01 / COVER

SHADY COVE
MARKET INTELLIGENCE

October 2026 | Website Edition | The market behind the headlines

Two October closings. More listed homes. A rolling market that resists a simple price conclusion.

Shady Cove's October single-family median fell sharply, but the sale count was just two. The separate three-month existing-home view shows a higher year-over-year median while transaction volume fell. This report explains those opposing signals and what they mean for buying, selling and timing decisions.

MONTHLY SHADY COVE SINGLE-FAMILY MARKET	OCTOBER 2026
Closed sales	2
Pending contracts	1
Median sale price	$405,000
Median days on market	83
Calculated months of supply	11.5

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A complimentary, evidence-based guide for Shady Cove homeowners, buyers and sellers.

Market observations through October 31, 2026 | Prepared November 7, 2026.

SOURCE & BASIS | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Shady Cove p. 14; publisher updated November 3, 2026.

02 / EXECUTIVE MARKET THESIS

A two-sale October is not a price verdict.

The useful story is weaker recent buyer commitments, greater inventory and two distinctly measured markets.

DOMUS reports two Shady Cove single-family closings in October, unchanged from October 2025. The $405,000 monthly median was far below the $696,000 year-earlier median; median market time increased to 83 days from 77. That is a large move in the price statistic, but it reflects just two transactions per month, not a measured 41.8% decline in identical-home values.

The October pipeline was thin: one pending contract and one newly listed home, compared with four of each a year earlier. Active inventory rose to 23 from 18. Correctly calculated months of supply increased from 9.0 to 11.5. The market offers choices, but the low closing denominator makes supply sensitive to one additional sale.

The rolling-market counterweight

RVAR's August–October existing-home sample recorded seven closings versus 14 one year earlier, yet its median price rose to $460,000 from $387,500 and its cumulative median days on market shortened to 34 from 78. Sales fell in half; the properties that sold were generally faster and at a higher median. Those observations can coexist with October's softer month-only mix.

For sellers: price from relevant comparable homes and live alternatives. For buyers: investigate carefully, without treating a thin median as an automatic discount.

SOURCE & BASIS | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Shady Cove p. 14; publisher updated November 3, 2026. RVAR / Southern Oregon MLS, Jackson County Residential Statistics as of October 31, 2026, p. 1; August–October UGB existing-home activity and distinct month-end residential inventory.

03 / OCTOBER MARKET DASHBOARD

What October actually reported.

DOMUS October single-family observations; September values are the later comparators republished in October.

Market measure	Oct 2026	Oct 2025	Sep 2026*	Oct YoY
Median sale price	$405,000	$696,000	$800,000	−41.8%
Closed sales	2	2	3	0.0%
Pending sales	1	4	3	−75.0%
New listings	1	4	7	−75.0%
Median DOM	83 days	77 days	53 days	+7.8%
Price per sq. ft.	$223	$321	$350	−30.5%
Final list price received	90.5%	93.8%	95.4%	−3.3 pp
Active inventory	23	18	25	+27.8%
Calculated months of supply	11.5	9.0	8.3	+27.8%
Jan–Oct closings	25	31	—	−19.4%

The October median and price per square foot both fell, and reported final-list realization was lower. Those are important closing-cohort clues, but they are not an adjusted price index. Only two homes generated the month's median.

The displayed supply ratios consistently divide active single-family listings by calendar-month closings. October 2026 is 23 ÷ 2 = 11.5. September is the value reprinted in the October publication; the earlier September model inputs remain separately preserved.

A good property-specific analysis starts with the listings a buyer can choose today and the closest recent sold comparables.

SOURCE & BASIS | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Shady Cove p. 14; publisher updated November 3, 2026.

04 / THE SHAPE OF 2026

The year is behind 2025 on completed sales.

The annual volume deficit predates October; the monthly close count did not worsen year over year.

