01 / COVER

JACKSON COUNTY
MARKET INTELLIGENCE

October 2026 | The market behind the headlines

A steadier price median. Slower closings. More time to compare—and very different markets inside one county.

October closed with a flat countywide median sale price, fewer completed transactions and longer marketing times. Calculated months of supply eased to 4.0 from September's 4.3, leaving supply near last October's 3.7. Across the county, city, rural acreage and new-construction markets tell different stories.

MONTHLY JACKSON COUNTY SINGLE-FAMILY MARKET	OCTOBER 2026
Closed sales	209
Pending sales	185
Median sale price	$450,000
Median days on market	42
Calculated months of supply	4.0

Prepared by Jon Barrows and Jessica Blackwell

Full Circle Real Estate | Ashland, Oregon
jonandjess.realestate | jonandjessreal@gmail.com | (707) 787-7307

Market observations through October 31, 2026. Prepared November 7, 2026. An evidence-based market guide for buyers, sellers and homeowners.

SOURCE NOTES | DOMUS / Oregon Data Share, October 2026, Jackson County p. 1. Months of supply is calculated consistently from source-reported active listings divided by closed sales.

02 / EXECUTIVE MARKET THESIS

October is slower, but not defined by a supply surge.

The countywide signals call for preparation and property-specific decisions—not sweeping headlines.

The evidence: October closed 209 single-family sales against 232 one year earlier, a 9.9% decline. Median market time extended to 42 days from 31, and new listings fell to 222 from 273. The median sale price remained $450,000. Year-to-date closings are nearly unchanged: 2,107 versus 2,116 in 2025.

Supply remains manageable: 840 active listings divided by 209 closings yields 4.0 months of supply, below September's 4.3 and slightly above last October's 3.7. Inventory itself was 1.8% lower year over year. Sales are taking longer, but the numbers do not show a sudden buildup of available homes.

The broker interpretation

County numbers also conceal differences. Medford accounts for a large share of transactions, Ashland has a higher price mix, and rural acreage takes longer to sell. Rural and urban source populations must not be blended.

> The county is neither uniformly distressed nor uniformly seller-controlled. Good decisions begin with the specific property and its real competition.

For sellers, first-day price positioning, presentation and competing inventory matter. For buyers, greater diligence and credible alternatives may improve negotiating choices, but no county average guarantees a discount.

SOURCE NOTES | October DOMUS county monthly SFR, p. 1; Southern Oregon MLS / RVAR October county statistics, p. 1. Market interpretation is not a property valuation.

03 / MONTHLY DASHBOARD

October’s county dashboard, without the spin.

Single-family calendar-month measures; September is the comparison republished in October.

Measure	Oct 2026	Oct 2025	Sep*	YoY
Median sale price	$450,000	$450,000	$490,000	0.0%
Closed sales	209	232	211	−9.9%
Pending sales	185	188	219	−1.6%
New listings	222	273	291	−18.7%
Median DOM	42 days	31 days	33 days	+35.5%
Price per sq. ft.	$268	$267	$267	+0.4%
List price received	97.8%	98.3%	98.3%	−0.5 pp
Active inventory	840	855	912	−1.8%
Months of supply	4.0	3.7	4.3	+9.1%
New-construction price*	$520,000	$477,625	$470,995	+9.0%

The strongest signal is slower transaction flow and longer marketing time, not rampant listing growth. October new listings and completed sales both fell year over year, while pending volume was almost flat. The price median did not move, but market time rose by eleven days.

*September is October’s later-published September comparison, not the original September model-input vintage. Supply for all displayed dates is calculated from active inventory / closed sales, using full precision before rounding.

SOURCE NOTES | DOMUS / Oregon Data Share, October 2026 county p. 1. All year-over-year changes are source-reported except author-calculated supply changes; list-price realization is expressed in percentage points.

04 / THE SHAPE OF 2026

October narrowed the year's activity lead into a small deficit.

Year-to-date totals and one-month outcomes tell different parts of the story.

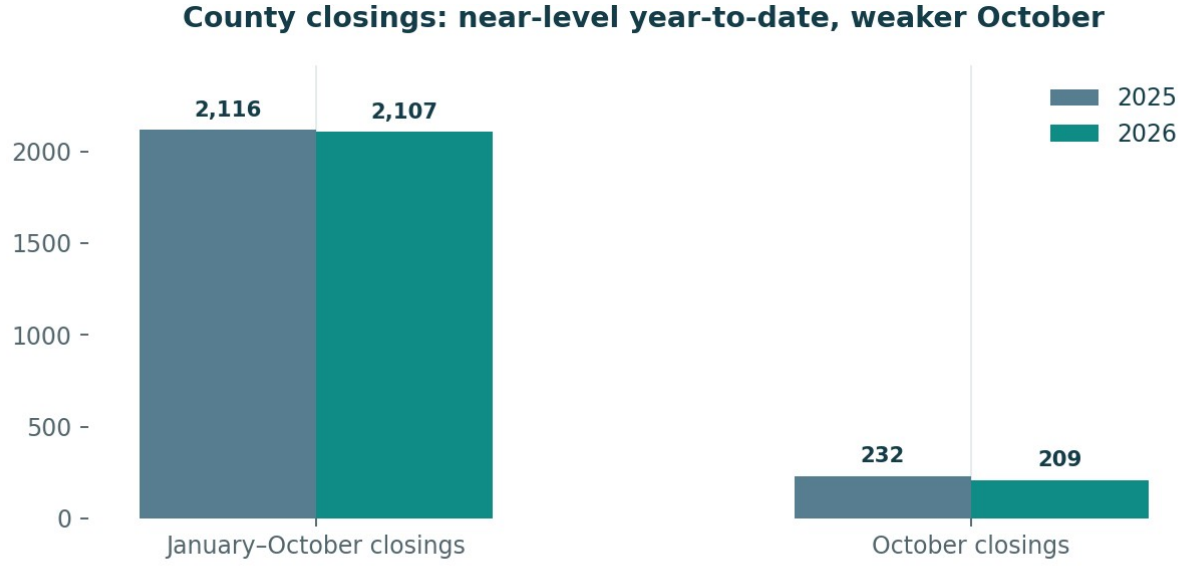

Figure 1. Source-vintage-consistent 2025 and 2026 countywide closings, January–October and October separately. Counts are distinct; medians cannot be added or subtracted.

The October report lists 2,107 January–October closings in 2026 against 2,116 in 2025: nine fewer sales, a difference of only 0.4%. Before October, the same publication implies 1,898 versus 1,884 closings—a 14-sale lead. October's 209 versus 232 then reversed that modest advantage.

The pipeline is less uniformly weak. Year-to-date pending sales number 2,177 versus 2,142 a year earlier, while new listings total 3,040 versus 3,060. These are cumulative activity measures; a pending count is not a promise of a closing in the same month.

> October matters at the margin of a nearly level year. November will help establish whether the slower closing pace is a seasonal pause or a more durable change.

SOURCE NOTES | October DOMUS county p. 1, monthly and year-to-date counts. January–September is derived by subtracting October from January–October within the same publication vintage.

05 / DEMAND AND COMMITMENTS

Contracts held steadier than completed sales.

Follow all stages of the transaction flow—new listings, pendings and completed sales.

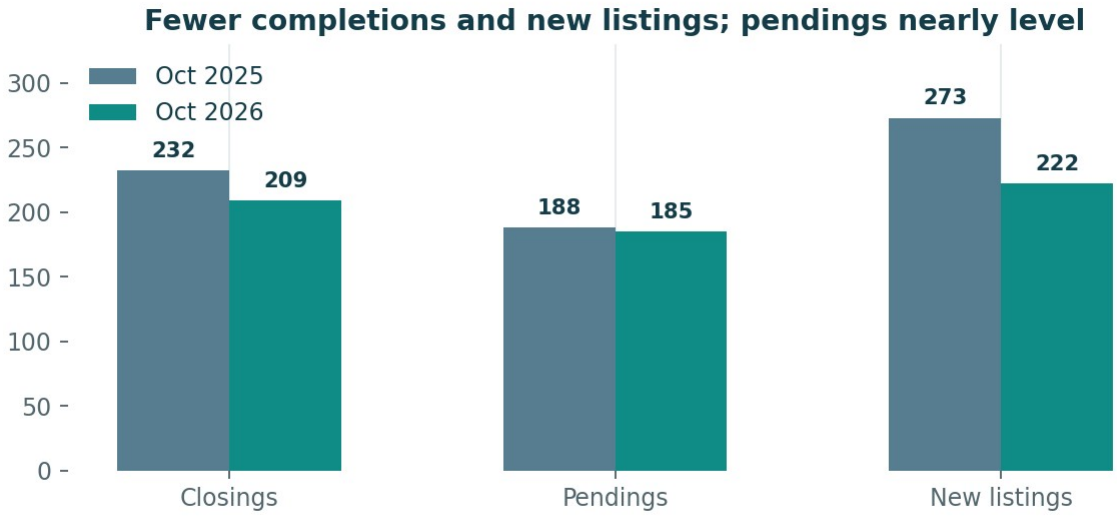

Figure 2. October county DOMUS single-family closings, pendings and new listings in 2025 and 2026; each column represents a distinct activity definition.

October completed sales fell from 232 to 209, while pending activity moved only from 188 to 185. New listings declined more sharply, from 273 to 222. That is not simply a buyers-disappear story: fewer fresh listings can also constrain the choices and contracts visible in any given month.

