01 / COVER

JACKSON COUNTY RURAL MARKET INTELLIGENCE

September 2026 | Rural total · Under 5 Acres · 5–10 Acres · Over 10 Acres

> **More rural closings. More time. Three different acreage stories.**

The rural total improved against the same summer window in 2025, but the acreage detail changed the interpretation. Smaller-acreage closings declined, five-to-ten-acre activity doubled, and the largest properties recorded substantially longer market time.

RVAR rural market	September 2026 edition
July–September closings	137
July–September median sale price	$667,000
July–September median cumulative DOM	42 days
September 30 active inventory	306

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> **The report date is September. The sales window is July–September. The distinction matters on every page.**

SOURCE & BASIS | [1] RVAR / Southern Oregon MLS, Residential Statistics as of September 30, 2026, p. 1: JACKSON CO RURAL HOMES. Sales, price and median cumulative DOM cover July 1–September 30, 2026 and the matching 2025 window. Rural inventory is a separate September 30 snapshot.

02 / THE RURAL READ

The total improved. The acreage stories did not move together.

Read volume, price and market time together—not as competing headlines.

RVAR reports 137 rural closings during July–September 2026 versus 130 in the matching 2025 window. That is seven more transactions, or +5.4% by calculation. The median rose to $667,000, while median cumulative market time increased from 40 to 42 days.

The strongest year-over-year contrast is in the middle band.

Five-to-ten-acre closings doubled from 20 to 40, their median price increased 16.3%, and cumulative market time shortened from 55 to 35 days. That is a stronger matched-period transaction picture—not proof that every property in the band gained value or will sell quickly.

The counterweight is the smaller-acreage market.

Under 5 Acres recorded 66 closings versus 87. Its median changed little, but market time lengthened from 35 to 48 days. Over 10 Acres had more closings and a higher one-year median, yet cumulative market time stretched from 56 to 81 days.

The recent rolling picture is softer than the annual comparison.

Rural-total closings eased from 162 in the July report to 150 in August and 137 in September. The windows overlap. This is a lower rolling sales pace, not proof of the number of homes sold in September alone.

> **Use the rural total for perspective. Use the acreage detail to sharpen the decision.**

SOURCE & BASIS | [1] RVAR / Southern Oregon MLS, Residential Statistics as of September 30, 2026, p. 1: JACKSON CO RURAL HOMES. Sales, price and median cumulative DOM cover July 1–September 30, 2026 and the matching 2025 window. Rural inventory is a separate September 30 snapshot. [2] Source history in accepted release JCMI-2026-09-RC-v1.0. Original published observations, with table-scoped rural-total matching. Adjacent rolling windows overlap; they are not separate monthly sales counts.

03 / HOW TO READ THIS EDITION

September is the edition—not a one-month rural sales count.

The source measures several different things on several different clocks.

View	What it measures	What it does not measure
Rural homes, July–September	Completed sales, median sale price and median cumulative DOM over three months	September-only sales or rural year-to-date closings
Rural inventory, September 30	The dated total of active rural listings in the source	Inventory within each acreage band
July, August and September T12/T13	Three successive report-month diagnostics using their own rolling inputs	Three independent samples or a forecast trajectory
Urban new construction	A separate urban-growth-boundary reporting population	New construction within the rural acreage groups

The July report's rolling window is May–July, August's is June–August, and September's is July–September. Each neighboring pair shares two months. Never add those totals to construct summer or year-to-date sales.

The primary rural population is the source-labeled JACKSON CO RURAL HOMES table. It is not a census of vacant land, agricultural businesses, properties with rural postal addresses or any selected community's single-family market.

> **Unavailable is not zero. A model score is not a substitute for an unreported observation.**

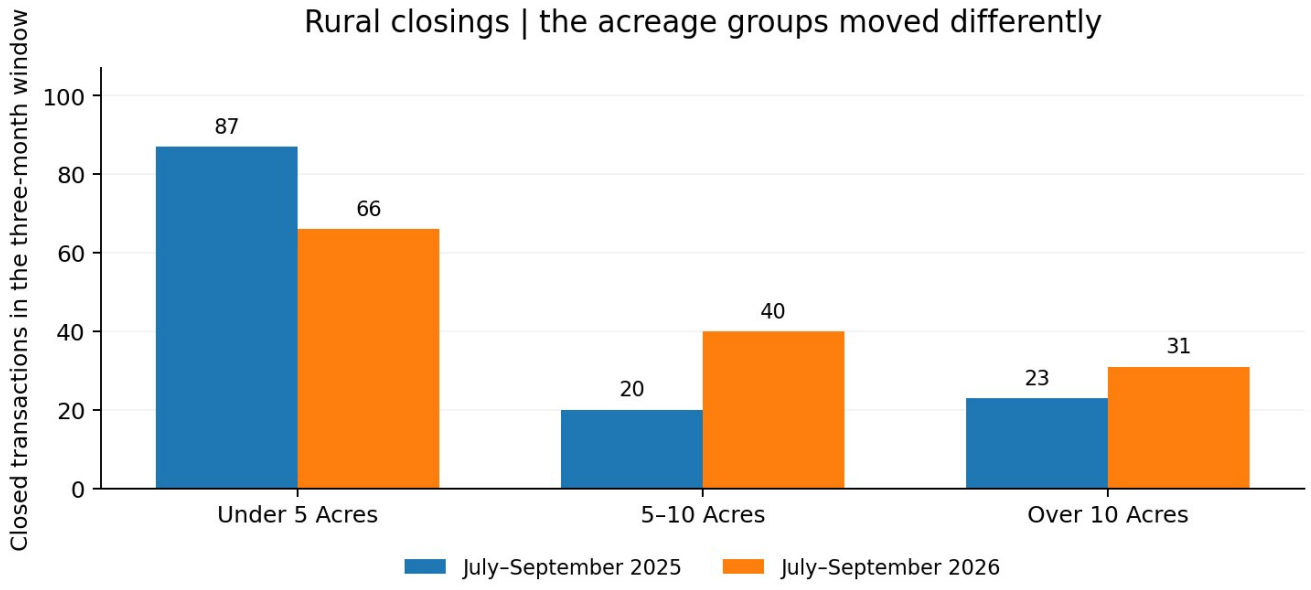
This report does not invent rural pending sales, new listings, list-price realization, price per square foot, acreage-specific inventory or a rural construction split. Property-specific questions are recommendations for investigation, not additional source findings.

SOURCE & BASIS | [1] RVAR / Southern Oregon MLS, Residential Statistics as of September 30, 2026, p. 1: JACKSON CO RURAL HOMES. Sales, price and median cumulative DOM cover July 1–September 30, 2026 and the matching 2025 window. Rural inventory is a separate September 30 snapshot. Reporting-period interpretation and source-availability boundaries.

04 / THE CLOSING-COUNT BRIDGE

Seven more sales conceal a twenty-one-sale decline.

Larger-acreage gains more than offset the Under 5 Acres shortfall.



Contribution to the rural change	Closings
Under 5 Acres: 66 − 87	-21
5–10 Acres: 40 − 20	+20
Over 10 Acres: 31 − 23	+8
Rural total: 137 − 130	+7

Both years' acreage counts reconcile to the printed rural totals. This permits an additive count bridge: −21 + 20 + 8 = +7. It does not permit adding or averaging the acreage medians.

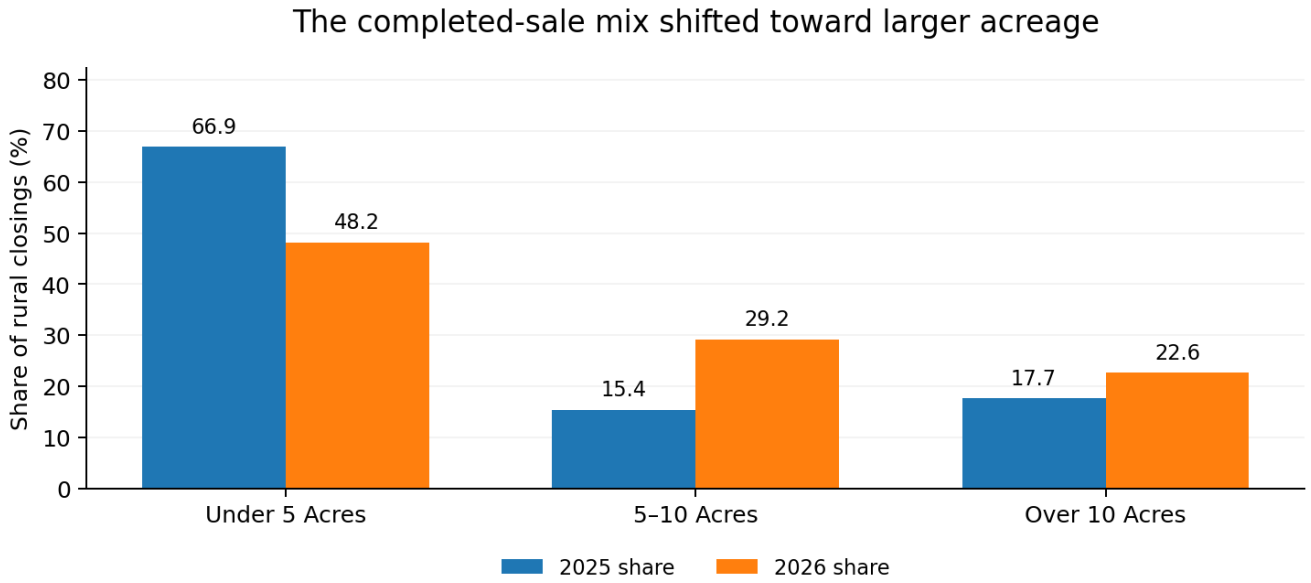
An improving total can hide a materially weaker segment.

