

Local Market Update – October 2024

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Western Counties

Defiance, Fulton, Henry, Paulding, Putnam and Williams

U.S. existing-home sales unexpectedly slipped 1.0% month-over-month and 3.5% year-over-year to a seasonally adjusted annual rate of 3.84 million, the lowest level in more than a decade, according to the National Association of REALTORS® (NAR). Prospective buyers have pulled back in recent months, despite lower mortgage rates and more home choices compared to the same time last year.

There were 1.39 million homes for sale heading into October, a 1.5% increase from the previous month and a 23% increase from the same period last year, for a 4.3-month supply at the current sales pace, according to NAR. Even with improving supply and the slower sales pace, home prices have continued to rise nationwide, with NAR reporting a median existing-home price of \$404,500 as of last measure, a 3% increase from one year ago.

Single Family	October			Year to Date		
	2023	2024	% Change	Thru 10-2023	Thru 10-2024	% Change
Key Metrics						
New Listings	173	164	-5.2%	1,481	1,485	0.3%
Closed Sales	142	149	4.9%	1,238	1,193	-3.6%
Days on Market	64	63	-1.6%	67	65	-3.0%
SP\$/SqFt	\$113.75	\$130.76	15.0%	\$111.76	\$121.19	8.4%
Median Sales Price*	\$172,625	\$200,000	15.9%	\$165,000	\$173,000	4.8%
Average Sales Price*	\$195,717	\$215,674	10.2%	\$182,034	\$195,425	7.4%
Percent of List Price Received*	103%	98%	-4.9%	99%	---	---
Months Supply of Inventory	3	3	0.0%	---	---	---
Total Volume	\$27,791,825	\$32,135,360	15.6%	\$225,358,239	\$233,141,451	3.5%

Condo/Villa	October			Year to Date		
	2023	2024	% Change	Thru 9-2023	Thru 9-2024	% Change
Key Metrics						
New Listings	1	4	300.0%	34	35	2.9%
Closed Sales	2	3	50.0%	28	29	3.6%
Days on Market	74	63	-14.9%	53	63	18.9%
SP\$/SqFt	\$169.08	\$113.10	-33.1%	\$141.96	\$139.27	-1.9%
Median Sales Price*	\$189,500	\$96,250	-49.2%	\$188,000	\$183,000	-2.7%
Average Sales Price*	\$189,500	\$157,750	-16.8%	\$185,724	\$195,310	5.2%
Percent of List Price Received*	97%	96%	-1.0%	99%	99%	0.0%
Months Supply of Inventory	4	3	-25.0%	---	---	---
Total Volume (in 1000's)	\$379,000	\$473,250	24.9%	\$5,200,283	\$5,663,996	0.0%

*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.

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	10-2023	10-2024	% Change	YTD 2023	YTD 2024	% Change
New Listings		1,018	919	- 9.7%	9,642	9,650	+ 0.1%
Pending Sales		836	891	+ 6.6%	8,003	7,858	- 1.8%
Closed Sales		809	853	+ 5.4%	7,877	7,763	- 1.4%
Days on Market Until Sale		57	60	+ 5.3%	60	60	0.0%
Median Sales Price		\$180,000	\$197,750	+ 9.9%	\$175,000	\$189,900	+ 8.5%
Average Sales Price		\$211,347	\$226,669	+ 7.2%	\$209,002	\$222,791	+ 6.6%
Percent of List Price Received		99.7%	99.5%	- 0.2%	100.0%	100.0%	0.0%
Housing Affordability Index		154	154	0.0%	158	161	+ 1.9%
Inventory of Homes for Sale		1,952	1,967	+ 0.8%	—	—	—
Months Supply of Inventory		2.5	2.6	+ 4.0%	—	—	—

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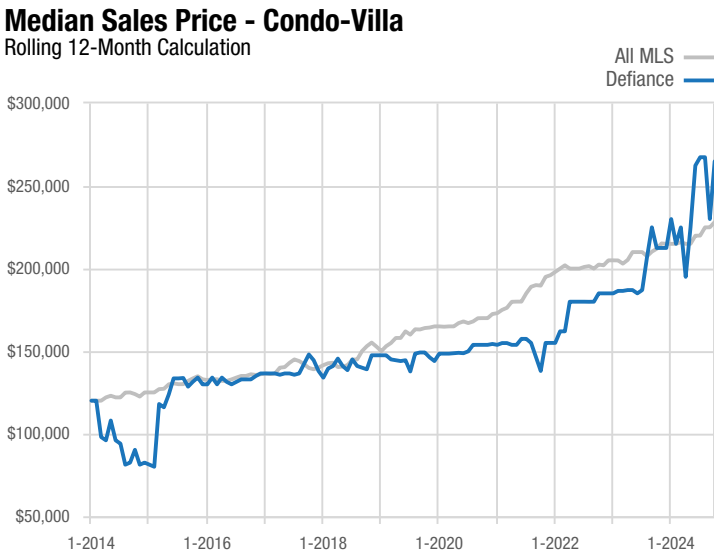
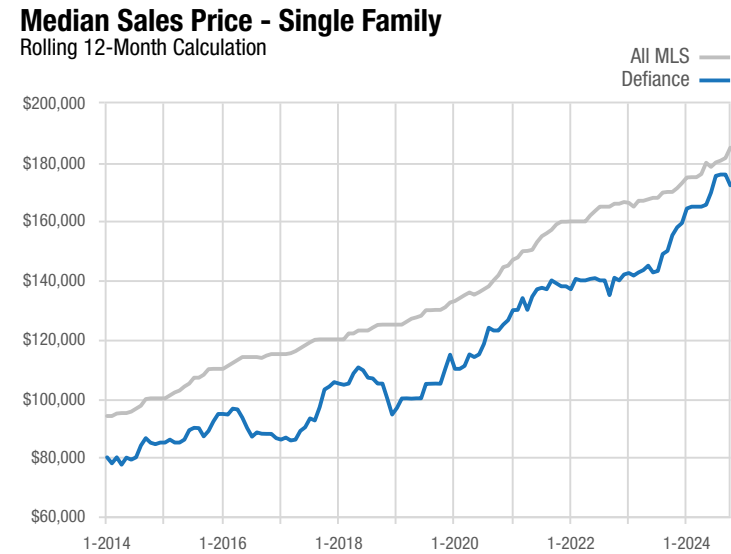
Defiance