A pending sale can close in a later period or fail to close. The three bars are different transaction states, not a matched set of listings. In consultations, we compare the current contract pace with the property's exact segment and price range—not assume each new listing becomes an October closing.

> What would strengthen the November picture? A sustained pickup in qualified contracts without an offsetting buildup of competing inventory.

SOURCE NOTES | DOMUS / Oregon Data Share, October county p. 1. Source-reported contract and closing counts are not a same-cohort conversion funnel.

06 / MARKET TIME

Forty-two days is a median—not a selling deadline.

Countywide completed-sale marketing time lengthened as the year approached its final quarter.

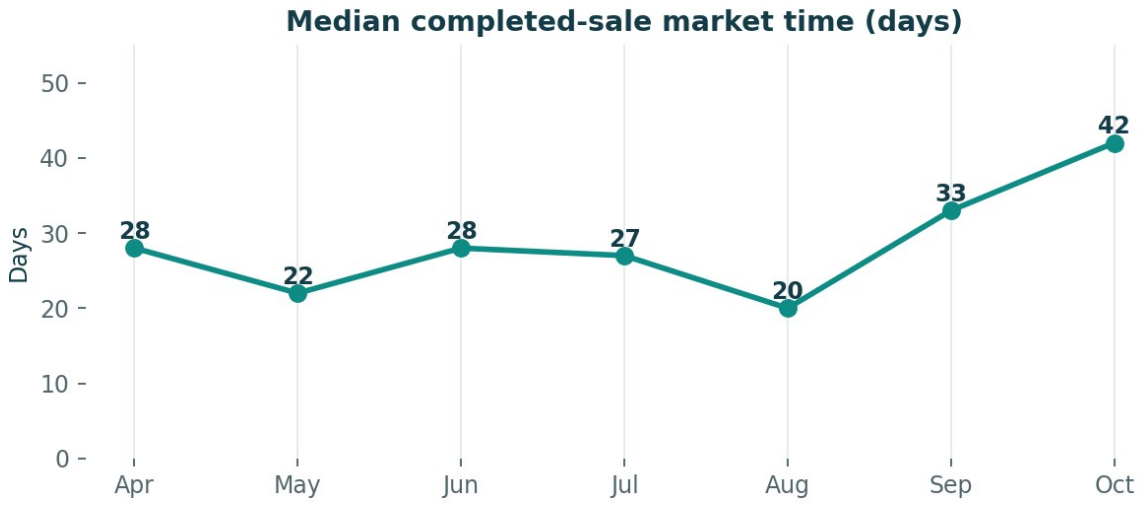

Figure 3. Original-current monthly county DOMUS median market time from the recovered 2026 archive; September is the later October-publication comparator.

October's median days on market reached 42 versus 31 in October 2025 and 33 in the October publication's September comparison. An eleven-day year-over-year increase indicates a slower mix of completed sales, even though some well-positioned properties still sell quickly.

Market time is measured among properties that actually sold. It does not measure how long every active listing has been available, and it is not a guarantee for the next listing. Different price ranges, locations, condition and financing constraints produce very different timelines within the county.

> For sellers: establish an achievable launch price and monitor early response. For buyers: longer marketing time can open a conversation—but comparable inventory still determines leverage.

SOURCE NOTES | DOMUS original archived county monthly records and October county p. 1. The 2026 series is monthly single-family median DOM, not RVAR cumulative DOM.

07 / SUPPLY AND ITS DENOMINATOR

Supply eased from September and remains near last year.

Compare inventory with actual closings to see how quickly the market can absorb listings.

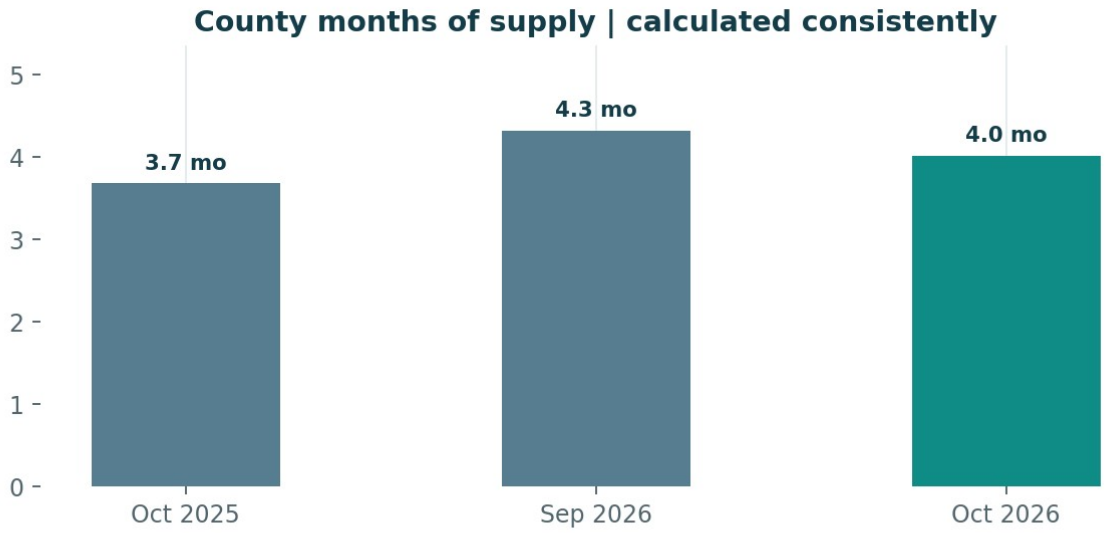

Figure 4. Calculated countywide months of supply: active listings divided by completed monthly sales. Supply moved from 3.7 months last October to 4.3 in September, then eased to 4.0 in October.

Jackson County ended October with 840 active single-family listings and 209 completed sales, producing 4.0 calculated months of supply. September had 912 listings and 211 sales, or 4.3 months; October 2025 had 855 listings and 232 sales, or 3.7 months. The latest reading sits between those two comparison periods.

What the supply trend means

This is a modest easing in supply since September rather than a sharp increase in available homes. Inventory is lower than both comparison periods, while October closings are also below last year's pace. The resulting balance suggests buyers have choices, but the picture still varies substantially by community, price range and property condition.

> At 4.0 months, county supply is a little higher than a year ago but below September. Buyers and sellers should read that moderate shift alongside market time, pending sales and the competition in each price range.

SOURCE NOTES | October DOMUS county p. 1. Months of supply is author-calculated as active listings / monthly closings, rounded to one decimal. Full source reconciliation is documented in the separate methodology companion.

Flat county pricing hides materially different segments.

The month, the year-to-date market and the rolling existing-home market are not interchangeable.

The county monthly single-family median was $450,000, identical to October 2025. The year-to-date median was $460,000, up 2.4% from $449,000. The separate August–October RVAR existing-home median was $425,000 versus $414,000 a year earlier, a 2.7% increase.

The rural market median was $625,000 versus $627,500 (-0.4%), and rolling new construction was $460,051 versus $454,500 (+1.2%). These medians represent different property populations and transaction mixes. None proves that an otherwise identical home has changed value by exactly the percentage shown.

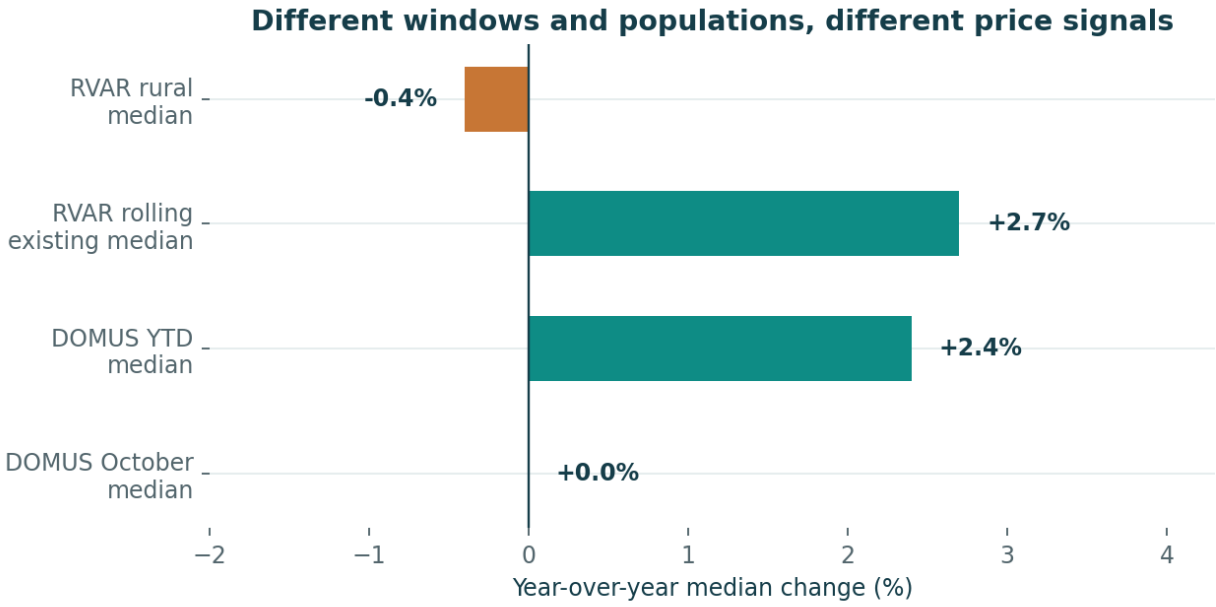

Figure 5. Year-over-year median changes within four distinct reporting windows and populations; deliberately displayed without treating them as directly additive.

