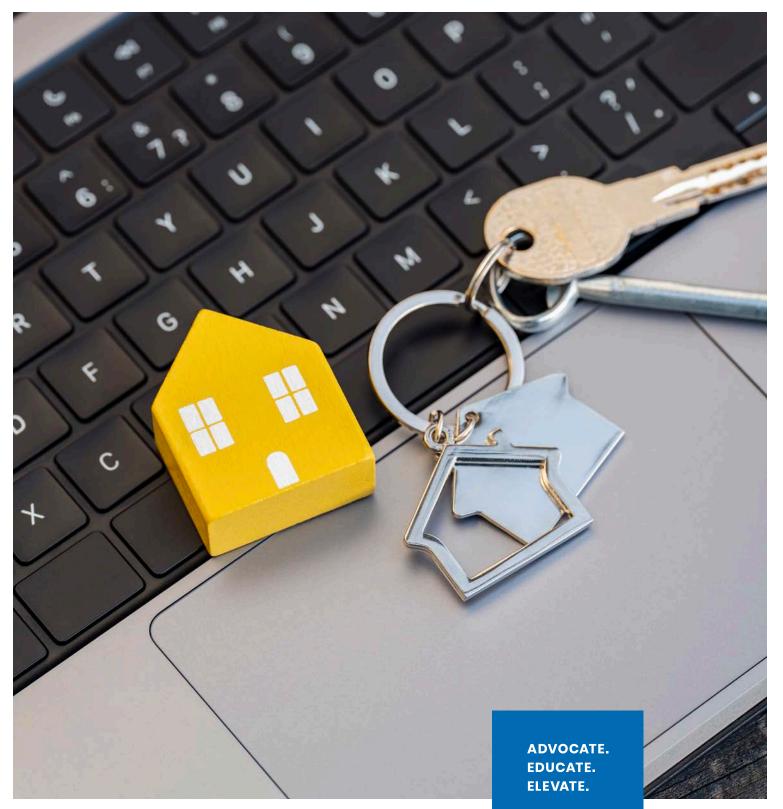


JANUARY 2025 WISCONSIN REALESTATE REPORT



January 2025 Wisconsin Real Estate Report

Tight Inventory Drives January Home Prices Higher and Keeps Sales Flat

This page: Reflecting data for January 2025. State: WI. Type: Residential.

TALKING POINTS

- Existing home sales in January 2025 only rose 0.6% compared to their January 2024 levels, but the median price increased 10.6% to \$293,000 over that same period.
- Weak inventory continued to characterize the Wisconsin existing home market even as January listings improved compared to their January 2024 levels. New listings rose 8.7%, and total listings were up 5.9% over the past 12 months.
- Even though months of available inventory rose 3.7% to 2.8 months over the last year, this market continues to be classified as a strong seller's market since it is well below the six-month benchmark that characterizes a balanced market.
- The average 30-year fixed mortgage rate rose to 6.96%, which is 32 basis points higher than the January 2024 average rate of 6.64%.

- The combination of higher mortgage rates and higher median prices more than offset the modest 0.4% estimated increase in the state median family income, which led to lower statewide affordability.
- The Wisconsin Housing Affordability Index shows the fraction of the median-priced home that a potential buyer with median family income can qualify to purchase, assuming a 20% down payment with the remaining 80% balance financed with a 30-year fixedrate mortgage at current levels. The index fell from 146 in January 2024 to 128 in January 2025, which is a 12.3% reduction over the past year.
- Lower affordability has resulted in more days on the market for homes that closed in January. Average days on the market rose from 79 days a year ago to 86 days in January 2025, which is an increase of 8.9% over that period.

ADDITIONAL ANALYSIS



Challenge of High Prices

"Low inventories generated strong price pressure in every region of the state, but home price appreciation was especially strong in the more urbanized areas in the Northeast and Southeast where prices rose in the 10% to 12% range over the last year. Higher prices and higher mortgage rates really hurt first-time buyers who rely heavily on financing in their home purchases."

Chris DeVincentis

2025 Chair of the Board of Directors, Wisconsin REALTORS® Association



Hopeful Trends in Home Sales

"We cannot draw too many conclusions about 2025 home sales based on January sales volume since we only sell about 5% of annual sales in a typical January. However, it is good to see a modest increase in home sales to start 2025 even though affordability fell 12% compared to January 2024. Hopefully mortgage rates begin to fall, improving affordability and increasing sales as we move into the spring and summer seasons."

