NH Monthly Indicators



January 2025

U.S. existing-home sales advanced for the third straight month, climbing 2.2% to a seasonally adjusted annual rate of 4.24 million units, a 10-month high, according to the National Association of REALTORS® (NAR). Sales were up 9.3% year-over-year, driven largely by purchases of homes priced \$500,000 and above. Month-over-month, sales rose in the South, Northeast, and the West but fell in the Midwest, with all four regions reporting year-over-year gains.

New Listings increased 15.1 percent for single family homes and 3.5 percent for townhouse-condo properties. Pending Sales increased 13.5 percent for single family homes but decreased 8.9 percent for townhouse-condo properties. Inventory increased 12.8 percent for single family homes and 10.4 percent for townhouse-condo properties.

The Median Sales Price was up 12.9 percent to \$502,500 for single family homes but decreased 0.6 percent to \$427,500 for townhouse-condo properties. Days on Market increased 31.3 percent for single family homes and 9.4 percent for townhouse-condo properties. Months Supply of Inventory increased 15.4 percent for single family homes and 6.3 percent for townhouse-condo properties.

According to NAR, total housing inventory was 1.15 million units heading into January, a 13.5% decrease from the previous month but a 16.2% increase from the same period one year earlier, for a 3.3-month supply at the current sales pace. Housing supply remains down compared to pre-pandemic levels, and the limited number of homes on the market continues to push sales prices higher nationwide, with the median existing-home price rising 6% year-over-year to \$404,400.

Monthly Snapshot

- 0.9%	+ 12.9%	+ 13.6%
One-Year Change in	One-Year Change in	One-Year Change in
Single Family	Single Family	Single Familly
Closed Sales	Median Sales Price	Sales Volume

This is a research tool provided by New Hampshire REALTORS® covering residential real estate activity in the state of New Hampshire. Percent changes are calculated using rounded figures.

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NH Single Family Residential Activity Overview

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



Key Metrics	Historical Sparkbars	1-2024	1-2025	Percent Change	YTD 2024	YTD 2025	Percent Change
Closed Sales		666	660	- 0.9%	666	660	- 0.9%
Median Sales Price		\$445,000	\$502,500	+ 12.9%	\$445,000	\$502,500	+ 12.9%
\$ Volume of Closed Sales (in millions)		\$353.5	\$401.6	+ 13.6%	\$353.5	\$401.6	+ 13.6%
Days on Market		32	42	+ 31.3%	32	42	+ 31.3%
Pending Sales		661	750	+ 13.5%	661	750	+ 13.5%
Months Supply		1.3	1.5	+ 15.4%			
New Listings		703	809	+ 15.1%	703	809	+ 15.1%
Homes for Sale		1,303	1,470	+ 12.8%			
Pct. of List Price Received		99.4%	98. 8%	- 0.6%	99.4%	98.8%	- 0.6%
Affordability Index	1-2022 1-2023 1-2024 1-2025	68	59	- 13.2%	68	59	- 13.2%

NH Condo Activity Overview

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

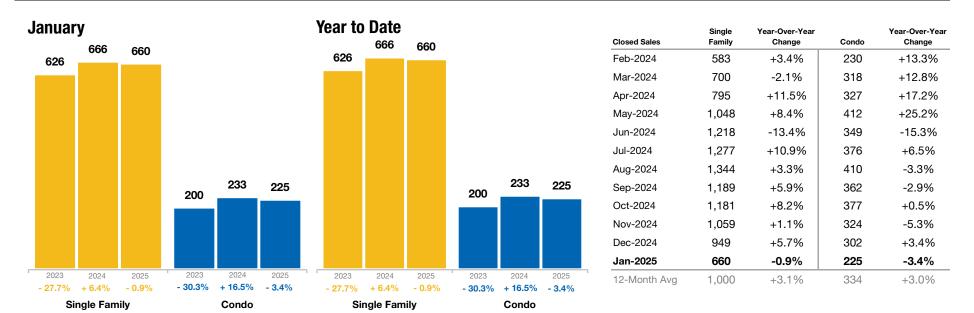


Key Metrics	Historical Sparkbars	1-2024	1-2025	Percent Change	YTD 2024	YTD 2025	Percent Change
Closed Sales		233	225	- 3.4%	233	225	- 3.4%
Median Sales Price		\$430,000	\$427,500	- 0.6%	\$430,000	\$427,500	- 0.6%
\$ Volume of Closed Sales (in millions)		\$116.7	\$109.9	- 5.8%	\$116.7	\$109.9	- 5.8%
Days on Market		32	35	+ 9.4%	32	35	+ 9.4%
Pending Sales		302	275	- 8.9%	302	275	- 8.9%
Months Supply		1.6	1.7	+ 6.3%			
New Listings		341	353	+ 3.5%	341	353	+ 3.5%
Homes for Sale		518	572	+ 10.4%			
Pct. of List Price Received		101.0%	99.9%	- 1.1%	101.0%	99.9%	- 1.1%
Affordability Index		70	69	- 1.4%	70	69	- 1.4%

