MARKET INSIGHTS REPORT



Market Analysis

The housing market is one of the largest and most important sectors of the U.S. economy. To understand the trends within the market one must analyze activity both month-over-month and year-over-year. In this Market Insights Report, MIBOR REALTOR[®] Association (MIBOR) provides a market analysis of the 16 central Indiana counties within the MIBOR service area by creating a single, timely, reliable source of data.

In this report, MIBOR has separated townhouse/condo inventory and properties for lease from the aggregated totals. This decision was made to add clarity to the data as the single-family residential segment is typically the focus. However, as our research shows, walkable neighborhoods with mixed use property types is becoming a consumer preference and a good investment for municipalities. Given this information, we have added a section to the report to address condos and "condo lifestyle" as it is defined within our data.

To create a comprehensive view of the market, MIBOR has scheduled the data pull to happen on the 5th day of the month for the prior month. After review, the completed reports are posted by the second Friday of the month at www.mibor.com/marketinsights.

After analysis of November 2021 data, this is what our experts are saying:

"Compared to last November, closed sales gained 5.2% while pending sales were up 13.1%," said Shelley Specchio, MIBOR CEO. "Sales have slowed slightly from this summer, a likely sign of a return to seasonality. The year-over-year comparison is promising that the market is improving and proves that this is still a great time to speak to a REALTOR* if you are contemplating purchasing or selling a home."

Dr. Elliot Eisenberg, an internationally acclaimed economist and public speaker says, "Nationally, The housing market continues to almost defy gravity, with sales activity steadily rising from already strong numbers earlier in the year and despite low inventories and high home prices. Long-term interest rates remain very subdued, despite inflation levels not seen in decades, likely attributable to the Fed's decision to begin tapering in November and possibly raising rates as early as spring 2022. As a result, 30-year mortgage rates should remain low for the foreseeable future and will likely increase only modestly through 2022. While we are unlikely to see a housing market exceed the heady, turbocharged pace of the last year, all indications are that it will continue to perform well and quite possibly exceed our already high expectations."

Year over Year data for November:

- Median sales price increased 12.1 percent to \$251,000
- Average days on market decreased 30 percent to 21

• Current active listings decreased 16.8 percent to 2,412

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MARKET SUMMARY

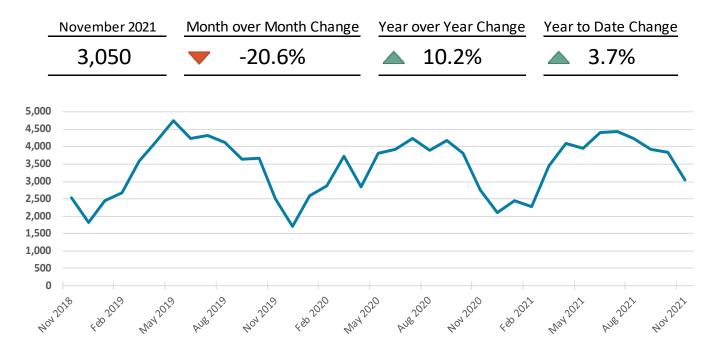


INCLUDES DATA FROM THE FOLLOWING COUNTIES FOR SINGLE FAMILY HOMES: BARTHOLOMEW, BOONE, BROWN, DECATUR, HAMILTON, HANCOCK, HENDRICKS, JACKSON, JENNINGS, JOHNSON, MADISON, MARION, MONTGOMERY, MORGAN, PUTNAM, SHELBY.

	Nov 2021	Oct 2021	мом	Nov 2020	YOY	2021	2020	YTD
Median Sales Price	\$251,000	\$255,000	- 1.6%	\$224,000	A 12.1%	\$247,000	\$216,328	A 14.2%
Closed Sales	3,421	3,504	▼ -2.4%	3,253	5.2%	36,087	34,539	4 .5%
New Listings	3,050	3,839	-20.6%	2,768	1 0.2%	40,111	38,689	A 3.7%
Pending Sales	3,292	3,628	-9.3%	2,910	1 3.1%	38,078	37,070	a 2.7%
Days on Market	21	18	1 6.7%	30	-30.0%	19	36	- 47.2%
Price per Square Foot	\$149	\$149	0.0%	\$128	1 6.4%	\$143	\$124	1 5.3%
% of Ask Received	100.0%	100.4%	- 0.4%	98.6%	1 .4%	100.6%	98.4%	A 2.2%
Active Inventory	2,412	2,694	- 10.5%	2,900	- 16.8%			
Absorption Rate	0.7	0.8	- 12.5%	0.9	- 22.2%			

New Listings

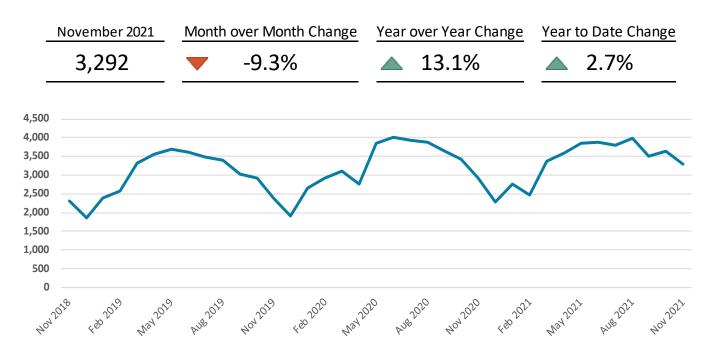
The number of properties listed in a given month regardless of current status.