Zip Code 43512

Single Family	October			Year to Date		
Key Metrics	2023	2024	% Change	Thru 10-2023	Thru 10-2024	% Change
New Listings	36	24	- 33.3%	258	243	- 5.8%
Pending Sales	22	24	+ 9.1%	221	192	- 13.1%
Closed Sales	26	25	- 3.8%	216	189	- 12.5%
Days on Market Until Sale	60	49	- 18.3%	64	59	- 7.8%
Median Sales Price*	\$199,500	\$150,000	- 24.8%	\$156,900	\$166,300	+ 6.0%
Average Sales Price*	\$204,633	\$190,866	- 6.7%	\$173,798	\$193,030	+ 11.1%
Percent of List Price Received*	101.1%	101.3%	+ 0.2%	98.6%	100.1%	+ 1.5%
Inventory of Homes for Sale	62	50	- 19.4%	—	—	—
Months Supply of Inventory	2.9	2.4	- 17.2%	—	—	—

Condo-Villa	October			Year to Date		
Key Metrics	2023	2024	% Change	Thru 10-2023	Thru 10-2024	% Change
New Listings	0	0	—	12	12	0.0%
Pending Sales	1	0	- 100.0%	11	11	0.0%
Closed Sales	1	0	- 100.0%	10	13	+ 30.0%
Days on Market Until Sale	119	—	—	45	80	+ 77.8%
Median Sales Price*	\$195,000	—	—	\$212,500	\$265,000	+ 24.7%
Average Sales Price*	\$195,000	—	—	\$201,780	\$223,861	+ 10.9%
Percent of List Price Received*	93.3%	—	—	99.4%	100.3%	+ 0.9%
Inventory of Homes for Sale	1	3	+ 200.0%	—	—	—
Months Supply of Inventory	0.5	1.5	+ 200.0%	—	—	—

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Napoleon

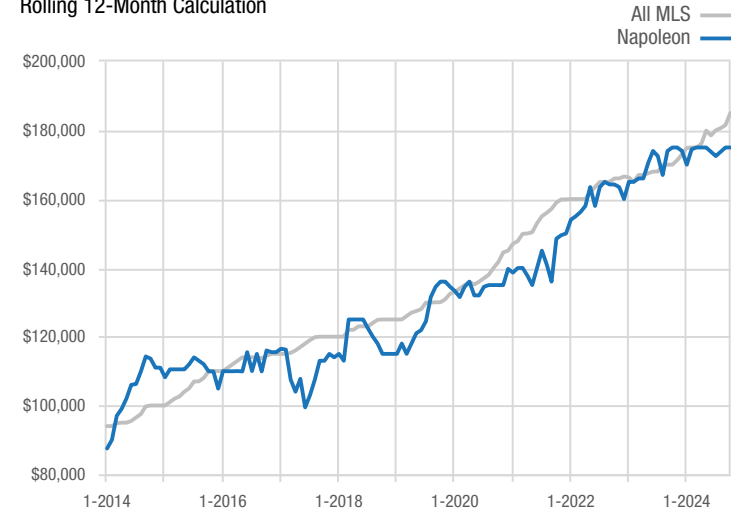
Zip Code 43545

Single Family	October			Year to Date		
Key Metrics	2023	2024	% Change	Thru 10-2023	Thru 10-2024	% Change
New Listings	8	8	0.0%	78	97	+ 24.4%
Pending Sales	4	16	+ 300.0%	75	86	+ 14.7%
Closed Sales	6	14	+ 133.3%	76	83	+ 9.2%
Days on Market Until Sale	66	65	- 1.5%	73	66	- 9.6%
Median Sales Price*	\$173,750	\$217,500	+ 25.2%	\$175,000	\$179,950	+ 2.8%
Average Sales Price*	\$150,250	\$215,321	+ 43.3%	\$187,997	\$185,948	- 1.1%
Percent of List Price Received*	100.5%	96.1%	- 4.4%	99.9%	99.2%	- 0.7%
Inventory of Homes for Sale	20	19	- 5.0%	—	—	—
Months Supply of Inventory	2.6	2.2	- 15.4%	—	—	—

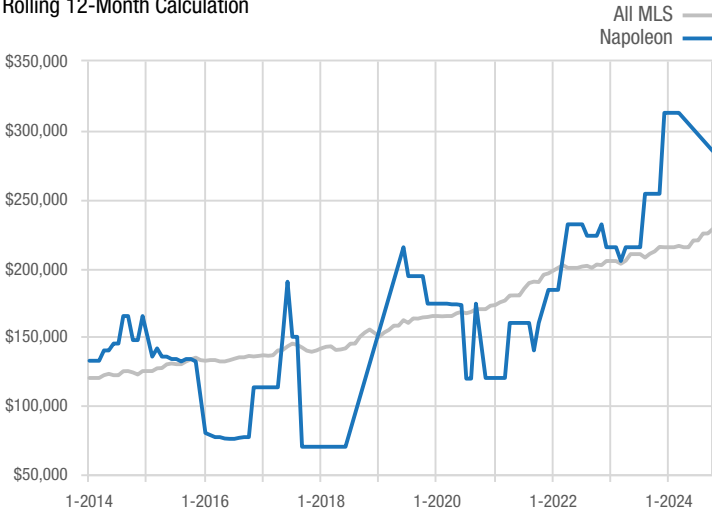
Condo-Villa	October			Year to Date		
Key Metrics	2023	2024	% Change	Thru 10-2023	Thru 10-2024	% Change
New Listings	0	2	—	2	5	+ 150.0%
Pending Sales	0	1	—	1	1	0.0%
Closed Sales	0	1	—	1	1	0.0%
Days on Market Until Sale	—	43	—	8	43	+ 437.5%
Median Sales Price*	—	\$285,000	—	\$312,683	\$285,000	- 8.9%
Average Sales Price*	—	\$285,000	—	\$312,683	\$285,000	- 8.9%
Percent of List Price Received*	—	98.3%	—	100.0%	98.3%	- 1.7%
Inventory of Homes for Sale	1	3	+ 200.0%	—	—	—
Months Supply of Inventory	1.0	3.0	+ 200.0%	—	—	—

