



Housing Report

2023 YEAR-END



Southeast Michigan

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2024 Housing: Trends and Predictions

Through the first half of 2024, expect demand to continue to outweigh supply. However, as the year progresses, expect to see inventory to gradually rise into a more balanced position as homeowners who have been thinking about selling for the past two years come down off the fence.

'23 RESULTS



'24 FORECAST



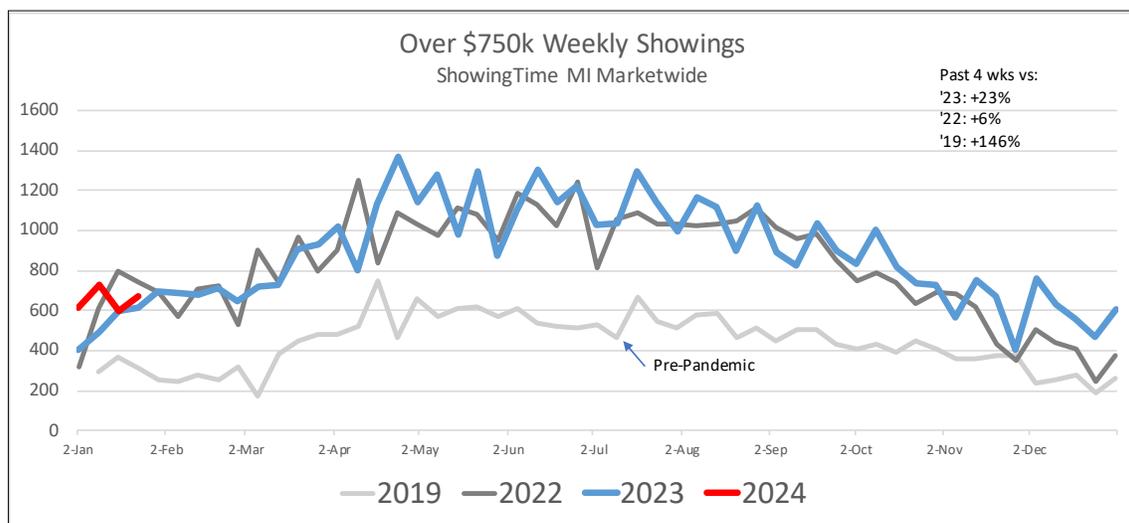
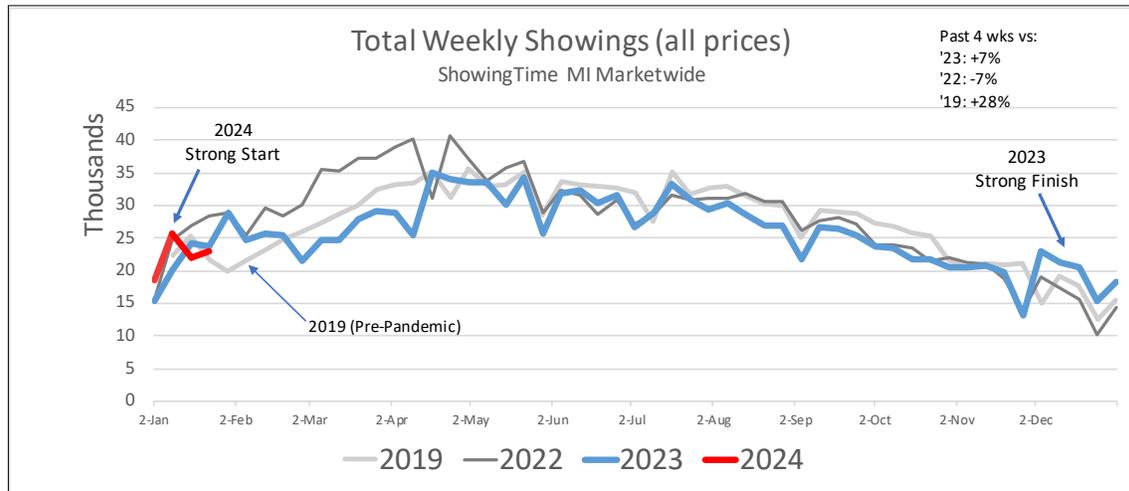
The lack of inventory had a negative impact on 2023 sales and depleted inventory levels held sales volume down. Through the first half of 2023, prices were down from the prior year. That flipped in June and since then monthly average prices have been up. Overall, while '23 values finished just 1% higher than the prior year, YOY values for November and December were up 7% and 8%. Expect this momentum to extend into the early months of 2024. The projected periodic decreases in interest rates through the year should attract additional sellers and buyers. Rates are expected to drop below 6% in the second half of the year.

SEMI 2023 Annual vs Prior Years						2023 Compared to:			
	2019	2020	2021	2022	2023	'19	'20	'21	'22
YTD Sales	50,612	95,722	53,988	46,785	39,749	-21%	-58%	-26%	-15%
Vol (Billion)	\$11.9	\$26.3	\$15.8	\$14.3	\$12.2	3%	-54%	-23%	-15%
Avg Sale Price	\$234,639	\$275,040	\$292,350	\$304,909	\$306,472	31%	11%	5%	1%
Avg \$/SF	\$137	\$157	\$169	\$181	\$183	33%	17%	9%	1%
Listings Taken	79,041	125,197	67,644	70,184	58,033	-27%	-54%	-14%	-17%

Showing Activity Up

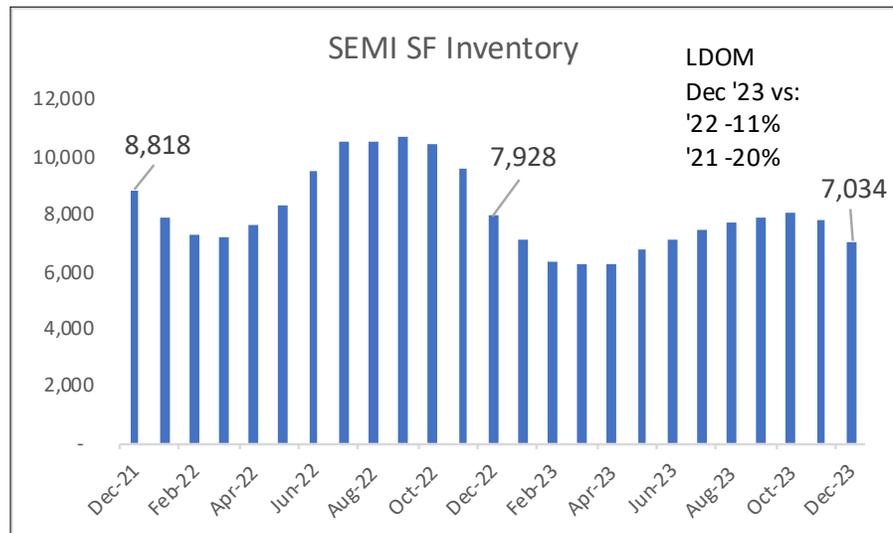
Weekly showings are an early indicator of buyer demand. Although available listings are down 30% compared to the same time in 2019, recent showings are up 28% compared to that pre-pandemic market. Despite last year's depleted inventory levels, robust buyer demand over the last eight months has kept showing activity running even with high performance years that didn't have inventory shortages.

Activity growth the upper-end market is even more impressive. Showings for properties over \$750,000 have more than doubled since before the pandemic and activity will continue to increase every month.



Inventory Shortages Expected to Ease

Local housing markets have been in a tight spot, with available listings down 30% compared to pre-pandemic times. The shortage affects both buyers and sellers. Potential sellers have been hesitant to list their homes as they worry there won't be suitable homes for them to buy. Homeowners are also reluctant to give up their existing low mortgage rates and capped taxes. But as life moves on and needs change expect to see more would-be sellers move off of the fence.



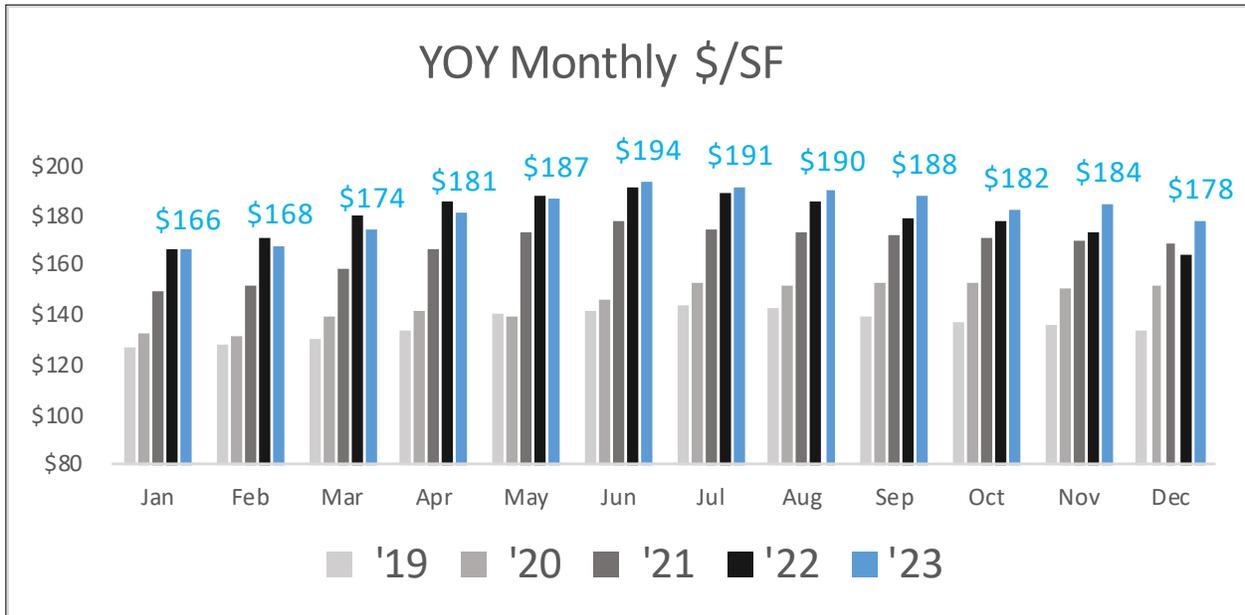
Approximately 72% of Home Sellers are Also Buyers

Expected interest rate adjustments throughout the year should have rates around or below 6% by the end of the year. Over time, consumer acceptance that rates that start with a 6 or 7 are the new (and historic) normal will help to engage more buyers and sellers who will bring additional inventory to help balance the market.

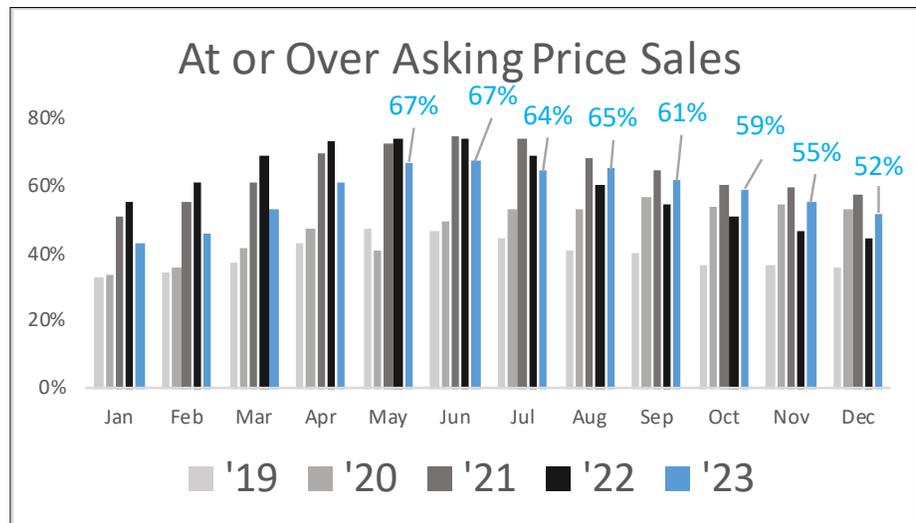
It will take time for the listing shortages to ease and may take a year or more for the market to be in balance. Through the first half of 2024, expect buyers to compete with multiple offers for the best listings. Homes with deferred maintenance and that need updating will take longer to sell and will sell for less.

