

Inventory Builds but Demand Remains Resilient Heading into Fall

OTTAWA, October 3, 2025 — Ottawa's housing market in September demonstrated a continuation of latesummer seasonal trends, with sales activity easing slightly while inventory levels continued to climb. A total of 1,089 homes sold in September, down from 1,236 in August and 1,318 in July. This three-month trend of softer sales is not unusual as the spring peak transitions into the quieter summer months.

On the price side, the average sale price of \$690,397 in September fell in between August's \$686,536 and July's \$695,209 and remained up 0.3% yearover-year. Benchmark prices have remained relatively stable through this adjustment period, an indicator that demand is holding steady even as buyers gain more choice.

Active listings rose to 4,388 in September, following 3,971 in August and 4,205 in July. These elevated inventory levels are a departure from undersupplied pandemic-era levels and align more with longer-run balanced conditions, though at elevated levels which continues to be a trend worth monitoring. Continued steady demand helps to explain why prices have stayed relatively flat even as inventory builds. Months of inventory edged up to 4.0, compared to 3.2 in August and 3.2 in July, reinforcing this balance between buyers and sellers.

On September 17, the Bank of Canada cut its key policy interest rate by 25 basis points to 2.5%, citing slowing global growth and easing inflation pressures. This policy shift, combined with Ottawa's resilient demand and balanced market conditions, could encourage more first-time buyers and bring additional activity to the market in the months ahead.

September saw the Ottawa market navigate the seasonal slowdown with resilience. With sales easing but holding above 2024 levels, prices stable despite rising inventory, and rate cuts setting the stage for stronger activity, the market is positioned to remain balanced, with the potential for gradually stronger sales and steadier price growth as the effects of the September rate cut flow through in the coming months.

"September reinforced Ottawa's resilience, with sales nearly 2.4% higher than last year and prices are holding steady despite more listings coming to market," said Paul Czan, OREB President. "When you peel back the lavers." you see that townhomes are driving stability while single-family homes are easing. And while Ottawa's diversity of housing continues to increase inventory, missing middle townhomes—still housing—like aren't being built fast enough, and that's something OREB continues to advocate for."

Residential Market Activity

Looking at the bigger picture, there have been 11,025 home sales so far this year, which is 3.9% higher than at this time in 2024.

The average sale price for all sold listings in September was \$690,397 up 0.3 % from last year.

This year, the average year-to-date price is \$699,910, a 2.7% increase over the first nine months of 2024.

Altogether, the total value of homes sold in September was approximately \$751 million, up 2.8% year-over-year, with the housing sector continuing to be one of the major drivers of the overall Ottawa economy.

On the listing side, there were 2,832 new residential listings added in September, a notable 19.3% increase compared to last year, and 4,388 active listings on the market, up 19.4% from September 2024, and roughly 21.8% above the five-year average for this time of year.

Finally, the months of inventory, a measure of supply, sits at 4.0 months, which is up from 3.2 months of inventory in August. Having 4.0 months of inventory is typically understood to be an indicator of what is considered a balanced market.

MLS® Home Price Index

As for prices, the MLS® Home Price Index (HPI) composite benchmark price in Ottawa was \$627,200 in September, a nearly flat 1.1% increase year-over-year.

If we break that benchmark price down by property type:

- Single-family homes came in at \$697,200, up 1.0%.
- Townhouses saw the biggest jump — up 7.8% to \$462,800.
- Apartments, on the other hand, dipped again, — down 1.7% to \$408,200.



Media/public enquiries: Dave Holmes, Manager, Marketing and Communications The MLS® system is a Member-based service, paid for by the REALTOR® Members of the Ottawa Real Estate Board. The MLS® mark symbolizes the cooperation among REALTORS® to affect the purchase and sale of real estate through real estate services provided by REALTORS®. MLS® commercial and residential listings are available on REALTOR.ca 613-225-2240 ext. 232 | dave@oreb.ca

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Ottawa Real Estate Board Residential Market Activity and MLS® Home Price Index Report September 2025

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Prepared for the Ottawa Real Estate Board by the Canadian Real Estate Association. All present and historical information contained within this report is based on the full set of data from the PropTx MLS [®] System collected on the first calendar day of the month, and cannot be directly compared to previous reports due to possible revisions in the data. Multiple MLS [®] Systems operate within Ontario, and while none can be guaranteed to include every property listed or sold within a given area, they effectively illustrate market trends.



