140,000	\$163,908	17.1%	\$141,400	\$150,000	6.1%
Average Sales Price*	\$159,001	\$183,940	15.7%	\$159,667	\$172,686	8.2%
Percent of List Price						
Received*	99%	98%	-1.0%	99%	98%	-1.0%
Months Supply of Inventory	3	3	0.0%			
Total Volume	\$27,984,142	\$31,269,766	11.7%	\$235,189,875	\$252,811,786	7.5%

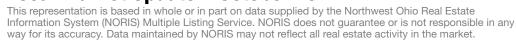
Condo/Villa	October			Year to Date			
Key Metrics	2021	2022	% Change	Thru 10 2021	Thru 10 2022	% Change	
New Listings	1	3	200.0%	40	31	-22.5%	
Closed Sales	7	4	-42.9%	32	28	-12.5%	
Days on Market	32	98	206.3%	50	60	20.0%	
SP\$/SqFt	\$99.26	\$109.16	10.0%	\$109.23	\$128.03	17.2%	
Median Sales Price*	\$86,000	\$207,000	140.7%	\$130,000	\$185,000	42.3%	
Average Sales Price*	\$106,743	\$203,875	91.0%	\$150,619	\$178,668	18.6%	
Percent of List Price							
Received*	100%	97%	-3.0%	100%	100%	0.0%	
Months Supply of Inventory	1	2	100.0%				
Total Volume (in 1000's)	\$747,200	\$815,500	9.1%	\$4,819,800	\$5,002,700	3.8%	

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	10-2021	10-2022	% Change	YTD 2021	YTD 2022	% Change
New Listings	10-2020 4-2021 10-2021 4-2022 10-2022	1,134	917	- 19.1%	11,864	11,045	- 6.9%
Pending Sales	10-2020 4-2021 10-2021 4-2022 10-2022	1,097	903	- 17.7%	10,027	9,323	- 7.0%
Closed Sales	10-2020 4-2021 10-2021 4-2022 10-2022	1,126	919	- 18.4%	9,913	9,268	- 6.5%
Days on Market Until Sale	10-2020 4-2021 10-2021 4-2022 10-2022	62	60	- 3.2%	63	59	- 6.3%
Median Sales Price	10-2020 4-2021 10-2021 4-2022 10-2022	\$162,000	\$170,000	+ 4.9%	\$160,000	\$170,000	+ 6.3%
Average Sales Price	10-2020 4-2021 10-2021 4-2022 10-2022	\$198,774	\$200,384	+ 0.8%	\$192,878	\$204,709	+ 6.1%
Percent of List Price Received	10-2020 4-2021 10-2021 4-2022 10-2022	99.3%	98.9%	- 0.4%	99.9%	100.2%	+ 0.3%
Housing Affordability Index	10-2020 4-2021 10-2021 4-2022 10-2022	223	147	- 34.1%	226	147	- 35.0%
Inventory of Homes for Sale	10-2020 4-2021 10-2021 4-2022 10-2022	2,448	2,009	- 17.9%	_	_	_
Months Supply of Inventory	10-2020 4-2021 10-2021 4-2022 10-2022	2.5	2.1	- 16.0%	_	_	_