Rising Prices Will Continue

The 2023 average sale price and price per square foot rose by just 1% compared to the prior year. Year-over-year (YOY) monthly prices got off to a slow start and lagged behind through the first half. Since June, YOY prices were up each month. In the fourth quarter prices were up 7%. Expect to see that momentum carry over into 2024.



Half of December closed sales were at or above asking price. That's up from 40% in 2022. Typical non-pandemic numbers were around 25 or 30%. The high frequency of "At or Over Asking" sales provides another indication that the market is carrying positive momentum into 2024.



2023 YEAR-END
SEMI HOUSING REPORT

SEMI 5-County

Wayne, Oakland, Macomb, Livingston and St Clair Counties

'23 ANNUAL

58,081
TOTAL LISTINGS
-17% from last year

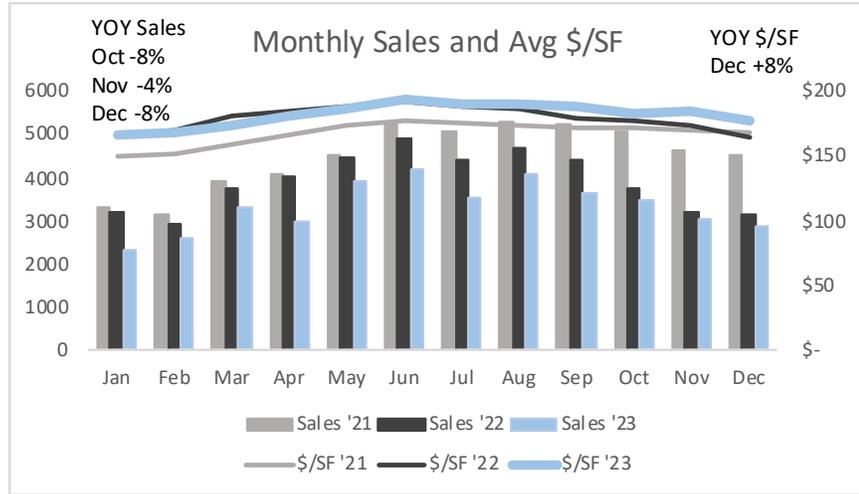
39,749
CLOSED SALES
-15% from last year

\$183
PRICE PER SQ FT
+1% from last year

\$306K
AVG SALE PRICE
+1% from last year

\$12.2B
CLOSED VOLUME
-15% from last year

Closed Single Family Sales



Price Range	'23 Listings and Sales by Price						'23 Annual vs.		
		Q1	Q2	Q3	Q4	2023 Annual	'20	'21	'22
All Combined	Listings	11,976	16,928	16,670	12,507	58,081	-11%	-14%	-17%
	Sales	8,141	10,999	11,222	9,387	39,749	-22%	-26%	-15%
	\$/SF	\$170	\$188	\$189	\$181	\$183	24%	9%	1%
	Avg SP	\$281,248	\$319,590	\$320,426	\$296,297	\$306,472	19%	5%	1%
<\$250k	Listings	6,422	7,976	8,170	6,938	29,506	-18%	-17%	-17%
	Sales	4,416	5,066	5,087	4,790	19,359	-34%	-30%	-16%
	\$/SF	\$122	\$127	\$129	\$126	\$126	8%	-1%	-4%
\$250k-\$500k	Listings	3,748	5,968	5,776	3,848	19,340	-12%	-17%	-20%
	Sales	2,830	4,236	4,407	3,444	14,917	-15%	-26%	-15%
	\$/SF	\$182	\$194	\$197	\$192	\$192	23%	10%	3%
>\$500k	Listings	1,806	2,984	2,724	1,721	9,235	20%	3%	-13%
	Sales	895	1,697	1,728	1,153	5,473	41%	-11%	-11%
	\$/SF	\$236	\$248	\$249	\$252	\$247	18%	10%	3%

Data source: Realcomp MLS using Great Lakes Repository Data.



2023 YEAR-END
SEMI HOUSING REPORT

Oakland County

Single-Family Homes

'23 ANNUAL

16,742
TOTAL LISTINGS
-22% from last year

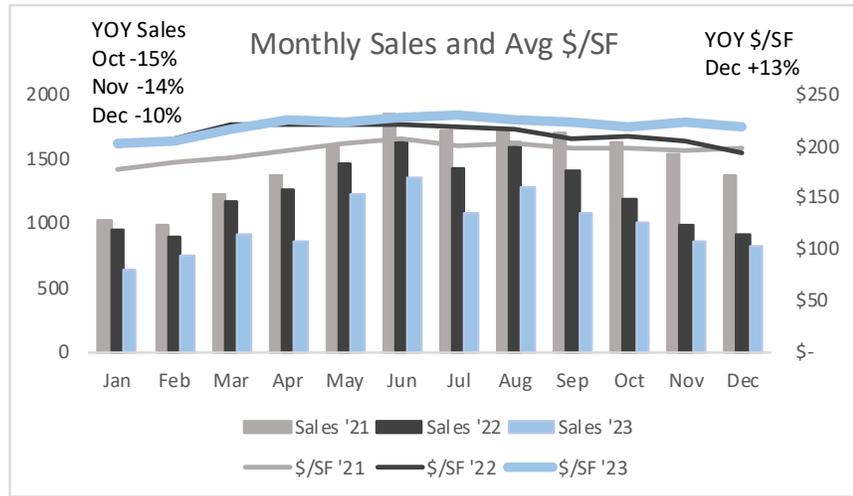
11,830
CLOSED SALES
-21% from last year

\$220
PRICE PER SQ FT
+4% from last year

\$431K
AVG SALE PRICE
+4% from last year

\$5.1B
CLOSED VOLUME
-17% from last year

Closed Sales



Price Range	'23 Listings and Sales by Price						'23 Annual vs.		
		Q1	Q2	Q3	Q4	2023 Annual	'20	'21	'22
All Combined	Listings	3,274	5,123	4,990	3,355	16,742	-26%	-25%	-22%
	Sales	2,305	3,424	3,421	2,680	11,830	-30%	-33%	-21%
	\$/SF	\$208	\$224	\$225	\$219	\$220	28%	12%	4%
	Avg SP	\$406,646	\$447,689	\$442,609	\$414,509	\$430,706	25%	10%	4%
<\$300k	Listings	1,215	1,600	1,762	1,359	5,936	-43%	-38%	-27%
	Sales	1,016	1,191	1,159	1,107	4,473	-49%	-42%	-26%
	\$/SF	\$166	\$173	\$177	\$171	\$172	16%	4%	0%
\$300k-\$800k	Listings	1,642	2,848	2,679	1,601	8,770	-15%	-19%	-20%
	Sales	1,136	1,934	2,004	1,399	6,473	-13%	-29%	-18%
	\$/SF	\$201	\$214	\$217	\$212	\$212	24%	11%	3%
>\$800k	Listings	417	675	549	395	2,036	8%	3%	-8%
	Sales	153	299	258	174	884	50%	-9%	-7%
	\$/SF	\$316	\$326	\$331	\$348	\$330	15%	9%	3%

Data source: Realtor MLS using Great Lakes Repository Data.



2023 YEAR-END
SEMI HOUSING REPORT

Birm/Bloom Hills

Single-Family Homes

'23 ANNUAL

783
TOTAL LISTINGS
-6% from last year

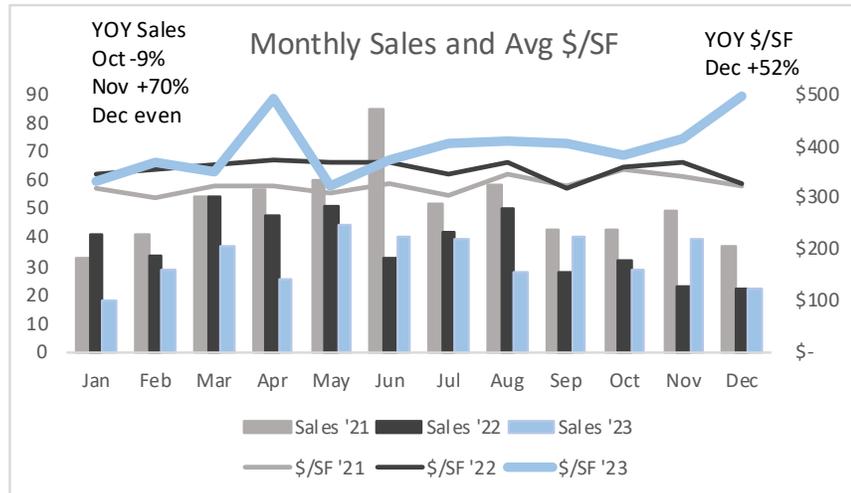
390
CLOSED SALES
-15% from last year

\$391
PRICE PER SQ FT
+10% from last year

\$1.1M
AVG SALE PRICE
+10% from last year

\$431M
CLOSED VOLUME
-6% from last year

Closed Sales



Price Range	'23 Listings and Sales by Price						'23 Annual vs.		
	Q1	Q2	Q3	Q4	2023 Annual	'20	'21	'22	
All Combined	Listings	167	246	207	163	783	-35%	-23%	-6%
	Sales	84	109	107	90	390	-28%	-36%	-15%
	\$/SF	\$351	\$379	\$405	\$425	\$391	31%	21%	10%
	Avg SP	\$952,356	\$1,157,873	\$1,096,594	\$1,191,254	\$1,104,499	31%	25%	10%
<\$700k	Listings	50	44	59	47	200	-54%	-48%	-29%
	Sales	38	37	42	38	155	-48%	-45%	-24%
	\$/SF	\$283	\$243	\$318	\$322	\$288	22%	6%	3%
\$700k-\$1.4m	Listings	47	98	69	44	258	-43%	-32%	-10%
	Sales	27	41	38	28	134	-14%	-43%	-19%
	\$/SF	\$331	\$330	\$336	\$324	\$331	15%	8%	3%
>\$1.4m	Listings	70	104	79	72	325	3%	28%	21%
	Sales	19	31	27	24	101	19%	4%	13%
	\$/SF	\$409	\$494	\$511	\$551	\$495	28%	26%	9%

Data source: Realcomp MLS using Great Lakes Repository Data.



2023 YEAR-END
SEMI HOUSING REPORT

Clarkston

Single-Family Homes

'23 ANNUAL

611
TOTAL LISTINGS
-16% from last year

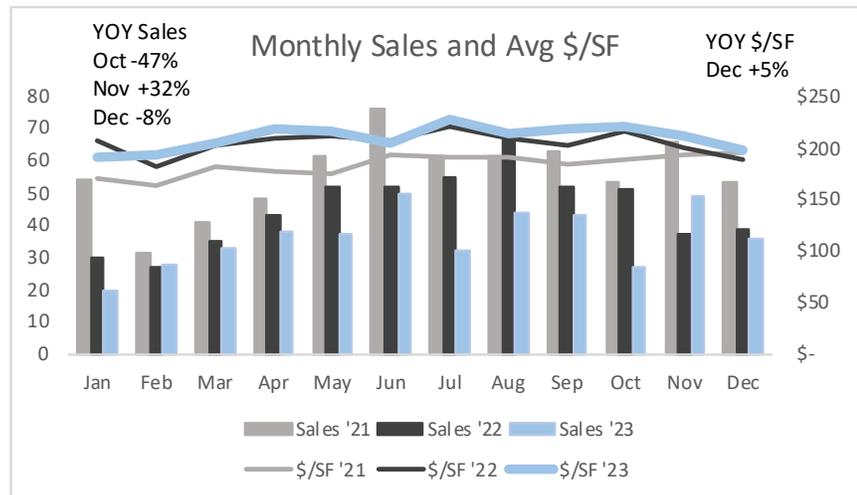
437
CLOSED SALES
-19% from last year

\$210
PRICE PER SQ FT
+2% from last year

\$460K
AVG SALE PRICE
+3% from last year

\$201M
CLOSED VOLUME
-17% from last year

Closed Sales



Price Range	'23 Listings and Sales by Price						'23 Annual vs.		
	Q1	Q2	Q3	Q4	2023 Annual	'20	'21	'22	
All Combined	Listings	107	206	183	115	611	-29%	-24%	-16%
	Sales	81	125	119	112	437	-34%	-35%	-19%
	\$/SF	\$197	\$212	\$218	\$209	\$210	28%	14%	2%
	Avg SP	\$417,151	\$496,291	\$481,849	\$428,261	\$460,254	22%	13%	3%
<\$300k	Listings	27	38	37	31	133	-57%	-48%	-28%
	Sales	25	30	23	32	110	-59%	-54%	-26%
	\$/SF	\$184	\$172	\$197	\$171	\$180	24%	9%	1%
\$300k-\$600k	Listings	56	114	100	52	322	-28%	-22%	-20%
	Sales	42	62	68	62	234	-28%	-30%	-20%
	\$/SF	\$190	\$201	\$208	\$205	\$202	25%	12%	3%
>\$600k	Listings	24	54	46	32	156	58%	17%	10%
	Sales	14	33	28	18	93	50%	0%	-6%
	\$/SF	\$220	\$238	\$240	\$242	\$237	16%	10%	-2%

Data source: Realtor MLS using Great Lakes Repository Data.