Ottawa MLS® Residential Market Activity



		Compared to 8					
Actual	September 2025	September 2024	September 2023	September 2022	September 2020	September 2018	September 2015
Sales Activity	1,089	2.4%	13.6%	15.0%	-47.0%	-9.9%	5.3%
Dollar Volume	\$751,842,104	2.8%	15.5%	20.4%	-36.8%	46.0%	91.1%
New Listings	2,832	19.3%	22.2%	34.6%	7.5%	62.0%	23.2%
Active Listings	4,388	19.4%	38.1%	60.5%	169.2%	33.7%	-30.1%
Sales to New Listings Ratio ¹	38.5	44.8	41.4	45.0	78.0	69.2	45.0
Months of Inventory ²	4.0	3.5	3.3	2.9	0.8	2.7	6.1
Average Price	\$690,397	0.3%	1.7%	4.7%	19.2%	62.1%	81.4%
Median Price	\$629,000	-2.5%	0.6%	1.0%	19.7%	64.7%	85.0%
Sale to List Price Ratio ³	98.1	98.3	98.2	98.1	106.1	98.5	97.2
Median Days on Market	23.0	22.0	20.0	19.0	7.0	23.0	35.0

		Compared to ⁸					
Year-to-Date	September 2025	September 2024	September 2023	September 2022	September 2020	September 2018	September 2015
Sales Activity	11,025	3.9%	10.4%	-3.8%	-13.1%	-14.1%	4.4%
Dollar Volume	\$7,716,510,857	6.7%	14.5%	-6.6%	11.7%	42.0%	90.0%
New Listings	22,035	10.4%	27.1%	14.4%	39.1%	17.2%	-4.0%
Active Listings ⁴	3,702	16.3%	51.3%	106.3%	166.9%	4.9%	-40.3%
Sales to New Listings Ratio 5	50.0	53.2	57.6	59.5	80.1	68.2	46.0
Months of Inventory 6	3.0	2.7	2.2	1.4	1.0	2.5	5.3
Average Price	\$699,910	2.7%	3.7%	-3.0%	28.6%	65.2%	82.0%
Median Price	\$645,000	1.7%	3.2%	-4.4%	29.0%	67.5%	87.0%
Sale to List Price Ratio 7	98.4	98.5	98.7	106.1	104.8	98.9	97.4
Median Days on Market	21.0	19.0	16.0	7.0	7.0	20.0	28.0

¹ Sales / new listings * 100; compared to levels from previous periods.

² Active listings at month end / monthly sales; compared to levels from previous periods.

³ Sale price / list price * 100; average for all homes sold in the current month.

⁴ The year-to-date active listings figure is a monthly average of the number of homes on the market at the end of each month so far this year.

⁵ Sum of sales from January to current month / sum of new listings from January to current month.

⁶ The year-to-date months of inventory figure is calculated as average active listings from January to current month / average sales from January to current month.

⁷ Sale price / list price * 100; average for all homes sold so far this year.

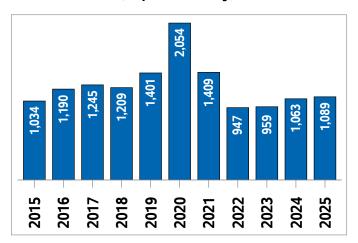
⁸ Sales to new listings ratio, months of inventory, sale to list price ratio, and days on market shown as levels; all others calculated as percentage changes.



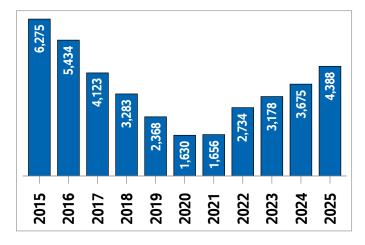
Ottawa MLS® Residential Market Activity



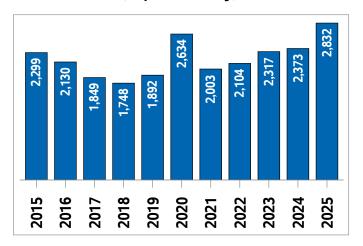
Sales Activity (September only)



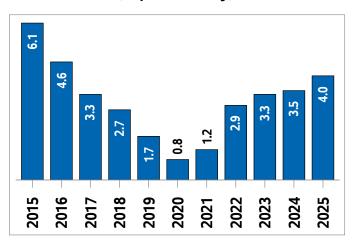
Active Listings (September only)



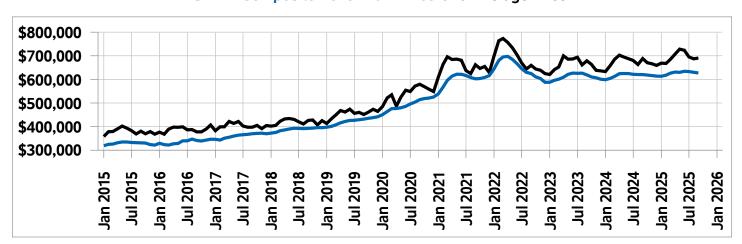
New Listings (September only)