SOURCE & BASIS | [1] RVAR / Southern Oregon MLS, Residential Statistics as of September 30, 2026, p. 1: JACKSON CO RURAL HOMES. Sales, price and median cumulative DOM cover July 1–September 30, 2026 and the matching 2025 window. Rural inventory is a separate September 30 snapshot. Count differences and reconciliation are author calculations, not a measure of why buyers chose a category.

05 / TRANSACTION MIX

More larger-acreage closings do not prove buyers traded up.

The composition of completed sales changed; the same households were not tracked.



The five-to-ten-acre share rose from 15.4% of rural closings to 29.2%, a +13.8-percentage-point change. Under 5 Acres fell from 66.9% to 48.2%.

Those are shares of completed transactions—not shares of available inventory, all rural homes or the full pool of interested buyers. The source does not identify which people moved between property types or explain why the mix changed.

A changing mix can affect an aggregate median, but these summary tables do not quantify that effect. More expensive categories gaining share is not enough to assign a precise mix contribution to the $667,000 rural median.

> **Composition changes the question. It does not supply the entire answer.**

SOURCE & BASIS | [1] RVAR / Southern Oregon MLS, Residential Statistics as of September 30, 2026, p. 1: JACKSON CO RURAL HOMES. Sales, price and median cumulative DOM cover July 1–September 30, 2026 and the matching 2025 window. Rural inventory is a separate September 30 snapshot. Shares are calculated from 130 prior-year and 137 current-period rural closings.

06 / UNDER 5 ACRES | MATCHED PERIOD

A steady median did not prevent weaker turnover.

Fewer completed transactions and longer market time are the stronger signals.

July–September measure	2025	2026	Change
Closed sales	87	66	-24.1%
Median sale price	$590,000	$592,000	+0.3%
Median cumulative DOM	35	48	+13 days

The $592,000 median is only $2,000 above the $590,000 year-earlier figure; the publisher reports a 0.3% increase. Meanwhile, closings declined by 21 and cumulative market time increased by 13 days. Calling this simply a stable-price market would leave out most of the transaction story.

The source's two-year median comparison is higher by 15.2%, against $514,000 in July–September 2024. That does not convert a nearly flat one-year comparison into evidence of renewed acceleration. Each percentage answers a different period question.

For a seller

Our recommendation is to make the property's comparison set specific: the residence, improvements, usable site and documented characteristics. A category median that barely changed is not a substitute for current evidence supporting an asking price.

For a buyer

Longer market time supports a careful review of alternatives and listing history. It does not reveal a particular owner's motivation, guarantee a discount or establish that a well-positioned property will remain available.

> **The price midpoint held. The transaction process became less forgiving.**

SOURCE & BASIS | [1] RVAR / Southern Oregon MLS, Residential Statistics as of September 30, 2026, p. 1: JACKSON CO RURAL HOMES. Sales, price and median cumulative DOM cover July 1–September 30, 2026 and the matching 2025 window. Rural inventory is a separate September 30 snapshot. Sales percentage change and change in days are calculated; median percentage is publisher-reported. Decision implications are our interpretation.

07 / UNDER 5 ACRES | RECENT SHAPE

August’s steadier mechanics did not carry into September.

Read the recent windows before interpreting the score change.

2026 report month	Rolling closings	Median price	Cumulative DOM
Jan	56	$496,750	37
Feb	52	$525,000	70
Mar	60	$585,000	62
Apr	55	$640,000	41
May	67	$600,000	24
Jun	66	$585,000	24
Jul	79	$585,000	32
Aug	67	$599,000	32
Sep	66	$592,000	48

The rolling count moved from 79 in July to 67 in August and 66 in September. The median moved from $585,000 to $599,000 and then $592,000. The largest recent change was cumulative market time: 32 days in both July and August, then 48 in September.

That 32-to-48 increase is 50%. Under the frozen T12 calculation, the speed score reaches its lower bound of zero. Because acreage inventory and the inventory-dependent demand component are unavailable, this acreage liquidity diagnostic reduces to the available speed input; it also reaches zero.

> **Two zero diagnostics are not two independent findings—and neither means zero homes sold.**

The July–August–September market map later in this report shows the resulting change in momentum and health. The source still records 66 closings, and the missing inventory series remains missing.

SOURCE & BASIS | [2] Source history in accepted release JCMI-2026-09-RC-v1.0. Original published observations, with table-scoped rural-total matching. Adjacent rolling windows overlap; they are not separate monthly sales counts. [3] Accepted September analytical release and authenticated July/August canonical records: RVAR Rural Residential, rural total 400 and acreage groups 410/420/430; Analytics-v2.0 and Health-v3.0. Scores are diagnostics, not probabilities or property valuations. Tables show original-vintage rolling observations, not a September-only closing series.

08 / 5–10 ACRES | MATCHED PERIOD

Five to ten acres did more business in less time.

The strongest positive annual contrast combines activity, market time and the median.

July–September measure	2025	2026	Change
Closed sales	20	40	+100.0%
Median sale price	$595,000	$692,000	+16.3%
Median cumulative DOM	55	35	-20 days

Forty closings versus 20 is a doubling—not a two-transaction fluctuation dressed up as a large percentage. The median increased from $595,000 to $692,000, and median cumulative market time shortened by 20 days. Those measures reinforce a stronger matched-period transaction picture.

The two-year price comparison is less dramatic: $692,000 versus $655,000, or the publisher's 5.6% increase. A strong one-year result partly depends on the comparison point. It should not be extrapolated as a repeatable annual return.

For a seller

The matched-period evidence gives a reason to take current buyer activity seriously. It does not establish an entitlement to the segment median, a guaranteed launch outcome or the same selling time for properties with different improvements and usable land.

For a buyer

Do not let a favorable negotiating opportunity elsewhere in the rural market become a blanket assumption about this band. Evaluate the subject property's competition and price support directly.

> **The favorable annual comparison is real. It is still a category-level observation.**

SOURCE & BASIS | [1] RVAR / Southern Oregon MLS, Residential Statistics as of September 30, 2026, p. 1: JACKSON CO RURAL HOMES. Sales, price and median cumulative DOM cover July 1–September 30, 2026 and the matching 2025 window. Rural inventory is a separate September 30 snapshot. Sales and day differences are author calculations; price percentages retain publisher precision.

09 / 5–10 ACRES | RECENT SHAPE

The annual gain is strong. The recent pace is softer.

A better year-over-year result can coexist with easing rolling activity.

2026 report month	Rolling closings	Median price	Cumulative DOM
Jan	31	$666,880	72
Feb	35	$600,000	111
Mar	26	$600,000	102
Apr	31	$600,000	58
May	34	$632,500	19
Jun	41	$649,000	19
Jul	47	$709,000	32
Aug	45	$709,000	33
Sep	40	$692,000	35

The rolling count eased from 47 to 45 to 40 across July, August and September. Cumulative market time increased from 32 to 33 to 35 days, and the median moved from $709,000 in July and August to $692,000.

This does not negate the comparison with 20 closings and 55 days a year earlier. It shows that the annual benchmark and the immediate sequence answer different questions. The September T12/T13 point remains above July's, but below August's.

> **A strong comparison with last year is not the same as fresh acceleration this month.**

Our recommendation is to watch whether future rolling counts stabilize, market time stops lengthening and property-level pricing remains well supported. A seasonal conclusion would require a separate, consistently defined multi-year analysis; nine 2026 observations do not establish it.

SOURCE & BASIS | [2] Source history in accepted release JCMI-2026-09-RC-v1.0. Original published observations, with table-scoped rural-total matching. Adjacent rolling windows overlap; they are not separate monthly sales counts. [3] Accepted September analytical release and authenticated July/August canonical records: RVAR Rural Residential, rural total 400 and acreage groups 410/420/430; Analytics-v2.0 and Health-v3.0. Scores are diagnostics, not probabilities or property valuations.

10 / OVER 10 ACRES | MATCHED PERIOD

The largest properties took longer—even at a higher median.

More closings and a stronger one-year price statistic did not mean faster sales.

July–September measure	2025	2026	Change
Closed sales	23	31	+34.8%
Median sale price	$750,000	$799,000	+6.5%
Median cumulative DOM	56	81	+25 days

Closings increased by eight, from 23 to 31. The median rose from $750,000 to $799,000, a published 6.5% increase. Cumulative market time nevertheless lengthened from 56 to 81 days. Volume, price and speed do not describe the same dimension of a market.

The two-year median is lower: $799,000 versus $820,000 in the 2024 comparison, a reported decline of 2.6%. The one-year increase should not be presented as an uninterrupted two-year rise.

The band is intentionally open-ended

Over 10 Acres does not describe one representative lot size, residence, improvement package or intended use. We do not assign an average acreage, divide the median by a band midpoint or call the result land value per acre.

Decision implication

Our recommendation is to allow for a property-specific marketing and investigation process. The 81-day median is not a promised exposure period, an owner-motivation score or a measurement of the age of all unsold listings.

> **Larger acreage is a category. It is not a complete comparable-property definition.**

SOURCE & BASIS | [1] RVAR / Southern Oregon MLS, Residential Statistics as of September 30, 2026, p. 1: JACKSON CO RURAL HOMES. Sales, price and median cumulative DOM cover July 1–September 30, 2026 and the matching 2025 window. Rural inventory is a separate September 30 snapshot. Calculated sales/day changes; source-reported median changes.

11 / OVER 10 ACRES | RECENT SHAPE

A higher median can coexist with a slower market.

The latest rolling sequence makes that contrast particularly visible.