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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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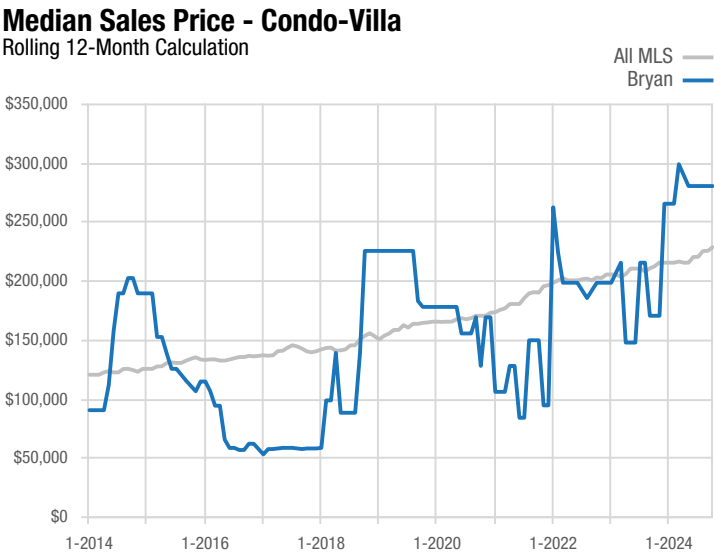
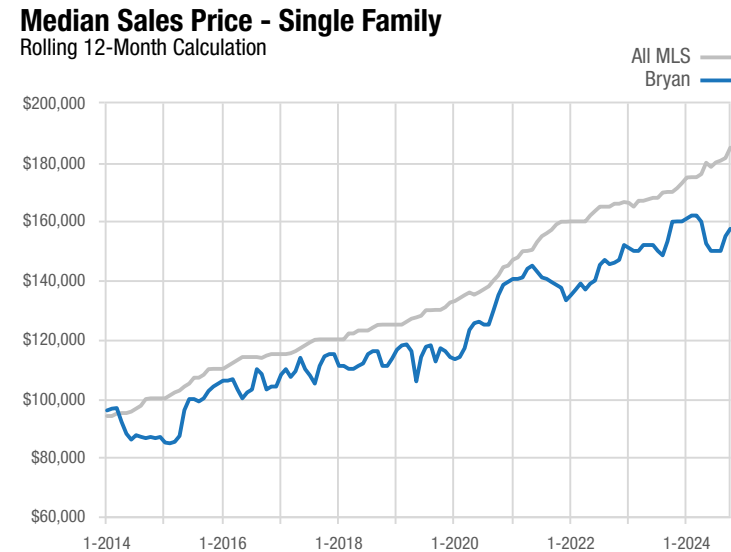
Bryan

Zip Code 43506

Single Family	October			Year to Date		
Key Metrics	2023	2024	% Change	Thru 10-2023	Thru 10-2024	% Change
New Listings	23	15	- 34.8%	163	188	+ 15.3%
Pending Sales	16	24	+ 50.0%	136	162	+ 19.1%
Closed Sales	16	22	+ 37.5%	136	161	+ 18.4%
Days on Market Until Sale	65	70	+ 7.7%	69	65	- 5.8%
Median Sales Price*	\$145,950	\$210,500	+ 44.2%	\$160,000	\$155,900	- 2.6%
Average Sales Price*	\$187,121	\$202,310	+ 8.1%	\$168,686	\$179,440	+ 6.4%
Percent of List Price Received*	100.6%	98.6%	- 2.0%	98.2%	99.4%	+ 1.2%
Inventory of Homes for Sale	44	38	- 13.6%	—	—	—
Months Supply of Inventory	3.3	2.3	- 30.3%	—	—	—

Condo-Villa	October			Year to Date		
Key Metrics	2023	2024	% Change	Thru 10-2023	Thru 10-2024	% Change
New Listings	0	0	—	2	1	- 50.0%
Pending Sales	0	0	—	2	2	0.0%
Closed Sales	0	0	—	2	2	0.0%
Days on Market Until Sale	—	—	—	62	62	0.0%
Median Sales Price*	—	—	—	\$170,000	\$265,000	+ 55.9%
Average Sales Price*	—	—	—	\$170,000	\$265,000	+ 55.9%
Percent of List Price Received*	—	—	—	96.4%	93.0%	- 3.5%
Inventory of Homes for Sale	1	0	- 100.0%	—	—	—
Months Supply of Inventory	0.5	—	—	—	—	—

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Wauseon

Zip Code 43567

Single Family	October			Year to Date		
Key Metrics	2023	2024	% Change	Thru 10-2023	Thru 10-2024	% Change
New Listings	7	10	+ 42.9%	98	94	- 4.1%
Pending Sales	10	16	+ 60.0%	86	73	- 15.1%
Closed Sales	13	15	+ 15.4%	82	71	- 13.4%
Days on Market Until Sale	94	58	- 38.3%	82	67	- 18.3%
Median Sales Price*	\$215,900	\$242,000	+ 12.1%	\$191,000	\$215,000	+ 12.6%
Average Sales Price*	\$251,531	\$253,408	+ 0.7%	\$226,463	\$240,988	+ 6.4%
Percent of List Price Received*	96.4%	99.4%	+ 3.1%	98.6%	100.0%	+ 1.4%
Inventory of Homes for Sale	16	21	+ 31.3%	—	—	—
Months Supply of Inventory	1.9	2.9	+ 52.6%	—	—	—