Tom Larson

President & CEO, Wisconsin REALTORS® Association



Inflation vs. Recession Risk

"The Federal Open Market Committee (FOMC) is the Federal Reserve Bank's committee that sets short-term interest rate targets. At the January FOMC meeting, the Fed indicated the labor market remains resilient, but inflation continues to be elevated. As a result, it will pause any changes to short-term rates for the near term as the Fed takes a 'wait and see' approach to the potential impact of the new administration's policies on inflation and economic growth."

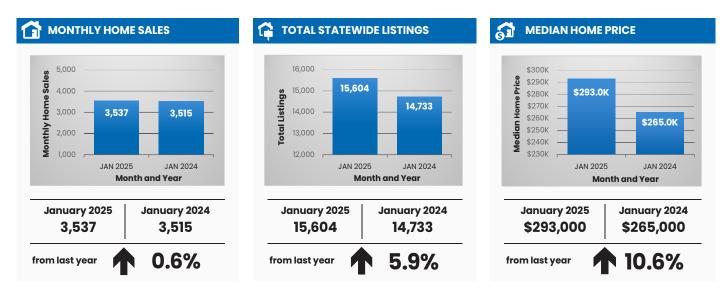
Dave Clark

Professor Emeritus of Economics and WRA Consultant

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MONTHS OF INVENTORY

2

2.5

2.8

January 2024

2.7

3.7%

3

1.5

January 2025

2.8

from last year

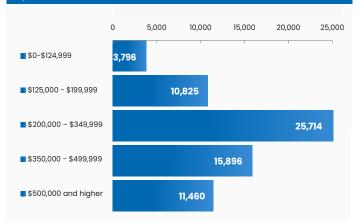
JAN 2025

JAN 2024

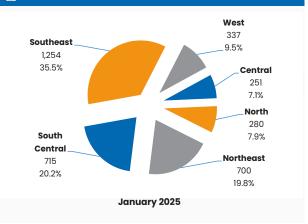




HOMES SOLD BY PRICE RANGE IN PAST 12 MONTHS



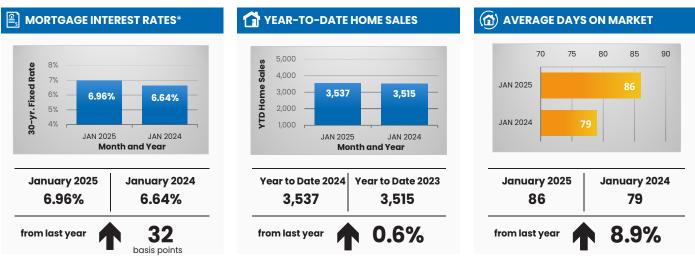
Y HOME SALES BY REGION



January 2025 Wisconsin Real Estate Report

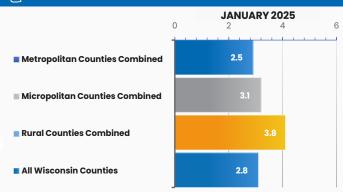
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* Data based on Freddie Mac 30-year fixed mortgage rates.

MONTHS OF INVENTORY BY URBAN CLASSIFICATION

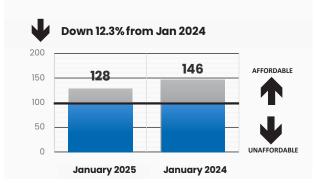


Metropolitan counties include: Brown, Calumet, Chippewa, Columbia, Dane, Douglas, Eau Claire, Fond du Lac, Green, Iowa, Kenosha, Kewaunee, La Crosse, Lincoln, Marathon, Milwaukee, Oconto, Ozaukee, Outagamie, Pierce, Racine, Rock, Sheboygan, St. Croix, Washington, Waukesha and Winnebago.

Micropolitan counties include: Dodge, Dunn, Florence, Grant, Jefferson, Manitowoc, Marinette, Menominee, Portage, Sauk, Shawano, Walworth and Wood.

