

# Ohio Real Estate Investor Checklist: Signs of a Housing Market Crash

Use this guide to identify early warning signs and protect your real estate investments.

## 1. Track Key Market Indicators

- Monitor mortgage rate changes—rising rates reduce affordability and buyer demand.
- Watch home sales volume—declining sales often precede price corrections.
- Track housing inventory—supply outpacing demand signals softening prices.

## 2. Evaluate Local Economic Conditions

- Follow Ohio employment and wage growth trends.
- Review population and migration patterns in cities like Columbus and Cleveland.
- Monitor consumer confidence and business expansion in local markets.

## 3. Watch for Investor and Builder Overactivity

- Identify areas with excessive new construction or flipping activity.
- Track builder concessions, unsold inventory, or project delays.
- Stay cautious of markets with speculative investor purchases.

## 4. Monitor Financial Red Flags

- Keep an eye on rising foreclosures and loan delinquencies.
- Evaluate your portfolio's leverage—avoid overexposure to high-rate debt.
- Track cap rate expansion and falling appraised values.

## 5. Strengthen Your Investment Position

- Maintain strong liquidity reserves for buying opportunities during downturns.
- Lock in fixed-rate financing where possible to manage future rate risk.
- Partner with flexible lenders like GHC Funding for DSCR and bridge loan options.

## 6. Stay Educated and Connected

- Join the Ohio REALTORS® or local investment associations for updates.
- Review Federal Reserve reports and local housing data regularly.
- Consult with professionals before making buy/sell/refinance decisions.

*For expert lending solutions, visit [www.ghcfunding.com](http://www.ghcfunding.com) or call 833-572-4327.*

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