01 / COVER

CENTRAL POINT MARKET INTELLIGENCE

October 2026 | Website Edition v1.2 | The market behind the headlines

Softer monthly demand. More homes to compare. A rolling market that tells a different story about price and speed.

Central Point entered autumn with fewer completed sales and pending contracts, a longer median time on market and more active listings. Yet its rolling existing-home median price remained above the comparable year-ago period. This report follows both measures without combining their populations.

MONTHLY CENTRAL POINT SINGLE-FAMILY MARKET	OCTOBER 2026
Closed sales	19
Pending sales	18
Median sale price	$410,000
Median days on market	35
Calculated months of supply	4.4

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Complimentary, evidence-based market intelligence • Observations through October 31, 2026 • Prepared November 7, 2026.

SOURCE NOTES | DOMUS / Oregon Data Share, Central Point October 2026 p. 5. Months of supply is calculated as 84 active listings / 19 monthly closings = 4.4.

02 / EXECUTIVE MARKET THESIS

Central Point offers buyers more comparison time—not a uniform price decline.

The monthly market softened; the rolling existing-home view retained some favorable year-over-year mechanics.

October's monthly single-family median was $410,000, compared with $465,000 in October 2025. Closed sales fell from 24 to 19, pending contracts from 21 to 18, and median market time increased from 22 to 35 days. Available listings increased from 71 to 84. These changes call for more precise listing decisions, not an assertion that every home lost 11.8% of its value.

The same source-count method produces 4.4 months of supply in October 2026, compared with 3.0 in October 2025 and 3.6 using September's later republished comparisons. Both a larger selection and a slower closing pace contribute.

The RVAR August–October existing-home reporting population counts 55 closings versus 69 a year earlier, while its median price increased to $398,000 from $373,600 and cumulative median market time shortened from 48 to 24 days. The two sources measure different periods and property sets.

The actionable conclusion: buyers can investigate and negotiate selectively; sellers must compete on actual price, condition, presentation and terms.

SOURCE NOTES | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Central Point p. 5 (updated November 3, 2026). RVAR / Southern Oregon MLS, Jackson County Residential Statistics as of October 31, 2026, p. 1.

03 / MONTHLY DASHBOARD

The October snapshot without the spin.

October 2026 monthly single-family observations. The September column is the later comparison vintage in October's DOMUS publication.

Market measure	Oct 2026	Oct 2025	Sep 2026*	Year over year
Median sale price	$410,000	$465,000	$400,750	−11.8%
Closed sales	19	24	22	−20.8%
Pending sales	18	21	23	−14.3%
New listings	28	28	40	0.0%
Median days on market	35	22	22	+59.1%
Price per square foot	$243	$260	$275	−6.4%
Reported final list price received	98.9%	98.7%	98.5%	+0.2 pp
Active listings	84	71	79	+18.3%
Calculated months of supply	4.4	3.0	3.6	+49.4%
January–October closings	229	250	—	−8.4%

Monthly median price and price per square foot both declined relative to October 2025. Yet final-list price realization rose slightly. These facts can coexist because the properties and price histories behind them differ.

* September values are those reprinted in the October publication; they do not overwrite the accepted September model inputs. Months of supply and its change are consistently calculated from each displayed active-listing and closed-sales count.

A citywide statistic describes the transactions observed—not the supportable asking price of a particular Central Point home.

SOURCE NOTES | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Central Point p. 5 (updated November 3, 2026).

04 / THE SHAPE OF 2026

The cumulative year has fewer closings than 2025.

October added to an existing transaction deficit rather than creating it alone.

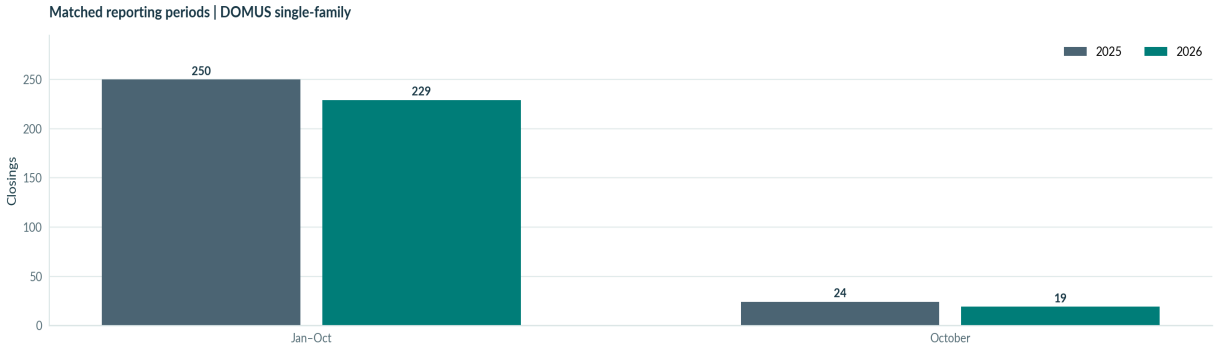


Figure 1. January–October and October-only Central Point closings, comparing like reporting windows in 2025 and 2026.

The calendar-year comparison shows 229 January–October closings in 2026 versus 250 in the same ten months of 2025: 21 fewer transactions, or an 8.4% decline. October alone counted 19 closings compared with 24, adding five to that cumulative deficit.

January–October pending contracts were 234 versus 251 and new listings totaled 312 versus 332. Lower volume is therefore visible across multiple activity measures, although pending, listing and closing counts track different moments in a transaction.

The strongest interpretation is about flow, not constant-quality home values: fewer transactions occurred in Central Point's source-defined market.

Compete for the buyers participating today; do not automatically budget for last year's transaction pace.

SOURCE NOTES | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Central Point p. 5 (updated November 3, 2026).

05 / CONTRACTS AND LISTINGS

October’s contract pipeline softened as listing inflow held steady.

Closed sales, pending contracts and new listings are distinct stages—not a single conversion funnel.

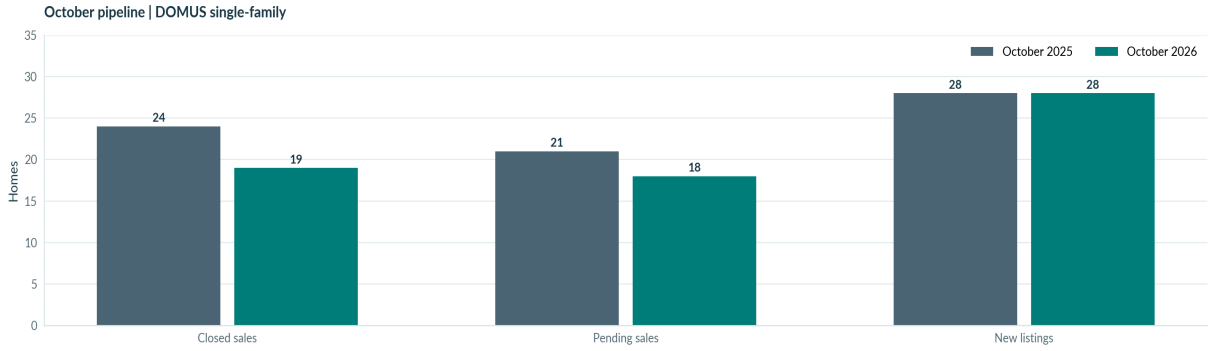


Figure 2. October single-family closing, pending and new-listing counts in Central Point, 2025 versus 2026.

October 2026 recorded 19 closings, 18 pendings and 28 newly listed homes. The matching October 2025 figures were 24, 21 and 28. Buyer commitments slowed while owners continued to add properties to the market.

The October source’s September comparator shows 22 closings, 23 pending contracts and 40 new listings. The October declines may reflect ordinary month-to-month variation, but the simultaneous increase in active listings is an important reason to examine direct competition.

A pending contract does not promise a closing in the next month. Only a future authenticated report can establish what happened to that population.

Watch contracts and available alternatives together, not independently.

SOURCE NOTES | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Central Point p. 5 (updated November 3, 2026).

06 / SPEED OF THE MONTHLY MARKET

Homes that closed in October took longer to sell.

Median days on market describes the completed-sale cohort—not the age of every active home.

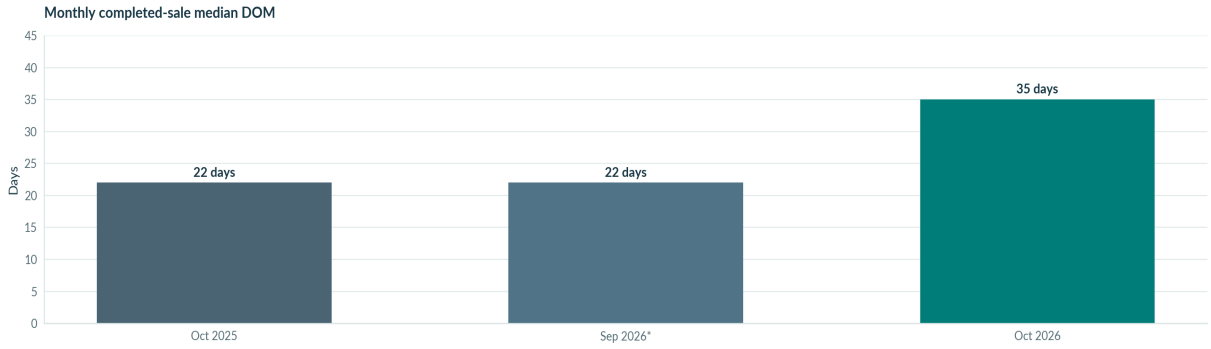


Figure 3. Monthly Central Point median days on market among completed single-family transactions.

October's reported median days on market was 35, compared with 22 in October 2025 and 22 in the September comparator. The thirteen-day year-over-year increase is substantial for the homes that actually closed.