> A market statistic describes the homes that sold. A comparative market analysis describes the home a client actually owns or wants to buy.

SOURCE NOTES | October DOMUS county p. 1 and Southern Oregon MLS / RVAR county existing-home, rural and new-construction rolling panels p. 1.

09 / PRICING VALIDATION

Local price mix matters more than the county median.

A $450,000 midpoint does not price a $700,000 home—or a $300,000 one.

What community medians do and do not say

October's monthly medians range widely: White City $289,900, Medford $430,000, Central Point $410,000, Ashland $685,000 and Jacksonville $772,500. Jacksonville's figure reflects only 13 closings; White City had seven. Small transaction groups can move the median dramatically with just one sale.

A countywide median does not adjust for home size, property type, condition, lot characteristics, renovations, schools, walkability or rural amenities. Even within Medford, the October 97501 and 97504 medians differ substantially. Their reporting geographies should not be treated as identical to the city total.

The property-level evidence we would examine

Evidence to review	Question it resolves
Closest recent sold comparables	What did buyers pay for actual substitutes?
Active competing listings	What can the next buyer purchase instead?
Price history and concessions	Which price positions gained real traction?
Condition and preparation	Which work is likely to improve seller net?
Financing and closing structure	Which offers are both attractive and viable?

> Price against the closest current competitors and recent comparable closings. Use community medians as orientation, not as an appraisal formula.

SOURCE NOTES | October DOMUS community sheets: Medford, 97501, 97504, Ashland, Central Point, Jacksonville and White City. Small samples may be volatile.

Close to list price can still follow a reduction.

The county's 97.8% list-price realization is not the original-ask realization rate.

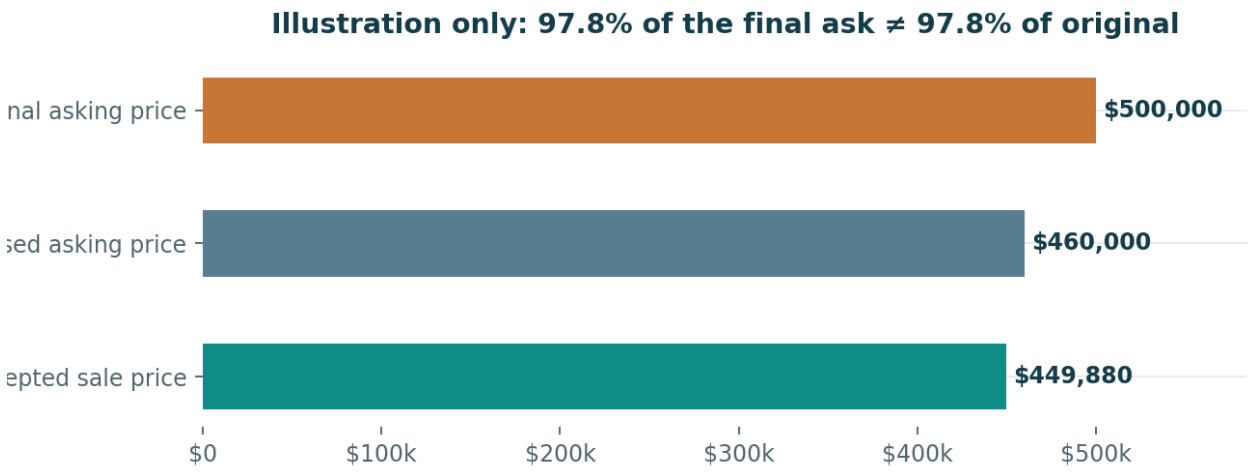

Figure 6. Hypothetical listing journey, not an observed county transaction. The accepted sale is 97.8% of the revised asking price and about 90.0% of the original.

October countywide sellers received 97.8% of the reported list price on average, down from 98.3% one year earlier. This is one useful indication of negotiation—but it is not evidence that homes sold for 97.8% of their first asking prices or that seller concessions were identical.

In the purely hypothetical illustration, a property starts at $500,000, is reduced to $460,000, and closes at $449,880. That sale is exactly 97.8% of the final price but only about 90.0% of the original price. Ask about reductions, timing, concessions and competing listings before deciding a price strategy.

> A measured opening price often protects attention and negotiating credibility. For buyers, the full pricing history is more informative than the last-list-price ratio.

SOURCE NOTES | DOMUS county p. 1, October list-price-received rate. The three price figures in the illustration are educational assumptions only.

The rolling existing-home market cooled from its summer peak.

RVAR covers August–October closings within its urban reporting population—not October closings alone.

RVAR county urban existing-home measure	Aug–Oct 2026	Aug–Oct 2025
Rolling closed sales	521	573
Rolling median price	$425,000	$414,000
Cumulative median DOM	28 days	31 days
Active inventory • Oct 31	937	844

The three-month existing-home panel recorded 521 sales, down from 573 in the matching 2025 window (-9.1%). The median was $425,000 versus $414,000 (+2.7%); cumulative median DOM was 28 versus 31 days. These are not the same as the monthly county DOMUS figures.

Across 2026, rolling sales recovered to 599 by July, then eased to 573 in August and 521 in October. The market has not returned to its early-year low, but the pace of the rebound has cooled. Overlapping three-month windows should be viewed as a rolling pulse, never summed as independent sales months.

> Read the monthly county slowdown beside the rolling market: both now point to more selective activity, while the longer window still supports a firmer median than last year.

SOURCE NOTES | Southern Oregon MLS / RVAR October existing-home totals p. 1; archived 2026 rolling existing-home records. Median cumulative DOM is the RVAR measure.

12 / HISTORICAL PERSPECTIVE

The five-year market story shows why sequence matters.

In this county, transaction liquidity and pricing do not always turn together.

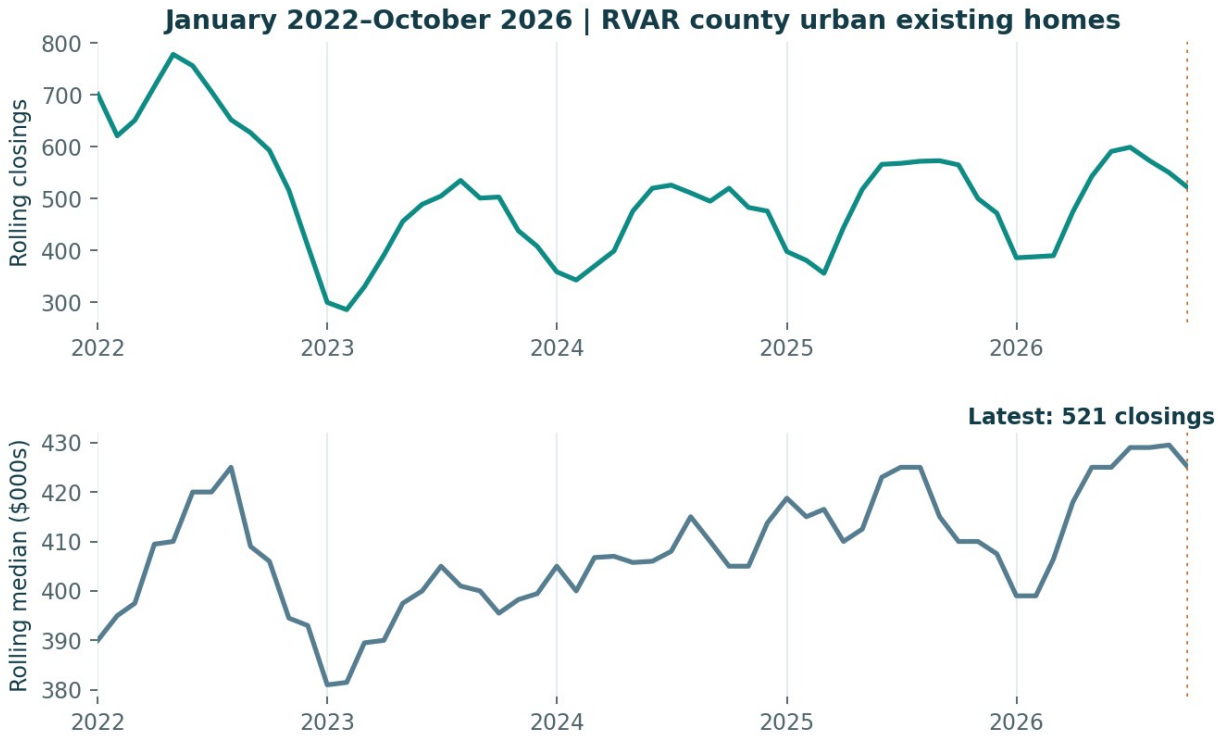

Figure 7. Original-current county RVAR rolling three-month existing-home closings and median prices, January 2022–October 2026. Windows overlap; observations are not additive.

The recovered 2022–2026 RVAR history shows the county moving from the high-volume 2022 environment into a much slower 2023, followed by renewed participation and several subsequent transitions. In the current cycle, rolling closings fell to 386 in January 2026, recovered to 599 by July, and stood at 521 by October.

The rolling median reached $399,000 in January, improved to $429,000 in July and August, and was $425,000 in October. Those price movements did not mirror transaction volume one-for-one. Seasonal changes, financing conditions, property mix and inventory all influence the sequence. History supplies perspective, not a promise of repetition.

> The useful lesson from five years is to observe order: participation, market speed, supply and pricing can turn at different times.