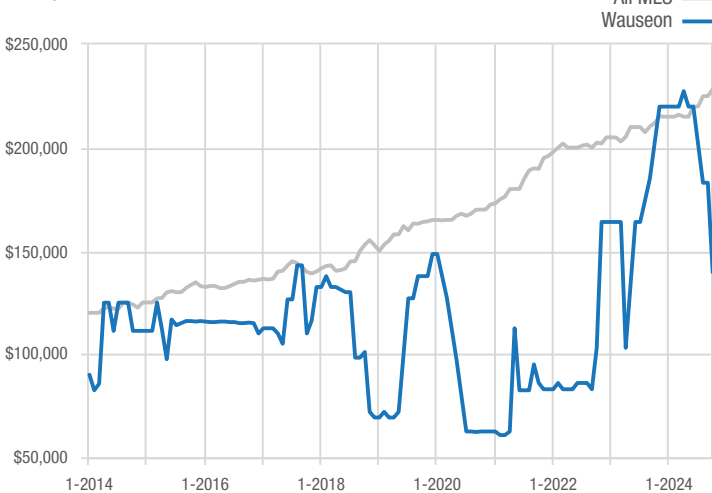
Condo-Villa	October			Year to Date		
Key Metrics	2023	2024	% Change	Thru 10-2023	Thru 10-2024	% Change
New Listings	0	0	—	5	4	- 20.0%
Pending Sales	0	1	—	5	4	- 20.0%
Closed Sales	0	1	—	5	4	- 20.0%
Days on Market Until Sale	—	41	—	44	39	- 11.4%
Median Sales Price*	—	\$96,250	—	\$219,900	\$139,625	- 36.5%
Average Sales Price*	—	\$96,250	—	\$178,960	\$139,938	- 21.8%
Percent of List Price Received*	—	98.2%	—	99.0%	100.2%	+ 1.2%
Inventory of Homes for Sale	0	0	—	—	—	—
Months Supply of Inventory	—	—	—	—	—	—

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Median Sales Price - Single Family



Median Sales Price - Condo-Villa



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Archbold

Zip Code 43502

Single Family	October			Year to Date		
Key Metrics	2023	2024	% Change	Thru 10-2023	Thru 10-2024	% Change
New Listings	11	5	- 54.5%	58	49	- 15.5%
Pending Sales	4	4	0.0%	50	48	- 4.0%
Closed Sales	5	4	- 20.0%	53	49	- 7.5%
Days on Market Until Sale	43	74	+ 72.1%	48	72	+ 50.0%
Median Sales Price*	\$231,500	\$178,300	- 23.0%	\$195,000	\$200,250	+ 2.7%
Average Sales Price*	\$274,700	\$176,150	- 35.9%	\$210,905	\$207,718	- 1.5%
Percent of List Price Received*	97.5%	96.4%	- 1.1%	100.2%	98.8%	- 1.4%
Inventory of Homes for Sale	13	11	- 15.4%	—	—	—
Months Supply of Inventory	2.6	2.5	- 3.8%	—	—	—

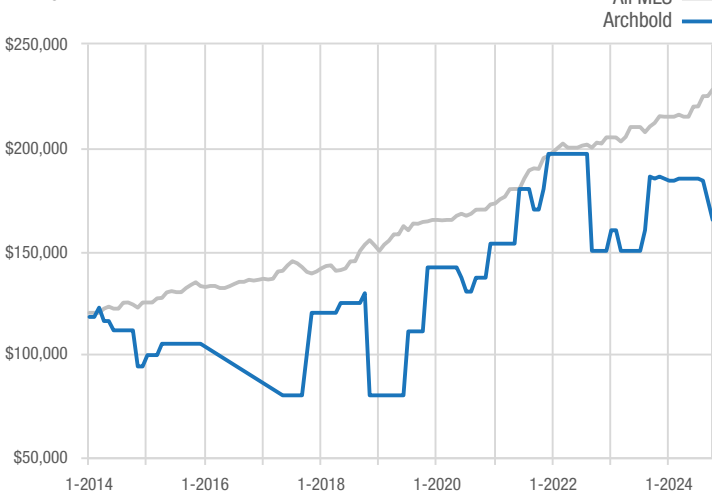
Condo-Villa	October			Year to Date		
Key Metrics	2023	2024	% Change	Thru 10-2023	Thru 10-2024	% Change
New Listings	0	0	—	4	0	- 100.0%
Pending Sales	0	0	—	5	0	- 100.0%
Closed Sales	1	0	- 100.0%	5	0	- 100.0%
Days on Market Until Sale	29	—	—	66	—	—
Median Sales Price*	\$184,000	—	—	\$186,000	—	—
Average Sales Price*	\$184,000	—	—	\$175,400	—	—
Percent of List Price Received*	100.0%	—	—	98.8%	—	—
Inventory of Homes for Sale	0	0	—	—	—	—
Months Supply of Inventory	—	—	—	—	—	—

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Median Sales Price - Single Family