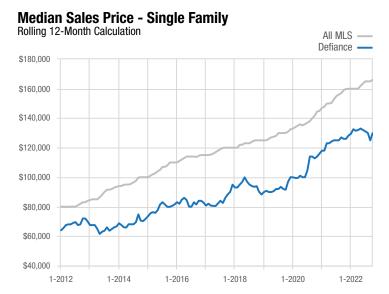
Defiance

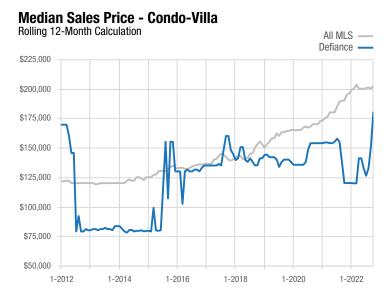
MLS Area 61: 43512

Single Family		October			Year to Date	
Key Metrics	2021	2022	% Change	Thru 10-2021	Thru 10-2022	% Change
New Listings	29	14	- 51.7%	246	199	- 19.1%
Pending Sales	16	19	+ 18.8%	198	193	- 2.5%
Closed Sales	15	16	+ 6.7%	191	188	- 1.6%
Days on Market Until Sale	59	68	+ 15.3%	65	71	+ 9.2%
Median Sales Price*	\$109,900	\$139,900	+ 27.3%	\$128,700	\$129,900	+ 0.9%
Average Sales Price*	\$112,753	\$143,410	+ 27.2%	\$155,638	\$144,843	- 6.9%
Percent of List Price Received*	99.9%	98.2%	- 1.7%	99.9%	99.2%	- 0.7%
Inventory of Homes for Sale	52	32	- 38.5%			_
Months Supply of Inventory	2.7	1.7	- 37.0%			_

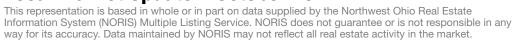
Condo-Villa		October		Year to Date			
Key Metrics	2021	2022	% Change	Thru 10-2021	Thru 10-2022	% Change	
New Listings	2	0	- 100.0%	12	8	- 33.3%	
Pending Sales	2	1	- 50.0%	11	7	- 36.4%	
Closed Sales	2	1	- 50.0%	11	7	- 36.4%	
Days on Market Until Sale	18	143	+ 694.4%	32	55	+ 71.9%	
Median Sales Price*	\$103,000	\$225,000	+ 118.4%	\$120,000	\$179,900	+ 49.9%	
Average Sales Price*	\$103,000	\$225,000	+ 118.4%	\$141,909	\$185,686	+ 30.8%	
Percent of List Price Received*	97.8%	95.8%	- 2.0%	100.1%	100.2%	+ 0.1%	
Inventory of Homes for Sale	2	1	- 50.0%		_	_	
Months Supply of Inventory	1.4	0.7	- 50.0%			_	

^{*} 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.





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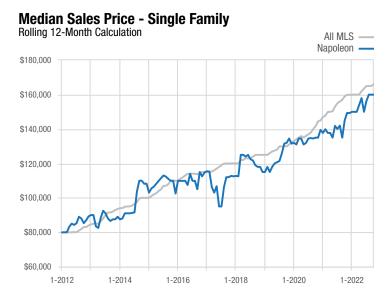
Napoleon

MLS Area 76: 43545

Single Family		October			Year to Date	
Key Metrics	2021	2022	% Change	Thru 10-2021	Thru 10-2022	% Change
New Listings	11	10	- 9.1%	116	145	+ 25.0%
Pending Sales	14	16	+ 14.3%	88	119	+ 35.2%
Closed Sales	12	16	+ 33.3%	84	119	+ 41.7%
Days on Market Until Sale	62	63	+ 1.6%	71	66	- 7.0%
Median Sales Price*	\$154,500	\$172,950	+ 11.9%	\$148,500	\$160,000	+ 7.7%
Average Sales Price*	\$154,450	\$154,556	+ 0.1%	\$163,314	\$178,877	+ 9.5%
Percent of List Price Received*	99.3%	96.7%	- 2.6%	99.6%	98.1%	- 1.5%
Inventory of Homes for Sale	33	29	- 12.1%		_	_
Months Supply of Inventory	3.5	2.4	- 31.4%			_

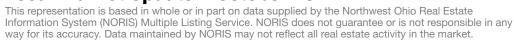
Condo-Villa		October			Year to Date			
Key Metrics	2021	2022	% Change	Thru 10-2021	Thru 10-2022	% Change		
New Listings	1	0	- 100.0%	1	3	+ 200.0%		
Pending Sales	1	0	- 100.0%	2	2	0.0%		
Closed Sales	0	0	_	1	2	+ 100.0%		
Days on Market Until Sale	_	_	_	281	35	- 87.5%		
Median Sales Price*			_	\$160,000	\$227,250	+ 42.0%		
Average Sales Price*	_	_	_	\$160,000	\$227,250	+ 42.0%		
Percent of List Price Received*			_	97.0%	97.9%	+ 0.9%		
Inventory of Homes for Sale	0	1	_	_	_	_		
Months Supply of Inventory	_	1.0	_			_		

