

Monthly Indicators



September 2019

With the kids back in school and the weather cooling, the housing market begins its annual cooldown as well. Nationally, buyer and seller activity remained strong, buoyed by low mortgage rates and a strong economy. The market fundamentals suggest no significant changes from recent trends, other than the seasonally tempered pace we see this time of year. As we move into the final three months of 2019, buyers will find fewer homes coming on the market, but also less competition for those homes.

New Listings were up 16.5 percent to 106 in Columbiana County and up 8.8 percent to 333 in Mahoning County. Pending Sales decreased 8.4 percent to 98 in Columbiana County while increased 54.1 percent to 319 in Mahoning County. Inventory shrank 26.2 percent to 327 units in Columbiana County and shrank 16.5 percent to 903 units in Mahoning County.

Median Sales Price was down 2.8 percent to \$121,500 in Columbiana County and up 5.5 percent to \$115,000 in Mahoning County. Days on Market decreased 23.5 percent to 91 days in Columbiana County while held steady 0.0 percent to 74 days in Mahoning County. Months Supply of Homes for Sale was down 30.4 percent to 3.9 months in Columbiana County and down 21.3 percent to 3.7 months in Mahoning County, indicating that demand increased relative to supply.

In Washington there are discussions around a broad overhaul of the housing finance system, including the re-privatization of Fannie Mae and Freddie Mac and reforms to federal agencies involved with financing substantial portions of the mortgages made every year. Many of these policy conversations and eventual changes will take months or years to be implemented and their impact is not yet clear. While Halloween decorations are beginning to adorn homes around the country, the real estate market this fall is looking far from scary.

Contents

| | | |
|---|----|----|
| Market Overview | 2 | 13 |
| New Listings | 3 | 14 |
| Pending Sales | 4 | 15 |
| Closed Sales | 5 | 16 |
| Days on Market Until Sale | 6 | 17 |
| Median Sales Price | 7 | 18 |
| Average Sales Price | 8 | 19 |
| Percent of Original List Price Received | 9 | 20 |
| Housing Affordability Index | 10 | 21 |
| Inventory of Homes for Sale | 11 | 22 |
| Months Supply of Homes for Sale | 12 | 23 |

| | Columbiana County | Mahoning County |
|---|-------------------|-----------------|
| Market Overview | 2 | 13 |
| New Listings | 3 | 14 |
| Pending Sales | 4 | 15 |
| Closed Sales | 5 | 16 |
| Days on Market Until Sale | 6 | 17 |
| Median Sales Price | 7 | 18 |
| Average Sales Price | 8 | 19 |
| Percent of Original List Price Received | 9 | 20 |
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Quick Facts

| | | | |
|---|---|---|---|
| - 2.3% | - 2.8% | + 1.2% | + 5.5% |
| One-Year Change in Closed Sales Columbiana | One-Year Change in Median Sales Price Columbiana | One-Year Change in Closed Sales Mahoning | One-Year Change in Median Sales Price Mahoning |

This is a research tool provided by the Youngstown/Columbiana Association of REALTORS®. Data is refreshed regularly to capture changes in market activity. Figures shown may be different than previously reported. Percent changes are calculated using rounded figures.



Market Overview – Columbiana County



Key metrics by report month and for year-to-date (YTD) starting from the first of the year.

| Key Metrics | Historical Sparkbars | 9-2018 | 9-2019 | Percent Change | YTD 2018 | YTD 2019 | Percent Change |
|--|----------------------|-----------|------------------|----------------|-----------|------------------|----------------|
| New Listings | | 91 | 106 | + 16.5% | 1,011 | 1,035 | + 2.4% |
| Pending Sales | | 107 | 98 | - 8.4% | 724 | 807 | + 11.5% |
| Closed Sales | | 87 | 85 | - 2.3% | 680 | 734 | + 7.9% |
| Days on Market Until Sale | | 119 | 91 | - 23.5% | 112 | 102 | - 8.9% |
| Median Sales Price | | \$125,000 | \$121,500 | - 2.8% | \$100,500 | \$116,750 | + 16.2% |
| Average Sales Price | | \$137,627 | \$132,961 | - 3.4% | \$115,136 | \$128,127 | + 11.3% |
| Pct. of Orig. Price Received | | 93.0% | 91.3% | - 1.8% | 92.5% | 93.1% | + 0.6% |
| Housing Affordability Index | | 194 | 201 | + 3.6% | 242 | 209 | - 13.6% |
| Inventory of Homes for Sale | | 443 | 327 | - 26.2% | -- | -- | -- |
| Months Supply of Homes for Sale | | 5.6 | 3.9 | - 30.4% | -- | -- | -- |

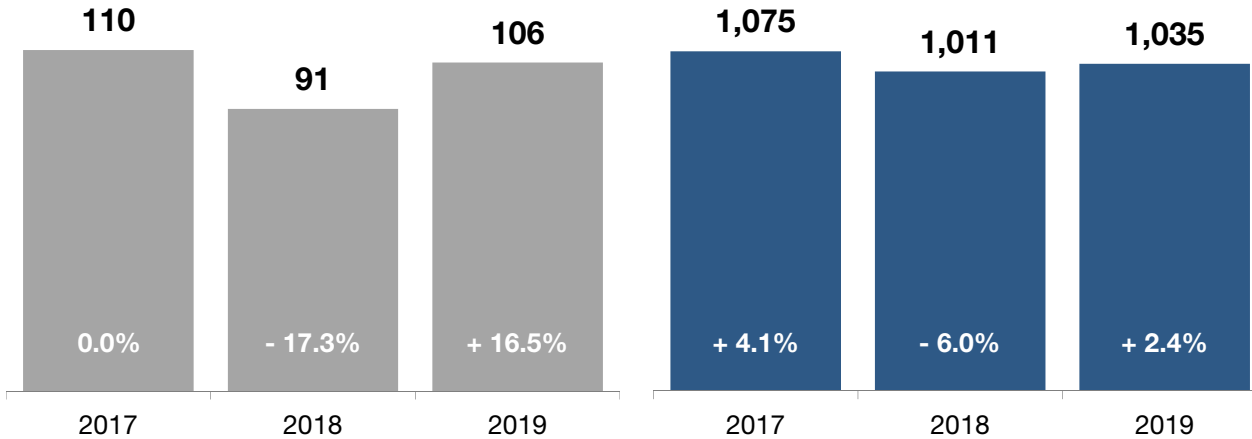
New Listings – Columbiana County



A count of the properties that have been newly listed on the market in a given month.

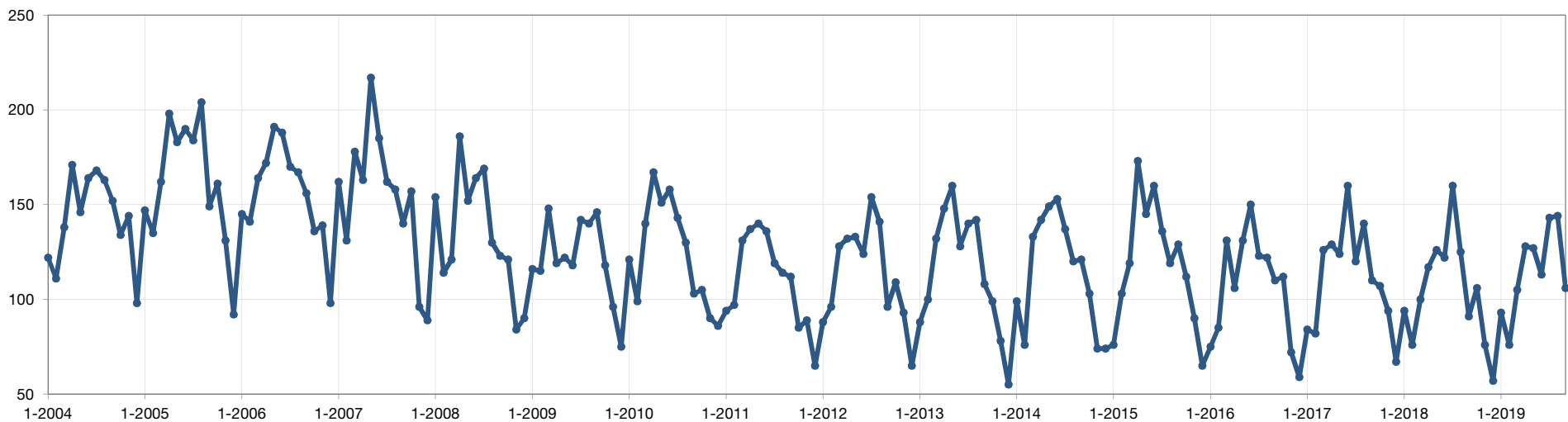
September

Year to Date



| New Listings | | Prior Year | Percent Change |
|-----------------------|------------|------------|----------------|
| October 2018 | 106 | 107 | -0.9% |
| November 2018 | 76 | 94 | -19.1% |
| December 2018 | 57 | 67 | -14.9% |
| January 2019 | 93 | 94 | -1.1% |
| February 2019 | 76 | 76 | 0.0% |
| March 2019 | 105 | 100 | +5.0% |
| April 2019 | 128 | 117 | +9.4% |
| May 2019 | 127 | 126 | +0.8% |
| June 2019 | 113 | 122 | -7.4% |
| July 2019 | 143 | 160 | -10.6% |
| August 2019 | 144 | 125 | +15.2% |
| September 2019 | 106 | 91 | +16.5% |
| 12-Month Avg | 106 | 107 | -0.9% |

Historical New Listings – Columbiana County by Month



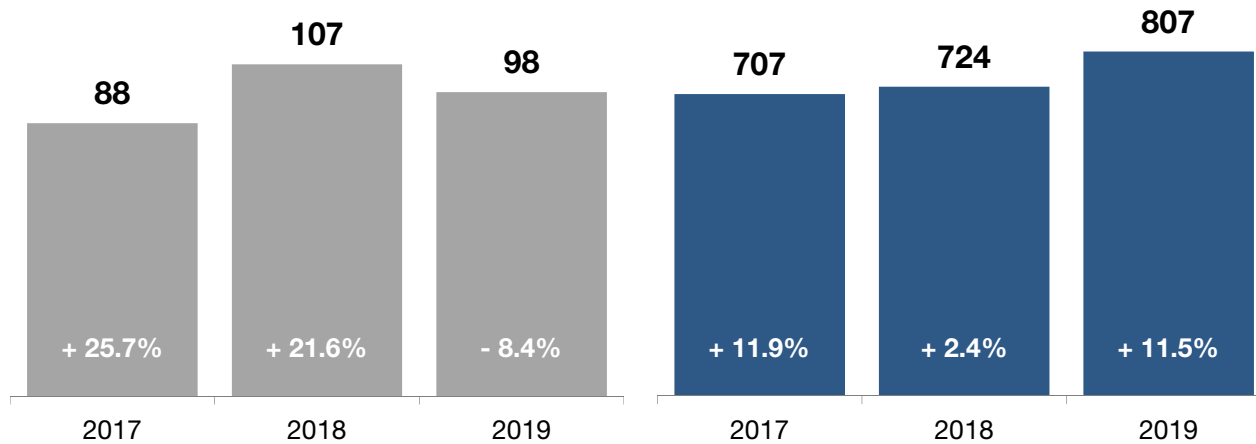
Pending Sales – Columbiana County



A count of the properties on which offers have been accepted in a given month.