2026 report month	Rolling sales	Median price	Cumulative DOM
July	36	$780,000	42
August	38	$757,904	45
September	31	$799,000	81

September's median increased from August's $757,904 to $799,000, while the rolling count fell from 38 to 31 and market time increased from 45 to 81 days. The speed score reaches its zero floor because the rate of increase in reported days is large—not because transactions stopped.

What the table cannot identify

The source does not tell us which properties entered or left the three-month window, their precise acreage, their improvements or their pricing histories. It cannot separate a change in transaction mix from a change in the price of otherwise equivalent homes.

Questions for a property review

What similar properties have closed? Which alternatives remain active? What documentation supports the residence, improvements and usable land? What parts of the property require further investigation? These are recommended questions, not findings about any particular parcel.

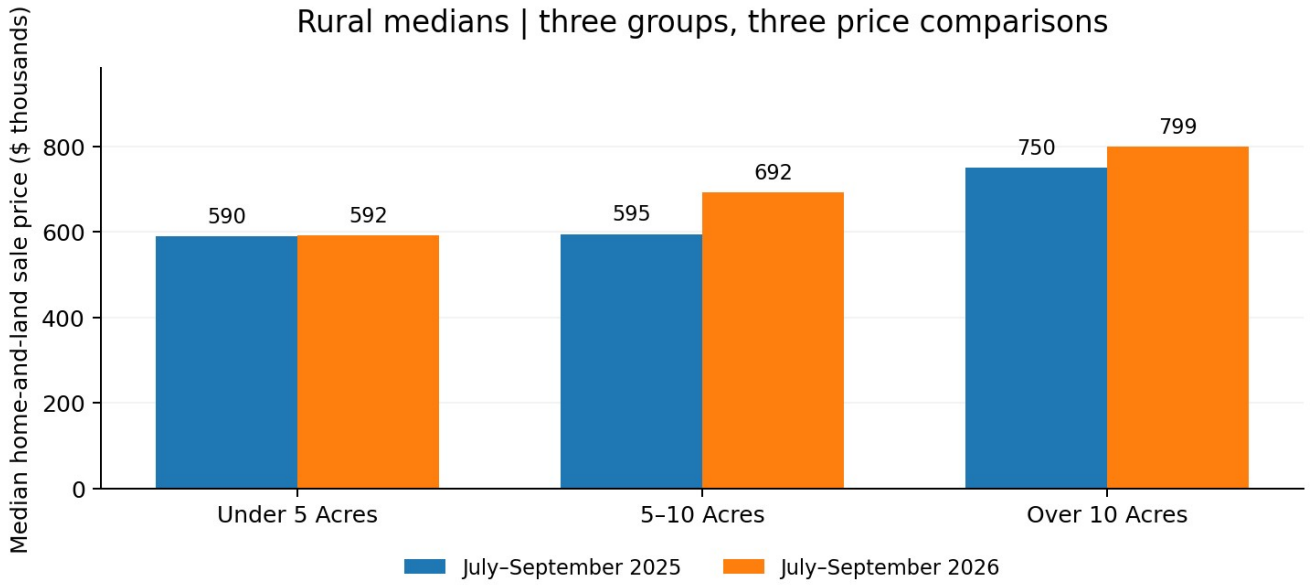
> **Let the listing's own evidence determine urgency—not the broad median alone.**

SOURCE & BASIS | [2] Source history in accepted release JCMI-2026-09-RC-v1.0. Original published observations, with table-scoped rural-total matching. Adjacent rolling windows overlap; they are not separate monthly sales counts. [3] Accepted September analytical release and authenticated July/August canonical records: RVAR Rural Residential, rural total 400 and acreage groups 410/420/430; Analytics-v2.0 and Health-v3.0. Scores are diagnostics, not probabilities or property valuations. No causal explanation for the median movement is established by these aggregates.

12 / PRICE AND TRANSACTION MIX

Three medians cannot rebuild the fourth.

A rural median is not the average of the acreage medians.



The reported rural total is $667,000. We use that published total directly. Weighting the three band medians by their transaction counts would not recreate the underlying distribution of individual sales.

Hypothetical sales, $000	Group A	Group B	Combined median
Example 1	100, 200, 300	400, 500, 600	350
Example 2	100, 200, 250	300, 500, 600	275

Both examples contain three sales in each group and retain group medians of 200 and 500. Yet their combined medians differ. These are mathematical illustrations—not observed rural transactions or appraisal examples.

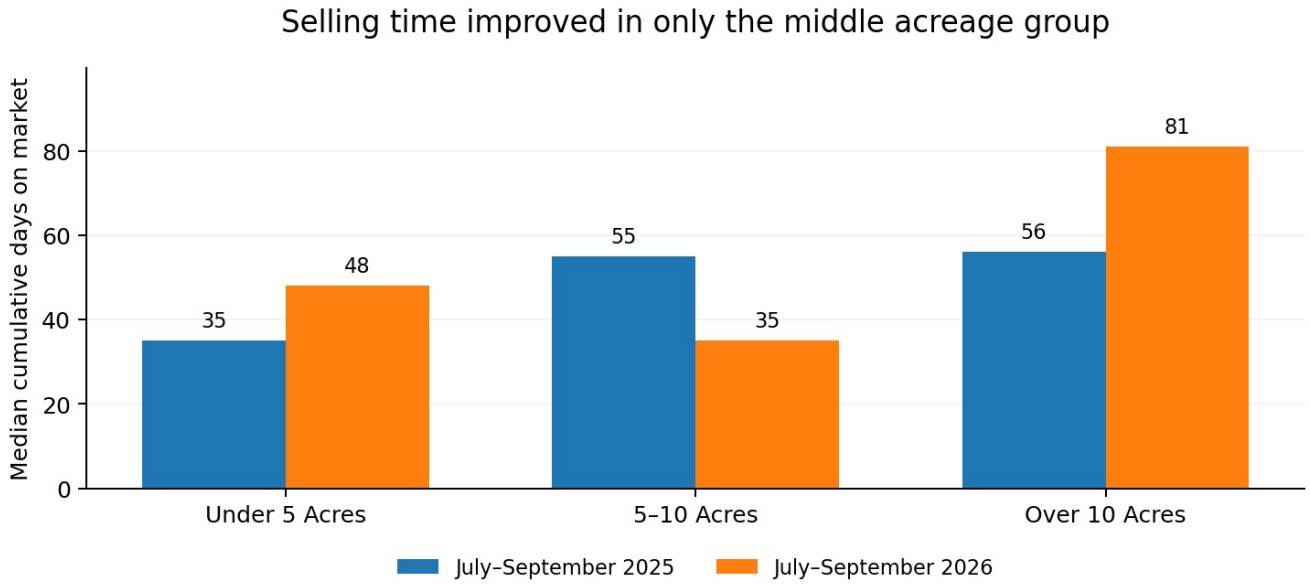
> **The middle sale is not a transferable price tag for your property.**

SOURCE & BASIS | [1] RVAR / Southern Oregon MLS, Residential Statistics as of September 30, 2026, p. 1: JACKSON CO RURAL HOMES. Sales, price and median cumulative DOM cover July 1–September 30, 2026 and the matching 2025 window. Rural inventory is a separate September 30 snapshot. Hypothetical example and median arithmetic by the authors. All chart prices describe homes and land together.

13 / MARKET TIME

More closings do not mean a faster market.

Only the middle acreage band shortened its year-over-year market time.



Under 5 Acres added 13 cumulative days; 5–10 Acres shortened by 20; Over 10 Acres added 25. The overall rural median changed by just two days, from 40 to 42. A quiet aggregate can conceal substantial differences within its components.

These are median cumulative days on market under the source's reporting convention. They are not average days, time in escrow, an active-listing age distribution or the amount of time a new listing should be expected to take.

Nor can the overall 42-day figure be reconstructed by averaging the three group medians. Like prices, market-time medians depend on the individual observations behind each published statistic.

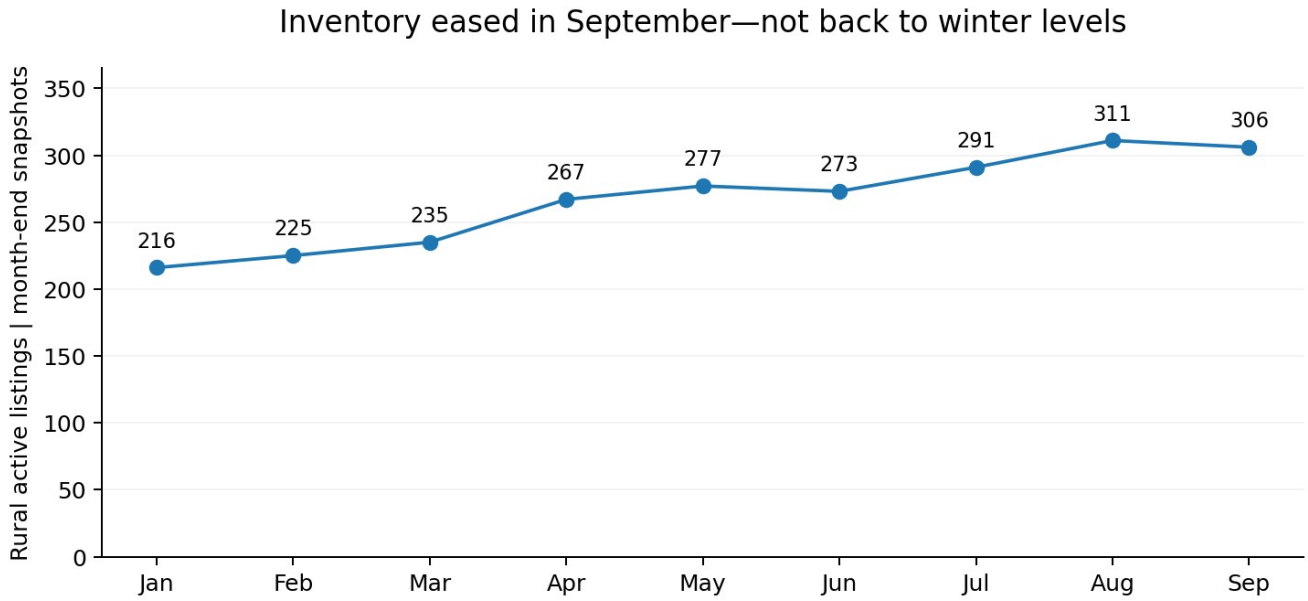
> **Use time on market to ask about positioning. Do not treat it as proof of motivation.**

SOURCE & BASIS | [1] RVAR / Southern Oregon MLS, Residential Statistics as of September 30, 2026, p. 1: JACKSON CO RURAL HOMES. Sales, price and median cumulative DOM cover July 1–September 30, 2026 and the matching 2025 window. Rural inventory is a separate September 30 snapshot. Changes in days are author calculations; causes and individual-listing outcomes are not established.