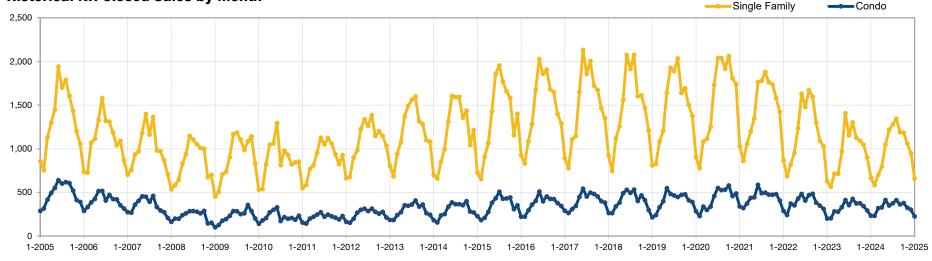
NH Closed Sales

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





Historical NH Closed Sales by Month

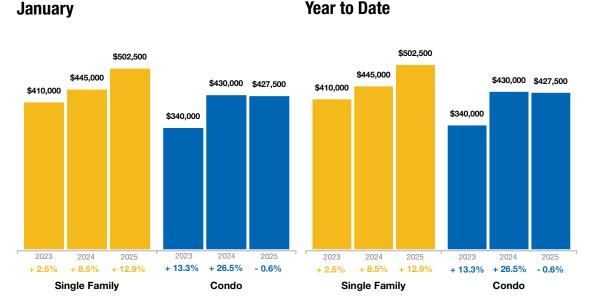


NH Median Sales Price

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

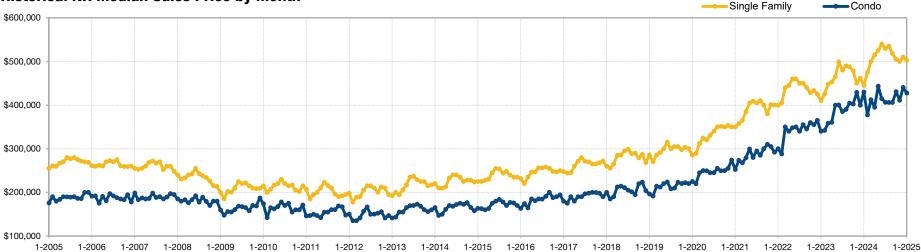


Year to Date



Median Sales Price	Single Family	Year-Over-Year Change	Condo	Year-Over-Year Change
Feb-2024	\$475,000	+11.6%	\$377,500	+10.4%
Mar-2024	\$500,000	+11.6%	\$412,250	+15.0%
Apr-2024	\$515,000	+13.7%	\$395,000	+9.6%
May-2024	\$525,000	+12.9%	\$443,500	+10.9%
Jun-2024	\$540,000	+8.2%	\$415,000	+3.8%
Jul-2024	\$530,000	+10.4%	\$406,250	+5.5%
Aug-2024	\$535,000	+9.2%	\$406,089	+4.1%
Sep-2024	\$518,000	+6.3%	\$406,000	+0.4%
Oct-2024	\$505,000	+5.5%	\$430,500	+7.0%
Nov-2024	\$500,000	+11.1%	\$411,000	-4.2%
Dec-2024	\$510,000	+10.5%	\$440,500	+10.2%
Jan-2025	\$502,500	+12.9%	\$427,500	-0.6%
12-Month Avg*	\$517,500	+10.1%	\$415,000	+6.4%

* Median Sales Price for all properties from February 2024 through January 2025. This is not the average of the individual figures above.



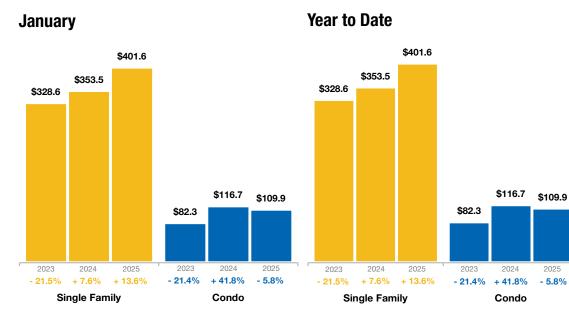
Historical NH Median Sales Price by Month

Current as of February 5, 2025. All data from New Hampshire REALTORS®, Inc. and PrimeMLS, Inc. Report © 2025 ShowingTime Plus, LLC. | 5

NH \$ Volume of Closed Sales

The total dollar volume for all closed sales in a given month (in millions). Does not account for seller concessions.