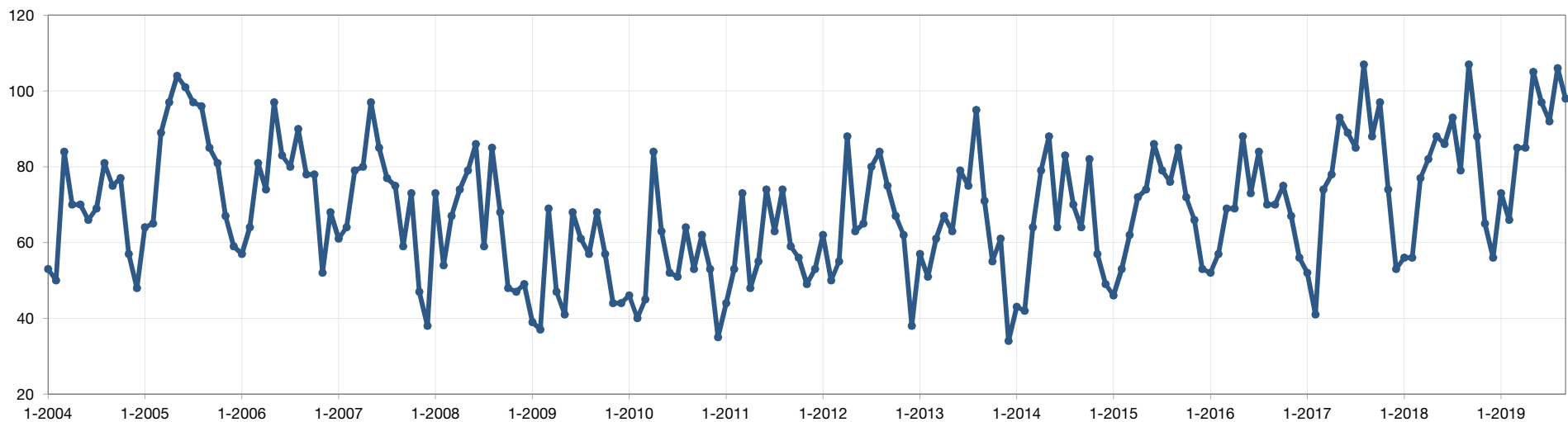
September

Year to Date



| Pending Sales | | Prior Year | Percent Change |
|-----------------------|-----------|------------|----------------|
| October 2018 | 88 | 97 | -9.3% |
| November 2018 | 65 | 74 | -12.2% |
| December 2018 | 56 | 53 | +5.7% |
| January 2019 | 73 | 56 | +30.4% |
| February 2019 | 66 | 56 | +17.9% |
| March 2019 | 85 | 77 | +10.4% |
| April 2019 | 85 | 82 | +3.7% |
| May 2019 | 105 | 88 | +19.3% |
| June 2019 | 97 | 86 | +12.8% |
| July 2019 | 92 | 93 | -1.1% |
| August 2019 | 106 | 79 | +34.2% |
| September 2019 | 98 | 107 | -8.4% |
| 12-Month Avg | 85 | 79 | +7.6% |

Historical Pending Sales – Columbiana County by Month



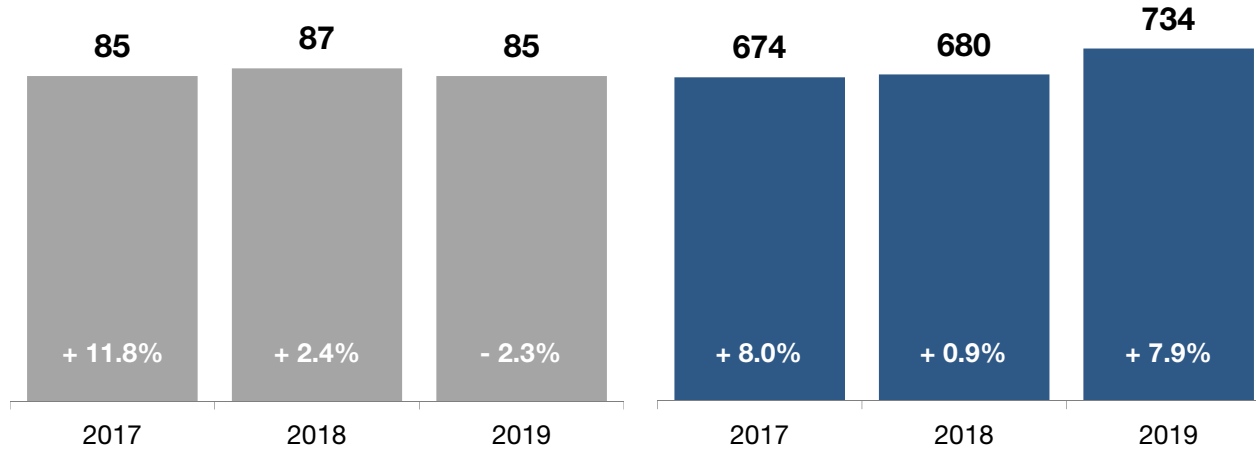
Closed Sales – Columbiana County

A count of the actual sales that closed in a given month.



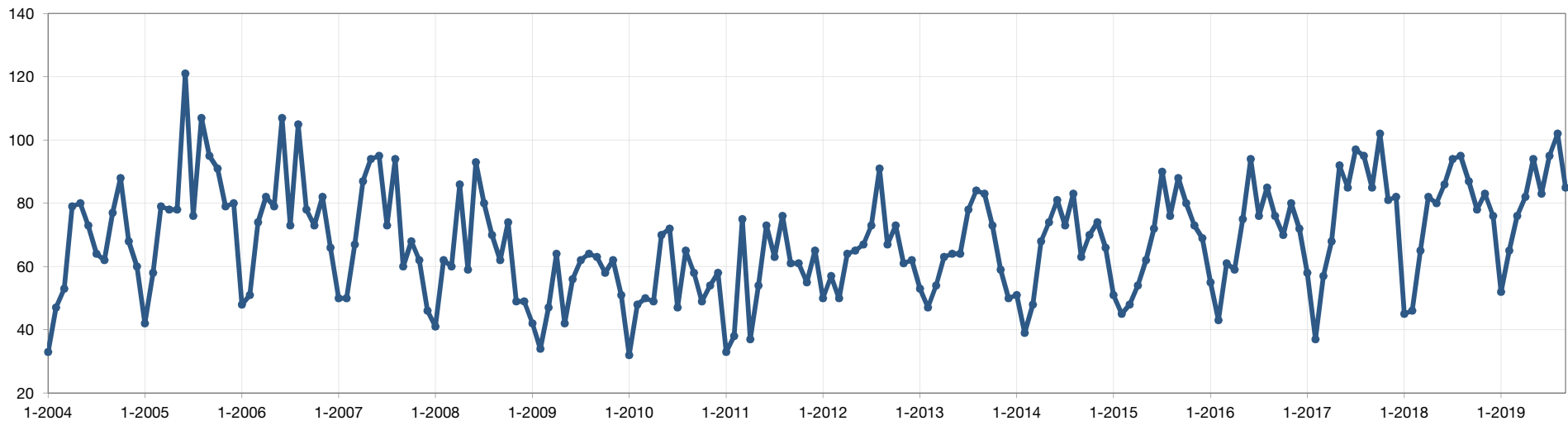
September

Year to Date



| | Closed Sales | Prior Year | Percent Change |
|-----------------------|--------------|------------|----------------|
| October 2018 | 78 | 102 | -23.5% |
| November 2018 | 83 | 81 | +2.5% |
| December 2018 | 76 | 82 | -7.3% |
| January 2019 | 52 | 45 | +15.6% |
| February 2019 | 65 | 46 | +41.3% |
| March 2019 | 76 | 65 | +16.9% |
| April 2019 | 82 | 82 | 0.0% |
| May 2019 | 94 | 80 | +17.5% |
| June 2019 | 83 | 86 | -3.5% |
| July 2019 | 95 | 94 | +1.1% |
| August 2019 | 102 | 95 | +7.4% |
| September 2019 | 85 | 87 | -2.3% |
| 12-Month Avg | 81 | 79 | +2.5% |

Historical Closed Sales – Columbiana County by Month



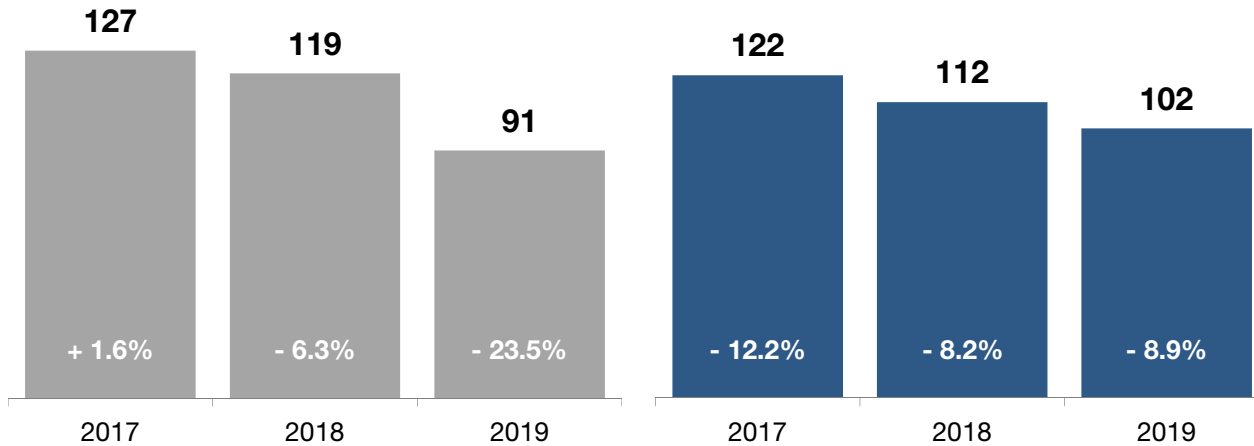
Days on Market Until Sale – Columbiana County



Average number of days between when a property is listed and when an offer is accepted in a given month.

September

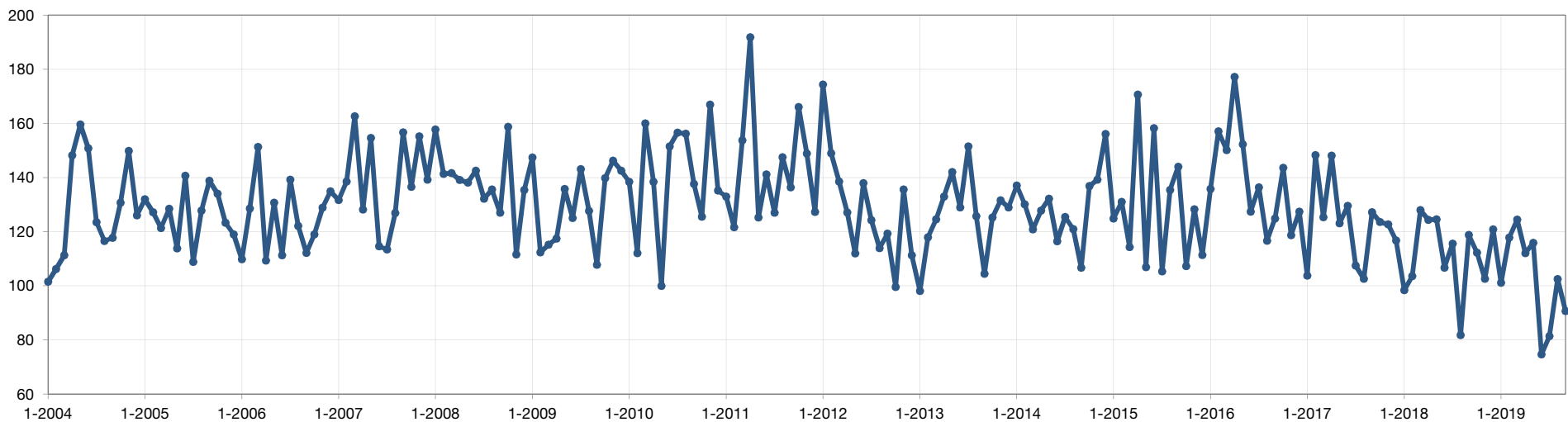
Year to Date



| Days on Market | | Prior Year | Percent Change |
|-----------------------|-----------|------------|----------------|
| October 2018 | 112 | 124 | -9.7% |
| November 2018 | 103 | 123 | -16.3% |
| December 2018 | 121 | 117 | +3.4% |
| January 2019 | 101 | 98 | +3.1% |
| February 2019 | 118 | 104 | +13.5% |
| March 2019 | 124 | 128 | -3.1% |
| April 2019 | 112 | 124 | -9.7% |
| May 2019 | 116 | 125 | -7.2% |
| June 2019 | 75 | 107 | -29.9% |
| July 2019 | 81 | 116 | -30.2% |
| August 2019 | 103 | 82 | +25.6% |
| September 2019 | 91 | 119 | -23.5% |
| 12-Month Avg* | 104 | 114 | -8.8% |

* Days on Market for all properties from October 2018 through September 2019. This is not the average of the individual figures above.