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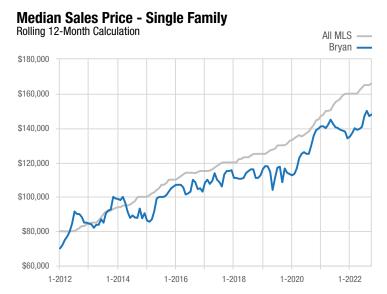
Bryan

MLS Area 87: 43506

Single Family		October			Year to Date	
Key Metrics	2021	2022	% Change	Thru 10-2021	Thru 10-2022	% Change
New Listings	22	17	- 22.7%	202	172	- 14.9%
Pending Sales	19	10	- 47.4%	183	161	- 12.0%
Closed Sales	22	10	- 54.5%	186	165	- 11.3%
Days on Market Until Sale	48	55	+ 14.6%	65	66	+ 1.5%
Median Sales Price*	\$123,500	\$129,000	+ 4.5%	\$135,000	\$155,000	+ 14.8%
Average Sales Price*	\$129,164	\$126,244	- 2.3%	\$147,856	\$178,949	+ 21.0%
Percent of List Price Received*	101.0%	104.3%	+ 3.3%	99.1%	99.3%	+ 0.2%
Inventory of Homes for Sale	44	35	- 20.5%		_	
Months Supply of Inventory	2.5	2.1	- 16.0%			

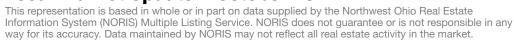
Condo-Villa		October		Year to Date			
Key Metrics	2021	2022	% Change	Thru 10-2021	Thru 10-2022	% Change	
New Listings	1	1	0.0%	4	6	+ 50.0%	
Pending Sales	1	0	- 100.0%	5	5	0.0%	
Closed Sales	1	0	- 100.0%	5	5	0.0%	
Days on Market Until Sale	36	_	_	83	52	- 37.3%	
Median Sales Price*	\$54,900	_	_	\$83,500	\$198,000	+ 137.1%	
Average Sales Price*	\$54,900	_	_	\$149,520	\$183,500	+ 22.7%	
Percent of List Price Received*	100.0%		_	100.1%	105.2%	+ 5.1%	
Inventory of Homes for Sale	1	1	0.0%	_	_	_	
Months Supply of Inventory	1.0	8.0	- 20.0%			_	

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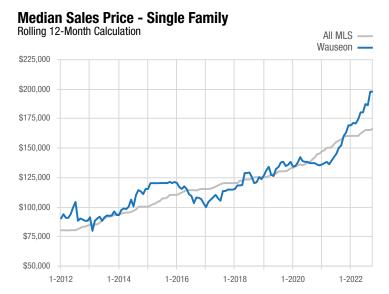
Wauseon

MLS Area 96: 43567

Single Family		October			Year to Date	
Key Metrics	2021	2022	% Change	Thru 10-2021	Thru 10-2022	% Change
New Listings	9	8	- 11.1%	114	137	+ 20.2%
Pending Sales	14	14	0.0%	100	97	- 3.0%
Closed Sales	13	13	0.0%	97	95	- 2.1%
Days on Market Until Sale	57	49	- 14.0%	62	57	- 8.1%
Median Sales Price*	\$229,000	\$217,500	- 5.0%	\$165,250	\$200,000	+ 21.0%
Average Sales Price*	\$218,400	\$229,617	+ 5.1%	\$184,604	\$211,028	+ 14.3%
Percent of List Price Received*	95.9%	100.2%	+ 4.5%	99.5%	99.3%	- 0.2%
Inventory of Homes for Sale	24	35	+ 45.8%			
Months Supply of Inventory	2.3	3.5	+ 52.2%			_

