The Impact of the Great Recession on the Ohio Residential Housing Market





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THE IMPACT OF THE GREAT RECESSION ON THE OHIO RESIDENTIAL HOUSING MARKET

Introduction and Scope of the Study

As has been the case nationally, the recession which began in early 2008 has had a profound impact on the housing market in Ohio. News coverage in the popular press has documented sharply falling home prices, surges in delinquencies, and oversaturation in the marketplace due to weak demand and restricted credit availability for potential buyers. Much of the analysis that has been reported on has been restricted to either statewide or MSA-based areas because of data limitations. This analysis presents more geographically diverse data, showing comparative data not only by region but by demographically similar areas throughout the state.

The focus of the analysis is on the relative health of housing sub-markets around the state. While some information is presented on median home prices and changes in home prices, most of the data and analysis is concentrated on changes in the number of "valid" home sales through the recession. As described below, the definition of valid home sales differs from home sales reported by the National Association of Realtors (NAR). Sales reported by NAR include some distressed sales, such as foreclosures, if such sales were made through multiple listing services. NAR data is also primarily based on samples rather than the full population of sales. The data presented here is comprehensive, covering all sales that meet the definitions below. These differences in defined sales and methodology may make the patterns based on Department of Taxation data different than those based on NAR data.

As defined by the Department of Taxation, a "valid" home sale is one which meets the International Association of Assessment Officers (IAAO) guidelines for a sale which can be used in sales ratio studies for valuation through mass appraisal of property. Valid sales are generally defined as arms-length transactions between willing sellers and motivated buyers. Among the types of transactions that would not be classified as valid would be foreclosure sales (not a willing seller), sales involving banks or mortgage companies (not a motivated buyer and/or willing seller), sheriff sales (not arms-length) and sales among family members (generally not arms-length). In addition, a second level of filter is placed on sales before they are considered valid. If a sale does not meet one of the criteria previously listed to disqualify it, the sale price must also be within 50 percent of the property's valuation for real estate tax purposes. That is, if a home is valued for tax purposes at \$100,000, it must sell for more than \$50,000 and less than \$150,000 to be considered valid. If the sale price is not within that range, there is a good chance that there is still some type of distortion in the sale.

Given how valid home sales are defined, changes in valid sales over time serves as a strong proxy for the relative health of a localized housing market. One would expect that markets with relatively sharp decreases in valid sales over time will also have higher incidences of distressed sales than markets with more moderate decreases in valid sales.

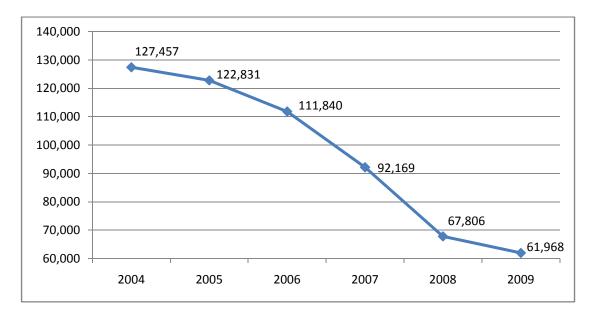
Context and Framework

In general, the housing market in Ohio peaked at pre-recession levels in 2004/2005. Housing prices and new construction peaked in 2005. The number of valid sales peaked in most places in 2004. Since 2004,

the number of valid sales has dropped sharply. Chart One contains the number of valid sales in each year since 2004. The graph shows that the drop-off in sales accelerated each year until flattening some in 2009.

CHART ONE

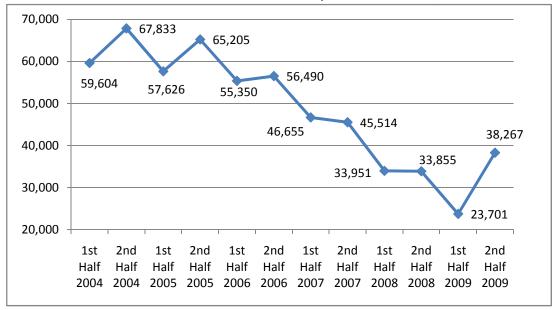
Number of Statewide Valid Residential Sales by Year, 2004 – 2009



The flattening in 2009 seems to be a direct result of the federal first-time homebuyer income tax credit. Usage of the credit peaked in the latter part of 2009 as it was originally to expire at the end of November. The credit was subsequently extended through June 2010 by federal legislation passed during November 2009. Chart Two shows the same information as the chart above, but with the sales each year broken into six month periods. In Chart Two, one can see the impact of the homebuyer tax credit more clearly in the last half of 2009.

CHART TWO

Number of Valid Statewide Residential Sales by Six Month Period, 2004 – 2009



By the first half of 2009, the number of valid sales had fallen over 60 percent from the first half of 2004, before rebounding sharply in the second half of the year (there is a cyclical pattern historically where there are more sales in the second half of a year than the first half, so a comparison of the same halves across years is appropriate).

While the drop off in sales has been sharp overall, patterns both geographically and demographically have varied. To compare the different parts of the state, all valid sales have been broken into one of 13 different demographic groups. Table One shows each of the 13 groups with a brief description of each one. Appendix A at the end of the document contains a more detailed description of each of the demographic groups.

TABLE ONE

Demographic Groups for Comparative Analysis

Group	Description			
Big Six	Six largest cities in the state			
Non-Suburbs, 40,000 – 80,000 population	10 cities in these population ranges			
Non-Suburbs, 20,000 – 40,000 population	12 cities in these population ranges			
Appalachian cities, 10,000 – 20,000 population	11 cities in these population ranges			
Non-Appalachian, non-suburban cities, population 10,000 – 20,000	18 cities in these population ranges			
High income, suburban cities/townships	49 cities/townships in these population ranges			
Moderate income, suburban cities/townships	115 cities/ townships in these population ranges			
Low income, suburban cities/townships	29 cities/ townships in these population ranges			
College dominated cities	Kent, Bowling Green, Athens, and Oxford			
Ex-Urban counties	Rural areas of 13 counties that are contiguous to urban counties			
Rural Appalachian counties	29 counties, excluding cities classified above			
Rural Non-Appalachian counties	36 counties, excluding cities classified above			
High wealth counties	Delaware, Geauga, and Warren Counties*			

^{*}In these three counties, all valid sales within the counties are included here; none are in any of the other categories.

The comparative analysis among these groups compares changes in the number of valid sales from 2004 to 2009¹. Summary tables are included within the main text of the document. The appendices show data for each individual jurisdiction within the demographic groups. The total number of sales in the comparative data differs slightly from the sales in the summary tables above. This is because very small suburban villages/townships are omitted because there are not enough sales in a given year to discern a statistically valid pattern of year-to-year changes.

Demographic and Geographic Analysis

From peak year to 2009, there was an overall drop in valid sales in the state of 52.2 percent. Across the demographic groups, the declines ranged from a high of 66.4 percent in cities with populations between 40,000 and 80,000, to a low of 39.7 percent in the high income suburbs. Table Two shows summary data for the 13 different groups and for the state. In addition to the change in valid sales, Table Two also includes the median sales price for each of the groups.

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¹ The analysis actually uses 2004 or the peak year for valid sales if it is later. The peak year for three groups (20,000-40,000 population, Appalachian cities, and college dominated cities) occurred in 2005. The peak year occurs in 2006 in a very limited number of jurisdictions spread throughout the various demographic groups.

TABLE TWO

Change in Number of Valid Sales, 2004* to 2009

Group	2009 Valid Sales	% Change	2009 Median Sale Price
Non-Suburbs, 40,000 – 80,000 population	2,254	-66.4%	\$87,050
Low income, suburban cities/townships	2,193	-64.1%	\$90,000
Big Six	9,174	-61.0%	\$120,000
Non-Appalachian, non-suburban cities, pop. 10 – 20 K	1,382	-58.2%	\$98,250
Appalachian cities, 10,000 – 20,000 population	821	-55.5%	\$89,500
Non-Suburbs, 20,000 – 40,000 population	1,925	-55.0%	\$100,000
Rural Non-Appalachian counties	6,274	-52.4%	\$118,000
Statewide	61,837	-52.2%	\$131,700
Ex-Urban counties	4,531	-51.6%	\$150,500
Rural Appalachian counties	3,752	-49.0%	\$95,000
Moderate income, suburban cities/townships	17,120	-48.3%	\$133,000
High wealth counties	3,804	-40.7%	\$206,000
College dominated cities	465	-40.4%	\$146,000
High income, suburban cities/townships	8,143	-39.7%	\$202,500

^{*} See Footnote 1 on the previous page

The demographic groups at the top and bottom of the lists are not surprising. The housing markets seem to be least stable in urban areas with high concentrations of lower income households. On the surface, it may be somewhat of a surprise that the big six urban cities fared better than the two groups above them in the list. However, this is a function of the better health of the Columbus and Cincinnati housing markets relative to the markets in the other four cities. In 2009, Columbus and Cincinnati accounted for over two-thirds of all valid home sales among the big six cities. The other four cities combined (Cleveland, Akron, Dayton, and Toledo) saw a percent drop in sales between peak year and 2009 of 69.4 percent, while Columbus and Cincinnati combined fell about 55 percent. Appendix B shows the data in the table above for all jurisdictions within each grouping.

An interesting contrast in the table is the difference between the two worst markets, essentially lower income urban groups, and the two Appalachian groups, which also tend to be lower income groups. Rural Appalachia housing markets appear to be more stable than the statewide market and small Appalachian cities fare only slightly worse than the state as a whole.

While the Appalachian areas of the state may have fared better than the state as a whole over the four year period, that pattern appears to be changing in the latest year. Table Three shows both the peak to 2009 drop in valid sales as well as the drop from 2008 to 2009. For the two Appalachian groups, the drop in the last year accounted for a significant portion of their overall drops, more so than any of the other 11 groups. This may be a reflection of the geographical distribution of first-time homebuyer credits, which have been utilized more in urban areas than

in rural areas (see the map at the end of the document prior to Appendix A). Chart Two showed the sharp increase in valid sales in the second half of 2009, most likely caused by the first-time homebuyer credit. This sharp increase muted the overall drop in sales from 2008 to 2009. However, based on the data displayed in Table Three, it appears the credits had less impact in Appalachia, other rural areas of the state, and in non-suburban cities².

TABLE THREE

Drop in Valid Sales, Peak to 2009 and 2008 to 2009

Group	% Change,	% Change	Last Year as a
	Peak - 2009	2008 - 2009	% of Total
Appalachian cities, 10,000 – 20,000 population	-55.5%	-22.0%	-39.7%
Rural Appalachian counties	-49.0%	-15.8%	-32.2%
Non-Suburbs, 40,000 – 80,000 population	-66.4%	-19.3%	-29.0%
Non-Suburbs, 20,000 – 40,000 population	-55.0%	-14.8%	-26.9%
Non-Appalachian, non-suburban cities, pop. 10 – 20 K	-58.2%	-14.5%	-25.0%
Rural Non-Appalachian counties	-52.4%	-12.6%	-24.0%
Low income, suburban cities/townships	-64.1%	-12.3%	-19.2%
Statewide	-52.2%	-8.6%	-17.6%
Ex-Urban counties	-51.6%	-8.2%	-15.9%
Big Six	-61.0%	-9.6%	-15.7%
High wealth counties	-40.7%	-5.9%	-14.5%
High income, suburban cities/townships	-39.7%	-4.8%	-12.2%
Moderate income, suburban cities/townships	-48.3%	-3.0%	-6.3%
College dominated cities	-40.4%	-2.3%	-5.7%

The three demographic groups that have had the most stable housing markets over the four year period (and, for the most part, the last year) have been the high wealth counties, the high income suburbs, and college dominated cities (Athens, Bowling Green, Kent, and Oxford). That the two high wealth demographic groups have fared relatively well is not surprising. The stability of the four college dominated cities illustrates the importance of the universities to the economic conditions of those cities. These four cities, if not classified separately, would all be in the category of non-suburban, 20,000 – 40,000 population. The differences between patterns in these four cities relative to the other cities with 20,000 – 40,000 population are stark. Not only are the drops in valid sales significantly more moderate, the median sales prices of homes are nearly 50 percent higher in the university towns than in similarly sized non-university towns.

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² Whether there truly is a relationship between the pattern of valid sales and utilization of the first-time homebuyer credit should be the subject of future research.

While it is helpful to compare markets based on demographic characteristics in aggregate (as provided above), it is also insightful to consider geographical differences in housing markets across the state. This can be seen by looking at the distributions within demographic groups in the data presented in Appendix B. There is a very distinct divergence between the northern portion of the state and the central and southern portions of the state, no matter which demographic group one looks at.

For instance, in the group with the weakest housing market, cities with 40,000 to 80,000 population, there are five cities with above average drops in home sales (Warren, Youngstown, Lorain, Canton, and Mansfield) and five cities with below average drops in home sales (Elyria, Middletown, Springfield, Hamilton, and Newark). All five in the first group are in the northern portion of the state, while only Elyria, which was the worst of the other five cities in the group, is in northern part of the state.

The distress in markets is particularly acute in Cuyahoga County. This is noticeable in the big six group, as well as in each of the three suburban groups. Among the six largest cities in the state, Cleveland has seen the largest decline in valid home sales between peak and 2009, with a drop of 73.7 percent. In the low income suburbs, of the eight cities in Cuyahoga County, six were worse than the overall average among all low income suburbs. In the medium income suburbs, 11 of the 18 Cuyahoga County cities were worse than average, and in the high income suburbs, nine of 13 were worse than average.

Home Prices

The prime focus of this report deals with assessing housing markets using change in valid sales as a proxy for the relative health of markets. Appendices B and C contain detailed data that also include median sale price. In addition, Appendix C has a column showing the ratio of the value for tax purposes of sold homes relative to their sale prices.

Median sale price for any given period is a good snapshot of what a market looks like at that time. However, looking at change in median price over a period of time (as is presented in Appendix C) is not necessarily a good reflection of actual changes in prices. In many instances, it looks like median sales price is increasing as the market is obviously weakening. This is a reflection of the change in the mix of homes actually selling across periods. If one has a market where higher valued homes are selling better than lower valued homes as the market weakens, there could be the appearance of increasing home values that are actually not present.

A better measure of change in home prices is the column at the far right of Appendix C, the median market to price ratio. This ratio measures the value of a home for tax purposes against the actual sales price of the home. At the time a county goes through a sexennial reappraisal or

triennial update (three years following the reappraisal)³, the Department of Taxation attempts to bring the median ratios across the county into a range of 92-94 percent. This means that for tax purposes, a home should be valued at 92-94 percent of what it can sell for in an arms-length transaction. Once the value for tax purposes of homes are set at a reappraisal or update, those values generally stay in place for three years.

During the periods between reappraisals and triennial updates, the ratios only change due to changes in actual sales prices of homes. If the ratio is declining (as it would in a normal housing market), the sales price is increasing relative to the taxable value. If the ratio is getting larger, then the sales price is declining⁴. As an example, from the second half of 2008 to the first half of 2009, the sales ratio in Franklin County went from 99.1 percent to 101.9 percent. This indicates that home prices, based on the valid sale of homes, declined nearly three percent between the two periods. At the same time, the median sales price in the county went from \$152,400 to \$154,000, giving the false impression that prices were increasing.

<u>Summary</u>

The purpose of this paper has been to analyze the demographic and geographic trends reflected in the dislocation to the housing market in Ohio that has resulted from the great recession. There are several factors in play that could have impacted demographic markets differently, such as relative job losses, predatory lending, and usage patterns in the first-time homebuyer credit. Differentiating among the potential causes of market disruption is beyond the scope of this analysis. Hopefully, future studies, as more data become available, can be undertaken to analyze the impact of the different potential causes of relative market disruptions.

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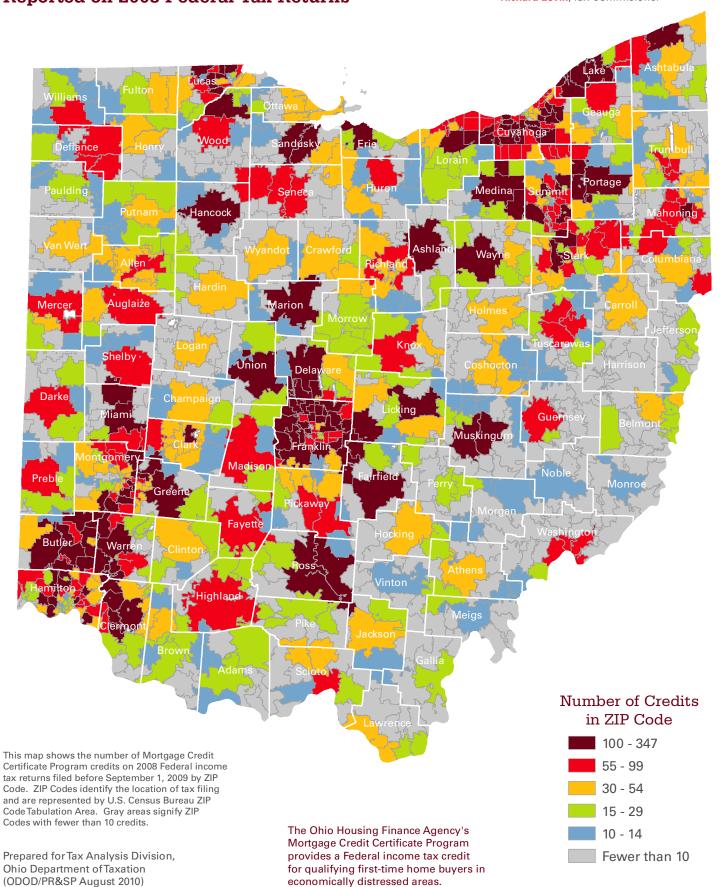
³ State law calls for all properties in the state to be reappraised every six years by visual inspection (sexennial reappraisal) and to go through a statistical valuation update three years following the reappraisal (triennial update).

⁴ In the calculation of the sales ratio, the taxable value of the property is the numerator and the sales price is the denominator. During periods between reappraisal and triennial update, the taxable value usually remains constant. Therefore, if sales prices are increasing the ratio is getting smaller and if prices are decreasing the ratio is getting larger.

First-Time Home Buyer Credits by ZIP Code Reported on 2008 Federal Tax Returns



Richard Levin, Tax Commisioner



APPENDIX A

DETAILED DESCRIPTION OF 13 DEMOGRAPHIC GROUPS

Big Six Cities —The six largest cities in the state (Columbus, Cleveland, Cincinnati, Dayton, Akron, and Toledo).