Pending Sales

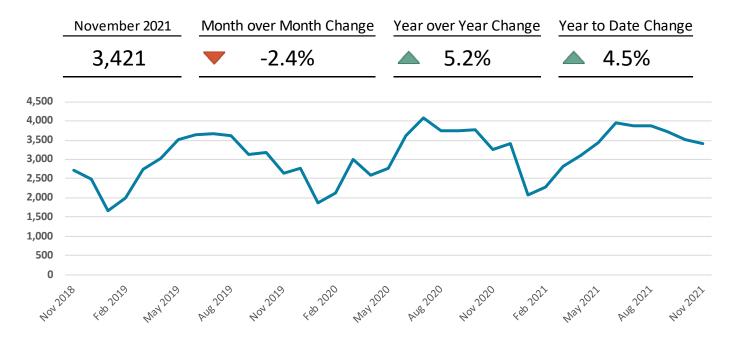


The number of properties newly under contract in a given month which are still pending or resulted in a closed sale.



Closed Sales

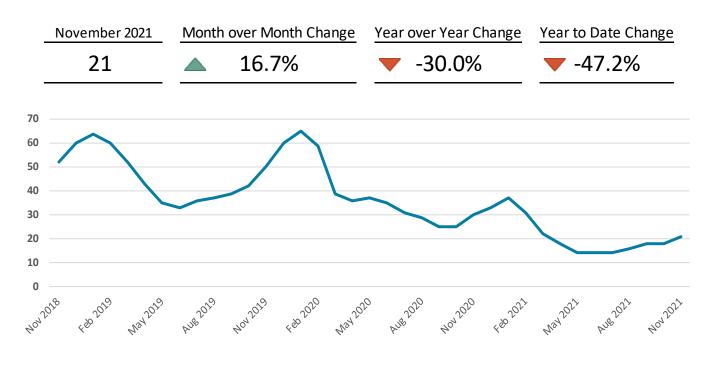
The number of properties which actually Sold in a given month.



Cumulative Days on Market

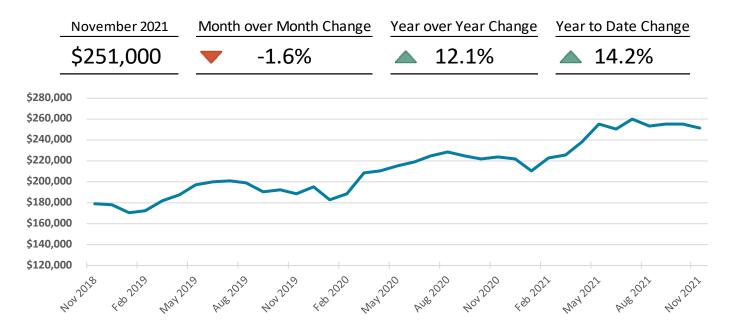


The average number of days between when a property is listed and the contract date.



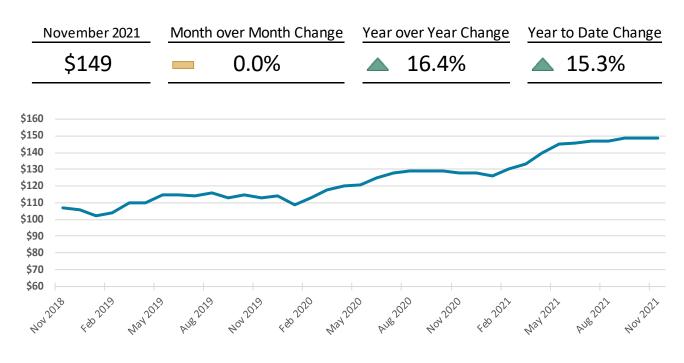
Median Sales Price

The mid-point where the price for half of the closed sales is higher and half is lower. Median is preferred to average as it accounts for outliers at the high or low end of the price range.



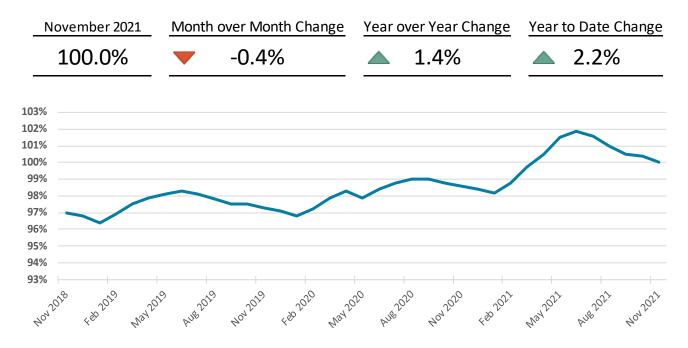
Sold Price per Square Foot

The average of the sales price divided by the square footage of the property.



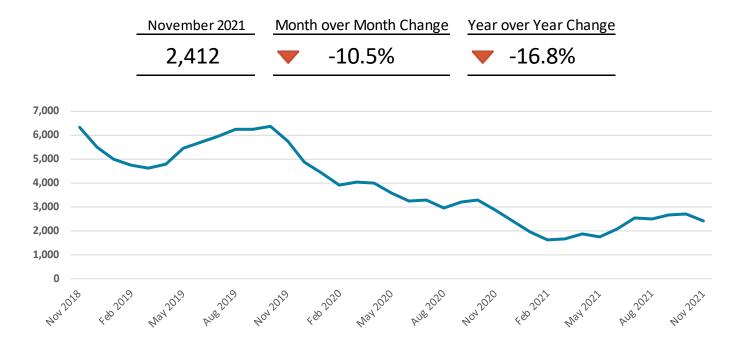
Percent of Ask Price Received

The average of the sales price divided by the final ask price, expressed as a percentage.



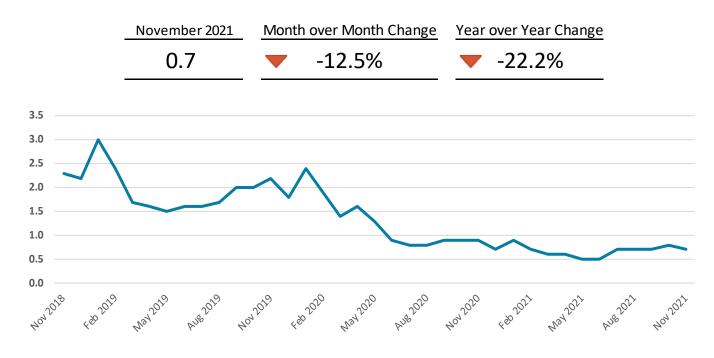
Active Inventory

The number of properties available for sale at the end of the month, based on the list date, contract date and sold date. This may change over time as properties fall out of contract.