The August–October RVAR rolling existing-home cohort reports 24 cumulative median days on market, compared with 48 a year earlier. This contrasting speed statistic is not a contradiction: it describes a different period, property type definition and market-time measure.

Neither statistic allows a broker to promise that an individual property will sell within a given number of days.

A focused first-week launch remains important when buyers have more alternatives.

SOURCE NOTES | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Central Point p. 5 (updated November 3, 2026). RVAR / Southern Oregon MLS, Jackson County Residential Statistics as of October 31, 2026, p. 1.

07 / INVENTORY AND SUPPLY

Calculated months of supply reached 4.4.

A transparent active-listing / monthly-closing ratio, not a predicted marketing period.

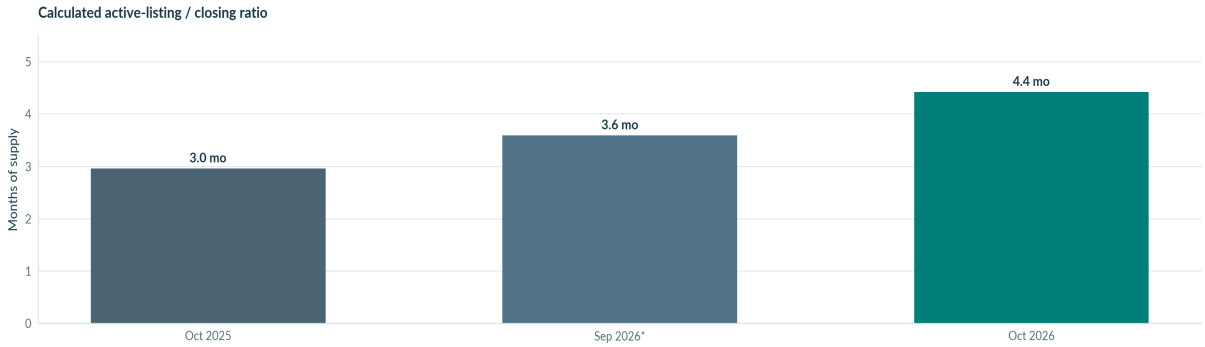


Figure 4. Calculated monthly months of supply from Central Point's source-reported active SFR listings and October or September closing counts.

Central Point ended October with 84 active single-family listings and 19 monthly closings. Dividing 84 by 19 gives 4.421, displayed as 4.4 months of supply. Using the same method, October 2025 produces 71 / 24 = 3.0 months and republished September 2026 gives 79 / 22 = 3.6 months.

More active listings and fewer recent closings both increased the supply ratio. This calculation helps describe how much choice faces a recent sales pace; it does not indicate that an individual home will take 4.4 months to close.

The strongest offer and list-price decisions still begin with the nearest truly comparable listings and closed transactions.

Buyers should assess actual substitutes. Sellers must earn attention through a competitive opening position.

SOURCE NOTES | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Central Point p. 5 (updated November 3, 2026).

08 / PRICING AND TRANSACTION MIX

The median and price per square foot declined together.

Important evidence—without the quality controls of a repeat-sales price index.

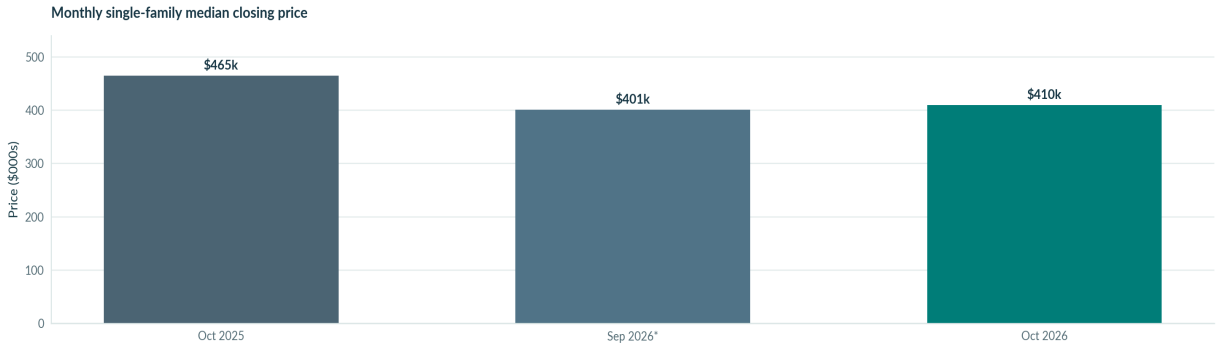


Figure 5. Median monthly single-family sale price, October 2025, republished September 2026 and October 2026.

Central Point's October 2026 median price was $410,000 versus $465,000 a year earlier. The monthly median was slightly higher than the September comparison of $400,750. At the same time, price per square foot declined year over year to $243 from $260.

These measures both suggest pricing pressure in the October transaction mix, but they do not tell whether identical homes changed value at the same rate. Floor area, construction, lot characteristics, location, condition, improvements and closing mix can all affect the observed median.

The RVAR rolling existing-home median tells another part of the story: $398,000 versus $373,600 a year earlier. It is a separate, matched three-month comparison—not a replacement for the October-only median.

For a property decision, use adjusted comparable sales and current competition, not an unadjusted median.

SOURCE NOTES | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Central Point p. 5 (updated November 3, 2026). RVAR / Southern Oregon MLS, Jackson County Residential Statistics as of October 31, 2026, p. 1.

09 / HOW TO VALUE AN INDIVIDUAL HOME

Price for the homes a buyer can choose today.

A rigorous market range combines recent closed comparables and currently competing listings.

Pricing step	Evidence to obtain	Decision use
Define comparables	Location, design, age, lot, condition	Comparable peer group
Review recent closings	Prices and transaction dates	Observed willingness to pay
Review active alternatives	Current asking prices and features	Buyer choice set
Study listing histories	Reductions, days listed, concessions	Evidence of resistance
Make supportable adjustments	Property-specific differences	Defensible price range
Choose a launch strategy	Exposure, timing and owner objectives	Recommended initial ask

The Central Point median is a useful conversation starter but cannot price a specific property. The comparable set should match location, floor plan, usable lot area, construction era, condition and meaningful features as closely as the market allows.

Recent sold homes show what willing buyers actually paid. Available homes show what a buyer can choose at the same time. A successful launch needs to withstand both tests.

A written property-specific comparative market analysis and an on-site review are more precise than an online estimate or a citywide chart.

Ask: why would a buyer choose this home rather than the next three best alternatives?

SOURCE NOTES | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Central Point p. 5 (updated November 3, 2026). RVAR / Southern Oregon MLS, Jackson County Residential Statistics as of October 31, 2026, p. 1.

10 / NEGOTIATING MECHANICS

Final-list realization stayed close to 99%.

Near-list closings are not proof that every original asking price worked.

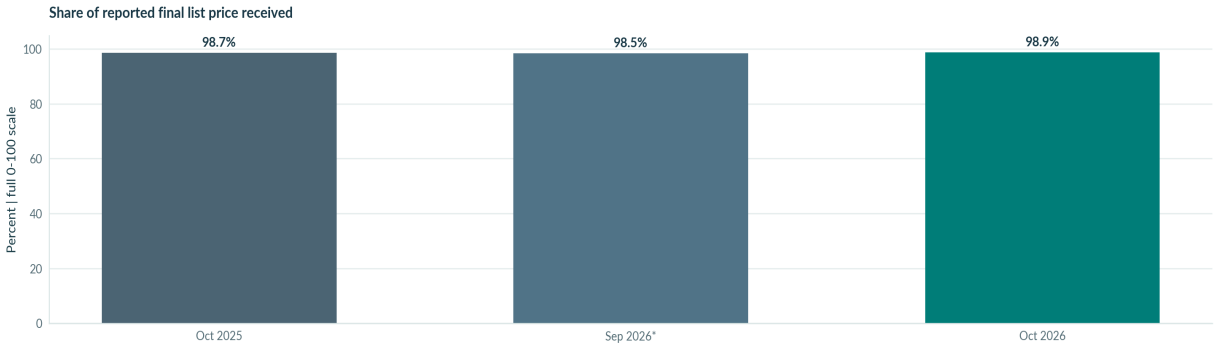


Figure 6. Reported percent of final list price received among Central Point monthly closing cohorts.

Homes closing in October 2026 received 98.9% of their reported list price, compared with 98.7% a year earlier and 98.5% in the September comparison. That looks relatively firm even while closing volume and median prices decline.

Final-list realization does not disclose whether a property had earlier asking-price reductions, seller credits, closing-cost concessions or post-inspection repairs. A home that closes near its final ask can still have a long prior pricing history.

For sellers, net proceeds and the probability of closing matter more than one percentage. Buyers should review original and current asking prices alongside the property's condition and direct alternatives.

Understand the entire pricing history and contract—not only final asking-price arithmetic.

SOURCE NOTES | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Central Point p. 5 (updated November 3, 2026).

11 / THE SECOND MARKET LENS

A rolling existing-home view changes the interpretation.

RVAR existing-home transactions span August–October 2026 inside its defined urban-growth-boundary population.

October comparison	DOMUS monthly SFR	RVAR rolling existing homes
Reported sales	19 during October	55 during August–October
Median sale price	$410,000	$398,000
Market time	35 median DOM	24 cumulative median DOM
Available listings	84 monthly SFR	62 broader residential snapshot
Prior-year comparison	October 2025	August–October 2025

RVAR's rolling 55 sales were below the 69 transactions in the matching prior-year window. Its $398,000 median was higher than $373,600 last year, however, and the cumulative median market time was shorter—24 days compared with 48.

That combination suggests a less active rolling market whose closed homes have still been changing hands at stronger observed median prices and faster cumulative market times than a year earlier.

These are different source definitions. We never add rolling sales to monthly sales, average their medians, or use one source's inventory as the other source's supply numerator.