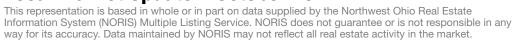
Condo-Villa		October			Year to Date	
Key Metrics	2021	2022	% Change	Thru 10-2021	Thru 10-2022	% Change
New Listings	0	1	_	6	3	- 50.0%
Pending Sales	2	1	- 50.0%	6	2	- 66.7%
Closed Sales	2	1	- 50.0%	6	2	- 66.7%
Days on Market Until Sale	44	22	- 50.0%	27	18	- 33.3%
Median Sales Price*	\$82,950	\$164,000	+ 97.7%	\$82,950	\$133,500	+ 60.9%
Average Sales Price*	\$82,950	\$164,000	+ 97.7%	\$116,800	\$133,500	+ 14.3%
Percent of List Price Received*	102.4%	96.5%	- 5.8%	100.8%	100.0%	- 0.8%
Inventory of Homes for Sale	1	1	0.0%			_
Months Supply of Inventory	0.8	1.0	+ 25.0%			_

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Archbold

MLS Area 98: 43502

Single Family		October			Year to Date	
Key Metrics	2021	2022	% Change	Thru 10-2021	Thru 10-2022	% Change
New Listings	5	3	- 40.0%	53	54	+ 1.9%
Pending Sales	2	8	+ 300.0%	47	44	- 6.4%
Closed Sales	4	8	+ 100.0%	47	44	- 6.4%
Days on Market Until Sale	55	69	+ 25.5%	63	62	- 1.6%
Median Sales Price*	\$158,250	\$215,000	+ 35.9%	\$170,000	\$171,500	+ 0.9%
Average Sales Price*	\$191,625	\$247,463	+ 29.1%	\$205,447	\$207,336	+ 0.9%
Percent of List Price Received*	100.1%	96.5%	- 3.6%	98.4%	98.6%	+ 0.2%
Inventory of Homes for Sale	12	12	0.0%		_	_
Months Supply of Inventory	2.4	2.7	+ 12.5%			

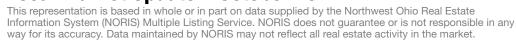
Condo-Villa		October		Year to Date		
Key Metrics	2021	2022	% Change	Thru 10-2021	Thru 10-2022	% Change
New Listings	1	1	0.0%	4	3	- 25.0%
Pending Sales	0	0	_	0	1	_
Closed Sales	0	0	_	0	1	_
Days on Market Until Sale		_	_		37	_
Median Sales Price*			_		\$150,000	_
Average Sales Price*		_	_		\$150,000	_
Percent of List Price Received*			_		103.5%	_
Inventory of Homes for Sale	1	2	+ 100.0%		_	_
Months Supply of Inventory	0.7	2.0	+ 185.7%			_

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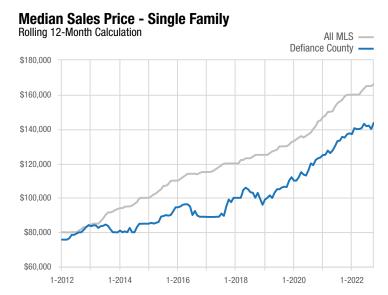


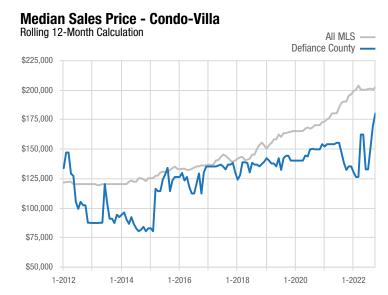
Defiance County

Single Family		October			Year to Date	
Key Metrics	2021	2022	% Change	Thru 10-2021	Thru 10-2022	% Change
New Listings	41	30	- 26.8%	426	376	- 11.7%
Pending Sales	37	39	+ 5.4%	359	340	- 5.3%
Closed Sales	35	34	- 2.9%	356	332	- 6.7%
Days on Market Until Sale	56	68	+ 21.4%	65	70	+ 7.7%
Median Sales Price*	\$116,000	\$150,000	+ 29.3%	\$137,000	\$144,500	+ 5.5%
Average Sales Price*	\$132,204	\$168,692	+ 27.6%	\$162,313	\$159,515	- 1.7%
Percent of List Price Received*	97.8%	98.7%	+ 0.9%	99.4%	98.9%	- 0.5%
Inventory of Homes for Sale	90	67	- 25.6%		_	_
Months Supply of Inventory	2.5	2.0	- 20.0%			_