Historical Days on Market Until Sale – Columbiana County by Month

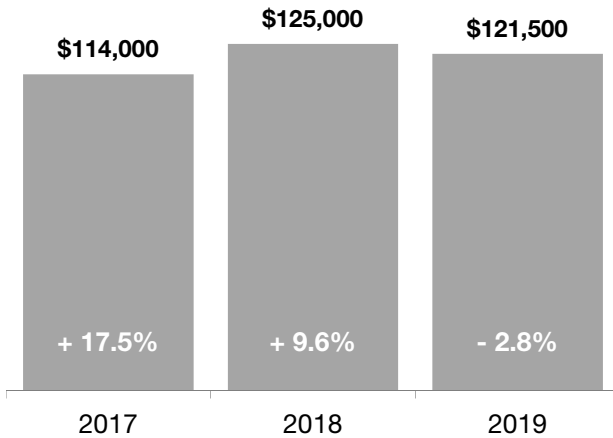


Median Sales Price – Columbiana County

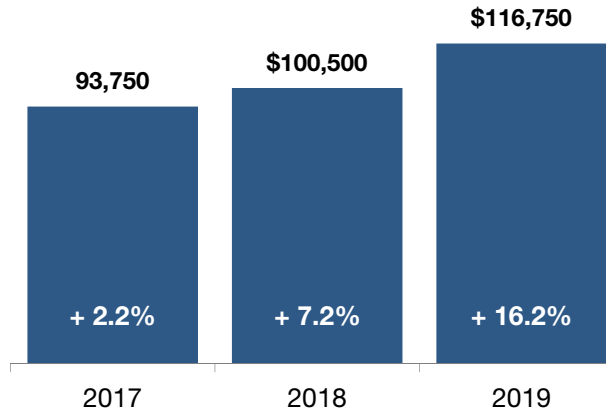


Point at which half of the sales sold for more and half sold for less, not accounting for seller concessions, in a given month.

September



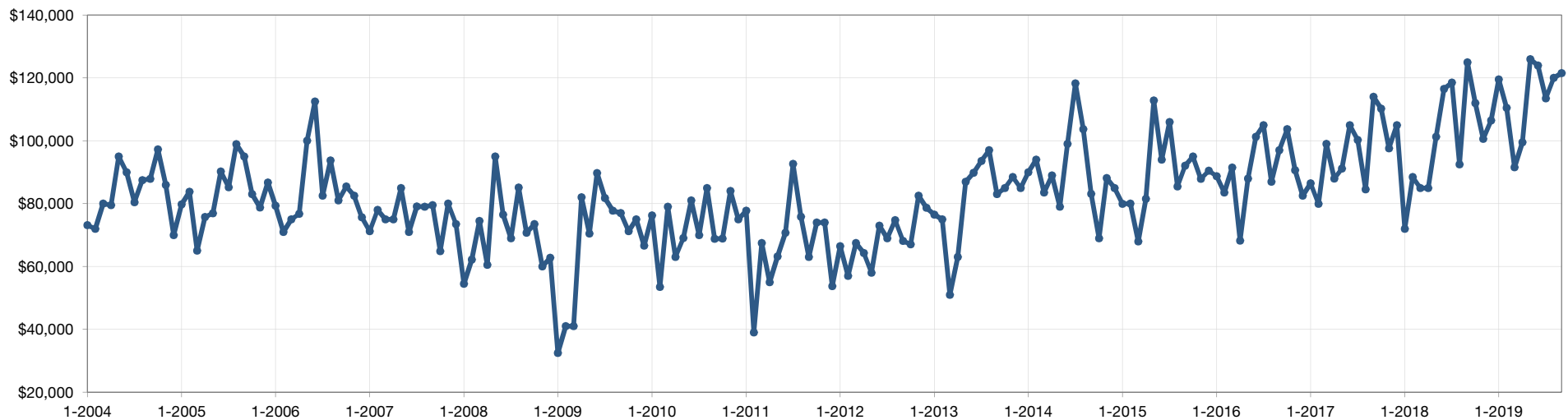
Year to Date



| | Median Sales Price | Prior Year | Percent Change |
|-----------------------|--------------------|------------------|----------------|
| October 2018 | \$112,000 | \$110,250 | +1.6% |
| November 2018 | \$100,620 | \$97,575 | +3.1% |
| December 2018 | \$106,500 | \$105,000 | +1.4% |
| January 2019 | \$119,500 | \$72,000 | +66.0% |
| February 2019 | \$110,500 | \$88,500 | +24.9% |
| March 2019 | \$91,539 | \$85,000 | +7.7% |
| April 2019 | \$99,500 | \$85,000 | +17.1% |
| May 2019 | \$126,000 | \$101,300 | +24.4% |
| June 2019 | \$124,000 | \$116,500 | +6.4% |
| July 2019 | \$113,500 | \$118,500 | -4.2% |
| August 2019 | \$120,000 | \$92,500 | +29.7% |
| September 2019 | \$121,500 | \$125,000 | -2.8% |
| 12-Month Avg* | \$112,900 | \$102,500 | +10.1% |

* Median Sales Price for all properties from October 2018 through September 2019. This is not the average of the individual figures above.

Historical Median Sales Price – Columbiana County by Month

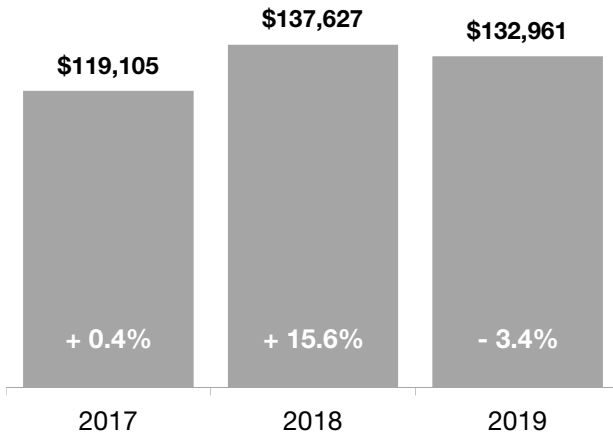


Average Sales Price – Columbiana County

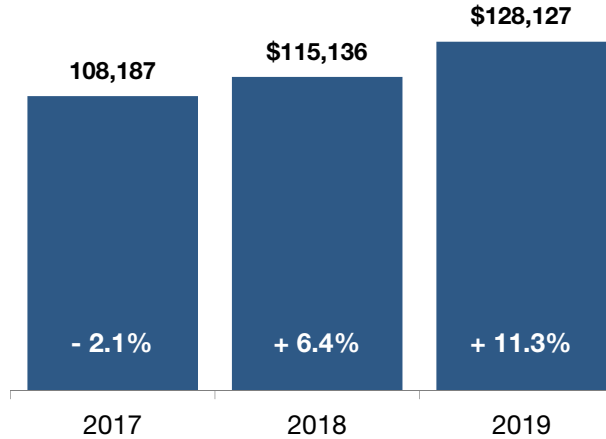


Average sales price for all closed sales, not accounting for seller concessions, in a given month.

September



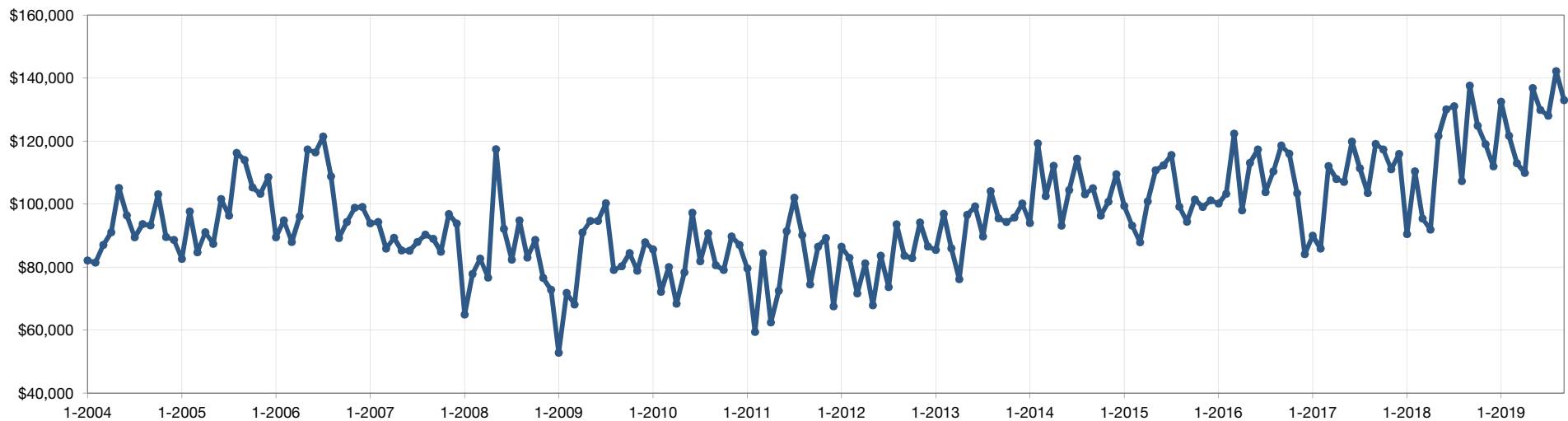
Year to Date



| | Average Sales Price | Prior Year | Percent Change |
|-----------------------|---------------------|------------------|----------------|
| October 2018 | \$124,889 | \$117,325 | +6.4% |
| November 2018 | \$119,028 | \$111,084 | +7.2% |
| December 2018 | \$111,980 | \$115,939 | -3.4% |
| January 2019 | \$132,467 | \$90,462 | +46.4% |
| February 2019 | \$121,681 | \$110,397 | +10.2% |
| March 2019 | \$113,027 | \$95,434 | +18.4% |
| April 2019 | \$109,889 | \$91,870 | +19.6% |
| May 2019 | \$136,882 | \$121,579 | +12.6% |
| June 2019 | \$129,913 | \$130,069 | -0.1% |
| July 2019 | \$128,034 | \$131,045 | -2.3% |
| August 2019 | \$142,180 | \$107,264 | +32.6% |
| September 2019 | \$132,961 | \$137,627 | -3.4% |
| 12-Month Avg* | \$125,919 | \$115,085 | +9.4% |

* Average Sales Price for all properties from October 2018 through September 2019. This is not the average of the individual figures above.

Historical Average Sales Price – Columbiana County by Month



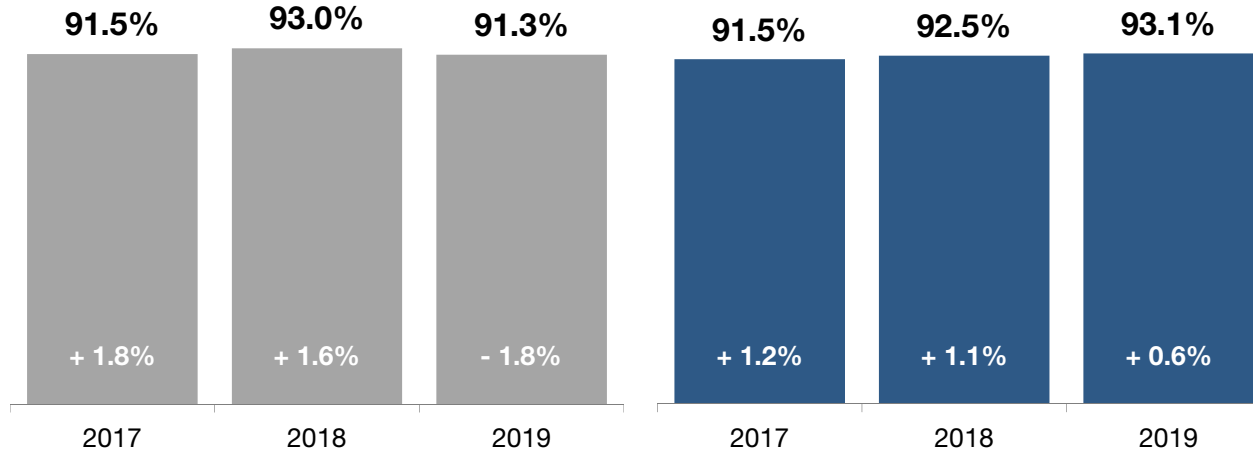
Percent of Original List Price Received – Columbiana County



Percentage found when dividing a property's sales price by its original list price, then taking the average for all properties sold in a given month, not accounting for seller concessions.