Absorption Rate

The number of months it would take to sell through the available units at the current monthly sales rate. NAR[®] describes a balanced market as between 5 & 7 months of inventory.





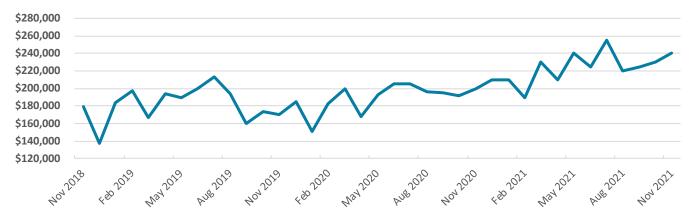
Bartholomew County

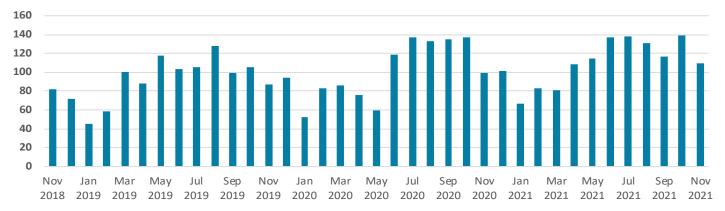
MIBOR REALTOR ASSOCIATION

Data for single family homes in Bartholomew County.

	Nov 2021	Oct 2021	мом	Nov 2020	ΥΟΥ	2021	2020	YTD
Median Sales Price	\$240,500	\$230,000	4 .6%	\$200,000	2 0.3%	\$229,900	\$192,000	1 9.7%
Closed Sales	110	139	-20.9%	99	A 11.1%	1,227	1,116	A 9.9%
New Listings	95	107	🔻 -11.2%	81	1 7.3%	1,360	1,234	1 0.2%
Pending Sales	98	116	🔻 -15.5%	102	-3.9%	1,278	1,197	6.8%
Days on Market	23	23	.0%	38	-39.5%	19	38	-50.0%
Price per Square Foot	\$166	\$145	1 4.5%	\$126	A 31.7%	\$145	\$126	1 5.1%
% of Ask Received	97.4%	98.5%	-1.1%	98.8%	- 1.4%	99.4%	98.0%	1 .4%
Active Inventory	83	91	-8.8%	72	1 5.3%			
Absorption Rate	0.8	0.7	1 4.3%	0.7	1 4.3%			

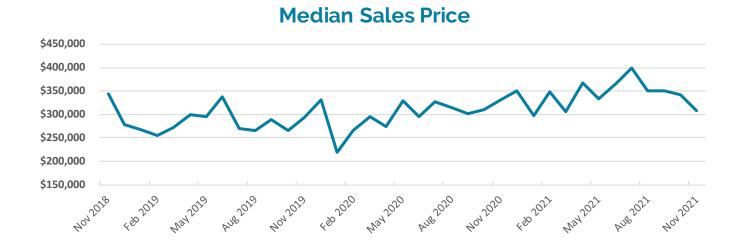
Median Sales Price

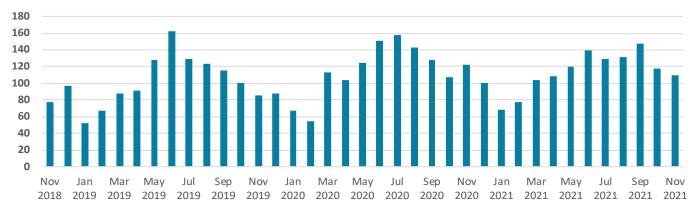






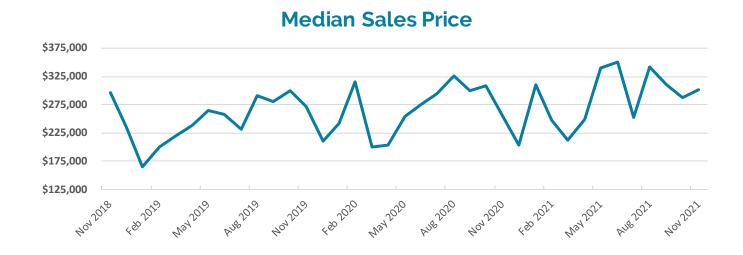
	Nov 2021	Oct 2021	N	иом	Nov 2020		ΥΟΥ	2021	2020	,	YTD
Median Sales Price	\$308,000	\$341,950		-9.9%	\$332,017	▼	-7.2%	\$346,189	\$305,000		13.5%
Closed Sales	110	118	▼	-6.8%	122	▼	-9.8%	1,252	1,272	▼	-1.6%
New Listings	96	120	▼	-20.0%	80		20.0%	1,406	1,370		2.6%
Pending Sales	100	131	▼	-23.7%	84		19.0%	1,338	1,338		0.0%
Days on Market	21	23	▼	-8.7%	59	▼	-64.4%	19	48	▼	-60.4%
Price per Square Foot	\$159	\$169	▼	-5.9%	\$146		8.9%	\$165	\$142		16.2%
% of Ask Received	99.1%	100.0%	▼	-0.9%	98.2%		0.9%	100.3%	98.1%		2.2%
Active Inventory	79	81	▼	-2.5%	106	▼	-25.5%				
Absorption Rate	0.7	0.7		0.0%	0.9	▼	-22.2%				