Rural counties include: Adams, Ashland, Barron, Bayfield, Buffalo, Burnett, Clark, Crawford, Door, Forest, Green Lake, Iron, Jackson, Juneau, Lafayette, Langlade, Marquette, Monroe, Oneida, Pepin, Polk, Price, Rusk, Richland, Sawyer, Taylor, Trempealeau, Vernon, Vilas, Washburn, Waupaca and Waushara.

S HOUSING AFFORDABILITY INDEX



This index shows the portion of the median-priced home that a qualified buyer with median family income can afford to buy, assuming 20% down and the remaining balance financed with a 30-year fixed mortgage at current rates. A value of 100 means a buyer with median income has enough to qualify for a mortgage on the median-priced home.

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		Median Price		Sales		Months Inventory			Avg Days On Market				
Region	County	1/2025	1/2024	% Change	1/2025	1/2024	% Change	1/2025	1/2024	% Change	1/2025	1/2024	% Change
Central	Adams	225,000	227,000	-0.9%	27	19	+42.1%	3.8	3.7	+2.7%	105	90	+16.7%
	Clark	200,000	160,000	+25.0%	15	17	-11.8%	4.4	3.9	+12.8%	91	79	+15.2%
	Juneau	192,500	260,000	-26.0%	24	21	+14.3%	5.0	3.7	+35.1%	88	71	+23.9%
	Marathon	240,000	205,000	+17.1%	66	79	-16.5%	2.3	2.2	+4.5%	77	79	-2.5%
	Marquette	238,450	190,000	+25.5%	16	15	+6.7%	3.2	3.9	-17.9%	88	90	-2.2%
	Portage	274,900	240,500	+14.3%	35	38	-7.9%	2.4	2.6	-7.7%	83	77	+7.8%
	Waushara	220,000	252,500	-12.9%	19	15	+26.7%	2.6	3.1	-16.1%	96	85	+12.9%
	Wood	200,000	200,000	0.0%	49	59	-16.9%	2.3	2.2	+4.5%	81	64	+26.6%
	Central Regional Total	230,000	217,800	+5.6%	251	263	-4.6%	2.9	2.8	+3.6%	86	77	+11.7%

		M	edian Pri	ce	Sales			Months Inventory			Avg Days On Market		larket
Region	County	1/2025	1/2024	% Change	1/2025	1/2024	% Change	1/2025	1/2024	% Change	1/2025	1/2024	% Change
North	Ashland	162,500	167,000	-2.7%	10	13	-23.1%	5.5	6.9	-20.3%	275	93	+195.7%
	Barron	280,000	215,000	+30.2%	30	42	-28.6%	3.5	3.1	+12.9%	132	72	+83.3%
	Bayfield	285,000	335,000	-14.9%	17	19	-10.5%	5.1	5.6	-8.9%	128	114	+12.3%
	Burnett	240,000	NA	NA	10	8	+25.0%	3.9	2.7	+44.4%	73	99	-26.3%
	Douglas	179,000	210,000	-14.8%	33	32	+3.1%	2.8	2.5	+12.0%	85	58	+46.6%
	Florence	NA	NA	NA	1	NA	NA	5.7	3.5	+62.9%	84	NA	NA
	Forest	NA	NA	NA	4	8	-50.0%	5.1	4.6	+10.9%	137	66	+107.6%
	Iron	NA	NA	NA	6	9	-33.3%	3.6	4.0	-10.0%	130	136	-4.4%
	Langlade	140,000	159,000	-11.9%	17	10	+70.0%	3.5	2.7	+29.6%	102	78	+30.8%
	Lincoln	205,000	179,000	+14.5%	23	17	+35.3%	3.5	3.6	-2.8%	132	223	-40.8%
	Oneida	340,000	209,500	+62.3%	31	26	+19.2%	3.0	3.0	0.0%	99	116	-14.7%
	Polk	234,500	255,000	-8.0%	26	31	-16.1%	3.0	2.3	+30.4%	88	68	+29.4%
	Price	220,000	181,750	+21.0%	11	24	-54.2%	6.3	4.3	+46.5%	92	105	-12.4%
	Rusk	329,450	NA	NA	10	7	+42.9%	4.3	4.0	+7.5%	103	79	+30.4%
	Sawyer	235,000	NA	NA	15	8	+87.5%	4.0	4.6	-13.0%	110	80	+37.5%
	Taylor	NA	162,750	NA	3	12	-75.0%	4.6	3.9	+17.9%	89	103	-13.6%
	Vilas	384,000	325,000	+18.2%	19	33	-42.4%	3.2	3.2	0.0%	140	84	+66.7%
	Washburn	370,000	230,000	+60.9%	14	11	+27.3%	4.6	4.0	+15.0%	184	120	+53.3%
	North Regional Total	240,000	225,000	+6.7%	280	310	-9.7%	3.8	3.5	+8.6%	119	95	+25.3%