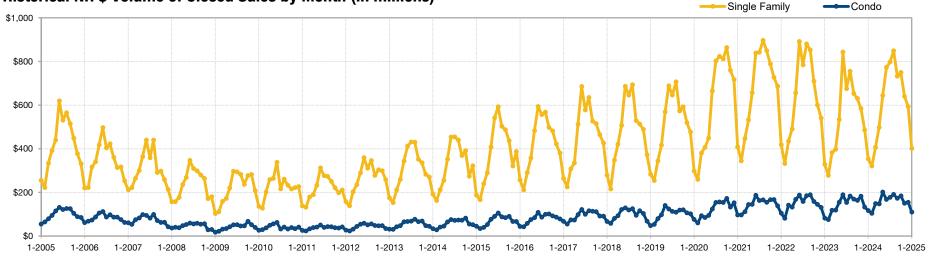




Feb-2024 \$320.7 +15.4% Mar-2024 \$407.1 +6.4% Apr-2024 \$498.6 +25.6% May-2024 \$644.4 +20.8% Jun-2024 \$772.3 -8.4% Jul-2024 \$797.2 +18.1% Aug-2024 \$848.9 +12.4% Sep-2024 \$732.1 +12.1% Oct-2024 \$749.8 +19.0% Nov-2024 \$639.9 +9.6% Dec-2024 \$592.8 +22.0% Jan-2025 \$401.6 +13.6%	Condo	Year-Over-Yea Change
Apr-2024 \$498.6 +25.6% May-2024 \$644.4 +20.8% Jun-2024 \$772.3 -8.4% Jul-2024 \$797.2 +18.1% Aug-2024 \$848.9 +12.4% Sep-2024 \$732.1 +12.1% Oct-2024 \$749.8 +19.0% Nov-2024 \$639.9 +9.6% Dec-2024 \$592.8 +22.0%	\$104.2	+38.4%
May-2024 \$644.4 +20.8% Jun-2024 \$772.3 -8.4% Jul-2024 \$797.2 +18.1% Aug-2024 \$848.9 +12.4% Sep-2024 \$732.1 +12.1% Oct-2024 \$749.8 +19.0% Nov-2024 \$639.9 +9.6% Dec-2024 \$592.8 +22.0%	\$148.8	+26.3%
Jun-2024 \$772.3 -8.4% Jul-2024 \$797.2 +18.1% Aug-2024 \$848.9 +12.4% Sep-2024 \$732.1 +12.1% Oct-2024 \$749.8 +19.0% Nov-2024 \$639.9 +9.6% Dec-2024 \$592.8 +22.0%	\$147.2	+23.8%
Jul-2024 \$797.2 +18.1% Aug-2024 \$848.9 +12.4% Sep-2024 \$732.1 +12.1% Oct-2024 \$749.8 +19.0% Nov-2024 \$639.9 +9.6% Dec-2024 \$592.8 +22.0%	\$201.3	+30.5%
Aug-2024 \$848.9 +12.4% Sep-2024 \$732.1 +12.1% Oct-2024 \$749.8 +19.0% Nov-2024 \$639.9 +9.6% Dec-2024 \$592.8 +22.0%	\$168.1	-10.9%
Sep-2024 \$732.1 +12.1% Oct-2024 \$749.8 +19.0% Nov-2024 \$639.9 +9.6% Dec-2024 \$592.8 +22.0%	\$177.5	+15.5%
Oct-2024 \$749.8 +19.0% Nov-2024 \$639.9 +9.6% Dec-2024 \$592.8 +22.0%	\$190.1	+3.7%
Nov-2024 \$639.9 +9.6% Dec-2024 \$592.8 +22.0%	\$173.0	+2.1%
Dec-2024 \$592.8 +22.0%	\$183.9	+12.5%
	\$149.9	-17.7%
Jan-2025 \$401.6 +13.6%	\$154.9	+16.7%
	\$109.9	-5.8%
12-Month Avg* \$617.1 +12.7%	\$159.1	+8.7%

Historical NH \$ Volume of Closed Sales by Month (in millions)

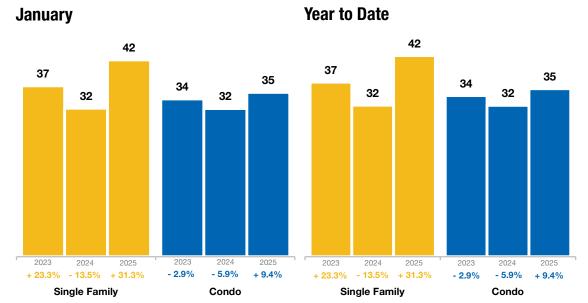
* \$ Volume of Closed Sales (in millions) for all properties from February 2024 through January 2025. This is not the average of the individual figures above.