2023 YEAR-END
SEMI HOUSING REPORT

Commerce/White Lake

Single-Family Homes

'23 ANNUAL

1,008
TOTAL LISTINGS
-16% from last year

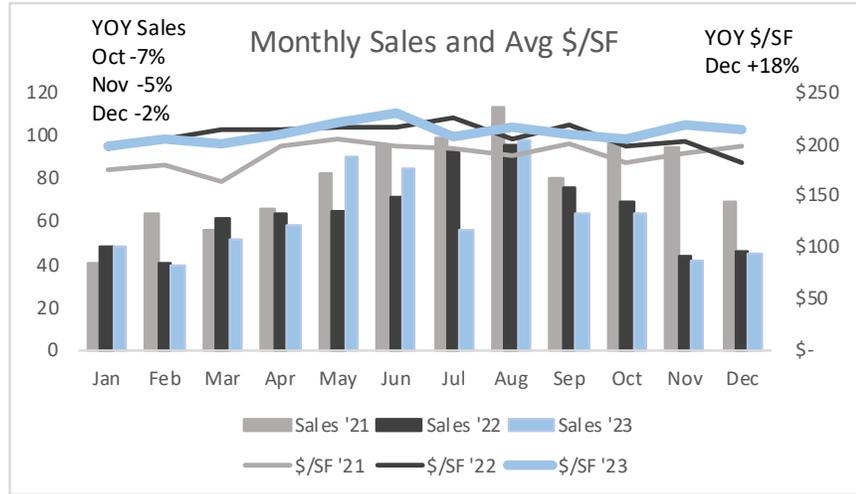
737
CLOSED SALES
-5% from last year

\$212
PRICE PER SQ FT
+2% from last year

\$427K
AVG SALE PRICE
+5% from last year

\$315M
CLOSED VOLUME
even with last year

Closed Sales



Price Range	'23 Listings and Sales by Price						'23 Annual vs.		
		Q1	Q2	Q3	Q4	2023 Annual	'20	'21	'22
All Combined	Listings	210	330	295	173	1,008	-16%	-16%	-16%
	Sales	138	232	216	151	737	-25%	-23%	-5%
	\$/SF	\$200	\$220	\$211	\$211	\$212	29%	12%	2%
	Avg SP	\$375,330	\$456,671	\$430,696	\$425,762	\$427,495	30%	12%	5%
<\$300k	Listings	55	78	65	43	241	-53%	-43%	-29%
	Sales	56	58	49	38	201	-54%	-39%	-21%
	\$/SF	\$189	\$189	\$179	\$182	\$185	23%	13%	4%
\$300k-\$600k	Listings	114	190	172	107	583	-1%	-7%	-12%
	Sales	67	130	136	94	427	-14%	-21%	2%
	\$/SF	\$194	\$209	\$204	\$206	\$205	24%	10%	1%
>\$600k	Listings	41	62	58	23	184	98%	25%	-8%
	Sales	15	44	31	19	109	132%	24%	9%
	\$/SF	\$239	\$260	\$256	\$251	\$255	13%	3%	-3%

Data source: Realcomp MLS using Great Lakes Repository Data.



2023 YEAR-END
SEMI HOUSING REPORT

Farmington/Farm Hills

Single-Family Homes

'23 ANNUAL

834
TOTAL LISTINGS
-31% from last year

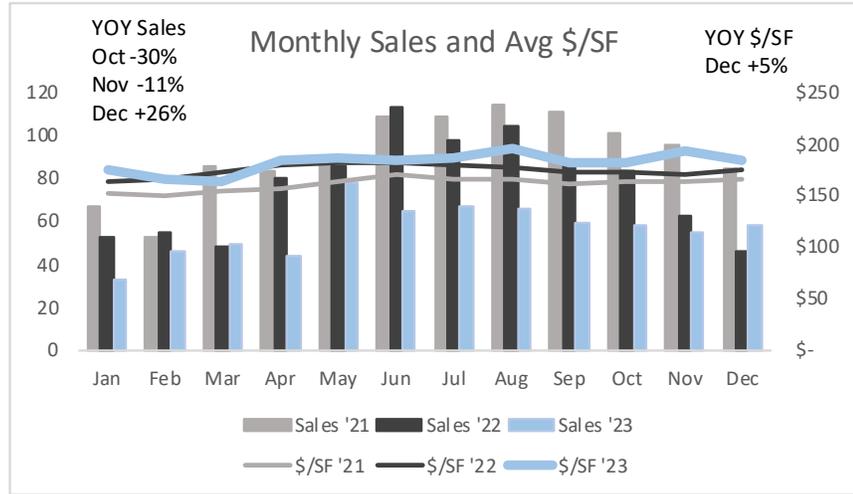
678
CLOSED SALES
-26% from last year

\$182
PRICE PER SQ FT
+4% from last year

\$381K
AVG SALE PRICE
+5% from last year

\$259M
CLOSED VOLUME
-21% from last year

Closed Sales



Price Range	'23 Listings and Sales by Price						'23 Annual vs.		
		Q1	Q2	Q3	Q4	2023 Annual	'20	'21	'22
All Combined	Listings	183	237	241	173	834	-31%	-34%	-31%
	Sales	128	187	192	171	678	-34%	-38%	-26%
	\$/SF	\$167	\$185	\$188	\$185	\$182	28%	13%	4%
	Avg SP	\$353,427	\$377,950	\$384,949	\$402,471	\$381,487	27%	12%	5%
<\$250k	Listings	31	37	39	35	142	-61%	-48%	-40%
	Sales	28	27	29	25	109	-68%	-54%	-30%
	\$/SF	\$136	\$161	\$163	\$165	\$155	11%	2%	-1%
\$250k-\$500k	Listings	109	157	166	93	525	-30%	-39%	-34%
	Sales	88	134	129	101	452	-30%	-41%	-30%
	\$/SF	\$170	\$183	\$183	\$174	\$178	26%	11%	3%
>\$500k	Listings	43	43	36	45	167	104%	37%	-8%
	Sales	12	26	34	45	117	166%	33%	8%
	\$/SF	\$182	\$197	\$209	\$210	\$203	31%	16%	5%

Data source: Realtor MLS using Great Lakes Repository Data.



2023 YEAR-END
SEMI HOUSING REPORT

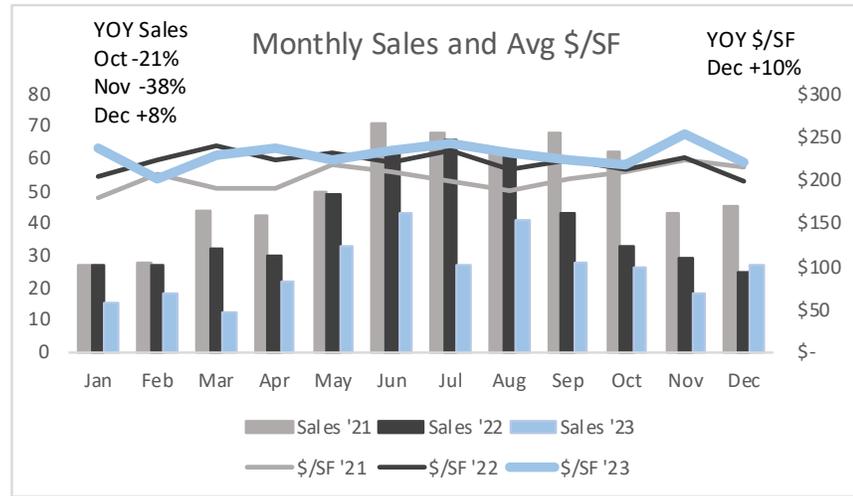
Novi

Single-Family Homes

'23 ANNUAL



Closed Sales



Price Range	'23 Listings and Sales by Price						'23 Annual vs.		
		Q1	Q2	Q3	Q4	2023 Annual	'20	'21	'22
All Combined	Listings	62	145	135	82	424	-45%	-40%	-31%
	Sales	45	98	96	71	310	-49%	-49%	-36%
	\$/SF	\$221	\$231	\$231	\$227	\$229	31%	13%	3%
	Avg SP	\$616,838	\$627,928	\$578,446	\$603,151	\$605,320	29%	10%	0%
<\$350k	Listings	5	15	16	4	40	-73%	-73%	-52%
	Sales	5	8	12	7	32	-79%	-73%	-52%
	\$/SF	\$182	\$177	\$209	\$198	\$194	22%	5%	-2%
\$350k-\$700k	Listings	41	81	73	42	237	-51%	-44%	-39%
	Sales	32	60	60	44	196	-51%	-49%	-35%
	\$/SF	\$200	\$219	\$226	\$212	\$216	28%	16%	5%
>\$700k	Listings	16	49	46	36	147	0%	5%	3%
	Sales	8	30	24	20	82	58%	-26%	-29%
	\$/SF	\$287	\$253	\$244	\$252	\$254	14%	3%	-1%

Data source: Realcomp MLS using Great Lakes Repository Data.



2023 YEAR-END
SEMI HOUSING REPORT

Rochester/Roch Hills

Single-Family Homes

'23 ANNUAL

910
TOTAL LISTINGS
-23% from last year

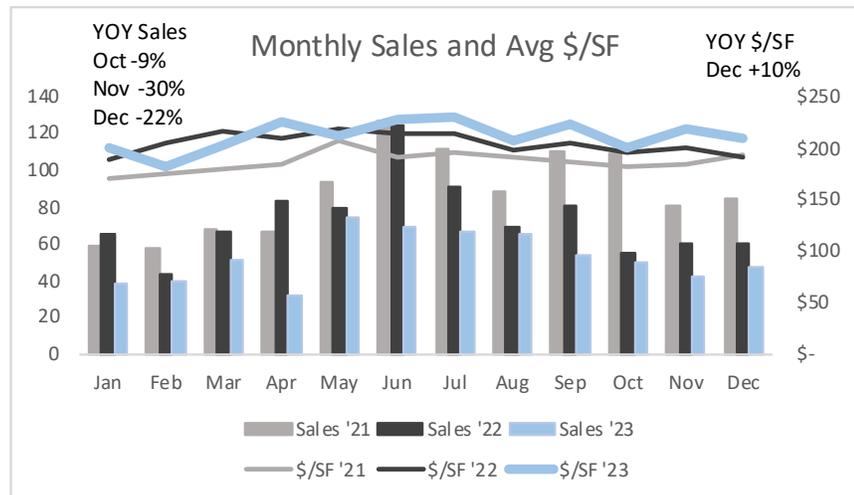
629
CLOSED SALES
-28% from last year

\$213
PRICE PER SQ FT
+3% from last year

\$495K
AVG SALE PRICE
+7% from last year

\$311M
CLOSED VOLUME
-24% from last year

Closed Sales



Price Range	'23 Listings and Sales by Price						'23 Annual vs.		
	Q1	Q2	Q3	Q4	2023 Annual	'20	'21	'22	
All Combined	Listings	180	266	296	168	910	-31%	-30%	-23%
	Sales	129	175	186	139	629	-38%	-40%	-28%
	\$/SF	\$196	\$221	\$219	\$208	\$213	29%	13%	3%
	Avg SP	\$440,492	\$518,732	\$525,134	\$474,393	\$494,781	27%	13%	7%
<\$300k	Listings	33	29	42	23	127	-63%	-53%	-34%
	Sales	27	20	18	26	91	-68%	-58%	-43%
	\$/SF	\$186	\$176	\$195	\$177	\$183	10%	1%	-2%
\$300k-\$600k	Listings	95	157	168	101	521	-33%	-33%	-29%
	Sales	88	103	123	81	395	-40%	-41%	-30%
	\$/SF	\$188	\$210	\$205	\$201	\$201	28%	12%	1%
>\$600k	Listings	52	80	86	44	262	32%	7%	4%
	Sales	14	52	45	32	143	79%	-12%	-8%
	\$/SF	\$231	\$240	\$248	\$229	\$239	18%	14%	5%

Data source: Realcomp MLS using Great Lakes Repository Data.