14 / INVENTORY

Inventory eased; it did not disappear.

The rural stock was nearly unchanged from last September.



Rural active inventory was 306 on September 30, compared with 305 a year earlier and 311 in the original August record. That is one more listing year over year and five fewer than August—not evidence of either an inventory surge or a broad disappearance of choice.

The source does not divide those 306 listings among acreage bands. Allocating them using closing shares would invent a stock measure from a transaction-flow measure. We therefore do not publish acreage-specific inventory or months of supply.

The chart's January-to-September sequence is useful within-year context. It does not prove a recurring seasonal pattern, and it does not tell us how many listings match a particular buyer's requirements.

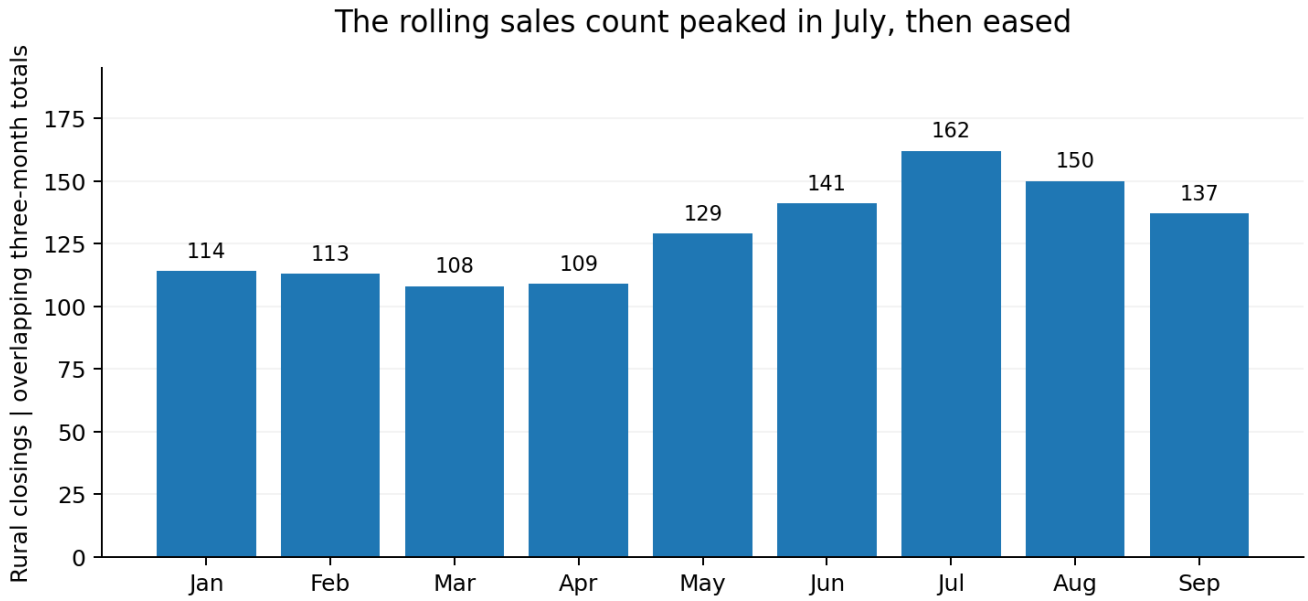
> **The rural stock is known. Your relevant competitive set still needs to be identified.**

SOURCE & BASIS | [1] RVAR / Southern Oregon MLS, Residential Statistics as of September 30, 2026, p. 1: JACKSON CO RURAL HOMES. Sales, price and median cumulative DOM cover July 1–September 30, 2026 and the matching 2025 window. Rural inventory is a separate September 30 snapshot. [2] Source history in accepted release JCMI-2026-09-RC-v1.0. Original published observations, with table-scoped rural-total matching. Adjacent rolling windows overlap; they are not separate monthly sales counts. Inventory and closings are shown separately; no observed rural months-of-supply series is manufactured.

15 / THE SHAPE OF 2026

The rolling count cooled after July.

A stronger annual comparison does not erase the recent easing.



The rural-total three-month closing count rose from 114 in the January report to 162 in July, then eased to 150 in August and 137 in September. September's total remains above the 130 in the matching 2025 comparison.

Rural total	July report	August report	September report
Median price	$679,500	$673,750	$667,000
Median cumulative DOM	36 days	37 days	42 days
Month-end rural inventory	291	311	306

These neighboring sales windows overlap. Their differences should not be interpreted as September-minus-August monthly sales, and summing them would count many transactions more than once.

> **The latest window is softer than July's peak—not a measured rural-market collapse.**

SOURCE & BASIS | [2] Source history in accepted release JCMI-2026-09-RC-v1.0. Original published observations, with table-scoped rural-total matching. Adjacent rolling windows overlap; they are not separate monthly sales counts. Current September observations follow [1]. No monthly-only or year-to-date rural count is inferred.

16 / RURAL AND URBAN CONTEXT

New construction is context—not a rural proxy.

Each row compares July–September 2025 with July–September 2026.

Source population	Closings 2025 → 2026	Median price 2025 → 2026	Median cumulative DOM 2025 → 2026
Rural homes	130 → 137	$627,500 → $667,000	40 → 42
Urban existing homes	575 → 550	$415,000 → $429,500	28 → 25
Urban new construction	70 → 64	$462,498 → $447,725	75 → 88

Urban existing-home closings declined from 575 to 550, with a higher median and shorter cumulative market time. Urban new construction declined from 70 to 64 closings, with a lower median and longer cumulative market time. Rural closings increased, with a higher median and slightly longer market time.

The existing-home and new-construction rows cover single-family residences, townhomes and condominiums within urban growth boundaries. They are not rural construction categories, and they do not establish how many rural homes were newly built.

One source discrepancy stays visible

The urban existing-home components sum to 547 current closings versus the printed total of 550; urban construction components sum to 43 versus 64. The prior-year differences are also retained in the source register. We preserve printed totals and do not assign the residuals to rural homes.

> **Different populations can be compared for context. They cannot fill each other's missing measurements.**

The rural–urban median gap is not a measured land premium, construction cost, or the budget needed to exchange otherwise equivalent properties.

SOURCE & BASIS | [1] RVAR / Southern Oregon MLS, Residential Statistics as of September 30, 2026, p. 1: JACKSON CO RURAL HOMES. Sales, price and median cumulative DOM cover July 1–September 30, 2026 and the matching 2025 window. Rural inventory is a separate September 30 snapshot. Also RVAR p. 1 urban existing-home and new-construction tables. Rural acreage counts reconcile independently.

17 / FOR RURAL BUYERS

Buy the property—not the category.

Our recommendations translate the market evidence into a more precise investigation.

Decision question	How to use the report
Which comparisons apply?	Begin with the correct acreage band, then narrow to genuinely comparable residences, improvements, locations and site characteristics.
What does longer market time tell us?	Review actual exposure, price history and competing alternatives; do not presume motivation from the segment median.
How should we interpret the price?	Use relevant transaction evidence. A broad median or Buyer Opportunity score is not an offer-price formula.
Which facts are still missing?	Identify the property records and professional reviews needed before resolving the remaining questions.

Ask the questions the market table cannot answer

What documentation is available for water supply, wastewater arrangements, access and maintenance, improvements, intended use, utilities and insurability? What is established, and what remains to be confirmed? These are recommended topics for property-specific review, not a legal or technical determination.

The market data do not establish well performance, legal access, permitted use, future repair costs, insurance availability or financing eligibility for a particular property. No such assumption is built into our price conclusions.

> **A favorable market context is useful only when the property itself supports the decision.**

SOURCE & BASIS | [1] RVAR / Southern Oregon MLS, Residential Statistics as of September 30, 2026, p. 1: JACKSON CO RURAL HOMES. Sales, price and median cumulative DOM cover July 1–September 30, 2026 and the matching 2025 window. Rural inventory is a separate September 30 snapshot. [3] Accepted September analytical release and authenticated July/August canonical records: RVAR Rural Residential, rural total 400 and acreage groups 410/420/430; Analytics-v2.0 and Health-v3.0. Scores are diagnostics, not probabilities or property valuations. Buyer guidance is author interpretation and recommended investigation, not additional source observations or a complete professional checklist.

18 / FOR RURAL SELLERS

Make the price carry evidence.

Strong positioning is more useful than borrowing the most favorable headline.

Seller task	Evidence to assemble
Choose the right comparison set	Comparable closed properties, active alternatives and documented differences in residence, improvements and land.
Explain the property clearly	Reliable information about what is included, what has been documented and what requires further verification.
Set and review the asking price	Property-specific evidence, showing feedback, competing listings and actual offers—not a county median alone.
Evaluate the complete proposal	Price together with timing, conditions, financing structure and unresolved property questions.