NH Days on Market

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





Days on Market	Single Family	Year-Over-Year Change	Condo	Year-Over-Year Change
Feb-2024	39	-7.1%	30	-6.3%
Mar-2024	34	-10.5%	31	-20.5%
Apr-2024	30	-23.1%	38	+58.3%
May-2024	27	+3.8%	29	-3.3%
Jun-2024	20	+5.3%	21	-27.6%
Jul-2024	20	+5.3%	29	+26.1%
Aug-2024	26	+30.0%	32	+23.1%
Sep-2024	23	0.0%	30	+36.4%
Oct-2024	29	+38.1%	33	+65.0%
Nov-2024	30	+11.1%	38	+65.2%
Dec-2024	37	+37.0%	35	+25.0%
Jan-2025	42	+31.3%	35	+9.4%
12-Month Avg*	28	+9.5%	32	+18.4%

* Days on Market for all properties from February 2024 through January 2025. This is not the average of the individual figures above.

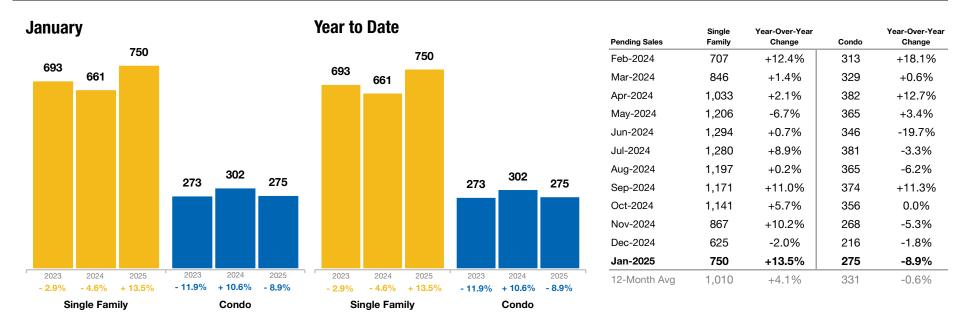


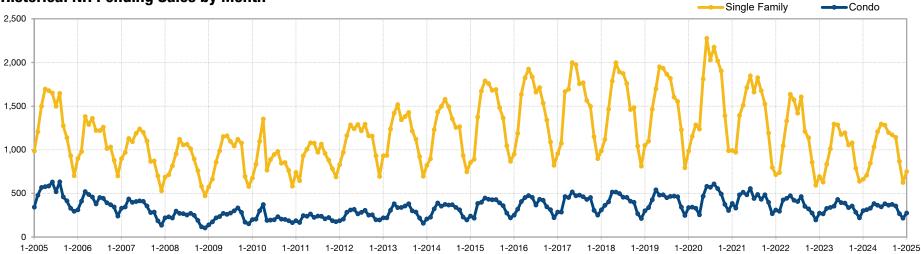
Historical NH Days on Market by Month

NH Pending Sales

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







Historical NH Pending Sales by Month

NH Months Supply of Inventory

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



Year-Over-Year

Change

+25.0%

+25.0%

+33.3%

+26.7%

+25.0%

+40.0%

+35.3%

+29.4%