September

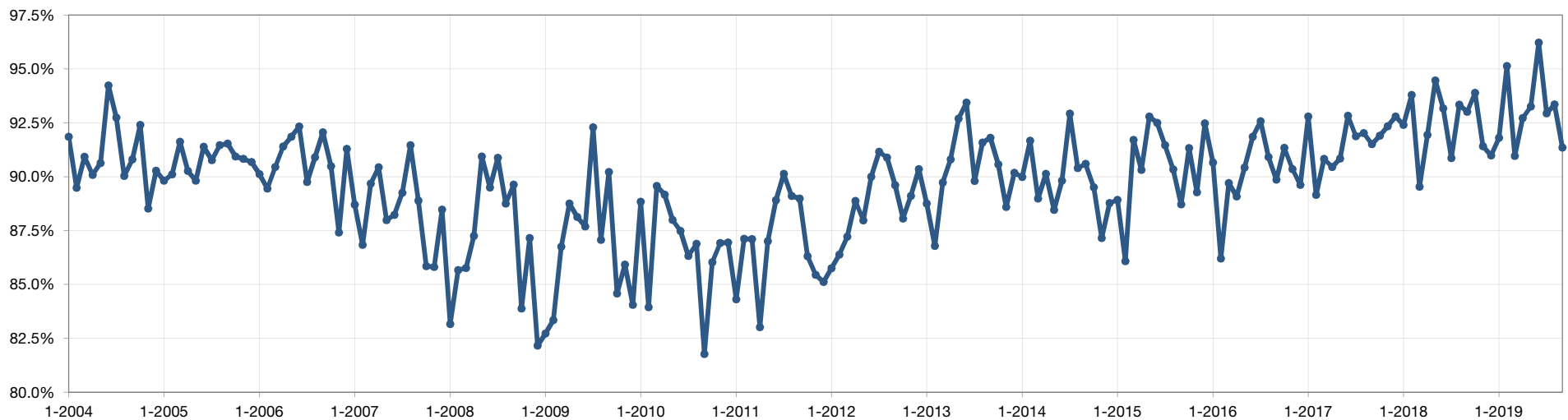
Year to Date



| | Pct. of Orig. Price Received | Prior Year | Percent Change |
|-----------------------|------------------------------|--------------|----------------|
| October 2018 | 93.9% | 91.9% | +2.2% |
| November 2018 | 91.4% | 92.3% | -1.0% |
| December 2018 | 91.0% | 92.8% | -1.9% |
| January 2019 | 91.8% | 92.4% | -0.6% |
| February 2019 | 95.1% | 93.8% | +1.4% |
| March 2019 | 91.0% | 89.5% | +1.7% |
| April 2019 | 92.7% | 91.9% | +0.9% |
| May 2019 | 93.3% | 94.5% | -1.3% |
| June 2019 | 96.2% | 93.2% | +3.2% |
| July 2019 | 92.9% | 90.9% | +2.2% |
| August 2019 | 93.4% | 93.3% | +0.1% |
| September 2019 | 91.3% | 93.0% | -1.8% |
| 12-Month Avg* | 92.9% | 92.5% | +0.4% |

* Pct. of Orig. Price Received for all properties from October 2018 through September 2019. This is not the average of the individual figures above.

Historical Percent of Original List Price Received – Columbiana County by Month



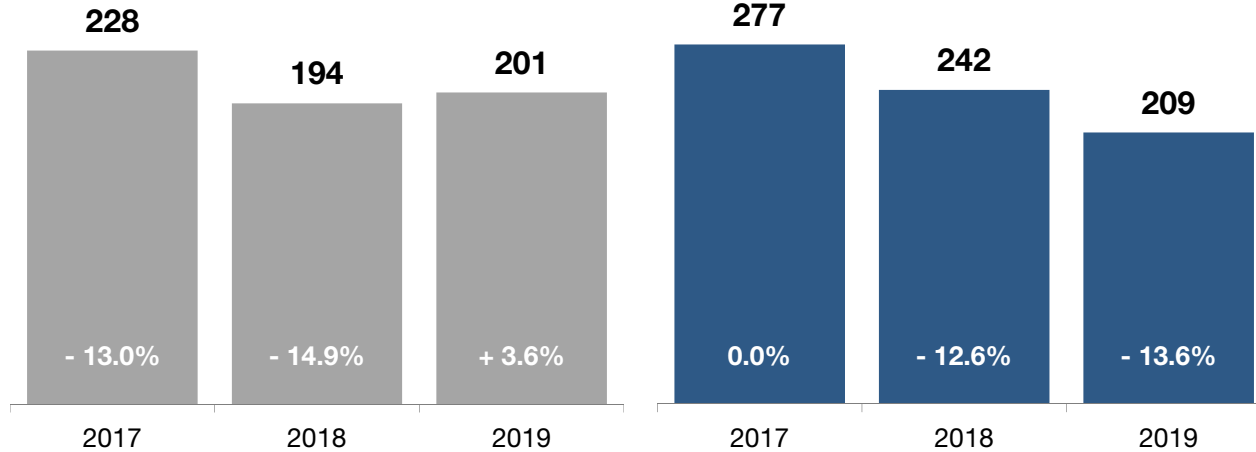
Housing Affordability Index – Columbiana County



This index measures housing affordability for the region. For example, an index of 120 means the median household income is 120% of what is necessary to qualify for the median-priced home under prevailing interest rates. A higher number means greater affordability.

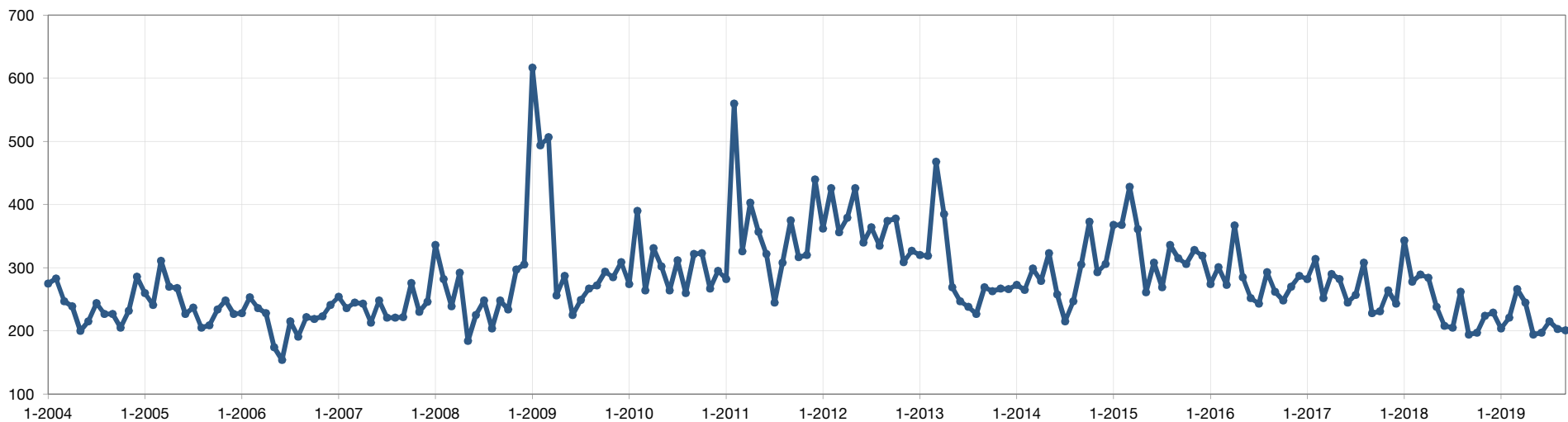
September

Year to Date



| Affordability Index | Prior Year | Percent Change |
|-----------------------|------------|----------------|
| October 2018 | 231 | -14.7% |
| November 2018 | 264 | -15.2% |
| December 2018 | 243 | -5.8% |
| January 2019 | 343 | -40.5% |
| February 2019 | 278 | -20.5% |
| March 2019 | 289 | -8.0% |
| April 2019 | 284 | -13.7% |
| May 2019 | 238 | -18.5% |
| June 2019 | 208 | -5.3% |
| July 2019 | 205 | +4.9% |
| August 2019 | 262 | -22.5% |
| September 2019 | 194 | +3.6% |
| 12-Month Avg | 216 | -14.6% |

Historical Housing Affordability Index – Columbiana County by Month

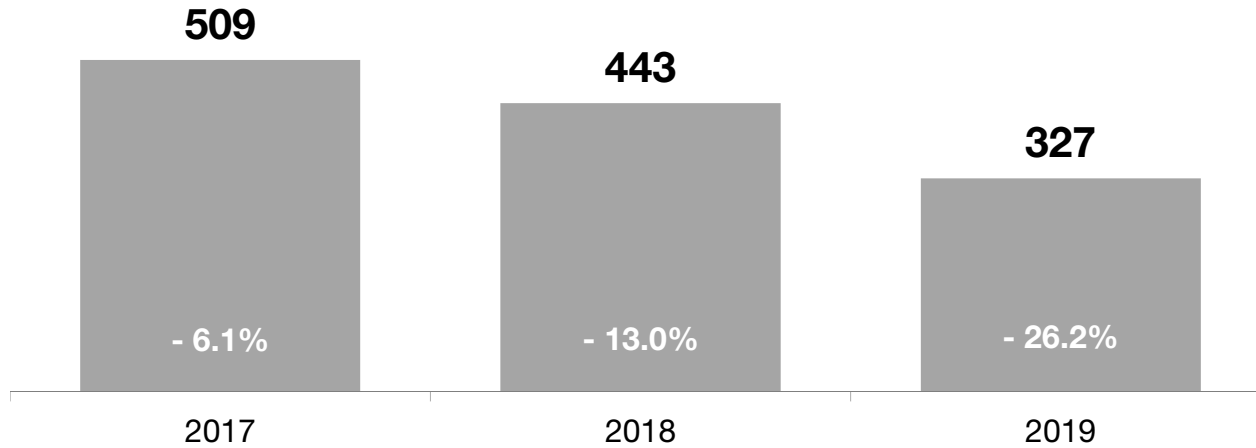


Inventory of Homes for Sale – Columbiana County



The number of properties available for sale in active status at the end of a given month.

September



| Homes for Sale | | Prior Year | Percent Change |
|-----------------------|------------|------------|----------------|
| October 2018 | 417 | 460 | -9.3% |
| November 2018 | 392 | 442 | -11.3% |
| December 2018 | 352 | 407 | -13.5% |
| January 2019 | 340 | 418 | -18.7% |
| February 2019 | 318 | 415 | -23.4% |
| March 2019 | 314 | 414 | -24.2% |
| April 2019 | 334 | 417 | -19.9% |
| May 2019 | 337 | 432 | -22.0% |
| June 2019 | 329 | 447 | -26.4% |
| July 2019 | 353 | 477 | -26.0% |
| August 2019 | 361 | 488 | -26.0% |
| September 2019 | 327 | 443 | -26.2% |
| 12-Month Avg | 348 | 438 | -20.5% |

Historical Inventory of Homes for Sale – Columbiana County by Month

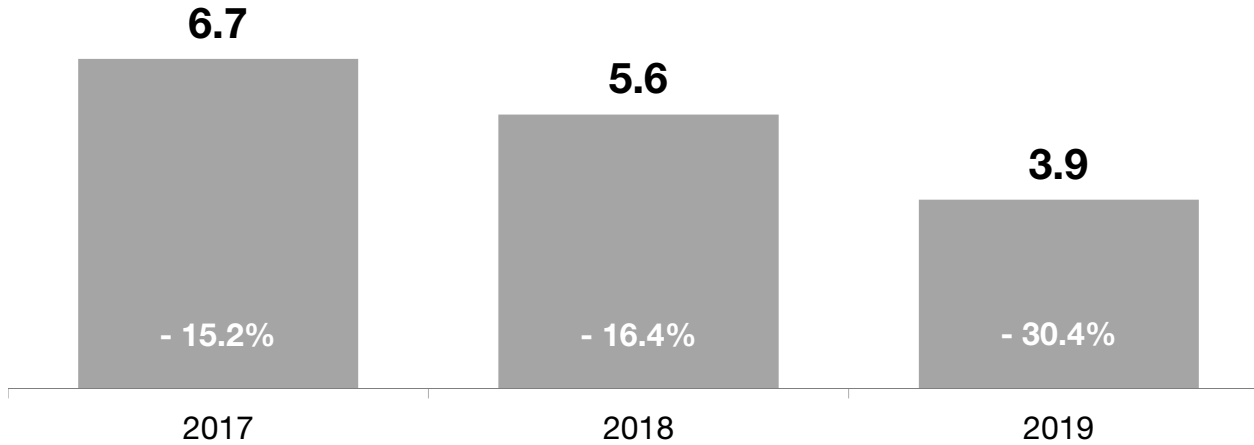


Months Supply of Homes for Sale – Columbiana County



The inventory of homes for sale at the end of a given month, divided by the average monthly pending sales from the last 12 months.

