

Ottawa 45875

ZIP code · OH · Ohio · Putnam County > Ottawa

SELLER'S MARKET

\$269K

MEDIAN SALE PRICE

+43.6%

1-YR CHANGE

127

SALES (12 MO)

\$277K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 67 / 100

Buyer's market

Balanced

Seller's market

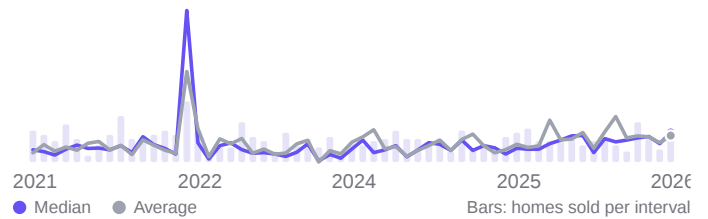
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

67 / 100

Sale prices

Median \$305K · Average \$282K

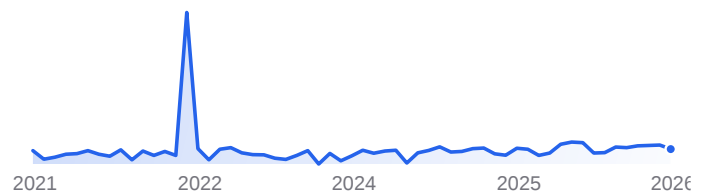
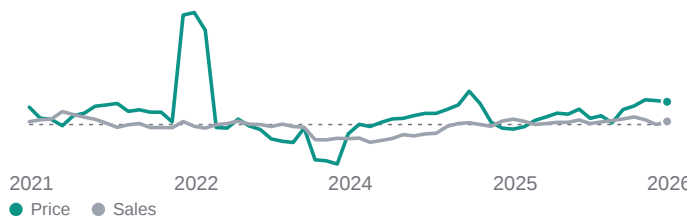


Growth (year over year)

Price +43.6% · Sales +5.8%

Price per square foot

\$142/ft²

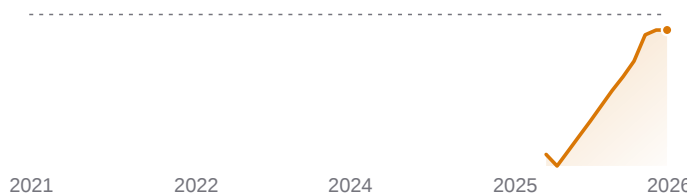


Sale premium vs estimated value

-0.7%

Annual turnover (share of homes sold)

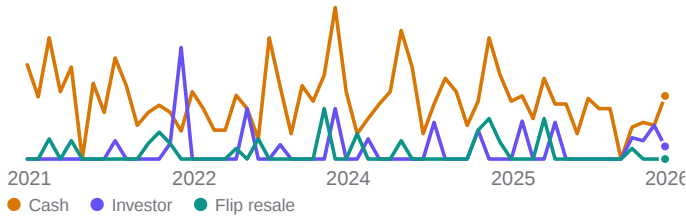
3.2%



BUYERS & OUTCOMES

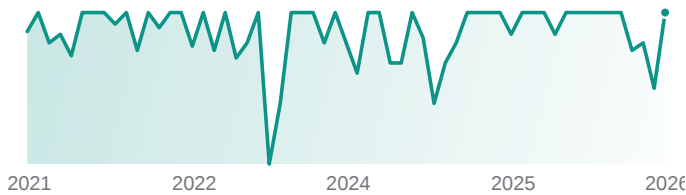
Buyer mix

Cash 31% · Investor 6.3% · Flip resale 0%



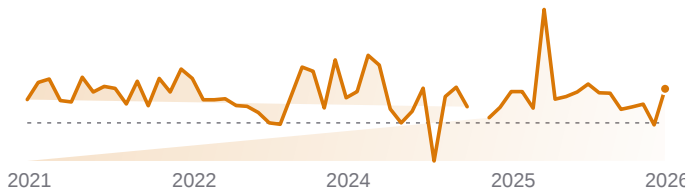
Sellers who sold at a gain

100%

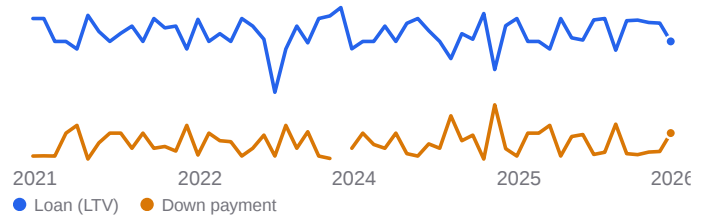


Median annualized return at resale

+8.7%

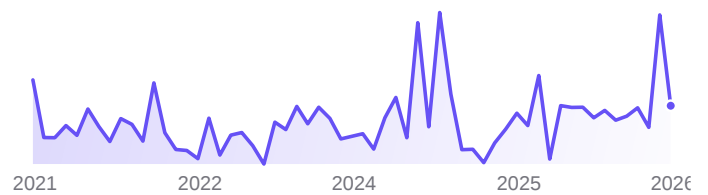


Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



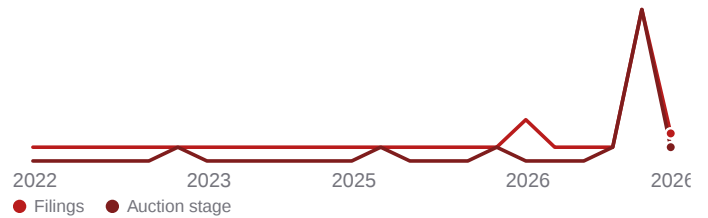
Typical hold before selling

6.7 yrs



Preforeclosure filings

Filings 2 · Auction stage 1



HOUSING STOCK

Homes	3,997
Median value (AVM)	\$277K
Median size	1,818 ft²
Median bedrooms	3
Median year built	1991
Single family	88%
Condos	0.9%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	61%
Underwater (LTV 125% or more)	3.9%
Owner occupied	86%
Company owned	10%
Median loan-to-value	38%

Typical ownership tenure

126.6 yrs

COMMUNITY

Population	11,680
Density	111 / mi ²
Median household income	\$80K
Average household income	\$99K
Crime index (US avg 100)	127
Air pollution index (US avg 100)	182
Earthquake index (US avg 100)	57
Homes occupied	95%
Bachelor's or higher	24%
Poverty rate	7.1%
Unemployment	1.1%
Average temp	50°F
Annual precip	36 in
Sunshine	52%

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.