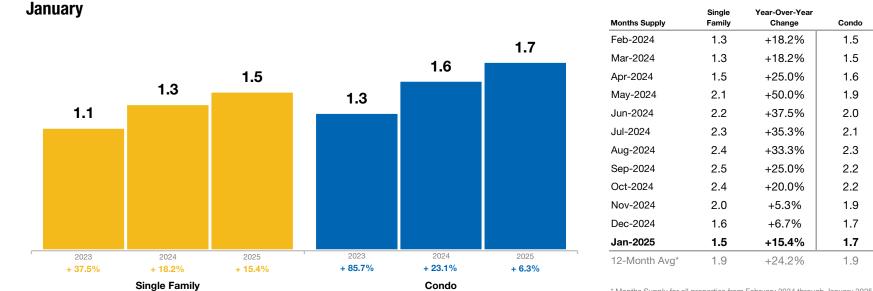
+29.4%

+5.6%

0.0%

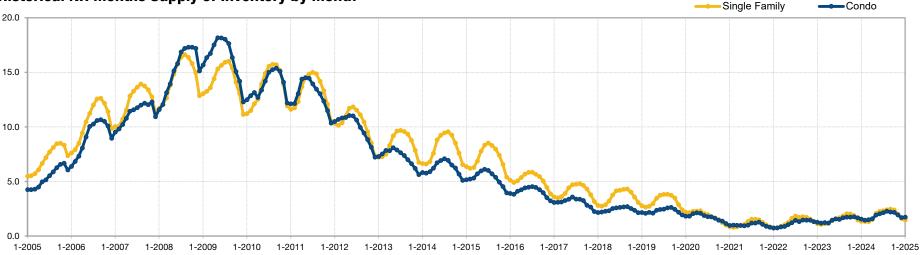
+6.3%

+23.9%



Historical NH Months Supply of Inventory by Month

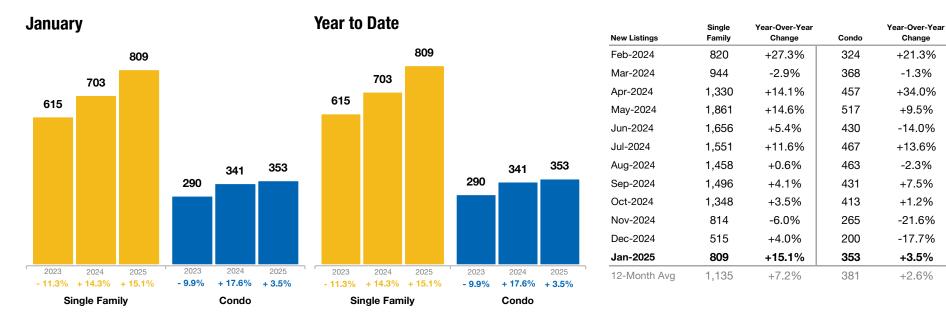
* Months Supply for all properties from February 2024 through January 2025. This is not the average of the individual figures above.

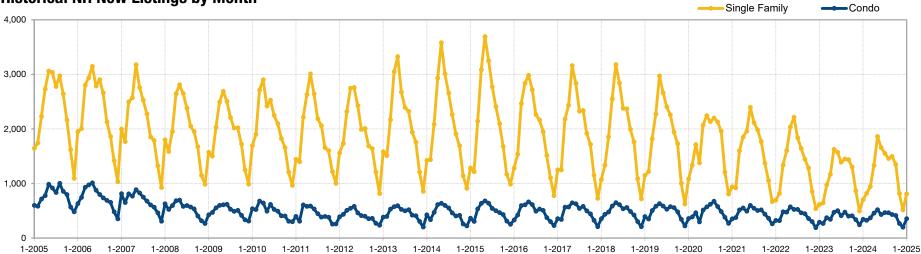


NH New Listings

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





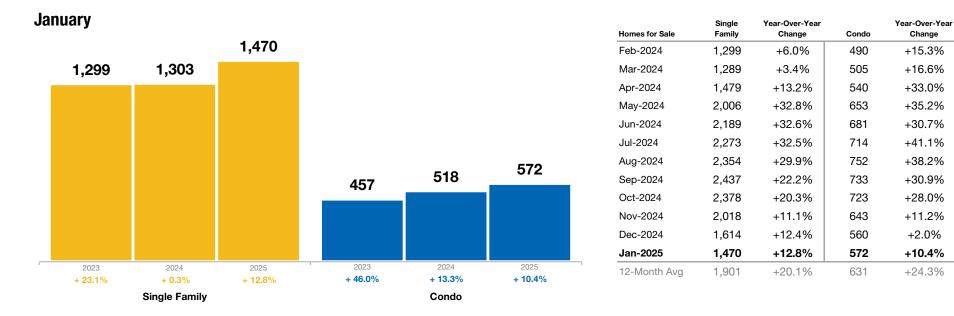


Historical NH New Listings by Month

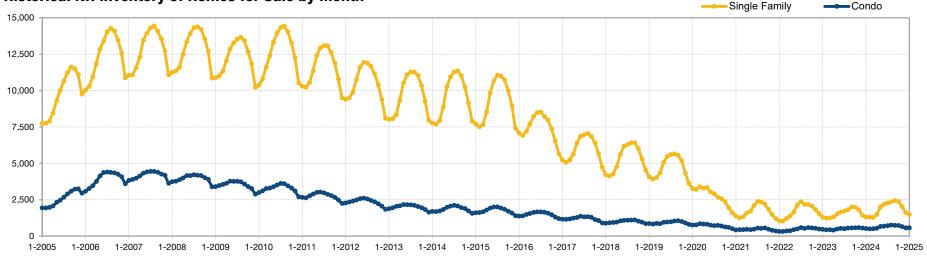
NH Inventory of Homes for Sale

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





Historical NH Inventory of Homes for Sale by Month



NH Percent of List Price Received

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



Year to Date January 100.6% 101.0% 99.9% 100.6% 101.0% 99.9% 98.4% 99.4% 98.8% 98.4% 99.4% 98.8% 2023 2024 2025 2023 2024 2023 2024 2025 2024 2025 - **0.6%** - 0.6% - 1.8% + 0.4% - 1.1% - 3.0% - 1.8% + 0.4% - 1.1% - 3.0% + 1.0% + 1.0% Single Family Condo Condo Single Family