Months of Inventory (September only)



MLS® HPI Composite Benchmark Price and Average Price

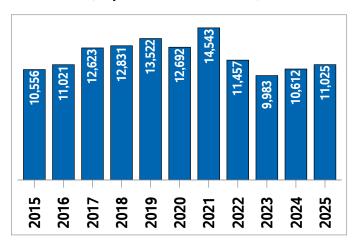




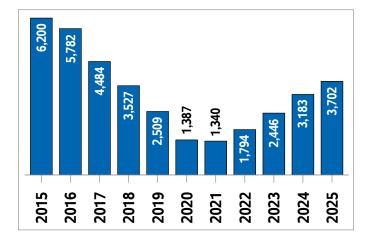
Ottawa MLS® Residential Market Activity



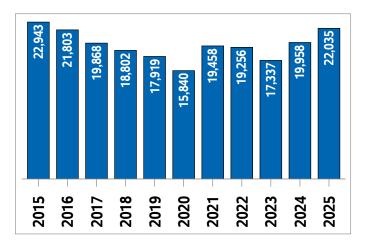
Sales Activity (September Year-to-Date)



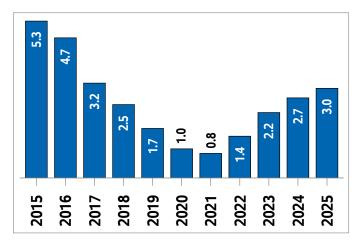
Active Listings ¹ (September Year-to-Date)



New Listings (September Year-to-Date)



Months of Inventory ² (September Year-to-Date)



¹ The year-to-date active listings figure is a monthly average of the number of homes on the market at the end of each month so far this year.

² Average active listings January to the current month / average sales January to the current month.



Ottawa MLS® Single Family Market Activity



		Compared to 8					
Actual	September 2025	September 2024	September 2023	September 2022	September 2020	September 2018	September 2015
Sales Activity	561	-2.8%	10.4%	17.9%	-46.8%	-9.8%	-5.9%
Dollar Volume	\$476,951,629	0.6%	14.4%	26.8%	-35.6%	48.5%	83.7%
New Listings	1,451	6.8%	9.6%	34.7%	6.7%	43.4%	11.4%
Active Listings	2,208	7.9%	21.5%	52.0%	160.1%	9.7%	-38.1%
Sales to New Listings Ratio ¹	38.7	42.5	38.4	44.2	77.5	61.5	45.8
Months of Inventory ²	3.9	3.5	3.6	3.1	0.8	3.2	6.0
Average Price	\$850,181	3.4%	3.6%	7.6%	20.9%	64.7%	95.2%
Median Price	\$770,000	1.2%	2.7%	3.3%	19.8%	62.2%	95.9%
Sale to List Price Ratio ³	98.2	98.4	98.0	98.0	105.9	98.4	97.3
Median Days on Market	19.0	19.0	18.0	19.5	7.0	21.0	35.0

		Compared to ⁸					
Year-to-Date	September 2025	September 2024	September 2023	September 2022	September 2020	September 2018	September 2015
Sales Activity	5,735	4.0%	13.5%	1.2%	-13.4%	-16.6%	-6.8%
Dollar Volume	\$4,902,822,612	7.7%	17.3%	-2.4%	13.8%	40.9%	78.9%
New Listings	11,369	4.5%	21.0%	14.3%	37.1%	7.8%	-13.2%
Active Listings ⁴	1,858	5.5%	36.9%	96.7%	122.5%	-8.5%	-46.7%
Sales to New Listings Ratio 5	50.4	50.7	53.8	57.0	79.8	65.2	47.0
Months of Inventory 6	2.9	2.9	2.4	1.5	1.1	2.7	5.1
Average Price	\$854,895	3.6%	3.4%	-3.6%	31.3%	68.9%	91.9%
Median Price	\$784,000	3.2%	3.8%	-4.4%	29.8%	70.5%	94.5%
Sale to List Price Ratio 7	98.5	98.5	98.6	106.0	104.1	99.0	97.4
Median Days on Market	18.0	17.0	15.0	7.0	8.0	18.0	27.0

¹ Sales / new listings * 100; compared to levels from previous periods.

² Active listings at month end / monthly sales; compared to levels from previous periods.

³ Sale price / list price * 100; average for all homes sold in the current month.