Two valid lenses can disagree because they measure different periods and property populations.

SOURCE NOTES | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Central Point p. 5 (updated November 3, 2026). RVAR / Southern Oregon MLS, Jackson County Residential Statistics as of October 31, 2026, p. 1.

12 / LONGER HISTORICAL PERSPECTIVE

Central Point's 2022–2026 history disciplines the headline.

Rolling, overlapping three-month windows help identify market direction but cannot be added as new transactions.

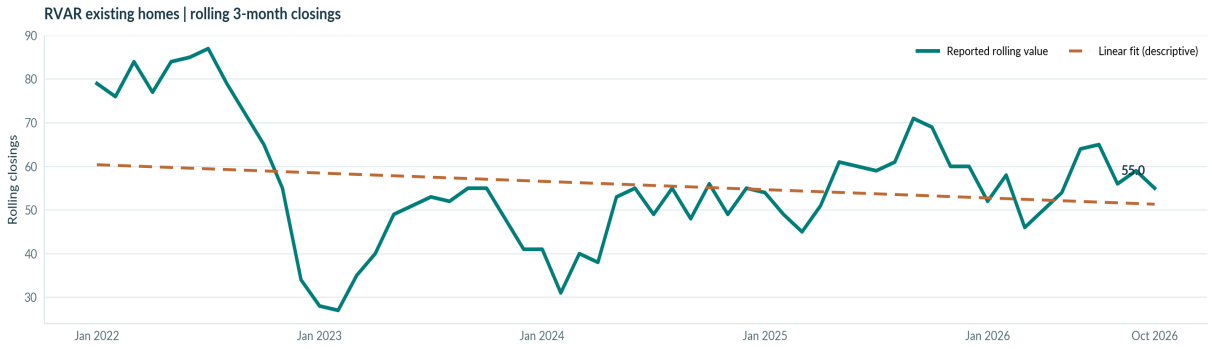


Figure 7. RVAR existing-home rolling closings, Jan 2022–Oct 2026; dashed descriptive linear fit, not a forecast.

The project's archived RVAR sequence includes successive overlapping rolling existing-home windows from 2022 through October 2026. Its usefulness lies in comparing like definitions over time, including changes in volume, marketing speed and medians.

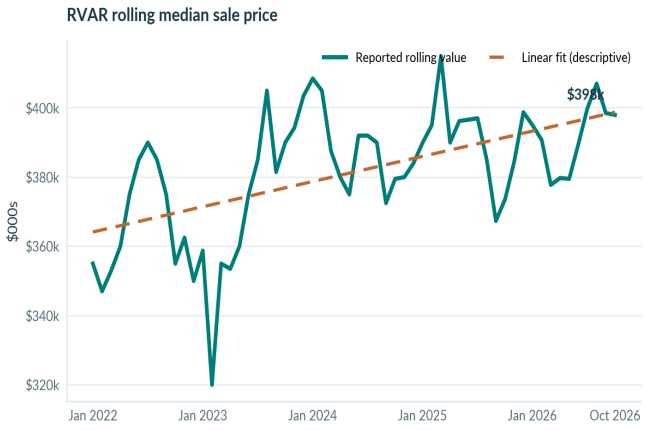
The two October-ending windows give a concrete illustration: rolling closings decreased from 69 to 55. Yet the reported rolling median rose from $373,600 to $398,000 and cumulative median time declined from 48 to 24 days.

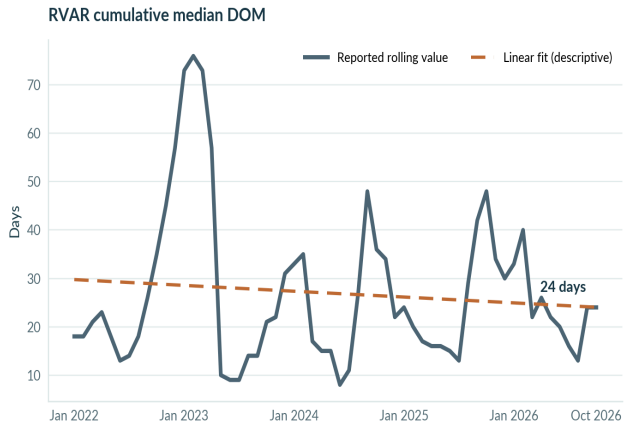
Long history is useful for testing whether a pattern persists. It cannot remove differences between individual homes or establish a guaranteed next market turn.

Treat history as context for better questions, not a substitute for today's inventory.

SOURCE NOTES | RVAR / Southern Oregon MLS, Jackson County Residential Statistics as of October 31, 2026, p. 1.

HISTORICAL INSETS | 58 MATCHED RVAR ROLLING WINDOWS





Archive: Jan 2022–Aug 2026; original Sep & Oct 2026 sources. Dashes = descriptive linear fits, not forecasts.

13 / THE SHAPE OF 2026 | RVAR

Rolling volume crested in summer and eased into autumn.

The autumn sales count and selling-time readings moved differently.

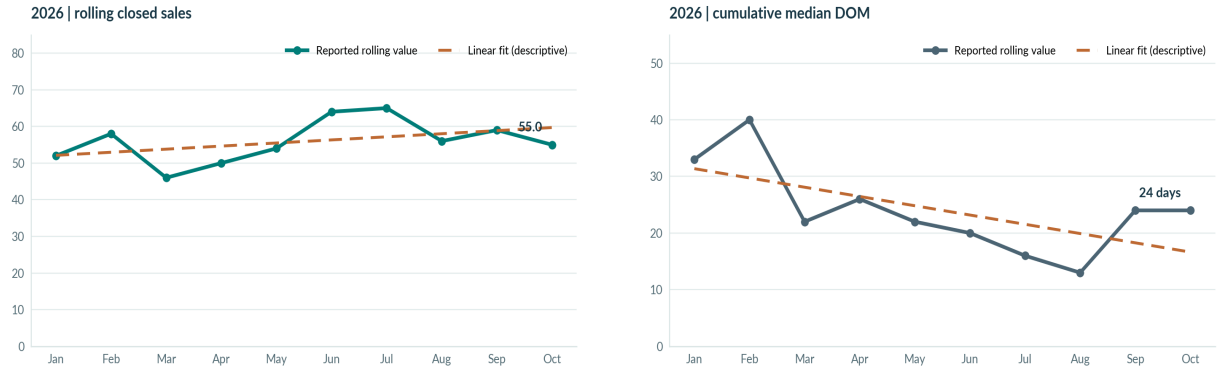


Figure 8. Jan–Oct 2026 RVAR existing-home rolling closings and cumulative median DOM, each with dashed linear fit.

RVAR existing-home rolling closings were 46 in March 2026, climbed to 65 in July, then measured 56 in August, 59 in September and 55 in October. The count has eased from its summer high.

The rolling median was $400,000 in July, $407,000 in August, $398,500 in September and $398,000 in October. Cumulative median DOM was 16 days in July, 13 in August and 24 in both September and October.

Autumn's volume and market-time readings are softer than the quickest summer period, yet the latest 24-day cumulative DOM is still shorter than the 48 days recorded in the comparable prior-year rolling window.

A slower season and better year-over-year transaction speed can both be true.

SOURCE NOTES | RVAR / Southern Oregon MLS, Jackson County Residential Statistics as of October 31, 2026, p. 1.

2026 ROLLING EXISTING-HOME REPORTING TRAIL | FULL MONTH-END SERIES

End	Sales	Median	DOM	End	Sales	Median	DOM
Jan	52	$395.0k	33	Jun	64	$389.5k	20
Feb	58	$390.8k	40	Jul	65	$400.0k	16
Mar	46	$377.8k	22	Aug	56	$407.0k	13
Apr	50	$379.8k	26	Sep	59	$398.5k	24
May	54	$379.5k	22	Oct	55	$398.0k	24

Overlapping 3-month windows: do not add the counts or interpret the line fit as a future estimate.

14 / THE HISTORICAL INTERPRETATION

The long trend is real context. The autumn turn is a different question.

Central Point's rolling history shows why sales, median price and marketing speed must be interpreted together.

MATCHED OCTOBER-ENDING WINDOWS | RVAR UGB EXISTING HOMES

October end	Rolling closings	Rolling median	Cumulative DOM
2022	65	$355.0k	35 days
2023	55	$390.0k	21 days
2024	56	$379.5k	36 days
2025	69	$373.6k	48 days
2026	55	$398.0k	24 days

WHAT THE FIVE OCTOBER WINDOWS SUPPORT

The October-ending rolling cohort moved from **65 closings and 35 days of cumulative median market time in 2022** to **55 closings and 24 days in 2026**. The path was not monotonic: October 2025 recorded **69 sales and 48 days**, while the October 2026 median rose to **$398,000** from **$373,600** a year earlier.

The late-2022 to early-2023 adjustment was sharper in speed than a single autumn 2026 reading suggests: the historical archive records **76 cumulative median days in February 2023**, before shorter intervals later that year. These were different closing cohorts, not a clock measuring the same set of homes.

HOW TO READ THE DASHED LINES

The dashed overlays on pages 12 and 13 are ordinary least-squares descriptions of published sequences, **not forecasts**. The 58 windows overlap substantially; they are not 58 independent sales samples. Mix, mortgage conditions, seasonality, listings and the construction pipeline can alter actual prices and market time.

In 2026, rolling sales rose from **52 in January** to a **65-sale July high**, then settled at **55 in October**. Cumulative median time moved from **16 days in July** to **24 days in October**. A long-window fitted line should never override those fresh local conditions.

Practical use: treat the long run as context, then price and negotiate against the homes buyers can choose now.

SOURCE NOTES | RVAR historical archive, 2022–Aug 2026; original Sep and Oct 2026 RVAR source vintages. Rolling UGB existing-home cohorts.

15 / TWO INVENTORY POPULATIONS

Both sources show more homes available, but the counts are not interchangeable.