September



| Months Supply | | Prior Year | Percent Change |
|-----------------------|------------|------------|----------------|
| October 2018 | 5.3 | 6.0 | -11.7% |
| November 2018 | 5.1 | 5.7 | -10.5% |
| December 2018 | 4.5 | 5.2 | -13.5% |
| January 2019 | 4.3 | 5.4 | -20.4% |
| February 2019 | 4.0 | 5.2 | -23.1% |
| March 2019 | 3.9 | 5.2 | -25.0% |
| April 2019 | 4.1 | 5.2 | -21.2% |
| May 2019 | 4.1 | 5.4 | -24.1% |
| June 2019 | 4.0 | 5.7 | -29.8% |
| July 2019 | 4.2 | 6.0 | -30.0% |
| August 2019 | 4.2 | 6.3 | -33.3% |
| September 2019 | 3.9 | 5.6 | -30.4% |
| 12-Month Avg* | 4.3 | 5.6 | -23.2% |

* Months Supply for all properties from October 2018 through September 2019. This is not the average of the individual figures above.

Historical Months Supply of Homes for Sale – Columbiana County by Month



Market Overview – Mahoning County



Key metrics by report month and for year-to-date (YTD) starting from the first of the year.

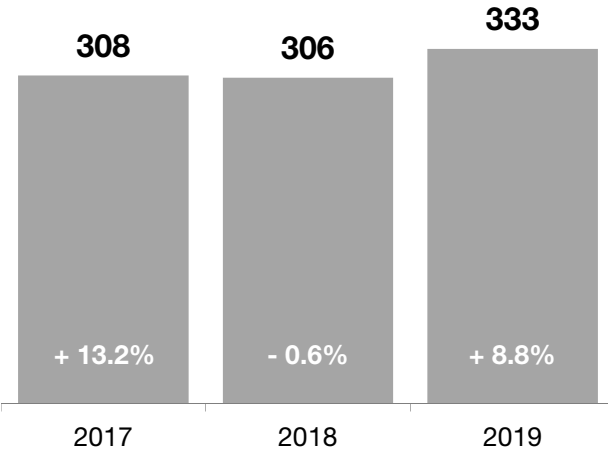
| Key Metrics | Historical Sparkbars | 9-2018 | 9-2019 | Percent Change | YTD 2018 | YTD 2019 | Percent Change |
|--|----------------------|-----------|------------------|----------------|-----------|------------------|----------------|
| New Listings | | 306 | 333 | + 8.8% | 2,938 | 2,991 | + 1.8% |
| Pending Sales | | 207 | 319 | + 54.1% | 2,156 | 2,314 | + 7.3% |
| Closed Sales | | 248 | 251 | + 1.2% | 2,106 | 2,105 | - 0.0% |
| Days on Market | | 74 | 74 | 0.0% | 95 | 86 | - 9.5% |
| Median Sales Price | | \$109,000 | \$115,000 | + 5.5% | \$102,519 | \$110,000 | + 7.3% |
| Average Sales Price | | \$119,765 | \$135,996 | + 13.6% | \$123,229 | \$134,256 | + 8.9% |
| Pct. of Orig. Price Received | | 93.4% | 92.9% | - 0.5% | 92.0% | 92.7% | + 0.8% |
| Housing Affordability Index | | 226 | 216 | - 4.4% | 241 | 225 | - 6.6% |
| Inventory of Homes for Sale | | 1,082 | 903 | - 16.5% | -- | -- | -- |
| Months Supply of Homes for Sale | | 4.7 | 3.7 | - 21.3% | -- | -- | -- |

New Listings – Mahoning County

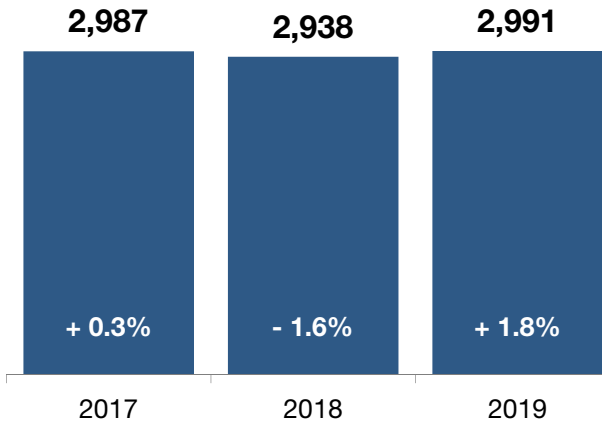
A count of the properties that have been newly listed on the market in a given month.



September



Year to Date



| | New Listings | Prior Year | Percent Change |
|-----------------------|--------------|------------|----------------|
| October 2018 | 336 | 297 | +13.1% |
| November 2018 | 218 | 244 | -10.7% |
| December 2018 | 185 | 190 | -2.6% |
| January 2019 | 262 | 252 | +4.0% |
| February 2019 | 252 | 256 | -1.6% |
| March 2019 | 298 | 304 | -2.0% |
| April 2019 | 363 | 281 | +29.2% |
| May 2019 | 358 | 352 | +1.7% |
| June 2019 | 375 | 404 | -7.2% |
| July 2019 | 366 | 379 | -3.4% |
| August 2019 | 384 | 404 | -5.0% |
| September 2019 | 333 | 306 | +8.8% |
| 12-Month Avg | 311 | 306 | +1.6% |

Historical New Listings – Mahoning County by Month



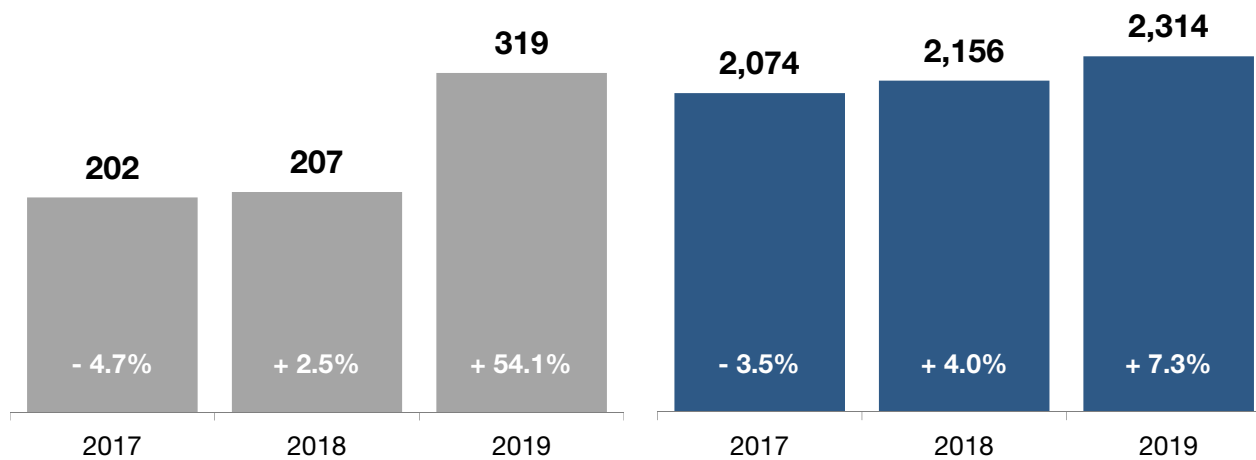
Pending Sales – Mahoning County

A count of the properties on which offers have been accepted in a given month.



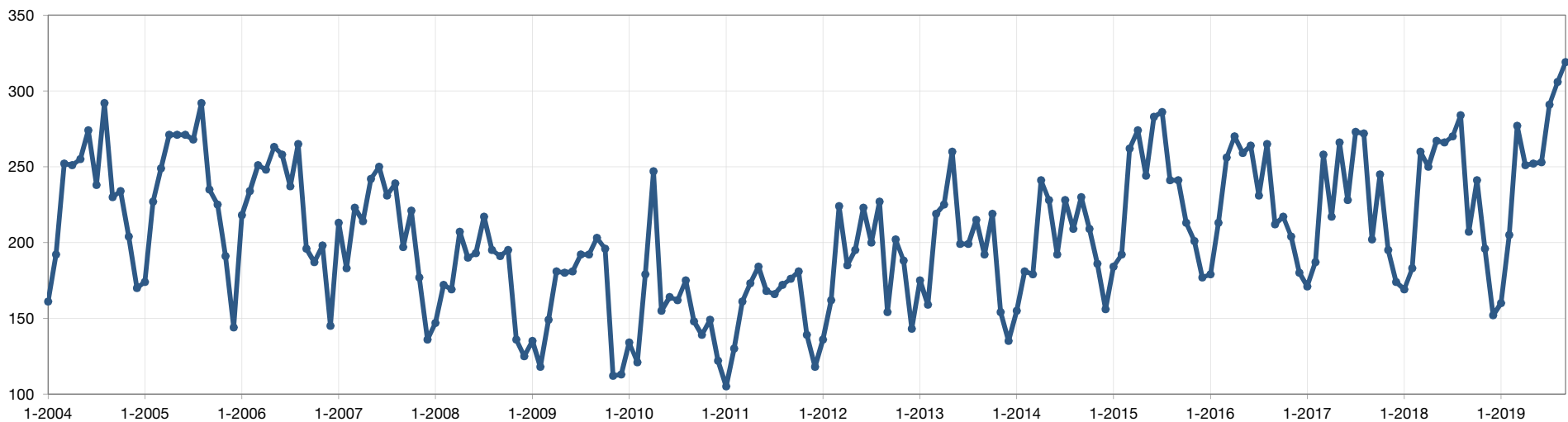
September

Year to Date



| Pending Sales | Prior Year | Percent Change | |
|-----------------------|------------|----------------|---------------|
| October 2018 | 241 | 245 | -1.6% |
| November 2018 | 196 | 195 | +0.5% |
| December 2018 | 152 | 174 | -12.6% |
| January 2019 | 160 | 169 | -5.3% |
| February 2019 | 205 | 183 | +12.0% |
| March 2019 | 277 | 260 | +6.5% |
| April 2019 | 251 | 250 | +0.4% |
| May 2019 | 252 | 267 | -5.6% |
| June 2019 | 253 | 266 | -4.9% |
| July 2019 | 291 | 270 | +7.8% |
| August 2019 | 306 | 284 | +7.7% |
| September 2019 | 319 | 207 | +54.1% |
| 12-Month Avg | 242 | 231 | +4.8% |

Historical Pending Sales – Mahoning County by Month



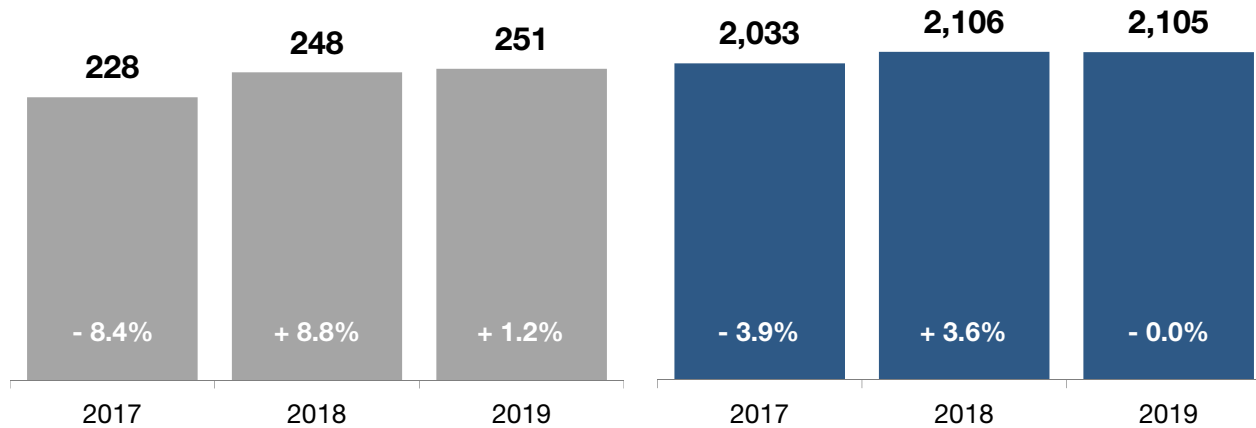
Closed Sales – Mahoning County

A count of the actual sales that closed in a given month.