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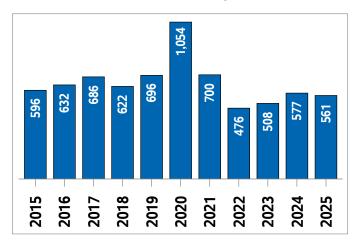
⁸ Sales to new listings ratio, months of inventory, sale to list price ratio, and days on market shown as levels; all others calculated as percentage changes.



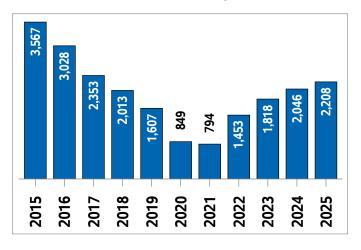
Ottawa MLS® Single Family Market Activity



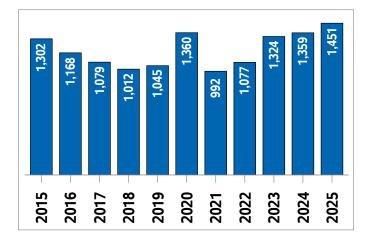
Sales Activity (September only)



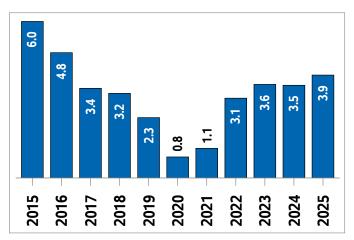
Active Listings (September only)



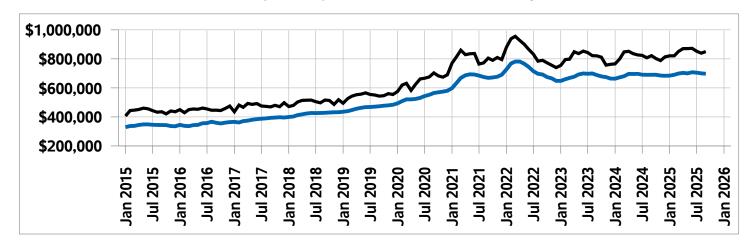
New Listings (September only)



Months of Inventory (September only)



MLS® HPI Single Family Benchmark Price and Average Price

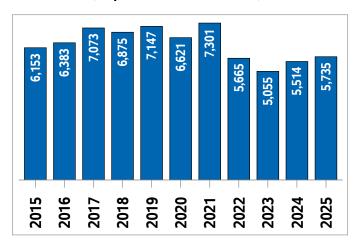




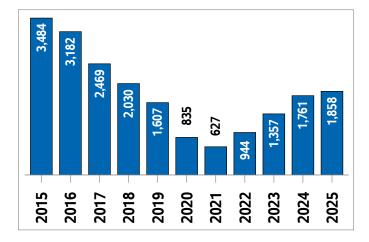
Ottawa MLS® Single Family Market Activity



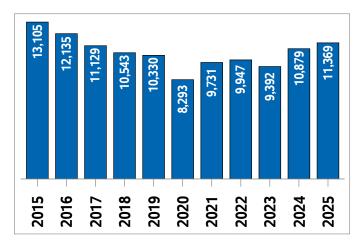
Sales Activity (September Year-to-Date)



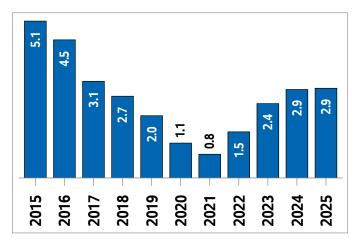
Active Listings ¹ (September Year-to-Date)



New Listings (September Year-to-Date)



Months of Inventory ² (September Year-to-Date)



¹ The year-to-date active listings figure is a monthly average of the number of homes on the market at the end of each month so far this year.

² Average active listings January to the current month / average sales January to the current month.



Ottawa MLS® Townhouse Market Activity



		Compared to ⁸					
Actual	September 2025	September 2024	September 2023	September 2022	September 2020	September 2018	September 2015
Sales Activity	343	32.9%	36.1%	29.9%	-39.9%	5.9%	15.9%
Dollar Volume	\$190,597,977	26.8%	32.4%	28.0%	-29.8%	72.8%	120.0%
New Listings	800	47.6%	44.9%	43.4%	21.8%	114.5%	52.4%
Active Listings	1,081	52.5%	68.4%	76.3%	382.6%	170.3%	-0.8%
Sales to New Listings Ratio 1	42.9	47.6	45.7	47.3	86.9	86.9	56.4
Months of Inventory ²	3.2	2.7	2.5	2.3	0.4	1.2	3.7
Average Price	\$555,679	-4.7%	-2.7%	-1.5%	16.8%	63.2%	89.8%
Median Price	\$573,000	-2.9%	0.2%	-0.3%	20.4%	65.6%	98.3%
Sale to List Price Ratio ³	98.5	98.7	98.8	98.6	109.3	99.3	97.4
Median Days on Market	22.0	18.0	18.5	15.0	6.0	17.0	32.0