SOURCE NOTES | Archived original RVAR county rolling existing-home records, Jan. 2022–Sept. 2026, and October 2026 update, with older average-DOM observations excluded from the market-time chart; the price and sales series retain earlier valid records.

The 2026 recovery has met a seasonal test.

The steep early-year volume improvement did not continue in a straight line.

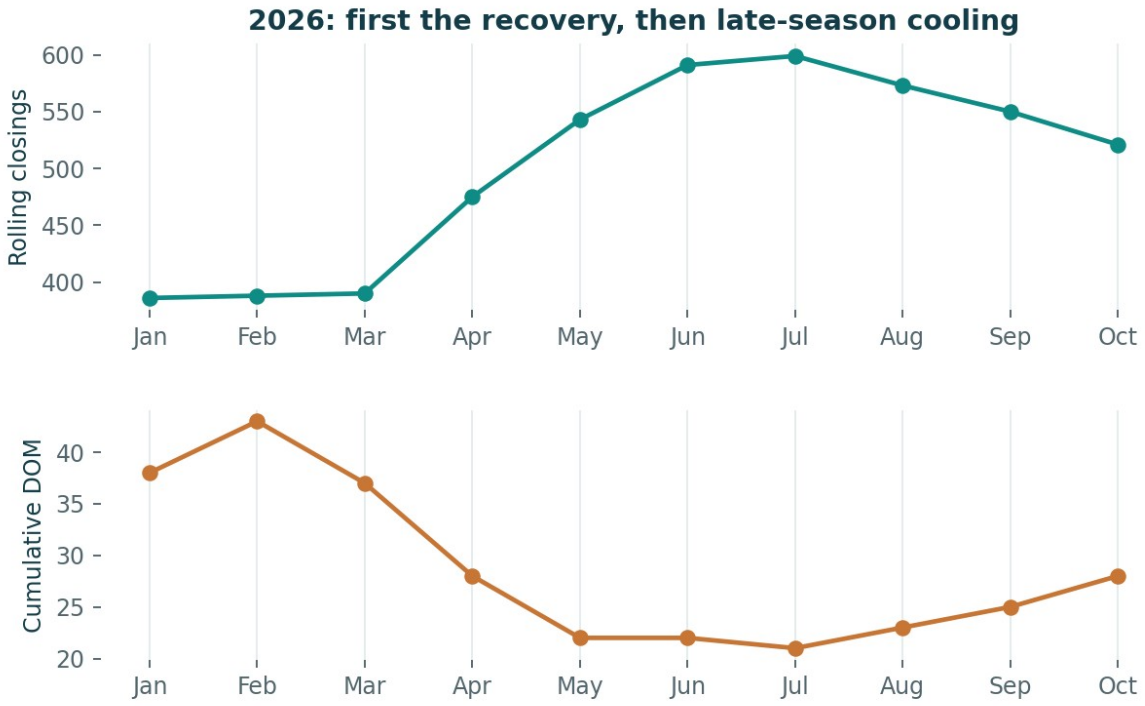

Figure 8. County RVAR rolling three-month existing-home closings and median cumulative DOM, January–October 2026; consistent within-source time series.

County RVAR rolling closings moved from 386 in January to 591 in June and 599 in July, before easing through 573 in August, 550 in September and 521 in October. The same rolling median cumulative market-time series fell from 38 days in January to 21 in July and then rose to 28 in October.

This sequence matters more than one month's price median. More sales and faster closings earlier in the year showed renewed liquidity; a cooling count and rising cumulative market time now call for confirmation. Overlapping windows smooth volatility but also delay the visibility of a genuine turning point.

> We are watching whether the late-season easing stabilizes, worsens or reverses—not declaring a new cycle from three months of overlapping readings.

SOURCE NOTES | Original-current RVAR existing-home county records through October. Rolling windows overlap; cumulative median DOM differs from monthly DOMUS market time.

Two inventories. Two legitimate reporting questions.

The geography, property scope and reporting period define what a listing count actually means.

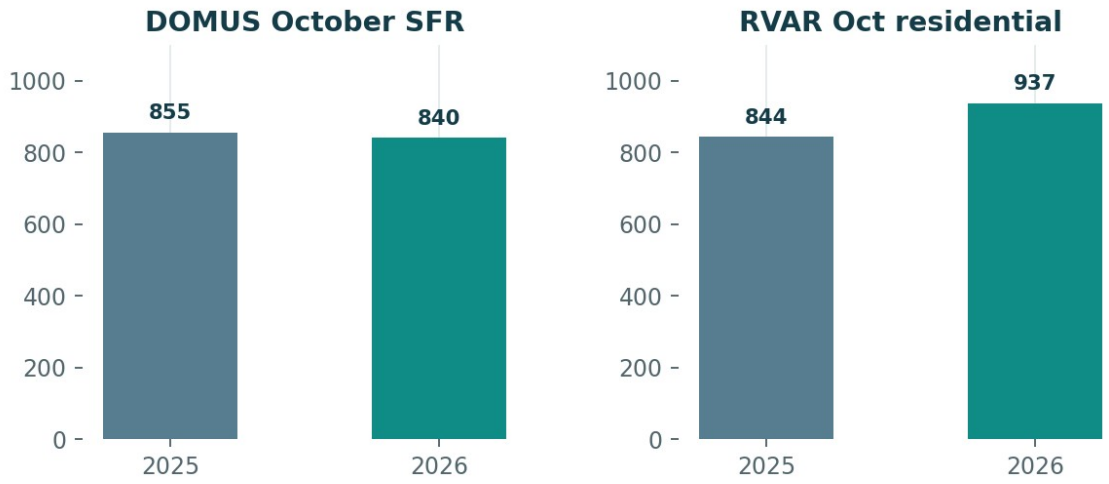

Figure 9. October 2025 versus October 2026 active inventory within each source's own population. Different source panels must not be subtracted or treated as one series.

DOMUS recorded 840 active county single-family listings in October, down from 855 last year. The separately defined RVAR residential inventory snapshot listed 937, up from 844. The counts differ because the reporting systems and property populations differ; the 97-listing gap is not necessarily missing homes.

RVAR also separates urban growth boundary existing and new construction transactions from rural acreage, while its county inventory snapshot includes a broader residential population. For practical pricing, current competing MLS listings within the property's actual segment matter more than a single blended county total.

> Always ask: what properties, which geography, what date? Source precision protects buyers and sellers from misleading comparison.

SOURCE NOTES | DOMUS county monthly active listings p. 1 and Southern Oregon MLS / RVAR county residential inventory p. 1.

15 / CONSTRUCTION AND SMALL SAMPLES

Rural and construction markets need their own rules.

Their pace, financing and property characteristics often diverge from urban existing homes.

Source-defined segment	August–October 2026
RVAR rural total	123 sales • $625,000 median
RVAR under 5 acres	63 sales • $600,000 median
RVAR 5–10 acres	30 sales • $719,750 median
RVAR over 10 acres	30 sales • $699,500 median

Rolling August–October rural residential sales totaled 123 versus 130 a year earlier; median price was $625,000 versus $627,500 and cumulative DOM lengthened from 53 to 70. The more detailed rural split matters: under five acres had 63 sales at a $600,000 median; five to ten acres, 30 sales at $719,750; and over ten acres, 30 sales at $699,500 with 102 cumulative DOM.

RVAR urban new construction recorded 57 closings versus 73 (-21.9%), a $460,051 median and 80 days of cumulative DOM. In-park manufactured homes, which are personal property without land, recorded 77 sales, an $88,000 median and 74 cumulative DOM. They do not belong in a conventional land-owned-home price comparison.

> A rural client needs attention to wells, access, water rights, acreage utility and financing. A construction buyer needs builder, specification and incentive comparisons; small samples require restraint.

SOURCE NOTES | Southern Oregon MLS / RVAR October 2026 rural acreage, new construction and in-park manufactured panels. Three-month windows are not October-only counts.

16 / COMMUNITY MARKET MATRIX

Sixteen reporting geographies. No single countywide script.

October's local market matrix uses one consistent source and the corrected supply ratio.

October monthly SFR	Median price	Closings	Median DOM	MOS*
Jackson County	$450,000	209	42 d	4.0
Medford	$430,000	93	41 d	3.5
Ashland	$685,000	32	56 d	3.9
Jacksonville	$772,500	13	69 d	3.6
Central Point	$410,000	19	35 d	4.4
Eagle Point	$427,000	17	43 d	4.5

Compare activity and supply before interpreting prices. The monthly map ranges from 93 completed Medford sales to one in Butte Falls. A small town's monthly median or market time can change sharply when only a few transactions close.

Medford's citywide total and its 97501/97504 rows have distinct reporting coverage and should not be added together. This table is orientation; it does not override a listing-specific analysis.

*MOS is calculated as October active listings / October closed sales and rounded to one decimal. "—" indicates a source-blank market-time value. The county row includes its own geography; markets and ZIP rows overlap and must not be added.

SOURCE NOTES | October DOMUS/Oregon Data Share county and community sheets pp. 1–16. Market-level monthly SFR counts; publication-specific geography definitions.

Medford is not a single pricing or leverage story.

Citywide totals and distinct ZIP views illuminate different markets without being additive.