2023 YEAR-END
SEMI HOUSING REPORT

Royal Oak

Single-Family Homes

'23 ANNUAL

1,207
TOTAL LISTINGS
-20% from last year

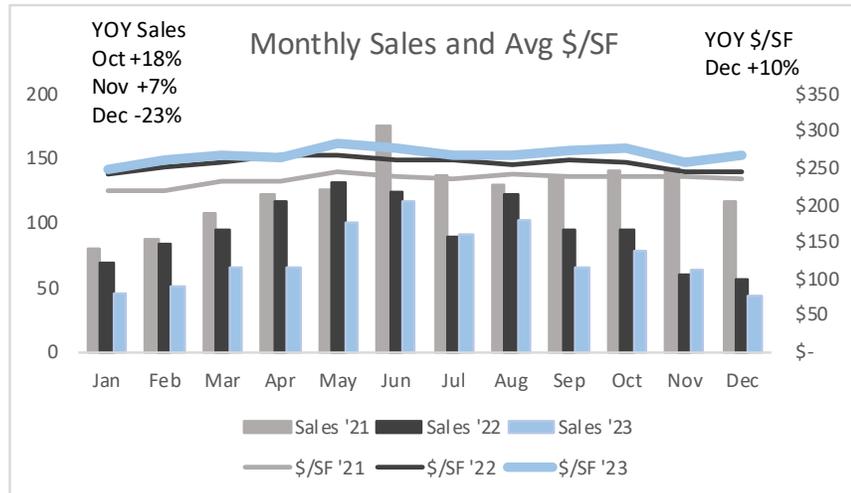
889
CLOSED SALES
-22% from last year

\$269
PRICE PER SQ FT
+5% from last year

\$393K
AVG SALE PRICE
+7% from last year

\$350M
CLOSED VOLUME
-16% from last year

Closed Sales



Price Range	'23 Listings and Sales by Price						'23 Annual vs.		
		Q1	Q2	Q3	Q4	2023 Annual	'20	'21	'22
All Combined	Listings	202	424	366	215	1,207	-29%	-35%	-20%
	Sales	162	282	260	185	889	-33%	-41%	-22%
	\$/SF	\$259	\$275	\$268	\$268	\$269	26%	14%	5%
	Avg SP	\$375,142	\$398,953	\$408,143	\$379,045	\$393,159	29%	18%	7%
<\$300k	Listings	66	126	107	67	366	-65%	-63%	-40%
	Sales	63	77	67	67	274	-68%	-65%	-40%
	\$/SF	\$227	\$241	\$240	\$231	\$235	15%	7%	2%
\$300k-\$450k	Listings	74	192	161	92	519	28%	-11%	-9%
	Sales	72	142	130	82	426	41%	-15%	-13%
	\$/SF	\$263	\$278	\$268	\$268	\$270	23%	13%	5%
>\$450k	Listings	62	106	98	56	322	28%	14%	-1%
	Sales	27	63	63	36	189	7%	-9%	-3%
	\$/SF	\$287	\$291	\$280	\$300	\$288	27%	14%	2%

Data source: Realcomp MLS using Great Lakes Repository Data.



2023 YEAR-END
SEMI HOUSING REPORT

Troy

Single-Family Homes

'23 ANNUAL

795
TOTAL LISTINGS
-26% from last year

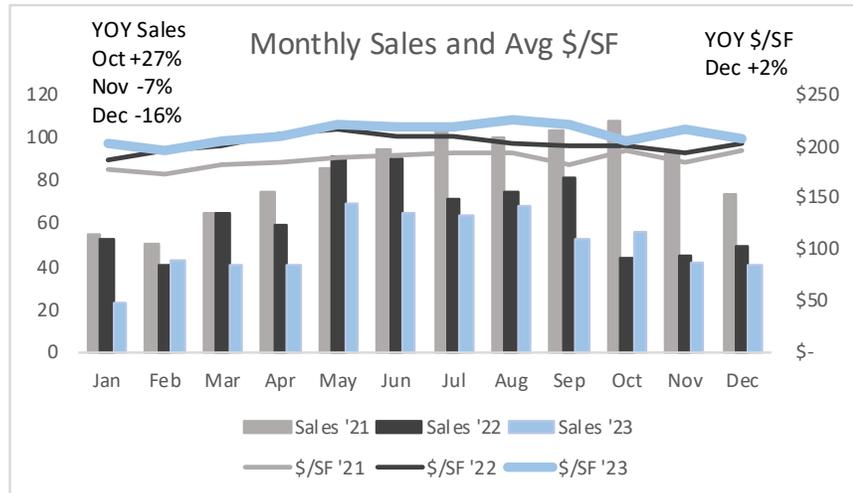
606
CLOSED SALES
-21% from last year

\$213
PRICE PER SQ FT
+5% from last year

\$469K
AVG SALE PRICE
+2% from last year

\$284M
CLOSED VOLUME
-19% from last year

Closed Sales



Price Range	'23 Listings and Sales by Price						'23 Annual vs.		
		Q1	Q2	Q3	Q4	2023 Annual	'20	'21	'22
All Combined	Listings	149	261	231	154	795	-32%	-36%	-26%
	Sales	107	175	185	139	606	-30%	-40%	-21%
	\$/SF	\$200	\$217	\$221	\$209	\$213	28%	14%	5%
	Avg SP	\$443,655	\$501,869	\$486,434	\$422,924	\$468,771	28%	12%	2%
<\$300k	Listings	30	28	42	39	139	-61%	-51%	-27%
	Sales	21	16	21	29	87	-71%	-61%	-39%
	\$/SF	\$193	\$178	\$207	\$182	\$190	21%	9%	2%
\$300k-\$600k	Listings	90	174	142	74	480	-30%	-36%	-24%
	Sales	68	110	124	89	391	-23%	-40%	-14%
	\$/SF	\$193	\$210	\$212	\$207	\$207	25%	12%	5%
>\$600k	Listings	29	59	47	41	176	56%	-16%	-30%
	Sales	18	49	40	21	128	133%	2%	-22%
	\$/SF	\$218	\$232	\$240	\$232	\$232	20%	11%	6%

Data source: Realcomp MLS using Great Lakes Repository Data.



2023 YEAR-END
SEMI HOUSING REPORT

Waterford

Single-Family Homes

'23 ANNUAL

1,009
TOTAL LISTINGS
-21% from last year

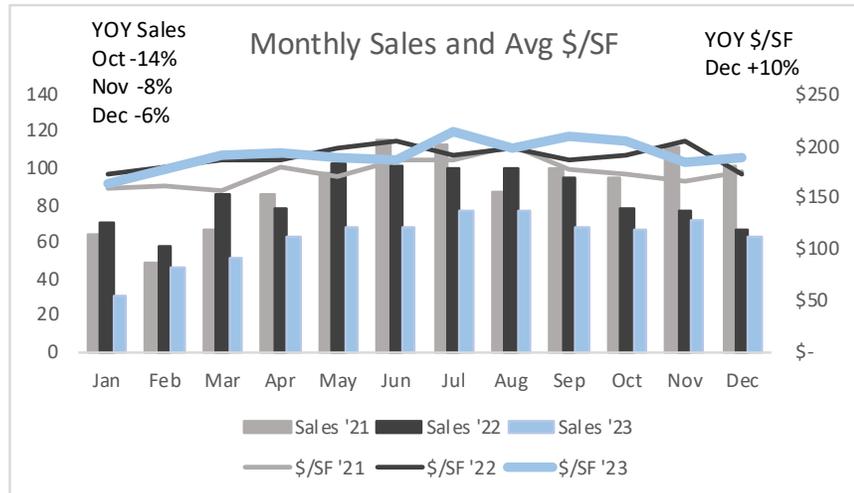
748
CLOSED SALES
-26% from last year

\$193
PRICE PER SQ FT
+1% from last year

\$289K
AVG SALE PRICE
+1% from last year

\$216M
CLOSED VOLUME
-25% from last year

Closed Sales



Price Range	'23 Listings and Sales by Price						'23 Annual vs.		
		Q1	Q2	Q3	Q4	2023 Annual	'20	'21	'22
All Combined	Listings	177	285	304	243	1,009	-19%	-20%	-21%
	Sales	128	199	220	201	748	-31%	-31%	-26%
	\$/SF	\$178	\$189	\$206	\$192	\$193	29%	10%	1%
	Avg SP	\$273,403	\$278,997	\$315,041	\$279,908	\$288,886	25%	8%	1%
<\$200k	Listings	44	52	57	46	199	-62%	-53%	-35%
	Sales	31	48	36	46	161	-66%	-47%	-29%
	\$/SF	\$132	\$145	\$150	\$146	\$144	9%	-4%	-3%
\$200k-\$350k	Listings	93	144	183	147	567	1%	-14%	-19%
	Sales	78	121	123	122	444	-13%	-32%	-26%
	\$/SF	\$174	\$185	\$190	\$184	\$184	27%	12%	2%
>\$350k	Listings	40	89	64	50	243	51%	31%	-10%
	Sales	19	30	61	33	143	51%	13%	-21%
	\$/SF	\$235	\$235	\$248	\$243	\$242	16%	0%	2%

Data source: Realcomp MLS using Great Lakes Repository Data.



2023 YEAR-END
SEMI HOUSING REPORT

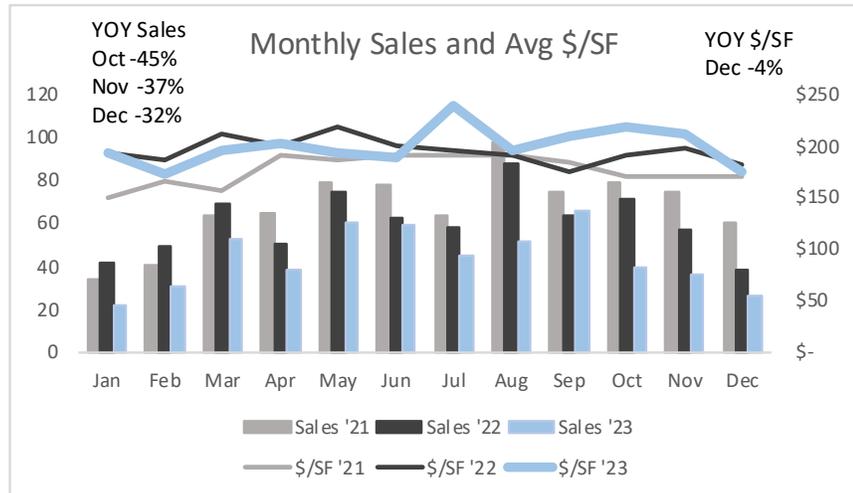
West Bloomfield

Single-Family Homes

'23 ANNUAL



Closed Sales



Price Range	'23 Listings and Sales by Price						'23 Annual vs.		
		Q1	Q2	Q3	Q4	2023 Annual	'20	'21	'22
All Combined	Listings	188	246	256	140	830	-29%	-25%	-29%
	Sales	105	157	162	101	525	-36%	-35%	-27%
	\$/SF	\$189	\$193	\$212	\$204	\$200	29%	12%	2%
	Avg SP	\$501,835	\$507,126	\$539,317	\$550,297	\$524,306	30%	10%	4%
<\$300k	Listings	15	28	27	17	87	-70%	-58%	-49%
	Sales	18	11	25	12	66	-74%	-55%	-45%
	\$/SF	\$169	\$164	\$175	\$189	\$174	29%	9%	5%
\$300k-\$600k	Listings	133	139	136	77	485	-21%	-27%	-27%
	Sales	67	107	99	63	336	-30%	-36%	-24%
	\$/SF	\$167	\$172	\$183	\$172	\$174	22%	9%	2%
>\$600k	Listings	40	79	93	46	258	-3%	10%	-23%
	Sales	20	39	38	26	123	46%	-8%	-24%
	\$/SF	\$245	\$238	\$274	\$256	\$254	13%	10%	1%

Data source: Realtor MLS using Great Lakes Repository Data.