Non-Suburbs, 40,000 – 80,000 Population—Ten cities that are separated enough from the six major metropolitan areas (centered around the six cities above) that they can be considered independent of those six areas (although not all of the 10 are independent of each other). The 10 cities are Canton, Elyria, Lorain, Warren, Youngstown, Middletown, Hamilton, Springfield, Mansfield, and Newark.

Non-Suburbs, 20,000 – 40,000 population -- Twelve cities that are separated enough from the six major metropolitan areas (centered around the six cities above) that they can be considered independent of those six areas. The 12 cities are Lima, Ashtabula, Portsmouth, Lancaster, Xenia, Piqua, Zanesville, Marion, Wooster, Ashland, Chillicothe, and Findlay.

College Dominated Cities —Four cities that would otherwise be in the category above this one, except that they are the home to major state universities that economically dominate in the city. The four cities are Athens (Ohio University), Bowling Green, Kent, and Oxford (Miami University).

Appalachian Cities, 10,000 – 20,000 Population – Eleven cities in the southern/southeastern portion of the state that are major economic centers within their counties. The 11 cities are Marietta, Steubenville, Circleville, Wilmington, Washington Court House, New Philadelphia, Cambridge, Dover, Coshocton, East Liverpool, and Ironton.

Non-Appalachian, Non-Suburban Cities, Population 10,000 – 20,000 -- Eighteen cities in the northern/northwestern portion of the state that are major economic centers within their counties. The 18 cities are Bucyrus, Fostoria, Galion, Defiance, Urbana, Sandusky, Van Wert, Sidney, Tiffin, Greenville, Conneaut, Fremont, London, Bellefontaine, Mount Vernon, Norwalk, Geneva, and Celina.

High Income Suburbs – 49 Cities/Townships that ring the major metropolitan areas. The average income of the overlapping school district is generally above \$75,000 per state tax return.

Moderate Income Suburbs – 115 Cities/Townships that ring the major metropolitan areas. The average income of the overlapping school district generally is above \$40,000 but below \$75,000 per state tax return.

Low Income Suburbs – 29 Cities/Townships that ring the major metropolitan areas. The average income of the overlapping school district is generally below \$40,000 per state tax return.

Ex-Urban Counties – Portions of 13 counties that are contiguous with urban counties. The portions of the counties included in this group are the areas far enough away from the central cities that they more resemble surrounding agricultural areas but are still close enough to the central cities that some pull does exist. Excluded from these portions are any cities/townships appearing in one of the above

categories. The 13 counties are Fairfield, Union, Madison, Lorain, Lake, Portage, Butler, Clermont, Trumbull, Licking, Pickaway, Medina, and Green.

Rural Appalachian Counties – 29 counties in the southern/southeastern part of the state that are separated from major metropolitan areas. Excluded from this group would be cities in any of the 29 counties that fall into any of the above classifications.

Rural Non-Appalachian Counties – 36 counties in the northern/northeastern part of the state that are separated from major metropolitan areas. Excluded from this group would be cities in any of the 36 counties that fall into any of the above classifications.

High Income Counties – Delaware, Geauga, and Warren counties all have average incomes that are significantly higher than any of the 85 other counties. Separating all valid sales in these three counties in their entireties allows us to compare the wealthiest outlying areas around the three major metropolitan areas, Cleveland (Geauga County), Columbus (Delaware County), and Cincinnati (Warren County).

Jurisdiction Type Description 20_40 Non-suburbs with populations between 20,000 and 40,000. 40 80 Non-suburbs with populations between 40,000 and 80,000. APP10 Cities in rural, appalachian areas with population between 10,000 and 20,000. BIG6 Six largest Ohio cities. EX_URBAN Areas of suburban counties outside of the suburban cities included in the other groups. HIGH INC Suburbs with avg. FAGI in overlapping school district above \$75,000. LOW_INC Suburbs with avg. FAGI in overlapping school district below \$40,000. MED_INC Suburbs with avg. FAGI in overlapping school district between \$40,000 and \$75,000. R_APP Rural appalachian areas, excluding cities in the APP10, 20_40, 40_80, and Univ groups R_FARM Rural non-appalachian areas, excluding cities in the RUR10, 20_40, 40_80, and Univ groups. RUR10 Cities in rural, non-appalachian areas with population between 10,000 and 20,000.

UNIV Four cities heavily dominated by the presence of a state university. Would otherwise be in the 20_40 group.

Jurisdiction						Change in		
Name	Lurisdiction		lurisdiction		# of Valid	Change in	Median Sale	Median Market to
LIMA		County		Year				
ZANESVILLE MUSKINGUM 20_40 2009 111 - 63.8% \$80,000 102.05% MARION CITY MARION 20_40 2009 173 - 68.80 \$80,000 97.12% ASHTABULA CITY ASHTABULA 20_40 2009 168 - 58.8% \$60,025 106.98% AATOTAL 20_40 2009 1.925 - 55.0% \$80,000 102.65% PIGUA MIAMI 20_40 2009 1.925 - 55.0% \$80,500 100.65% PIGUA MIAMI 20_40 2009 1.923 - 54.8% \$80,500 100.65% PIGUA MIAMI 20_40 2009 1.92 - 54.8% \$80,500 100.65% PIGUA MIAMI 20_40 2009 1.92 - 54.8% \$80,500 100.65% PIGUA MIAMI 20_40 2009 1.92 - 54.8% \$80,500 100.65% PIGUA MIAMI 20_40 2009 1.92 - 54.8% \$80,500 100.65% PIGUA MIAMI 20_40 2009 1.92 - 44.9% \$115,000 96.44% PIGUA MIAMI 20_40 2009 1.92 - 44.9% \$115,000 96.44% PIGUA MIAMI 20_40 2009 1.92 - 46.1% \$110,750 94.62% PIGUA MIAMI 20_40 2009 1.92 - 46.1% \$124,000 97.41% PORTSMOUTH SCIOTO 20_40 2009 1.92 - 46.1% \$124,000 97.41% PORTSMOUTH SCIOTO 20_40 2009 1.92 - 46.1% \$124,000 97.41% PORTSMOUTH SCIOTO 20_40 2009 1.92 - 46.1% \$124,000 97.41% PORTSMOUTH SCIOTO 20_40 2009 1.92 - 46.1% \$124,000 97.41% PORTSMOUTH SCIOTO 20_40 2009 1.92 - 46.1% \$124,000 97.41% PORTSMOUTH SCIOTO 20_40 2009 1.92 - 46.1% \$124,000 97.41% PORTSMOUTH SCIOTO 20_40 2009 1.92 - 46.1% \$124,000 97.41% PORTSMOUTH SCIOTO 20_40 2009 1.92 - 46.1% \$124,000 97.41% PORTSMOUTH SCIOTO 20_40 2009 1.92 - 46.1% \$124,000 97.41% PORTSMOUTH SCIOTO 20_40 2009 1.92 - 46.1% \$124,000 97.41% PORTSMOUTH SCIOTO 20_40 2009 1.92 - 46.1% \$124,000 97.41% PORTSMOUTH SCIOTO 20_40 2009 2.25 - 42.1% \$124,000 97.41% PORTSMOUTH SCIOTO 20_40 2009 1.92 - 46.1% \$124,000 97.000 97.000 PORTSMOUTH SCIOTO 20_40 2009 2.27 - 46.83% \$177,500 97.10% PORTSMOUTH SCIOTO 20_40 2009 2.27 - 46.83% \$177,500 97.10% PORTSMOUTH SCIOTO 20_40 2009 2.27 - 46.83% \$177,500 97.10% PORTSMOUTH SCIOTO 20_40 2009 2.27 - 46.83% \$177,500 97.10% PORTSMOUTH SCIOTO 20_40 2009 2.27 - 46.83% \$177,500 97.10% PORTSMOUTH SCIOTO 20_40 2009 2.27 - 46.83% \$177,500 97.10% PORTSMOUTH SCIOTO 20_40 2009 2.27 - 46.83% \$177,500 97.10% PORTSMOUTH SCIOTO 20_40 20_40 20_40 20_40 20_40 20_40 20_40 20_40 20_40 20_40 20_40 20_40 20_40 20_40 20_40 20_40 20_40		,						
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LANCASTER	PIQUA	MIAMI		2009	123	-54.8%	\$80,500	100.65%
FINDLAY	XENIA	GREENE	20_40	2009	199	-53.4%	\$105,000	103.05%
CHILLICOTHE ROSS 20_40 2009 158 48 48 % \$110,750 94.62% ASHLAND CITY ASHLAND 20_40 2009 117 -48.0% \$112,000 95.68% WOOSTER WAYNE 20_40 2009 112 -46.1% \$124,000 97.41% PORTSMOUTH SCIOTO 20_40 2009 125 -42.1% \$65.000 90.00% WARREN CITY TRUMBULL 40_80 2009 125 -42.1% \$65.000 105.53% YOUNGSTOWN MAHONING 40_80 2009 221 -73.9% \$48.000 108.00% LORAIN CITY LORAIN 40_80 2009 221 -73.9% \$48.000 108.00% LORAIN CITY LORAIN 40_80 2009 144 -68.8% \$87.500 107.24% MANSFIELD RICHARD 40_80 2009 144 -68.8% \$87.500 109.26% CANTON STARK 40_80 2009 2.70 -68.3% \$77.500 109.26% CANTON STARK 40_80 2009 2.70 -68.3% \$77.500 109.26% CANTON STARK 40_80 2009 2.74 -65.1% \$107.000 99.10% MIDDLETOWN BUTLER 40_80 2009 2.75 -63.3% \$87.050 100.36% SPRINGFIELD CLARK 40_80 2009 2.75 -63.3% \$87.000 99.69% HAMILTON CITY BUTLER 40_80 2009 2.75 -63.0% \$87.000 99.69% HAMILTON CITY BUTLER 40_80 2009 2.79 -63.0% \$87.000 99.69% HAMILTON CITY BUTLER 40_80 2009 2.79 -63.0% \$87.000 99.69% NEWARK LICKING 40_80 2009 323 -54.8% \$107.900 99.76% WASHINGTON CLINTON APP10 2009 68 -64.8% \$91.250 100.55% STEUBENVILLE JEFFERSON APP10 2009 69 -61.2% \$69.900 95.32% EAST LUREPPOOL COLUMBIANA APP10 2009 76 -58.0% \$115.000 101.75% NEWARK LICKING APP10 2009 76 -58.0% \$115.000 101.75% SITUBENTILLE PICKAWAY APP10 2009 76 -58.0% \$115.000 101.75% APP10 2009 821 -55.5% \$89.000 96.13% \$89.000 96.13% \$89.000 97.79% LOWER POLICEPPOOL COLUMBIANA APP10 2009 76 -58.0% \$115.000 101.79% NEW PHILDELEPHIA TUSCARAWAS APP10 2009 71 -55.5% \$89.000 96.13% \$89.000 97.79% LOWER HAMEDELEPHIA TUSCARAWAS APP10 2009 71 -55.5% \$89.000 96.13% \$89.000 97.79% CICKEVILLE PICKAWAY APP10 2009 76 -58.0% \$115.000 101.19% NEW PHILDELEPHIA TUSCARAWAS APP10 2009 76 -58.0% \$115.000 101.19% NEW PHILDELEPHIA TUSCARAWAS APP10 2009 71 -55.5% \$89.000 96.13% \$80.000 97.79% CICKEVILLE PICKAWAY APP10 2009 76 -58.0% \$115.000 97.39% S80.250 87.42% CICKEVILLE PICKAWAY APP10 2009 76 -58.0% \$115.000 97.39% S80.250 87.42% CICKEVILLE PICKAWAY APP10 2009 76 -58.0% \$175.000 97.39% S80.250 87.42% CICKEVILLE PICKAWAY APP10 2009 76	LANCASTER	FAIRFIELD	_	2009			\$115,000	
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WARREN CITY TRUMBULL 40_80 2009 112 -76.7% \$65,000 105.53% YOUNGSTOWN MAHONING 40_80 2009 221 -73.9% \$48,000 108.00% LORAIN CITY LORAIN 40_80 2009 166 -73.7% \$90,500 107.24% MANSFIELD RICHLAND 40_80 2009 144 -68.8% \$87,500 109.26% CANTON STARK 40_80 2009 270 -68.3% \$77,500 93.74% AATOTAL 40_80 2009 270 -68.3% \$77,500 93.74% AATOTAL 40_80 2009 224 -65.1% \$107,000 99.10% MIDDLETOWN BUTLER 40_80 2009 224 -65.1% \$107,000 99.10% MIDDLETOWN BUTLER 40_80 2009 215 -63.8% \$96,000 103.66% SPRINGFIELD CLARK 40_80 2009 279 -63.0% \$87,000 99.66% HAMILTON CITY BUTLER 40_80 2009 300 -59.4% \$100,000 100.75% NEWARK LICKING 40_80 2009 323 -54.8% \$107,000 99.76% WASHINGTON C. H. FAYETTE APP10 2009 59 -64.9% \$81,500 100.55% STEUBENVILLE JEFFERSON APP10 2009 68 -64.8% \$91,250 100.55% STEUBENVILLE JEFFERSON APP10 2009 69 -61.2% \$69,900 95.32% EAST LIVERPOOL COLUMBIANA APP10 2009 76 -68.0% \$811,500 107.58% STEUBENVILLE PICKAWAY APP10 2009 77 -55.5% \$80,000 107.58% STEUBENVILLE PICKAWAY APP10 2009 77 -55.5% \$80,000 98.74% AATOTAL APP10 2009 77 -55.5% \$80,000 98.74% AATOTAL APP10 2009 61 -53.5% \$80,000 98.74% AATOTAL APP10 2009 62 -39.8% \$80,000 98.74% AATOTAL APP10 2009 61 -53.4% \$91,250 100.55% STEUBENTIAL WASHINGTON APP10 2009 77 -55.5% \$80,000 98.74% AATOTAL APP10 2009 62 -39.8% \$80,000 98.74% AATOTAL APP10 2009 61 -53.4% \$91,250 100.55% STEUBENTIAL WASHINGTON APP10 2009 71 -55.1% \$79,500 87.79% DOVER TUSCARAWAS APP10 2009 71 -55.5% \$80,000 98.74% AATOTAL APP10 2009 62 -39.8% \$80,000 98.74% AATOTAL APP10 2009 61 -53.4% \$91,250 101.43% APP10 2009 61 -53.4% \$91,250 101.43% APP10 2009 62 -39.8% \$80,250 87.42% CLEVELAND CUYAHOGA BIG6 2009 827 -71.2% \$91,250 101.43% APP10 2009 62 -39.8% \$80,000 97.39% ARRON SUMMIT BIG6 2009 879 -62.8% \$80,000 101.79% ARRON SUMMIT BIG6 2009 45.56.9% \$80,000 101.19% AATOTAL BIG6 2009 470 4.56.9% \$80,000 101.19% AATOTAL BIG6 2009 470 4.5								
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YOUNGSTOWN MAHONING 40_80 2009 221 -73_9% \$48,000 108.00% LORAIN CITY LORAIN 40_80 2009 166 -73.7% \$90,500 107.24% MANSFIELD RICHLAND 40_80 2009 144 -68.8% \$87,500 109.26% CANTON STARK 40_80 2009 2270 -68.3% \$37,500 93,74% AATOTAL 40_80 2009 2.24 -66.1% \$37,050 90.94% ELYRIA LORAIN 40_80 2009 2.24 -65.1% \$107,000 99.10% MIDDLETOWN BUTLER 40_80 2009 215 -63.8% \$96,000 103.66% SPRINGFIELD CLARK 40_80 2009 279 -63.0% \$87,000 99.69% HAMILTON CITY BUTLER 40_80 2009 300 -59.4% \$100,000 100.75% NEWARK LICKING 40_80 2009 59 -64.9% \$81,500								
LORAIN CITY	WARREN CITY	TRUMBULL	40_80	2009	112	-76.7%	\$65,000	105.53%
MANSFIELD RICHLAND 40_80 2009 144 -68.8% \$87,500 109,26% CANTON STARK 40_80 2009 270 -68.3% \$17,500 93,74% AATOTAL 40_80 2009 22_64 -66.4% \$87,050 100,94% ELYRIA LORAIN 40_80 2009 224 -65.1% \$107,000 99.10% MIDDLETOWN BUTLER 40_80 2009 215 -63.8% \$96,000 103.66% SPRINGFIELD CLARK 40_80 2009 215 -63.8% \$96,000 103.66% SPRINGFIELD CLARK 40_80 2009 300 -59.4% \$100,000 100.75% HAMILTON CITY BUTLER 40_80 2009 300 -59.4% \$100,000 100.75% NEWARK LICKING APP10 2009 68 -64.9% \$81,500 103.08% WILLINGTON C. H. FAYETTE APP10 2009 69 -61.2% \$69,900 </td <td>YOUNGSTOWN</td> <td>MAHONING</td> <td>40_80</td> <td>2009</td> <td>221</td> <td></td> <td>\$48,000</td> <td>108.00%</td>	YOUNGSTOWN	MAHONING	40_80	2009	221		\$48,000	108.00%
CANTON STARK 40_80 2009 270 -68.3% \$77,500 93.74% AATOTAL 40_80 2009 2,254 -66.4% \$87,050 100.94% ELYRIA LORAIN 40_80 2009 224 -65.1% \$107,000 99,10% MIDDLETOWN BUTLER 40_80 2009 215 -63.8% \$96,000 103.66% SPRINGFIELD CLARK 40_80 2009 279 -63.0% \$87,000 99.69% HAMILTON CITY BUTLER 40_80 2009 300 -59.4% \$100,000 100.75% NEWARK LICKING 40_80 2009 323 -54.8% \$107,900 99.76% WASHINGTON C. H. FAYETTE APP10 2009 59 -64.9% \$81,500 103.08% WILMINGTON CLINTON APP10 2009 68 -64.8% \$91,250 100.55% STEUBENVILLE JEFFERSON APP10 2009 69 -61.2% \$69,900 95.32% EAST LIVERPOOL COLUMBIANA APP10 2009 76 -58.0% \$37,000 107.58% NEW PHILADELPHIA TUSCARAWAS APP10 2009 76 -58.0% \$115,000 101.19% NEW PHILADELPHIA TUSCARAWAS APP10 2009 94 -56.9% \$98,000 98.74% AATOTAL APP10 2009 71 -55.1% \$79,500 87.79% DOVER TUSCARAWAS APP10 2009 71 -55.1% \$79,500 87.79% DOVER TUSCARAWAS APP10 2009 71 -55.1% \$79,500 87.79% DOVER TUSCARAWAS APP10 2009 61 -53.4% \$15,000 96.13% COSHOCTON CITY COSHOCTON APP10 2009 72 -71.2% \$91,250 101.43% IRONTON LAWRENCE APP10 2009 62 -39.8% \$81,650 99.07% ARSON SUMMIT BIG6 2009 879 -62.8% \$86,000 101.19% AATOTAL BIG6 2009 91.74 -61.0% \$120,000 101.19% AATOTAL BIG6 2009 91.74 -61.0% \$130,000 101.19% AATOTAL BIG6 200								
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WILMINGTON CLINTON APP10 2009 68 -64.8% \$91,250 100.55% STEUBENVILLE JEFFERSON APP10 2009 69 -61.2% \$69,900 95.32% EAST LIVERPOOL COLUMBIANA APP10 2009 36 -60.4% \$37,000 107.58% CIRCLEVILLE PICKAWAY APP10 2009 76 -58.0% \$115,000 101.19% NEW PHILADELPHIA TUSCARAWAS APP10 2009 94 -56.9% \$98,000 98.74% AATOTAL APP10 2009 821 -55.5% \$89,500 96.13% CAMBRIDGE GUERNSEY APP10 2009 71 -55.1% \$79,500 87.79% DOVER TUSCARAWAS APP10 2009 101 -53.5% \$107,000 96.10% COSHOCTON CITY COSHOCTON APP10 2009 61 -53.4% \$75,000 89.29% MARIETTA WASHINGTON APP10 2009 62 -39.8% <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
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	CINCINNATI	HAMILTON	BIG6	2009	1,574	-51.9%	\$142,500	99.43%

Jurisdiction Type Description 20_40 Non-suburbs with populations between 20,000 and 40,000. 40 80 Non-suburbs with populations between 40,000 and 80,000. APP10 Cities in rural, appalachian areas with population between 10,000 and 20,000. BIG6 Six largest Ohio cities. EX_URBAN Areas of suburban counties outside of the suburban cities included in the other groups. HIGH INC Suburbs with avg. FAGI in overlapping school district above \$75,000. LOW_INC Suburbs with avg. FAGI in overlapping school district below \$40,000. MED_INC Suburbs with avg. FAGI in overlapping school district between \$40,000 and \$75,000. R_APP Rural appalachian areas, excluding cities in the APP10, 20_40, 40_80, and Univ groups R_FARM Rural non-appalachian areas, excluding cities in the RUR10, 20_40, 40_80, and Univ groups. RUR10 Cities in rural, non-appalachian areas with population between 10,000 and 20,000. UNIV Four cities heavily dominated by the presence of a state university. Would otherwise be in the 20_40 group.