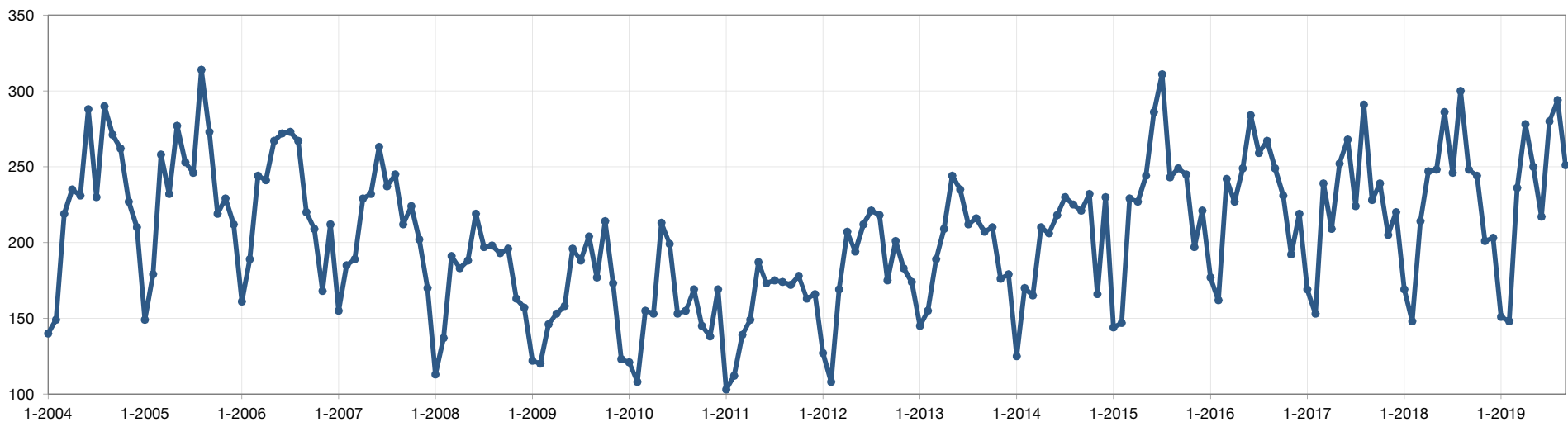
September

Year to Date



| | Closed Sales | Prior Year | Percent Change |
|-----------------------|--------------|------------|----------------|
| October 2018 | 244 | 239 | +2.1% |
| November 2018 | 201 | 205 | -2.0% |
| December 2018 | 203 | 220 | -7.7% |
| January 2019 | 151 | 169 | -10.7% |
| February 2019 | 148 | 148 | 0.0% |
| March 2019 | 236 | 214 | +10.3% |
| April 2019 | 278 | 247 | +12.6% |
| May 2019 | 250 | 248 | +0.8% |
| June 2019 | 217 | 286 | -24.1% |
| July 2019 | 280 | 246 | +13.8% |
| August 2019 | 294 | 300 | -2.0% |
| September 2019 | 251 | 248 | +1.2% |
| 12-Month Avg | 229 | 231 | -0.9% |

Historical Closed Sales – Mahoning County by Month

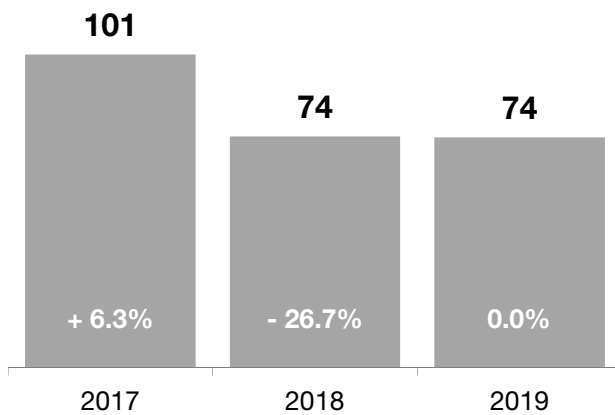


Days on Market Until Sale – Mahoning County

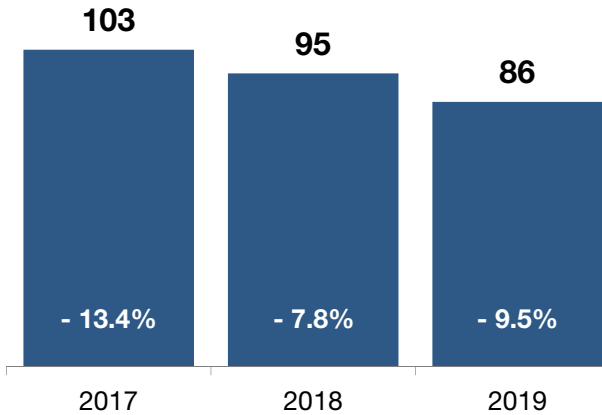


Average number of days between when a property is listed and when an offer is accepted in a given month.

September



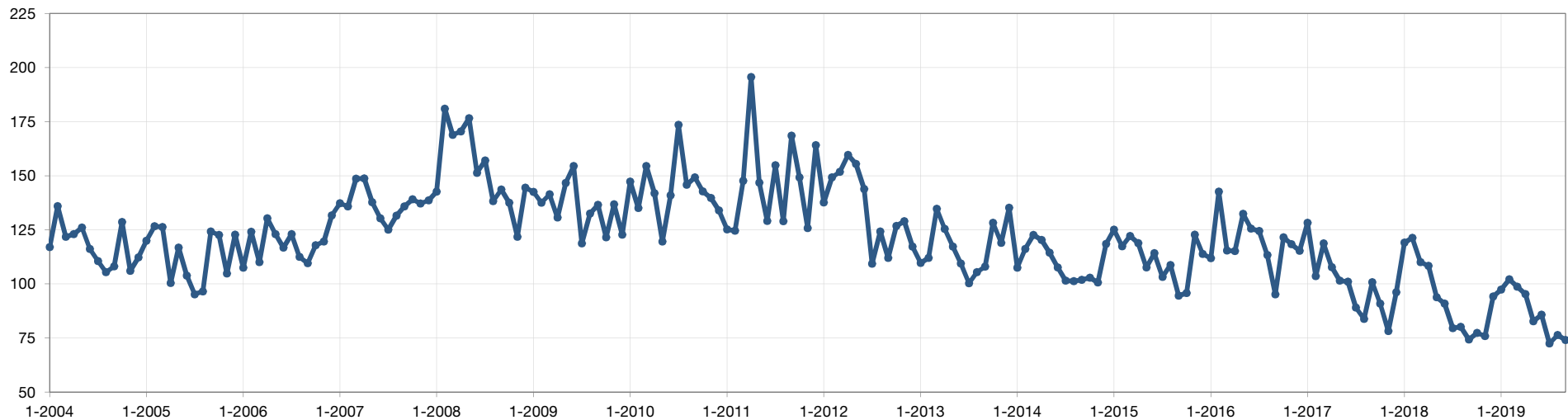
Year to Date



| Days on Market | Prior Year | Percent Change |
|-----------------------|------------|----------------|
| October 2018 | 77 | 91 -15.4% |
| November 2018 | 76 | 78 -2.6% |
| December 2018 | 94 | 96 -2.1% |
| January 2019 | 97 | 119 -18.5% |
| February 2019 | 102 | 121 -15.7% |
| March 2019 | 99 | 110 -10.0% |
| April 2019 | 95 | 108 -12.0% |
| May 2019 | 83 | 94 -11.7% |
| June 2019 | 86 | 91 -5.5% |
| July 2019 | 72 | 80 -10.0% |
| August 2019 | 76 | 80 -5.0% |
| September 2019 | 74 | 74 0.0% |
| 12-Month Avg* | 104 | 114 -8.8% |

* Days on Market for all properties from October 2018 through September 2019. This is not the average of the individual figures above.

Historical Days on Market Until Sale – Mahoning County by Month



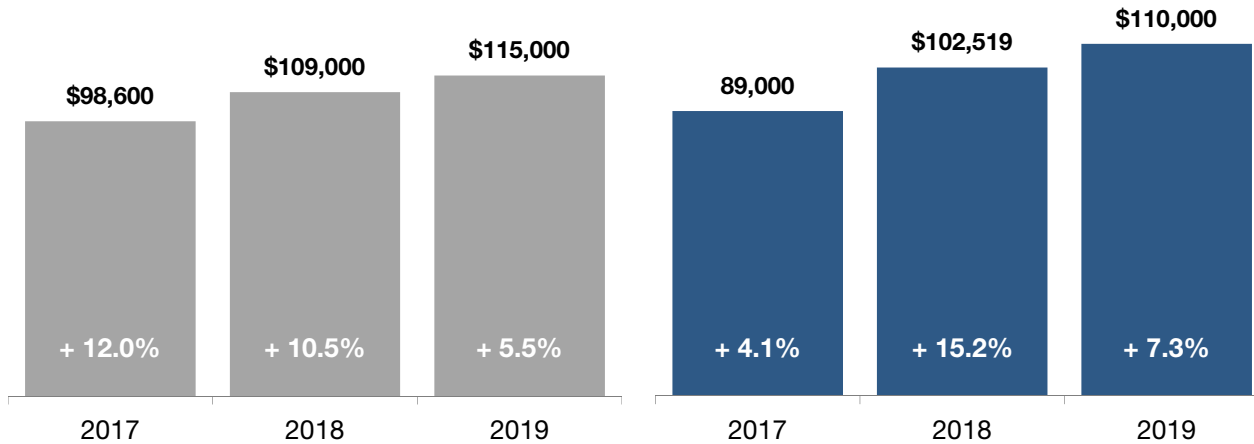
Median Sales Price – Mahoning County



Point at which half of the sales sold for more and half sold for less, not accounting for seller concessions, in a given month.

September

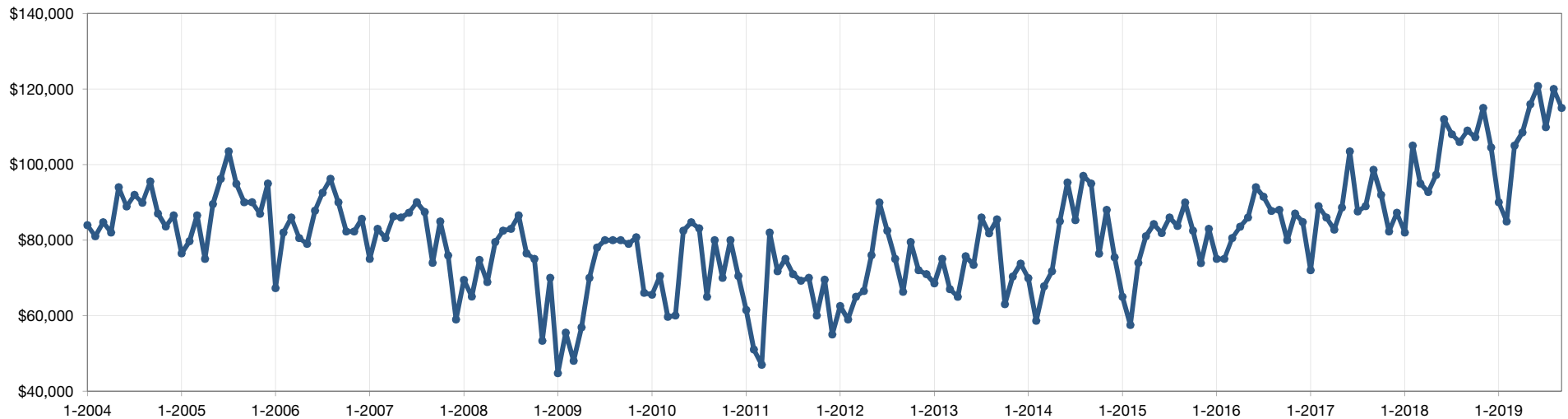
Year to Date



| | Median Sales Price | Prior Year | Percent Change |
|-----------------------|--------------------|------------------|----------------|
| October 2018 | \$107,250 | \$92,000 | +16.6% |
| November 2018 | \$115,000 | \$82,250 | +39.8% |
| December 2018 | \$104,500 | \$87,200 | +19.8% |
| January 2019 | \$90,000 | \$82,000 | +9.8% |
| February 2019 | \$84,900 | \$105,000 | -19.1% |
| March 2019 | \$105,000 | \$95,000 | +10.5% |
| April 2019 | \$108,500 | \$92,750 | +17.0% |
| May 2019 | \$116,000 | \$97,250 | +19.3% |
| June 2019 | \$120,750 | \$112,000 | +7.8% |
| July 2019 | \$109,900 | \$108,000 | +1.8% |
| August 2019 | \$120,000 | \$106,000 | +13.2% |
| September 2019 | \$115,000 | \$109,000 | +5.5% |
| 12-Month Avg* | \$112,900 | \$102,500 | +10.1% |

* Median Sales Price for all properties from October 2018 through September 2019. This is not the average of the individual figures above.