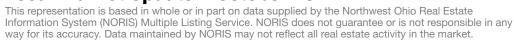
Condo-Villa		October			Year to Date	
Key Metrics	2021	2022	% Change	Thru 10-2021	Thru 10-2022	% Change
New Listings	4	0	- 100.0%	21	13	- 38.1%
Pending Sales	5	2	- 60.0%	18	13	- 27.8%
Closed Sales	4	2	- 50.0%	17	14	- 17.6%
Days on Market Until Sale	25	98	+ 292.0%	35	56	+ 60.0%
Median Sales Price*	\$103,000	\$207,000	+ 101.0%	\$132,000	\$178,950	+ 35.6%
Average Sales Price*	\$131,600	\$207,000	+ 57.3%	\$153,318	\$165,700	+ 8.1%
Percent of List Price Received*	99.0%	97.9%	- 1.1%	100.1%	99.5%	- 0.6%
Inventory of Homes for Sale	2	1	- 50.0%			_
Months Supply of Inventory	1.0	0.5	- 50.0%			

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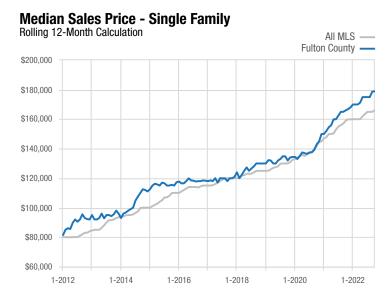


Fulton County

Single Family		October			Year to Date	
Key Metrics	2021	2022	% Change	Thru 10-2021	Thru 10-2022	% Change
New Listings	37	25	- 32.4%	407	408	+ 0.2%
Pending Sales	39	49	+ 25.6%	352	328	- 6.8%
Closed Sales	41	49	+ 19.5%	347	327	- 5.8%
Days on Market Until Sale	68	60	- 11.8%	65	57	- 12.3%
Median Sales Price*	\$185,000	\$180,000	- 2.7%	\$169,950	\$180,000	+ 5.9%
Average Sales Price*	\$196,009	\$230,867	+ 17.8%	\$192,143	\$204,488	+ 6.4%
Percent of List Price Received*	99.1%	99.6%	+ 0.5%	99.8%	99.7%	- 0.1%
Inventory of Homes for Sale	85	76	- 10.6%			_
Months Supply of Inventory	2.4	2.2	- 8.3%			_

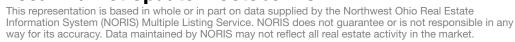
Condo-Villa		October			Year to Date			
Key Metrics	2021	2022	% Change	Thru 10-2021	Thru 10-2022	% Change		
New Listings	1	2	+ 100.0%	14	7	- 50.0%		
Pending Sales	2	2	0.0%	9	4	- 55.6%		
Closed Sales	2	2	0.0%	9	4	- 55.6%		
Days on Market Until Sale	44	91	+ 106.8%	33	58	+ 75.8%		
Median Sales Price*	\$82,950	\$200,750	+ 142.0%	\$95,000	\$157,000	+ 65.3%		
Average Sales Price*	\$82,950	\$200,750	+ 142.0%	\$145,089	\$163,625	+ 12.8%		
Percent of List Price Received*	102.4%	96.2%	- 6.1%	100.5%	99.9%	- 0.6%		
Inventory of Homes for Sale	2	3	+ 50.0%		_	_		
Months Supply of Inventory	1.4	1.7	+ 21.4%			_		

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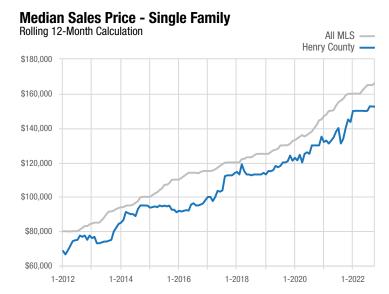


