



MARKET CONDITIONS

as of November 2025

COLUMBIA CO.

Effective Date: 11/1/2025

Comparables in analysis

Considered: 235
Included: 235

Show
Calculations

Sale and listing summary data

	#	Low Price	High Price
Current Listings	104	\$12,500	\$2,100,000
Sales	131	\$4,999	\$719,000

One-Unit Housing Trends

Property Values:	☐ Increasing	☒ Stable	☐ Declining
Demand/Supply:	☐ Shortage	☐ In Balance	☒ Over Supply
Marketing Time:	☒ Under 3 mths	☐ 3 to 6 mths	☐ Over 6 mths

Analysis & Trend Grid

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend
Total # of Comparable Sales (Settled)	65	31	35	
Absorption Rate (Total Sales/Months)	10.83	10.33	11.67	
Total # of Comparable Active Listings	61	83	104	
Months of Housing Supply (Total Listings/Ab.Rate)	5.63	8.03	8.91	
Median Sale & List Price, DOM, Sale/List %				
Median Comparable Sale Price	\$168,000	\$174,900	\$158,000	
Median Comparable Sales Days on Market	83	55	75	
Median Comparable List Price	\$195,000	\$220,000	\$231,750	
Median Comparable Listings Days on Market	83	80	103	
Median Sale Price as % of List Price	93.81%	96.78%	95.56%	

CALHOUN CO.

Effective Date: 11/1/2025

Comparables in analysis

Considered: 151
Included: 151

Show
Calculations

Sale and listing summary data

	#	Low Price	High Price
Current Listings	124	\$11,000	\$1,200,000
Sales	27	\$11,500	\$515,000

One-Unit Housing Trends

Property Values:	☐ Increasing	☒ Stable	☐ Declining
Demand/Supply:	☐ Shortage	☐ In Balance	☒ Over Supply
Marketing Time:	☐ Under 3 mths	☒ 3 to 6 mths	☐ Over 6 mths

Analysis & Trend Grid

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend
Total # of Comparable Sales (Settled)	12	9	6	
Absorption Rate (Total Sales/Months)	2.00	3.00	2.00	
Total # of Comparable Active Listings	47	89	124	
Months of Housing Supply (Total Listings/Ab.Rate)	23.50	29.67	62.00	
Median Sale & List Price, DOM, Sale/List %				
Median Comparable Sale Price	\$134,000	\$159,400	\$129,000	
Median Comparable Sales Days on Market	118.5	148	50.5	
Median Comparable List Price	\$199,000	\$199,000	\$186,950	
Median Comparable Listings Days on Market	169	69	117	
Median Sale Price as % of List Price	96.80%	99.69%	96.69%	

HEMPSTEAD CO.

Effective Date: 11/1/2025

Comparables in analysis

Considered: 119

Included: 119

Show

Calculations

Sale and listing summary data

	#	Low Price	High Price
Current Listings	54	\$39,000	\$1,450,000
Sales	65	\$15,000	\$900,000

One-Unit Housing Trends

Property Values:	☒ Increasing	☐ Stable	☐ Declining
Demand/Supply:	☐ Shortage	☐ In Balance	☒ Over Supply
Marketing Time:	☐ Under 3 mths	☒ 3 to 6 mths	☐ Over 6 mths

Analysis & Trend Grid

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	26	22	17			
Absorption Rate (Total Sales/Months)	4.33	7.33	5.67			
Total # of Comparable Active Listings	38	43	54			
Months of Housing Supply (Total Listings/Ab.Rate)	8.77	5.86	9.53			
Median Sale & List Price, DOM, Sale/List %						
Median Comparable Sale Price	\$129,000	\$103,750	\$207,000			
Median Comparable Sales Days on Market	96.5	105.5	115			
Median Comparable List Price	\$119,750	\$184,900	\$193,250			
Median Comparable Listings Days on Market	70	73	115			
Median Sale Price as % of List Price	100.00%	93.70%	93.22%			

LAFAYETTE CO.