		Compared to ⁸					
Year-to-Date	September 2025	September 2024	September 2023	September 2022	September 2020	September 2018	September 2015
Sales Activity	3,421	16.3%	22.6%	6.4%	-0.5%	-1.5%	22.4%
Dollar Volume	\$1,934,830,097	15.2%	21.8%	-3.3%	24.1%	64.9%	131.1%
New Listings	6,127	30.2%	44.8%	18.8%	56.1%	47.1%	19.7%
Active Listings ⁴	861	44.7%	85.9%	124.5%	401.4%	86.6%	-21.1%
Sales to New Listings Ratio 5	55.8	62.5	66.0	62.4	87.6	83.4	54.6
Months of Inventory 6	2.3	1.8	1.5	1.1	0.4	1.2	3.5
Average Price	\$565,574	-1.0%	-0.7%	-9.2%	24.7%	67.4%	88.9%
Median Price	\$575,000	-0.9%	-0.4%	-8.7%	26.4%	69.1%	93.9%
Sale to List Price Ratio 7	98.8	98.9	99.2	108.1	107.6	99.6	97.7
Median Days on Market	21.0	17.0	14.0	7.0	6.0	15.0	25.0

¹ Sales / new listings * 100; compared to levels from previous periods.

² Active listings at month end / monthly sales; compared to levels from previous periods.

 $^{^3}$ Sale price / list price * 100; average for all homes sold in the current month.

⁴ The year-to-date active listings figure is a monthly average of the number of homes on the market at the end of each month so far this year.

⁵ Sum of sales from January to current month / sum of new listings from January to current month.

⁶ The year-to-date months of inventory figure is calculated as average active listings from January to current month / average sales from January to current month.

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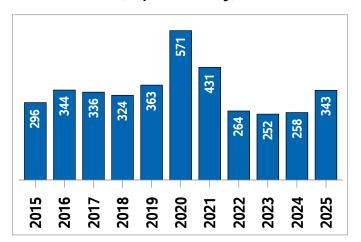
⁸ Sales to new listings ratio, months of inventory, sale to list price ratio, and days on market shown as levels; all others calculated as percentage changes.



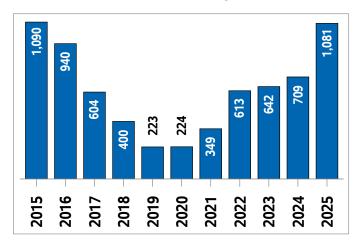
Ottawa MLS® Townhouse Market Activity



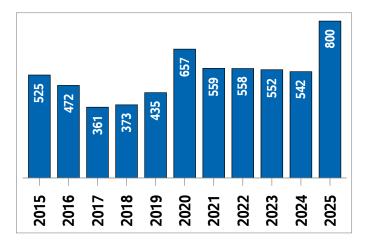
Sales Activity (September only)



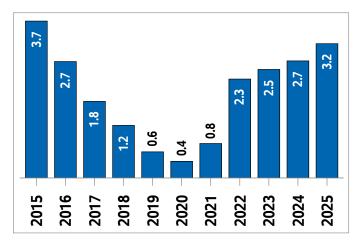
Active Listings (September only)



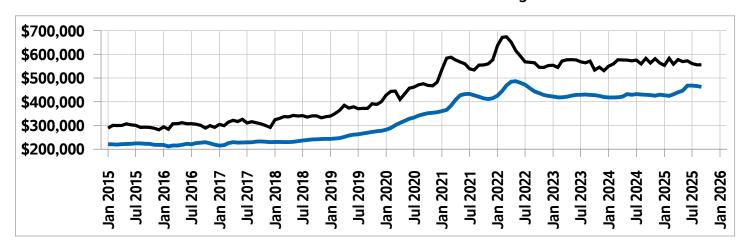
New Listings (September only)



Months of Inventory (September only)



MLS® HPI Townhouse Benchmark Price and Average Price

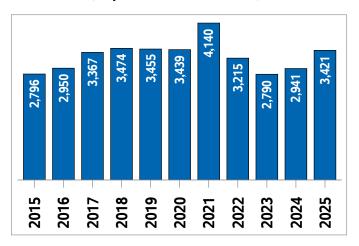




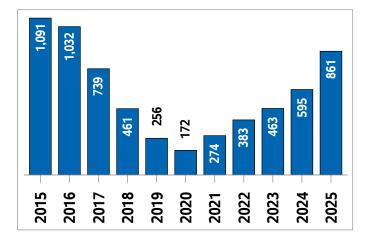
Ottawa MLS® Townhouse Market Activity



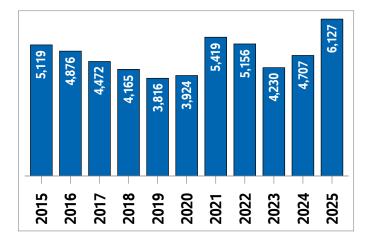
Sales Activity (September Year-to-Date)