Median Sales Price - Condo-Villa



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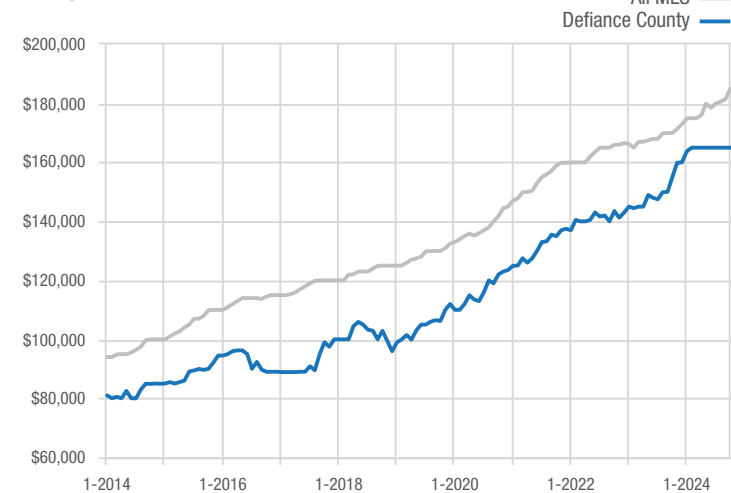
Defiance County

Single Family	October			Year to Date		
Key Metrics	2023	2024	% Change	Thru 10-2023	Thru 10-2024	% Change
New Listings	41	30	- 26.8%	343	316	- 7.9%
Pending Sales	30	31	+ 3.3%	296	262	- 11.5%
Closed Sales	35	33	- 5.7%	290	259	- 10.7%
Days on Market Until Sale	62	55	- 11.3%	67	62	- 7.5%
Median Sales Price*	\$200,000	\$159,500	- 20.3%	\$158,000	\$163,500	+ 3.5%
Average Sales Price*	\$209,421	\$200,362	- 4.3%	\$174,134	\$189,740	+ 9.0%
Percent of List Price Received*	101.1%	100.1%	- 1.0%	98.7%	99.0%	+ 0.3%
Inventory of Homes for Sale	82	69	- 15.9%	—	—	—
Months Supply of Inventory	2.9	2.5	- 13.8%	—	—	—

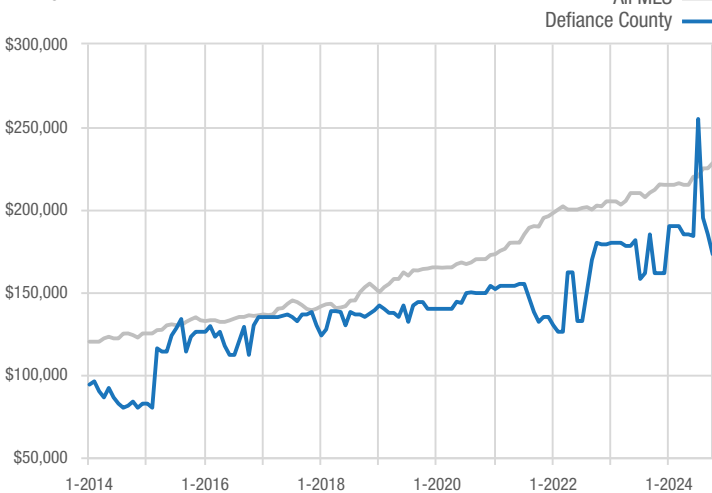
Condo-Villa	October			Year to Date		
Key Metrics	2023	2024	% Change	Thru 10-2023	Thru 10-2024	% Change
New Listings	0	2	—	15	18	+ 20.0%
Pending Sales	1	1	0.0%	14	15	+ 7.1%
Closed Sales	1	1	0.0%	14	17	+ 21.4%
Days on Market Until Sale	119	104	- 12.6%	55	76	+ 38.2%
Median Sales Price*	\$195,000	\$92,000	- 52.8%	\$161,500	\$173,000	+ 7.1%
Average Sales Price*	\$195,000	\$92,000	- 52.8%	\$181,129	\$200,247	+ 10.6%
Percent of List Price Received*	93.3%	92.1%	- 1.3%	98.3%	99.4%	+ 1.1%
Inventory of Homes for Sale	1	5	+ 400.0%	—	—	—
Months Supply of Inventory	0.6	2.2	+ 266.7%	—	—	—

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Median Sales Price - Single Family



Median Sales Price - Condo-Villa



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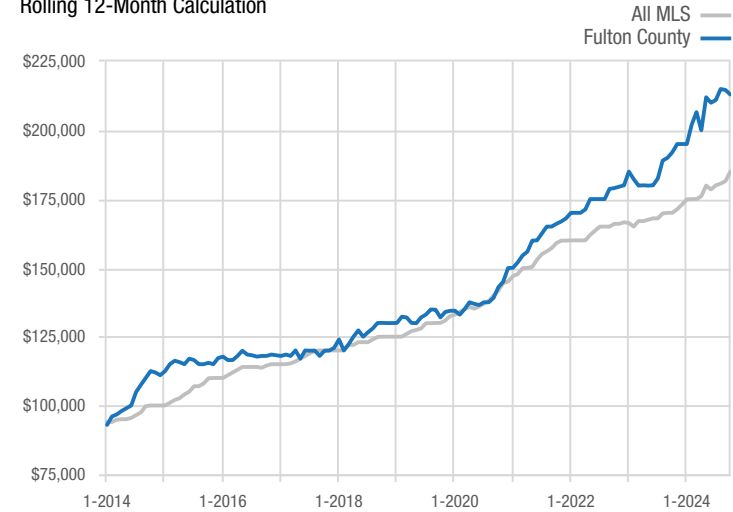
Fulton County

Single Family	October			Year to Date		
Key Metrics	2023	2024	% Change	Thru 10-2023	Thru 10-2024	% Change
New Listings	35	35	0.0%	325	333	+ 2.5%
Pending Sales	30	33	+ 10.0%	286	282	- 1.4%
Closed Sales	31	34	+ 9.7%	283	280	- 1.1%
Days on Market Until Sale	69	61	- 11.6%	61	61	0.0%
Median Sales Price*	\$217,750	\$210,000	- 3.6%	\$194,026	\$211,500	+ 9.0%
Average Sales Price*	\$252,867	\$238,331	- 5.7%	\$227,748	\$237,899	+ 4.5%
Percent of List Price Received*	104.6%	99.3%	- 5.1%	100.7%	99.5%	- 1.2%
Inventory of Homes for Sale	59	65	+ 10.2%	—	—	—
Months Supply of Inventory	2.1	2.4	+ 14.3%	—	—	—