2023 YEAR-END
SEMI HOUSING REPORT

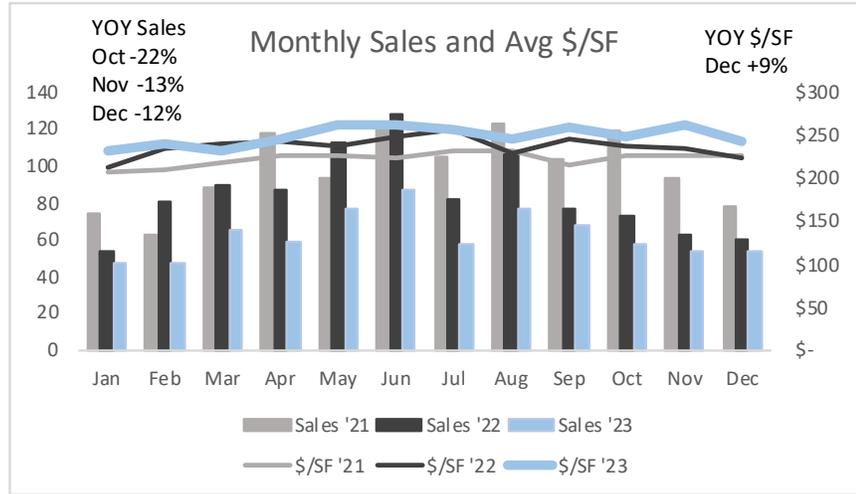
West Woodward Corridor

Ferndale, Pleasant Ridge, Huntington Woods, Berkley

'23 ANNUAL



Closed Sales



Price Range	'23 Listings and Sales by Price						'23 Annual vs.		
		Q1	Q2	Q3	Q4	2023 Annual	'20	'21	'22
All Combined	Listings	182	281	295	235	993	-33%	-32%	-23%
	Sales	159	222	203	164	748	-35%	-37%	-26%
	\$/SF	\$234	\$258	\$253	\$252	\$250	24%	12%	5%
	Avg SP	\$307,043	\$343,006	\$328,064	\$327,179	\$327,836	23%	14%	5%
<\$200k	Listings	36	44	38	43	161	-61%	-55%	-35%
	Sales	30	31	21	28	110	-65%	-59%	-33%
	\$/SF	\$178	\$199	\$187	\$197	\$190	13%	6%	6%
\$200k-\$350k	Listings	85	136	173	125	519	-34%	-37%	-25%
	Sales	83	109	110	90	392	-39%	-39%	-30%
	\$/SF	\$228	\$249	\$247	\$250	\$244	17%	9%	6%
>\$350k	Listings	61	101	84	67	313	14%	8%	-11%
	Sales	46	82	72	46	246	26%	-8%	-14%
	\$/SF	\$258	\$274	\$268	\$267	\$268	25%	10%	2%

Data source: Realcomp MLS using Great Lakes Repository Data.



2023 YEAR-END
SEMI HOUSING REPORT

Wayne County

Single-Family Homes

'23 ANNUAL

25,163
TOTAL LISTINGS
-10% from last year

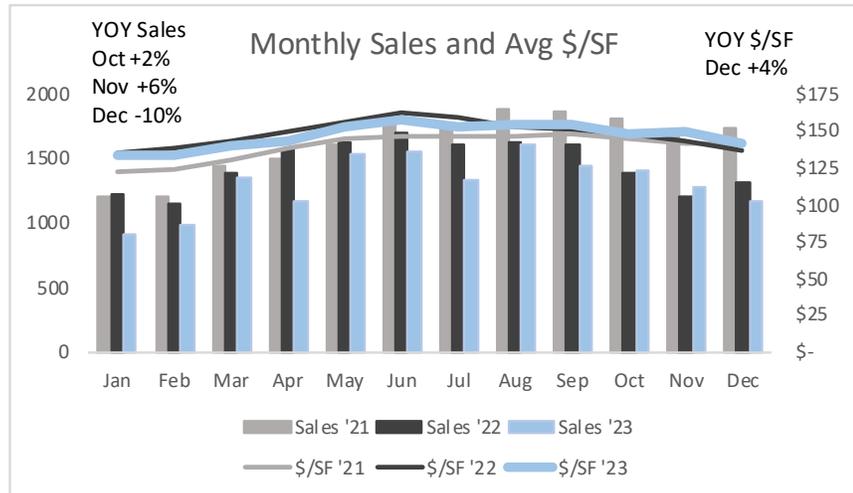
15,761
CLOSED SALES
-9% from last year

\$148
PRICE PER SQ FT
-1% from last year

\$216K
AVG SALE PRICE
-3% from last year

\$3.4B
CLOSED VOLUME
-12% from last year

Closed Sales



Price Range	'23 Listings and Sales by Price						'23 Annual vs.		
		Q1	Q2	Q3	Q4	2023 Annual	'20	'21	'22
All Combined	Listings	5,311	6,975	7,041	5,836	25,163	6%	-1%	-10%
	Sales	3,248	4,259	4,386	3,868	15,761	-12%	-19%	-9%
	\$/SF	\$136	\$152	\$154	\$147	\$148	21%	5%	-1%
	Avg SP	\$195,570	\$222,657	\$228,051	\$210,219	\$215,524	14%	1%	-3%
<\$200k	Listings	3,670	4,301	4,365	3,860	16,196	5%	0%	-8%
	Sales	2,093	2,416	2,369	2,256	9,134	-22%	-21%	-8%
	\$/SF	\$95	\$98	\$98	\$96	\$97	6%	-5%	-6%
\$200k-\$500k	Listings	1,351	2,220	2,258	1,696	7,525	9%	-3%	-12%
	Sales	989	1,556	1,696	1,413	5,654	2%	-17%	-11%
	\$/SF	\$170	\$183	\$184	\$180	\$180	22%	10%	4%
>\$500k	Listings	290	454	418	280	1,442	5%	-3%	-13%
	Sales	166	287	321	199	973	34%	-12%	-7%
	\$/SF	\$212	\$227	\$227	\$230	\$225	18%	12%	1%

Data source: Realtor MLS using Great Lakes Repository Data.



2023 YEAR-END
SEMI HOUSING REPORT

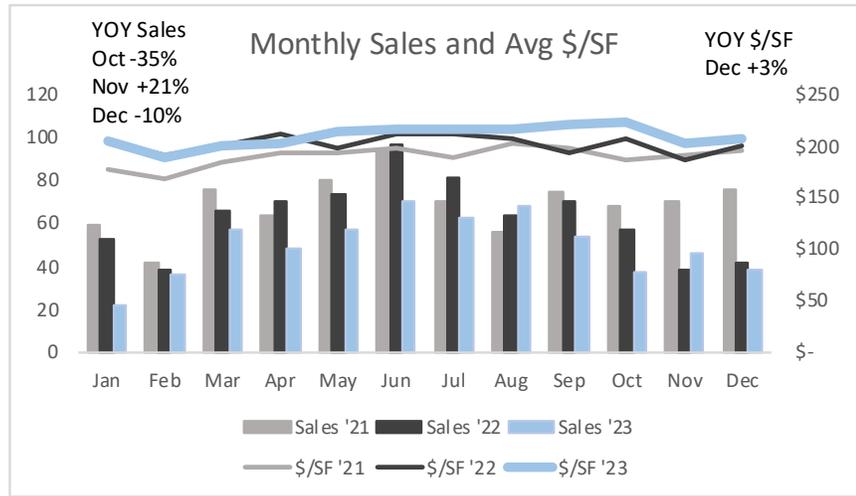
Grosse Pointe

Single-Family Homes

'23 ANNUAL



Closed Sales



Price Range	'23 Listings and Sales by Price						'23 Annual vs.		
		Q1	Q2	Q3	Q4	2023 Annual	'20	'21	'22
All Combined	Listings	177	292	255	158	882	-27%	-20%	-22%
	Sales	115	175	184	121	595	-29%	-28%	-20%
	\$/SF	\$197	\$211	\$217	\$209	\$210	22%	11%	3%
	Avg SP	\$435,180	\$477,365	\$503,390	\$465,709	\$474,889	21%	10%	6%
<\$350k	Listings	68	99	71	58	296	-46%	-32%	-33%
	Sales	55	71	60	40	226	-51%	-38%	-28%
	\$/SF	\$181	\$190	\$193	\$189	\$188	22%	9%	7%
\$350k-\$750k	Listings	84	149	138	73	444	-13%	-16%	-17%
	Sales	47	81	98	67	293	-8%	-27%	-19%
	\$/SF	\$203	\$207	\$216	\$204	\$209	19%	9%	4%
>\$750k	Listings	25	44	46	27	142	-7%	1%	-5%
	Sales	13	23	26	14	76	33%	15%	9%
	\$/SF	\$209	\$241	\$238	\$240	\$234	12%	10%	-9%

Data source: Realcomp MLS using Great Lakes Repository Data.



2023 YEAR-END
SEMI HOUSING REPORT

Detroit

Single-Family Homes

'23 ANNUAL

10,883
TOTAL LISTINGS
+8% from last year

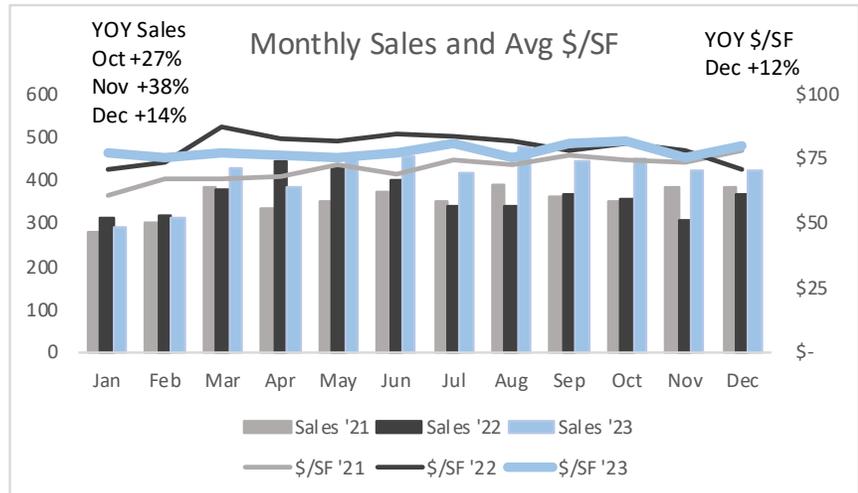
4,956
CLOSED SALES
+14% from last year

\$78
PRICE PER SQ FT
-3% from last year

\$104K
AVG SALE PRICE
-6% from last year

\$516M
CLOSED VOLUME
+7% from last year

Closed Sales



Price Range	'23 Listings and Sales by Price						'23 Annual vs.		
		Q1	Q2	Q3	Q4	2023 Annual	'20	'21	'22
All Combined	Listings	2,429	2,847	2,868	2,739	10,883	78%	51%	8%
	Sales	1,032	1,293	1,338	1,293	4,956	32%	17%	14%
	\$/SF	\$77	\$76	\$79	\$79	\$78	35%	9%	-3%
	Avg SP	\$103,323	\$100,766	\$106,435	\$105,455	\$104,052	25%	3%	-6%
<\$100k	Listings	1,626	1,775	1,843	1,670	6,914	56%	41%	6%
	Sales	676	826	805	788	3,095	13%	11%	17%
	\$/SF	\$47	\$48	\$47	\$47	\$47	40%	9%	2%
\$100k-\$300k	Listings	719	949	932	970	3,570	152%	78%	13%
	Sales	313	416	483	459	1,671	88%	31%	10%
	\$/SF	\$103	\$104	\$106	\$106	\$105	18%	8%	2%
>\$300k	Listings	84	123	93	99	399	51%	30%	2%
	Sales	43	51	50	46	190	50%	6%	-3%
	\$/SF	\$149	\$137	\$143	\$150	\$144	16%	10%	-5%

Data source: Realtor MLS using Great Lakes Repository Data.