Henry County

Single Family		October			Year to Date	
Key Metrics	2021	2022	% Change	Thru 10-2021	Thru 10-2022	% Change
New Listings	21	14	- 33.3%	210	257	+ 22.4%
Pending Sales	24	28	+ 16.7%	172	225	+ 30.8%
Closed Sales	26	26	0.0%	172	221	+ 28.5%
Days on Market Until Sale	69	55	- 20.3%	71	66	- 7.0%
Median Sales Price*	\$154,500	\$161,500	+ 4.5%	\$140,000	\$150,000	+ 7.1%
Average Sales Price*	\$175,600	\$160,874	- 8.4%	\$155,795	\$173,752	+ 11.5%
Percent of List Price Received*	99.9%	96.7%	- 3.2%	98.9%	97.8%	- 1.1%
Inventory of Homes for Sale	59	44	- 25.4%			_
Months Supply of Inventory	3.3	1.9	- 42.4%			_

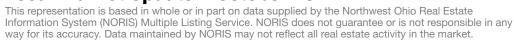
Condo-Villa		October			Year to Date		
Key Metrics	2021	2022	% Change	Thru 10-2021	Thru 10-2022	% Change	
New Listings	1	0	- 100.0%	1	4	+ 300.0%	
Pending Sales	1	0	- 100.0%	2	3	+ 50.0%	
Closed Sales	0	0	_	1	3	+ 200.0%	
Days on Market Until Sale		_	_	281	47	- 83.3%	
Median Sales Price*			_	\$160,000	\$215,000	+ 34.4%	
Average Sales Price*		_	_	\$160,000	\$198,833	+ 24.3%	
Percent of List Price Received*			_	97.0%	97.5%	+ 0.5%	
Inventory of Homes for Sale	0	1	_		_	_	
Months Supply of Inventory	_	1.0	_			_	

^{*} 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.





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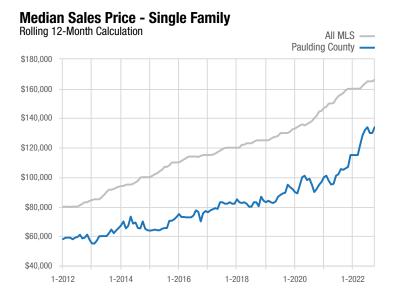


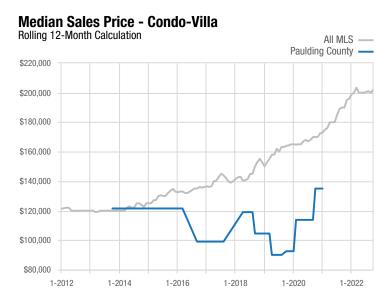
Paulding County

Single Family		October			Year to Date	
Key Metrics	2021	2022	% Change	Thru 10-2021	Thru 10-2022	% Change
New Listings	17	8	- 52.9%	142	161	+ 13.4%
Pending Sales	14	19	+ 35.7%	112	139	+ 24.1%
Closed Sales	15	22	+ 46.7%	110	139	+ 26.4%
Days on Market Until Sale	66	78	+ 18.2%	70	72	+ 2.9%
Median Sales Price*	\$117,000	\$164,500	+ 40.6%	\$105,500	\$136,000	+ 28.9%
Average Sales Price*	\$120,623	\$174,805	+ 44.9%	\$116,693	\$154,261	+ 32.2%
Percent of List Price Received*	95.6%	96.0%	+ 0.4%	98.6%	97.0%	- 1.6%
Inventory of Homes for Sale	34	31	- 8.8%		_	_
Months Supply of Inventory	3.2	2.2	- 31.3%			

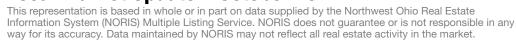
Condo-Villa		October			Year to Date			
Key Metrics	2021	2022	% Change	Thru 10-2021	Thru 10-2022	% Change		
New Listings	0	0	_	0	0	_		
Pending Sales	0	0	_	0	0	_		
Closed Sales	0	0	_	0	0	_		
Days on Market Until Sale		_	_		_	_		
Median Sales Price*			_			_		
Average Sales Price*	_	_	_		_	_		
Percent of List Price Received*			_			_		
Inventory of Homes for Sale	0	0	_	_	_	_		
Months Supply of Inventory	_		_			_		