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		M	edian Pri	dian Price		Sales		Mon	ths Inver	ntory	Avg Days On Market		
Region	County	1/2025	1/2024	% Change	1/2025	1/2024	% Change	1/2025	1/2024	% Change	1/2025	1/2024	% Change
Northeast	Brown	325,000	291,000	+11.7%	143	157	-8.9%	2.6	2.2	+18.2%	83	74	+12.2%
	Calumet	302,900	275,950	+9.8%	24	30	-20.0%	3.2	2.9	+10.3%	68	66	+3.0%
	Door	459,950	449,000	+2.4%	32	33	-3.0%	5.1	7.2	-29.2%	140	167	-16.2%
	Fond du Lac	247,500	229,000	+8.1%	64	55	+16.4%	2.9	2.7	+7.4%	78	76	+2.6%
	Green Lake	228,000	246,500	-7.5%	16	16	0.0%	3.5	3.9	-10.3%	97	86	+12.8%
	Kewaunee	303,000	NA	NA	11	8	+37.5%	2.5	4.4	-43.2%	81	98	-17.3%
	Manitowoc	220,000	192,450	+14.3%	53	56	-5.4%	2.5	2.2	+13.6%	64	62	+3.2%
	Marinette	227,500	162,350	+40.1%	26	26	0.0%	3.9	2.8	+39.3%	99	86	+15.1%
	Menominee	NA	NA	NA	NA	NA	NA	4.1	3.2	+28.1%	NA	NA	NA
	Oconto	311,500	250,000	+24.6%	24	25	-4.0%	2.3	3.6	-36.1%	103	61	+68.9%
	Outagamie	314,950	277,000	+13.7%	146	126	+15.9%	2.3	2.7	-14.8%	87	67	+29.9%
	Shawano	190,000	215,000	-11.6%	25	11	+127.3%	3.1	2.8	+10.7%	99	74	+33.8%
	Waupaca	228,800	189,900	+20.5%	31	37	-16.2%	3.1	3.1	0.0%	99	85	+16.5%
	Winnebago	257,401	215,000	+19.7%	105	119	-11.8%	2.5	2.0	+25.0%	69	68	+1.5%
	Northeast Regional Total	285,000	258,703	+10.2%	700	699	+0.1%	2.8	2.8	0.0%	85	76	+11.8%

		M	edian Pri	ce		Sales		Mon	ths Inver	ntory	Avg D	ays On N	larket
Region	County	1/2025	1/2024	% Change	1/2025	1/2024	% Change	1/2025	1/2024	% Change	1/2025	1/2024	% Change
South Central	Columbia	331,000	282,750	+17.1%	35	34	+2.9%	3.5	2.9	+20.7%	103	85	+21.2%
	Crawford	NA	NA	NA	9	4	+125.0%	3.4	3.8	-10.5%	79	60	+31.7%
	Dane	422,237	420,000	+0.5%	323	303	+6.6%	2.6	2.9	-10.3%	100	102	-2.0%
	Dodge	274,950	244,900	+12.3%	52	57	-8.8%	2.8	2.3	+21.7%	96	77	+24.7%
	Grant	192,500	174,250	+10.5%	24	30	-20.0%	4.1	3.4	+20.6%	81	83	-2.4%
	Green	350,000	249,000	+40.6%	23	26	-11.5%	3.7	2.7	+37.0%	91	69	+31.9%
	lowa	327,000	322,400	+1.4%	10	17	-41.2%	4.8	2.6	+84.6%	78	94	-17.0%
	Jefferson	330,000	337,000	-2.1%	61	50	+22.0%	2.6	2.3	+13.0%	75	87	-13.8%
	Lafayette	NA	NA	NA	2	6	-66.7%	3.3	3.8	-13.2%	95	70	+35.7%
	Richland	372,339	NA	NA	12	5	+140.0%	3.9	4.8	-18.8%	111	74	+50.0%
	Rock	258,900	237,450	+9.0%	117	118	-0.8%	2.6	2.7	-3.7%	86	77	+11.7%
	Sauk	305,000	299,250	+1.9%	47	44	+6.8%	3.4	3.7	-8.1%	100	87	+14.9%
	South Central Regional Total	350,000	323,950	+8.0%	715	694	+3.0%	2.8	2.9	-3.4%	94	90	+4.4%