For Under 5 Acres, fewer closings and longer market time argue against assuming that a nearly unchanged median guarantees easy execution. For 5–10 Acres, stronger year-over-year activity deserves attention, but the latest rolling count is easing. For Over 10 Acres, the longer cumulative market time deserves planning rather than a blanket concession rule.

No statistic in this report establishes a universal price reduction, an appropriate list price, a guaranteed marketing period or a mandatory date to change course. Agree on a property-specific review process rather than waiting for a countywide label to settle the decision.

> **The best case for an asking price is a clear comparison—not an optimistic category average.**

SOURCE & BASIS | [1] RVAR / Southern Oregon MLS, Residential Statistics as of September 30, 2026, p. 1: JACKSON CO RURAL HOMES. Sales, price and median cumulative DOM cover July 1–September 30, 2026 and the matching 2025 window. Rural inventory is a separate September 30 snapshot. Source-based interpretation and recommended seller framework. No parcel-specific valuation or outcome is established.

19 / SELLING AND BUYING

Price the whole move—not the headline gap.

A hypothetical illustration; these are assumptions, not forecasts or comparable sales.

Illustrative move	Sale proceeds before costs	Purchase price	Purchase less sale
Starting assumptions	$650,000	$750,000	$100,000
Both prices 5% lower	$617,500	$712,500	$95,000
Sale 5% lower; purchase unchanged	$617,500	$750,000	$132,500

The arithmetic shows why a lower sale price is not the entire economic story. When both assumed prices change by the same percentage, the price gap can narrow; when only the sale side changes, it can widen. The actual result depends on two specific properties.

These examples omit transaction costs, mortgage payoff, financing costs, taxes, repairs and other property-specific expenses. They are not a net-proceeds estimate, a financing recommendation or an estimate of what your transaction will cost.

Do not use the acreage median gap as a move budget

The rural total and the acreage bands contain different properties. Their medians do not describe equivalent homes separated only by lot size. A move analysis must compare the intended sale and purchase individually.

> **Your decision has two sides. The market headline usually describes only one.**

Our recommendation is to build the plan around supportable ranges for the actual properties, the timing of both transactions and the uncertainties that could materially change the result.

SOURCE & BASIS | [1] RVAR / Southern Oregon MLS, Residential Statistics as of September 30, 2026, p. 1: JACKSON CO RURAL HOMES. Sales, price and median cumulative DOM cover July 1–September 30, 2026 and the matching 2025 window. Rural inventory is a separate September 30 snapshot. Hypothetical arithmetic by the authors: no historical or future market observation is implied.

20 / WHAT WE WILL WATCH

Look for repetition before calling a turn.

A conditional watchlist—not a new model, timing signal or probability forecast.

Evidence to watch	What would strengthen the interpretation	What would warrant caution
Under 5 Acres	A stabilizing rolling closing count and less upward pressure on cumulative market time	Further lengthening market time alongside weaker transaction flow
5–10 Acres	The stronger annual picture holding while recent rolling counts stabilize	Annual gains persisting mainly because of a low comparison year
Over 10 Acres	More consistent transaction flow and shorter cumulative market time	A higher median masking continued weak speed and liquidity
Rural total	Activity and inventory developing in a mutually consistent direction	An aggregate that conceals materially different acreage conditions

The source's next report will offer another overlapping three-month observation—not an independent experiment. Changes should be evaluated in the same source, population and calculation framework.

There is no rural pending-sales series here to serve as a substitute watch signal. We will not fill that gap with Applegate, Rogue River, Shady Cove or the county's DOMUS market.

> **One improvement deserves attention. Repeated, comparable evidence deserves more weight.**

SOURCE & BASIS | [1] RVAR / Southern Oregon MLS, Residential Statistics as of September 30, 2026, p. 1: JACKSON CO RURAL HOMES. Sales, price and median cumulative DOM cover July 1–September 30, 2026 and the matching 2025 window. Rural inventory is a separate September 30 snapshot. [2] Source history in accepted release JCMI-2026-09-RC-v1.0. Original published observations, with table-scoped rural-total matching. Adjacent rolling windows overlap; they are not separate monthly sales counts. Author watchlist; no automatic trade, listing or model-selection rule is introduced.

21 / SOURCE AND ANALYTICAL BOUNDARIES

Keep the source boundaries as clear as the headline.

The evidence is useful because its limitations stay visible.

Source or method	Use in this report
RVAR, September 2026, p. 1	Four rural sale/price/market-time rows; one rural inventory row; explicitly separate urban context.
Archived source history	Original-vintage 2026 rolling observations and rural inventory. No digitized chart series or invented monthly counts.
Canonical T12/T13	Correctly matched rural total and acreage diagnostics for July, August and September on the same formula framework.
Accepted September model outputs	Permitted point forecasts and Cycle relative-fit readings; monitoring qualifications retained.

The 12 displayed 2025 rural comparison levels—sales, median price and cumulative DOM across four rows—match the corresponding archived September 2025 current values in the checked records. We still preserve the source vintages separately. Agreement here does not establish that every prior source field was unchanged.

Rural-total sales use a table-scoped physical source identity, while rural inventory uses its own rural geography. The historical comparison uses the canonical rural series, including 291 active listings in July —not the broader county TOTAL of 952.

Acreage inventory remains unavailable. The accepted Jackson equations allow supported partial-component diagnostics; the resulting scores do not mean that all market dimensions were observed. Rural total and acreage scores are never averaged into a synthetic total.

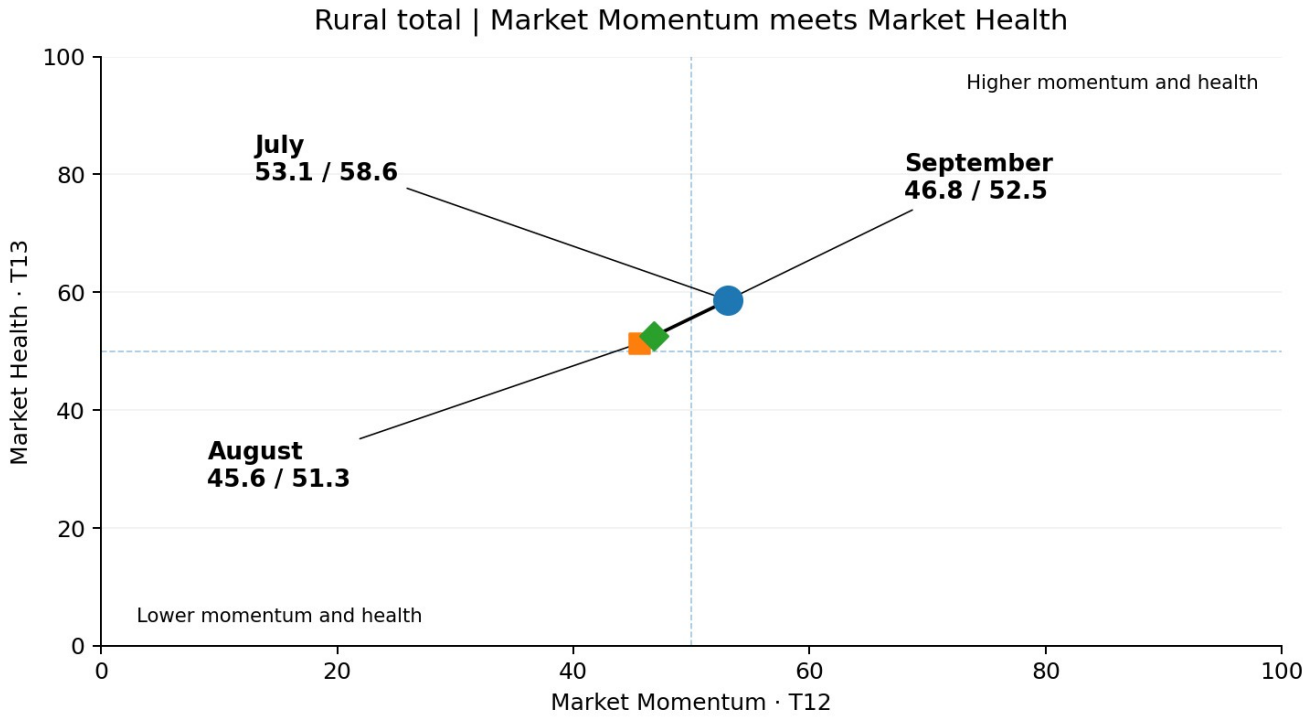
> **The source is the evidence. The model is a qualified interpretation of selected inputs.**

SOURCE & BASIS | [1] RVAR / Southern Oregon MLS, Residential Statistics as of September 30, 2026, p. 1: JACKSON CO RURAL HOMES. Sales, price and median cumulative DOM cover July 1–September 30, 2026 and the matching 2025 window. Rural inventory is a separate September 30 snapshot. [2] Source history in accepted release JCMI-2026-09-RC-v1.0. Original published observations, with table-scoped rural-total matching. Adjacent rolling windows overlap; they are not separate monthly sales counts. [3] Accepted September analytical release and authenticated July/August canonical records: RVAR Rural Residential, rural total 400 and acreage groups 410/420/430; Analytics-v2.0 and Health-v3.0. Scores are diagnostics, not probabilities or property valuations.

22 / MARKET MAP | RURAL TOTAL

A modest rebound inside a softer late-summer trend.

The aggregate does not erase the differences across acreage groups.



The rural-total point moved from July's 53.1 momentum / 58.6 health to 45.6 / 51.3 in August, then 46.8 / 52.5 in September. September recovered a little ground on both scores but remained below July.

That modest rebound is not a claim that closings increased from August. The rolling count fell again. The inventory component improved as rural stock eased from 311 to 306, helping the composite even while cumulative market time lengthened.