2023 YEAR-END
SEMI HOUSING REPORT

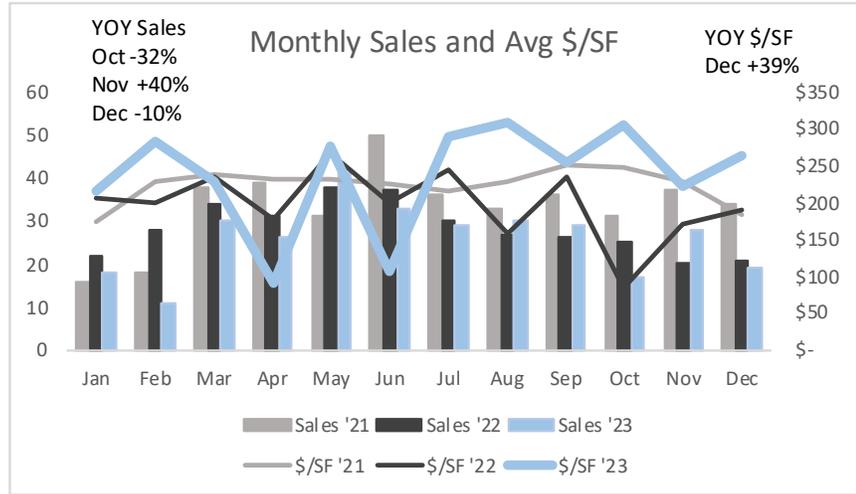
Detroit

Condos/Lofts

'23 ANNUAL



Closed Sales



Price Range	'23 Listings and Sales by Price						'23 Annual vs.		
		Q1	Q2	Q3	Q4	2023 Annual	'20	'21	'22
All Combined	Listings	175	259	191	167	792	3%	-5%	-12%
	Sales	59	100	88	64	311	-1%	-22%	-8%
	\$/SF	\$235	\$141	\$286	\$261	\$210	3%	-7%	12%
	Avg SP	\$301,582	\$310,301	\$368,082	\$367,577	\$336,783	22%	10%	21%
<\$200k	Listings	67	77	57	54	255	2%	-2%	-6%
	Sales	22	36	30	18	106	-15%	-21%	-9%
	\$/SF	\$109	\$43	\$114	\$102	\$71	-25%	-39%	6%
\$200k-\$400k	Listings	65	99	67	65	296	-18%	-23%	-25%
	Sales	23	42	29	23	117	-3%	-33%	-29%
	\$/SF	\$219	\$140	\$248	\$266	\$193	-11%	-13%	-9%
>\$400k	Listings	43	83	67	48	241	54%	22%	2%
	Sales	14	22	29	23	88	29%	-1%	49%
	\$/SF	\$363	\$366	\$404	\$319	\$365	17%	17%	11%

Data source: Realcomp MLS using Great Lakes Repository Data.



2023 YEAR-END
SEMI HOUSING REPORT

Downriver

Single-Family Homes

'23 ANNUAL

3,596
TAL LISTINGS
-18% from last year

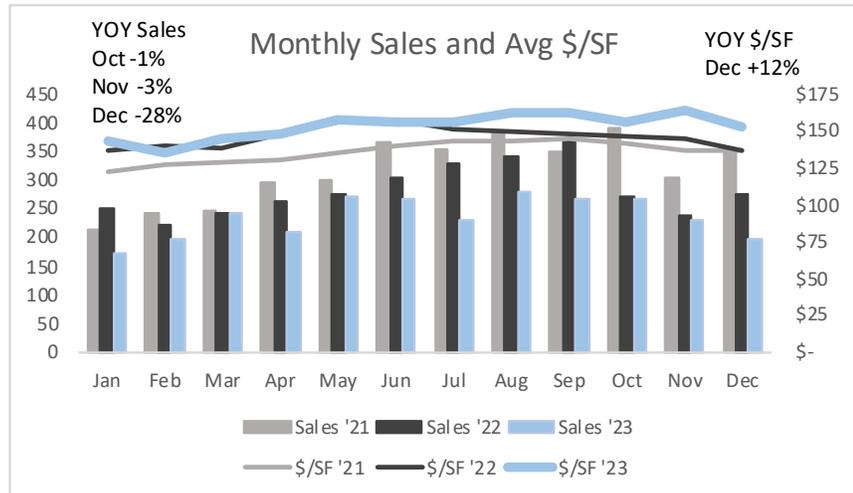
2,832
CLOSED SALES
-16% from last year

\$154
PRICE PER SQ FT
+5% from last year

\$213K
AVG SALE PRICE
+5% from last year

\$602M
CLOSED VOLUME
-12% from last year

Closed Sales



Price Range	'23 Listings and Sales by Price						'23 Annual vs.		
		Q1	Q2	Q3	Q4	2023 Annual	'20	'21	'22
All Combined	Listings	747	961	1,081	807	3,596	-15%	-19%	-18%
	Sales	611	745	779	697	2,832	-22%	-25%	-16%
	\$/SF	\$141	\$154	\$160	\$157	\$154	30%	12%	5%
	Avg SP	\$193,092	\$212,273	\$228,274	\$212,898	\$212,690	28%	14%	5%
<\$150k	Listings	256	229	277	236	998	-51%	-42%	-31%
	Sales	219	185	150	183	737	-58%	-44%	-26%
	\$/SF	\$101	\$106	\$111	\$105	\$105	5%	-2%	-3%
\$150k-\$300k	Listings	367	526	597	421	1,911	4%	-14%	-14%
	Sales	300	424	457	388	1,569	-4%	-24%	-16%
	\$/SF	\$153	\$161	\$162	\$166	\$161	26%	11%	4%
>\$300k	Listings	124	206	207	150	687	102%	37%	-3%
	Sales	92	136	172	126	526	122%	30%	0%
	\$/SF	\$165	\$172	\$177	\$177	\$173	26%	13%	6%

Data source: Realcomp MLS using Great Lakes Repository Data.



2023 YEAR-END
SEMI HOUSING REPORT

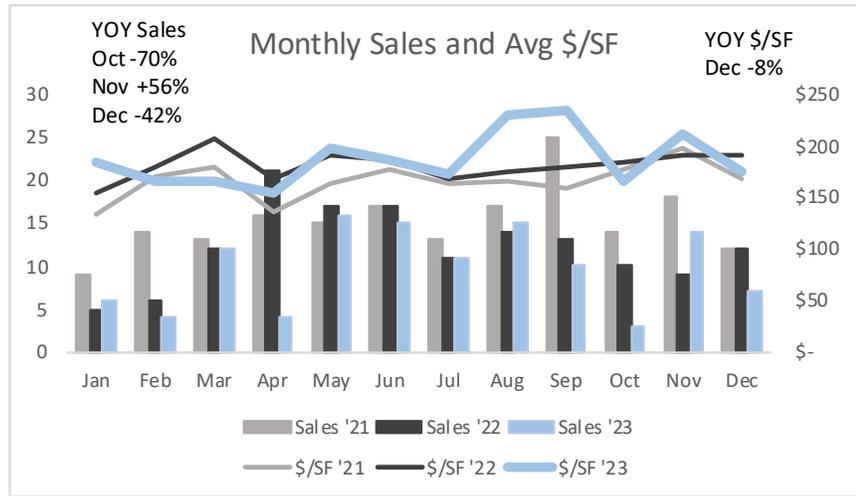
Grosse Ile

Single-Family Homes

'23 ANNUAL



Closed Sales



Price Range	'23 Listings and Sales by Price						'23 Annual vs.		
		Q1	Q2	Q3	Q4	2023 Annual	'20	'21	'22
All Combined	Listings	28	52	56	48	184	-14%	-15%	-19%
	Sales	22	35	36	24	117	-29%	-36%	-20%
	\$/SF	\$168	\$187	\$213	\$193	\$192	27%	15%	6%
	Avg SP	\$460,932	\$447,257	\$476,489	\$408,192	\$450,809	20%	7%	-7%
<\$350k	Listings	7	13	23	15	58	-36%	-27%	-9%
	Sales	10	11	14	13	48	-43%	-38%	7%
	\$/SF	\$147	\$155	\$163	\$160	\$157	20%	9%	-1%
\$350k-\$600k	Listings	12	24	21	25	82	-13%	-8%	-26%
	Sales	7	19	12	7	45	-26%	-42%	-39%
	\$/SF	\$173	\$186	\$185	\$178	\$182	21%	11%	4%
>\$600k	Listings	9	15	12	8	44	47%	-8%	-15%
	Sales	5	5	10	4	24	26%	-17%	-14%
	\$/SF	\$182	\$220	\$277	\$307	\$241	22%	22%	17%

Data source: Realcomp MLS using Great Lakes Repository Data.



2023 YEAR-END
SEMI HOUSING REPORT

Plymouth/Canton

Single-Family Homes

'23 ANNUAL

1,311
TOTAL LISTINGS
-24% from last year

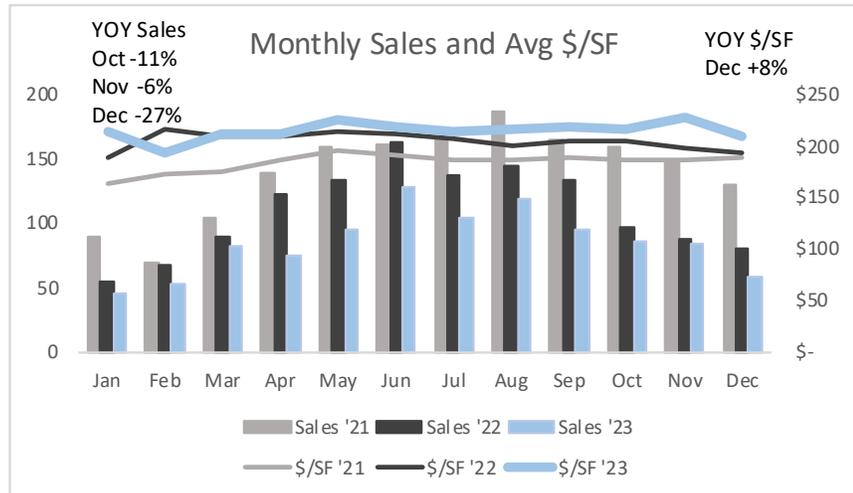
1,020
CLOSED SALES
-22% from last year

\$215
PRICE PER SQ FT
+5% from last year

\$472K
AVG SALE PRICE
+7% from last year

\$481M
CLOSED VOLUME
-17% from last year

Closed Sales



Price Range	'23 Listings and Sales by Price						'23 Annual vs.		
		Q1	Q2	Q3	Q4	2023 Annual	'20	'21	'22
All Combined	Listings	264	417	387	243	1,311	-31%	-30%	-24%
	Sales	180	297	316	227	1,020	-33%	-39%	-22%
	\$/SF	\$206	\$218	\$216	\$218	\$215	31%	16%	5%
	Avg SP	\$458,210	\$479,697	\$473,898	\$469,516	\$471,843	28%	14%	7%
<\$350k	Listings	76	100	90	69	335	-62%	-58%	-42%
	Sales	58	68	71	59	256	-69%	-63%	-43%
	\$/SF	\$186	\$208	\$203	\$208	\$202	28%	14%	5%
\$350k-\$600k	Listings	134	223	208	116	681	-19%	-16%	-19%
	Sales	89	161	186	131	567	-9%	-28%	-13%
	\$/SF	\$200	\$217	\$215	\$217	\$213	32%	17%	6%
>\$600k	Listings	54	94	89	58	295	74%	10%	1%
	Sales	33	68	59	37	197	126%	6%	-8%
	\$/SF	\$234	\$225	\$225	\$228	\$227	7%	8%	-1%

Data source: Realtor MLS using Great Lakes Repository Data.