DOMUS and RVAR provide separately defined active-listing snapshots.

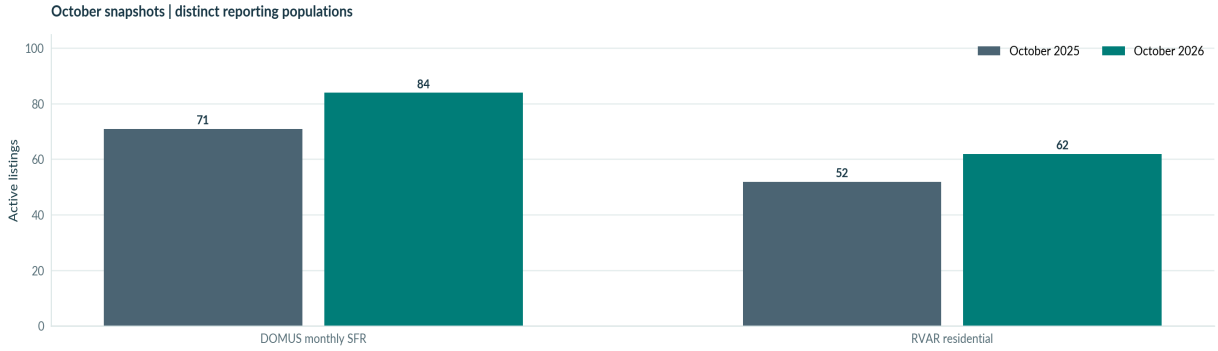


Figure 9. Source-specific Central Point active listings: October 2025 versus October 2026, not a combined inventory total.

DOMUS shows 84 active monthly single-family listings in October 2026, compared with 71 a year earlier. RVAR reports 62 active residential listings in its October 31 scope, compared with 52. Both sources point to more inventory than the prior-year period.

The numerical difference between 84 and 62 cannot be assigned to one property category without a formal geography-and-eligibility reconciliation. The two counts are not designed to be added or averaged.

In particular, dividing RVAR's 62 residential listings by DOMUS's 19 monthly single-family closings would invent a hybrid supply measure that neither source publishes. The 4.4-month supply calculation uses only compatible DOMUS values.

The consistent direction—more available choice—is supported. Keep the inventory definitions visible.

SOURCE NOTES | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Central Point p. 5 (updated November 3, 2026). RVAR / Southern Oregon MLS, Jackson County Residential Statistics as of October 31, 2026, p. 1.

16 / NEW-CONSTRUCTION CAUTION

One rolling new-home closing cannot sustain a broad price claim.

When a source does not publish a median, the result is unavailable—not zero.

Central Point construction measure	Reported evidence
RVAR August–October 2026 new-home closings	1
RVAR comparable 2025 new-home closings	3
RVAR rolling median price	Not reported
RVAR cumulative median DOM	Not reported
DOMUS October monthly new-home median	Not reported
DOMUS January–October new-home median	$705,000

The RVAR August–October construction count was one closing versus three a year earlier. Its median price and cumulative median market time are not published for the October-ending rolling window. The DOMUS monthly new-home price is also not reported, although the source provides a year-to-date new-home median.

These sparse measures do not support a citywide claim about the value of a particular new home. Builder incentives, finish quality, site cost and warranty coverage may materially influence the transaction.

Construction observations remain separate from existing-home model results and cannot borrow their unsupported median or market-time values.

A small-sample blank is a disclosure, not a defect to patch with invented numbers.

SOURCE NOTES | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Central Point p. 5 (updated November 3, 2026). RVAR / Southern Oregon MLS, Jackson County Residential Statistics as of October 31, 2026, p. 1.

17 / EVIDENCE SUMMARY

Eight October observations worth remembering.

A compact fact panel keeps the decision conversation anchored in compatible source measurements.

Comparable observation	2025	2026	What it suggests
Monthly closed sales	24	19	Less transaction flow
Monthly pending sales	21	18	Less new commitment
Monthly median price	$465k	$410k	Different closing mix
Monthly median DOM	22	35	Longer completed-sale time
Monthly active SFR listings	71	84	More monthly choice
Calculated monthly supply	3.0	4.4	More supply vs pace
Rolling existing-home sales	69	55	Lower rolling volume
Rolling existing-home median	$373.6k	$398k	Higher rolling median

The strongest evidence includes mixed signals. Monthly price, transactions and market speed weakened; rolling existing-home median price and cumulative time improved year over year. The definitions and time windows explain much of the apparent disagreement.

For buyers, the combined picture supports investigation and thoughtful negotiation. For sellers, it increases the importance of price, presentation and the property's direct competitor set.

No one figure substitutes for a property-specific market analysis.

SOURCE NOTES | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Central Point p. 5 (updated November 3, 2026). RVAR / Southern Oregon MLS, Jackson County Residential Statistics as of October 31, 2026, p. 1.

18 / RECENT MONTH-BY-MONTH VIEW

October arrived after a cooling sequence in contracts and sales.

Recent monthly figures reveal the rhythm that a single headline can hide.

Source month	Closed	Pending	Median price	Median DOM
May 2026	27	29	$435,000	11
June 2026	25	21	$450,000	17
July 2026	22	30	$435,000	34
August 2026	23	22	$425,000	25
September 2026*	22	23	$400,750	22
October 2026	19	18	$410,000	35

Closing counts ranged from 27 in May to 19 in October, and pending contracts ended October at 18. The sequence may describe changes in the size and timing of the buyer pool as much as changes in any individual property's desirability.

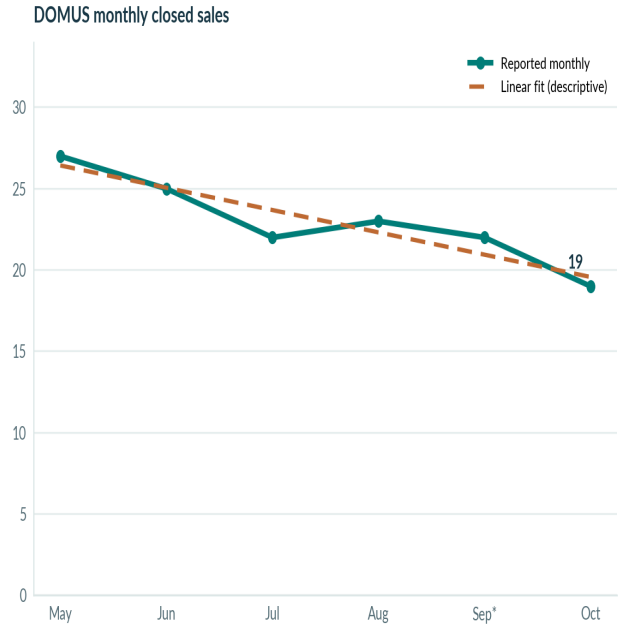
Median DOM varied between 11 and 35 days during these six months. That instability argues for both complete chart labeling and cautious use of monthly closing cohorts in pricing conversations.

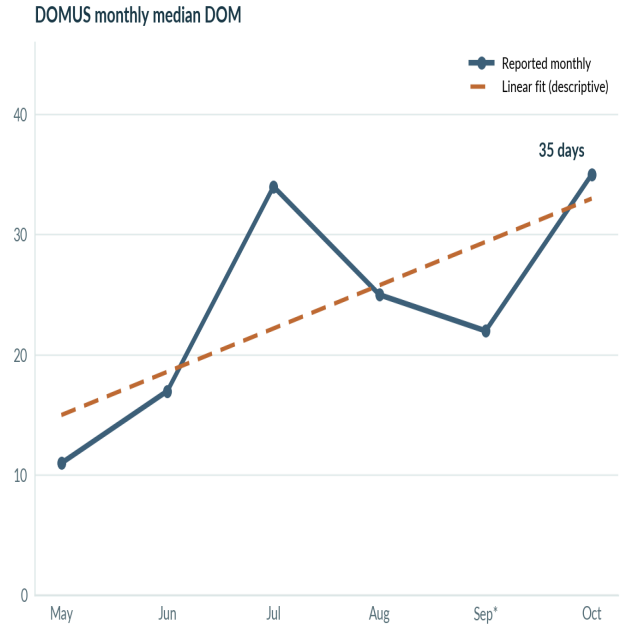
* September figures are the October publisher's later-vintage comparator, not an overwrite of the originally accepted September statistical release.

When activity changes quickly, use current comparable listings and contract feedback.

SOURCE NOTES | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Central Point p. 5 (updated November 3, 2026).

SIX-MONTH DOMUS DIAGNOSTIC | REPORTED MONTHLY COHORTS





*September 2026 is October publication comparator; dashed fits are descriptive only (six points).

19 / CHECKING PRICE SIGNALS

Three pricing readings describe three different mechanics.

Median price, price per square foot and final-list realization cannot replace each other.

Pricing measure	Oct 2025	Sep 2026*	Oct 2026	Interpretation
Monthly median	$465k	$400.8k	$410k	Closing mix
Price per square foot	$260	$275	$243	Size and mix
Final list price received	98.7%	98.5%	98.9%	Reported final ask
Median market time	22	22	35	Completed sale speed

The year-over-year decline in price per square foot corroborates some of the softer monthly median-price picture, but not necessarily a uniform price change across identical homes. The small improvement in final-list realization does not prove that owners avoided price reductions before finding a buyer.

A property-level analysis should inspect its entire marketing history, relevant concessions, condition and the available competing listings. The observed city median is a benchmark, not a complete valuation model.

The best price argument is evidence tied to the subject property.

SOURCE NOTES | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Central Point p. 5 (updated November 3, 2026).

20 / SUPPLY, VOLUME AND LEVERAGE

A bigger selection met a smaller annual transaction pool.

Buyer choice and seller leverage depend on both available homes and committed buyers.