Jurisdiction Name	County	Jurisdiction Type	Year	# of Valid Sales	Change in Valid Sales 2004* to 2009	Median Sale Price	Median Market to Sale Ratio
LORAIN	LORAIN	EX_URBAN	2009	249	-64.4%	\$140,000	98.98%
MADISON	MADISON	EX URBAN	2009	82	-58.6%	\$165,750	88.45%
LAKE	LAKE	EX_URBAN	2009	455	-56.5%	\$150,800	96.92%
TRUMBULL	TRUMBULL	EX_URBAN	2009	478	-55.0%	\$109,025	100.03%
PORTAGE	PORTAGE	EX_URBAN	2009	259	-53.8%	\$152,500	92.32%
FAIRFIELD	FAIRFIELD	EX_URBAN	2009	244	-52.0%	\$146,875	94.05%
AATOTAL		EX_URBAN	2009	4,531	-51.6%	\$150,500	98.12%
BUTLER	BUTLER	EX_URBAN	2009	458	-51.5%	\$189,950	97.68%
CLERMONT	CLERMONT	EX_URBAN	2009	859	-51.4%	\$148,000	97.88%
MEDINA	MEDINA	EX_URBAN	2009	405	-47.2%	\$196,528	102.76%
LICKING	LICKING	EX_URBAN	2009	416	-45.7%	\$142,000	99.65%
UNION	UNION	EX_URBAN	2009	152	-44.5%	\$161,200	88.81%
PICKAWAY	PICKAWAY	EX_URBAN	2009	165	-39.3%	\$133,500	96.43%
GREENE	GREENE	EX_URBAN	2009	309	-36.0%	\$170,000	99.73%
AURORA	PORTAGE	HIGH_INC	2009	83	-66.1%	\$232,500	92.24%
INDIAN HILL	HAMILTON	HIGH_INC	2009	17	-63.8%	\$725,000	117.65%
BRECKSVILLE	CUYAHOGA	HIGH_INC	2009	86	-55.2%	\$224,500	100.02%
MONTGOMERY CITY	HAMILTON	HIGH_INC	2009	85	-54.5%	\$279,500	98.69%
MARIEMONT	HAMILTON	HIGH_INC	2009	37	-52.6%	\$292,000	96.99%
SYMMES	HAMILTON	HIGH_INC	2009	97	-50.3%	\$269,000	99.80%
CENTERVILLE	MONTGOMERY	HIGH_INC	2009	220	-49.4%	\$153,950	93.51%
BATH	SUMMIT	HIGH_INC	2009	61	-49.2%	\$285,900	98.00%
WHITEHOUSE	LUCAS	HIGH_INC	2009	27	-49.1%	\$154,000	100.02%
GRANDVIEW HEIGHTS	FRANKLIN	HIGH_INC	2009	53	-48.5%	\$232,500	86.64%
DUBLIN	FRANKLIN	HIGH_INC	2009	334	-48.2%	\$289,250	98.33%
STRONGSVILLE	CUYAHOGA	HIGH_INC	2009	304 52	-48.2%	\$178,450	100.00%
HIGHLAND HEIGHTS COPLEY	CUYAHOGA SUMMIT	HIGH_INC HIGH INC	2009 2009	52 104	-48.0% -46.7%	\$235,000 \$176,000	103.81% 100.38%
BLUE ASH	HAMILTON	HIGH_INC	2009	96	-46.4%	\$183,750	93.96%
ANDERSON	HAMILTON	HIGH_INC	2009	383	-45.8%	\$184,900	97.99%
BEXLEY	FRANKLIN	HIGH INC	2007	129	-45.6%	\$237,000	90.15%
WEST CHESTER	BUTLER	HIGH INC	2009	529	-45.5%	\$185,000	97.82%
WATERVILLE	LUCAS	HIGH_INC	2009	59	-45.4%	\$167,000	96.92%
LOVELAND	HAMILTON	HIGH_INC	2009	121	-45.2%	\$144,000	97.66%
ROCKY RIVER	CUYAHOGA	HIGH_INC	2009	183	-45.2%	\$187,000	100.00%
MADERIA	HAMILTON	HIGH_INC	2009	87	-44.9%	\$197,500	99.34%
BROADVIEW HEIGHTS	CUYAHOGA	HIGH_INC	2009	141	-44.7%	\$181,250	100.00%
SHAKER HEIGHTS	CUYAHOGA	HIGH_INC	2009	202	-44.7%	\$222,500	100.02%
BAY	CUYAHOGA	HIGH_INC	2009	166	-44.3%	\$173,250	99.82%
SYCAMORE	HAMILTON	HIGH_INC	2009	175	-43.4%	\$146,000	98.46%
SYLVANIA	LUCAS	HIGH_INC	2009	342	-42.9%	\$163,450	99.41%
WESTLAKE	CUYAHOGA	HIGH_INC	2009	266	-41.9%	\$200,000	100.01%
MAYFIELD HEIGHTS	CUYAHOGA	HIGH_INC	2009	143	-41.9%	\$132,000	100.00%
GAHANNA	FRANKLIN	HIGH_INC	2009	318	-41.8%	\$173,438	103.02%
WYOMING	HAMILTON	HIGH_INC	2009	73	-41.6%	\$250,000	97.70%

Jurisdiction Type Description 20_40 Non-suburbs with populations between 20,000 and 40,000. 40 80 Non-suburbs with populations between 40,000 and 80,000. APP10 Cities in rural, appalachian areas with population between 10,000 and 20,000. BIG6 Six largest Ohio cities. EX_URBAN Areas of suburban counties outside of the suburban cities included in the other groups. HIGH INC Suburbs with avg. FAGI in overlapping school district above \$75,000. LOW_INC Suburbs with avg. FAGI in overlapping school district below \$40,000. MED_INC Suburbs with avg. FAGI in overlapping school district between \$40,000 and \$75,000. R_APP Rural appalachian areas, excluding cities in the APP10, 20_40, 40_80, and Univ groups R_FARM Rural non-appalachian areas, excluding cities in the RUR10, 20_40, 40_80, and Univ groups. RUR10 Cities in rural, non-appalachian areas with population between 10,000 and 20,000. UNIV Four cities heavily dominated by the presence of a state university. Would otherwise be in the 20_40 group.

					Change in		
Jurisdiction		Jurisdiction		# of Valid	Valid Sales	Median Sale	Median Market to
Name	County	Type	Year	Sales	2004* to 2009	Price	Sale Ratio
PERRYSBURG	WOOD	HIGH INC	2009	247	-40.3%	\$171,000	103.11%
CANFIELD	MAHONING	HIGH INC	2009	142	-40.1%	\$164,500	96.09%
AATOTAL		HIGH_INC	2009	8,143	-39.7%	\$202,500	98.64%
HUDSON	SUMMIT	HIGH_INC	2009	190	-39.7%	\$274,250	97.56%
RICHFIELD	SUMMIT	HIGH INC	2009	36	-39.0%	\$227,420	101.43%
NEW ALBANY	FRANKLIN	HIGH INC	2009	76	-38.7%	\$499,950	112.24%
FAIRLAWN	SUMMIT	HIGH_INC	2009	63	-37.6%	\$157,500	101.90%
WASHINGTON TWSHP	MONTGOMERY	HIGH_INC	2009	358	-36.9%	\$191,625	93.84%
CHAGRIN FALLS	CUYAHOGA	HIGH INC	2009	55	-34.5%	\$249,000	92.21%
SOLON	CUYAHOGA	HIGH_INC	2009	190	-34.3%	\$261,000	99.76%
BEACHWOOD	CUYAHOGA	HIGH_INC	2009	81	-33.6%	\$259,000	100.00%
AVON LAKE	LORAIN	HIGH_INC	2009	231	-32.3%	\$216,000	99.45%
MONCLOVA	LUCAS	HIGH INC	2009	91	-31.6%	\$247,500	96.85%
UPPER ARLINGTON	FRANKLIN	HIGH_INC	2009	410	-29.7%	\$260,000	96.21%
GRANVILLE	LICKING	HIGH_INC	2009	92	-29.2%	\$225,000	99.42%
PEPPER PIKE	CUYAHOGA	HIGH_INC	2009	47	-26.6%	\$374,000	100.90%
OTTAWA HILLS	LUCAS	HIGH_INC	2009	40	-25.9%	\$232,250	94.02%
AVON	LORAIN	HIGH_INC	2009	173	-17.2%	\$259,000	98.43%
JEFFERSON TWSHP	FRANKLIN	HIGH_INC	2009	91	-7.1%	\$200,000	114.40%
EAST CLEVELAND	CUYAHOGA	LOW_INC	2009	8	-93.7%	\$82,500	89.41%
HARRISON TWSHP	MONTGOMERY	LOW_INC	2009	65	-78.8%	\$65,000	111.13%
MADISON TWSHP	FRANKLIN	LOW_INC	2009	44	-77.2%	\$90,000	111.24%
CAMPBELL	MAHONING	LOW_INC	2009	24	-76.9%	\$38,085	115.92%
BEDFORD	CUYAHOGA	LOW_INC	2009	49	-76.2%	\$85,000	107.56%
MAPLE HEIGHTS	CUYAHOGA	LOW_INC	2009	112	-74.0%	\$84,700	104.83%
TROTWOOD	MONTGOMERY	LOW_INC	2009	63	-72.6%	\$75,000	111.84%
GARFIELD HEIGHTS	CUYAHOGA	LOW_INC	2009	120	-72.1%	\$81,000	108.54%
PAINESVILLE	LAKE	LOW_INC	2009	66	-71.3%	\$92,000	103.95%
WARRENSVILLE HEIGHTS	CUYAHOGA	LOW_INC	2009	26	-71.1%	\$79,825	110.89%
EUCLID	CUYAHOGA	LOW_INC	2009	226	-68.8%	\$90,000	105.74%
WHITEHALL	FRANKLIN	LOW_INC	2009	55	-67.8%	\$82,900	110.45%
ALLIANCE	STARK	LOW_INC	2009	70	-67.3%	\$90,500	95.10%
NORTH COLLEGE HILL	HAMILTON	LOW_INC	2009	57	-66.7%	\$87,000	108.39%
WEST CARROLLTON	MONTGOMERY	LOW_INC	2009	79	-64.4%	\$99,900	96.27%
AATOTAL	LIANAU TONI	LOW_INC	2009	2,193	-64.1%	\$90,000	102.47%
MT. HEALTHY	HAMILTON	LOW_INC	2009	28	-64.1%	\$89,500	115.03%
CLINTON TWSHP	FRANKLIN	LOW_INC	2009	29	-62.8%	\$144,000	94.66%
NILES	TRUMBULL	LOW_INC	2009	64	-62.4%	\$79,950	100.69%
BA RBERTON	SUMMIT	LOW_INC	2009	103	-61.1%	\$89,500	99.78%
STRUTHERS	MAHONING	LOW_INC	2009	56	-60.6%	\$74,200	96.48%
GIRARD	TRUMBULL	LOW_INC	2009	39	-59.8%	\$69,900	104.51%
BEDFORD HEIGHTS	CUYAHOGA	LOW_INC	2009	37	-58.4%	\$102,000	108.54%
OBETZ	FRANKLIN	LOW_INC	2009	22	-56.0%	\$107,450	111.90%
MASSILLON	STARK	LOW_INC	2009	169	-54.3%	\$96,000	91.74%
NORWOOD	HAMILTON	LOW_INC	2009	136	-51.4%	\$132,250	96.29%
BROOKLYN	CUYAHOGA	LOW_INC	2009	63	-48.8%	\$104,500	103.74%
RAVENNA	PORTAGE	LOW_INC	2009	92	-48.3%	\$108,000	99.47%

Jurisdiction Type Description 20_40 Non-suburbs with populations between 20,000 and 40,000. 40 80 Non-suburbs with populations between 40,000 and 80,000. APP10 Cities in rural, appalachian areas with population between 10,000 and 20,000. BIG6 Six largest Ohio cities. EX_URBAN Areas of suburban counties outside of the suburban cities included in the other groups. HIGH INC Suburbs with avg. FAGI in overlapping school district above \$75,000. LOW_INC Suburbs with avg. FAGI in overlapping school district below \$40,000. MED_INC Suburbs with avg. FAGI in overlapping school district between \$40,000 and \$75,000. R_APP Rural appalachian areas, excluding cities in the APP10, 20_40, 40_80, and Univ groups R_FARM Rural non-appalachian areas, excluding cities in the RUR10, 20_40, 40_80, and Univ groups. RUR10 Cities in rural, non-appalachian areas with population between 10,000 and 20,000. UNIV Four cities heavily dominated by the presence of a state university. Would otherwise be in the 20_40 group.

Jurisdiction Name ST. BERNARD GROVEPORT	County HAMILTON FRANKLIN	Jurisdiction Type LOW_INC LOW_INC	Year 2009 2009	# of Valid Sales 29 35	Change in Valid Sales 2004* to 2009 -44.2% -42.6%	Median Sale Price \$94,700 \$145,000	Median Market to Sale Ratio 105.10% 109.26%
CANAL FULTON	STARK	MED_INC	2009	22	-69.0%	\$136,700	94.17%
SPRINGDALE	HAMILTON	MED_INC	2009	44	-68.6%	\$105,000	105.20%
SWANTON	FULTON	MED INC	2007	18	-68.4%	\$126,000	102.82%
READING	HAMILTON	MED_INC	2009	41	-66.1%	\$126,500	101.28%
CLAYTON	MONTGOMERY	MED_INC	2009	70	-63.7%	\$126,000	105.21%
VANDALIA	MONTGOMERY	MED INC	2009	90	-63.6%	\$125,700	96.58%
SOUTH EUCLID	CUYAHOGA	MED_INC	2009	174	-63.1%	\$110,225	103.37%
JEFFERSON VILLAGE	MADISON	MED_INC	2009	33	-62.9%	\$120,000	92.54%
GERMANTOWN	MONTGOMERY	MED_INC	2009	30	-62.0%	\$106,000	97.65%
RICHMOND HEIGHTS	CUYAHOGA	MED_INC	2009	54	-62.0%	\$133,000	109.04%
FRANKLIN TWSHP	FRANKLIN	MED_INC	2009	32	-61.4%	\$88,500	109.58%
WILLOUGHBY	LAKE	MED_INC	2009	105	-61.4%	\$136,900	95.52%
OLMSTEAD FALLS	CUYAHOGA	MED_INC	2009	64	-61.0%	\$146,400	100.16%
OREGON	LUCAS	MED_INC	2009	80	-60.8%	\$119,500	104.37%
SHEFFIELD LAKE	LORAIN	MED_INC	2009	51	-60.5%	\$95,500	104.24%
RIVERSIDE	MONTGOMERY	MED_INC	2009	95	-60.4%	\$97,000	100.27%
CANTON TWSHP	STARK	MED_INC	2009	47	-59.5%	\$92,000	93.03%
FOREST PARK	HAMILTON	MED_INC	2009	99	-59.4%	\$104,000	105.95%
NORTH OLMSTED	CUYAHOGA	MED_INC	2009	186	-59.4%	\$135,000	100.01%
STREETSBORO	PORTAGE	MED_INC	2009	78	-59.4%	\$145,000	92.30%
SAGAMORE HILLS	SUMMIT	MED_INC	2009	86	-59.0%	\$175,000	101.68%
REYNOLDSBURG	FRANKLIN	MED_INC	2009	197	-58.6%	\$135,900	106.81%
MACEDONIA	SUMMIT	MED_INC	2009	69	-57.9%	\$166,000	102.93%
BRUNSWICK	MEDINA	MED_INC	2009	200	-57.8%	\$152,425	100.20%
TIPP CITY CHEVIOT	MIAMI	MED_INC	2009	73 72	-57.8% -57.6%	\$147,000	96.88% 101.33%
CLEVELAND HEIGHTS	HAMILTON CUYAHOGA	MED_INC MED INC	2009 2009	260	-57.6% -57.4%	\$96,500 \$136,700	98.48%
BUTLER TWSHP	MONTGOMERY	MED_INC	2009	46	-57.4% -57.4%	\$169,500	99.39%
COLERAIN	HAMILTON	MED_INC	2009	369	-57.2%	\$105,000	105.09%
REMINDERVILLE	SUMMIT	MED_INC	2009	28	-56.9%	\$157,050	106.54%
AUSTINTOWN	MAHONING	MED INC	2009	199	-56.3%	\$96,000	99.80%
MIAMISBURG	MONTGOMERY	MED_INC	2009	130	-56.2%	\$136,950	95.44%
NORTH ROYALTON	CUYAHOGA	MED INC	2009	150	-56.1%	\$172,450	100.32%
EASTLAKE	LAKE	MED INC	2009	118	-55.8%	\$118,000	95.43%
SILVERTON	HAMILTON	MED_INC	2009	35	-55.7%	\$126,000	98.89%
MENTOR	LAKE	MED INC	2009	351	-55.5%	\$155,000	94.62%
AMHERST	LORAIN	MED_INC	2009	98	-55.3%	\$144,750	100.00%
PARMA	CUYAHOGA	MED_INC	2009	474	-54.9%	\$109,000	100.03%
SHARONVILLE	HAMILTON	MED_INC	2009	76	-54.5%	\$135,250	97.93%
MEDINA CITY	MEDINA	MED_INC	2009	289	-54.4%	\$158,000	103.75%
FAIRVIEW PARK	CUYAHOGA	MED_INC	2009	128	-54.1%	\$143,000	97.52%
DELHI	HAMILTON	MED_INC	2009	196	-54.1%	\$125,000	101.85%
TALLMADGE	SUMMIT	MED_INC	2009	92	-53.8%	\$149,450	100.00%
WICKLIFFE	LAKE	MED_INC	2009	88	-53.4%	\$120,000	98.49%

Jurisdiction Type

20_40

Non-suburbs with populations between 20,000 and 40,000.