2023 YEAR-END
SEMI HOUSING REPORT

Macomb County

Single-Family Homes

'23 ANNUAL

11,250
TOTAL LISTINGS
-25% from last year

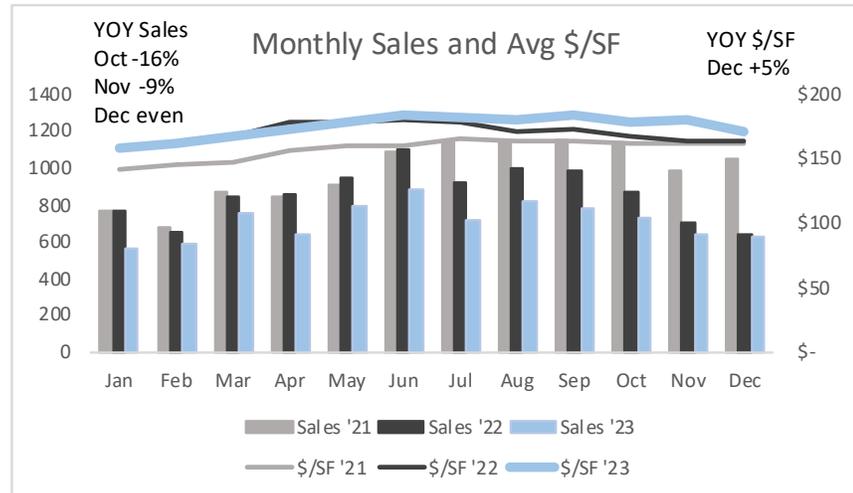
8,508
CLOSED SALES
-17% from last year

\$175
PRICE PER SQ FT
+3% from last year

\$286K
AVG SALE PRICE
+3% from last year

\$2.4B
CLOSED VOLUME
-14% from last year

Closed Sales



Price Range	'23 Listings and Sales by Price						'23 Annual vs.		
		Q1	Q2	Q3	Q4	2023 Annual	'20	'21	'22
All Combined	Listings	2,424	3,242	3,202	2,382	11,250	-14%	-20%	-25%
	Sales	1,896	2,318	2,299	1,995	8,508	-22%	-28%	-17%
	\$/SF	\$163	\$178	\$181	\$177	\$175	27%	11%	3%
	Avg SP	\$262,569	\$292,583	\$298,520	\$284,121	\$285,514	24%	9%	3%
<\$200k	Listings	830	1,000	963	799	3,592	-41%	-38%	-31%
	Sales	724	692	637	635	2,688	-49%	-40%	-24%
	\$/SF	\$123	\$127	\$130	\$124	\$126	9%	-1%	-2%
\$200k-\$400k	Listings	1,060	1,525	1,511	1,058	5,154	-5%	-15%	-22%
	Sales	874	1,153	1,183	980	4,190	-10%	-24%	-14%
	\$/SF	\$170	\$183	\$184	\$182	\$180	25%	10%	3%
>\$400k	Listings	534	717	728	525	2,504	52%	15%	-19%
	Sales	298	473	479	380	1,630	64%	-7%	-12%
	\$/SF	\$187	\$202	\$205	\$206	\$201	23%	12%	2%

Data source: Realcomp MLS using Great Lakes Repository Data.



2023 YEAR-END
SEMI HOUSING REPORT

Clinton Twp

Single-Family Homes

'23 ANNUAL

881
TOTAL LISTINGS
-28% from last year

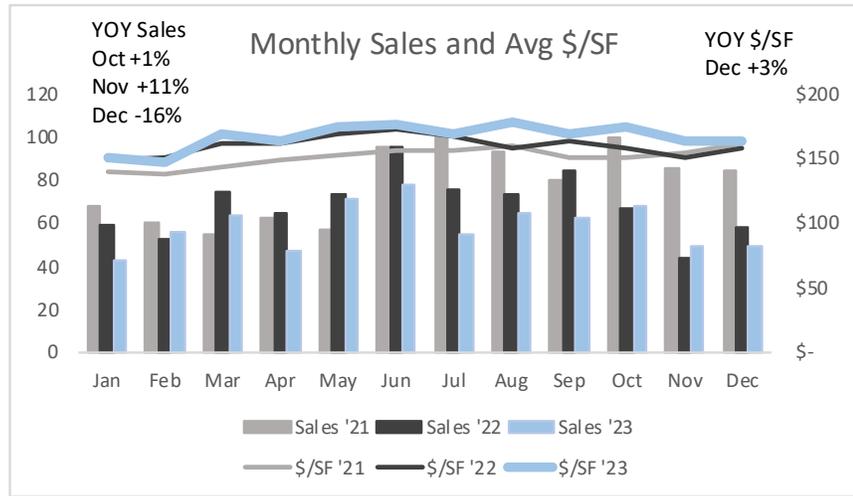
706
CLOSED SALES
-14% from last year

\$167
PRICE PER SQ FT
+4% from last year

\$280K
AVG SALE PRICE
+2% from last year

\$198M
CLOSED VOLUME
-12% from last year

Closed Sales



Price Range	'23 Listings and Sales by Price						'23 Annual vs.		
	Q1	Q2	Q3	Q4	2023 Annual	'20	'21	'22	
All Combined	Listings	180	273	231	197	881	-17%	-18%	-28%
	Sales	162	196	182	166	706	-23%	-25%	-14%
	\$/SF	\$156	\$172	\$172	\$168	\$167	28%	10%	4%
	Avg SP	\$261,066	\$290,116	\$294,007	\$271,929	\$280,177	28%	8%	2%
<\$200k	Listings	56	71	47	48	222	-52%	-46%	-23%
	Sales	43	37	34	36	150	-63%	-53%	-25%
	\$/SF	\$124	\$160	\$142	\$128	\$138	14%	2%	2%
\$200k-\$400k	Listings	105	164	145	125	539	-3%	-5%	-31%
	Sales	109	131	117	114	471	-5%	-12%	-13%
	\$/SF	\$165	\$172	\$176	\$173	\$171	26%	10%	3%
>\$400k	Listings	19	38	39	24	120	161%	28%	-17%
	Sales	10	28	31	16	85	400%	2%	4%
	\$/SF	\$151	\$180	\$177	\$183	\$175	35%	11%	5%

Data source: Realtor MLS using Great Lakes Repository Data.



2023 YEAR-END
SEMI HOUSING REPORT

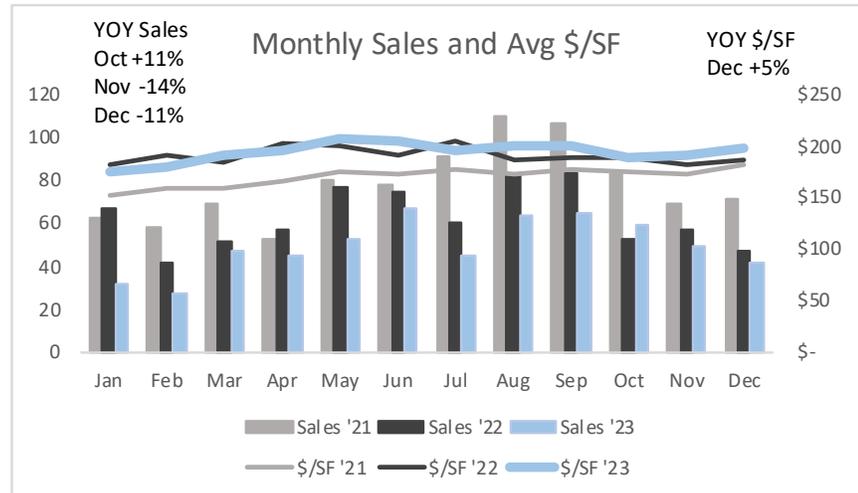
Shelby Twp

Single-Family Homes

'23 ANNUAL



Closed Sales



Price Range	'23 Listings and Sales by Price						'23 Annual vs.		
		Q1	Q2	Q3	Q4	2023 Annual	'20	'21	'22
All Combined	Listings	185	229	250	160	824	-26%	-26%	-24%
	Sales	106	164	174	150	594	-31%	-36%	-21%
	\$/SF	\$183	\$202	\$198	\$192	\$195	30%	14%	2%
	Avg SP	\$433,244	\$466,902	\$469,926	\$424,153	\$450,986	28%	12%	3%
<\$300k	Listings	35	28	53	39	155	-60%	-53%	-41%
	Sales	31	33	30	41	135	-61%	-51%	-30%
	\$/SF	\$152	\$181	\$184	\$168	\$170	19%	5%	-3%
\$300k-\$600k	Listings	87	147	134	67	435	-32%	-28%	-24%
	Sales	51	90	102	80	323	-32%	-41%	-20%
	\$/SF	\$181	\$188	\$188	\$186	\$187	26%	12%	3%
>\$600k	Listings	63	54	63	54	234	200%	33%	-6%
	Sales	24	41	42	29	136	216%	32%	-11%
	\$/SF	\$203	\$231	\$219	\$216	\$219	20%	10%	2%

Data source: Realcomp MLS using Great Lakes Repository Data.



2023 YEAR-END
SEMI HOUSING REPORT

Sterling Heights

Single-Family Homes

'23 ANNUAL

1,363
TOTAL LISTINGS
-24% from last year

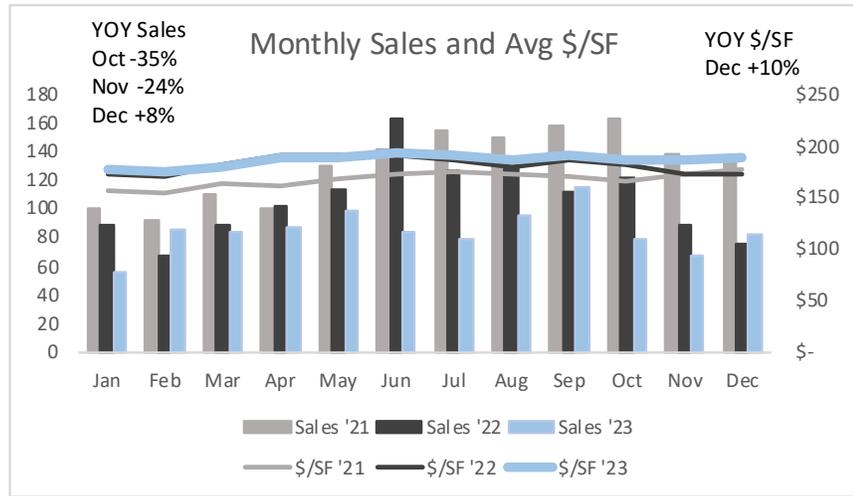
1,011
CLOSED SALES
-21% from last year

\$186
PRICE PER SQ FT
+2% from last year

\$319K
AVG SALE PRICE
+2% from last year

\$322M
CLOSED VOLUME
-19% from last year

Closed Sales



Price Range	'23 Listings and Sales by Price						'23 Annual vs. '20 '21 '22		
		Q1	Q2	Q3	Q4	2023 Annual	'20	'21	'22
All Combined	Listings	284	365	411	303	1,363	-16%	-25%	-24%
	Sales	225	270	288	228	1,011	-23%	-36%	-21%
	\$/SF	\$177	\$189	\$189	\$187	\$186	27%	11%	2%
	Avg SP	\$305,328	\$322,454	\$318,678	\$326,973	\$318,586	30%	11%	2%
<\$250k	Listings	46	65	52	38	201	-79%	-68%	-42%
	Sales	48	36	41	40	165	-80%	-68%	-35%
	\$/SF	\$168	\$181	\$183	\$175	\$176	22%	7%	5%
\$250k-\$400k	Listings	197	243	253	169	862	50%	-15%	-26%
	Sales	152	196	205	146	699	62%	-22%	-17%
	\$/SF	\$174	\$189	\$188	\$186	\$185	26%	10%	1%
>\$400k	Listings	41	57	106	96	300	191%	78%	6%
	Sales	25	38	42	42	147	268%	-5%	-19%
	\$/SF	\$194	\$193	\$196	\$196	\$195	23%	13%	2%

Data source: Realcomp MLS using Great Lakes Repository Data.