> **An improving composite does not require every component to improve.**

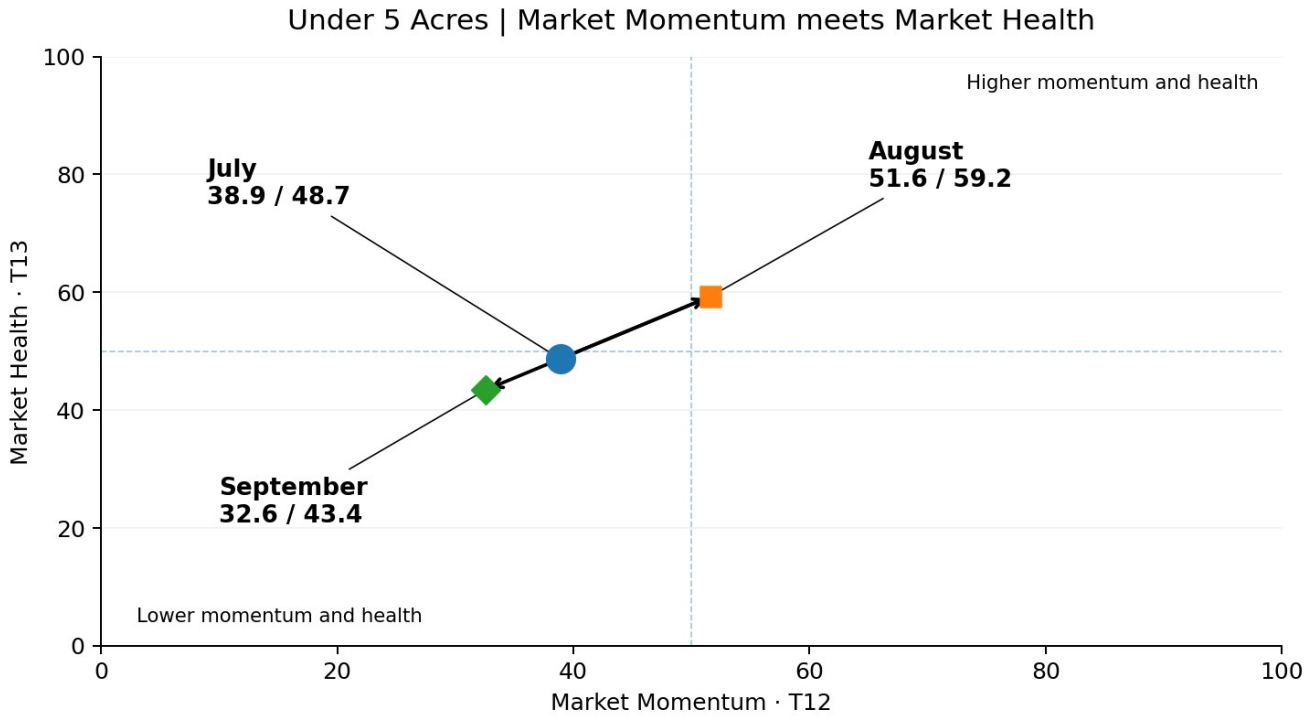
Right means higher Overall Momentum; up means higher Market Health. Arrows connect July, August and September observations—not a projected path. Both axes are 0–100; the 50 guides are not buyer/seller classification boundaries.

SOURCE & BASIS | [3] Accepted September analytical release and authenticated July/August canonical records: RVAR Rural Residential, rural total 400 and acreage groups 410/420/430; Analytics-v2.0 and Health-v3.0. Scores are diagnostics, not probabilities or property valuations. T12 and T13 share inputs. Acreage diagnostics use fewer observed components than the rural total; no missing inventory is imputed.

23 / MARKET MAP | UNDER 5 ACRES

August’s improvement did not hold through September.

Under 5 Acres: the market-time change drives a much weaker diagnostic point.



The point moved from 38.9 / 48.7 in July to 51.6 / 59.2 in August, then 32.6 / 43.4 in September. The latest drop coincides with cumulative market time increasing from 32 to 48 days.

Without acreage-specific inventory, the accepted liquidity calculation reduces to the available speed input. Those diagnostics are therefore not independent confirmations. The nearly unchanged year-over-year median does not negate the weaker current mechanics.

> **The closing count is positive. The score floor is not a count of sales.**

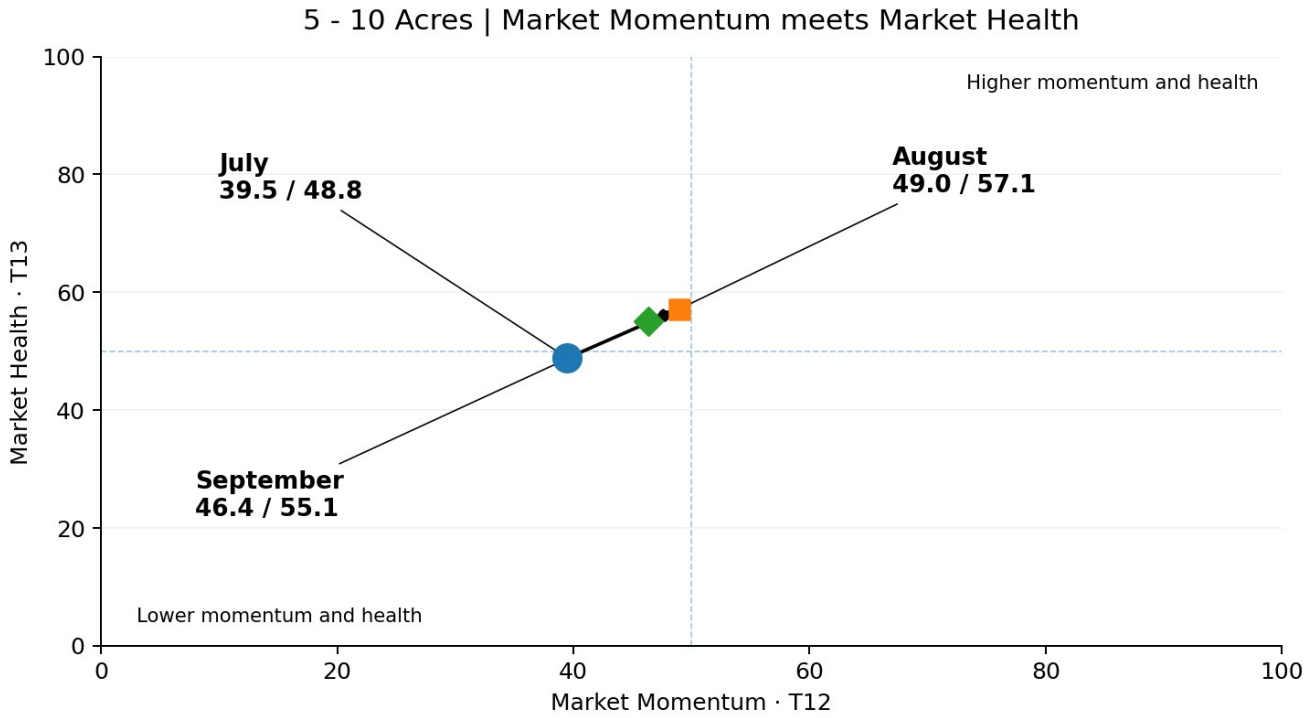
Right means higher Overall Momentum; up means higher Market Health. Arrows connect July, August and September observations—not a projected path. Both axes are 0–100; the 50 guides are not buyer/seller classification boundaries.

SOURCE & BASIS | [3] Accepted September analytical release and authenticated July/August canonical records: RVAR Rural Residential, rural total 400 and acreage groups 410/420/430; Analytics-v2.0 and Health-v3.0. Scores are diagnostics, not probabilities or property valuations. T12 and T13 share inputs. Acreage diagnostics use fewer observed components than the rural total; no missing inventory is imputed.

24 / MARKET MAP | 5 - 10 ACRES

The middle band retained part of its summer improvement.

The annual comparison is strong; the latest score movement is less so.



July's 39.5 / 48.8 point improved to 49.0 / 57.1 in August and eased to 46.4 / 55.1 in September. The latest point remains above July's, while both diagnostics are below August.

Forty closings versus 20 a year earlier and 35 cumulative days versus 55 make a strong matched-period comparison. But the recent rolling count eased from 47 to 45 to 40. The graph measures recent mechanics, not the year-over-year percentage alone.