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	Median Price		ce		Sales		Months Inventory			Avg Days On Market			
Region	County	1/2025	1/2024	% Change	1/2025	1/2024	% Change	1/2025	1/2024	% Change	1/2025	1/2024	% Change
Southeast	Kenosha	267,500	263,500	+1.5%	86	108	-20.4%	2.0	1.9	+5.3%	75	66	+13.6%
	Milwaukee	246,000	219,900	+11.9%	528	547	-3.5%	2.2	2.4	-8.3%	67	69	-2.9%
	Ozaukee	450,000	389,900	+15.4%	66	51	+29.4%	2.3	2.4	-4.2%	69	78	-11.5%
	Racine	259,950	235,000	+10.6%	126	115	+9.6%	2.3	2.4	-4.2%	70	75	-6.7%
	Sheboygan	270,500	279,900	-3.4%	65	81	-19.8%	2.6	2.1	+23.8%	67	74	-9.5%
	Walworth	325,000	312,000	+4.2%	75	81	-7.4%	3.7	3.7	0.0%	98	78	+25.6%
	Washington	350,000	315,000	+11.1%	81	67	+20.9%	2.6	2.8	-7.1%	78	67	+16.4%
	Waukesha	468,000	401,000	+16.7%	227	207	+9.7%	2.1	2.1	0.0%	76	73	+4.1%
	Southeast Regional Total	299,900	267,000	+12.3%	1,254	1,257	-0.2%	2.3	2.4	-4.2%	72	71	+1.4%

		M	edian Pri	ce		Sales		Mon	ths Inver	ntory	Avg D	ays On N	larket
Region	County	1/2025	1/2024	% Change	1/2025	1/2024	% Change	1/2025	1/2024	% Change	1/2025	1/2024	% Change
West	Buffalo	NA	159,900	NA	2	10	-80.0%	5.2	2.4	+116.7%	98	75	+30.7%
	Chippewa	294,950	275,000	+7.3%	26	24	+8.3%	3.2	3.1	+3.2%	130	86	+51.2%
	Dunn	250,000	204,000	+22.5%	18	33	-45.5%	3.7	2.9	+27.6%	95	87	+9.2%
	Eau Claire	299,400	290,000	+3.2%	74	58	+27.6%	2.9	2.8	+3.6%	98	82	+19.5%
	Jackson	NA	NA	NA	7	8	-12.5%	3.6	3.6	0.0%	79	94	-16.0%
	La Crosse	282,500	270,000	+4.6%	72	65	+10.8%	2.4	1.9	+26.3%	69	67	+3.0%
	Monroe	227,000	191,000	+18.8%	22	27	-18.5%	3.4	2.9	+17.2%	80	72	+11.1%
	Pepin	NA	NA	NA	3	3	0.0%	3.4	2.4	+41.7%	155	94	+64.9%
	Pierce	324,000	NA	NA	23	9	+155.6%	2.4	3.4	-29.4%	84	51	+64.7%
	St. Croix	362,000	357,500	+1.3%	51	34	+50.0%	3.2	2.8	+14.3%	105	101	+4.0%
	Trempealeau	220,000	167,000	+31.7%	20	11	+81.8%	3.1	5.4	-42.6%	105	89	+18.0%
	Vernon	289,000	237,000	+21.9%	19	10	+90.0%	4.4	2.7	+63.0%	84	72	+16.7%
	West Regional Total	286,000	265,000	+7.9%	337	292	+15.4%	3.1	2.8	+10.7%	93	80	+16.3%

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WRA

Statewide Median Price			S	tatewide	Sales	Statewid	Statewide Avg Days On Market					
1/2025	1/2024	% Change	1/2025	1/2024	% Change	1/2025	1/2024	% Change				
293,000	265,000	+10.6%	3,537	3,515	+0.6%	86	79	+8.9%				