2023 YEAR-END
SEMI HOUSING REPORT

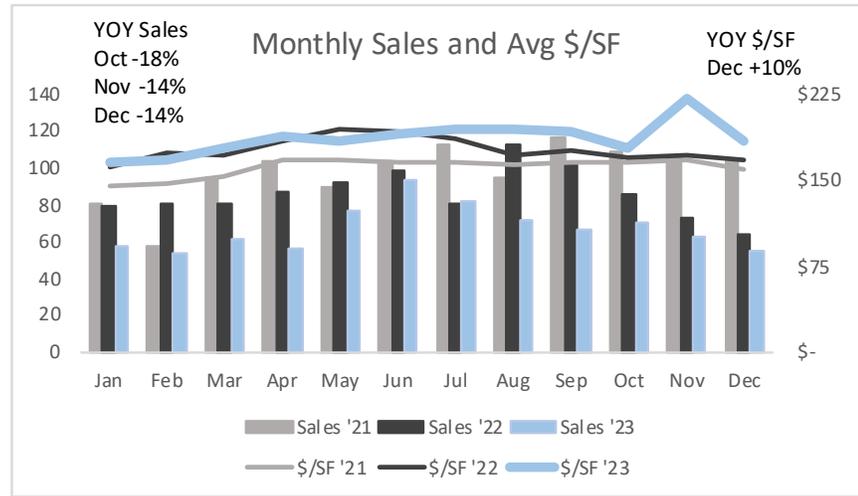
St Clair Shores

Single-Family Homes

'23 ANNUAL



Closed Sales



Price Range	'23 Listings and Sales by Price						'23 Annual vs.		
		Q1	Q2	Q3	Q4	2023 Annual	'20	'21	'22
All Combined	Listings	201	306	288	199	994	-23%	-28%	-26%
	Sales	173	226	221	188	808	-29%	-31%	-22%
	\$/SF	\$170	\$188	\$193	\$194	\$187	29%	16%	6%
	Avg SP	\$210,582	\$245,778	\$249,932	\$252,884	\$241,032	30%	18%	8%
<\$175k	Listings	38	31	31	26	126	-81%	-70%	-55%
	Sales	41	29	24	32	126	-79%	-65%	-33%
	\$/SF	\$127	\$133	\$150	\$134	\$134	2%	-1%	-3%
\$175k-\$300k	Listings	139	238	209	150	736	38%	-16%	-20%
	Sales	120	160	164	133	577	22%	-23%	-23%
	\$/SF	\$178	\$187	\$191	\$193	\$188	25%	11%	3%
>\$300k	Listings	24	37	48	23	132	50%	38%	-17%
	Sales	12	37	33	23	105	98%	81%	7%
	\$/SF	\$203	\$216	\$216	\$243	\$221	19%	19%	14%

Data source: Realcomp MLS using Great Lakes Repository Data.



2023 YEAR-END
SEMI HOUSING REPORT

Warren

Single-Family Homes

'23 ANNUAL

2,182
TOTAL LISTINGS
-24% from last year

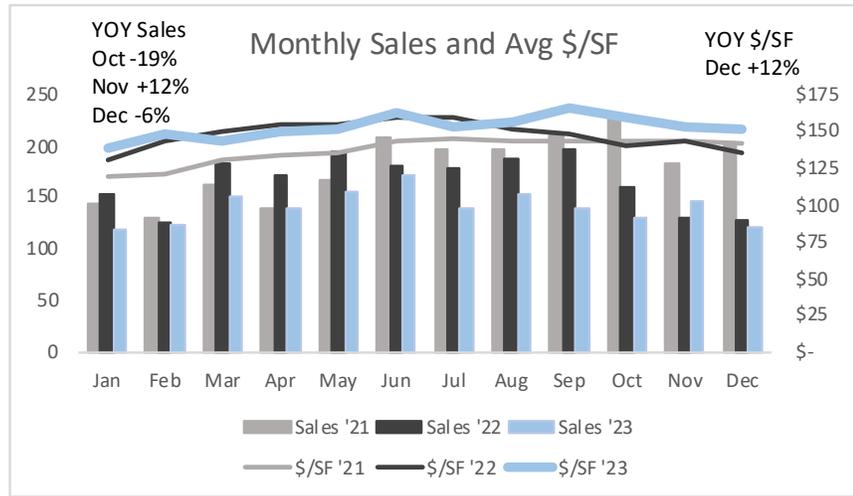
1,680
CLOSED SALES
-15% from last year

\$153
PRICE PER SQ FT
+3% from last year

\$187K
AVG SALE PRICE
+4% from last year

\$315M
CLOSED VOLUME
-12% from last year

Closed Sales



Price Range	'23 Listings and Sales by Price						'23 Annual vs.		
		Q1	Q2	Q3	Q4	2023 Annual	'20	'21	'22
All Combined	Listings	440	613	616	513	2,182	0%	-17%	-24%
	Sales	392	462	431	395	1,680	-11%	-22%	-15%
	\$/SF	\$143	\$155	\$158	\$154	\$153	30%	11%	3%
	Avg SP	\$172,735	\$192,549	\$193,023	\$189,039	\$187,222	26%	10%	4%
<\$125k	Listings	127	148	155	138	568	-19%	-27%	-29%
	Sales	116	118	104	105	443	-27%	-27%	-18%
	\$/SF	\$91	\$93	\$92	\$95	\$92	28%	7%	-2%
\$125k-\$250k	Listings	224	321	315	274	1,134	-20%	-31%	-30%
	Sales	224	222	216	189	851	-30%	-35%	-22%
	\$/SF	\$156	\$164	\$167	\$164	\$163	22%	7%	2%
>\$250k	Listings	89	144	146	101	480	485%	123%	11%
	Sales	52	122	111	101	386	415%	60%	10%
	\$/SF	\$167	\$176	\$182	\$178	\$177	30%	15%	4%

Data source: Realcomp MLS using Great Lakes Repository Data.



2023 YEAR-END
SEMI HOUSING REPORT

Livingston County

Single-Family Homes

'23 ANNUAL

2,533
TOTAL LISTINGS
-19% from last year

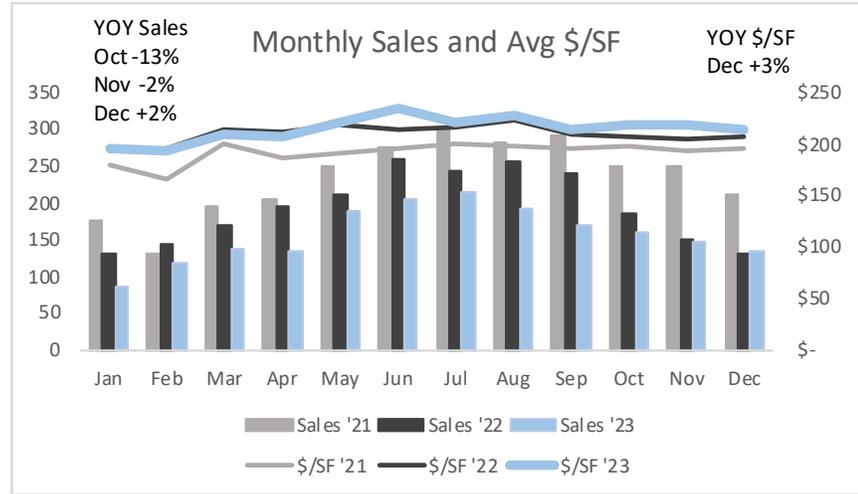
1,875
CLOSED SALES
-19% from last year

\$216
PRICE PER SQ FT
+3% from last year

\$424K
AVG SALE PRICE
+3% from last year

\$795M
CLOSED VOLUME
-17% from last year

Closed Sales



Price Range	'23 Listings and Sales by Price						'23 Annual vs.		
		Q1	Q2	Q3	Q4	2023 Annual	'20	'21	'22
All Combined	Listings	474	845	754	460	2,533	-26%	-23%	-19%
	Sales	338	526	571	440	1,875	-36%	-33%	-19%
	\$/SF	\$200	\$222	\$220	\$217	\$216	30%	12%	3%
	Avg SP	\$385,264	\$441,753	\$426,649	\$429,336	\$424,056	26%	10%	3%
<\$300k	Listings	122	177	152	102	553	-64%	-50%	-31%
	Sales	99	102	127	98	426	-70%	-55%	-33%
	\$/SF	\$167	\$171	\$172	\$166	\$169	13%	4%	-4%
\$300k-\$500k	Listings	231	403	367	232	1,233	-11%	-20%	-16%
	Sales	181	279	298	234	992	-16%	-26%	-11%
	\$/SF	\$197	\$207	\$207	\$205	\$205	24%	10%	2%
>\$500k	Listings	121	265	235	126	747	45%	13%	-12%
	Sales	58	145	146	108	457	49%	-10%	-18%
	\$/SF	\$237	\$263	\$260	\$256	\$257	22%	11%	5%

Data source: Realcomp MLS using Great Lakes Repository Data.



2023 YEAR-END
SEMI HOUSING REPORT

St. Clair County

Single-Family Homes

'23 ANNUAL

2,393
TOTAL LISTINGS
-18% from last year

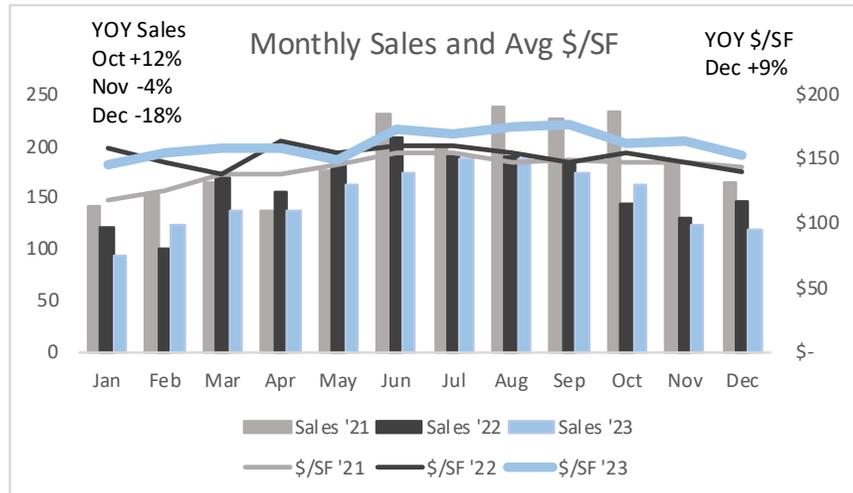
1,775
CLOSED SALES
-8% from last year

\$162
PRICE PER SQ FT
+7% from last year

\$262K
AVG SALE PRICE
+8% from last year

\$466M
CLOSED VOLUME
-1% from last year

Closed Sales



Price Range	'23 Listings and Sales by Price						'23 Annual vs.		
		Q1	Q2	Q3	Q4	2023 Annual	'20	'21	'22
All Combined	Listings	493	743	683	474	2,393	-7%	-9%	-18%
	Sales	354	472	545	404	1,775	-18%	-21%	-8%
	\$/SF	\$153	\$160	\$173	\$159	\$162	29%	13%	7%
	Avg SP	\$251,577	\$261,489	\$277,991	\$251,468	\$262,298	23%	10%	8%
<\$175k	Listings	147	197	197	149	690	-37%	-26%	-26%
	Sales	122	148	157	137	564	-44%	-34%	-20%
	\$/SF	\$100	\$101	\$103	\$98	\$101	7%	-1%	-4%
\$175k-\$350k	Listings	221	353	311	228	1,113	2%	-6%	-13%
	Sales	170	219	252	183	824	-10%	-20%	-6%
	\$/SF	\$149	\$162	\$163	\$162	\$159	21%	10%	5%
>\$350k	Listings	125	193	175	97	590	50%	16%	-18%
	Sales	62	105	136	84	387	65%	10%	11%
	\$/SF	\$214	\$202	\$229	\$207	\$214	26%	13%	8%

Data source: Realcomp MLS using Great Lakes Repository Data.