Flow or supply	2025	2026	Boundary
January–October closings	250	229	Cumulative reported count
January–October pendings	251	234	Different stage from closings
January–October new listings	332	312	Inflow, not net inventory change
October active SFR	71	84	End-month snapshot
Calculated October supply	3.0	4.4	Monthly SFR denominator

In a market with more listings and fewer recent closings, buyers can often compare more alternatives. But those alternatives are not equally relevant to any particular home or budget.

Seller leverage emerges from how the subject property compares with similarly priced, similarly located alternatives—not from a fixed months-of-supply threshold. The same buyer may be highly competitive for a rare single-level property while patient about an easily substituted home.

Read available choice, fresh contracts and recent completed sales together.

SOURCE NOTES | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Central Point p. 5 (updated November 3, 2026).

21 / PROPERTY TYPE AND COMPETITION

The city is a collection of smaller comparison markets.

Location, layout, lot utility and condition often matter more than the citywide median.

Property type or feature	Primary buyer question	Practical comparison
Single-level home	Does accessibility meet long-term needs?	Floor plan, entrances, competing singles
Larger or multigenerational home	Does its space function well?	Usable rooms and operating cost
Recent construction	What do design and warranties add?	Builder terms and available substitutes
Older home	Which repairs and systems matter?	Condition-adjusted recent sales
Distinctive lot or outbuilding	Will buyers value the utility?	Closest site and land characteristics

An owner with a distinctive home may face a different buyer pool from a conventional neighborhood property. Interior function, age, energy systems, site use and price brackets can change the number of actual alternatives.

A local comparative market analysis should cross a community boundary when buyers genuinely cross it, but it should not substitute another city's median for a Central Point transaction without appropriate property-level comparison.

Define the buyer's genuine alternative set before assigning a price range.

SOURCE NOTES | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Central Point p. 5 (updated November 3, 2026). RVAR / Southern Oregon MLS, Jackson County Residential Statistics as of October 31, 2026, p. 1.

22 / THE BUYER'S FULL COST

Purchase price is only one line in a buyer's decision.

Financing, repair scope and cash-flow risk belong in the same comparison.

Cost or issue	What to verify	Primary resource
Mortgage terms	Rate, payment, prepayment and reserves	Lender
Appraisal	Supportability under financing terms	Lender and comparables
Physical condition	Scope and urgency of repairs	Licensed inspector
Specialist concerns	Actual contractor-level findings	Qualified specialist
Taxes and insurance	Current costs and future exposure	Provider and county records
Closing schedule	Contingencies, possession, title	Broker and title company

A reduction in asking price can be attractive, but the total price of owning and maintaining a home may matter more than the advertised discount. Compare financing, taxes, insurance, anticipated repairs and any carrying costs.

Central Point's larger active listing count gives buyers more aggregate choice, but an appropriate, scarce home can still attract multiple serious purchasers. Contract terms and due diligence should reflect the individual property and the buyer's risk tolerance.

A careful inspection and evidence-based negotiation help buyers make a complete decision rather than pursue a percentage discount disconnected from real costs.

Negotiate on verified facts: comparable value, repair expense, financing, and realistic alternatives.

SOURCE NOTES | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Central Point p. 5 (updated November 3, 2026).

23 / A SELLER'S PRICING TEST

The launch price should survive comparison on day one.

Every buyer sees the subject home alongside competing inventory.

Seller pricing test	Evidence	Warning sign	Response
Recent sold substitutes	Closed comps	Large adjustments	Refine range
Current alternatives	Active asking prices	More attractive substitutes	Reposition
Buyer search brackets	Current choices	Low qualified exposure	Test initial asking point
Presentation and condition	Showing feedback	Repair objections	Improve presentation
Early marketing	Showings and offers	Weak response	Act promptly
Contract terms	Offers and objections	Execution uncertainty	Clarify net and risk

With 84 active monthly single-family listings at the end of October, seller preparation matters. Cleanliness, photography, accurate descriptions, accessibility for showings and transparent property information make it easier for buyers to evaluate value.

Not every improvement earns back its cost. The right preparation plan focuses on credible net proceeds and eliminating avoidable objections, not attempting to make every house perfect.

A high initial price may push the best exposure period into the past without generating meaningful activity. Use the first market response to test the assumptions behind the list price.

Start competitive, monitor buyer behavior, and correct quickly when the evidence changes.

SOURCE NOTES | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Central Point p. 5 (updated November 3, 2026).

24 / NEIGHBORHOOD AND AREA CONTEXT

Citywide Central Point is not a neighborhood appraisal.

Adjacent community statistics can inform context without becoming Central Point sales.

Reference level	Good use	Incorrect claim
Central Point monthly SFR	Overall local activity	Every subdivision behaves alike
Central Point RVAR existing	Rolling UGB market perspective	Identical to October-only SFR
Nearby city listings	Individual competitive alternatives	Other city median = Central Point value
Subject-property comps	Adjusted value and negotiation range	Unadjusted city median = appraisal

Buyers routinely compare homes across community boundaries. That can make specific listings outside the city important in a property-level analysis, even when their citywide medians should not be merged with Central Point's numbers.

Commuting options, lot characteristics, schools, age, floor plan, accessibility and property condition can all affect the alternative set. We should identify these differences rather than manufacture neighborhood-level statistical averages that the current source does not provide.

The right geographic comparison is defined by actual buyer choices and verified property facts.

Use city statistics for context and individual listing evidence for the pricing decision.

SOURCE NOTES | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Central Point p. 5 (updated November 3, 2026). RVAR / Southern Oregon MLS, Jackson County Residential Statistics as of October 31, 2026, p. 1.

25 / WHICH ANALYTICS ARE AVAILABLE?

The underlying data determines which analytical lens qualifies.

A full model output in existing homes does not automatically fill a one-closing construction sample.

Reporting view	Observed October evidence	Permitted conclusion
DOMUS monthly SFR	19 closings; 4.4 calculated supply	Eligible Momentum / Health diagnostics
RVAR rolling existing	55 closings; $398k median	Qualified Outlook / Cycle
RVAR new construction	1 closing; missing medians	No full Outlook or Cycle
RVAR residential inventory	62 October 31 listings	Separate source-defined snapshot

Central Point's monthly single-family series supports selected Market Momentum and Market Health & Leverage diagnostics. Its monthly Market Risk output is unavailable, and the monthly forward Market Outlook is not qualified for this publication.

The longer RVAR rolling existing-home history permits specific future point-estimate centers for rolling price, rolling closings, cumulative median market time and a separately defined active inventory snapshot. The one-closing construction series does not inherit these model permissions.

An unavailable score is not a zero. An eligible score is a diagnostic summary, not an appraisal, a guaranteed outcome or a statement about every listing.

Always ask: which source, which property population, which time window, and which release qualification?

SOURCE NOTES | Jon & Jess Market Intelligence, October source-matched Market Momentum, Market Health & Leverage, qualified rolling Market Outlook and Cycle; model qualifications apply. RVAR / Southern Oregon MLS, Jackson County Residential Statistics as of October 31, 2026, p. 1.

26 / SELLER STRATEGY

Present the home without asking buyers to make excuses.

Seller preparation should reinforce—not fight—the property's market-supported price.

Before launch: establish timing, desired net proceeds, financing or replacement needs, and a price range supported by recent sales and genuine competitors. Walk through the property before finalizing recommended improvements.

During the first marketing window: coordinate cleaning, photography, access, practical repairs and communication. Track actual showings, qualified feedback, saves, inquiries and offers. Each signal is more useful when interpreted together with the property's price and presentation.

After the market speaks: if genuine buyer interest is inadequate, review condition, competition, marketing execution and the initial asking-price hypothesis. A stale listing often faces a different buyer response than a fresh launch.

For October Central Point, higher inventory and longer median market time argue for precision and responsiveness, not panic.

The first serious market response is evidence worth respecting—even though the first offer is not always the best.

SOURCE NOTES | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Central Point p. 5 (updated November 3, 2026).

27 / EVALUATING OFFERS

The strongest offer is the one most likely to close well.

Terms, net proceeds and execution certainty matter alongside nominal price.

Offer element	Seller question
Price and seller net	What remains after credits, fees and costs?
Financing and appraisal	How credible is funding and value support?
Inspections and repairs	How clear is the possible scope and timeline?
Contingencies	What events could prevent closing?
Closing and possession	Does timing meet the seller's needs?
Earnest money and performance	What indicates seriousness and deliverability?

Two offers with different headline prices can create very different risk-adjusted outcomes. Strong proof of financing, realistic contingencies, a workable timeline and a well-understood inspection process may change the seller's evaluation.

The broker should explain tradeoffs and likely consequences, while the seller retains decision authority. Inspection findings should be evaluated with suitable specialists and actual repair estimates rather than unsupported assumptions.

The final negotiation must accommodate any simultaneous purchase, moving timeline and title logistics.

Evaluate the complete transaction: value, terms, likely net and probability of performance.

SOURCE NOTES | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Central Point p. 5 (updated November 3, 2026).

Use additional choice without overestimating bargaining power.

Thoughtful comparison and due diligence beat indiscriminate low offers.

Start with the household's needs, financing, time horizon and the features that are difficult to replace. Build a realistic shortlist from current active alternatives and recent completed transactions.

For each home, study condition, full listing history, original versus current ask, comparable sales, days available and any seller-provided information. An asking-price reduction is a clue about positioning, not proof of distress or an appropriate further discount.

When making an offer, match terms to the home and the buyer's position. Keep necessary inspection, financing and title protections clear. Use genuine comparable evidence and repair findings to guide negotiation rather than treating 4.4 months of supply as a direct discount formula.

Desirable, scarce homes can still draw competition even in a more buyer-leaning overall environment.

Leverage is useful only when it improves the entire purchase decision.

SOURCE NOTES | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Central Point p. 5 (updated November 3, 2026).