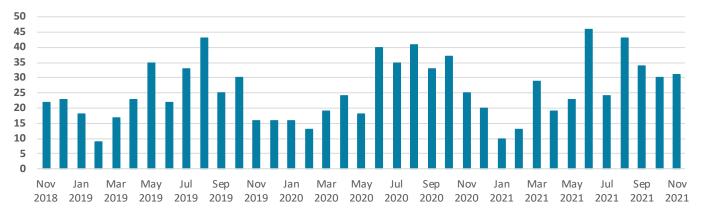






	Nov 2021	Oct 2021	мом	Nov 2020	ΥΟΥ	2021	2020	YTD
Median Sales Price	\$302,000	\$287,000	5 .2%	\$255,000	1 8.4%	\$303,500	\$265,000	1 4.5%
Closed Sales	31	30	a 3.3%	25	a 24.0%	302	301	a 0.3%
New Listings	29	43	▼ -32.6%	9	A 222.2%	381	322	1 8.3%
Pending Sales	32	31	A 3.2%	15	113.3%	339	318	6.6%
Days on Market	31	33	-6.1%	92	▼ -66.3%	32	69	▼ -53.6%
Price per Square Foot	\$284	\$234	a 21.4%	\$194	4 6.4%	\$249	\$220	1 3.2%
% of Ask Received	97.7%	98.7%	- 1.0%	95.4%	a 2.4%	98.5%	96.1%	a 2.5%
Active Inventory	41	52	-21.2%	25	6 4.0%			
Absorption Rate	1.3	1.7	▼ -23.5%	1.0	a 30.0%			

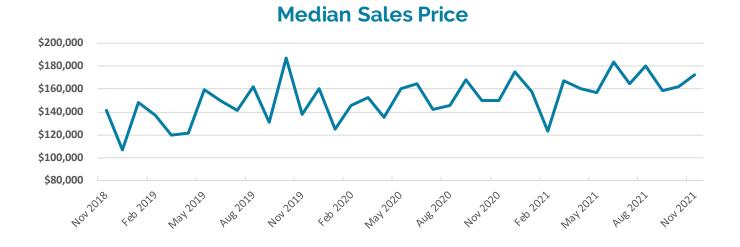


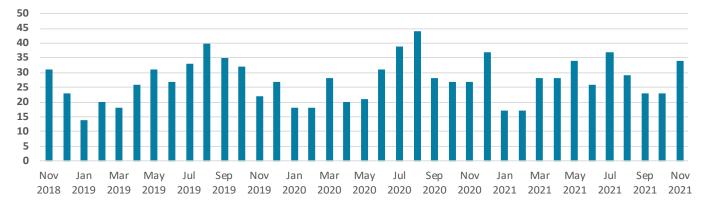


Decatur County

Data for single family homes in Decatur County.

	Nov 2021	Oct 2021	МОМ	Nov 2020	YOY	2021	2020	YTD
Median Sales Price	\$172,450	\$162,500	6 .1%	\$150,000	1 5.0%	\$165,000	\$152,000	8.6%
Closed Sales	34	23	4 7.8%	27	a 25.9%	296	301	- 1.7%
New Listings	32	46	▼ -30.4%	26	a 23.1%	367	346	6 .1%
Pending Sales	38	34	1 1.8%	29	A 31.0%	325	335	-3.0%
Days on Market	44	27	6 3.0%	58	🔻 -24.1%	29	46	▼ -37.0%
Price per Square Foot	\$133	\$135	- 1.5%	\$101	A 31.7%	\$123	\$105	A 17.1%
% of Ask Received	95.6%	94.7%	1.0%	96.1%	-0.5%	97.2%	96.9%	a 0.3%
Active Inventory	47	58	- 19.0%	40	A 17.5%			
Absorption Rate	1.4	2.5	- 44.0%	1.5	-6.7%			





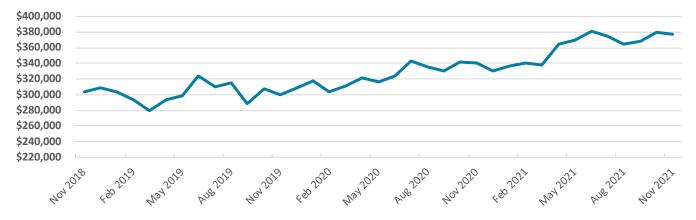


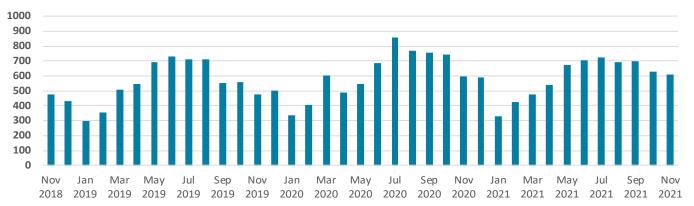
Hamilton County

Data for single family homes in Hamilton County.

	Nov 2021	Oct 2021	мом	Nov 2020	ΥΟΥ	2021	2020	YTD
Median Sales Price	\$377,190	\$379,900	-0.7%	\$340,000	1 0.9%	\$366,009	\$327,500	1 1.8%
Closed Sales	610	627	-2.7%	598	a 2.0%	6,498	6,790	-4.3%
New Listings	421	581	- 27.5%	456	- 7.7%	6,648	7,272	-8.6%
Pending Sales	476	605	- 21.3%	486	- 2.1%	6,668	7,182	-7.2%
Days on Market	16	15	6 .7%	31	V -48.4%	17	42	▼ -59.5%
Price per Square Foot	\$178	\$180	- 1.1%	\$153	1 6.3%	\$170	\$147	1 5.6%
% of Ask Received	101.2%	101.7%	-0.5%	99.2%	a 2.0%	101.6%	98.8%	2.8%
Active Inventory	178	237	- 24.9%	423	-57.9%			
Absorption Rate	0.3	0.4	▼ -25.0%	0.7	▼ -57.1%			