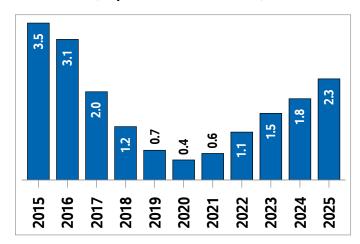
Active Listings ¹ (September Year-to-Date)



New Listings (September Year-to-Date)



Months of Inventory ² (September Year-to-Date)



¹ The year-to-date active listings figure is a monthly average of the number of homes on the market at the end of each month so far this year.

² Average active listings January to the current month / average sales January to the current month.



Ottawa MLS® Apartment Market Activity



		Compared to ⁸					
Actual	September 2025	September 2024	September 2023	September 2022	September 2020	September 2018	September 2015
Sales Activity	164	-19.2%	-10.4%	-13.2%	-57.2%	-31.1%	33.3%
Dollar Volume	\$69,629,198	-19.8%	-13.0%	-19.3%	-52.5%	0.5%	97.1%
New Listings	469	11.9%	23.4%	12.7%	-13.3%	47.5%	12.2%
Active Listings	843	11.4%	48.7%	53.8%	82.9%	13.2%	-40.9%
Sales to New Listings Ratio ¹	35.0	48.4	48.2	45.4	70.8	74.8	29.4
Months of Inventory ²	5.1	3.7	3.1	2.9	1.2	3.1	11.6
Average Price	\$424,568	-0.7%	-3.0%	-7.0%	10.8%	45.8%	47.8%
Median Price	\$375,000	-7.4%	-6.7%	-6.3%	7.2%	44.2%	44.2%
Sale to List Price Ratio ³	97.4	98.0	98.0	98.2	102.9	97.6	96.6
Median Days on Market	36.0	32.0	26.0	20.0	11.0	42.5	45.0

		Compared to 8					
Year-to-Date	September 2025	September 2024	September 2023	September 2022	September 2020	September 2018	September 2015
Sales Activity	1,628	-18.1%	-17.7%	-31.2%	-32.3%	-27.9%	15.1%
Dollar Volume	\$707,636,351	-18.6%	-17.6%	-34.1%	-20.4%	6.0%	81.0%
New Listings	3,806	-1.1%	18.9%	5.3%	17.1%	5.3%	-9.3%
Active Listings ⁴	791	16.4%	58.1%	114.5%	146.4%	-12.2%	-45.7%
Sales to New Listings Ratio 5	42.8	51.7	61.8	65.4	74.0	62.5	33.7
Months of Inventory 6	4.4	3.1	2.3	1.4	1.2	3.6	9.3
Average Price	\$434,666	-0.5%	0.2%	-4.2%	17.6%	47.1%	57.2%
Median Price	\$392,750	-1.8%	-1.8%	-7.6%	15.5%	52.3%	60.3%
Sale to List Price Ratio 7	97.5	98.1	98.2	104.2	103.0	97.8	97.0
Median Days on Market	33.0	26.0	21.0	10.0	11.0	37.0	45.0

¹ Sales / new listings * 100; compared to levels from previous periods.

² Active listings at month end / monthly sales; compared to levels from previous periods.

³ Sale price / list price * 100; average for all homes sold in the current month.

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⁶ The year-to-date months of inventory figure is calculated as average active listings from January to current month / average sales from January to current month.

⁷ Sale price / list price * 100; average for all homes sold so far this year.

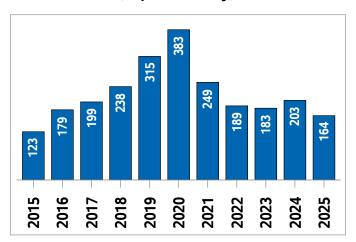
⁸ Sales to new listings ratio, months of inventory, sale to list price ratio, and days on market shown as levels; all others calculated as percentage changes.