Historical Median Sales Price – Mahoning County by Month



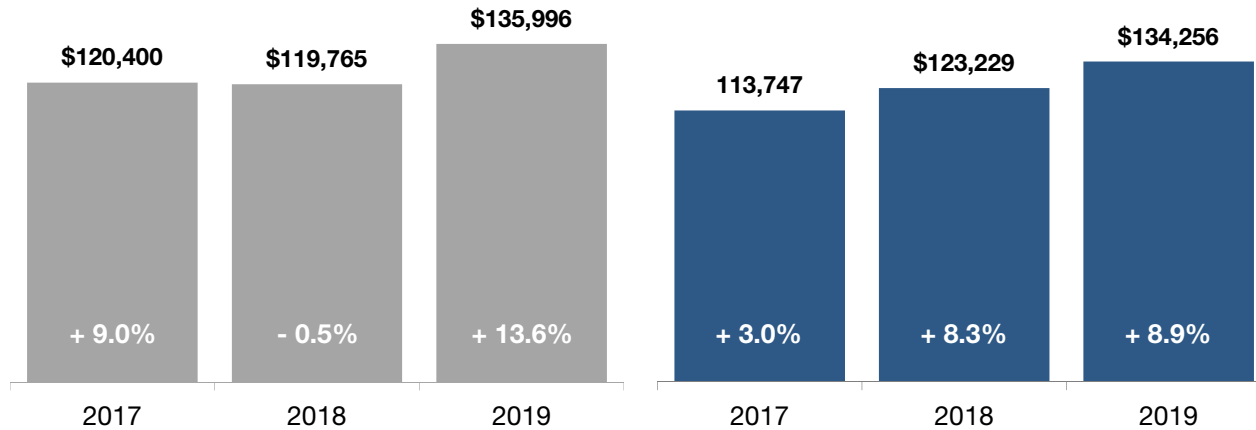
Average Sales Price – Mahoning County



Average sales price for all closed sales, not accounting for seller concessions, in a given month.

September

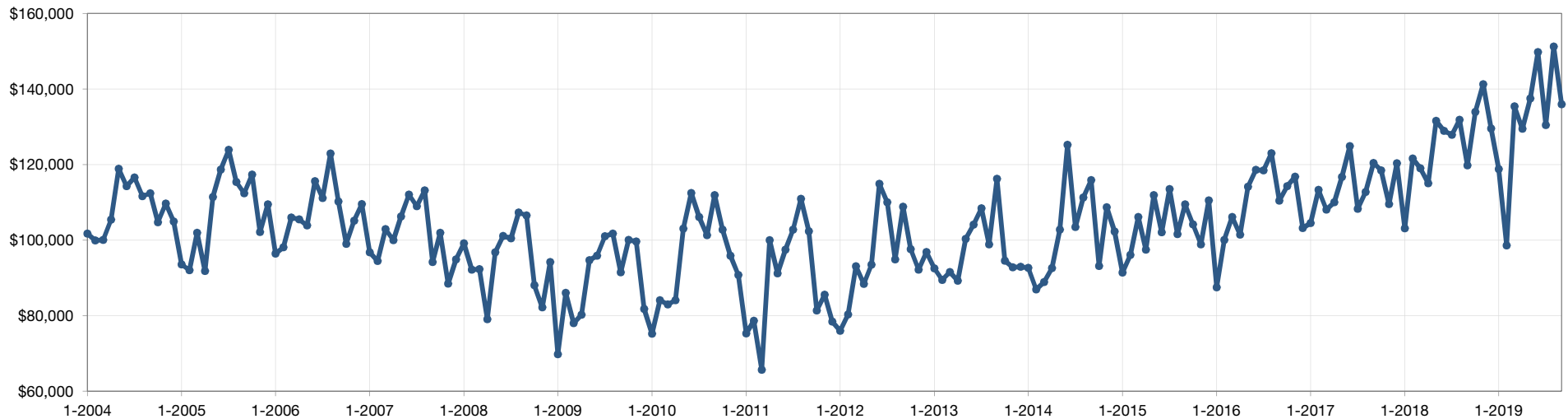
Year to Date



| | Average Sales Price | Prior Year | Percent Change |
|-----------------------|---------------------|------------------|----------------|
| October 2018 | \$133,967 | \$118,466 | +13.1% |
| November 2018 | \$141,282 | \$109,505 | +29.0% |
| December 2018 | \$129,538 | \$120,314 | +7.7% |
| January 2019 | \$118,780 | \$103,141 | +15.2% |
| February 2019 | \$98,610 | \$121,589 | -18.9% |
| March 2019 | \$135,413 | \$118,987 | +13.8% |
| April 2019 | \$129,453 | \$115,036 | +12.5% |
| May 2019 | \$137,478 | \$131,582 | +4.5% |
| June 2019 | \$149,748 | \$128,904 | +16.2% |
| July 2019 | \$130,486 | \$127,840 | +2.1% |
| August 2019 | \$151,240 | \$131,875 | +14.7% |
| September 2019 | \$135,996 | \$119,765 | +13.6% |
| 12-Month Avg* | \$125,919 | \$115,085 | +9.4% |

* Average Sales Price for all properties from October 2018 through September 2019. This is not the average of the individual figures above.

Historical Average Sales Price – Mahoning County by Month



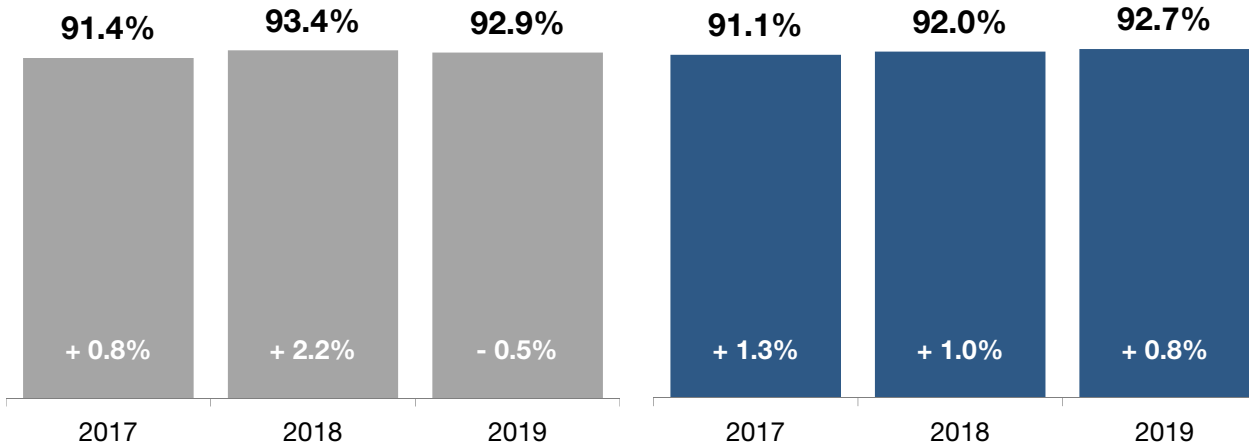
Percent of Original List Price Received – Mahoning County



Percentage found when dividing a property's sales price by its original list price, then taking the average for all properties sold in a given month, not accounting for seller concessions.

September

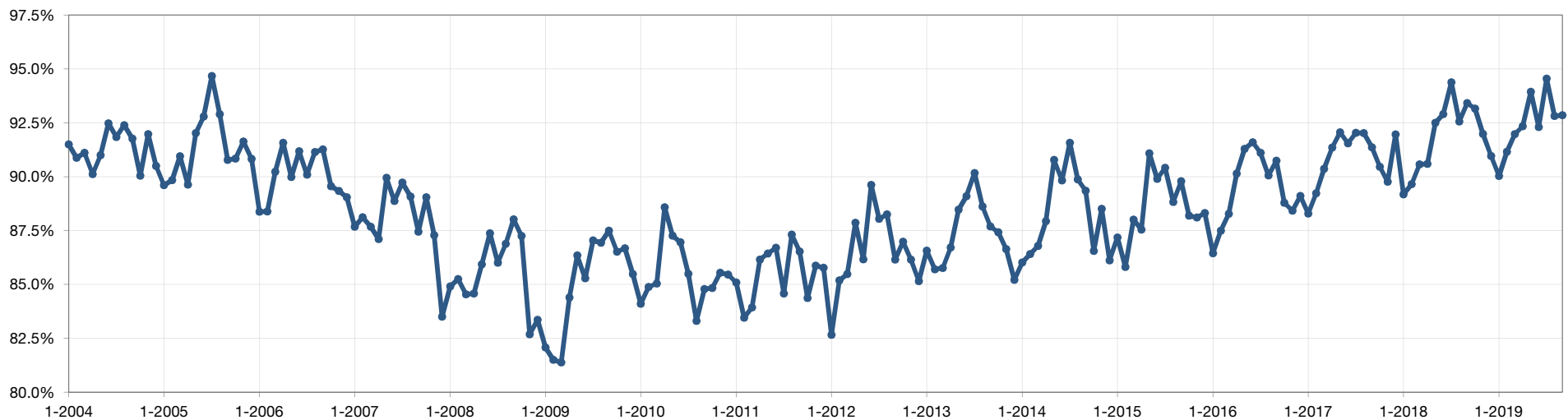
Year to Date



| | Pct. of Orig. Price Received | Prior Year | Percent Change |
|-----------------------|------------------------------|--------------|----------------|
| October 2018 | 93.2% | 90.5% | +3.0% |
| November 2018 | 92.0% | 89.8% | +2.4% |
| December 2018 | 91.0% | 92.0% | -1.1% |
| January 2019 | 90.0% | 89.2% | +0.9% |
| February 2019 | 91.2% | 89.7% | +1.7% |
| March 2019 | 92.0% | 90.6% | +1.5% |
| April 2019 | 92.3% | 90.6% | +1.9% |
| May 2019 | 93.9% | 92.5% | +1.5% |
| June 2019 | 92.3% | 92.9% | -0.6% |
| July 2019 | 94.6% | 94.4% | +0.2% |
| August 2019 | 92.8% | 92.6% | +0.2% |
| September 2019 | 92.9% | 93.4% | -0.5% |
| 12-Month Avg* | 92.9% | 92.5% | +0.4% |

* Pct. of Orig. Price Received for all properties from October 2018 through September 2019. This is not the average of the individual figures above.

Historical Percent of Original List Price Received – Mahoning County by Month



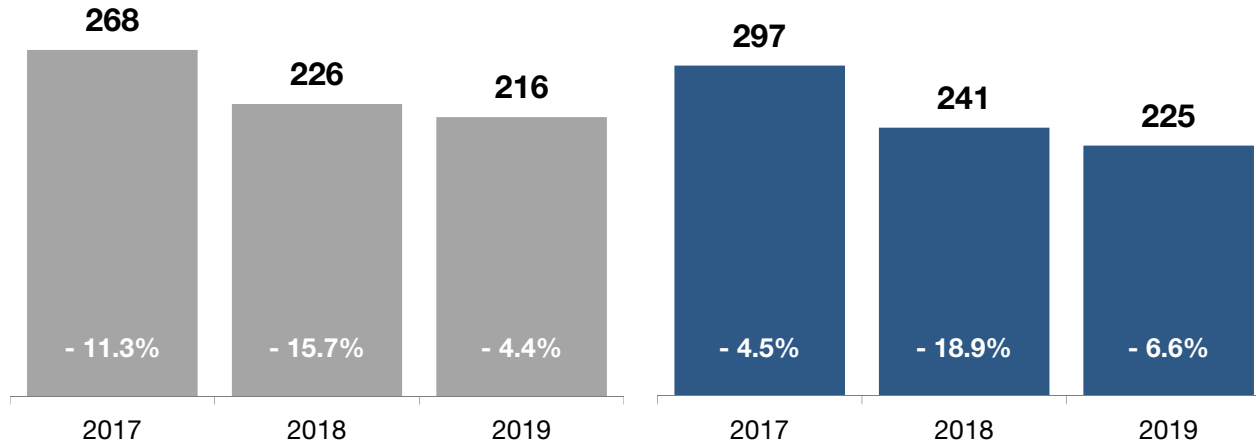
Housing Affordability Index – Mahoning County



This index measures housing affordability for the region. For example, an index of 120 means the median household income is 120% of what is necessary to qualify for the median-priced home under prevailing interest rates. A higher number means greater affordability.