40_80

Non-suburbs with populations between 40,000 and 80,000.

APP10 Cities in rural, appalachian areas with population between 10,000 and 20,000.

BIG6 Six largest Ohio cities.

EX_URBAN Areas of suburban counties outside of the suburban cities included in the other groups.

HIGH_INC Suburbs with avg. FAGI in overlapping school district above \$75,000. LOW_INC Suburbs with avg. FAGI in overlapping school district below \$40,000.

MED_INC
R_APP
Rural appalachian areas, excluding cities in the RUR10, 20_40, 40_80, and Univ groups
R_FARM
Rural non-appalachian areas, excluding cities in the RUR10, 20_40, 40_80, and Univ groups.

RUR10 Cities in rural, non-appalachian areas with population between 10,000 and 20,000.

UNIV Four cities heavily dominated by the presence of a state university. Would otherwise be in the 20_40 group.

					Change in		
Jurisdiction		Jurisdiction		# of Valid	Valid Sales	Median Sale	Median Market to
Name	County	Type	Year	Sales	2004* to 2009	Price	Sale Ratio
NORTHWOOD	WOOD	MED INC	2009	29	-53.2%	\$116,500	103.50%
TRENTON	BUTLER	MED_INC	2009	84	-53.1%	\$128,000	101.24%
BATAVIA	CLERMONT	MED INC	2009	113	-52.7%	\$149,000	96.47%
COLUMBIANA VILLAGE	COLUMBIANA	MED_INC	2009	36	-52.6%	\$102,188	94.55%
LYNDHURST	CUYAHOGA	MED INC	2009	147	-52.4%	\$130,000	101.58%
WILLOWICK	LAKE	MED INC	2009	104	-52.3%	\$120,000	95.96%
LAWRENCE TWSHP	STARK	MED_INC	2009	42	-52.3%	\$131,750	91.74%
SALEM	COLUMBIANA	MED INC	2009	85	-52.2%	\$82,900	100.00%
PAINESVILLE TWSHP	LAKE	MED INC	2009	124	-51.9%	\$154,500	96.37%
FAIRFIELD CITY	BUTLER	MED INC	2009	472	-51.7%	\$147,000	98.68%
NORTHFIELD CENTER	SUMMIT	MED INC	2009	44	-51.1%	\$153,600	101.82%
PRAIRIE	FRANKLIN	MED_INC	2009	124	-51.0%	\$123,450	101.12%
MAUMEE CITY	LUCAS	MED INC	2009	94	-50.8%	\$115,000	100.01%
PLEASANT	FRANKLIN	MED_INC	2009	27	-50.0%	\$200,000	93.98%
HUBER HEIGHTS	MONTGOMERY	MED_INC	2009	301	-50.0%	\$105,000	97.26%
UNIVERSITY HEIGHTS	CUYAHOGA	MED INC	2009	124	-49.6%	\$144,950	98.65%
UNION CITY	MONTGOMERY	MED_INC	2009	59	-49.6%	\$100,000	101.24%
TWINSBURG	SUMMIT	MED INC	2009	171	-49.6%	\$209,100	97.84%
WADSWORTH	MEDINA	MED_INC	2009	182	-49.3%	\$148,950	103.02%
BROOK PARK	CUYAHOGA	MED INC	2009	104	-49.3%	\$115,000	100.01%
NORTON	SUMMIT	MED INC	2009	59	-49.1%	\$128,500	99.44%
GREEN CORP	SUMMIT	MED INC	2009	141	-48.9%	\$160,000	100.23%
COVENTRY	SUMMIT	MED INC	2007	67	-48.9%	\$120,000	91.78%
JOHNSTOWN	LICKING	MED_INC	2009	33	-48.4%	\$155,000	100.72%
WESTERVILLE	FRANKLIN	MED INC	2007	240	-48.3%	\$181,125	97.31%
AATOTAL	TTOTTALLIT	MED_INC	2009	17,120	-48.3%	\$133,000	99.81%
LAKEWOOD	CUYAHOGA	MED INC	2009	298	-48.3%	\$123,350	100.25%
MILFORD	CLERMONT	MED INC	2009	51	-48.0%	\$139,900	98.67%
SEVEN HILLS	CUYAHOGA	MED_INC	2009	74	-47.9%	\$161,000	102.09%
BROOKVILLE	MONTGOMERY	MED INC	2009	45	-47.7%	\$101,000	90.37%
BOARDMAN	MAHONING	MED INC	2009	318	-47.2%	\$108,275	102.93%
MIDDLEBURG HEIGHTS	CUYAHOGA	MED INC	2009	119	-47.1%	\$140,000	100.82%
PLAIN	STARK	MED INC	2009	241	-47.0%	\$128,900	95.12%
BEREA	CUYAHOGA	MED INC	2009	124	-46.8%	\$119,700	100.79%
NIMISHILLEN	STARK	MED INC	2009	47	-46.0%	\$120,000	92.40%
KETTERING	MONTGOMERY	MED INC	2009	503	-45.3%	\$121,900	97.56%
GROVE CITY	FRANKLIN	MED_INC	2009	238	-45.0%	\$135,000	105.71%
TROY	MIAMI	MED INC	2009	193	-45.0%	\$125,000	97.48%
GREEN	HAMILTON	MED_INC	2009	496	-45.0%	\$129,900	102.09%
CUYAHOGA FALLS	SUMMIT	MED INC	2009	373	-44.9%	\$117,080	96.22%
NORWICH	FRANKLIN	MED INC	2009	34	-44.3%	\$192,500	95.95%
ENGLEWOOD	MONTGOMERY	MED INC	2009	129	-43.9%	\$120,000	100.83%
NORTH CANTON	STARK	MED INC	2009	130	-43.5%	\$125,500	93.23%
BLENDON	FRANKLIN	MED INC	2009	81	-43.4%	\$125,000	99.87%
FAIRBORN	GREENE	MED INC	2009	238	-41.8%	\$105,000	103.52%
COLUMBIA	HAMILTON	MED_INC	2007	42	-41.7%	\$126,750	100.30%
LOUISVILLE	STARK	MED INC	2009	56	-41.7%	\$139,375	93.61%
CANAL WINCHESTER	FRANKLIN	MED_INC	2007	59	-41.6%	\$172,000	107.97%
NORTH RIDGEVILLE	LORAIN	MED_INC	2009	220	-40.7%	\$154,250	100.53%
		220	2007	-20		ψ.σ., <u>2</u> σσ	. 5 5 . 6 6 7 6

Jurisdiction Type Description
20_40 Non-suburbs with populations between 20,000 and 40,000.
40_80 Non-suburbs with populations between 40,000 and 80,000.

APP10 Cities in rural, appalachian areas with population between 10,000 and 20,000.

BIG6 Six largest Ohio cities.

EX_URBAN Areas of suburban counties outside of the suburban cities included in the other groups.

HIGH_INC

Suburbs with avg. FAGI in overlapping school district above \$75,000.

LOW_INC

Suburbs with avg. FAGI in overlapping school district below \$40,000.

MED_INC

Suburbs with avg. FAGI in overlapping school district between \$40,000.

MED_INC
R_APP
Suburbs with avg. FAGI in overlapping school district between \$40,000 and \$75,000.
R_APP
Rural appalachian areas, excluding cities in the APP10, 20_40, 40_80, and Univ groups
R_FARM
Rural non-appalachian areas, excluding cities in the RUR10, 20_40, 40_80, and Univ groups.

RUR10 Cities in rural, non-appalachian areas with population between 10,000 and 20,000.

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					Oh !-		
Jurisdiction		luriadiation		# of Valid	Change in	Madian Cala	Median Market to
	County	Jurisdiction	Voor	# 01 Vallu Sales	Valid Sales 2004* to 2009	Median Sale Price	Sale Ratio
Name GREENHILLS	County HAMILTON	Type MED INC	Year 2009	35	-40.7%	\$115,500	107.66%
HILLIARD	FRANKLIN	MED_INC	2009	303	-40.7% -40.5%		100.81%
STOW	SUMMIT	MED_INC	2009	303 262	-40.5% -38.1%	\$192,500 \$158,000	98.21%
		_		53	-36.1% -36.9%		98.21%
MUNROE FALLS	SUMMIT	MED_INC MED_INC	2009 2009	53 155	-36.9% -36.5%	\$148,000	94.79% 100.00%
PARMA HEIGHTS BEAVERCREEK	CUYAHOGA GREENE	MED_INC	2009	474	-36.5% -36.5%	\$112,000 \$175,750	99.96%
BEAVER	MAHONING	MED_INC	2009	39	-36.1%	\$174,900	99.90%
VIOLET	FAIRFIELD	MED_INC	2009	39 157	-35.7%	\$202,950	92.31%
HUBBARD	TRUMBULL	MED_INC	2009	68	-35.7%	\$95,000	99.23%
NEW FRANKLIN	SUMMIT	MED_INC	2009	57	-35.2%	\$127,000	101.50%
OLMSTED	CUYAHOGA	MED_INC	2009	67	-35.2%	\$178,000	103.74%
LAKE TWSHP	STARK	MED_INC	2009	175	-34.9%	\$158,500	95.86%
PATASKALA	LICKING	MED_INC	2009	117	-34.9%	\$149,900	103.07%
WORTHINGTON	FRANKLIN	MED_INC	2009	148	-32.6%	\$207,375	93.52%
GOSHEN	CLERMONT	MED_INC	2009	94	-31.4%	\$132,750	98.74%
MARYSVILLE	UNION	MED_INC	2009	177	-30.6%	\$146,900	95.65%
POLAND	MAHONING	MED_INC	2009	136	-30.0%	\$131,000	97.29%
MONROE CITY	BUTLER	MED_INC	2009	108	-28.5%	\$148,350	98.43%
DEER PARK	HAMILTON	MED_INC	2009	96	-27.3%	\$127,000	98.52%
PICKERINGTON	FAIRFIELD	MED_INC	2009	169	-27.3%	\$174,000	100.70%
HARRISON CITY	HAMILTON	MED_INC	2009	127	-16.4%	\$137,000	100.70%
INDEPENDENCE	CUYAHOGA	MED_INC	2009	49	-9.3%	\$185,000	103.14%
INDEFENDENCE	COTATIOGA	WILD_INC	2009	47	- 7.370	\$105,000	103.1470
LUCULAND	LUCLUAND	R_APP	2000	100	-65.9%	¢01.750	00.000
HIGHLAND	HIGHLAND		2009	138		\$91,750	98.82%
FAYETTE	FAYETTE	R_APP	2009	44	-65.9%	\$93,250	101.51%
HARRISON	HARRISON	R_APP	2009	41	-62.0%	\$62,000	94.48%
BROWN	BROWN	R_APP	2009	134	-60.1%	\$114,750	96.76%
CLINTON	CLINTON	R_APP	2009	117 85	-59.7% -58.7%	\$128,500	98.23%
CARROLL JEFFERSON	CARROLL	R_APP R_APP	2009 2009	173	-58.7% -54.6%	\$112,000	87.62%
PERRY	JEFFERSON PERRY	R_APP R_APP	2009	1/3	-54.6% -54.1%	\$70,900 \$95,000	95.04% 96.20%
HOCKING	HOCKING	R_APP R APP	2009	105	-54.1% -53.7%	\$95,000	96.20% 89.72%
NOBLE	NOBLE	R_APP R APP	2009	32	-53.7 % -53.6%		90.43%
JACKSON	JACKSON	R_APP R APP	2009	32 104	-53.6% -52.7%	\$75,000 \$85,000	90.43%
MUSKINGUM	MUSKINGUM	R APP	2009	259	-49.6%	\$127,000	97.41%
AATOTAL	IVIUSKIINGUIVI	R_APP	2009	3,752	-49.0%	\$95,000	91.62%
COLUMBIANA	COLUMBIANA	R APP	2009	3,752 256	-49.0% -48.7%	\$99,950	94.01%
ADAMS	ADAMS	R APP	2009	77	-48.3%	\$75,000	88.99%
ROSS	ROSS	R_APP	2009	161	-47.6%	\$110,000	91.99%
WASHINGTON	WASHINGTON	R APP	2009	191	-47.0%	\$102,500	84.94%
ATHENS	ATHENS	R APP	2009	103	-45.2%	\$92,000	95.52%
GUERNSEY	GUERNSEY	R_APP R APP	2009	96	-45.2% -45.1%	\$92,000	95.52% 82.96%
TUSCARAWAS	TUSCARAWAS	R_APP R APP	2009	96 274	-45.1% -43.0%	\$84,500 \$91,263	82.96% 97.81%
MONROE	MONROE	R_APP R APP	2009	43	-43.0% -42.7%	\$91,203 \$59,000	97.81% 87.02%
BELMONT	BELMONT	R_APP R_APP	2009	339	-42.7% -42.4%	\$59,000	86.36%
GALLIA	GALLIA	R_APP R APP	2009	92	-42.4% -42.1%	\$75,000	90.86%
SCIOTO	SCIOTO	R_APP R APP	2009	222	-42.1% -41.7%	\$95,000	83.90%
VINTON	VINTON	R_APP R_APP	2009	31	-41.7% -41.5%	\$70,000	78.86%
VIIVIOIN	VIIVIOIN	I_AFF	2009	JI	-41.370	\$10,000	70.0070

Jurisdiction Type Description

20_40 Non-suburbs with populations between 20,000 and 40,000. 40_80 Non-suburbs with populations between 40,000 and 80,000.

APP10 Cities in rural, appalachian areas with population between 10,000 and 20,000.

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HIGH_INC Suburbs with avg. FAGI in overlapping school district above \$75,000. LOW_INC Suburbs with avg. FAGI in overlapping school district below \$40,000.

MED_INC
R_APP
Rural appalachian areas, excluding cities in the RUR10, 20_40, 40_80, and Univ groups
R_FARM
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Jurisdiction Name MEIGS MORGAN PIKE LAWRENCE COSHOCTON	County MEIGS MORGAN PIKE LAWRENCE COSHOCTON	Jurisdiction Type R_APP R_APP R_APP R_APP R_APP R_APP	Year 2009 2009 2009 2009 2009	# of Valid Sales 78 47 93 234 83	Change in Valid Sales 2004* to 2009 -40.0% -39.0% -37.6% -35.9% -35.2%	Median Sale Price \$49,000 \$66,500 \$84,500 \$116,250 \$86,000	Median Market to Sale Ratio 89.71% 90.08% 88.87% 80.83% 86.06%
DEFIANCE CRAWFORD WILLIAMS HURON SHELBY MARION PREBLE CHAMPAIGN PAULDING RICHLAND HENRY WYANDOT ASHTABULA MORROW LOGAN SENECA FULTON DARKE OTTAWA AATOTAL WOOD KNOX SANDUSKY ASHLAND ERIE HARDIN AUGLAIZE ALLEN	DEFIANCE CRAWFORD WILLIAMS HURON SHELBY MARION PREBLE CHAMPAIGN PAULDING RICHLAND HENRY WYANDOT ASHTABULA MORROW LOGAN SENECA FULTON DARKE OTTAWA WOOD KNOX SANDUSKY ASHLAND ERIE HARDIN AUGLAIZE ALLEN	R_FARM	2009 2009 2009 2009 2009 2009 2009 2009	60 50 162 126 104 76 200 82 73 288 131 83 218 116 193 94 168 149 268 6,274 238 208 183 117 293 132 283	-70.4% -69.5% -66.0% -63.8% -63.8% -62.7% -60.4% -60.2% -59.7% -57.6% -57.5% -57.0% -56.8% -55.7% -55.0% -54.6% -53.5% -52.7% -52.4% -51.9% -50.2% -60.2% -49.6% -48.9% -48.8% -48.8%	\$97,500 \$84,350 \$85,000 \$116,250 \$118,000 \$120,500 \$99,950 \$115,000 \$105,000 \$115,250 \$105,000 \$114,200 \$1121,500 \$114,200 \$121,500 \$105,000 \$123,250 \$118,000 \$127,500 \$112,000 \$135,500 \$135,500 \$135,500 \$135,500 \$135,500	102.67% 93.20% 99.54% 99.89% 93.51% 92.21% 97.99% 95.17% 98.43% 99.57% 99.61% 96.49% 99.06% 103.03% 90.73% 99.35% 98.69% 95.41% 95.00% 96.48% 99.73% 99.46% 99.83% 101.30% 98.44% 99.39% 92.73%
ALLEN VAN WERT CLARK MIAMI WAYNE HOLMES HANCOCK PUTNAM MERCER GALION BUCYRUS SANDUSKY CITY FOSTORIA	ALLEN VAN WERT CLARK MIAMI WAYNE HOLMES HANCOCK PUTNAM MERCER CRAWFORD CRAWFORD ERIE SENECA	R_FARM	2009 2009 2009 2009 2009 2009 2009 2009	419 81 418 249 342 127 202 159 182	-48.2% -47.7% -46.8% -46.6% -46.3% -40.1% -38.2% -36.4% -23.8% -72.6% -70.4% -66.7%	\$117,000 \$94,000 \$119,000 \$140,000 \$130,000 \$120,000 \$152,250 \$106,500 \$121,750 \$73,000 \$81,000 \$84,450 \$72,000	92.24% 92.97% 94.84% 95.94% 96.85% 90.08% 96.09% 89.51% 92.10% 94.67% 92.05% 99.26% 110.18%

Jurisdiction Type Description

20_40 Non-suburbs with populations between 20,000 and 40,000.
40_80 Non-suburbs with populations between 40,000 and 80,000.