Median Sales Price

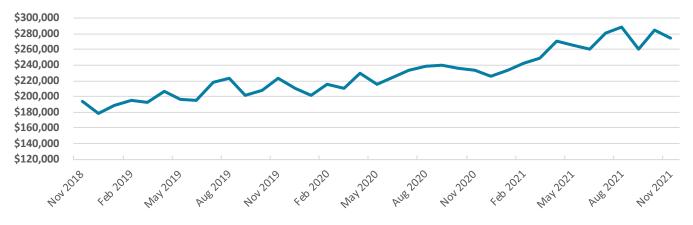








	Nov 2021	Oct 2021	мом	Nov 2020	ΥΟΥ	2021	2020	YTD
Median Sales Price	\$275,000	\$285,500	-3.7%	\$233,450	1 7.8%	\$269,900	\$227,950	1 8.4%
Closed Sales	141	155	-9.0%	154	-8.4%	1,543	1,396	1 0.5%
New Listings	123	226	-45.6%	108	1 3.9%	1,762	1,535	1 4.8%
Pending Sales	146	179	- 18.4%	120	a 21.7%	1,665	1,523	9.3%
Days on Market	21	18	1 6.7%	26	- 19.2%	17	36	▼ -52.8%
Price per Square Foot	\$142	\$145	-2.1%	\$118	a 20.3%	\$135	\$115	1 7.4%
% of Ask Received	100.2%	100.4%	-0.2%	97.8%	a 2.5%	100.5%	98.6%	1 .9%
Active Inventory	126	150	- 16.0%	111	1 3.5%			
Absorption Rate	0.9	1.0	- 10.0%	0.7	28.6%			





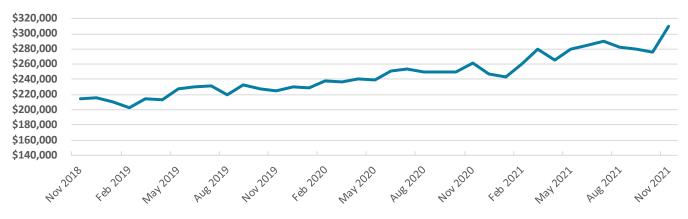
Hendricks County

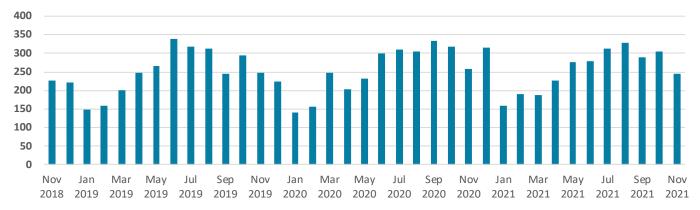
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Data for single family homes in Hendricks County.

	Nov 2021	Oct 2021	МОМ	Nov 2020	YOY	2021	2020	YTD
Median Sales Price	\$310,000	\$276,000	1 2.3%	\$261,500	1 8.5%	\$280,000	\$247,000	1 3.4%
Closed Sales	246	305	🔻 -19.3%	259	-5.0%	2,804	2,805	▼ 0.0%
New Listings	205	260	-21.2%	214	-4.2%	2,990	3,073	-2.7%
Pending Sales	235	255	-7.8%	249	-5.6%	2,902	3,037	-4.4%
Days on Market	21	14	▲ 50.0%	28	-25.0%	14	32	▼ -56.3%
Price per Square Foot	\$148	\$148	.0%	\$125	1 8.4%	\$142	\$121	A 17.4%
% of Ask Received	101.1%	101.2%	-0.1%	99.5%	1 .6%	101.7%	99.2%	a 2.5%
Active Inventory	143	156	-8.3%	160	- 10.6%			
Absorption Rate	0.6	0.5	a 20.0%	0.6	0.0%			

Median Sales Price

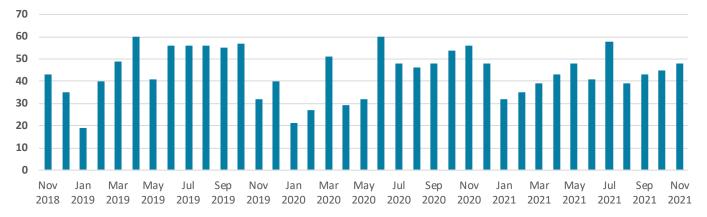






	Nov 2021	Oct 2021	N	IOM	Nov 2020		ΥΟΥ	2021	2020		YTD
Median Sales Price	\$160,000	\$157,000		1.9%	\$167,450	▼	-4.4%	\$167,000	\$159,700		4.6%
Closed Sales	48	45		6.7%	56	▼	-14.3%	471	472	▼	-0.2%
New Listings	46	56	▼	-17.9%	30		53.3%	526	545	▼	-3.5%
Pending Sales	47	50	▼	-6.0%	36		30.6%	488	506	▼	-3.6%
Days on Market	23	20		15.0%	22		4.5%	23	42	▼	-45.2%
Price per Square Foot	\$127	\$120		5.8%	\$115		10.4%	\$118	\$106		11.3%
% of Ask Received	98.1%	96.8%		1.3%	97.0%		1.1%	98.7%	97.7%		1.0%
Active Inventory	53	50		6.0%	53		0.0%				
Absorption Rate	1.1	1.1		0.0%	0.9		22.2%				

Median Sales Price \$200,000 \$180,000 \$160,000 \$140,000 \$120,000 \$100,000 \$80,000 \$60,000 Nov 2018 4802019 +ep 2020 AUB 2021 Nov2021 2019 2020 2019 2019 2020 1042020 +802021 May 2021