Effective Date: 11/1/2025

Comparables in analysis

Considered: 29

Included: 29

Show

Calculations

Sale and listing summary data

	#	Low Price	High Price
Current Listings	16	\$24,000	\$600,000
Sales	13	\$17,500	\$349,900

One-Unit Housing Trends

Property Values:	☒ Increasing	☐ Stable	☐ Declining
Demand/Supply:	☐ Shortage	☐ In Balance	☒ Over Supply
Marketing Time:	☐ Under 3 mths	☒ 3 to 6 mths	☐ Over 6 mths

Analysis & Trend Grid

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	5	3	5			
Absorption Rate (Total Sales/Months)	0.83	1.00	1.67			
Total # of Comparable Active Listings	13	17	16			
Months of Housing Supply (Total Listings/Ab.Rate)	15.60	17.00	9.60			
Median Sale & List Price, DOM, Sale/List %						
Median Comparable Sale Price	\$87,500	\$349,900	\$110,000			
Median Comparable Sales Days on Market	133	70	104			
Median Comparable List Price	\$149,000	\$149,000	\$187,000			
Median Comparable Listings Days on Market	175	205	227			
Median Sale Price as % of List Price	80.95%	100.00%	73.83%			

OUACHITA CO.

Effective Date: 11/1/2025

Comparables in analysis

Considered: 249

Included: 249

Show
Calculations

Sale and listing summary data

	#	Low Price	High Price
Current Listings	100	\$8,500	\$550,000
Sales	149	\$10,000	\$710,000

One-Unit Housing Trends

Property Values:	☒ Increasing	☐ Stable	☐ Declining
Demand/Supply:	☐ Shortage	☐ In Balance	☒ Over Supply
Marketing Time:	☒ Under 3 mths	☐ 3 to 6 mths	☐ Over 6 mths

Analysis & Trend Grid

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend
Total # of Comparable Sales (Settled)	73	43	33	
Absorption Rate (Total Sales/Months)	12.17	14.33	11.00	
Total # of Comparable Active Listings	61	60	100	
Months of Housing Supply (Total Listings/Ab.Rate)	5.01	4.19	9.09	
Median Sale & List Price, DOM, Sale/List %				
Median Comparable Sale Price	\$120,000	\$139,500	\$155,000	
Median Comparable Sales Days on Market	78	78	80	
Median Comparable List Price	\$148,500	\$165,950	\$185,000	
Median Comparable Listings Days on Market	91	97	73	
Median Sale Price as % of List Price	95.73%	94.26%	96.88%	

UNION CO.

Effective Date: 11/1/2025

Comparables in analysis

Considered: 420

Included: 420

Show
Calculations

Sale and listing summary data

	#	Low Price	High Price
Current Listings	115	\$29,000	\$899,000
Sales	305	\$10,000	\$700,000

One-Unit Housing Trends

Property Values:	☐ Increasing	☒ Stable	☐ Declining
Demand/Supply:	☐ Shortage	☒ In Balance	☐ Over Supply
Marketing Time:	☒ Under 3 mths	☐ 3 to 6 mths	☐ Over 6 mths

Analysis & Trend Grid

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend
Total # of Comparable Sales (Settled)	146	89	70	
Absorption Rate (Total Sales/Months)	24.33	29.67	23.33	
Total # of Comparable Active Listings	85	90	115	
Months of Housing Supply (Total Listings/Ab.Rate)	3.49	3.03	4.93	
Median Sale & List Price, DOM, Sale/List %				
Median Comparable Sale Price	\$171,756	\$173,500	\$160,000	
Median Comparable Sales Days on Market	57	56	50	
Median Comparable List Price	\$225,000	\$194,950	\$208,000	
Median Comparable Listings Days on Market	64	60.5	80	
Median Sale Price as % of List Price	96.90%	97.47%	98.47%	