29 / THE TWO-HOME MOVE

Selling and buying should be coordinated as one household decision.

A softer sale-side market can coincide with a more favorable replacement purchase—or the reverse.

Planning variable	Evidence to establish
Sale price and realistic net	Current property CMA and estimated proceeds
Replacement alternatives	Actual available homes that meet needs
Financing / reserves	Lender terms, payment, and contingencies
Timing and possession	Preferred windows and title schedule
Preparation costs	Only work likely to improve net or marketability
Downside scenarios	If one side takes longer or costs more

An owner selling in Central Point and purchasing elsewhere in Southern Oregon faces two related markets. A lower expected sale result is not the complete story if the replacement home is more affordable or negotiable; similarly, a strong selling result can be offset by expensive replacement competition.

Build a written plan for sale proceeds, purchase alternatives, contingencies, financing, reserves and the possibility of uneven timing. This matters more than choosing a move date from one model score.

A coordinated strategy can prioritize the household's actual objective: right-sizing, accessibility, location or simplifying the move.

Your timing. Your options. A clearer view of the market.

SOURCE NOTES | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Central Point p. 5 (updated November 3, 2026).

30 / WHAT TO WATCH NEXT

The next monthly report will test October's softer commitments.

Follow the interaction among pending sales, active listings and marketing time.

Next reported signal	Question it helps answer
Pending contracts	Are more buyers committing to homes?
New listings and active inventory	Is the choice set still expanding?
Monthly median DOM	Does the 35-day reading persist?
RVAR rolling closings	Does the 55-sale rolling pace stabilize?
Price per sq. ft. and median	Do multiple price measures agree?
Reported list-price realization	How are the final asking prices being met?

October's 18 pending contracts were below 21 a year earlier and 23 in the republished September column. If new commitments improve while inventory stabilizes, the near-term balance could change; if inventory expands and pending flow remains muted, some sellers may face a longer evaluation period.

The next report should be used to verify such developments, not to claim them in advance. Reporting values will carry their proper source vintage, period and property-population definitions.

Market conditions can change; update the decision with authenticated observations instead of clinging to a fixed prediction.

SOURCE NOTES | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Central Point p. 5 (updated November 3, 2026).

31 / HOW TO READ THE EVIDENCE

Two reporting systems; two legitimate perspectives.

The source, reporting window and property population are part of each number.

Source or public lens	What it actually represents
DOMUS monthly	October 2026 single-family closings and listings
DOMUS year to date	January–October counts and source-defined medians
RVAR existing homes	August–October rolling UGB existing-home transactions
RVAR active inventory	October 31 source-defined residential snapshot
Market Momentum / Health	Separate scores for each eligible population
Market Outlook / Cycle	Qualified rolling future centers and pattern fit

Monthly DOMUS statistics and rolling RVAR existing-home statistics are not interchangeable. In particular, overlapping rolling sales periods must never be added together as if each were an independent single month.

Price medians reflect transaction mix, supply ratios depend on compatible source counts, and score differences depend on the availability and definitions of the underlying variables. September figures reprinted in October can differ from September's original modeling vintage.

The underlying formulas, source checks, exceptions and release eligibility are documented separately from this homeowner guide. They inform what can be published without overwhelming the market narrative.

The most reliable market sentence begins with the correct geography, property population, source and dates.

SOURCE NOTES | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Central Point p. 5 (updated November 3, 2026). RVAR / Southern Oregon MLS, Jackson County Residential Statistics as of October 31, 2026, p. 1. Jon & Jess Market Intelligence, October source-matched Market Momentum, Market Health & Leverage, qualified rolling Market Outlook and Cycle; model qualifications apply.

32 / MARKET MOMENTUM AND HEALTH MAP

Monthly conditions cooled; rolling diagnostics improved.

September-to-October score changes differ because the underlying observations differ.

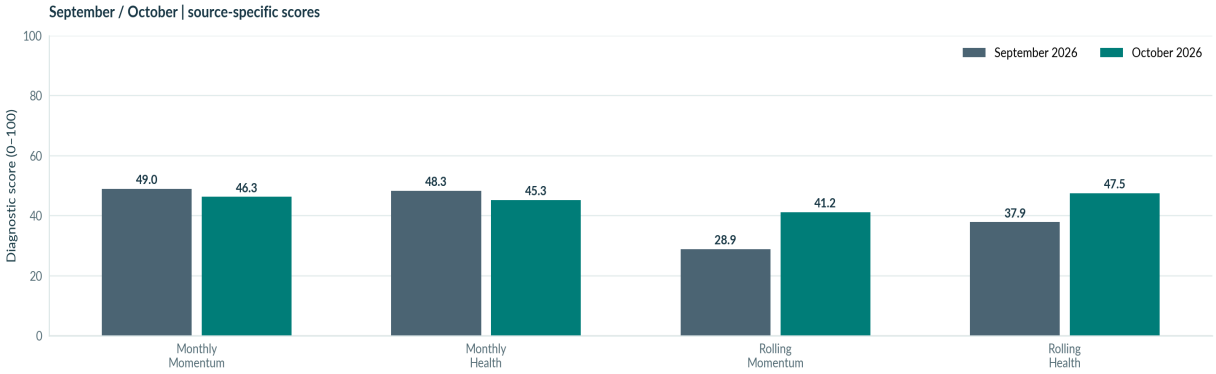


Figure 10. September 2026 and October 2026 source-specific Market Momentum and Market Health scores (0–100).

For DOMUS monthly Central Point single-family, Market Momentum moved from 49.0 to 46.3 and Market Health from 48.3 to 45.3. Fewer closings and pending sales, longer median DOM and more active listings contributed to the weaker monthly environment.

For RVAR rolling existing homes, Momentum increased from 28.9 to 41.2 and Health from 37.9 to 47.5. Those gains should not erase the decline in rolling closings from September's 59 to October's 55, or a still-challenging supply and demand structure.

A positive change in a composite does not mean every component improved, and a below-neutral score is not the same thing as a precise property-price forecast.

The useful question is which mechanics changed and why, not whether one score crossed 50.

SOURCE NOTES | Jon & Jess Market Intelligence, October source-matched Market Momentum, Market Health & Leverage, qualified rolling Market Outlook and Cycle; model qualifications apply.

33 / MARKET MOMENTUM

Understand the parts behind the Momentum score.

Price, inventory, demand, liquidity, speed and pricing may disagree.



Figure 11. Conceptual component map of Market Momentum. Illustrative labels only; no unverified component scores are implied.

Market Momentum is a normalized diagnostic synthesizing movement in several related conditions. Price movement captures recent transaction-level signals; demand and buyer activity examine closings and contracts where they are observed; inventory movement measures changes in available stock.

Liquidity relates sales activity to the listings available, market speed responds to elapsed marketing time, and pricing efficiency evaluates whether supported pricing measures validate the headline. The source-specific composite is not a universal home-price index.

Central Point's October Momentum measured 46.3 in monthly single-family and 41.2 in rolling existing homes. One month's fast or slow metric can pull a component sharply without proving that the entire market has entered a new regime.

Read the component story. Never convert a 0–100 diagnostic into a 0–100 probability of price appreciation.

SOURCE NOTES | Jon & Jess Market Intelligence, October source-matched Market Momentum, Market Health & Leverage, qualified rolling Market Outlook and Cycle; model qualifications apply.

34 / MARKET HEALTH & LEVERAGE

Buyer opportunity exceeds seller strength in both October views.

Health describes overall market functioning; leverage examines competing negotiating pressures.

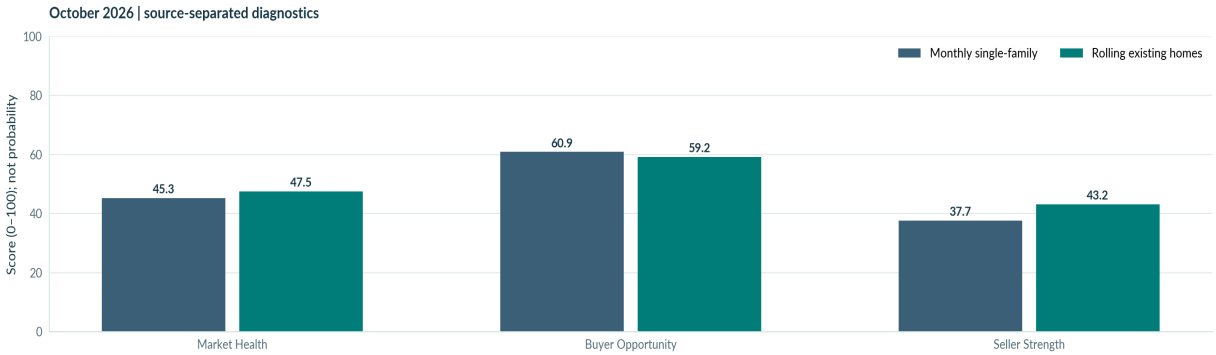


Figure 12. October 2026 source-separated Market Health, Buyer Opportunity and Seller Strength scores. These are not percentages.

The corrected DOMUS monthly Central Point Market Health is 45.3, with Buyer Opportunity 60.9 and Seller Strength 37.7. The independent RVAR rolling existing-home results are Health 47.5, Buyer Opportunity 59.2 and Seller Strength 43.2.

In both reporting populations, buyers have the stronger composite opportunity reading. These scores do not establish that every seller will accept a discount or that all properties are weak. Scarcity, condition, desirability and competitive positioning can overwhelm a broad market average.

The DOMUS monthly Market Risk figure is unavailable and is not treated as zero. A Health score and a leverage comparison are distinct analytical questions rather than interchangeable grades.

Treat buyer leverage as an opportunity to inspect and compare—not an entitlement to a particular reduction.

SOURCE NOTES | Jon & Jess Market Intelligence, October source-matched Market Momentum, Market Health & Leverage, qualified rolling Market Outlook and Cycle; model qualifications apply.