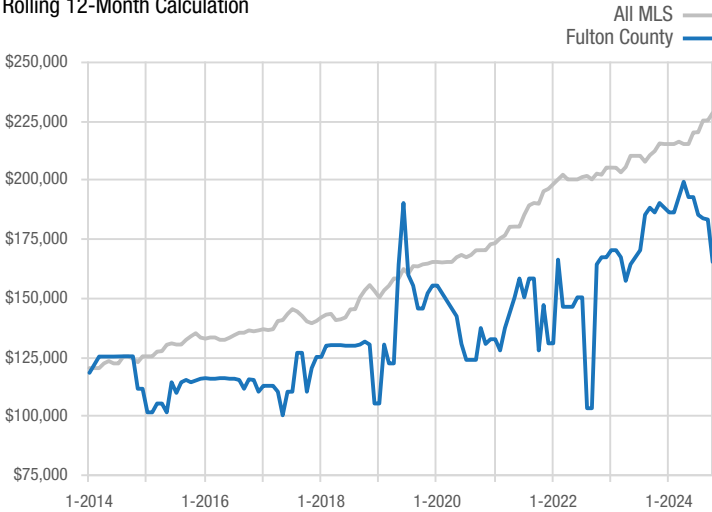
Condo-Villa	October			Year to Date		
Key Metrics	2023	2024	% Change	Thru 10-2023	Thru 10-2024	% Change
New Listings	0	0	—	10	4	- 60.0%
Pending Sales	0	1	—	11	4	- 63.6%
Closed Sales	1	1	0.0%	11	4	- 63.6%
Days on Market Until Sale	29	41	+ 41.4%	52	39	- 25.0%
Median Sales Price*	\$184,000	\$96,250	- 47.7%	\$190,000	\$139,625	- 26.5%
Average Sales Price*	\$184,000	\$96,250	- 47.7%	\$182,891	\$139,938	- 23.5%
Percent of List Price Received*	100.0%	98.2%	- 1.8%	99.2%	100.2%	+ 1.0%
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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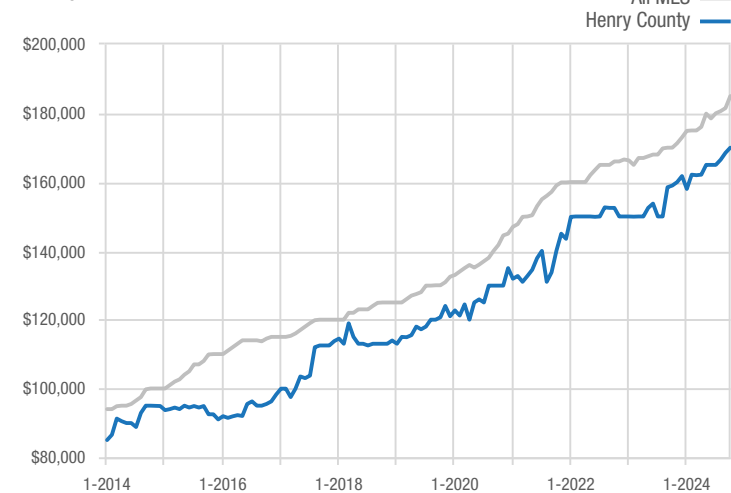
Henry County

Single Family	October			Year to Date		
Key Metrics	2023	2024	% Change	Thru 10-2023	Thru 10-2024	% Change
New Listings	23	20	- 13.0%	173	201	+ 16.2%
Pending Sales	16	24	+ 50.0%	152	167	+ 9.9%
Closed Sales	15	21	+ 40.0%	150	163	+ 8.7%
Days on Market Until Sale	55	56	+ 1.8%	68	60	- 11.8%
Median Sales Price*	\$172,500	\$205,000	+ 18.8%	\$160,750	\$175,000	+ 8.9%
Average Sales Price*	\$150,243	\$209,054	+ 39.1%	\$169,866	\$184,062	+ 8.4%
Percent of List Price Received*	99.2%	98.0%	- 1.2%	98.8%	99.4%	+ 0.6%
Inventory of Homes for Sale	43	45	+ 4.7%	—	—	—
Months Supply of Inventory	2.9	2.7	- 6.9%	—	—	—

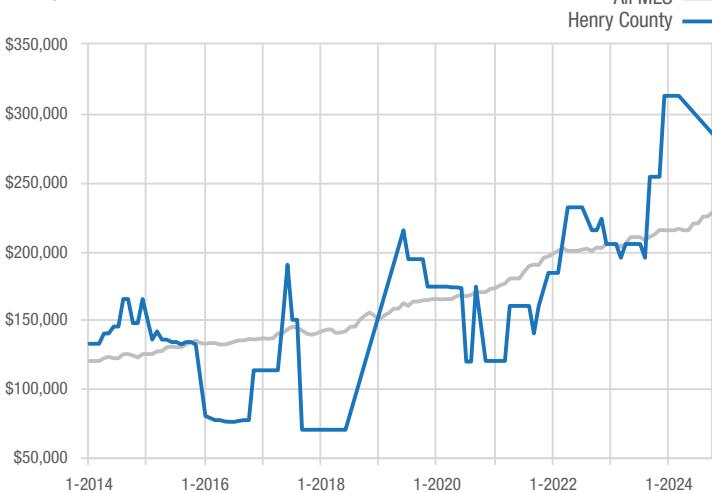
Condo-Villa	October			Year to Date		
Key Metrics	2023	2024	% Change	Thru 10-2023	Thru 10-2024	% Change
New Listings	0	2	—	2	5	+ 150.0%
Pending Sales	0	1	—	1	1	0.0%
Closed Sales	0	1	—	1	1	0.0%
Days on Market Until Sale	—	43	—	8	43	+ 437.5%
Median Sales Price*	—	\$285,000	—	\$312,683	\$285,000	- 8.9%
Average Sales Price*	—	\$285,000	—	\$312,683	\$285,000	- 8.9%
Percent of List Price Received*	—	98.3%	—	100.0%	98.3%	- 1.7%
Inventory of Homes for Sale	1	3	+ 200.0%	—	—	—
Months Supply of Inventory	1.0	3.0	+ 200.0%	—	—	—

* 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.