> **Keep the positive annual evidence and the softer recent signal in the same conversation.**

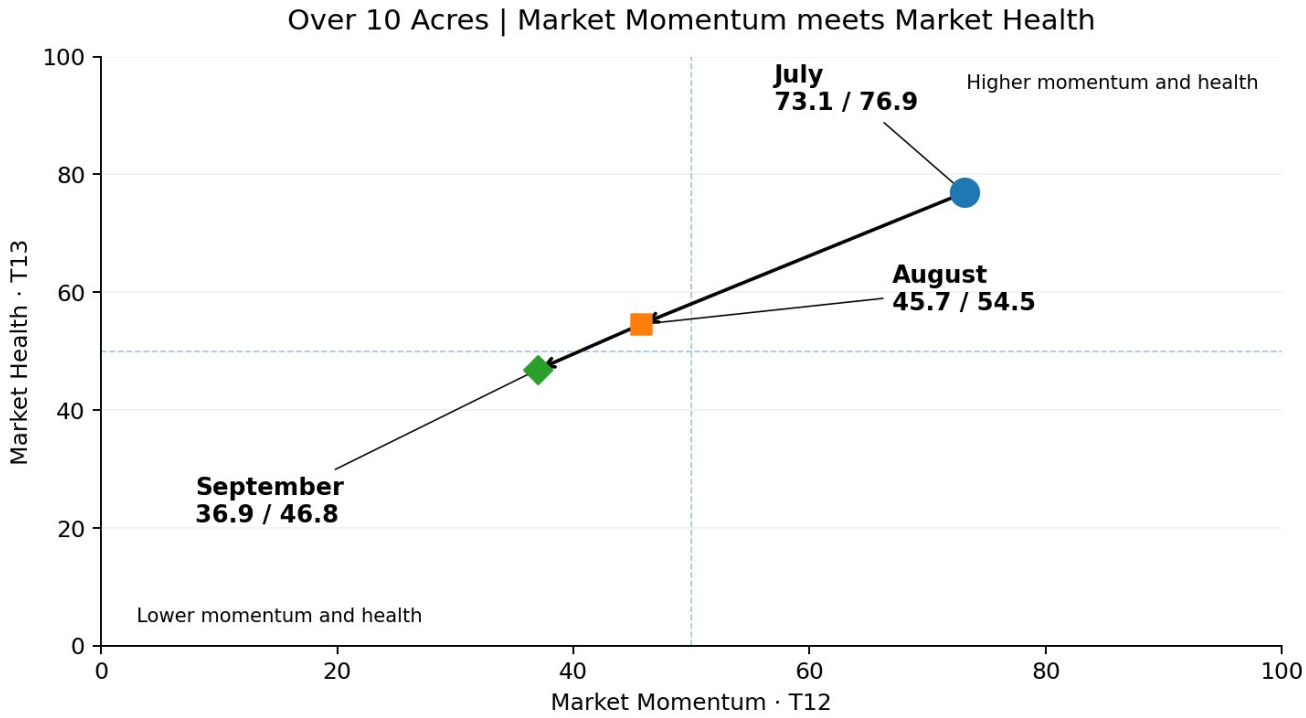
Right means higher Overall Momentum; up means higher Market Health. Arrows connect July, August and September observations—not a projected path. Both axes are 0–100; the 50 guides are not buyer/seller classification boundaries.

SOURCE & BASIS | [3] Accepted September analytical release and authenticated July/August canonical records: RVAR Rural Residential, rural total 400 and acreage groups 410/420/430; Analytics-v2.0 and Health-v3.0. Scores are diagnostics, not probabilities or property valuations. T12 and T13 share inputs. Acreage diagnostics use fewer observed components than the rural total; no missing inventory is imputed.

25 / MARKET MAP | OVER 10 ACRES

July’s strength faded. The higher median did not stop it.

Over 10 Acres: longer market time outweighs the stronger price-change score.



The point moved from 73.1 / 76.9 in July to 45.7 / 54.5 in August and 36.9 / 46.8 in September. The decline is substantial within this band’s consistently defined diagnostic series.

The median increased from August, but cumulative market time rose from 45 to 81 days. Speed and the limited-input liquidity diagnostic both reach their zero floor; they must not be counted as independent evidence or translated into zero transactions.

> **A stronger price statistic can coexist with materially weaker market mechanics.**

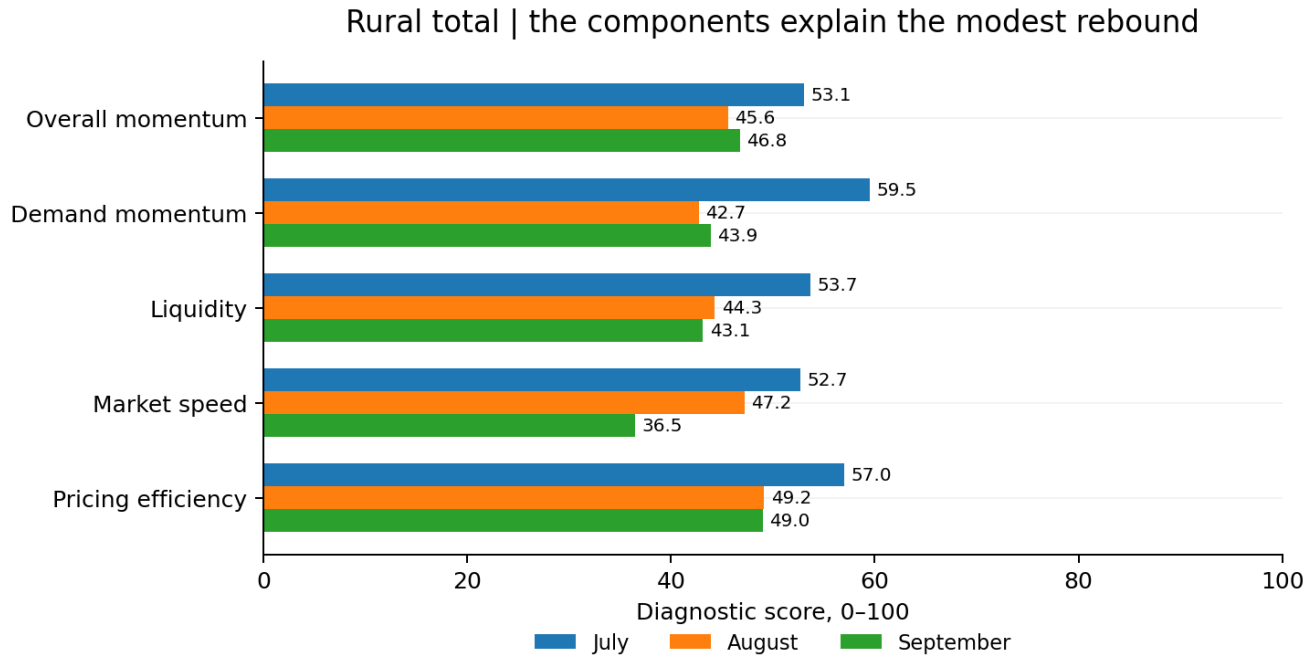
Right means higher Overall Momentum; up means higher Market Health. Arrows connect July, August and September observations—not a projected path. Both axes are 0–100; the 50 guides are not buyer/seller classification boundaries.

SOURCE & BASIS | [3] Accepted September analytical release and authenticated July/August canonical records: RVAR Rural Residential, rural total 400 and acreage groups 410/420/430; Analytics-v2.0 and Health-v3.0. Scores are diagnostics, not probabilities or property valuations. T12 and T13 share inputs. Acreage diagnostics use fewer observed components than the rural total; no missing inventory is imputed.

26 / MARKET DYNAMICS | T12

Read the inputs—not just the composite.

The same headline score can arise from different market mechanics.



At the rural-total level, September's inventory momentum improves when the snapshot eases from 311 to 306. Market Speed weakens as cumulative DOM increases from 37 to 42. The combined momentum score rises modestly, even though rolling closings fall from 150 to 137.

For each acreage band, inventory and the inventory-dependent demand score remain unavailable. The liquidity calculation uses the surviving speed input, so the two match: 0.0 for Under 5 Acres, 43.9 for 5–10 Acres and 0.0 for Over 10 Acres. Their equality is formula behavior—not independent confirmation.

Speed and liquidity are not independent acreage signals.

RVAR Pricing Efficiency uses the price-momentum signal; it is not a measured list-price realization ratio. The retired legacy trend, shock and event classifications are not reintroduced.

SOURCE & BASIS | [3] Accepted September analytical release and authenticated July/August canonical records: RVAR Rural Residential, rural total 400 and acreage groups 410/420/430; Analytics-v2.0 and Health-v3.0. Scores are diagnostics, not probabilities or property valuations. Missing-component handling follows the accepted Jackson equations. No new model or threshold was introduced.

27 / HEALTH AND LEVERAGE | T13

Buyer opportunity strengthened most where market time lengthened.

All three months stay visible; the scores do not sum to an approval rating.

RVAR rural view | 2026	Health	Buyer	Seller	Seller − buyer
Rural total | Jul	58.6	49.7	54.3	+4.6
Rural total | Aug	51.3	54.2	45.9	-8.2
Rural total | Sep	52.5	53.9	45.6	-8.3
Under 5 Acres | Jul	48.7	63.3	40.0	-23.3
Under 5 Acres | Aug	59.2	48.6	51.7	+3.1
Under 5 Acres | Sep	43.4	70.7	34.2	-36.5
5 - 10 Acres | Jul	48.8	64.5	41.5	-23.0
5 - 10 Acres | Aug	57.1	51.2	49.1	-2.2
5 - 10 Acres | Sep	55.1	53.9	46.5	-7.4
Over 10 Acres | Jul	76.9	24.9	72.2	+47.2
Over 10 Acres | Aug	54.5	54.6	45.9	-8.7
Over 10 Acres | Sep	46.8	66.7	38.8	-28.0

September Buyer Opportunity is 70.7 Under 5 Acres and 66.7 Over 10 Acres, compared with Seller Strength of 34.2 and 38.8. That favors a buyer-side diagnostic interpretation within those bands; it is not a percentage discount, a measured negotiation outcome or a guarantee for a particular listing.

The rural-total Buyer Opportunity score is 53.9 versus Seller Strength of 45.6. The 5–10 Acres scores are 53.9 and 46.5. Each context is calculated directly under its own available-input rules; the total is not an average of the acreage scores.

> **Use leverage diagnostics to sharpen the property discussion—not to replace it.**

SOURCE & BASIS | [3] Accepted September analytical release and authenticated July/August canonical records: RVAR Rural Residential, rural total 400 and acreage groups 410/420/430; Analytics-v2.0 and Health-v3.0. Scores are diagnostics, not probabilities or property valuations. Buyer and Seller are distinct indices, not complements. September Market Risk: rural total 28.1; Under 5 Acres 40.5; 5–10 Acres 27.2; Over 10 Acres 39.4. Risk is a market diagnostic, not parcel hazard or calibrated probability.