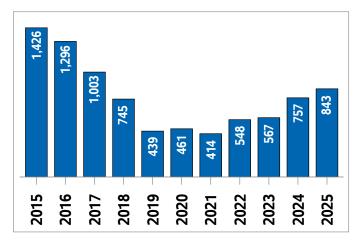
Ottawa MLS® Apartment Market Activity



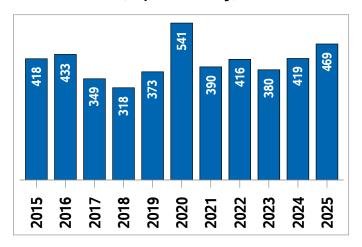
Sales Activity (September only)



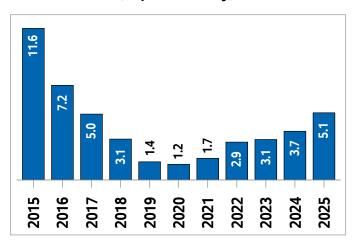
Active Listings (September only)



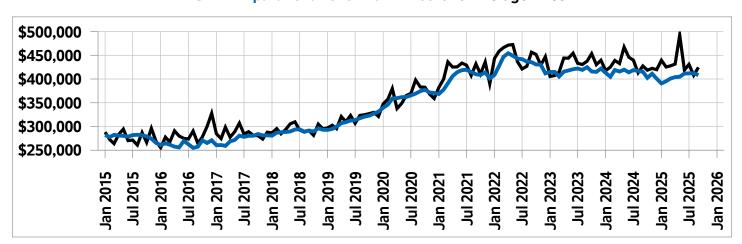
New Listings (September only)



Months of Inventory (September only)



MLS® HPI Apartment Benchmark Price and Average Price

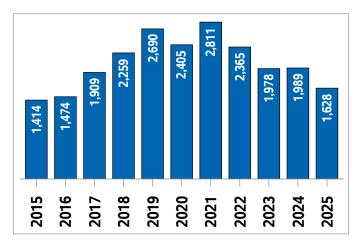




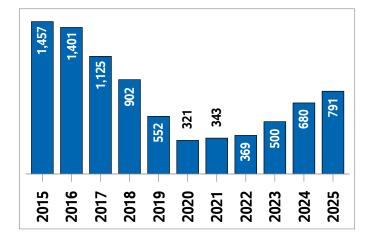
Ottawa MLS® Apartment Market Activity



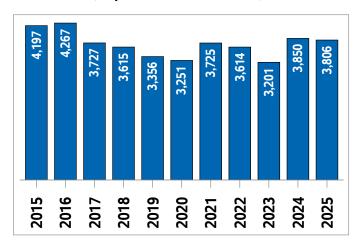
Sales Activity (September Year-to-Date)



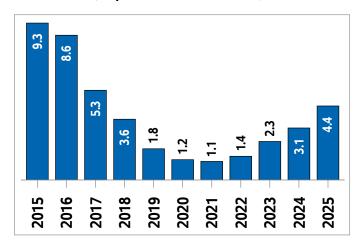
Active Listings ¹ (September Year-to-Date)



New Listings (September Year-to-Date)



Months of Inventory ² (September Year-to-Date)



¹ The year-to-date active listings figure is a monthly average of the number of homes on the market at the end of each month so far this year.

² Average active listings January to the current month / average sales January to the current month.

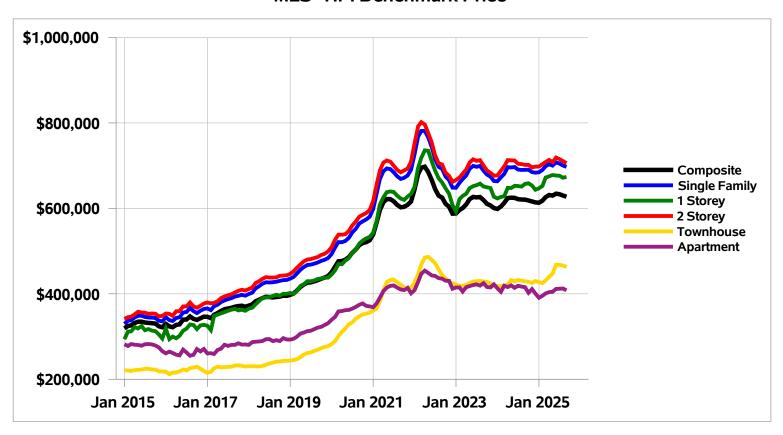


Ottawa MLS® HPI Benchmark Price



	MLS® Home Price Index Benchmark Price								
			percentage change vs.						
Benchmark Type:	September 2025	1 month ago	3 months ago	6 months ago	12 months ago	3 years ago	5 years ago		
Composite	\$627,200	-0.4	-1.1	0.2	1.1	0.4	22.0		
Single Family	\$697,200	-0.4	-1.5	-0.2	1.0	0.7	23.5		
One Storey	\$673,500	0.3	-0.5	0.2	2.4	2.0	30.1		
Two Storey	\$705,900	-0.6	-1.8	-0.4	0.6	0.5	21.6		
Townhouse	\$462,800	-0.7	-1.1	7.3	7.8	4.4	33.3		
Apartment	\$408,200	-1.0	-0.8	1.8	-1.7	-6.2	9.0		