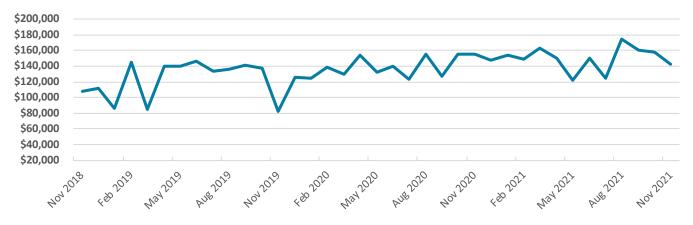


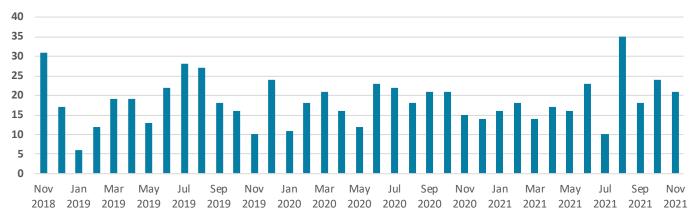
Jennings County

Data for single family homes in Jennings County.

	Nov 2021	Oct 2021	МОМ	Nov 2020	ΥΟΥ	2021	2020	YTD
Median Sales Price	\$142,500	\$157,450	-9.5%	\$155,000	- 8.1%	\$149,950	\$139,950	A 7.1%
Closed Sales	21	24	🔻 -12.5%	15	4 0.0%	212	198	A 7.1%
New Listings	28	24	1 6.7%	22	A 27.3%	259	243	6 .6%
Pending Sales	26	25	4.0%	12	116.7%	236	214	1 0.3%
Days on Market	32	49	▼ -34.7%	42	-23.8%	30	36	🔻 -16.7%
Price per Square Foot	\$115	\$116	-0.9%	\$102	A 12.7%	\$114	\$99	1 5.2%
% of Ask Received	96.9%	95.0%	a 2.0%	98.5%	- 1.6%	97.6%	96.5%	1 .1%
Active Inventory	30	30	0.0%	30	0.0%			
Absorption Rate	1.4	1.3	A 7.7%	2.0	-30.0%			

Median Sales Price



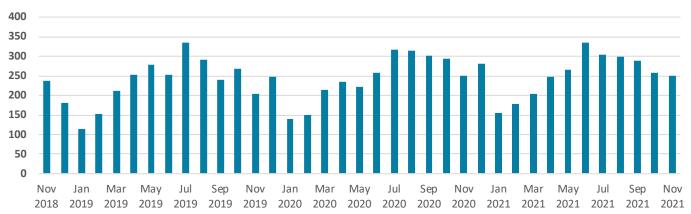






	Nov 2021	Oct 2021	МОМ	Nov 2020	ΥΟΥ	2021	2020	YTD
Median Sales Price	\$288,000	\$272,000	5 .9%	\$225,900	A 27.5%	\$265,000	\$219,900	a 20.5%
Closed Sales	250	259	-3.5%	249	a 0.4%	2,786	2,693	a 3.5%
New Listings	245	271	-9.6%	215	1 4.0%	3,021	2,911	A 3.8%
Pending Sales	269	266	1 .1%	236	1 4.0%	2,939	2,886	1.8%
Days on Market	14	13	A 7.7%	25	-44.0%	12	31	🔻 -61.3%
Price per Square Foot	\$157	\$155	1 .3%	\$127	a 23.6%	\$148	\$125	1 8.4%
% of Ask Received	101.4%	101.5%	-0.1%	98.8%	2 .6%	101.2%	99.0%	A 2.2%
Active Inventory	114	148	-23.0%	144	-20.8%			
Absorption Rate	0.5	0.6	🔻 -16.7%	0.6	- 16.7%			

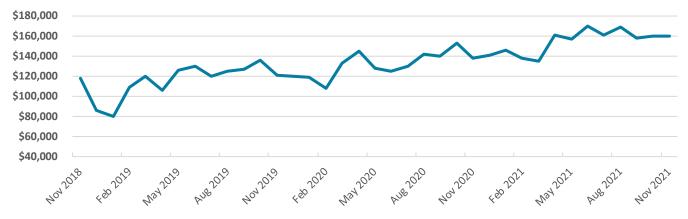


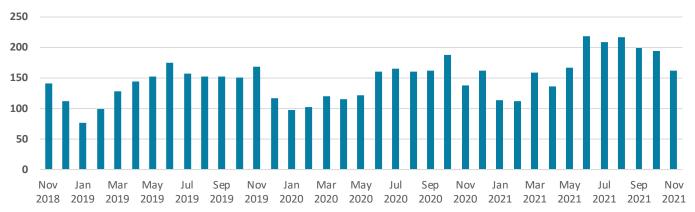




	Nov 2021	Oct 2021	МОМ	Nov 2020	ΥΟΥ	2021	2020	YTD
Median Sales Price	\$159,950	\$160,000	▼ 0.0%	\$137,900	1 6.0%	\$157,000	\$138,000	1 3.8%
Closed Sales	162	195	🔻 -16.9%	139	1 6.5%	1,893	1,536	a 23.2%
New Listings	194	236	- 17.8%	154	a 26.0%	2,185	1,764	a 23.9%
Pending Sales	194	194	0.0%	151	a 28.5%	2,037	1,688	a 20.7%
Days on Market	20	16	a 25.0%	30	▼ -33.3%	23	39	- 41.0%
Price per Square Foot	\$105	\$100	a 5.0%	\$90	a 16.7%	\$100	\$85	1 7.6%
% of Ask Received	98.6%	98.0%	a 0.6%	96.8%	a 1.9%	98.5%	96.8%	1.8%
Active Inventory	196	189	A 3.7%	170	a 15.3%			
Absorption Rate	1.2	1.0	a 20.0%	1.2	0.0%			