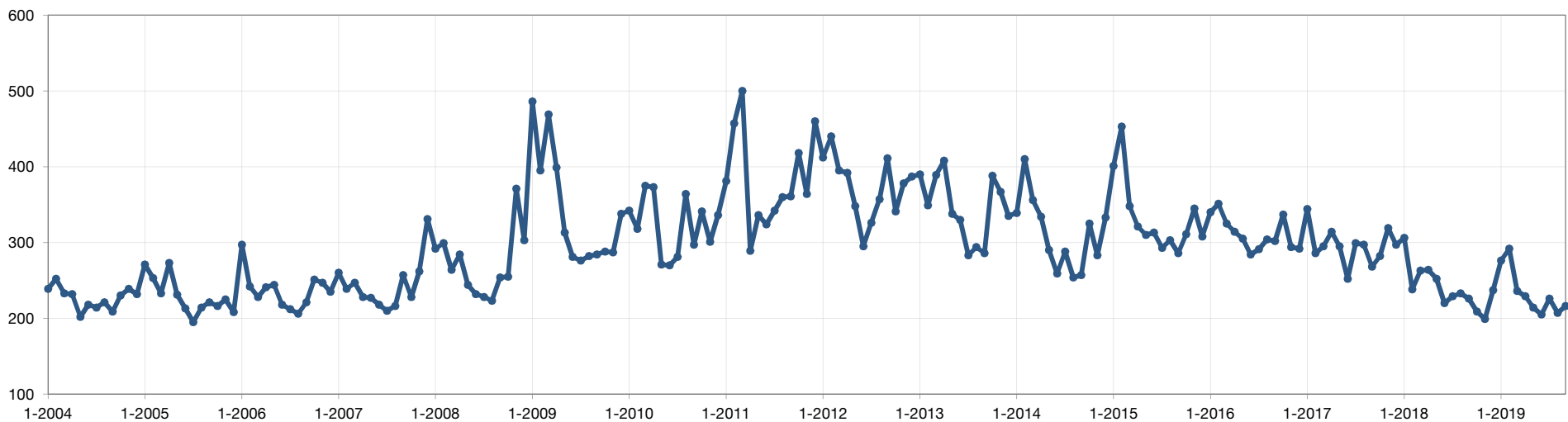
September

Year to Date



| Affordability Index | Prior Year | Percent Change | |
|-----------------------|------------|----------------|--------------|
| October 2018 | 209 | 282 | -25.9% |
| November 2018 | 199 | 319 | -37.6% |
| December 2018 | 237 | 297 | -20.2% |
| January 2019 | 276 | 306 | -9.8% |
| February 2019 | 292 | 238 | +22.7% |
| March 2019 | 236 | 263 | -10.3% |
| April 2019 | 229 | 264 | -13.3% |
| May 2019 | 214 | 252 | -15.1% |
| June 2019 | 205 | 220 | -6.8% |
| July 2019 | 226 | 229 | -1.3% |
| August 2019 | 207 | 233 | -11.2% |
| September 2019 | 216 | 226 | -4.4% |
| 12-Month Avg | 229 | 261 | -12.3% |

Historical Housing Affordability Index – Mahoning County by Month

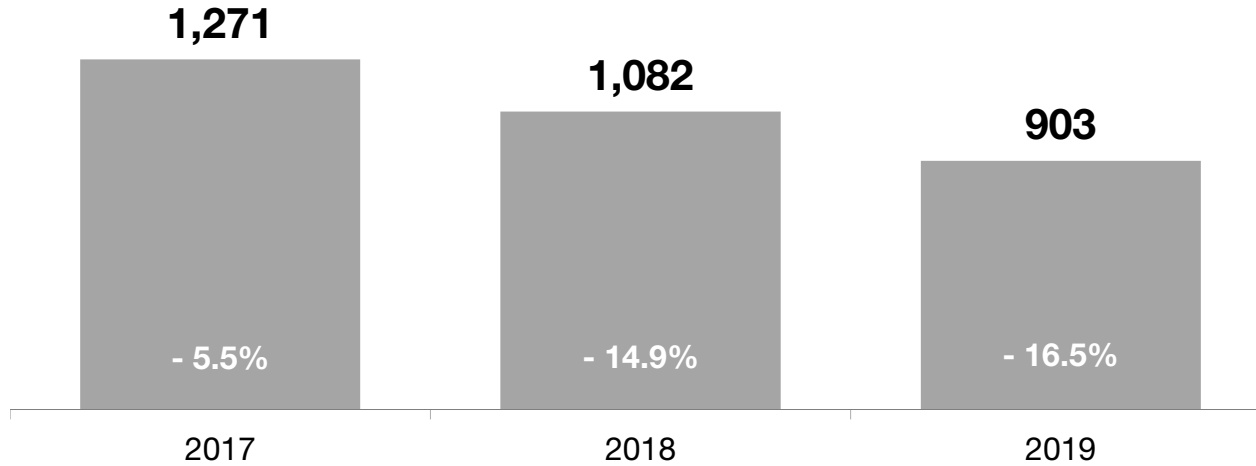


Inventory of Homes for Sale – Mahoning County



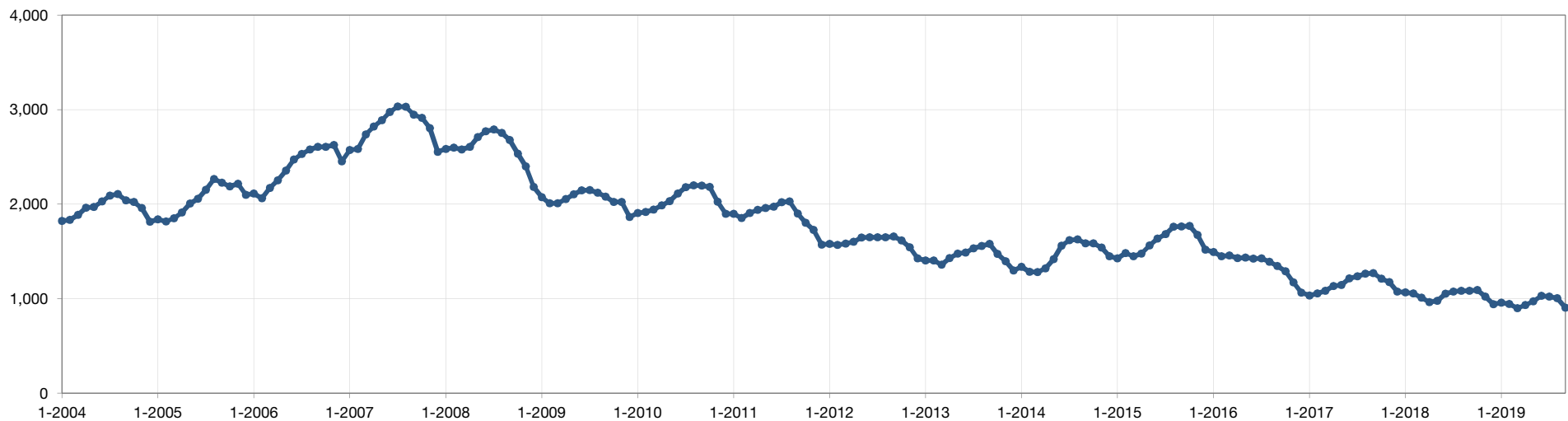
The number of properties available for sale in active status at the end of a given month.

September



| | Homes for Sale | Prior Year | Percent Change |
|-----------------------|----------------|--------------|----------------|
| October 2018 | 1,092 | 1,210 | -9.8% |
| November 2018 | 1,022 | 1,176 | -13.1% |
| December 2018 | 940 | 1,073 | -12.4% |
| January 2019 | 958 | 1,067 | -10.2% |
| February 2019 | 944 | 1,056 | -10.6% |
| March 2019 | 898 | 1,011 | -11.2% |
| April 2019 | 931 | 962 | -3.2% |
| May 2019 | 970 | 976 | -0.6% |
| June 2019 | 1,029 | 1,051 | -2.1% |
| July 2019 | 1,020 | 1,074 | -5.0% |
| August 2019 | 1,004 | 1,082 | -7.2% |
| September 2019 | 903 | 1,082 | -16.5% |
| 12-Month Avg | 976 | 1,068 | -8.6% |

Historical Inventory of Homes for Sale – Mahoning County by Month

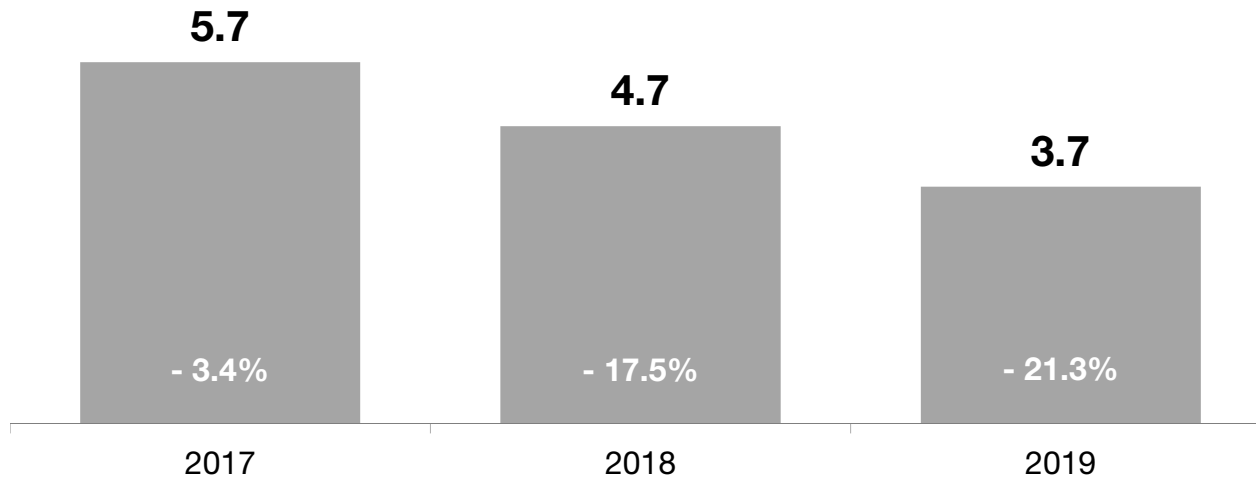


Months Supply of Homes for Sale – Mahoning County



The inventory of homes for sale at the end of a given month, divided by the average monthly pending sales from the last 12 months.

September



| Months Supply | | Prior Year | Percent Change |
|-----------------------|------------|------------|----------------|
| October 2018 | 4.7 | 5.4 | -13.0% |
| November 2018 | 4.4 | 5.2 | -15.4% |
| December 2018 | 4.1 | 4.8 | -14.6% |
| January 2019 | 4.2 | 4.8 | -12.5% |
| February 2019 | 4.1 | 4.7 | -12.8% |
| March 2019 | 3.9 | 4.5 | -13.3% |
| April 2019 | 4.0 | 4.2 | -4.8% |
| May 2019 | 4.2 | 4.3 | -2.3% |
| June 2019 | 4.5 | 4.6 | -2.2% |
| July 2019 | 4.4 | 4.7 | -6.4% |
| August 2019 | 4.3 | 4.7 | -8.5% |
| September 2019 | 3.7 | 4.7 | -21.3% |
| 12-Month Avg* | 4.3 | 5.6 | -23.2% |

* Months Supply for all properties from October 2018 through September 2019. This is not the average of the individual figures above.

Historical Months Supply of Homes for Sale – Mahoning County by Month