MLS® HPI Benchmark Price





Ottawa MLS® HPI Benchmark Descriptions



Composite ♠ ♠ 🗮

Features	Value
Above Ground Bedrooms	2
Age Category	0 to 5
Basement Finish	Totally finished
Bedrooms	2
Below Ground Bedrooms	0
Exterior Walls	Masonry & Siding
Freshwater Supply	Municipal waterworks
Full Bathrooms	0
Garage Description	Attached, Single width
Gross Living Area (Above Ground; in sq. ft.)	1069
Half Bathrooms	0
Heating	Forced air
Heating Fuel	Natural Gas
Number of Fireplaces	1
Total Number Of Rooms	6
Type Of Foundation	Basement, Poured concrete
Wastewater Disposal	Municipal sewers

Single Family ♠ 🎕

Features	Value
Above Ground Bedrooms	2
Age Category	0 to 5
Basement Finish	Totally finished
Bedrooms	2
Below Ground Bedrooms	0
Exterior Walls	Masonry & Siding
Freshwater Supply	Municipal waterworks
Full Bathrooms	0
Garage Description	Attached, Single width
Gross Living Area (Above Ground; in sq. ft.)	1170
Half Bathrooms	0
Heating	Forced air
Heating Fuel	Natural Gas
Lot Size	4372
Number of Fireplaces	1
Total Number Of Rooms	6
Type Of Foundation	Basement, Poured concrete
Type of Property	Detached
Wastewater Disposal	Municipal sewers



Ottawa MLS® HPI Benchmark Descriptions



1 Storey 🏤

Features	Value
Above Ground Bedrooms	2
Age Category	0 to 5
Basement Finish	Totally finished
Bedrooms	2
Below Ground Bedrooms	0
Exterior Walls	Masonry & Siding
Freshwater Supply	Municipal waterworks
Full Bathrooms	0
Garage Description	Attached, Single width
Gross Living Area (Above Ground; in sq. ft.)	1065
Half Bathrooms	0
Heating	Forced air
Heating Fuel	Natural Gas
Lot Size	8052
Number of Fireplaces	1
Total Number Of Rooms	6
Type Of Foundation	Basement, Poured concrete
Type of Property	Detached
Wastewater Disposal	Municipal sewers

2 Storey 🇌

Features	Value
Above Ground Bedrooms	2
Age Category	0 to 5
Basement Finish	Totally finished
Bedrooms	2
Below Ground Bedrooms	0
Exterior Walls	Masonry & Siding
Freshwater Supply	Municipal waterworks
Full Bathrooms	0
Garage Description	Attached, Single width
Gross Living Area (Above Ground; in sq. ft.)	1227
Half Bathrooms	0
Heating	Forced air
Heating Fuel	Natural Gas
Lot Size	3756
Number of Fireplaces	1
Total Number Of Rooms	6
Type Of Foundation	Basement, Poured concrete
Type of Property	Detached
Wastewater Disposal	Municipal sewers



Ottawa MLS® HPI Benchmark Descriptions



Townhouse



Features	Value
Above Ground Bedrooms	2
Age Category	0 to 5
Attached Specification	Row
Basement Finish	Totally finished
Bedrooms	2
Below Ground Bedrooms	0
Exterior Walls	Masonry & Siding
Freshwater Supply	Municipal waterworks
Full Bathrooms	0
Gross Living Area (Above Ground; in sq. ft.)	920
Half Bathrooms	0
Heating	Forced air
Heating Fuel	Natural Gas
Number of Fireplaces	0
Total Number Of Rooms	6
Type Of Foundation	Basement, Poured concrete
Wastewater Disposal	Municipal sewers

Apartment |

Features	Value
Above Ground Bedrooms	1
Age Category	0 to 5
Attached Specification	Row
Basement Finish	Unfinished
Bedrooms	1
Below Ground Bedrooms	0
Exterior Walls	Masonry
Freshwater Supply	Municipal waterworks
Full Bathrooms	0
Garage Description	Attached, Single width
Gross Living Area (Above Ground; in sq. ft.)	739
Half Bathrooms	0
Heating	Forced air
Heating Fuel	Natural Gas
Number of Fireplaces	0
Total Number Of Rooms	4
Wastewater Disposal	Municipal sewers