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MED_INC
R_APP
Rural appalachian areas, excluding cities in the RUR10, 20_40, 40_80, and Univ groups
R_FARM
Rural non-appalachian areas, excluding cities in the RUR10, 20_40, 40_80, and Univ groups.

RUR10 Cities in rural, non-appalachian areas with population between 10,000 and 20,000.

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Jurisdiction		Jurisdiction		# of Valid	Change in Valid Sales	Median Sale	Median Market to
Name	County	Type	Year	Sales	2004* to 2009	Price	Sale Ratio
DEFIANCE CITY	DEFIANCE	RUR10	2009	95	-64.7%	\$111,000	93.95%
FREMONT	SANDUSKY	RUR10	2009	68	-62.0%	\$82,125	96.84%
VAN WERT CITY	VAN WERT	RUR10	2009	57	-61.0%	\$79,000	99.80%
SIDNEY	SHELBY	RUR10	2009	117	-60.6%	\$107,500	100.76%
AATOTAL		RUR10	2009	1,382	-58.2%	\$98,250	98.02%
CONNEAUT	ASHTABULA	RUR10	2009	40	-57.4%	\$76,250	102.51%
TIFFIN	SENECA	RUR10	2009	86	-56.6%	\$84,250	100.78%
LONDON	MADISON	RUR10	2009	52	-55.6%	\$120,000	96.46%
GREENVILLE	DARKE	RUR10	2009	122	-55.3%	\$100,000	99.44%
BELLEFONTAINE	AUGLAIZE	RUR10	2009	81	-54.7%	\$115,000	98.74%
URBANA	CHAMPAIGN	RUR10	2009	76	-54.5%	\$104,250	99.54%
MT. VERNON	KNOX	RUR10	2009	113	-51.7%	\$105,000	93.96%
CELINA	MERCER	RUR10	2009	87	-46.6%	\$86,900	98.02%
NORWALK	HURON	RUR10	2009	109	-44.7%	\$122,000	95.73%
GENEVA	ASHTABULA	RUR10	2009	58	-43.1%	\$107,500	96.01%
OXFORD	BUTLER	UNIV	2009	50	-62.4%	\$158,550	91.86%
KENT	PORTAGE	UNIV	2009	103	-49.3%	\$129,000	93.43%
AATOTAL		UNIV	2009	465	-40.4%	\$146,000	96.55%
BOWLING GREEN	WOOD	UNIV	2009	150	-31.8%	\$150,800	98.80%
ATHENS CITY	ATHENS	UNIV	2009	162	-27.7%	\$152,500	96.39%
GEAUGA	GEAUGA	WEALTHY	2009	420	-55.1%	\$207,950	99.27%
WARREN	WARREN	WEALTHY	2009	1,747	-44.5%	\$177,000	89.82%
AATOTAL	•	WEALTHY	2009	3,804	-40.7%	\$206,000	96.31%
DELAWARE	DELAWARE	WEALTHY	2009	1,637	-29.7%	\$234,000	101.83%

APPENDIX C
DATA BY COUNTY BY HALF YEAR

	Half	Number	Median Sales	Median Market
County	Year	of Sales	Price	to Price Ratio
ADAMS	2004-1	112	\$51,000	86.41%
ADAMS	2004-2	145	\$50,000	83.26%
ADAMS	2005-1	113	\$45,000	81.22%
ADAMS	2005-2	138	\$55,500	81.95%
ADAMS	2006-1	134	\$49,250	78.26%
ADAMS	2006-2	136	\$49,900	77.36%
ADAMS	2007-1	120	\$60,750	84.49%
ADAMS	2007-2	111	\$65,000	83.33%
ADAMS	2008-1	74	\$56,250	82.80%
ADAMS	2008-2	90	\$64,150	92.04%
ADAMS	2009-1	65	\$35,000	90.04%
ADAMS	2009-2	90	\$66,750	87.15%
ALLEN	2004-1	713	\$80,000	88.56%
ALLEN	2004-2	733	\$81,750	85.97%
ALLEN	2005-1	635	\$85,000	84.12%
ALLEN	2005-2	765	\$85,500	82.60%
ALLEN	2006-1	611	\$88,800	89.85%
ALLEN	2006-2	650	\$90,500	89.31%
ALLEN	2007-1	521	\$92,500	90.21%
ALLEN	2007-2	536	\$91,500	89.83%
ALLEN	2008-1	417	\$90,500	93.05%
ALLEN	2008-2	298	\$99,500	92.97%
ALLEN	2009-1	204	\$101,500	92.22%
ALLEN	2009-2	367	\$100,000	92.98%
ASHLAND	2004-1	291	\$91,000	84.64%
ASHLAND	2004-2	295	\$90,000	83.81%
ASHLAND	2005-1	280	\$95,000	86.83%
ASHLAND	2005-2	305	\$104,000	84.60%
ASHLAND	2006-1	252	\$100,000	85.79%
ASHLAND	2006-2	299	\$97,000	87.00%
ASHLAND	2007-1	233	\$95,000	87.73%
ASHLAND	2007-2	198	\$95,000	87.31%
ASHLAND	2008-1	174	\$99,000	95.38%
ASHLAND	2008-2	161	\$97,500	93.87%
ASHLAND	2009-1	112	\$95,000	98.97%
ASHLAND	2009-2	171	\$104,000	99.27%
ASHTABULA	2004-1	664	\$71,000	83.46%
ASHTABULA	2004-2	708	\$69,000	79.41%
ASHTABULA	2005-1	565	\$86,500	86.73%
ASHTABULA	2005-2	682	\$84,900	82.65%
ASHTABULA	2006-1	580	\$80,000	84.34%
ASHTABULA	2006-2	608	\$80,000	84.18%

	Half	Number	Median Sales	Median Market
County	Year	of Sales	Price	to Price Ratio
ASHTABULA	2007-1	407	\$82,500	83.99%
ASHTABULA	2007-2	436	\$77,450	85.58%
ASHTABULA	2008-1	270	\$90,500	95.07%
ASHTABULA	2008-2	296	\$93,838	95.45%
ASHTABULA	2009-1	183	\$90,000	100.00%
ASHTABULA	2009-2	302	\$91,000	100.36%
ATHENS	2004-1	227	\$86,500	86.96%
ATHENS	2004-2	235	\$95,500	84.44%
ATHENS	2005-1	233	\$100,000	90.77%
ATHENS	2005-2	282	\$98,500	85.12%
ATHENS	2006-1	234	\$104,000	84.14%
ATHENS	2006-2	265	\$104,500	82.95%
ATHENS	2007-1	223	\$98,000	84.60%
ATHENS	2007-2	238	\$110,000	82.48%
ATHENS	2008-1	204	\$104,500	95.35%
ATHENS	2008-2	201	\$115,000	91.22%
ATHENS	2009-1	123	\$107,000	96.19%
ATHENS	2009-2	192	\$135,000	93.94%
AUGLAIZE	2004-1	296	\$84,700	83.68%
AUGLAIZE	2004-2	303	\$100,000	80.30%
AUGLAIZE	2005-1	314	\$89,900	86.50%
AUGLAIZE	2005-2	326	\$103,013	85.78%
AUGLAIZE	2006-1	273	\$90,000	85.07%
AUGLAIZE	2006-2	293	\$107,500	83.45%
AUGLAIZE	2007-1	279	\$89,500	81.52%
AUGLAIZE	2007-2	251	\$98,500	85.13%
AUGLAIZE	2008-1	207	\$99,000	89.60%
AUGLAIZE	2008-2	194	\$96,500	90.33%
AUGLAIZE	2009-1	117	\$100,000	95.07%
AUGLAIZE	2009-2	210	\$97,000	91.97%
BELMONT	2004-1	326	\$56,950	86.39%
BELMONT	2004-2	372	\$58,000	83.84%
BELMONT	2005-1	325	\$61,850	81.16%
BELMONT	2005-2	369	\$64,900	79.09%
BELMONT	2006-1	366	\$56,000	84.79%
BELMONT	2006-2	364	\$66,200	84.45%
BELMONT	2007-1	285	\$66,000	85.45%
BELMONT	2007-2	341	\$67,000	86.58%
BELMONT	2008-1	240	\$68,950	90.19%
BELMONT	2008-2	274	\$72,000	85.60%
BELMONT	2009-1	176	\$64,300	88.01%
BELMONT	2009-2	234	\$72,250	86.38%

APPENDIX C
DATA BY COUNTY BY HALF YEAR

County	Half Year	Number of Sales	Median Sales Price	Median Market to Price Ratio
BROWN	2004-1	251	\$85,000	82.03%
BROWN	2004-1	231	\$95,000	82.86%
BROWN	2004-2	259	\$87,000	80.42%
BROWN	2005-1	253	\$92,500	80.85%
BROWN	2006-1	246	\$85,000	88.47%
BROWN	2006-2	257	\$105,000	86.43%
BROWN	2007-1	192	\$93,948	87.62%
BROWN	2007-2	224	\$89,900	87.84%
BROWN	2008-1	122	\$79,500	89.83%
BROWN	2008-2	125	\$89,000	89.40%
BROWN	2009-1	81	\$85,000	100.56%
BROWN	2009-2	125	\$99,000	96.82%
BUTLER	2004-1	2,491	\$129,000	87.05%
BUTLER	2004-2	2,678	\$135,000	85.83%
BUTLER	2005-1	2,308	\$143,000	88.57%
BUTLER	2005-2	2,599	\$140,000	85.93%
BUTLER	2006-1	2,375	\$140,000	85.36%
BUTLER	2006-2	2,377	\$141,900	86.11%
BUTLER	2007-1	1,931	\$142,000	86.36%
BUTLER	2007-2	1,788	\$145,000	87.30%
BUTLER	2008-1	1,250	\$147,750	92.83%
BUTLER	2008-2	1,261	\$150,000	95.32%
BUTLER	2009-1	901	\$144,500	99.14%
BUTLER	2009-2	1,470	\$144,000	98.46%
CARROLL	2004-1	125	\$74,900	93.63%
CARROLL	2004-2	156	\$83,750	85.60%
CARROLL	2005-1	141	\$82,500	84.18%
CARROLL	2005-2	182	\$71,750	83.11%
CARROLL	2006-1	116	\$80,700	78.35%
CARROLL	2006-2	131	\$86,250	79.42%
CARROLL	2007-1	94	\$72,500	85.20%
CARROLL	2007-2	86	\$84,500	87.11%
CARROLL	2008-1	74	\$72,450 \$04,500	92.44%
CARROLL	2008-2	88	\$94,500 \$73,050	90.75%
CARROLL	2009-1	42 91	\$73,950 \$88,000	88.80%
CARROLL	2009-2	81	\$88,000	90.71%
CHAMPAIGN	2004-1	199	\$94,000	92.88%
CHAMPAIGN	2004-2	223	\$99,000	91.79%
CHAMPAIGN	2005-1	235	\$110,000	89.79%
CHAMPAIGN	2005-2	197	\$112,000	85.51%
CHAMPAIGN	2006-1	213	\$105,000	87.84%

APPENDIX C
DATA BY COUNTY BY HALF YEAR

	Half	Number	Median Sales	Median Market
County	Year	of Sales	Price	to Price Ratio
CHAMPAIGN	2006-2	190	\$101,000	85.29%
CHAMPAIGN	2007-1	192	\$115,000	91.52%
CHAMPAIGN	2007-2	163	\$113,235	90.60%
CHAMPAIGN	2008-1	151	\$118,000	93.19%
CHAMPAIGN CHAMPAIGN	2008-2	111	\$122,250 \$100,750	95.93%
CHAMPAIGN	2009-1	74 110	\$109,750 \$104,250	98.87% 96.67%
CHAMPAIGN	2009-2	110	\$104,250	90.07%
CLARK	2004-1	854	\$94,350	90.31%
CLARK	2004-2	953	\$95,900	86.62%
CLARK	2005-1	831	\$93,000	86.63%
CLARK	2005-2	1,007	\$98,500	84.66%
CLARK	2006-1	800	\$96,900	85.89%
CLARK	2006-2	834	\$99,900	84.94%
CLARK	2007-1	632	\$103,000	90.08%
CLARK	2007-2	633	\$98,000	90.31%
CLARK	2008-1	432	\$102,750	92.33%
CLARK	2008-2	434	\$108,950	94.91%
CLARK	2009-1	335	\$105,000	97.35%
CLARK	2009-2	471	\$100,720	95.74%
CLERMONT	2004-1	1,209	\$132,500	81.57%
CLERMONT	2004-2	1,384	\$134,000	80.67%
CLERMONT	2005-1	1,010	\$146,900	86.27%
CLERMONT	2005-2	1,255	\$145,260	85.05%
CLERMONT	2006-1	1,168	\$139,900	84.71%
CLERMONT	2006-2	1,147	\$144,000	83.44%
CLERMONT	2007-1	895	\$141,000	84.79%
CLERMONT	2007-2	933	\$145,000	85.78%
CLERMONT	2008-1	641	\$141,250	92.53%
CLERMONT	2008-2	704	\$145,750	93.37%
CLERMONT	2009-1	491	\$138,500	98.94%
CLERMONT	2009-2	748	\$137,750	97.71%
CLINTON	2004-1	291	\$93,500	86.33%
CLINTON	2004-2	256	\$91,750	84.61%
CLINTON	2005-1	251	\$99,000	88.00%
CLINTON	2005-2	297	\$100,000	87.14%
CLINTON	2006-1	235	\$112,000	86.26%
CLINTON	2006-2	284	\$109,250	85.15%
CLINTON	2007-1	248	\$110,000	83.56%
CLINTON	2007-2	217	\$105,000	86.53%
CLINTON	2008-1	131	\$105,000	90.76%
CLINTON	2008-2	110	\$120,950	93.35%
CLINTON	2009-1	77	\$105,000	101.36%

APPENDIX C
DATA BY COUNTY BY HALF YEAR

County	Half Year	Number of Sales	Median Sales Price	Median Market to Price Ratio
CLINTON	2009-2	136	\$111,500	97.85%
COLUMBIANA	2004-1	477	\$82,000	89.06%
COLUMBIANA	2004-2	497	\$82,500	88.49%
COLUMBIANA	2005-1	464	\$79,893	85.33%
COLUMBIANA	2005-2	490	\$83,750	84.86%
COLUMBIANA	2006-1	420	\$80,500	85.54%
COLUMBIANA	2006-2	516	\$85,000	85.71%
COLUMBIANA	2007-1	399	\$88,000	88.52%
COLUMBIANA	2007-2	391	\$83,000	91.53%
COLUMBIANA	2008-1	272	\$87,500	96.50%
COLUMBIANA	2008-2	280	\$82,500	93.86%
COLUMBIANA	2009-1	178	\$92,500	93.56%
COLUMBIANA	2009-2	285	\$83,000	95.77%
COSHOCTON	2004-1	137	\$72,500	85.78%
COSHOCTON	2004-2	160	\$69,950	82.59%
COSHOCTON	2005-1	137	\$78,000	82.92%
COSHOCTON	2005-2	184	\$71,000	82.98%
COSHOCTON	2006-1	149	\$68,500	84.32%
COSHOCTON	2006-2	147	\$68,350	84.70%
COSHOCTON	2007-1	138	\$68,000	91.96%
COSHOCTON	2007-2	129	\$71,200	91.00%
COSHOCTON	2008-1	109	\$82,000	93.92%
COSHOCTON	2008-2	106	\$76,500	89.80%
COSHOCTON	2009-1	87	\$65,000	94.18%
COSHOCTON	2009-2	104	\$75,500	88.80%
CRAWFORD	2004-1	194	\$85,000	85.62%
CRAWFORD	2004-2	218	\$76,250	83.73%
CRAWFORD	2005-1	183	\$79,900	86.09%
CRAWFORD	2005-2	250	\$82,850	84.88%
CRAWFORD	2006-1	179	\$84,000	89.19%
CRAWFORD	2006-2	235	\$75,000	86.12%
CRAWFORD	2007-1	149	\$81,000	88.65%
CRAWFORD	2007-2	131	\$80,000	90.66%
CRAWFORD	2008-1	101	\$80,000	92.18%
CRAWFORD	2008-2	91	\$72,500	96.50%
CRAWFORD	2009-1	44	\$74,900	91.28%
CRAWFORD	2009-2	91	\$78,000	93.41%
CUYAHOGA	2004-1	6,643	\$124,500	86.76%
CUYAHOGA	2004-2	8,901	\$125,500	85.18%
CUYAHOGA	2005-1	8,089	\$126,000	84.72%
CUYAHOGA	2005-2	8,598	\$130,000	83.27%