October monthly SFR	Median price	Closings	Median DOM	MOS*
Medford	$430,000	93	41 d	3.5
97501	$365,000	29	28 d	3.9
97504	$475,500	61	54 d	3.4
Jackson County	$450,000	209	42 d	4.0
Ashland	$685,000	32	56 d	3.9
Jacksonville	$772,500	13	69 d	3.6

Medford recorded 93 October single-family sales, down from 108 a year earlier; its $430,000 median and 41 median days on market show slower selling conditions. Calculated supply was 3.5 months from 329 active listings and 93 closings.

The 97501 report recorded 29 closings at a $365,000 median, 28 median days and 3.9 calculated months of supply. The 97504 report recorded 61 closings at a $475,500 median, 54 days and 3.4 months. ZIP differences reflect transaction mix, homes and boundaries—not an automatic valuation discount.

*October MOS = each row's October active listings divided by its own monthly closings. Medford and the ZIP rows are overlapping source views and cannot be added together.

SOURCE NOTES | October DOMUS Medford city p. 9 and 97501/97504 pp. 10–11, plus county p. 1.

Two higher-price markets; very different closing mixes.

A median alone cannot describe the options available in either community.

October monthly SFR	Median price	Closings	Median DOM	MOS*
Ashland	$685,000	32	56 d	3.9
Jacksonville	$772,500	13	69 d	3.6
Jackson County	$450,000	209	42 d	4.0
Medford	$430,000	93	41 d	3.5
Central Point	$410,000	19	35 d	4.4
Eagle Point	$427,000	17	43 d	4.5

Ashland recorded 32 closings at a $685,000 median, compared with 28 closings at $630,000 a year earlier. The same October report shows 56 median days, 25 pendings and 3.9 calculated months of supply. The most expensive monthly headline does not erase longer marketing time.

Jacksonville recorded 13 closings, a $772,500 median and 69 median days, with 47 active listings and 3.6 calculated supply months. Its 13 transactions are not sufficient to generalize to every property type, and the separate rolling RVAR city-level evidence should be considered for a complete consultation.

*All supply values are author-calculated from the named geography's October inventory and closing counts. Comparing neighboring medians does not control for location, lot size, condition or property mix.

SOURCE NOTES | October DOMUS Ashland p. 3 and Jacksonville p. 8; county and Medford source pages for context.

Similar transaction counts, distinct supply and timing.

The trend in active inventory can matter as much as the median price.

October monthly SFR	Median price	Closings	Median DOM	MOS*
Central Point	$410,000	19	35 d	4.4
Eagle Point	$427,000	17	43 d	4.5
White City	$289,900	7	46 d	4.4
Medford	$430,000	93	41 d	3.5
Jackson County	$450,000	209	42 d	4.0
Ashland	$685,000	32	56 d	3.9

Central Point completed 19 sales, down from 24 last October. Its monthly median was $410,000 and market time 35 days. Active listings increased from 71 to 84; calculated supply is 4.4 months. The balance differs from a uniformly inventory-constrained seller's market.

Eagle Point closed 17 sales, down from 20. Its monthly median was $427,000 and market time increased to 43 days from 14 a year earlier, while active listings fell from 101 to 76. Calculated supply was 4.5 months. The combination demonstrates why sellers should evaluate listing competition rather than only raw inventory changes.

*The city panels have different boundaries and transaction mixes. County and other rows supply context, not a ranked property-value hierarchy.

SOURCE NOTES | October DOMUS Central Point p. 5, Eagle Point p. 6 and selected neighboring geographies.

The southern corridor has several separate markets.

A handful of sales can move a monthly median sharply.

October monthly SFR	Median price	Closings	Median DOM	MOS*
Talent	$415,000	5	15 d	3.8
Phoenix	$362,500	4	20 d	2.5
White City	$289,900	7	46 d	4.4
Ashland	$685,000	32	56 d	3.9
Medford	$430,000	93	41 d	3.5
Jackson County	$450,000	209	42 d	4.0

Talent recorded five October closings at a $415,000 median, 15 median days and 3.8 calculated supply months. Phoenix recorded only four closings at a $362,500 median, 20 days and 2.5 months; those four transactions are too few to support broad claims about repeatable pricing momentum.

White City recorded seven sales at a $289,900 median and 46 median days; pending activity was 12 compared with six the prior October. Its 4.4 calculated months of supply points to a different supply picture than the compact Phoenix report. In each market, ask what actually sold before drawing conclusions from price movement.

*Source geographies and sale counts differ; very small cohorts make percentage-change headlines fragile. Supply is calculated separately for each monthly market.

SOURCE NOTES | October DOMUS Talent p. 15, Phoenix p. 12, White City p. 16 and neighboring market pages.

Small-market supply deserves careful interpretation.

High months-of-supply ratios can be mathematically correct and still be unstable.

October monthly SFR	Median price	Closings	Median DOM	MOS*
Rogue River	$355,000	4	34 d	11.3
Gold Hill	$395,000	4	85 d	5.5
Shady Cove	$405,000	2	83 d	11.5
Applegate	$699,000	3	—	2.3
Butte Falls	$450,000	1	—	2.0
Jackson County	$450,000	209	42 d	4.0

Rogue River recorded four October closings and 45 active listings: 11.3 calculated months of supply. Gold Hill also recorded four closings, with 22 active listings and 5.5 months; Shady Cove closed two sales, with 23 active listings and 11.5 months. A difference of one transaction can change those ratios materially.

Shady Cove's 83 median days and Gold Hill's 85 days point to longer marketing among sold homes, but low closing counts limit stable comparisons. Listings in waterfront, hillside, recreational or rural-adjacent settings should be analyzed against close alternatives rather than a broad monthly small-town ratio.

*Calculated supply is sensitive to the small monthly closing denominator; it is not a prediction that any single listing will sell in 11 months.

SOURCE NOTES | October DOMUS Rogue River p. 13, Gold Hill p. 7, Shady Cove p. 14 and selected county context.

When only one or three properties close, avoid false precision.

Very small populations require a property-by-property reading rather than a trend declaration.

October monthly SFR	Median price	Closings	Median DOM	MOS*
Applegate	$699,000	3	—	2.3
Butte Falls	$450,000	1	—	2.0
Rogue River	$355,000	4	34 d	11.3
Gold Hill	$395,000	4	85 d	5.5
Shady Cove	$405,000	2	83 d	11.5
Jackson County	$450,000	209	42 d	4.0

Applegate recorded three October sales at a $699,000 median, seven active listings and no new pending contracts. It did not report a usable October median days-on-market statistic, and there were zero October 2025 closings for a year-earlier median comparison.

Butte Falls recorded one sale at a $450,000 median, with only two active listings and no pending sales. The 2.0 calculated supply months arise from dividing two listings by one closing; that is arithmetic, not reliable evidence of a highly liquid market. Values missing from the publication remain unfilled.

*A blank published DOM or prior-year median is shown as "—"; source-null is not zero. The county and nearby comparators represent other property mixes.

SOURCE NOTES | October DOMUS Applegate p. 2 and Butte Falls p. 4; county and related communities.

Acreage changes the market—not just the lot size.

Three months of rural data separate under five, five to ten, and over ten acres.

RVAR rural acreage	Rolling closings	Rolling median
Under 5 acres	63	$600,000
5–10 acres	30	$719,750
Over 10 acres	30	$699,500
All rural acreage	123	$625,000

The August–October RVAR rural market recorded 123 transactions versus 130 a year earlier, a $625,000 median versus $627,500, and 70 median cumulative days on market versus 53. Those rural figures are not the DOMUS Jackson County October-only single-family figures.

The under-five-acre segment accounted for 63 rolling closings at a $600,000 median and 46 cumulative days. Five-to-ten-acre properties had 30 closings, a $719,750 median and 72 days; over-ten-acre properties also had 30 closings, a $699,500 median and 102 days. Acreage alone does not capture water rights, improvements, access or buildable utility.

> For rural buyers and sellers: evaluate well, septic, road access, water rights, permitted improvements, topography, insurance and financing before treating a countywide price as a comparable.

SOURCE NOTES | Southern Oregon MLS / RVAR October county rural acreage panels, Aug.–Oct. 2026 rolling transaction windows. Buyer investigations are transaction-specific.

New construction and in-park manufactured homes are distinct markets.

Separate land tenure, buyer financing, transaction mix, and longer market time.

RVAR rolling August–October	October 2026 result	Prior year
Urban new construction closings	57	73
New-construction rolling median	$460,051	$454,500
New-construction cumulative DOM	80 days	72 days
In-park manufactured closings	77	58

During August–October, the RVAR county urban-growth-boundary new-construction segment closed 57 transactions compared with 73 a year earlier. Its rolling median was $460,051 and cumulative median marketing time was 80 days. Builder inventory, options and financing incentives should be evaluated directly.
In-park manufactured homes recorded 77 closings at an $88,000 rolling median and 74 cumulative DOM. These are source-defined manufactured units in parks, generally personal property without underlying land, and are not interchangeable with land-owned single-family homes. They require their own park, title, financing and operating-cost review.

> The right comparison universe is the first step to sound pricing and representation—not an optional technical footnote.

SOURCE NOTES | Southern Oregon MLS / RVAR October new-construction and manufactured housing three-month reporting panels. This panel is not a comparison of equivalent property types.

Prepare for buyers who can compare.

The highest sustainable net outcome starts with a price that can survive competitive scrutiny.

Before launch: define the real comparison set

Start with a written comparison of recent closings, active substitutes and relevant pending activity. County averages are not a substitute for Medford ZIP, Ashland location, Jacksonville uniqueness or rural property features. A well-chosen initial price aligns expectations with the options a buyer can actually see.