Pct. of List Price Received	Single Family	Year-Over-Year Change	Condo	Year-Over-Year Change
Feb-2024	99.9%	+0.9%	101.4%	+1.1%
Mar-2024	101.2%	+0.7%	101.3%	+0.5%
Apr-2024	101.3%	-0.1%	101.2%	-1.8%
May-2024	102.2%	-0.5%	101.0%	-1.7%
Jun-2024	102.4%	-0.7%	101.6%	-1.2%
Jul-2024	101.6%	-0.9%	101.4%	-1.6%
Aug-2024	100.8%	-1.0%	101.1%	-0.6%
Sep-2024	100.4%	-0.9%	100.1%	-2.0%
Oct-2024	99.9%	-0.9%	100.1%	-1.6%
Nov-2024	99.7%	-0.5%	100.4%	-0.8%
Dec-2024	99.2%	-0.5%	100.1%	-0.4%
Jan-2025	98.8 %	-0.6%	99.9 %	-1.1%
12-Month Avg*	100.7%	-0.6%	100.8%	-1.0%

Historical NH Percent of List Price Received by Month

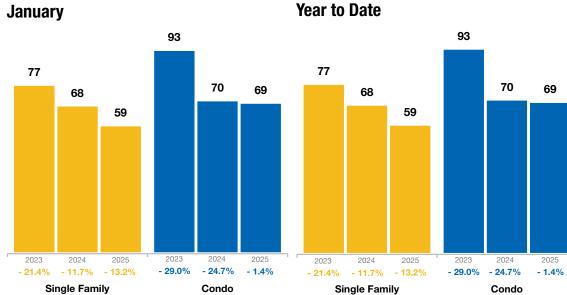
* Pct. of List Price Received for all properties from February 2024 through January 2025. This is not the average of the individual figures above.



NH Housing Affordability Index

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

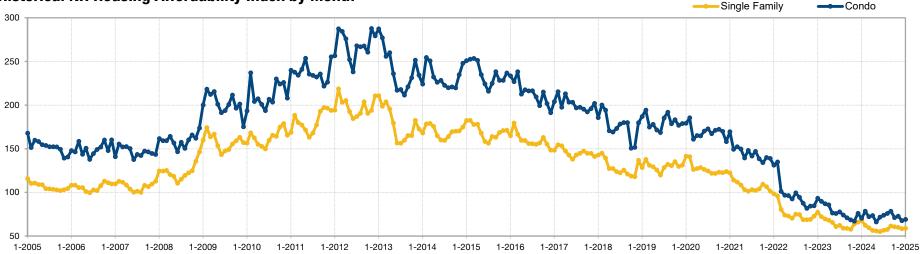




Affordability Index	Single Family	Year-Over-Year Change	Condo	Year-Over-Year Change
Feb-2024	62	-13.9%	78	-13.3%
Mar-2024	59	-15.7%	72	-17.2%
Apr-2024	56	-17.6%	73	-15.1%
May-2024	56	-15.2%	66	-13.2%
Jun-2024	55	-9.8%	72	-5.3%
Jul-2024	57	-8.1%	74	-5.1%
Aug-2024	58	-1.7%	76	+2.7%
Sep-2024	61	+3.4%	78	+9.9%
Oct-2024	61	+5.2%	71	+4.4%
Nov-2024	60	-6.3%	73	+9.0%
Dec-2024	58	-12.1%	68	-10.5%
Jan-2025	59	-13.2%	69	-1.4%
12-Month Avg*	59	-8.2%	64	-9.9%

Historical NH Housing Affordability Index by Month

* Affordability Index for all properties from February 2024 through January 2025. This is not the average of the individual figures above.



NH All Properties Activity Overview

Key metrics by report month and for year-to-date (YTD) starting from the first of the year. Includes Single Family, Condos and Manufactured/Mobile Homes.



Key Metrics	Historical Sparkbars	1-2024	1-2025	Percent Change	YTD 2024	YTD 2025	Percent Change
Closed Sales		976	974	- 0.2%	976	974	- 0.2%
Median Sales Price		\$419,000	\$455,000	+ 8.6%	\$419,000	\$455,000	+ 8.6%
\$ Volume of Closed Sales (in millions)		\$482.8	\$525.5	+ 8.8%	\$482.8	\$525.5	+ 8.8%
Days on Market		33	40	+ 21.2%	33	40	+ 21.2%
Pending Sales		1,049	1,125	+ 7.2%	1,049	1,125	+ 7.2%
Months Supply		1.4	1.5	+ 7.1%			
New Listings		1,155	1,242	+ 7.5%	1,155	1,242	+ 7.5%
Homes for Sale		1,999	2,220	+ 11.1%			
Pct. of List Price Received		99.5%	98.9%	- 0.6%	99.5%	98.9%	- 0.6%
Affordability Index	1-2022 1-2023 1-2024 1-2025	72	65	- 9.9%	72	65	- 9.9%

NH Single Family Residential Activity by County

Key metrics by report month for the counties in the state of New Hampshire.