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Putnam County

Single Family		October			Year to Date	
Key Metrics	2021	2022	% Change	Thru 10-2021	Thru 10-2022	% Change
New Listings	14	7	- 50.0%	115	98	- 14.8%
Pending Sales	9	10	+ 11.1%	95	86	- 9.5%
Closed Sales	12	11	- 8.3%	95	87	- 8.4%
Days on Market Until Sale	65	68	+ 4.6%	80	72	- 10.0%
Median Sales Price*	\$139,000	\$210,000	+ 51.1%	\$146,000	\$175,500	+ 20.2%
Average Sales Price*	\$172,528	\$218,738	+ 26.8%	\$165,944	\$197,229	+ 18.9%
Percent of List Price Received*	100.6%	95.8%	- 4.8%	98.8%	96.9%	- 1.9%
Inventory of Homes for Sale	27	22	- 18.5%		_	_
Months Supply of Inventory	3.1	2.3	- 25.8%			_

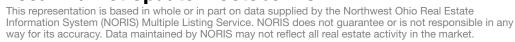
Condo-Villa		October		Year to Date			
Key Metrics	2021	2022	% Change	Thru 10-2021	Thru 10-2022	% Change	
New Listings	0	0	_	0	1	_	
Pending Sales	0	0	_	0	1	_	
Closed Sales	0	0	_	0	1	_	
Days on Market Until Sale	_	_	_		57	_	
Median Sales Price*			_		\$193,000	_	
Average Sales Price*	_	_	_		\$193,000	_	
Percent of List Price Received*			_		99.0%	_	
Inventory of Homes for Sale	0	0	_		_	_	
Months Supply of Inventory	_		_			_	

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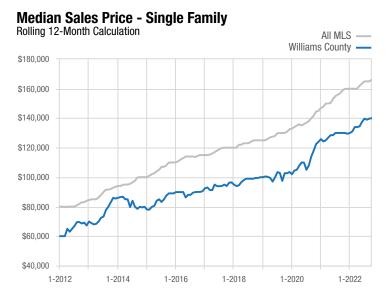


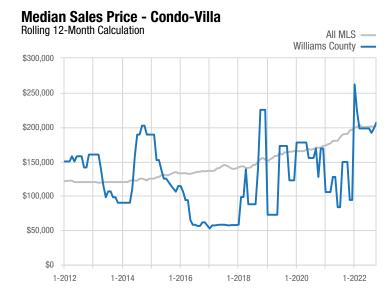
Williams County

Single Family		October			Year to Date	
Key Metrics	2021	2022	% Change	Thru 10-2021	Thru 10-2022	% Change
New Listings	54	38	- 29.6%	473	397	- 16.1%
Pending Sales	45	25	- 44.4%	397	351	- 11.6%
Closed Sales	47	27	- 42.6%	393	357	- 9.2%
Days on Market Until Sale	61	62	+ 1.6%	67	70	+ 4.5%
Median Sales Price*	\$135,000	\$133,000	- 1.5%	\$129,900	\$140,750	+ 8.4%
Average Sales Price*	\$138,481	\$134,100	- 3.2%	\$140,806	\$158,346	+ 12.5%
Percent of List Price Received*	99.2%	99.5%	+ 0.3%	98.5%	98.0%	- 0.5%
Inventory of Homes for Sale	117	93	- 20.5%	_	_	_
Months Supply of Inventory	3.1	2.5	- 19.4%			_

Condo-Villa		October			Year to Date		
Key Metrics	2021	2022	% Change	Thru 10-2021	Thru 10-2022	% Change	
New Listings	1	1	0.0%	4	6	+ 50.0%	
Pending Sales	1	0	- 100.0%	5	6	+ 20.0%	
Closed Sales	1	0	- 100.0%	5	6	+ 20.0%	
Days on Market Until Sale	36	_	_	83	79	- 4.8%	
Median Sales Price*	\$54,900	_	_	\$83,500	\$206,500	+ 147.3%	
Average Sales Price*	\$54,900	_	_	\$149,520	\$206,483	+ 38.1%	
Percent of List Price Received*	100.0%		_	100.1%	104.4%	+ 4.3%	
Inventory of Homes for Sale	1	2	+ 100.0%	_	_	_	
Months Supply of Inventory	1.0	1.7	+ 70.0%			_	

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