Presentation: make a strong first impression

Clean windows, compelling photography, a thoughtful floor plan and staging when appropriate help buyers evaluate a property without distractions. Spend where preparation is likely to improve net proceeds; expensive remodeling is not automatically beneficial.

Launch: watch evidence, not just online attention

Track qualified showings, feedback themes, competing price changes, saves/views as secondary signals and offer quality. Adjust deliberately when evidence shows the initial positioning is not attracting the right prospects.

> Our seller commitment is a defensible strategy aimed at the strongest likely net outcome—not merely the highest list price.

SOURCE NOTES | County October market evidence plus Jon & Jess listing-practice framework. Guidance is tailored to property, condition, price band and transaction goals.

The strongest offer is not always the highest number.

A workable transaction weighs financing, conditions, diligence and timing alongside price.

Offer element	Questions worth asking
Price and verified financing	Can the loan and valuation terms perform?
Earnest money and conditions	What triggers uncertainty or possible termination?
Diligence	Are inspections and repair discussions realistic?
Closing date and possession	Does the schedule fit the seller's next move?
Property disclosures	Have known issues been addressed clearly?

Two offers with similar headline prices can differ greatly in their probability of closing. Financing certainty, appraisal exposure, diligence provisions, repair requests, earnest money and the seller's preferred closing date all affect the practical net result.

The county's 42-day completed-sale median suggests sellers should plan carefully for the post-offer process rather than assume immediate execution. Clear communication, documentation and timely responses can reduce avoidable uncertainty during inspections, appraisal and title coordination.

> Negotiation extends from listing launch through recording. The right question is which offer is most likely to close on acceptable terms.

SOURCE NOTES | Broker transaction-planning guidance. October county DOMUS marketing-time context; examples are educational and not legal or lending advice.

Better information can improve an offer—not merely lower it.

Buyer opportunity is about alternatives, terms and the cost of potential surprises.

Competing listings create context

Study the most credible active alternatives, recent sold comps, pending competition and the property's price-change history. The county's slower October closings can create opportunities, but a well-positioned home in a tight segment may still draw fast interest.

Inspection and financing discipline protect choices

A general inspection is ordinarily prudent. For rural properties, investigate access, well yield and water rights as applicable; for older or complex homes, additional specialists may be needed. Financing, insurance and appraisal considerations should be understood before deadlines arrive.

Match the offer structure to the property

A closing-cost credit, repair, contingency adjustment, closing date or price change may have different effects on each side. The best buyer negotiation creates acceptable risk and a clear closing path, not merely the largest advertised discount.

> Use the market's greater selectivity to ask better questions. Do not assume every county property is equally negotiable.

SOURCE NOTES | October county and community evidence; buyer-representation framework. Licensed professionals should advise on inspection, title, financing and legal matters.

A move is one decision involving two properties.

Consider the sale, the replacement purchase and the timing risk as a single financial plan.

Illustrative combined move	Amount
Current property's assumed sale price	$500,000
Replacement property's assumed purchase price	$450,000
Simple gross price difference	$50,000
Mortgage payoff, closing costs, carrying costs, taxes	Not included

A household selling in Ashland and buying in Medford may face very different negotiation conditions on the two sides. The same is true for a county resident downsizing, moving to acreage, or relocating out of Oregon. A higher sale price means little if the replacement purchase or carrying costs erase the gain.

Start with the timing of both transactions: whether the sale proceeds are required for the purchase, whether financing bridges the gap, how long preparation takes, and what a seller or buyer might accept on closing or possession. A written plan is more useful than a hopeful difference between medians.

Connect the commitments

> The best timing decision balances lifestyle, financing, home preparation, potential carrying costs, purchase competition and realistic closing coordination.

SOURCE NOTES | Illustrative client-planning framework; October DOMUS and RVAR evidence. The table is a decision checklist, not a financial projection or property-specific quote.

29 / WHAT TO WATCH NEXT

November will test whether October was a pause.

Look for confirmation across contracts, marketing time, supply, and the rolling market.

Signal to watch	Why it matters
New pending contracts	Will signed buyer activity regain consistency?
Active competing supply	Is choice accumulating in particular price bands?
Median DOM and listing histories	Is the slower closing mix persisting?
Price per foot and price realization	Do buyer offers corroborate the asking prices?
RVAR rolling closings / cumulative DOM	Does the wider activity pulse re-accelerate?

October gives us one further observation; it does not by itself establish a permanent change in market direction. Across Jackson County, compare the pace of signed contracts with newly available listings, then ask if homes are closing faster at defensible prices. Small communities can move sharply simply because different homes close. The best next-month indicators are a repeatable contract recovery, an honest comparison of price per square foot and sale-to-list ratios, and movement in the RVAR rolling existing-home series. No forecast should displace an assessment of the home actually being bought or sold.

> Our November question: are sales speed, new contracts and competing inventory moving together, or do they continue to diverge across local markets?

SOURCE NOTES | October county DOMUS monthly activity, RVAR rolling existing-home evidence and historical forecast accountability. Future outcomes remain unknown.

30 / SOURCE AND DATE DISCIPLINE

Two reporting systems; two legitimate perspectives.

The source, market population, period and publication date are part of the fact.

View	What it measures
DOMUS county monthly	October single-family closings, contracts, prices and supply
DOMUS January–October YTD	Cumulative counts and separate YTD medians
RVAR urban existing	August–October rolling closings and market time
RVAR residential inventory	October 31 snapshot; broader property population
RVAR rural/new construction	Separate rolling groups and thin-data limits
Five market intelligence lenses	Momentum, Health, Leverage, Outlook and Cycle

The accepted original September county release reported 201 closings, 232 pendings, 887 active listings, a $494,000 median and 36 median days on market. In the October publication, September is republished as 211 closings, 219 pendings, 912 active, a $490,000 median and 33 median days. We retain both: earlier analytical states use the information known in the earlier release.

September has two documented source vintages

> **A later publisher comparison can help explain the present month; it does not silently rewrite the inputs that informed past decisions.**

SOURCE NOTES | Original accepted September county source vintage versus the later September comparison column in October DOMUS county p. 1; separate RVAR October rolling and inventory definitions.

Momentum eased from September; Health remained near balance.

Scores describe observed market mechanics, not the likely selling price of a particular home.

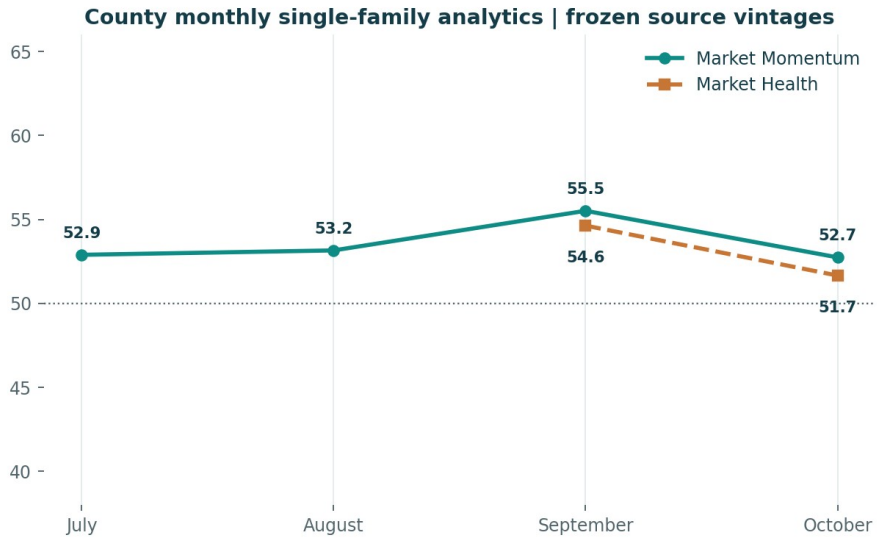

Figure 10. County monthly single-family Market Momentum, July–October 2026, and Market Health where the frozen September and corrected October readings are available. Both scales run from 0 to 100.

County Market Momentum was 52.9 in July, 53.2 in August and 55.5 in September before easing to 52.7 in October. The matching monthly Market Health readings are 54.6 in September and 51.7 in October. October Health incorporates the corrected 4.0-month supply calculation.

Movement matters more than labeling a winner. September and October show modestly positive diagnostic scores despite a softer closing count and longer marketing time; components can disagree. Market Health and Momentum also share underlying facts, so they are not independent confirmation of one another.

> **Use the score change as an invitation to inspect contracts, inventory and property competition—not as a citywide instruction to buy or sell.**

SOURCE NOTES | Same-method county single-family diagnostics using preserved historical source vintages and the corrected October same-month supply calculation.

No single component explains Market Momentum.

The components distinguish price, demand, liquidity, speed, efficiency and inventory.