County	Half Year	Number of Sales	Median Sales Price	Median Market to Price Ratio
CUYAHOGA	2006-1	6,661	\$128,400	93.00%
CUYAHOGA	2006-2	6,237	\$130,000	93.52%
CUYAHOGA	2007-1	5,051	\$133,000	94.82%
CUYAHOGA	2007-2	4,630	\$136,150	97.00%
CUYAHOGA	2008-1	3,273	\$135,000	101.24%
CUYAHOGA	2008-2	3,435	\$133,000	103.84%
CUYAHOGA	2009-1	2,587	\$129,900	100.01%
CUYAHOGA	2009-2	3,985	\$128,000	100.79%
DARKE	2004-1	323	\$93,000	84.94%
DARKE	2004-2	320	\$90,000	84.20%
DARKE	2005-1	306	\$89,950	88.33%
DARKE	2005-2	356	\$95,000	84.73%
DARKE	2006-1	324	\$90,000	85.27%
DARKE	2006-2	334	\$94,500	84.59%
DARKE	2007-1	248	\$95,000	85.43%
DARKE	2007-2	233	\$94,000	84.97%
DARKE	2008-1	164	\$96,350	93.95%
DARKE	2008-2	148	\$95,000	92.28%
DARKE	2009-1	118	\$91,000	99.89%
DARKE	2009-2	178	\$108,000	93.74%
DEFIANCE	2004-1	210	\$90,625	81.11%
DEFIANCE	2004-2	219	\$85,000	78.47%
DEFIANCE	2005-1	239	\$89,500	87.29%
DEFIANCE	2005-2	288	\$88,825	85.22%
DEFIANCE	2006-1	212	\$85,500	85.69%
DEFIANCE	2006-2	236	\$89,250	86.12%
DEFIANCE DEFIANCE	2007-1	174	\$92,750	84.06%
	2007-2	164 103	\$96,450	85.50%
DEFIANCE DEFIANCE	2008-1		\$92,500	91.49%
DEFIANCE	2008-2 2009-1	107 60	\$99,900 \$104,325	95.47% 98.48%
DEFIANCE	2009-1	104	\$104,525	96.62%
DEFIANCE	2009-2	104	\$105,500	90.02%
DELAWARE	2004-1	1,299	\$210,900	88.16%
DELAWARE	2004-2	1,417	\$213,000	86.14%
DELAWARE	2005-1	935	\$218,000	96.93%
DELAWARE	2005-2	1,142	\$227,950	95.94%
DELAWARE	2006-1	993	\$223,000	95.20%
DELAWARE	2006-2	1,025	\$234,500	95.36%
DELAWARE	2007-1	1,052	\$223,200	96.53%
DELAWARE	2007-2	948	\$230,250	97.18%
DELAWARE	2008-1	927	\$230,000	97.49%
DELAWARE	2008-2	902	\$237,000	98.61%

APPENDIX C
DATA BY COUNTY BY HALF YEAR

County DELAWARE DELAWARE	Half Year 2009-1 2009-2	Number of Sales 687 1,089	Median Sales Price \$219,000 \$230,000	Median Market to Price Ratio 102.75% 100.66%
ERIE ERIE ERIE ERIE ERIE ERIE ERIE ERIE	2004-1 2004-2 2005-1 2005-2 2006-1 2006-2 2007-1 2007-2 2008-1 2008-2 2009-1	460 550 443 516 465 417 377 360 230 227 148 276	\$111,670 \$120,500 \$123,300 \$123,830 \$128,000 \$112,000 \$118,900 \$124,250 \$133,500 \$130,000 \$125,000 \$125,500	87.06% 86.01% 86.36% 84.51% 91.43% 90.58% 91.38% 93.18% 93.14% 97.62% 98.97% 99.56%
FAIRFIELD	2004-1 2004-2 2005-1 2005-2 2006-1 2006-2 2007-1 2007-2 2008-1 2008-2 2009-1	899 956 836 940 838 833 713 686 510 486 363 603	\$136,000 \$138,500 \$139,000 \$147,000 \$143,000 \$145,000 \$149,000 \$148,500 \$152,250 \$152,700 \$150,000 \$146,000	92.24% 88.60% 86.04% 83.46% 84.76% 84.43% 91.30% 90.32% 92.84% 93.27% 98.81% 97.77%
FAYETTE	2004-1 2004-2 2005-1 2005-2 2006-1 2006-2 2007-1 2007-2 2008-1 2008-2 2009-1	155 174 127 171 166 138 97 109 83 55 45 69	\$85,000 \$86,000 \$93,000 \$90,000 \$97,000 \$98,100 \$91,500 \$100,700 \$89,900 \$95,000 \$82,000	80.97% 80.34% 79.85% 80.44% 89.29% 86.40% 92.73% 88.68% 92.04% 95.27% 100.30% 105.81%
FRANKLIN FRANKLIN FRANKLIN	2004-1 2004-2 2005-1	7,922 8,925 7,597	\$135,000 \$135,500 \$139,900	86.35% 84.22% 97.09%

APPENDIX C
DATA BY COUNTY BY HALF YEAR

County	Half Year	Number of Sales	Median Sales Price	Median Market to Price Ratio
FRANKLIN	2005-2	8,930	\$142,000	95.45%
FRANKLIN	2006-1	7,188	\$139,000	94.88%
FRANKLIN	2006-2	7,513	\$139,000	95.02%
FRANKLIN	2007-1	6,030	\$143,000	96.01%
FRANKLIN	2007-2	5,791	\$147,400	96.65%
FRANKLIN	2008-1	4,345	\$154,900	98.14%
FRANKLIN	2008-2	4,251	\$152,400	99.12%
FRANKLIN	2009-1	3,048	\$154,000	101.87%
FRANKLIN	2009-2	4,966	\$149,900	101.82%
FULTON	2004-1	202	\$111,250	84.19%
FULTON	2004-2	261	\$116,500	82.25%
FULTON	2005-1	192	\$115,000	90.96%
FULTON	2005-2	246	\$124,950	85.97%
FULTON	2006-1	194	\$127,125	84.32%
FULTON	2006-2	168	\$117,750	87.93%
FULTON	2007-1	158	\$122,850	89.13%
FULTON	2007-2	158	\$124,950	88.98%
FULTON	2008-1	88	\$124,250	95.26%
FULTON	2008-2	89	\$124,500 \$120,250	97.94%
FULTON	2009-1	82	\$120,250 \$117,500	96.18%
FULTON	2009-2	122	\$117,500	100.26%
GALLIA	2004-1	111	\$64,900	83.47%
GALLIA	2004-2	107	\$80,000	81.59%
GALLIA	2005-1	97	\$67,000	92.64%
GALLIA	2005-2	117	\$75,000	87.43%
GALLIA	2006-1	92	\$60,000	86.29%
GALLIA	2006-2	100	\$70,000	87.08%
GALLIA	2007-1	82	\$70,000	84.61%
GALLIA	2007-2	77	\$63,390	80.00%
GALLIA	2008-1	61	\$65,000	90.56%
GALLIA	2008-2	83	\$80,000	89.19%
GALLIA	2009-1	53	\$81,500	89.64%
GALLIA	2009-2	68	\$80,000	90.78%
GEAUGA	2004-1	512	\$178,500	83.93%
GEAUGA	2004-2	624	\$195,500	80.62%
GEAUGA	2005-1	522	\$180,000	90.39%
GEAUGA	2005-2	630	\$195,000	87.57%
GEAUGA	2006-1	386	\$198,000	88.62%
GEAUGA	2006-2	475	\$210,500	86.87%
GEAUGA	2007-1	382	\$213,650	88.38%
GEAUGA	2007-2	416	\$210,000	90.65%
GEAUGA	2008-1	262	\$219,000	94.09%

APPENDIX C
DATA BY COUNTY BY HALF YEAR

County	Half Year	Number of Sales	Median Sales Price	Median Market to Price Ratio
GEAUGA	2008-2	312	\$198,750	95.54%
GEAUGA	2009-1	175	\$212,500	97.23%
GEAUGA	2009-2	293	\$185,000	100.01%
GREENE	2004-1	1,034	\$126,000	87.11%
GREENE	2004-1	1,054	\$125,000	85.49%
GREENE	2005-1	1,111	\$127,900	91.35%
GREENE	2005-2	1,310	\$131,500	88.56%
GREENE	2006-1	969	\$133,000	87.98%
GREENE	2006-2	1,053	\$141,500	87.85%
GREENE	2007-1	815	\$144,000	88.40%
GREENE	2007-2	849	\$138,000	88.22%
GREENE	2008-1	673	\$147,200	97.58%
GREENE	2008-2	662	\$140,000	97.60%
GREENE	2009-1	522	\$140,500	100.18%
GREENE	2009-2	859	\$140,000	100.43%
GUERNSEY	2004-1	217	\$53,000	80.55%
GUERNSEY	2004-2	246	\$61,000	80.20%
GUERNSEY	2005-1	239	\$58,000	78.60%
GUERNSEY	2005-2	237	\$60,200	74.99%
GUERNSEY	2006-1	250	\$65,000	83.36%
GUERNSEY	2006-2	235	\$62,500	82.22%
GUERNSEY GUERNSEY	2007-1 2007-2	194 202	\$65,000 \$58,850	82.53% 80.59%
GUERNSEY	2007-2	141	\$59,500	86.42%
GUERNSEY	2008-2	140	\$69,125	85.08%
GUERNSEY	2009-1	112	\$64,000	86.19%
GUERNSEY	2009-2	122	\$74,000	82.05%
HAMILTON	2004-1	5,613	\$126,900	83.43%
HAMILTON	2004-2	5,800	\$128,000	81.70%
HAMILTON HAMILTON	2005-1	4,656 5,460	\$129,500 \$134,000	100.01%
HAMILTON	2005-2 2006-1	5,460 4,822	\$134,000 \$134,900	100.00% 91.33%
HAMILTON	2006-1	4,822	\$134,900	91.78%
HAMILTON	2000-2	4,158	\$136,825	92.52%
HAMILTON	2007-2	3,914	\$137,000	93.45%
HAMILTON	2008-1	3,087	\$135,000	100.00%
HAMILTON	2008-2	3,040	\$139,900	100.00%
HAMILTON	2009-1	2,004	\$145,000	100.23%
HAMILTON	2009-2	3,504	\$130,650	100.31%
			.	
HANCOCK	2004-1	483	\$119,000	88.44%
HANCOCK	2004-2	538	\$119,500	86.84%

APPENDIX C
DATA BY COUNTY BY HALF YEAR

_	Half	Number	Median Sales	Median Market
County	Year	of Sales	Price	to Price Ratio
HANCOCK	2005-1	465	\$124,000	86.75%
HANCOCK	2005-2	518	\$123,750	86.15%
HANCOCK	2006-1	474	\$120,250	85.64%
HANCOCK	2006-2	435	\$126,000	85.21%
HANCOCK HANCOCK	2007-1 2007-2	402 369	\$130,000 \$135,000	91.70% 90.62%
HANCOCK	2007-2	336	\$135,000 \$125,323	90.62%
HANCOCK	2008-1	277	\$130,000	95.76%
HANCOCK	2000-2	225	\$130,000	97.06%
HANCOCK	2009-1	311	\$132,000	97.28%
TI (TOOOK	2000 2	011	Ψ102,000	37.2070
HARDIN	2004-1	123	\$73,000	79.38%
HARDIN	2004-2	168	\$75,000	81.63%
HARDIN	2005-1	137	\$76,000	88.60%
HARDIN	2005-2	143	\$81,500	84.83%
HARDIN	2006-1	136	\$85,500	82.41%
HARDIN	2006-2	103	\$81,000	85.26%
HARDIN	2007-1	106	\$82,000	86.02%
HARDIN	2007-2	100	\$77,760	87.01%
HARDIN	2008-1	69	\$78,000	96.51%
HARDIN	2008-2	68	\$79,500	98.40%
HARDIN	2009-1	65	\$88,500	96.04%
HARDIN	2009-2	84	\$83,500	99.98%
HARRISON	2004-1	53	\$65,000	81.36%
HARRISON	2004-2	68	\$47,198	72.36%
HARRISON	2005-1	65	\$55,000	86.96%
HARRISON	2005-2	93	\$49,500	82.04%
HARRISON	2006-1	72	\$49,500	87.27%
HARRISON	2006-2	66	\$57,500	82.02%
HARRISON	2007-1	56	\$54,350	85.31%
HARRISON	2007-2	53	\$60,500	80.71%
HARRISON	2008-1	52	\$49,550 \$43,500	89.04%
HARRISON	2008-2	43	\$42,500	94.92% 97.72%
HARRISON HARRISON	2009-1 2009-2	25 36	\$59,900 \$50,750	97.72% 96.76%
HARRISON	2009-2	30	\$59,750	90.70%
HENRY	2004-1	133	\$84,900	82.50%
HENRY	2004-2	161	\$89,050	80.38%
HENRY	2005-1	157	\$92,000	99.90%
HENRY	2005-2	177	\$98,900	88.69%
HENRY	2006-1	142	\$93,000	80.85%
HENRY	2006-2	138	\$100,000	84.79%
HENRY	2007-1	114	\$97,500	88.17%
HENRY	2007-2	97	\$97,900	89.05%

APPENDIX C
DATA BY COUNTY BY HALF YEAR

	Half	Number	Median Sales	Median Market
County	Year	of Sales	Price	to Price Ratio
HENRY	2008-1	77	\$100,000	97.96%
HENRY	2008-2	77	\$90,600	95.59%
HENRY	2009-1	62	\$108,950	100.56%
HENRY	2009-2	81	\$95,000	99.35%
HIGHLAND	2004-1	262	\$73,350	84.21%
HIGHLAND	2004-2	280	\$77,575	85.19%
HIGHLAND	2005-1	264	\$73,000	82.04%
HIGHLAND	2005-2	303	\$84,000	81.68%
HIGHLAND	2006-1	282	\$77,500	88.51%
HIGHLAND	2006-2	309	\$83,900	88.54%
HIGHLAND	2007-1	201	\$82,500	85.05%
HIGHLAND	2007-2	235	\$87,500	89.39%
HIGHLAND	2008-1	146	\$82,000	93.25%
HIGHLAND	2008-2	133	\$80,000	91.34%
HIGHLAND	2009-1	72	\$91,500	100.63%
HIGHLAND	2009-2	120	\$83,500	98.86%
HOCKING	2004-1	133	\$82,500	85.38%
HOCKING	2004-2	160	\$90,000	82.85%
HOCKING	2005-1	135	\$87,000	81.17%
HOCKING	2005-2	174	\$96,509	81.38%
HOCKING	2006-1	132	\$86,250	75.01%
HOCKING	2006-2	167	\$100,000	80.41%
HOCKING	2007-1	141	\$95,900	87.05%
HOCKING	2007-2	135	\$105,000	84.70%
HOCKING	2008-1	84	\$109,500	86.15%
HOCKING	2008-2	96	\$80,950	89.34%
HOCKING	2009-1	64	\$77,500	88.65%
HOCKING	2009-2	100	\$96,500	87.19%
HOLMES	2004-1	114	\$116,750	93.61%
HOLMES	2004-2	142	\$103,500	86.56%
HOLMES	2005-1	98	\$123,500	85.12%
HOLMES	2005-2	131	\$100,000	81.15%
HOLMES	2006-1	108	\$104,905	85.01%
HOLMES	2006-2	93	\$90,000	84.77%
HOLMES	2007-1	114	\$121,000	86.56%
HOLMES	2007-2	122	\$110,000	82.99%
HOLMES	2008-1	78	\$95,250	85.98%
HOLMES	2008-2	92	\$113,500	88.99%
HOLMES	2009-1	50	\$100,000	89.29%
HOLMES	2009-2	100	\$110,000	86.85%
HURON	2004-1	298	\$103,700	88.05%

APPENDIX C
DATA BY COUNTY BY HALF YEAR

	Half	Number	Median Sales	Median Market
County	Year	of Sales	Price	to Price Ratio
HURON	2004-2	314	\$97,850	87.25%
HURON	2005-1	278	\$106,400	86.09%
HURON	2005-2	348	\$104,000	84.54%
HURON	2006-1	248	\$107,500	90.99%
HURON	2006-2	293	\$110,000	90.84%
HURON	2007-1	227	\$106,000	90.97%
HURON	2007-2	203	\$105,000	91.36%
HURON	2008-1	154	\$102,500	96.21%
HURON	2008-2	149	\$102,500	93.95%
HURON	2009-1	89	\$115,900	99.23%
HURON	2009-2	160	\$120,000	95.91%
JACKSON	2004-1	113	\$80,943	75.68%
JACKSON	2004-2	125	\$65,000	75.17%
JACKSON	2005-1	158	\$65,500	93.85%
JACKSON	2005-2	146	\$69,238	83.45%
JACKSON	2006-1	136	\$62,520	81.33%
JACKSON	2006-2	132	\$70,500	84.91%
JACKSON	2007-1	117	\$67,500	88.48%
JACKSON	2007-2	126	\$66,450	80.25%
JACKSON	2008-1	89	\$69,000	83.39%
JACKSON	2008-2	93	\$75,000	84.23%
JACKSON	2009-1	66	\$69,950	90.22%
JACKSON	2009-2	88	\$67,500	91.36%
JEFFERSON	2004-1	279	\$70,400	89.05%
JEFFERSON	2004-2	329	\$70,000	85.45%
JEFFERSON	2005-1	264	\$67,075	84.65%
JEFFERSON	2005-2	337	\$64,000	83.20%
JEFFERSON	2006-1	250	\$64,950	96.37%
JEFFERSON	2006-2	263	\$72,100	91.48%
JEFFERSON	2007-1	236	\$75,000	91.22%
JEFFERSON	2007-2	237	\$68,500	95.22%
JEFFERSON	2008-1	206	\$66,750	94.81%
JEFFERSON	2008-2	175	\$70,000	101.02%
JEFFERSON	2009-1	109	\$67,275	94.06%
JEFFERSON	2009-2	158	\$67,350	96.96%
KNOX	2004-1	434	\$79,950	84.61%
KNOX	2004-2	440	\$95,000	81.19%
KNOX	2005-1	393	\$92,000	89.89%
KNOX	2005-2	433	\$95,000	84.91%
KNOX	2006-1	356	\$100,590	86.60%
KNOX	2006-2	379	\$100,000	83.05%
KNOX	2007-1	316	\$97,500	85.03%

APPENDIX C
DATA BY COUNTY BY HALF YEAR

County KNOX KNOX KNOX KNOX KNOX	Half Year 2007-2 2008-1 2008-2 2009-1 2009-2	Number of Sales 323 239 213 137 253	Median Sales Price \$108,000 \$104,360 \$110,000 \$110,000	Median Market to Price Ratio 83.81% 92.73% 92.17% 97.44% 97.28%
LAKE LAKE LAKE LAKE LAKE LAKE LAKE LAKE	2004-1 2004-2 2005-1 2005-2 2006-1 2006-2 2007-1 2007-2 2008-1 2008-2 2009-1	1,507 1,821 1,554 1,892 1,481 1,426 1,076 1,110 766 778 599 955	\$134,900 \$137,000 \$138,825 \$142,150 \$143,825 \$142,000 \$142,500 \$139,900 \$145,000 \$134,000 \$134,000 \$130,000	88.99% 87.44% 86.05% 85.11% 94.85% 94.21% 95.39% 96.75% 99.97% 101.90% 95.46% 96.38%
LAWRENCE	2004-1 2004-2 2005-1 2005-2 2006-1 2006-2 2007-1 2007-2 2008-1 2008-2 2009-1	258 276 235 260 253 249 297 262 226 199 122 213	\$77,250 \$80,000 \$81,500 \$82,150 \$84,000 \$90,500 \$89,000 \$92,250 \$88,950 \$101,330 \$108,750 \$95,000	85.69% 80.59% 83.30% 76.18% 76.91% 73.85% 91.38% 89.90% 84.81% 82.43% 79.77% 82.34%
LICKING	2004-1 2004-2 2005-1 2005-2 2006-1 2006-2 2007-1 2007-2 2008-1 2008-2 2009-1 2009-2	1,144 1,131 1,004 1,219 859 885 801 860 579 662 427 712	\$120,000 \$126,000 \$125,050 \$128,000 \$136,500 \$139,900 \$133,000 \$137,500 \$134,900 \$135,000 \$141,500 \$137,000	87.88% 87.48% 99.34% 98.84% 90.00% 90.44% 93.12% 92.67% 99.73% 99.66% 101.75% 99.76%