Statew	vide Month	s Inventory	State	wide New	/ Listings	Statewide Total Listings					
1/2025	1/2024	% Change	1/2025	1/2024	% Change	1/2025	1/2024	% Change			
2.8	2.7	+3.7%	5,293	4,871	+8.7%	15,604	14,733	+5.9%			

Price Range Stats

Listing Price Range	Current Properties For Sale	Avg Days On Market (sold listings)	Number of Sales in Prev 12 months	Total Sales in Prev 12 Months	Months Inventory
\$0 - \$124,999	967	287	3,796	335,046,114	3.1
\$125,000 - \$199,999	2,261	193	10,825	1,831,281,618	2.5
\$200,000 - \$349,999	4,742	161	25,714	7,084,469,131	2.2
\$350,000 - \$499,999	3,760	164	15,896	6,669,206,630	2.8
\$500,000+	3,889	165	11,460	8,764,929,088	4.1

Months of Inventory by Broad Urban-Rural Classification

Category	January 2025	January 2024
Metropolitan Counties Combined	2.5	2.5
Micropolitan Counties Combined	3.1	2.8
Rural Counties Combined	3.8	3.6
State Total	2.8	2.7

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Region	County	Through 1/2025	Through 1/2024	% Change	Through 1/2025	Through 1/2024	% Change	
Central	Adams	225,000	227,000	-0.9%	27	19	+42.1%	
	Clark	200,000	160,000	+25.0%	15	17	-11.8%	
	Juneau	192,500	260,000	-26.0%	24	21	+14.3%	
	Marathon	240,000	205,000	+17.1%	66	79	-16.5%	
	Marquette	238,450	190,000	+25.5%	16	15	+6.7%	
	Portage	274,900	240,500	+14.3%	35	38	-7.9%	
	Waushara	220,000	252,500	-12.9%	19	15	+26.7%	
	Wood	200,000	200,000	0.0%	49	59	-16.9%	
	Central Regional Total	230,000	217,800	+5.6%	251	263	-4.6%	

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Region	County	Through 1/2025	Through 1/2024	% Change	Through 1/2025	Through 1/2024	% Change	
North	Ashland	162,500	167,000	-2.7%	10	13	-23.1%	
	Barron	280,000	215,000	+30.2%	30	42	-28.6%	
	Bayfield	285,000	335,000	-14.9%	17	19	-10.5%	
	Burnett	240,000	NA	NA	10	8	+25.0%	
	Douglas	179,000	210,000	-14.8%	33	32	+3.1%	
	Florence	NA	NA	NA	1	NA	NA	
	Forest	NA	NA	NA	4	8	-50.0%	
	Iron	NA	NA	NA	6	9	-33.3%	
	Langlade	140,000	159,000	-11.9%	17	10	+70.0%	
	Lincoln	205,000	179,000	+14.5%	23	17	+35.3%	
	Oneida	340,000	209,500	+62.3%	31	26	+19.2%	
	Polk	234,500	255,000	-8.0%	26	31	-16.1%	
	Price	220,000	181,750	+21.0%	11	24	-54.2%	
	Rusk	329,450	NA	NA	10	7	+42.9%	
	Sawyer	235,000	NA	NA	15	8	+87.5%	
	Taylor	NA	162,750	NA	3	12	-75.0%	
	Vilas	384,000	325,000	+18.2%	19	33	-42.4%	
	Washburn	370,000	230,000	+60.9%	14	11	+27.3%	
	North Regional Total	240,000	225,000	+6.7%	280	310	-9.7%	