Median Sales Price - Single Family



Median Sales Price - Condo-Villa



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Local Market Update – October 2024

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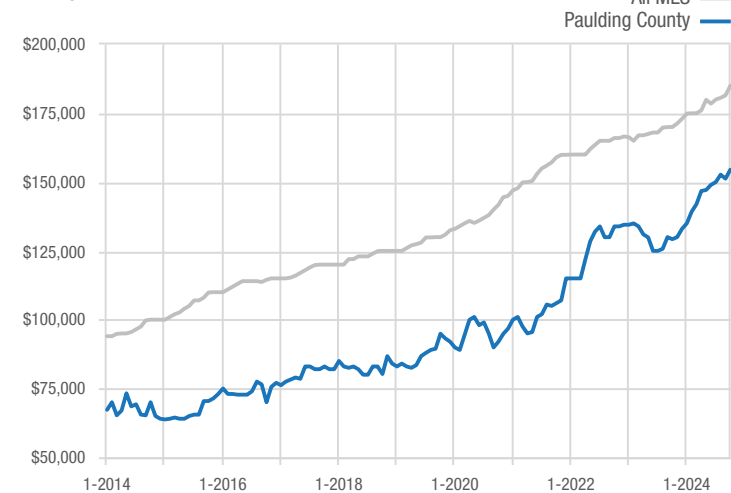
Paulding County

Single Family	October			Year to Date		
Key Metrics	2023	2024	% Change	Thru 10-2023	Thru 10-2024	% Change
New Listings	14	19	+ 35.7%	140	122	- 12.9%
Pending Sales	9	10	+ 11.1%	110	90	- 18.2%
Closed Sales	11	12	+ 9.1%	112	89	- 20.5%
Days on Market Until Sale	70	93	+ 32.9%	69	79	+ 14.5%
Median Sales Price*	\$147,500	\$186,250	+ 26.3%	\$130,000	\$155,000	+ 19.2%
Average Sales Price*	\$147,018	\$226,075	+ 53.8%	\$146,309	\$175,475	+ 19.9%
Percent of List Price Received*	98.0%	94.2%	- 3.9%	97.1%	98.6%	+ 1.5%
Inventory of Homes for Sale	33	42	+ 27.3%	—	—	—
Months Supply of Inventory	3.0	4.8	+ 60.0%	—	—	—

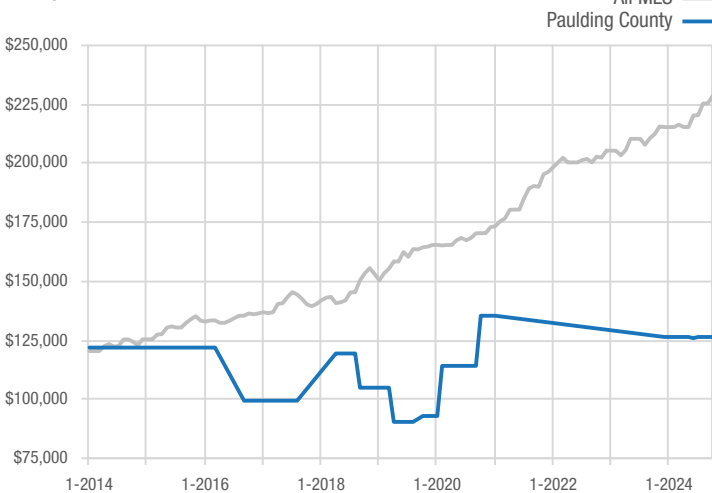
Condo-Villa	October			Year to Date		
Key Metrics	2023	2024	% Change	Thru 10-2023	Thru 10-2024	% Change
New Listings	1	0	- 100.0%	1	2	+ 100.0%
Pending Sales	0	0	—	0	2	—
Closed Sales	0	0	—	0	2	—
Days on Market Until Sale	—	—	—	—	54	—
Median Sales Price*	—	—	—	—	\$132,000	—
Average Sales Price*	—	—	—	—	\$132,000	—
Percent of List Price Received*	—	—	—	—	96.3%	—
Inventory of Homes for Sale	1	0	- 100.0%	—	—	—
Months Supply of Inventory	—	—	—	—	—	—

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Median Sales Price - Single Family



Median Sales Price - Condo-Villa



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Putnam County

Single Family	October			Year to Date		
Key Metrics	2023	2024	% Change	Thru 10-2023	Thru 10-2024	% Change
New Listings	10	8	- 20.0%	84	94	+ 11.9%
Pending Sales	13	10	- 23.1%	71	80	+ 12.7%
Closed Sales	12	9	- 25.0%	67	79	+ 17.9%
Days on Market Until Sale	57	79	+ 38.6%	65	76	+ 16.9%
Median Sales Price*	\$155,000	\$265,000	+ 71.0%	\$177,500	\$175,000	- 1.4%
Average Sales Price*	\$158,382	\$298,989	+ 88.8%	\$183,266	\$201,979	+ 10.2%
Percent of List Price Received*	97.9%	97.3%	- 0.6%	98.8%	98.1%	- 0.7%
Inventory of Homes for Sale	19	20	+ 5.3%	—	—	—
Months Supply of Inventory	2.6	2.6	0.0%	—	—	—