28 / MARKET OUTLOOK | RURAL TOTAL

The outlook is a reference—not a promise.

September-origin numerical centers remain separate from observed results.

Rural-total metric	Sep observed	Dec 2026 center	Mar 2027 center
Median price	$667,000	$670,502	$670,008
Rolling closings	137.0	139.5	132.0
Median cumulative DOM	42.0	43.0	47.6
Rural active inventory	306.0	286.3	248.1

The December and March median centers are close to the current $667,000 observation. That is not a high-confidence flat-price call or an individual-property valuation. The model's inventory centers are lower, while the market-time centers are somewhat longer.

Target windows matter

The December sales, price and cumulative-DOM centers refer to October–December 2026; the March centers refer to January–March 2027. Inventory centers are month-end estimates. Fractional closing counts are model expectations, not fractional completed transactions.

Monitoring stays attached to the forecasts

The accepted September level-error dashboard retains 13 RVAR GREEN combinations, two WATCH findings and one ALERT; all 16 DOMUS combinations remain insufficiently mature. The active findings are one-month inventory ALERT, three-month inventory WATCH and three-month days-on-market WATCH. They are pooled model-error findings, not rural market grades.

The accepted response is unchanged methods with enhanced observation and targeted review. A displayed model center does not erase those cautions. No calibrated prediction intervals, direction probabilities or confidence percentages are supplied here.

> **A lower inventory estimate is not a reason to manufacture buyer urgency.**

SOURCE & BASIS | [4] Same accepted release: qualified September-origin forecast centers, routed Cycle-v3 and September level-error monitoring. No calibrated direction, prediction-interval or future-event probability claim. Earlier forecast records remain unchanged. Selected horizons are 3 and 6 months from September. All 52 rural forecast records remain in the supporting dataset; none was refitted for this publication.

29 / MARKET OUTLOOK | ACREAGE GROUPS

Acreage forecasts must stay separate.

No acreage inventory series is created to make the table look complete.

RVAR acreage metric	Sep observed	Dec 2026 center	Mar 2027 center
Under 5 Acres | Median price	$592,000	$595,911	$595,945
Under 5 Acres | Rolling sales	66.0	64.6	65.3
Under 5 Acres | Cum. DOM	48.0	42.0	47.0
5 - 10 Acres | Median price	$692,000	$696,665	$687,523
5 - 10 Acres | Rolling sales	40.0	42.2	38.2
5 - 10 Acres | Cum. DOM	35.0	38.0	45.5
Over 10 Acres | Median price	$799,000	$774,413	$768,751
Over 10 Acres | Rolling sales	31.0	32.8	28.8
Over 10 Acres | Cum. DOM	81.0	71.8	79.9

The five-to-ten-acre median center is slightly above the current observation in December and slightly below it in March. The Over 10 Acres centers are below the current median, with substantial cumulative market time still indicated. Neither comparison establishes a guaranteed direction or the right price for a particular property.

For Under 5 Acres, the market-time centers are below the current 48-day observation. That is a model estimate, not evidence that the next observed window has already shortened. All centers retain the same rolling-window definitions used on the preceding page.

The acreage model paths use their qualified available inputs. There are no acreage-specific inventory estimates in the native forecast set, and no rural aggregate forecast is allocated to the bands. Independently generated band forecasts are not added into a replacement rural-total forecast.

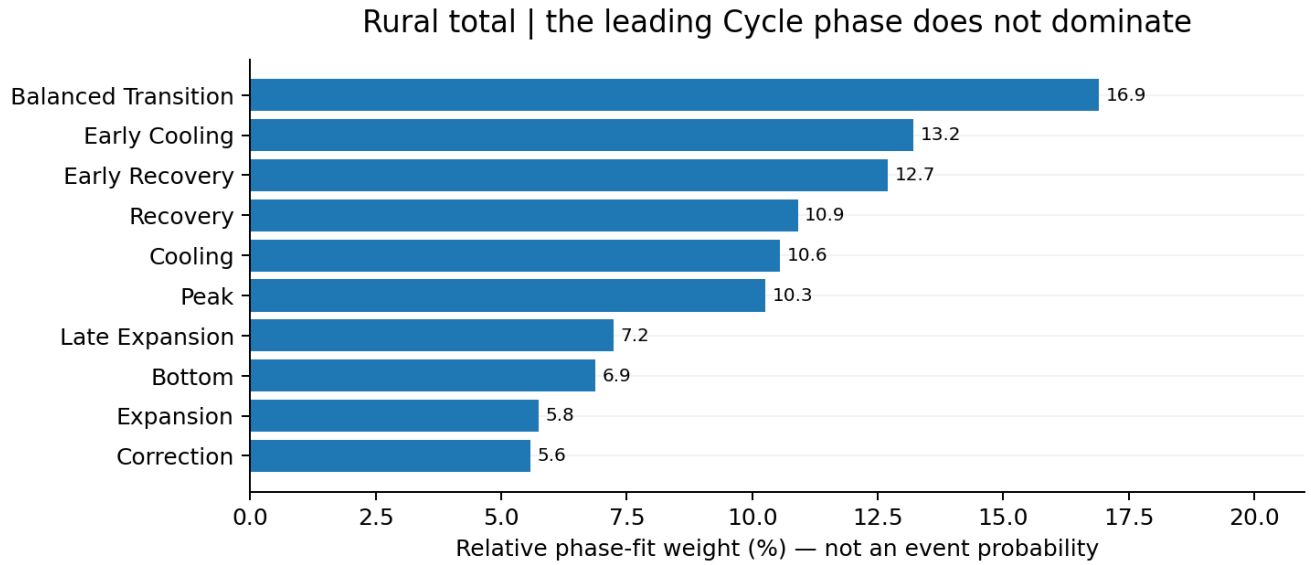
> **Use the estimates as a question to test against new evidence—not a commitment to an outcome.**

SOURCE & BASIS | [4] Same accepted release: qualified September-origin forecast centers, routed Cycle-v3 and September level-error monitoring. No calibrated direction, prediction-interval or future-event probability claim. Earlier forecast records remain unchanged. Point estimates only; dollars rounded to the nearest dollar and counts/days to one decimal for display. Forecast origins and target periods are preserved in the supporting records.

30 / MARKET CYCLE | T15

The leading label is not a high-conviction call.

Relative fit is diffuse across the model's ten phase descriptions.



Rural view	Leading phase	Fit weight	Entropy
Rural total	Balanced Transition	16.9%	97.4
Under 5 Acres	Early Recovery	14.9%	97.5
5 - 10 Acres	Balanced Transition	15.9%	97.6
Over 10 Acres	Balanced Transition	13.9%	97.9

The rural total's leading phase carries 16.9% of relative fit. Under 5 Acres is labeled Early Recovery, but that phase has only 14.9% support and Cooling is close behind. It would be misleading to turn that model label into a claim that the observed market is decisively recovering.

The accepted Cycle calculation combines current inputs with the prior smoothed state. Acreage demand and inventory dimensions remain unavailable. High entropy means diffuse fit; these phase weights are not calibrated odds of future events.

> **The models add context. The property evidence still decides the move.**

SOURCE & BASIS | [4] Same accepted release: qualified September-origin forecast centers, routed Cycle-v3 and September level-error monitoring. No calibrated direction, prediction-interval or future-event probability claim. Earlier forecast records remain unchanged. Same canonical August Cycle predecessor; no rewritten phase history, new prototype or invented missing input. Smoothing and forecast support can keep a phase label from following the current score alone.

31 / READER'S GLOSSARY

Definitions for the rural market narrative

Shared terminology preserves the difference between observations, calculations and interpretation.

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.

> **Pending sales, list-price realization and published months of supply are general definitions. This rural source does not supply those series.**

SOURCE & BASIS | [5] Approved 22-entry Market Intelligence glossary and publication standard. Prepared by Jon Barrows and Jessica Blackwell, Full Circle Real Estate. All 22 core entries retained; two rural-specific definitions added. Source-availability limits are stated where relevant.

32 / READER'S GLOSSARY

Definitions for the analytical guide

Shared terminology preserves the difference between observations, calculations and interpretation.

Market Dynamics (T12)

Normalized current-behavior diagnostics, including momentum, liquidity, speed, and pressure.

Market Health (T13)

Source-specific synthesis of health, leverage, opportunity, and risk—not a value estimate.

Market Outlook (T14)

Governed numerical estimates for future source-specific metrics and horizons.

Market Cycle (T15)

Relative fit to phase prototypes, with uncertainty and persistence made explicit.

Numerical center / point forecast

A calculated level for a specified future period and source population. It is not the sale price of a particular home.

Forecast horizon / target

The time ahead and the period being estimated. A September 2026 origin with a twelve-month horizon targets September 2027, not a month already observed.

Diagnostic confidence / reliability

Model-derived quality measures. A score is not automatically the same percentage of real-world forecast accuracy.

Phase weight / prototype fit

The relative fit of the modeled state to a frozen phase description. The largest weight can still be small; these are not independently calibrated future-event probabilities.

Normalized cycle entropy

How spread out the ten phase weights are: equal weights correspond to 100; concentration in one phase moves toward zero.

Smoothing / persistence

Combining current and prior modeled state. The frozen Cycle-v3 illustration uses 55% current raw value and 45% prior smoothed value.

Acreage band — supplemental term

The publisher's property grouping by stated acreage range. A band is not a complete comparable-property definition, a representative lot size or a parcel-level boundary ruling.

Count contribution — supplemental term

A subgroup's arithmetic contribution to a change in a total when the counts reconcile. It does not establish the cause of the change.

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SOURCE & BASIS | [5] Approved 22-entry glossary, plus acreage band and count contribution. Source notes: page 21.