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	County	YTD	YTD Median Price			YTD Sales		
Region		Through 1/2025	Through 1/2024	% Change	Through 1/2025	Through 1/2024	% Change	
Northeast	Brown	325,000	291,000	+11.7%	143	157	-8.9%	
	Calumet	302,900	275,950	+9.8%	24	30	-20.0%	
	Door	459,950	449,000	+2.4%	32	33	-3.0%	
	Fond du Lac	247,500	229,000	+8.1%	64	55	+16.4%	
	Green Lake	228,000	246,500	-7.5%	16	16	0.0%	
	Kewaunee	303,000	NA	NA	11	8	+37.5%	
	Manitowoc	220,000	192,450	+14.3%	53	56	-5.4%	
	Marinette	227,500	162,350	+40.1%	26	26	0.0%	
	Menominee	NA	NA	NA	NA	NA	NA	
	Oconto	311,500	250,000	+24.6%	24	25	-4.0%	
	Outagamie	314,950	277,000	+13.7%	146	126	+15.9%	
	Shawano	190,000	215,000	-11.6%	25	11	+127.3%	
	Waupaca	228,800	189,900	+20.5%	31	37	-16.2%	
	Winnebago	257,401	215,000	+19.7%	105	119	-11.8%	
	Northeast Regional Total	285,000	258,703	+10.2%	700	699	+0.1%	

	County	YTD	YTD Median Price			YTD Sales		
Region		Through 1/2025	Through 1/2024	% Change	Through 1/2025	Through 1/2024	% Change	
South Central	Columbia	331,000	282,750	+17.1%	35	34	+2.9%	
	Crawford	NA	NA	NA	9	4	+125.0%	
	Dane	422,237	420,000	+0.5%	323	303	+6.6%	
	Dodge	274,950	244,900	+12.3%	52	57	-8.8%	
	Grant	192,500	174,250	+10.5%	24	30	-20.0%	
	Green	350,000	249,000	+40.6%	23	26	-11.5%	
	lowa	327,000	322,400	+1.4%	10	17	-41.2%	
	Jefferson	330,000	337,000	-2.1%	61	50	+22.0%	
	Lafayette	NA	NA	NA	2	6	-66.7%	
	Richland	372,339	NA	NA	12	5	+140.0%	
	Rock	258,900	237,450	+9.0%	117	118	-0.8%	
	Sauk	305,000	299,250	+1.9%	47	44	+6.8%	
	South Central Regional Total	350,000	323,950	+8.0%	715	694	+3.0%	

January 2025 Wisconsin Real Estate Report

Tight Inventory Drives January Home Prices Higher and Keeps Sales Flat

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Region		YTD Median Price			YTD Sales		
	County	Through 1/2025	Through 1/2024	% Change	Through 1/2025	Through 1/2024	% Change
Southeast	Kenosha	267,500	263,500	+1.5%	86	108	-20.4%
	Milwaukee	246,000	219,900	+11.9%	528	547	-3.5%
	Ozaukee	450,000	389,900	+15.4%	66	51	+29.4%
	Racine	259,950	235,000	+10.6%	126	115	+9.6%
	Sheboygan	270,500	279,900	-3.4%	65	81	-19.8%
	Walworth	325,000	312,000	+4.2%	75	81	-7.4%
	Washington	350,000	315,000	+11.1%	81	67	+20.9%
	Waukesha	468,000	401,000	+16.7%	227	207	+9.7%
	Southeast Regional Total	299,900	267,000	+12.3%	1,254	1,257	-0.2%

	County	YTD Median Price			YTD Sales		
Region		Through 1/2025	Through 1/2024	% Change	Through 1/2025	Through 1/2024	% Change
West	Buffalo	NA	159,900	NA	2	10	-80.0%
	Chippewa	294,950	275,000	+7.3%	26	24	+8.3%
	Dunn	250,000	204,000	+22.5%	18	33	-45.5%
	Eau Claire	299,400	290,000	+3.2%	74	58	+27.6%
	Jackson	NA	NA	NA	7	8	-12.5%
	La Crosse	282,500	270,000	+4.6%	72	65	+10.8%
	Monroe	227,000	191,000	+18.8%	22	27	-18.5%
	Pepin	NA	NA	NA	3	3	0.0%
	Pierce	324,000	NA	NA	23	9	+155.6%
	St. Croix	362,000	357,500	+1.3%	51	34	+50.0%
	Trempealeau	220,000	167,000	+31.7%	20	11	+81.8%
	Vernon	289,000	237,000	+21.9%	19	10	+90.0%
	West Regional Total	286,000	265,000	+7.9%	337	292	+15.4%

YTD Statewide Median Price			YTD Statewide Sales					
Through 1/2025	Through 1/2024	% Change	Through 1/2025	Through 1/2024	% Change			
293,000	265,000	+10.6%	3,537	3,515	+0.6%			

JANUARY 2025 WISCONSIN REAL ESTATE REPORT



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