APPENDIX C
DATA BY COUNTY BY HALF YEAR

•	Half	Number	Median Sales	Median Market
County	Year	of Sales	Price	to Price Ratio
LOGAN	2004-1	361	\$85,000	89.46%
LOGAN	2004-2	385	\$89,500	86.28%
LOGAN	2005-1	307	\$93,000	88.54%
LOGAN	2005-2	321	\$100,000	80.71%
LOGAN	2006-1	313	\$92,000	82.98%
LOGAN	2006-2	317	\$92,000 \$93,000	82.27%
LOGAN LOGAN	2007-1 2007-2	243 272	\$93,000 \$91,750	91.56% 89.94%
LOGAN	2007-2	198	\$91,750 \$99,750	91.44%
LOGAN	2008-1	188	\$96,000	92.06%
LOGAN	2008-2	120	\$105,000	94.12%
LOGAN	2009-1	207	\$103,000	93.72%
LOGAN	2009-2	207	\$102,000	93.7270
LORAIN	2004-1	1,721	\$120,000	86.97%
LORAIN	2004-2	1,901	\$125,000	85.71%
LORAIN	2005-1	1,711	\$125,000	85.45%
LORAIN	2005-2	1,973	\$130,000	83.87%
LORAIN	2006-1	1,548	\$125,000	92.37%
LORAIN	2006-2	1,607	\$130,000	93.33%
LORAIN	2007-1	1,198	\$130,000	93.92%
LORAIN	2007-2	1,197	\$130,000	95.04%
LORAIN	2008-1	964	\$125,950	97.96%
LORAIN	2008-2	884	\$135,700	100.52%
LORAIN	2009-1	610	\$132,000	99.93%
LORAIN	2009-2	1,019	\$136,000	99.87%
LUCAS	2004-1	2,601	\$108,000	91.22%
LUCAS	2004-2	2,739	\$111,000	90.44%
LUCAS	2005-1	2,467	\$112,000	90.00%
LUCAS	2005-2	2,887	\$111,900	88.90%
LUCAS	2006-1	2,222	\$116,675	99.04%
LUCAS	2006-2	1,409	\$119,000	99.19%
LUCAS	2007-1	1,765	\$113,900	102.35%
LUCAS	2007-2	1,668	\$118,000	103.28%
LUCAS	2008-1	1,084	\$122,500	106.22%
LUCAS	2008-2	1,100	\$121,600	108.44%
LUCAS	2009-1	733	\$121,750	99.02%
LUCAS	2009-2	1,205	\$115,000	100.47%
MADISON	2004-1	222	\$124,200	80.60%
MADISON	2004-2	245	\$129,900	78.70%
MADISON	2005-1	206	\$126,500	93.67%
MADISON	2005-2	290	\$130,000	90.18%
MADISON	2006-1	177	\$124,500	83.42%
MADISON	2006-2	196	\$127,500	85.24%

	Half	Number	Median Sales	Median Market
County	Year	of Sales	Price	to Price Ratio
MADISON	2007-1	153	\$133,000	83.52%
MADISON	2007-2	177	\$145,000	86.29%
MADISON	2008-1	127	\$125,000	93.40%
MADISON	2008-2	120	\$135,000	92.33%
MADISON	2009-1	65	\$130,000	94.34%
MADISON	2009-2	138	\$140,000	92.90%
MAHONING	2004-1	1,336	\$80,450	85.66%
MAHONING	2004-2	1,663	\$83,000	84.82%
MAHONING	2005-1	1,339	\$84,500	92.30%
MAHONING	2005-2	519	\$85,000	89.12%
MAHONING	2006-1	1,477	\$84,900	88.60%
MAHONING	2006-2	1,570	\$84,500	89.68%
MAHONING	2007-1	1,145	\$87,500	90.64%
MAHONING	2007-2	1,114	\$92,000	91.50%
MAHONING	2008-1	797	\$85,000	93.87%
MAHONING	2008-2	822	\$90,000	95.87%
MAHONING	2009-1	524	\$90,500	99.78%
MAHONING	2009-2	825	\$99,000	100.44%
MARION	2004-1	299	\$87,500	86.60%
MARION	2004-2	411	\$88,000	85.26%
MARION	2005-1	332	\$87,750	83.76%
MARION	2005-2	392	\$89,450	82.64%
MARION	2006-1	317	\$85,500	83.47%
MARION	2006-2	359	\$89,000	85.16%
MARION	2007-1	256	\$89,900	91.05%
MARION	2007-2	233	\$94,500	92.16%
MARION	2008-1	167	\$97,000	95.82%
MARION	2008-2	183	\$89,000	94.33%
MARION	2009-1	99	\$88,000	93.67%
MARION	2009-2	176	\$89,950	99.01%
MEDINA	2004-1	1,564	\$148,238	92.79%
MEDINA	2004-2	1,259	\$150,000	87.85%
MEDINA	2005-1	1,119	\$157,000	85.88%
MEDINA	2005-2	1,231	\$164,900	84.05%
MEDINA	2006-1	1,024	\$164,250	84.93%
MEDINA	2006-2	1,062	\$160,450	84.77%
MEDINA	2007-1	958	\$165,000	92.52%
MEDINA	2007-2	798	\$156,000	94.70%
MEDINA	2008-1	647	\$159,900	96.10%
MEDINA	2008-2	599	\$158,500	98.96%
MEDINA	2009-1	463	\$160,000	104.27%
MEDINA	2009-2	777	\$150,000	102.89%

APPENDIX C
DATA BY COUNTY BY HALF YEAR

County	Half Year	Number of Sales	Median Sales Price	Median Market to Price Ratio
MEIGS	2004-1	84	\$41,500	95.23%
MEIGS	2004-2	96	\$40,000	82.56%
MEIGS	2005-1	91	\$45,000	81.61%
MEIGS	2005-2	83	\$45,000	72.00%
MEIGS	2006-1	82	\$48,250	79.59%
MEIGS	2006-2	91	\$52,000	74.76%
MEIGS	2007-1	72 76	\$39,500	81.64%
MEIGS MEIGS	2007-2 2008-1	76 60	\$40,000 \$43,750	82.90% 88.87%
MEIGS	2008-1	60	\$43,750 \$57,750	87.86%
MEIGS	2008-2	57	\$28,000	92.95%
MEIGS	2009-2	58	\$35,500	91.20%
WEIGO	2000 2	00	ψου,σου	01.2070
MERCER	2004-1	216	\$89,000	80.52%
MERCER	2004-2	235	\$86,000	80.85%
MERCER	2005-1	218	\$92,250	84.61%
MERCER	2005-2	243	\$86,000	83.47%
MERCER	2006-1	207	\$92,000	85.66%
MERCER	2006-2	224	\$89,000	85.06%
MERCER	2007-1	197	\$94,000	86.18%
MERCER	2007-2	172	\$93,875	86.59%
MERCER	2008-1	171	\$94,400	86.71%
MERCER	2008-2	169	\$95,000	89.41%
MERCER	2009-1	124	\$110,000	92.91%
MERCER	2009-2	173	\$95,000	94.20%
MIAMI	2004-1	641	\$121,700	87.82%
MIAMI	2004-2	735	\$115,000	88.16%
MIAMI	2005-1	740	\$111,950	85.89%
MIAMI	2005-2	790	\$123,000	85.41%
MIAMI	2006-1	650	\$112,750	84.23%
MIAMI	2006-2	666	\$124,200	84.01%
MIAMI	2007-1	564	\$120,000	90.52%
MIAMI	2007-2	555	\$126,000	92.20%
MIAMI	2008-1	462	\$123,450	92.75%
MIAMI	2008-2	395	\$125,000	93.79%
MIAMI	2009-1	275	\$133,000	96.45%
MIAMI	2009-2	468	\$120,000	97.38%
MONROE	2004-1	52	\$49,000	91.59%
MONROE	2004-2	60	\$44,000	92.29%
MONROE	2005-1	40	\$42,750	92.13%
MONROE	2005-2	52	\$56,000	84.04%
MONROE	2006-1	31	\$49,000	85.14%

APPENDIX C
DATA BY COUNTY BY HALF YEAR

County	Half Year	Number of Sales	Median Sales Price	Median Market to Price Ratio
MONROE	2006-2	46	\$44,000	94.25%
MONROE	2007-1	35	\$45,000	94.36%
MONROE	2007-2	35	\$42,500	89.00%
MONROE	2008-1	40	\$39,500	84.56%
MONROE	2008-2	27	\$55,000	88.62%
MONROE	2009-1	27	\$50,000	83.69%
MONROE	2009-2	30	\$58,000	89.06%
MONTGOMERY	2004-1	3,779	\$105,000	85.95%
MONTGOMERY	2004-2	4,229	\$107,900	84.63%
MONTGOMERY	2005-1	3,366	\$105,950	89.94%
MONTGOMERY	2005-2	3,771	\$113,500	89.53%
MONTGOMERY	2006-1	3,593	\$110,000	89.14%
MONTGOMERY	2006-2	3,462	\$115,000	89.07%
MONTGOMERY	2007-1	2,655	\$110,000	90.58%
MONTGOMERY	2007-2	2,759	\$116,000	90.50%
MONTGOMERY	2008-1	1,980	\$119,000	92.98%
MONTGOMERY	2008-2	1,885	\$119,000	93.68%
MONTGOMERY	2009-1	1,306	\$118,700 \$117,000	97.39%
MONTGOMERY	2009-2	2,106	\$117,000	97.23%
MORGAN	2004-1	50	\$46,250	88.13%
MORGAN	2004-2	66	\$50,500	88.26%
MORGAN	2005-1	63	\$17,000	84.40%
MORGAN	2005-2	49	\$40,000	78.38%
MORGAN	2006-1	55	\$42,400	95.65%
MORGAN	2006-2	63	\$36,000	88.67%
MORGAN	2007-1	35	\$45,000	84.94%
MORGAN	2007-2	49	\$40,000	98.07%
MORGAN	2008-1	41	\$54,900	88.88%
MORGAN	2008-2	44	\$54,400	90.33%
MORGAN	2009-1	43	\$45,000	84.21%
MORGAN	2009-2	40	\$45,500	93.09%
MORROW	2004-1	222	\$81,650	84.52%
MORROW	2004-2	262	\$83,000	81.20%
MORROW	2005-1	211	\$90,000	94.59%
MORROW	2005-2	223	\$92,650	92.04%
MORROW	2006-1	209	\$91,000	91.43%
MORROW	2006-2	218	\$99,950	90.11%
MORROW	2007-1	142	\$97,850	94.43%
MORROW	2007-2	165	\$90,000	92.78%
MORROW	2008-1	100	\$106,418	99.78%
MORROW	2008-2	106	\$117,500	95.84%
MORROW	2009-1	63	\$103,500	105.61%

APPENDIX C
DATA BY COUNTY BY HALF YEAR

Country	Half	Number	Median Sales	Median Market
County	Year	of Sales	Price	to Price Ratio
MORROW	2009-2	115	\$98,000	102.09%
MUSKINGUM	2004-1	454	\$91,650	84.77%
MUSKINGUM	2004-1	538	\$86,950	82.21%
MUSKINGUM	2004-2	476	\$80,930 \$87,575	81.12%
MUSKINGUM	2005-1	475	\$90,000	82.49%
MUSKINGUM	2005-2	445	•	93.84%
			\$85,500	
MUSKINGUM	2006-2 2007-1	411	\$92,000	92.10% 92.53%
MUSKINGUM		351	\$93,900	
MUSKINGUM	2007-2	342	\$99,950	92.00%
MUSKINGUM	2008-1	260	\$95,000	91.88%
MUSKINGUM	2008-2	231	\$96,000	95.36%
MUSKINGUM	2009-1	198	\$93,280	98.94%
MUSKINGUM	2009-2	258	\$102,000	97.72%
NOBLE	2004-1	35	\$60,200	83.74%
NOBLE	2004-2	45	\$51,000	81.01%
NOBLE	2005-1	46	\$56,950	79.99%
NOBLE	2005-2	40	\$51,500	77.99%
NOBLE	2006-1	27	\$36,140	83.18%
NOBLE	2006-2	46	\$53,700	79.18%
NOBLE	2007-1	36	\$57,450	76.72%
NOBLE	2007-2	26	\$62,500	72.67%
NOBLE	2008-1	24	\$72,500	87.31%
NOBLE	2008-2	35	\$68,000	88.04%
NOBLE	2009-1	16	\$78,000	82.03%
NOBLE	2009-2	33	\$55,000	88.77%
NODEL	2003 2	55	ψ33,000	00.7770
OTTAWA	2004-1	315	\$115,500	82.17%
OTTAWA	2004-2	364	\$123,950	81.64%
OTTAWA	2005-1	289	\$125,000	79.98%
OTTAWA	2005-2	360	\$125,000	78.33%
OTTAWA	2006-1	279	\$133,000	87.64%
OTTAWA	2006-2	334	\$135,000	85.97%
OTTAWA	2007-1	259	\$122,500	86.34%
OTTAWA	2007-2	268	\$119,000	88.68%
OTTAWA	2008-1	210	\$128,700	89.73%
OTTAWA	2008-2	198	\$134,250	92.77%
OTTAWA	2009-1	124	\$116,250	96.31%
OTTAWA	2009-2	196	\$118,500	94.03%
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PAULDING	2004-1	89	\$65,000	94.68%
PAULDING	2004-2	94	\$69,500	90.16%
PAULDING	2005-1	112	\$75,500	89.57%
PAULDING	2005-2	81	\$66,900	89.74%

APPENDIX C
DATA BY COUNTY BY HALF YEAR

County Year of Sales Price to Price Ratio PAULDING 2006-1 99 \$72,500 86.22% PAULDING 2006-2 106 \$73,000 88.85% PAULDING 2007-1 74 \$61,675 92.72% PAULDING 2007-2 63 \$73,000 90.80% PAULDING 2008-1 66 \$69,450 92.14% PAULDING 2008-2 61 \$66,900 92.27% PAULDING 2009-1 28 \$61,000 98.01% PAULDING 2009-2 51 \$72,250 97.48% PERRY 2004-1 119 \$79,900 72.03% PERRY 2004-2 141 \$73,400 74.89% PERRY 2004-1 125 \$78,000 86.17% PERRY 2005-1 125 \$78,000 86.17% PERRY 2005-2 163 \$80,000 84.53% PERRY 2006-1 122 \$82,417 <td< th=""><th></th><th>Half</th><th>Number</th><th>Median Sales</th><th>Median Market</th></td<>		Half	Number	Median Sales	Median Market
PAULDING 2006-2 106 \$73,000 88.85% PAULDING 2007-1 74 \$61,675 92.72% PAULDING 2007-2 63 \$73,000 90.80% PAULDING 2008-1 66 \$69,450 92.14% PAULDING 2008-2 61 \$66,900 92.27% PAULDING 2009-1 28 \$61,000 98.01% PAULDING 2009-2 51 \$72,250 97.48% PAULDING 2009-2 51 \$72,250 97.48% PERRY 2004-2 141 \$73,400 74.89% PERRY 2005-1 125 \$78,000 86.17% PERRY 2005-2 163 \$80,000 84.53% PERRY 2006-1 122 \$82,417 86.47% PERRY 2006-2 133 \$85,100 84.37% PERRY 2007-1 111 \$72,100 83.77% PERRY 2007-2 120 \$88,500 81.45% PERRY 2008-1 92 \$86,450 87.76% PERRY 2008-2 81 \$77,500 89.19% PERRY 2009-1 52 \$66,328 98.68% PERRY 2009-2 77 \$90,000 97.17% PICKAWAY 2004-2 264 \$122,350 84.71% PICKAWAY 2005-1 250 \$125,000 91.05%					
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PERRY 2008-1 92 \$86,450 87.76% PERRY 2008-2 81 \$77,500 89.19% PERRY 2009-1 52 \$66,328 98.68% PERRY 2009-2 77 \$90,000 97.17% PICKAWAY 2004-1 256 \$115,000 83.30% PICKAWAY 2004-2 264 \$122,350 84.71% PICKAWAY 2005-1 250 \$125,000 91.05%	PERRY	2007-1	111	\$72,100	83.77%
PERRY 2008-2 81 \$77,500 89.19% PERRY 2009-1 52 \$66,328 98.68% PERRY 2009-2 77 \$90,000 97.17% PICKAWAY 2004-1 256 \$115,000 83.30% PICKAWAY 2004-2 264 \$122,350 84.71% PICKAWAY 2005-1 250 \$125,000 91.05%	PERRY	2007-2	120	\$88,500	81.45%
PERRY 2009-1 52 \$66,328 98.68% PERRY 2009-2 77 \$90,000 97.17% PICKAWAY 2004-1 256 \$115,000 83.30% PICKAWAY 2004-2 264 \$122,350 84.71% PICKAWAY 2005-1 250 \$125,000 91.05%	PERRY	2008-1	92	\$86,450	87.76%
PERRY 2009-2 77 \$90,000 97.17% PICKAWAY 2004-1 256 \$115,000 83.30% PICKAWAY 2004-2 264 \$122,350 84.71% PICKAWAY 2005-1 250 \$125,000 91.05%	PERRY				89.19%
PICKAWAY 2004-1 256 \$115,000 83.30% PICKAWAY 2004-2 264 \$122,350 84.71% PICKAWAY 2005-1 250 \$125,000 91.05%	PERRY	2009-1	52	\$66,328	98.68%
PICKAWAY 2004-2 264 \$122,350 84.71% PICKAWAY 2005-1 250 \$125,000 91.05%	PERRY	2009-2	77	\$90,000	97.17%
PICKAWAY 2005-1 250 \$125,000 91.05%	PICKAWAY	2004-1	256	\$115,000	83.30%
,	PICKAWAY	2004-2	264	\$122,350	84.71%
PICKAWAY 2005-2 305 \$131,000 87,57%	PICKAWAY	2005-1	250	\$125,000	91.05%
2002 01.0170	PICKAWAY	2005-2	305	\$131,000	87.57%
PICKAWAY 2006-1 238 \$125,000 90.68%	PICKAWAY	2006-1	238	\$125,000	90.68%
PICKAWAY 2006-2 288 \$121,900 88.77%	PICKAWAY	2006-2	288	\$121,900	88.77%
PICKAWAY 2007-1 196 \$139,250 87.42%		2007-1		\$139,250	87.42%
PICKAWAY 2007-2 175 \$124,000 87.00%	PICKAWAY	2007-2	175	\$124,000	87.00%
PICKAWAY 2008-1 180 \$125,250 94.80%	PICKAWAY	2008-1	180	\$125,250	94.80%
PICKAWAY 2008-2 173 \$130,000 95.26%	PICKAWAY	2008-2	173	The state of the s	
PICKAWAY 2009-1 101 \$125,000 95.33%		2009-1	101	\$125,000	
PICKAWAY 2009-2 169 \$120,000 100.48%	PICKAWAY	2009-2	169	\$120,000	100.48%
PIKE 2004-1 80 \$72,450 69.72%	PIKE	2004-1	80	\$72,450	69.72%
PIKE 2004-2 88 \$71,000 69.58%	PIKE	2004-2	88	\$71,000	69.58%
PIKE 2005-1 83 \$75,000 78.30%	PIKE	2005-1	83	\$75,000	78.30%
PIKE 2005-2 104 \$88,325 81.83%	PIKE	2005-2	104	\$88,325	81.83%
PIKE 2006-1 72 \$77,500 81.98%	PIKE	2006-1	72	\$77,500	81.98%
PIKE 2006-2 94 \$84,500 78.19%	PIKE	2006-2	94	\$84,500	78.19%
PIKE 2007-1 81 \$75,000 80.02%	PIKE	2007-1	81		80.02%
PIKE 2007-2 59 \$83,000 78.61%	PIKE	2007-2	59	\$83,000	78.61%
PIKE 2008-1 62 \$81,500 91.05%	PIKE	2008-1	62	\$81,500	91.05%
PIKE 2008-2 62 \$85,600 90.15%	PIKE	2008-2	62	\$85,600	90.15%