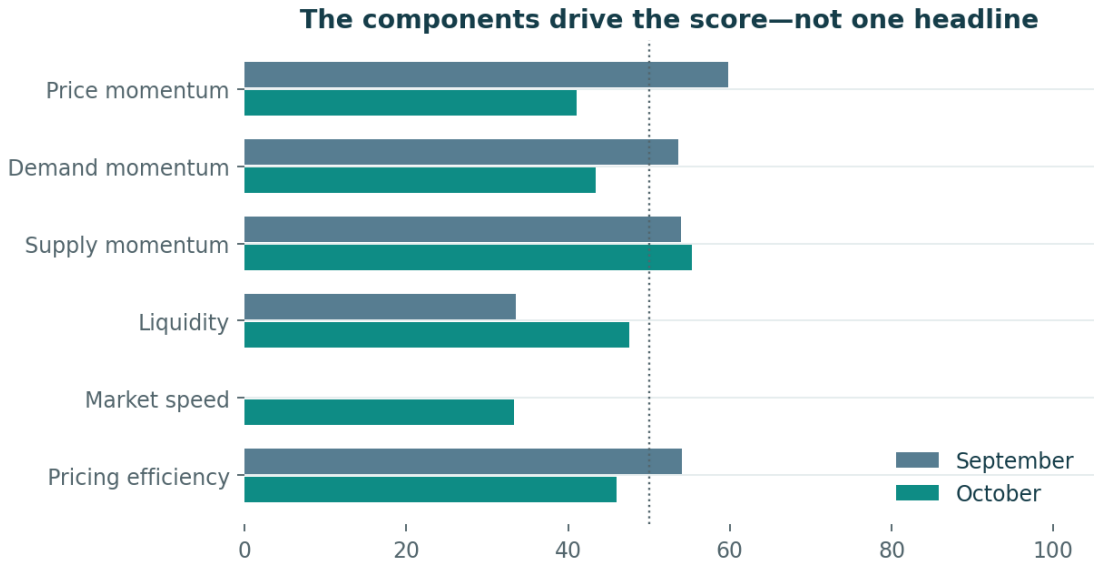

Figure 11. September versus October county monthly Market Momentum components under the same numerical definitions; the September model vintage remains frozen.

What goes into Momentum? Price Momentum responds to price changes; Inventory Momentum to supply movement; Demand Momentum to pending and buyer-activity signals; Liquidity to transaction flow relative to available stock; Market Speed to marketing-time mechanics; and Pricing Efficiency to price-per-foot and list-price realization. Buyer and seller pressure give an additional reading of negotiating conditions.

October's countywide Momentum score slipped from 55.5 to 52.7. Price Momentum fell from 59.8 to 41.1 and Demand Momentum from 53.6 to 43.4; Liquidity rose from 33.5 to 47.5 and the formula-defined Market Speed component rose from 0.0 to 33.3. The latter is a composite transformation—not an assertion that raw October DOM improved. October median market time increased to 42 days.

> **The score is most useful when its ingredients are visible. A flat median or a faster model subscore cannot overrule actual sales time and demand.**

SOURCE NOTES | County Market Momentum components, accepted original September and October corrected analytical calculation. A component index is not a direct physical unit.

Health and buyer/seller leverage answer different questions.

Health describes market function; leverage concerns alternatives and terms.

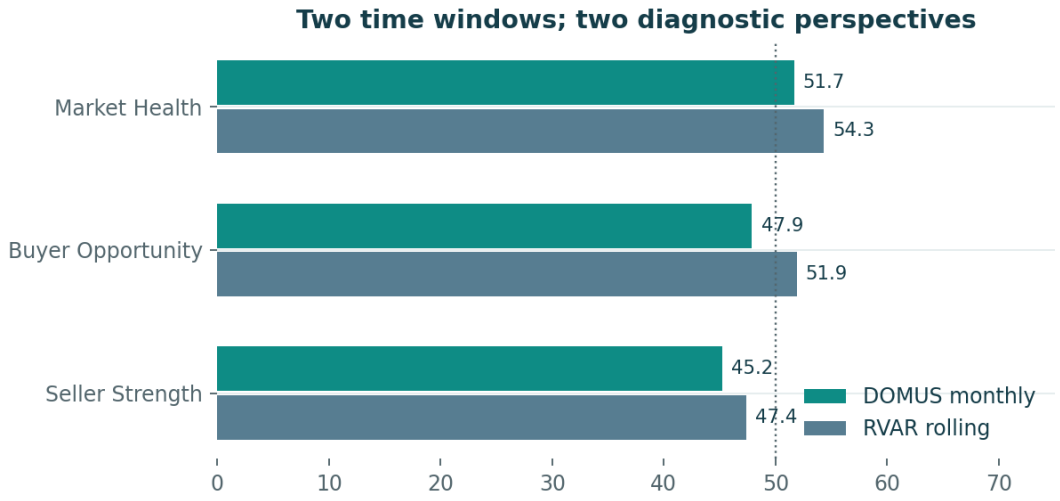

Figure 12. October county single-family and urban rolling existing-home Health, Buyer Opportunity and Seller Strength in their different source-defined markets.

Market Health synthesizes eligible Momentum, supply balance, liquidity, pricing mechanics, and reliable risk inputs where enough history exists. Leverage is separated: Buyer Opportunity rises when choice, time or weaker bidding give buyers more useful alternatives; Seller Strength rises when buyers compete and transactions execute efficiently. They need not sum to 100 and do not measure probability.

October county single-family Market Health is 51.7, Buyer Opportunity 47.9 and Seller Strength 45.2. The distinct urban RVAR existing-home market reads Health 54.3, Buyer Opportunity 51.9 and Seller Strength 47.4. Its qualified Market Risk diagnostic is 26.4. Monthly single-family Risk is not published where its longer volatility inputs remain insufficient.

A market can sit near the midpoint overall while one well-presented listing attracts multiple offers and another offers meaningful negotiating room.

SOURCE NOTES | October corrected DOMUS county Market Health & Leverage readings and unchanged RVAR existing-home county analytical results. Different populations and time windows.

Market Outlook places a measurable future beside today.

Forward estimates describe source-specific market statistics, not individual-property values.

RVAR urban existing	Oct observed	Nov 2026	Jan 2027	Apr 2027	Oct 2027
Rolling median price	$425k	$429.5k	$426.6k	$431.0k	$435.9k
Rolling closed sales	521	529.8	473.7	519.1	535.7
Inventory snapshot	937	914.1	847.7	899.7	935.8
Cumulative DOM	28.0	27.7	29.7	25.9	26.2

How is the Outlook built? Defined historical data, recent levels, trends and seasonality inform multiple fixed candidate methods; the eligible routed methods combine them into a forecast center at each stated horizon. The one-month October-origin estimate is a forecast for the November reporting window, produced after October source data became available.

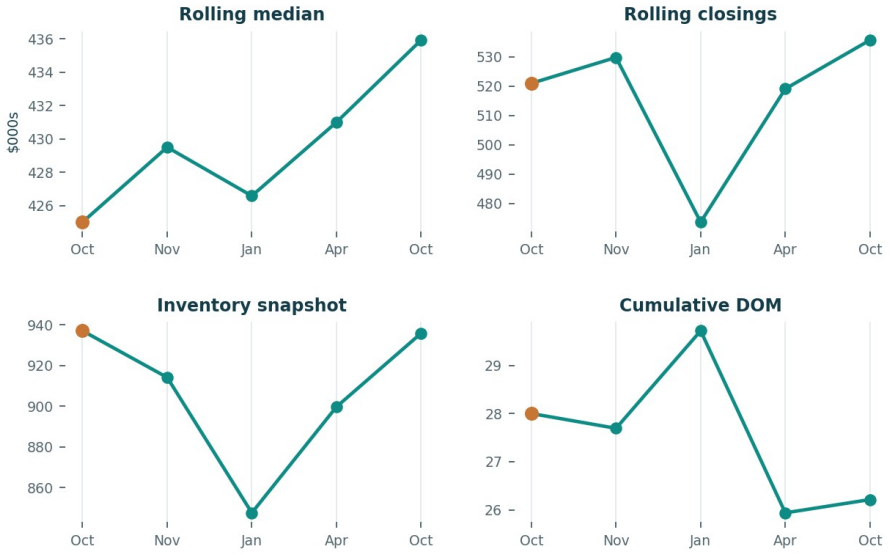

Figure 13. Observed October county RVAR existing-home rolling measures and qualified November 2026, January 2027, April 2027 and October 2027 numerical forecast centers. No individual-home predictions.

October's county urban rolling existing-home median was $425,000. Model centers are approximately $429,500 for November, $426,600 for January and $435,900 next October. These are not forecasts of the DOMUS monthly $450,000 median and not estimates for a particular address. A rolling sales-count forecast covers a future three-month window; inventory is a month-end snapshot.

Prepared November 7 from observed data through October 31. Forecast centers are uncertain; calibrated probability bands are omitted where historical coverage is not yet established.

SOURCE NOTES | October county urban RVAR existing-home forecasts at 1, 3, 6 and 12-month horizons; month-end inventory has its separate broader reporting scope.

Put the forecast next to uncertainty—not in its place.

The best model center is a planning input, not an instruction to defer a transaction.

What the modeled path adds

The November rolling-closings center near 530 is slightly above October's observed 521, while January is near 474. January cumulative market time is modeled around 30 days. None of these points suggests that the indicated number of sales occurs exclusively in its named calendar month; sales are rolling three-month totals.

What a confidence score does not add

We have historical point errors and provisional interval calculations, but the relevant 80% or 90% statistical bands have not met the publication standard for source- and horizon-specific calibration. A confidence diagnostic describes model inputs and coherence; it is not a validated probability that any forecast will be correct.

Test the decision against simpler alternatives

In matched historical RVAR comparisons targeting October, pooled three-month rolling-sales forecasts averaged about seven sales of absolute error versus ten for a simple no-change baseline. At twelve months the corresponding model error was around 7.7 against 6.9 for no-change. Such averages are not a county-specific guarantee or a blanket statement of predictive superiority.