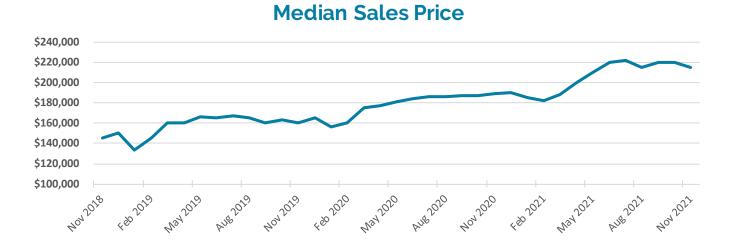


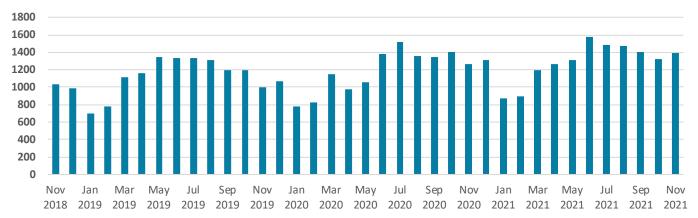
Marion County

Data for single family homes in Marion County.

MIBOR REALTOR'ASSOCIATION

	Nov 2021	Oct 2021	МОМ	Nov 2020	ΥΟΥ	2021	2020	YTD
Median Sales Price	\$215,000	\$220,000	-2.3%	\$188,900	1 3.8%	\$210,000	\$180,000	1 6.7%
Closed Sales	1,391	1,320	5 .4%	1263	1 0.1%	14,191	13,076	a 8.5%
New Listings	1,259	1,534	🔻 -17.9%	1171	A 7.5%	16,144	15,162	6 .5%
Pending Sales	1,369	1,456	-6.0%	1173	1 6.7%	15,075	14,036	A 7.4%
Days on Market	22	16	A 37.5%	27	🔻 -18.5%	21	33	▼ -36.4%
Price per Square Foot	\$139	\$143	-2.8%	\$123	1 3.0%	\$137	\$118	1 6.1%
% of Ask Received	100.1%	100.7%	-0.6%	98.7%	1 .4%	100.6%	98.3%	2.3 %
Active Inventory	1,035	1,173	- 11.8%	1319	- 21.5%			
Absorption Rate	0.7	0.9	-22.2%	1.0	▼ -30.0%			



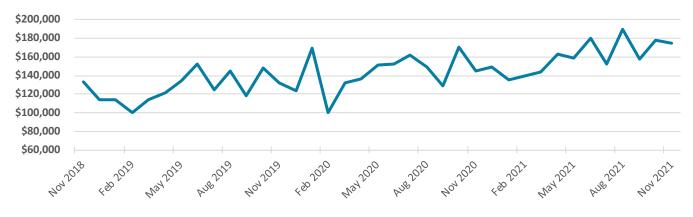


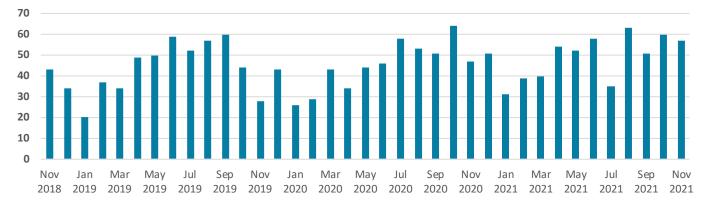
Montgomery County

Data for single family homes in Montgomery County.

	Nov 2021	Oct 2021	N	IOM	Nov 2020		ΥΟΥ	2021	2020		YTD
Median Sales Price	\$175,000	\$177,450		-1.4%	\$145,000		20.7%	\$160,000	\$145,000		10.3%
Closed Sales	57	60	▼	-5.0%	47		21.3%	540	495		9.1%
New Listings	59	52		13.5%	36		63.9%	615	550		11.8%
Pending Sales	55	53		3.8%	38		44.7%	569	542		5.0%
Days on Market	25	26	▼	-3.8%	24		4.2%	23	42	▼	-45.2%
Price per Square Foot	\$109	\$119	▼	-8.4%	\$98		11.2%	\$114	\$97		17.5%
% of Ask Received	94.8%	97.7%	▼	-3.0%	96.6%	▼	-1.9%	98.5%	97.4%		1.1%
Active Inventory	52	46		13.0%	45		15.6%				
Absorption Rate	0.9	0.8		12.5%	1.0	▼	-10.0%				