APPENDIX C
DATA BY COUNTY BY HALF YEAR

County PIKE PIKE	Half Year 2009-1 2009-2	Number of Sales 53 64	Median Sales Price \$72,500 \$79,500	Median Market to Price Ratio 83.57% 92.87%
PORTAGE	2004-1 2004-2 2005-1 2005-2 2006-1 2006-2 2007-1 2007-2 2008-1 2008-2 2009-1	731 902 764 898 888 804 624 647 440 501 294 480	\$125,000 \$132,250 \$133,450 \$141,750 \$129,000 \$133,000 \$141,375 \$135,000 \$138,924 \$135,000 \$135,350 \$133,750	86.56% 84.09% 83.53% 82.06% 89.43% 88.77% 89.97% 90.02% 94.56% 95.12% 94.53% 92.81%
PREBLE	2004-1 2004-2 2005-1 2005-2 2006-1 2006-2 2007-1 2007-2 2008-1 2008-2 2009-1	268 296 246 320 238 277 202 240 144 155 79 150	\$91,950 \$98,000 \$97,323 \$106,500 \$93,205 \$99,000 \$100,000 \$101,000 \$102,750 \$99,900 \$108,000 \$87,500	81.07% 81.96% 90.29% 89.55% 88.85% 88.14% 90.19% 88.38% 96.20% 93.10% 99.49%
PUTNAM	2004-1 2004-2 2005-1 2005-2 2006-1 2007-1 2007-2 2008-1 2008-2 2009-1 2009-2	119 132 107 101 138 136 98 145 101 79 61 107	\$76,500 \$88,300 \$89,219 \$92,000 \$95,250 \$95,500 \$89,950 \$96,500 \$105,000 \$100,000 \$117,000 \$98,000	83.32% 81.63% 86.47% 87.38% 82.47% 84.93% 82.34% 85.82% 90.26% 84.53% 87.56% 88.85%
RICHLAND RICHLAND RICHLAND	2004-1 2004-2 2005-1	571 651 537	\$95,000 \$96,000 \$91,000	83.49% 83.33% 90.18%

APPENDIX C
DATA BY COUNTY BY HALF YEAR

	Half	Number	Median Sales	Median Market
County	Year	of Sales	Price	to Price Ratio
RICHLAND	2005-2	584	\$101,000	88.49%
RICHLAND	2006-1	576	\$100,000	88.71%
RICHLAND	2006-2	642	\$92,000	89.47%
RICHLAND	2007-1	529	\$92,500	89.56%
RICHLAND	2007-2	451	\$100,000	93.08%
RICHLAND	2008-1	360	\$91,250	95.74%
RICHLAND	2008-2	272	\$97,700	99.72%
RICHLAND	2009-1	204	\$102,500	100.53%
RICHLAND	2009-2	267	\$102,000	102.91%
ROSS	2004-1	337	\$87,000	86.52%
ROSS	2004-2	357	\$92,000	87.21%
ROSS	2005-1	322	\$91,000	83.17%
ROSS	2005-2	408	\$97,250	82.43%
ROSS	2006-1	277	\$90,000	83.24%
ROSS	2006-2	309	\$102,500	79.83%
ROSS	2007-1	298	\$101,250	95.09%
ROSS	2007-2	293	\$99,000	94.91%
ROSS	2008-1	210	\$99,700	91.68%
ROSS	2008-2	238	\$95,150	94.41%
ROSS	2009-1	159	\$100,000	93.37%
ROSS	2009-2	209	\$107,000	93.66%
SANDUSKY	2004-1	281	\$93,500	86.08%
SANDUSKY	2004-2	327	\$96,500	84.67%
SANDUSKY	2005-1	241	\$95,000	81.18%
SANDUSKY	2005-2	306	\$105,000	82.85%
SANDUSKY	2006-1	290	\$101,750	89.66%
SANDUSKY	2006-2	244	\$100,000	90.05%
SANDUSKY	2007-1	242	\$105,250	91.68%
SANDUSKY	2007-2	202	\$101,000	92.39%
SANDUSKY	2008-1	148	\$99,450	95.65%
SANDUSKY	2008-2	154	\$96,000	97.81%
SANDUSKY	2009-1	102	\$104,000	98.14%
SANDUSKY	2009-2	166	\$90,890	99.46%
SCIOTO	2004-1	306	\$60,000	85.37%
SCIOTO	2004-2	373	\$55,850	84.57%
SCIOTO	2005-1	339	\$62,000	81.56%
SCIOTO	2005-2	345	\$65,000	81.35%
SCIOTO	2006-1	295	\$63,600	83.43%
SCIOTO	2006-2	310	\$70,500	77.61%
SCIOTO	2007-1	308	\$69,000	86.46%
SCIOTO	2007-2	257	\$69,000	83.76%
SCIOTO	2008-1	230	\$68,000	85.83%

APPENDIX C
DATA BY COUNTY BY HALF YEAR

	Half	Number	Median Sales	Median Market
County	Year	of Sales	Price	to Price Ratio
SCIOTO	2008-2	254	\$75,000	83.02%
SCIOTO	2009-1	170	\$68,500	84.86%
SCIOTO	2009-2	234	\$75,950	86.55%
SENECA	2004-1	238	\$82,000	82.11%
SENECA	2004-2	278	\$85,000	78.84%
SENECA	2005-1	236	\$81,250	87.82%
SENECA	2005-2	290	\$82,459	86.63%
SENECA	2006-1	242	\$86,250	83.76%
SENECA	2006-2	236	\$83,750	85.17%
SENECA	2007-1	181	\$89,900	84.77%
SENECA	2007-2	195	\$88,500	86.77%
SENECA	2008-1	124	\$90,000	94.70%
SENECA	2008-2	138	\$85,500	94.36%
SENECA	2009-1	83	\$95,000	97.73%
SENECA	2009-2	137	\$84,000	102.48%
SHELBY	2004-1	306	\$100,500	81.53%
SHELBY	2004-1	293	\$98,760	81.99%
SHELBY	2004-2	306	\$108,950	91.51%
SHELBY	2005-1	307	\$115,000	84.20%
SHELBY	2006-1	230	\$105,000	85.31%
SHELBY	2006-2	261	\$107,500	83.52%
SHELBY	2007-1	231	\$108,150	82.52%
SHELBY	2007-2	227	\$106,000	82.68%
SHELBY	2008-1	176	\$120,000	90.52%
SHELBY	2008-2	156	\$115,000	87.30%
SHELBY	2009-1	108	\$115,500	96.75%
SHELBY	2009-2	135	\$109,000	96.23%
OFFICEDT	2003 2	100	ψ105,000	30.2370
STARK	2004-1	2,076	\$108,000	84.64%
STARK	2004-2	2,439	\$108,500	84.73%
STARK	2005-1	2,335	\$104,550	83.45%
STARK	2005-2	2,282	\$113,050	82.01%
STARK	2006-1	1,801	\$121,135	88.06%
STARK	2006-2	1,716	\$121,750	88.40%
STARK	2007-1	1,645	\$120,000	88.70%
STARK	2007-2	1,544	\$120,000	90.37%
STARK	2008-1	1,173	\$123,000	92.78%
STARK	2008-2	1,212	\$115,500	94.85%
STARK	2009-1	844	\$114,900	92.28%
STARK	2009-2	1,288	\$118,500	93.69%
SUMMIT	2004-1	2 520	¢116.000	86.68%
SUMMIT	2004-1	3,529 3,894	\$116,000 \$121,900	86.08%
SUMMA	2004-2	3,094	φ121, 9 00	00.00%

APPENDIX C
DATA BY COUNTY BY HALF YEAR

County	Half	Number	Median Sales	Median Market
County SUMMIT	Year 2005-1	of Sales 2,759	Price \$124,000	to Price Ratio 90.66%
SUMMIT	2005-1	3,155	\$124,000	89.71%
SUMMIT	2006-1	3,403	\$124,000	89.82%
SUMMIT	2006-2	3,292	\$120,000	89.64%
SUMMIT	2007-1	2,725	\$128,000	91.36%
SUMMIT	2007-2	2,457	\$133,000	92.63%
SUMMIT	2008-1	1,725	\$134,000	93.28%
SUMMIT	2008-2	1,780	\$130,000	96.05%
SUMMIT	2009-1	1,303	\$129,000	99.64%
SUMMIT	2009-2	1,995	\$125,000	99.08%
TRUMBULL	2004-1	1,048	\$83,700	83.69%
TRUMBULL	2004-2	1,195	\$86,000	83.59%
TRUMBULL	2005-1	998	\$89,000	90.35%
TRUMBULL	2005-2	870	\$92,200	89.02%
TRUMBULL	2006-1	934	\$87,200	88.49%
TRUMBULL	2006-2	973	\$88,200	89.68%
TRUMBULL	2007-1	804	\$89,350	92.28%
TRUMBULL	2007-2	713	\$94,000	90.37%
TRUMBULL	2008-1	541	\$89,000	95.18%
TRUMBULL	2008-2	516	\$89,950	97.36%
TRUMBULL TRUMBULL	2009-1	370 460	\$87,700	100.02%
TRUMBULL	2009-2	460	\$92,000	101.97%
TUSCARAWAS	2004-1	562	\$93,000	90.06%
TUSCARAWAS	2004-2	542	\$88,950	88.90%
TUSCARAWAS	2005-1	507	\$98,000	88.16%
TUSCARAWAS	2005-2	475	\$96,700	83.00%
TUSCARAWAS	2006-1	476	\$89,900	84.03%
TUSCARAWAS	2006-2	452	\$91,900	87.08%
TUSCARAWAS	2007-1	426	\$93,875	92.85%
TUSCARAWAS	2007-2	393	\$100,000	92.28%
TUSCARAWAS	2008-1	353	\$94,500 \$05,000	93.33%
TUSCARAWAS TUSCARAWAS	2008-2 2009-1	301 225	\$95,000 \$96,000	95.99% 98.59%
TUSCARAWAS	2009-1	316	\$89,950	97.35%
TUSCARAWAS	2009-2	310		97.33%
UNION	2004-1	316	\$129,950	93.06%
UNION	2004-2	340	\$138,650	89.41%
UNION	2005-1	289	\$146,000	82.82%
UNION	2005-2	383	\$146,000	83.64%
UNION	2006-1	281	\$145,900	83.48%
UNION	2006-2	290	\$149,950	83.39%
UNION	2007-1	225	\$149,900	91.95%
UNION	2007-2	267	\$149,000	93.58%

APPENDIX C
DATA BY COUNTY BY HALF YEAR

County UNION UNION UNION UNION	Half	Number	Median Sales	Median Market
	Year	of Sales	Price	to Price Ratio
	2008-1	204	\$156,000	92.25%
	2008-2	208	\$147,750	94.60%
	2009-1	139	\$150,000	97.37%
	2009-2	248	\$146,000	93.42%
VAN WERT	2004-1	138	\$74,000	83.44%
	2004-2	156	\$71,000	86.60%
	2005-1	179	\$72,000	97.88%
	2005-2	161	\$71,000	94.33%
	2006-1	161	\$75,000	85.02%
	2006-2	121	\$69,900	84.71%
	2007-1	134	\$72,875	87.17%
	2007-2	107	\$79,900	83.35%
	2008-1	108	\$81,500	97.66%
	2008-2	77	\$70,000	99.06%
	2009-1	53	\$82,000	98.93%
	2009-2	97	\$88,000	95.71%
VINTON	2004-1	33	\$50,000	89.02%
	2004-2	29	\$77,000	84.75%
	2005-1	38	\$53,500	81.15%
	2005-2	40	\$59,000	73.52%
	2006-1	39	\$50,000	83.79%
	2006-2	36	\$72,000	86.23%
	2007-1	34	\$53,750	83.61%
	2007-2	37	\$60,499	88.78%
	2008-1	26	\$42,000	100.51%
	2008-2	22	\$74,750	91.53%
	2009-1	23	\$54,500	78.86%
	2009-2	26	\$59,000	80.61%
WARREN	2004-1	1,646	\$152,000	88.31%
	2004-2	1,934	\$153,000	86.57%
	2005-1	1,760	\$155,500	85.64%
	2005-2	2,018	\$163,200	83.35%
	2006-1	1,648	\$166,000	92.71%
	2006-2	1,708	\$172,250	92.15%
	2007-1	1,476	\$163,750	92.40%
	2007-2	1,487	\$172,500	92.71%
	2008-1	1,141	\$170,000	95.24%
	2008-2	1,086	\$169,450	97.35%
	2009-1	793	\$162,000	90.32%
	2009-2	1,265	\$165,000	90.02%
WASHINGTON	2004-1	329	\$77,000	86.57%

	Half	Number	Median Sales	Median Market
County	Year	of Sales	Price	to Price Ratio
WASHINGTON	2004-2	313	\$90,000	84.12%
WASHINGTON	2005-1	264	\$87,000	83.18%
WASHINGTON	2005-2	323	\$90,000	80.69%
WASHINGTON	2006-1	242	\$92,500	76.25%
WASHINGTON	2006-2	253	\$85,000	79.58%
WASHINGTON	2007-1	268	\$95,505	89.15%
WASHINGTON	2007-2	238	\$105,000	86.75%
WASHINGTON	2008-1	196	\$98,000	86.94%
WASHINGTON	2008-2	189	\$92,900	87.56%
WASHINGTON	2009-1	144	\$92,750	88.08%
WASHINGTON	2009-2	203	\$96,000	85.32%
WAYNE	2004-1	535	\$114,900	84.47%
WAYNE	2004-2	651	\$114,000	82.63%
WAYNE	2005-1	577	\$112,000	87.73%
WAYNE	2005-2	646	\$115,000	87.63%
WAYNE	2006-1	555	\$119,900	85.83%
WAYNE	2006-2	517	\$121,500	85.80%
WAYNE	2007-1	457	\$125,000	85.54%
WAYNE	2007-2	451	\$119,000	88.78%
WAYNE	2008-1	346	\$121,495	94.68%
WAYNE	2008-2	342	\$117,000	94.95%
WAYNE	2009-1	248	\$124,500	96.39%
WAYNE	2009-2	352	\$124,000	98.10%
WILLIAMS	2004-1	197	\$83,000	88.25%
WILLIAMS	2004-2	262	\$82,000	82.25%
WILLIAMS	2005-1	267	\$80,000	84.23%
WILLIAMS	2005-2	280	\$86,000	83.79%
WILLIAMS	2006-1	242	\$87,000	89.14%
WILLIAMS	2006-2	196	\$83,000	93.13%
WILLIAMS	2007-1	183	\$90,000	90.24%
WILLIAMS	2007-2	174	\$90,000	91.22%
WILLIAMS	2008-1	119	\$92,500	94.65%
WILLIAMS	2008-2	115	\$82,500	95.50%
WILLIAMS	2009-1	78	\$82,500	96.36%
WILLIAMS	2009-2	99	\$84,000	100.97%
WOOD	2004-1	687	\$134,000	81.43%
WOOD	2004-2	771	\$138,500	80.63%
WOOD	2005-1	604	\$140,450	89.25%
WOOD	2005-2	747	\$147,000	90.16%
WOOD	2006-1	554	\$140,100	89.18%
WOOD	2006-2	581	\$142,000	90.86%
WOOD	2007-1	537	\$145,000	91.08%

APPENDIX C
DATA BY COUNTY BY HALF YEAR

	Half	Number	Median Sales	Median Market
County	Year	of Sales	Price	to Price Ratio
WOOD	2007-2	527	\$149,900	93.60%
WOOD	2008-1	393	\$150,500	94.82%
WOOD	2008-2	370	\$144,540	96.30%
WOOD	2009-1	282	\$148,500	101.10%
WOOD	2009-2	434	\$147,175	100.14%
WYANDOT	2004-1	83	\$85,000	87.33%
WYANDOT	2004-2	97	\$87,500	80.96%
WYANDOT	2005-1	95	\$90,000	82.48%
WYANDOT	2005-2	117	\$92,900	81.70%
WYANDOT	2006-1	87	\$87,000	83.89%
WYANDOT	2006-2	96	\$90,000	86.29%
WYANDOT	2007-1	66	\$88,250	87.63%
WYANDOT	2007-2	56	\$96,538	89.90%
WYANDOT	2008-1	52	\$95,000	92.25%
WYANDOT	2008-2	45	\$91,000	100.24%
WYANDOT	2009-1	35	\$91,200	98.02%
WYANDOT	2009-2	54	\$95,250	94.62%