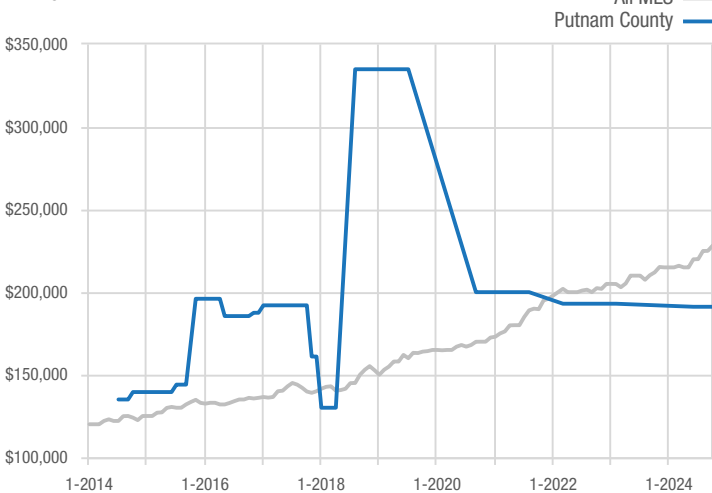
Condo-Villa	October			Year to Date		
Key Metrics	2023	2024	% Change	Thru 10-2023	Thru 10-2024	% Change
New Listings	0	0	—	0	2	—
Pending Sales	0	0	—	0	1	—
Closed Sales	0	0	—	0	1	—
Days on Market Until Sale	—	—	—	—	46	—
Median Sales Price*	—	—	—	—	\$191,150	—
Average Sales Price*	—	—	—	—	\$191,150	—
Percent of List Price Received*	—	—	—	—	106.3%	—
Inventory of Homes for Sale	0	1	—	—	—	—
Months Supply of Inventory	—	1.0	—	—	—	—

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Median Sales Price - Single Family



Median Sales Price - Condo-Villa



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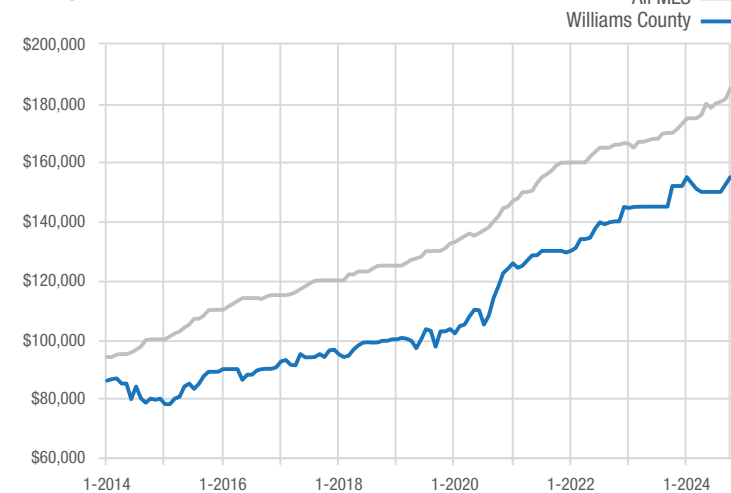
Williams County

Single Family	October			Year to Date		
Key Metrics	2023	2024	% Change	Thru 10-2023	Thru 10-2024	% Change
New Listings	50	44	- 12.0%	416	410	- 1.4%
Pending Sales	43	41	- 4.7%	348	326	- 6.3%
Closed Sales	38	39	+ 2.6%	336	322	- 4.2%
Days on Market Until Sale	64	64	0.0%	71	67	- 5.6%
Median Sales Price*	\$150,000	\$190,000	+ 26.7%	\$149,500	\$155,000	+ 3.7%
Average Sales Price*	\$188,531	\$178,518	- 5.3%	\$167,515	\$173,043	+ 3.3%
Percent of List Price Received*	100.7%	97.8%	- 2.9%	98.5%	98.7%	+ 0.2%
Inventory of Homes for Sale	92	92	0.0%	—	—	—
Months Supply of Inventory	2.7	2.8	+ 3.7%	—	—	—

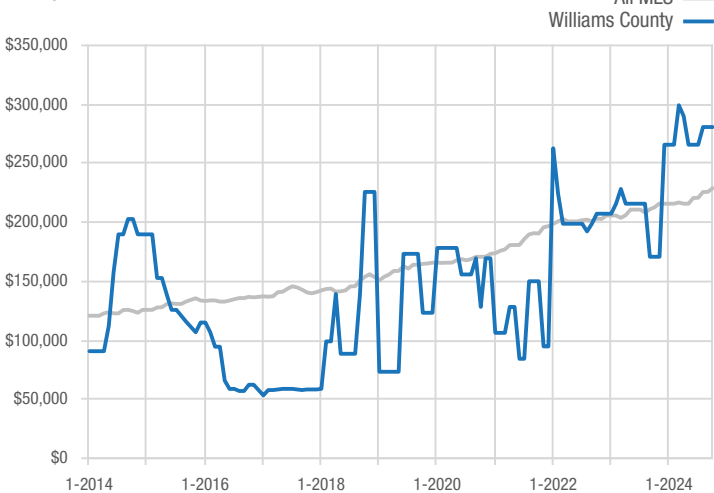
Condo-Villa	October			Year to Date		
Key Metrics	2023	2024	% Change	Thru 10-2023	Thru 10-2024	% Change
New Listings	0	0	—	6	4	- 33.3%
Pending Sales	0	0	—	2	4	+ 100.0%
Closed Sales	0	0	—	2	4	+ 100.0%
Days on Market Until Sale	—	—	—	62	48	- 22.6%
Median Sales Price*	—	—	—	\$170,000	\$265,000	+ 55.9%
Average Sales Price*	—	—	—	\$170,000	\$239,975	+ 41.2%
Percent of List Price Received*	—	—	—	96.4%	95.9%	- 0.5%
Inventory of Homes for Sale	4	0	- 100.0%	—	—	—
Months Supply of Inventory	2.0	—	—	—	—	—

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Median Sales Price - Single Family



Median Sales Price - Condo-Villa



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