	C	losed Sa	les	Median Sales Price				Sales Volume (In Millions)			s on M	arket	Pending Sales		
	1-2024	1-2025	+/-	1-2024	1-2025	+/-	1-2024	1-2025	+/-	1-2024	1-2025	+/-	1-2024	1-2025	+/-
Belknap	38	43	+ 13.2%	\$399,500	\$500,000	+ 25.2%	\$24.2	\$32.8	+ 35.5%	36	48	+ 33.3%	43	43	0.0%
Belknap Year-to-Date	38	43	+ 13.2%	\$399,500	\$500,000	+ 25.2%	\$24.2	\$32.8	+ 35.5%	36	48	+ 33.3%	43	43	0.0%
Carroll	35	53	+ 51.4%	\$460,000	\$429,000	- 6.7%	\$27.2	\$34.2	+ 25.7%	44	67	+ 52.3%	53	66	+ 24.5%
Carroll Year-to-Date	35	53	+ 51.4%	\$460,000	\$429,000	- 6.7%	\$27.2	\$34.2	+ 25.7%	44	67	+ 52.3%	53	66	+ 24.5%
Cheshire	37	39	+ 5.4%	\$309,900	\$375,000	+ 21.0%	\$12.2	\$16.0	+ 31.1%	28	47	+ 67.9%	43	40	- 7.0%
Cheshire Year-to-Date	37	39	+ 5.4%	\$309,900	\$375,000	+ 21.0%	\$12.2	\$16.0	+ 31.1%	28	47	+ 67.9%	43	40	- 7.0%
Coos	21	21	0.0%	\$193,900	\$312,000	+ 60.9%	\$5.5	\$6.7	+ 21.8%	38	76	+ 100.0%	29	34	+ 17.2%
Coos Year-to-Date	21	21	0.0%	\$193,900	\$312,000	+ 60.9%	\$5.5	\$6.7	+ 21.8%	38	76	+ 100.0%	29	34	+ 17.2%
Grafton	37	48	+ 29.7%	\$350,000	\$409,950	+ 17.1%	\$15.2	\$28.6	+ 88.2%	44	49	+ 11.4%	61	52	- 14.8%
Grafton Year-to-Date	37	48	+ 29.7%	\$350,000	\$409,950	+ 17.1%	\$15.2	\$28.6	+ 88.2%	44	49	+ 11.4%	61	52	- 14.8%
Hillsborough	163	153	- 6.1%	\$470,000	\$525,000	+ 11.7%	\$86.4	\$92.9	+ 7.5%	24	33	+ 37.5%	155	176	+ 13.5%
Hillsborough Year-to-Date	163	153	- 6.1%	\$470,000	\$525,000	+ 11.7%	\$86.4	\$92.9	+ 7.5%	24	33	+ 37.5%	155	176	+ 13.5%
Merrimack	90	81	- 10.0%	\$442,500	\$490,000	+ 10.7%	\$44.8	\$42.6	- 4.9%	21	45	+ 114.3%	77	85	+ 10.4%
Merrimack Year-to-Date	90	81	- 10.0%	\$442,500	\$490,000	+ 10.7%	\$44.8	\$42.6	- 4.9%	21	45	+ 114.3%	77	85	+ 10.4%
Rockingham	140	131	- 6.4%	\$555,000	\$670,000	+ 20.7%	\$95.3	\$103.4	+ 8.5%	35	36	+ 2.9%	118	138	+ 16.9%
Rockingham Year-to-Date	140	131	- 6.4%	\$555,000	\$670,000	+ 20.7%	\$95.3	\$103.4	+ 8.5%	35	36	+ 2.9%	118	138	+ 16.9%
Strafford	80	61	- 23.8%	\$382,500	\$450,000	+ 17.6%	\$33.6	\$32.4	- 3.6%	31	31	0.0%	54	76	+ 40.7%
Strafford Year-to-Date	80	61	- 23.8%	\$382,500	\$450,000	+ 17.6%	\$33.6	\$32.4	- 3.6%	31	31	0.0%	54	76	+ 40.7%
Sullivan	25	30	+ 20.0%	\$292,000	\$382,450	+ 31.0%	\$9.2	\$11.9	+ 29.3%	58	39	- 32.8%	28	40	+ 42.9%
Sullivan Year-to-Date	25	30	+ 20.0%	\$292,000	\$382,450	+ 31.0%	\$9.2	\$11.9	+ 29.3%	58	39	- 32.8%	28	40	+ 42.9%
Entire State	666	660	- 0.9%	\$445,000	\$502,500	+ 12.9%	\$353.5	\$401.6	+ 13.6%	32	42	+ 31.3%	661	750	+ 13.5%
Entire State Year-to-Date	666	660	- 0.9%	\$445,000	\$502,500	+ 12.9%	\$353.5	\$401.6	+ 13.6%	32	42	+ 31.3%	661	750	+ 13.5%

NH Condo Activity by County

Key metrics by report month for the counties in the state of New Hampshire.



