

Celina 45822

ZIP code · OH · Ohio · Mercer County · Celina

BALANCED MARKET

\$259K

MEDIAN SALE PRICE

+21.0%

1-YR CHANGE

279

SALES (12 MO)

\$236K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 50 / 100

Buyer's market

Balanced

Seller's market

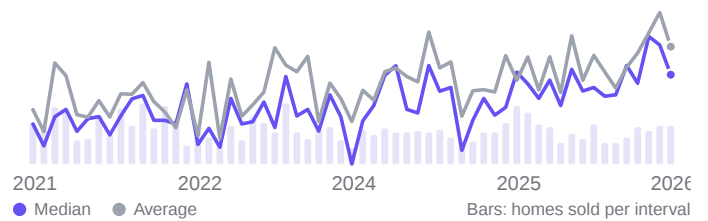
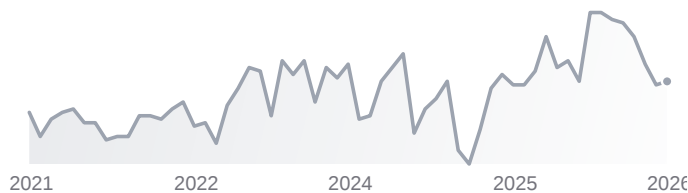
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

50 / 100

Sale prices

Median \$228K · Average \$266K

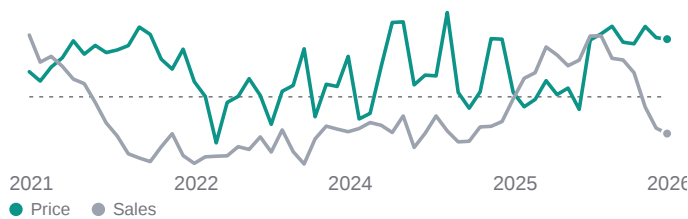


Growth (year over year)

Price +21.0% · Sales -13.4%

Price per square foot

\$170/ft²

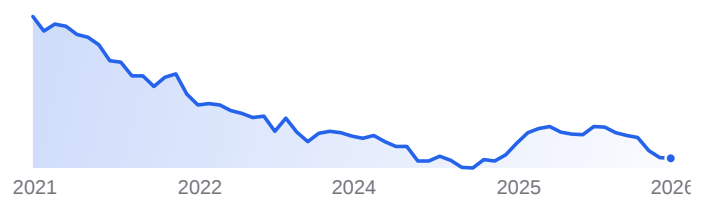


Sale premium vs estimated value

+16.3%

Annual turnover (share of homes sold)

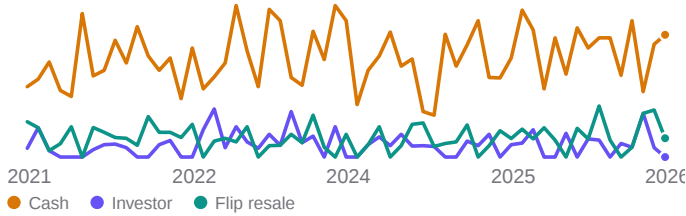
3.2%



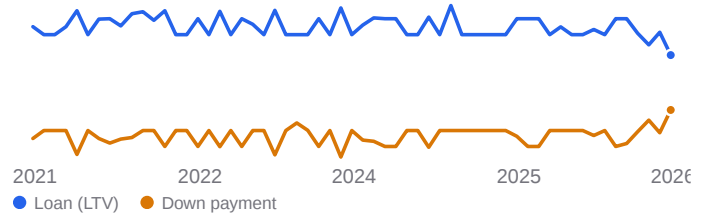
BUYERS & OUTCOMES

Buyer mix

Cash 45% · Investor 0% · Flip resale 6.9%



Financing (share of purchase price) Loan (LTV) 67% · Down payment 33%



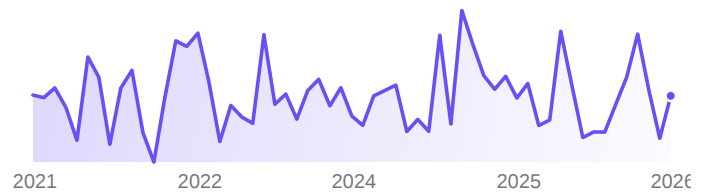
Sellers who sold at a gain

88%



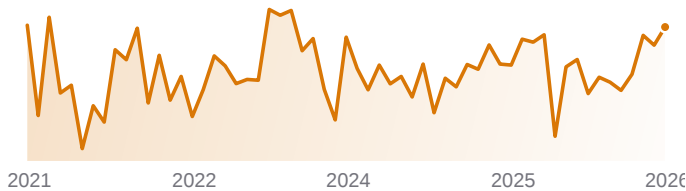
Typical hold before selling

5.1 yrs



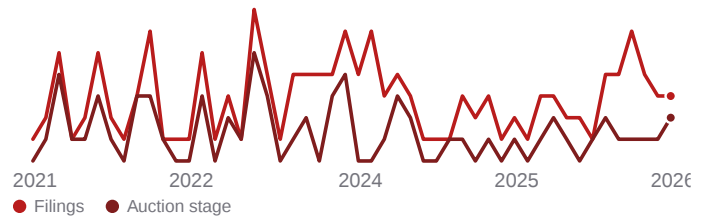
Median annualized return at resale

+9.6%



Preforeclosure filings

Filings 3 · Auction stage 2



HOUSING STOCK

Homes	8,846
Median value (AVM)	\$236K
Median size	1,400 ft²
Median bedrooms	3
Median year built	1971
Single family	78%
Condos	3.1%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	67%
Underwater (LTV 125% or more)	1.7%
Owner occupied	62%
Company owned	11%
Median loan-to-value	30%

Typical ownership tenure

18.6 yrs

COMMUNITY

Population	20,492
Density	119 / mi²
Median household income	\$69K
Average household income	\$84K
Crime index (US avg 100)	130
Air pollution index (US avg 100)	217
Earthquake index (US avg 100)	76
Homes occupied	89%
Bachelor's or higher	13%
Poverty rate	9.7%
Unemployment	1.1%
Average temp	51°F
Annual precip	37 in
Sunshine	50%

Market metrics are derived from recorded arms-length deeds through July 2026. Temperature blends price momentum, sales velocity, turnover and resale outcomes, ranked nationally against geographies of the same type.