The qualified rolling-price centers remain near today's median.

Point estimates test scenarios; they do not promise a transaction price or future direction.

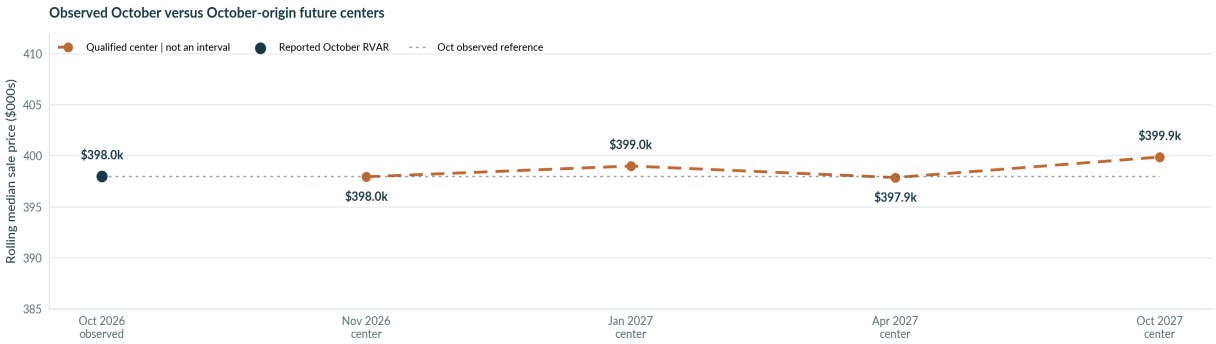


Figure 13. October-observed RVAR existing-home rolling median and October-origin qualified median-price centers. Future periods use full month/year labels.

RVAR existing-home metric	Oct 2026 observed	Nov 2026 center	Jan 2027 center	Apr 2027 center	Oct 2027 center
Rolling median sale price	$398k	$398k	$399k	$398k	$400k
Rolling closings	55	57.2	55.7	56.4	55.9
Active residential inventory	62	53.9	56.3	50.2	62.8
Cumulative median DOM	24	22.9	24.0	23.8	29.4

The model's numerical median-price centers are approximately $397,953 for November 2026, $399,009 for January 2027, $397,878 for April 2027 and $399,884 for October 2027. Each applies to a source-defined rolling market median, not an individual property.

The inventory row is a separate source-defined residential snapshot; it is not a count of active existing homes alone. The projected values have different uncertainty from the observed October facts. The model does not provide qualified public 80% or 90% interval bands.

A narrow forecast-center range is not a promise that the real market will remain in that range.

SOURCE NOTES | Jon & Jess Market Intelligence, October source-matched Market Momentum, Market Health & Leverage, qualified rolling Market Outlook and Cycle; model qualifications apply. RVAR / Southern Oregon MLS, Jackson County Residential Statistics as of October 31, 2026, p. 1.

36 / USING OUTLOOK RESPONSIBLY

A forecast center is a tool for evaluating a plan—not a decision.

A small modeled price movement may be much smaller than real transaction costs.

For a buyer: do not postpone a suitable home solely because a source-defined median-price point estimate moves by a few thousand dollars. Financing costs, the specific property, inspection findings and available substitutes may matter more than the modeled change.

For a seller: waiting also involves holding costs, seasonal competition, property preparation, personal schedules and replacement-home economics. A central price estimate does not account for the unique condition or appeal of an individual house.

For both: a forecast is built from documented historical sources and a selected model route. It cannot perfectly anticipate financing conditions, new listings, local policy changes, or the actual terms a future buyer and seller will agree to.

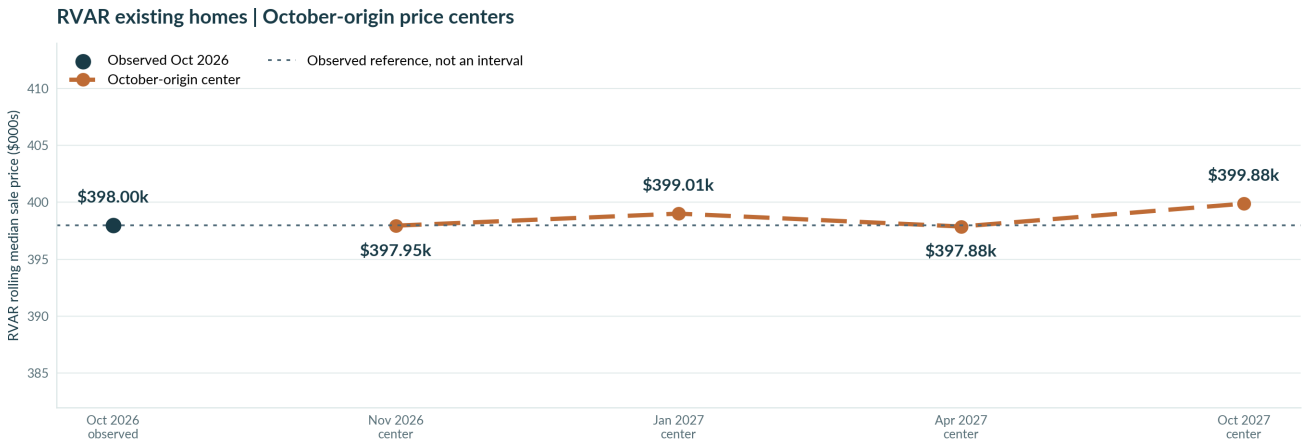
The project has tested historical-error ranges, but calibrated 80% and 90% prediction intervals have not qualified for public use. That means uncertainty must be discussed honestly, not hidden or replaced with invented confidence bounds.

Make a transaction plan that remains workable when realized prices, inventory or marketing time differ from modeled centers.

SOURCE NOTES | Jon & Jess Market Intelligence, October source-matched Market Momentum, Market Health & Leverage, qualified rolling Market Outlook and Cycle; model qualifications apply.

The model's price centers move very little. That is not price certainty.

Qualified rolling-median point centers are aggregate market reference values, not predictions for individual homes.



ROLLING EXISTING-HOME MEDIAN | ACTUAL VERSUS OCTOBER-ORIGIN CENTERS

Target period	Rolling median	Population / interpretation
Observed Oct 2026	$398,000	Reported Aug–Oct 2026 closing cohort
Nov 2026	$397,953	Forecast Sep–Nov 2026 rolling window
Jan 2027	$399,009	Forecast Nov 2026–Jan 2027 window
Apr 2027	$397,878	Forecast Feb–Apr 2027 window
Oct 2027	$399,884	Forecast Aug–Oct 2027 window

The October 2027 center of **$399,884** is approximately **$1,884 above** the October 2026 observed median, or **0.47%**. This comparison is only the difference between two aggregate statistics; it is **not** an estimated appreciation rate for a given home. A different mix of closed properties can move the median independently of values for otherwise comparable homes.

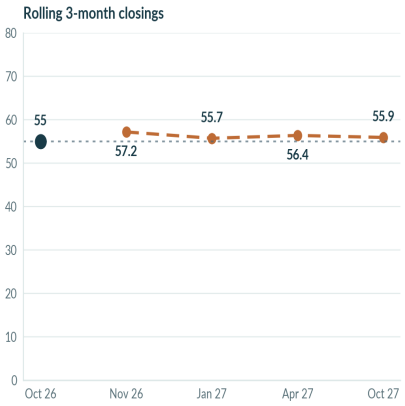
Uncertainty: calibrated public 80% and 90% prediction intervals are withheld. The chart depicts centers only; its orange connecting line is a presentation of modeled centers, **not a fitted historical trendline** and not a confidence band.

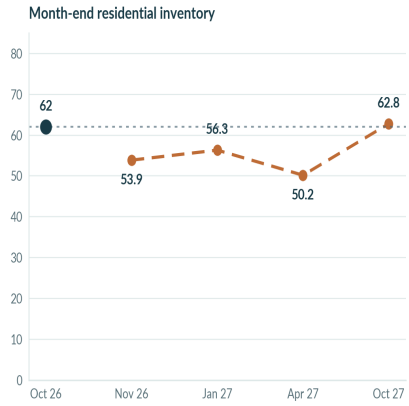
Buyer: compare acquisition cost and condition. Seller: compare probable net proceeds and holding costs. Neither side should time a specific home from a citywide median center.

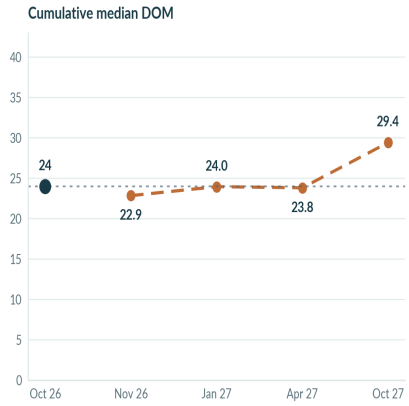
SOURCE NOTES | October 2026 source-matched RVAR rolling existing-home Market Outlook; original published center values; interval qualifications withheld.

Sales, inventory and market time have different forecast targets.

The four forecast horizons do not turn rolling closings into independent monthly transactions.







OBSERVED OCTOBER AND QUALIFIED CENTERS | EACH POPULATION STAYS SEPARATE

Metric	Oct 26	Nov 26	Jan 27	Apr 27	Oct 27
Rolling closings	55	57.2	55.7	56.4	55.9
Residential inventory*	62	53.9	56.3	50.2	62.8
Cumulative median DOM	24	22.9	24.0	23.8	29.4

WHICH METRIC DESCRIBES WHICH MARKET?

Rolling closings estimate transactions within a trailing three-month existing-home UGB period. **Cumulative median DOM** describes market time for that same source-defined completed-sale group. **Residential inventory** is a separate month-end RVAR active-listing snapshot, not an existing-home-only denominator.