Median Sales Price

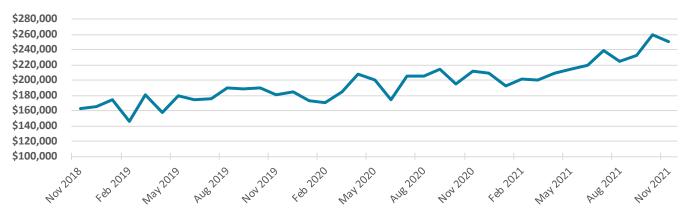


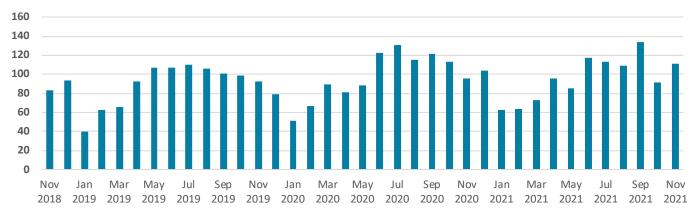






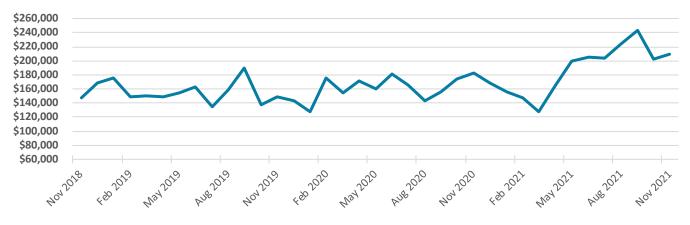
	Nov 2021	Oct 2021	Μ	ом	Nov 2020	,	ΥΟΥ	2021	2020		YTD
Median Sales Price	\$250,000	\$260,000		-3.8%	\$212,285		17.8%	\$225,000	\$195,500		15.1%
Closed Sales	111	91		22.0%	96		15.6%	1,055	1,074	▼	-1.8%
New Listings	109	141	▼ -	22.7%	71		53.5%	1,245	1,177		5.8%
Pending Sales	104	111	•	-6.3%	84		23.8%	1,123	1,151	▼	-2.4%
Days on Market	26	46	▼ -	43.5%	27	▼	-3.7%	22	37	▼	-40.5%
Price per Square Foot	\$152	\$153	▼	-0.7%	\$128		18.8%	\$142	\$123		15.4%
% of Ask Received	99.3%	100.1%	•	-0.8%	99.4%	▼	-0.1%	99.8%	98.5%		1.3%
Active Inventory	115	118		-2.5%	91		26.4%				
Absorption Rate	1.0	1.3	▼ -	23.1%	0.9		11.1%				

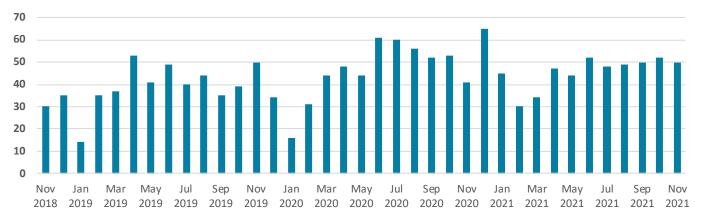






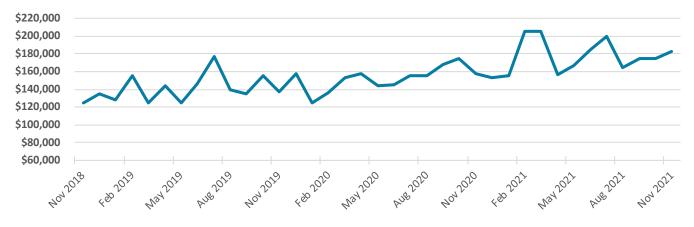
	Nov 2021	Oct 2021	МОМ	Nov 2020	ΥΟΥ	2021	2020	YTD
Median Sales Price	\$209,638	\$202,500	A 3.5%	\$182,500	1 4.9%	\$198,000	\$168,150	1 7.8%
Closed Sales	50	52	▼ -3.8%	41	a 22.0%	501	506	-1.0%
New Listings	47	71	▼ -33.8%	50	-6.0%	582	590	-1.4%
Pending Sales	46	64	v -28.1%	43	A 7.0%	525	561	-6.4%
Days on Market	36	19	A 89.5%	24	a 50.0%	21	49	▼ -57.1%
Price per Square Foot	\$143	\$130	a 10.0%	\$114	a 25.4%	\$129	\$112	A 15.2%
% of Ask Received	98.0%	99.0%	- 1.0%	97.0%	1.0%	98.8%	97.4%	a 1.4%
Active Inventory	62	61	1 .6%	55	1 2.7%			
Absorption Rate	1.2	1.2	0.0%	1.3	-7.7%			

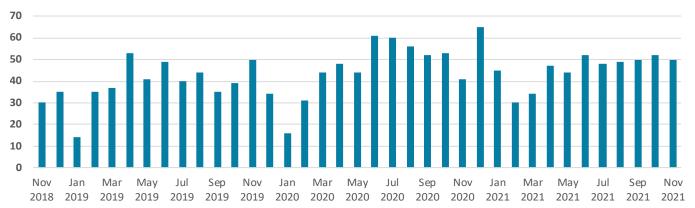






	Nov 2021	Oct 2021	мом	Nov 2020	ΥΟΥ	2021	2020	YTD
Median Sales Price	\$183,000	\$175,000	4 .6%	\$157,500	1 6.2%	\$180,358	\$151,750	1 8.9%
Closed Sales	49	61	🔻 -19.7%	63	-22.2%	516	508	1.6%
New Listings	62	71	🔻 -12.7%	45	A 37.8%	620	595	4 .2%
Pending Sales	57	58	- 1.7%	52	9.6%	571	556	a 2.7%
Days on Market	17	16	6.3 %	27	-37.0%	24	32	-25.0%
Price per Square Foot	\$130	\$126	A 3.2%	\$98	A 32.7%	\$120	\$100	a 20.0%
% of Ask Received	99.6%	99.3%	a 0.3%	95.2%	4.6%	99.0%	97.0%	a 2.1%
Active Inventory	58	54	A 7.4%	56	a 3.6%			
Absorption Rate	1.2	0.9	A 33.3%	0.9	A 33.3%			







	Nov 2021	Oct 2021	мом	Nov 2020	٢	(ΟΥ	2021	2020	YTD
Median Sales Price	\$210,000	\$195,000	A 7.7%	\$177,000		18.6%	\$192,000	\$171,500	1 2.0%
Closed Sales	241	245	- 1.6%	252	▼	-4.4%	2,433	2,377	2 .4%
New Listings	237	269	🔻 -11.9%	198		19.7%	2,704	2,877	-6.0%
Pending Sales	259	268	-3.4%	215		20.5%	2,585	2,554	1 .2%
Days on Market	25	24	4 .2%	28		-10.7%	28	35	▼ -20.0%
Price per Square Foot	\$144	\$148	-2.7%	\$124		16.1%	\$139	\$122	1 3.9%
% of Ask Received	100.3%	99.9%	a 0.4%	98.3%		2.0%	99.8%	98.1%	1 .7%
Active Inventory	209	250	🔻 -16.4%	355		-41.1%			
Absorption Rate	0.9	1.0	- 10.0%	1.4		-35.7%			