	Closed Sales Median Sales Price			rice		ales Volu (In Million		Da	ays on M	arket	Pending Sales				
	1-2024	1-2025	+/-	1-2024	1-2025	+/-	1-2024	1-2025	+/-	1-2024	1-2025	+/-	1-2024	1-2025	+/-
Belknap	15	15	0.0%	\$530,000	\$370,000	- 30.2%	\$8.8	\$6.3	- 28.4%	51	53	+ 3.9%	18	21	+ 16.7%
Belknap Year-to-Date	15	15	0.0%	\$530,000	\$370,000	- 30.2%	\$8.8	\$6.3	- 28.4%	51	53	+ 3.9%	18	21	+ 16.7%
Carroll	17	15	- 11.8%	\$630,000	\$590,000	- 6.3%	\$10.7	\$11.5	+ 7.5%	34	36	+ 5.9%	26	14	- 46.2%
Carroll Year-to-Date	17	15	- 11.8%	\$630,000	\$590,000	- 6.3%	\$10.7	\$11.5	+ 7.5%	34	36	+ 5.9%	26	14	- 46.2%
Cheshire	2	3	+ 50.0%	\$200,000	\$315,000	+ 57.5%	\$0.4	\$0.9	+ 125.0%	9	67	+ 644.4%	0	0	
Cheshire Year-to-Date	2	3	+ 50.0%	\$200,000	\$315,000	+ 57.5%	\$0.4	\$0.9	+ 125.0%	9	67	+ 644.4%	0	0	
Coos	0	3		\$0	\$415,000		\$0.0	\$1.6		0	148		0	3	
Coos Year-to-Date	0	3		\$0	\$415,000		\$0.0	\$1.6		0	38		0	3	
Grafton	16	27	+ 68.8%	\$365,500	\$495,000	+ 35.4%	\$6.7	\$12.5	+ 86.6%	42	35	- 16.7%	20	24	+ 20.0%
Grafton Year-to-Date	16	27	+ 68.8%	\$365,500	\$495,000	+ 35.4%	\$6.7	\$12.5	+ 86.6%	42	35	- 16.7%	20	24	+ 20.0%
Hillsborough	67	56	- 16.4%	\$329,900	\$360,000	+ 9.1%	\$25.0	\$23.1	- 7.6%	32	24	- 25.0%	88	84	- 4.5%
Hillsborough Year-to-Date	67	56	- 16.4%	\$329,900	\$360,000	+ 9.1%	\$25.0	\$23.1	- 7.6%	32	24	- 25.0%	88	84	- 4.5%
Merrimack	11	19	+ 72.7%	\$363,000	\$340,000	- 6.3%	\$4.3	\$7.1	+ 65.1%	17	49	+ 188.2%	22	24	+ 9.1%
Merrimack Year-to-Date	11	19	+ 72.7%	\$363,000	\$340,000	- 6.3%	\$4.3	\$7.1	+ 65.1%	17	49	+ 188.2%	22	24	+ 9.1%
Rockingham	83	73	- 12.0%	\$580,252	\$499,000	- 14.0%	\$51.6	\$40.4	- 21.7%	30	31	+ 3.3%	106	84	- 20.8%
Rockingham Year-to-Date	83	73	- 12.0%	\$580,252	\$499,000	- 14.0%	\$51.6	\$40.4	- 21.7%	30	31	+ 3.3%	106	84	- 20.8%
Strafford	21	13	- 38.1%	\$317,500	\$355,000	+ 11.8%	\$8.8	\$5.9	- 33.0%	22	34	+ 54.5%	21	19	- 9.5%
Strafford Year-to-Date	21	13	- 38.1%	\$317,500	\$355,000	+ 11.8%	\$8.8	\$5.9	- 33.0%	22	34	+ 54.5%	21	19	- 9.5%
Sullivan	1	1	0.0%	\$475,000	\$630,000	+ 32.6%	\$0.5	\$0.6	+ 20.0%	58	9	- 84.5%	1	2	+ 100.0%
Sullivan Year-to-Date	1	1	0.0%	\$475,000	\$630,000	+ 32.6%	\$0.5	\$0.6	+ 20.0%	58	9	- 84.5%	1	2	+ 100.0%
Entire State	233	225	- 3.4%	\$430,000	\$427,500	- 0.6%	\$116.7	\$109.9	- 5.8%	32	35	+ 9.4%	302	275	- 8.9%
Entire State Year-to-Date	233	225	- 3.4%	\$430,000	\$427,500	- 0.6%	\$116.7	\$109.9	- 5.8%	32	35	+ 9.4%	302	275	- 8.9%