Inventory centers range from about **50 to 63** in these four targets, but an earlier pooled evaluation raised a **one-month inventory bias alert**. These center values therefore deserve especially cautious use; they have no qualified public prediction bands.

Watch new contract commitments alongside competing listings. More choices with slower commitments can matter more to a seller than a nearly flat price center.

SOURCE NOTES | October 2026 RVAR source-defined Market Outlook, original point centers. *Inventory: separate residential snapshot. No hybrid supply ratio.

39 / FORECAST HORIZONS & DECISION TESTS

A forecast can help plan without qualifying as a promise.

Distinguish the target reporting window, the observed evidence, and what still must be verified.

REPORTING CALENDAR | OCTOBER 2026 FORECAST ORIGIN

Horizon	RVAR existing-home target window	RVAR inventory target
+1 month	Sep 1–Nov 30, 2026	Nov 30, 2026 snapshot
+3 months	Nov 1, 2026–Jan 31, 2027	Jan 31, 2027 snapshot
+6 months	Feb 1–Apr 30, 2027	Apr 30, 2027 snapshot
+12 months	Aug 1–Oct 31, 2027	Oct 31, 2027 snapshot

THREE DECISION TESTS | NOT MODELED ALTERNATE FORECASTS

If later releases show...	Buyer response	Seller response
Pendings recover; stock stabilizes	Verify financing & comparables	Launch competitively
Listings rise; contracts soften	Evaluate broader substitutes	Recheck pricing and exposure
DOM remains elevated	Use inspections and history	Address avoidable objections

WHAT REMAINS UNQUALIFIED

No public-calibrated **80% or 90% prediction interval** exists for these centers. No probability that prices will rise, no guaranteed sell-through time, and no forecast for the current DOMUS monthly single-family population or the one-closing RVAR new-construction population can be inferred. An unavailable output stays unavailable.

All forecast figures are **October-origin research-point centers carried forward from the master report**. They do not establish that the October engine was newly promoted, that a prospective model release was issued in real time on October 31, or that later outcomes have been observed. Check future source releases before treating any forecast as verified.

A robust move plan works even when realized price, transaction pace, financing costs or marketing time disappoints the center estimate.

SOURCE NOTES | Source-specific RVAR definitions; original October Forecast/Market Cycle qualification and forecast-accountability notes.

40 / MARKET CYCLE

Cooling leads the fit—but only narrowly.

Market Cycle compares patterns; it does not predict a future event with a calibrated probability.

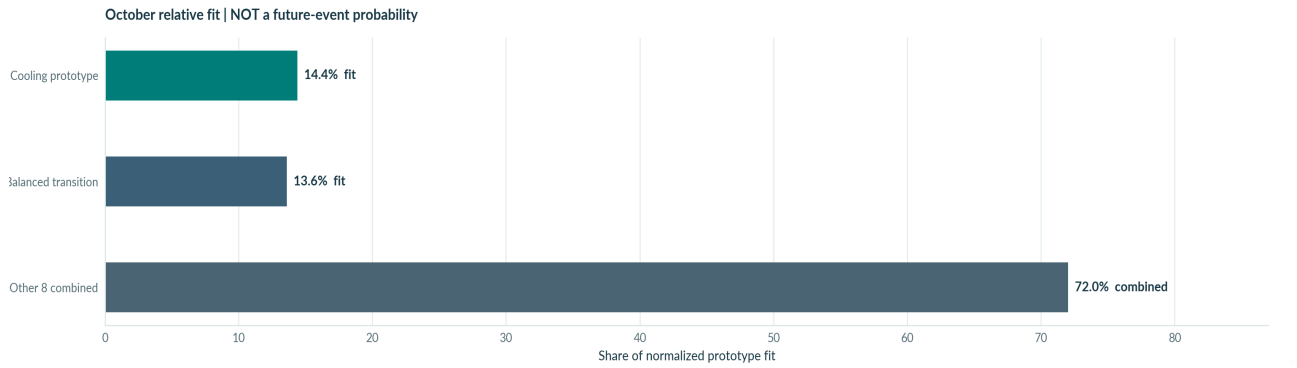


Figure 14. October 2026 RVAR existing-home Market Cycle relative-fit grouping. The eight other prototype weights are shown together, not invented separately.

Central Point's eligible October rolling existing-home state most closely resembles the Cooling prototype, at 14.4% normalized fit. Balanced Transition follows at 13.6%. The remaining eight prototypes account for 72.0% combined fit. None dominates.

Normalized cycle entropy is 97.3 out of 100, indicating a highly dispersed pattern comparison. A 14.4% fit weight is emphatically not a 14.4% probability that a particular price move, market phase or transaction outcome will happen next.

Market Cycle can broaden discussion about demand, speed, liquidity and pricing. It cannot determine the best listing date or the correct offer for an individual property.

Use Cycle as context. Let observed properties and current alternatives govern decisions.

SOURCE NOTES | Jon & Jess Market Intelligence, October source-matched Market Momentum, Market Health & Leverage, qualified rolling Market Outlook and Cycle; model qualifications apply.

41 / FORECAST ACCOUNTABILITY

Confidence in a calculation is not demonstrated predictive accuracy.

We monitor historical estimates against later observations and preserve model limitations.

A reliable analytical system records the original forecast, the source-defined target and the subsequently observed outcome. Performance must be evaluated by metric, forecast horizon, reporting population and compatible source; a good result for one route does not validate every other route.

Earlier pooled evaluation identified a one-month active-inventory bias concern that remains under enhanced observation. The current point estimates therefore should not be treated as precise inventory predictions or as automatic instructions to buy, sell or wait.

The project withholds public confidence intervals where historical calibration and eligibility are insufficient. The absence of qualified bands means the forecast carries meaningful uncertainty—not that the outcome is certain.

For a buyer or seller, the appropriate question is whether the transaction plan remains acceptable under a less favorable outcome than the model center.

We use forecasts to sharpen questions and continue testing them—not to advertise invented certainty.

SOURCE NOTES | Jon & Jess Market Intelligence, October source-matched Market Momentum, Market Health & Leverage, qualified rolling Market Outlook and Cycle; model qualifications apply.

Five market lenses. One better-informed decision.

The educational framework translates market statistics into practical questions.

Public market lens	Question to ask
Market Momentum	Are price, demand, inventory, liquidity and speed moving together?
Market Health	How well is this source-defined market functioning?
Buyer / Seller Leverage	Which side has more negotiating alternatives and pressure?
Market Outlook	What do qualified future centers suggest, with stated uncertainty?
Market Cycle	Which historical behavior patterns resemble this market?

Market Momentum identifies changing mechanics. Market Health summarizes functioning in the specified population. Buyer Opportunity and Seller Strength help evaluate the relative pressures that influence terms.

Market Outlook supplies eligible central estimates for named future market measures, not individual-property prices. Market Cycle compares the observed state with historical prototypes, not probabilities of future events.

Together, these lenses help a homeowner ask sharper questions about listing strategy, purchase timing and competing choices. A written property-specific comparative market analysis is still essential for an actual transaction.

Your timing. Your options. A clearer view of the market.

SOURCE NOTES | Jon & Jess Market Intelligence, October source-matched Market Momentum, Market Health & Leverage, qualified rolling Market Outlook and Cycle; model qualifications apply.

43 / READER GLOSSARY

Definitions for the market narrative.

A reliable market figure starts with its source, period, property definition and publication vintage.

Closed sales

Completed transactions recorded within the source's stated reporting period.

Pending sales

Contracts counted by the publication; not a verified same-cohort closing forecast.

Active inventory

Listings available in a source-defined geography and property population at a point in time.

Months of supply (MOS)

Available inventory divided by a sales pace; not expected marketing time of a single home.

Days on market (DOM)

The publisher's market-time measure. RVAR reports median cumulative DOM in its rolling existing-home table.

Median / transaction mix

The middle closed-sale observation; it changes with the composition of properties that sold.

Urban growth boundary (UGB)

The geography used by RVAR's urban existing/new-home population; not synonymous with mailing address.

Year over year / month over month / year to date

Comparisons across stated periods: YoY, MoM and YTD are different operations.

Publication vintage

Values contained in a particular published source; later comparative figures may be revised.

Percentage point

The difference between two percentages; 98.9% minus 98.7% equals +0.2 percentage points.

Rolling three-month window

An overlapping three-month measure; consecutive rolling counts are not independent monthly counts.

List-price realization

Share of the reported list price received; not a full record of original ask, concessions or repairs.

SOURCE NOTES | October 2026 DOMUS and RVAR reporting definitions; Jon & Jess Market Intelligence Field Guide.

44 / READER GLOSSARY

Definitions for the market lenses.

A score is not a property appraisal, sales guarantee or automatic timing rule.

Market Momentum

A 0–100 diagnostic of changes in price, inventory, demand, liquidity, speed and pricing conditions.

Market Health & Leverage

Weighted market-functioning and separately scored Buyer Opportunity and Seller Strength; not a guaranteed concession.

Market Outlook

An estimate of a defined future aggregate market statistic at a named horizon, not a property appraisal.

Market Cycle

Relative resemblance of the current smoothed state to ten historical behavior prototypes.

Numerical center / point forecast

The model's central estimate for a source-defined future market metric.

Forecast horizon / target

How far ahead the estimate looks and the exact reporting window it describes.

Diagnostic confidence / reliability

Measures of coherence and data support, not a probability that the forecast will be right.

Phase weight / prototype fit

Normalized similarity measure across cycle patterns, not an event probability.

Normalized cycle entropy

Dispersion of cycle fits; a high value means multiple prototypes look similarly plausible.

Smoothing / persistence

Blending sequential modeled states to reduce one-period whipsaws; not eliminating uncertainty.

Your timing. Your options. A clearer view of the market.

SOURCE NOTES | Jon & Jess Market Intelligence Field Guide and October source-specific model qualifications.