> **A buyer or seller should test whether the plan still works if the forecast misses. Property comparables, financing, carrying cost and life timing govern the actual decision.**

SOURCE NOTES | Qualified county RVAR forecast centers and source-consistent archived forecast-versus-outcome comparisons. Historical pooled errors differ by market, metric and horizon.

The Market Cycle resembles a transition—not a single regime.

Market Cycle adds pattern recognition and tells us when the pattern is ambiguous.

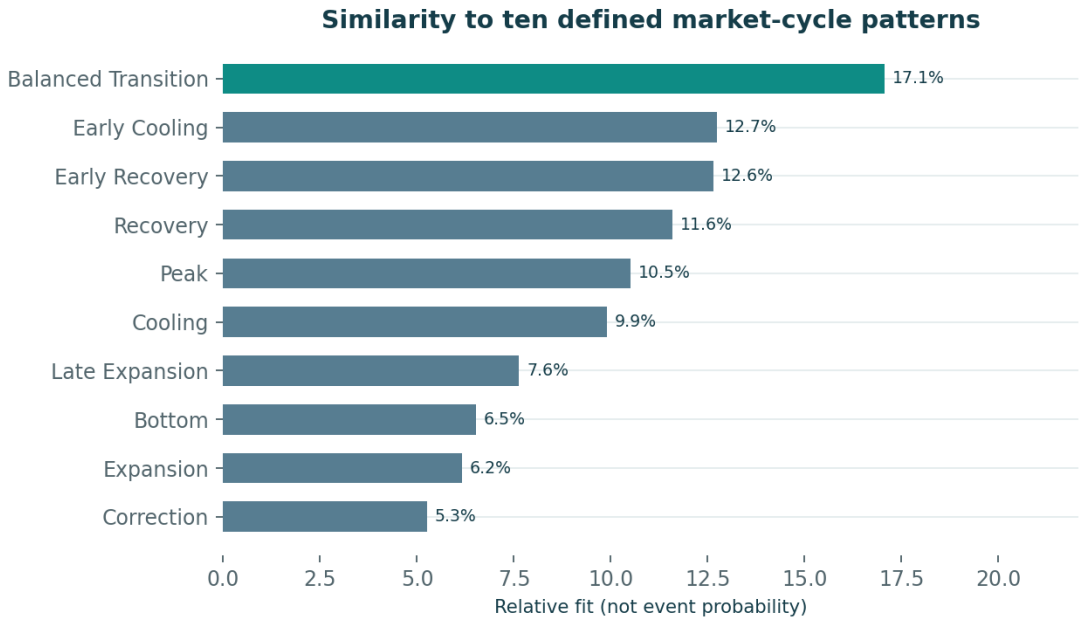

Figure 14. County RVAR existing-home Market Cycle relative fit across ten fixed phase descriptions. All weights total 100% by design; they are not probabilities of future events.

The Cycle combines recent smoothed Momentum, Health, liquidity, activity, supply and eligible model signals, then compares today with ten predefined historical-style market phases. The weights reflect relative fit to those prototypes—not actual chances of future events.

Balanced Transition leads the county urban existing-home pattern at 17.1% relative fit, followed by Early Cooling at 12.7%. Entropy is high at 97.4 out of 100, meaning the readings are spread widely rather than concentrated in a decisive phase. This is compatible with a market in which different segments and indicators send mixed signals.

Treat Market Cycle as context for questions about persistence, recovery and cooling. It does not know when one particular home should be listed.

SOURCE NOTES | Qualified October county urban existing-home Market Cycle, using the unchanged historical phase definitions and predecessor-state methodology.

A forecast earns credibility by facing the outcomes.

We preserve misses, test simple benchmarks and disclose where the record is still thin.

How we measure performance

Our historical program matches each earlier forecast with the later observation for the same source, geography, metric and target horizon. October provided 343 usable previously forecast outcomes; five target observations were source-missing. We also avoid double-counting the same inventory observation across overlapping market branches. A matched forecast is not automatically an accurate one.

A useful benchmark asks whether an advanced model improves on simply assuming the next reported statistic will equal the present one. Some near-term rolling-sales pathways compare favorably; others do not. Evaluation samples remain small for individual counties, metrics and longer horizons, so no universal predictive accuracy claim is made.

What still requires monitoring

A previously identified short-horizon inventory underestimation pattern remains under review. The November source release will provide another opportunity to test October-origin estimates against the actual market. We will not re-label a miss after the fact or revise previous forecast origins.

> **We publish responsibly by tracking both strengths and weaknesses—not by expecting a precise number to become a certainty.**

SOURCE NOTES | Historical forecast-versus-actual monitoring through October 2026. Sample counts describe evaluated records, not successful predictions.

Five market lenses. One better-informed decision.

Market Momentum, Health, Leverage, Outlook and Cycle each answer a different question.

Market lens	What goes into it · What it helps answer
Market Momentum	Price, supply and demand shifts, liquidity and sales speed: are conditions gaining or losing momentum?
Market Health	How are supply balance, transaction flow, price behavior and reliable risk signals functioning?
Buyer / Seller Leverage	Buyer Opportunity versus Seller Strength: where is useful negotiating room?
Market Outlook	Source-matched forecast centers by metric and target month; what scenarios should we test?
Market Cycle	Smoothed market patterns, relative fit and uncertainty: what phase does today resemble?

Read the five lenses together. First inspect observed activity; Momentum describes how it is changing, Health describes how the market is functioning, and Buyer/Seller Leverage asks where useful choices and negotiating room may lie. Outlook tests what a source-consistent future could look like, while Cycle places the current mix alongside broader recurring patterns.

October countywide observations demonstrate why the combination matters: a flat $450,000 monthly median, fewer closings, longer marketing time and roughly 4.0 calculated months of supply. The 16 communities and separate rural/rolling markets add still more nuance. One index by itself cannot tell a buyer what to offer or a seller where to list.

The two primary reporting systems answer different questions. DOMUS is calendar-month single-family activity; RVAR's existing-home figures are rolling three-month urban markets and its inventory is a distinct snapshot. We calculate October monthly supply consistently from the relevant listing and closing counts. Original source figures and deeper methodology remain available in the supporting verification materials.

SOURCES & METHODS | DOMUS / Oregon Data Share, October 2026 county and community sheets; Southern Oregon MLS / RVAR October 31 Residential Statistics; preserved July–September history. More detailed source and analytical methods are available separately.

Definitions for the market narrative.

A useful market measure starts with its period, property population and source definition.

Closed sales

Completed transactions counted in the source's specified reporting window.

Pending sales

Contract activity as reported by the source; not a verified same-cohort closing forecast.

Active inventory

Available-listing snapshot within the source's geography and property scope.

Months of supply (MOS)

Supply relative to a sales pace, not the selling time of an individual listing.

Days on market (DOM)

The source's market-time measure; RVAR uses median cumulative DOM in its rolling table.

Median / transaction mix

The middle observation / the composition of homes that happened to transact.

Urban growth boundary (UGB)

The geographic reporting boundary used in RVAR's existing/new-home scope; not every property carrying a community mailing address.

YoY / MoM / YTD

Year over year / month over month / year to date. Each needs its own stated comparison period.

Publication vintage

The set of source values available in a particular publication; later comparison columns may differ.

Percentage point

The subtraction of two percentage levels. A move from 97.7% to 98.8% is 1.1 percentage points; it is not the same operation as a relative percent change.

Rolling three-month window

A reporting period that spans three months. Overlapping windows must not be added to invent a new total, and their sales counts are not standalone monthly counts.

List-price realization

The reported share of list price received. The aggregate alone does not establish the original asking price, concessions, or the negotiating room on a particular listing.

SOURCES & DEFINITIONS | Southern Oregon MLS/RVAR reporting conventions, DOMUS/Oregon Data Share and the Jon & Jess Market Intelligence Field Guide.

Definitions for our five market lenses.

A score describes the specified market context; it is not a property appraisal, sales guarantee or automatic timing rule.

Market Momentum

A 0–100 picture of how pricing, inventory, demand, liquidity, market speed and negotiating pressure are moving. Its parts can disagree; the composition matters more than the headline.

Market Health & Leverage

A weighted picture of market functioning plus separate Buyer Opportunity and Seller Strength readings. It incorporates available supply, activity and pricing evidence, but does not promise a discount or premium.

Market Outlook

A model estimate of a specified future market statistic at a named horizon, using comparable historical observations. A point forecast is not a price estimate for an individual house.

Market Cycle

Relative resemblance of smoothed market conditions to ten predefined market-phase patterns. It reports leading fit and dispersion, not reliable odds of an upcoming turning point.

Numerical center / point forecast

The model's central estimate for a specific future source-defined period. It is not the likely sale price of a particular property.

Forecast horizon / target

How far ahead a forecast looks and the exact report period it targets. A one-month October-origin forecast describes the November reporting period.

Diagnostic confidence / reliability

Measures of data support and model coherence, not a direct probability of forecast success. They should be read alongside historical error and source limitations.

Phase weight / prototype fit

An index of how much a market state resembles a prototype phase. Weights total 100% across phases but are not probabilities that those phases will occur.

Normalized cycle entropy

A measure of how diffuse the ten phase weights are: values near 100 mean several phases fit similarly, not that the forecast is very certain.

Smoothing / persistence

Blending the current modeled state with the preceding state to reduce whipsaws from one unusual reporting month. It does not prevent uncertainty or abrupt real-world change.

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

Jon Barrows & Jessica Blackwell | Full Circle Real Estate | Ashland, Oregon