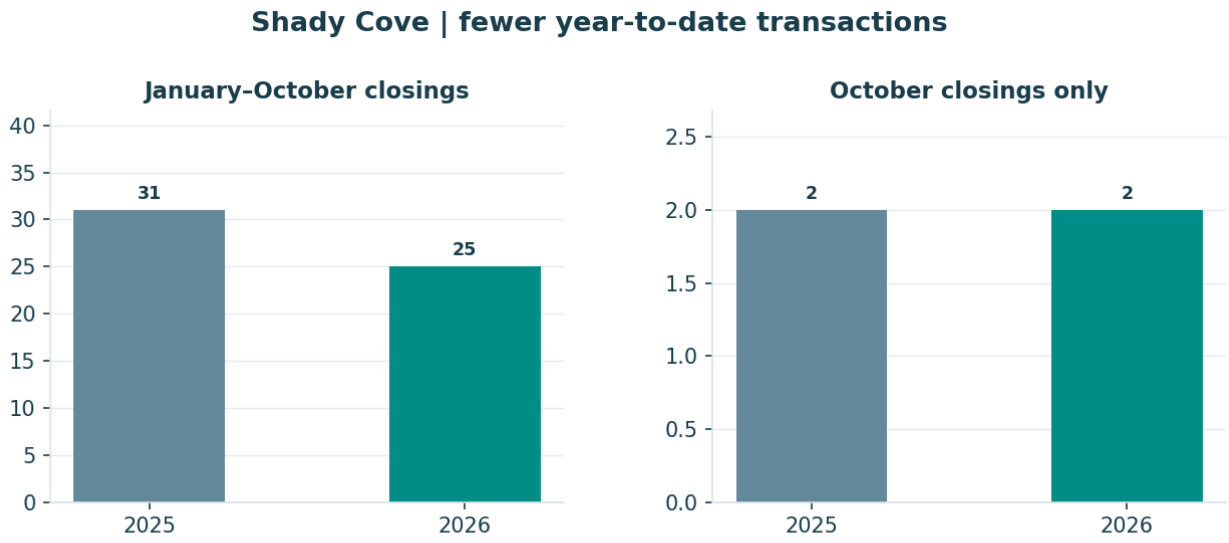

Figure 1. Shady Cove January–October single-family closings and October-only closings, 2025 versus 2026; same-source period comparisons.

From January through October, Shady Cove recorded 25 single-family closings versus 31 during the same 2025 period. That is six fewer sales, or 19.4% lower volume. October itself recorded two closings in both years, so October did not widen the cumulative closing deficit.

The broader pipeline is softer: year-to-date pending counts were 24 versus 34, while year-to-date new listings were 53 versus 50. More properties were offered over ten months but fewer transactions closed. Those measures represent different stages of activity and should not be treated as a cohort conversion rate.

A seller should compete for the qualified buyers participating now, rather than assume last year's flow will return automatically.

SOURCE & BASIS | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Shady Cove p. 14; publisher updated November 3, 2026.

05 / CONTRACTS AND LISTINGS

The near-term pipeline was thinner than the closing count.

One newly pending sale and one new listing were reported during October.

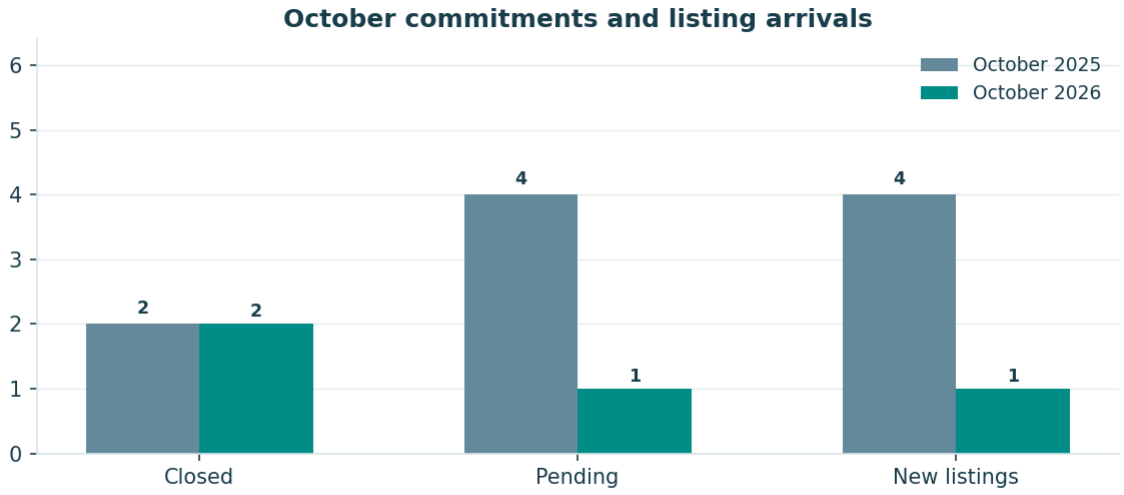

Figure 2. Shady Cove October 2025 versus October 2026 closed sales, pending sales and new listings; calendar-month single-family counts.

Shady Cove closed two homes in October in each year. But newly pending contracts fell to one from four, and newly listed homes also fell to one from four. October therefore contained a very small amount of observable new commitment and incoming supply.

Compared with the October publication's September comparison, closings moved from three to two, pendings from three to one, and new listings from seven to one. That can reflect timing and small counts rather than a permanent trend. The next authenticated monthly report will show whether buyer contracts return.

A pending sale is not a future closing forecast; watch signed commitments and the quality of available competition together.

SOURCE & BASIS | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Shady Cove p. 14; publisher updated November 3, 2026.

06 / SPEED OF THE MONTHLY MARKET

The homes that closed in October took longer to sell.

Two transactions can change a monthly market-time median dramatically.



Figure 3. DOMUS Shady Cove median days on market in October 2025, republished September 2026 and October 2026; sold-home cohorts.

The October 2026 median time on market was 83 days, up from 77 a year earlier and 53 in September's republished comparison. This measure describes the middle of the two homes that closed, not the time every currently listed home has been available.

The separate RVAR August–October existing-home window reported 34 cumulative median DOM, versus 78 a year earlier. It measures a different period and property mix. These two speed readings should not be averaged or used to promise a marketing timeline for an individual home.

A strong first listing launch matters even when the broader data appear to give buyers more time.

SOURCE & BASIS | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Shady Cove p. 14; publisher updated November 3, 2026. RVAR / Southern Oregon MLS, Jackson County Residential Statistics as of October 31, 2026, p. 1; August–October UGB existing-home activity and distinct month-end residential inventory.

07 / INVENTORY AND SUPPLY

Calculated supply reached 11.5 months.

The ratio is transparent, but two monthly closings make it unusually volatile.

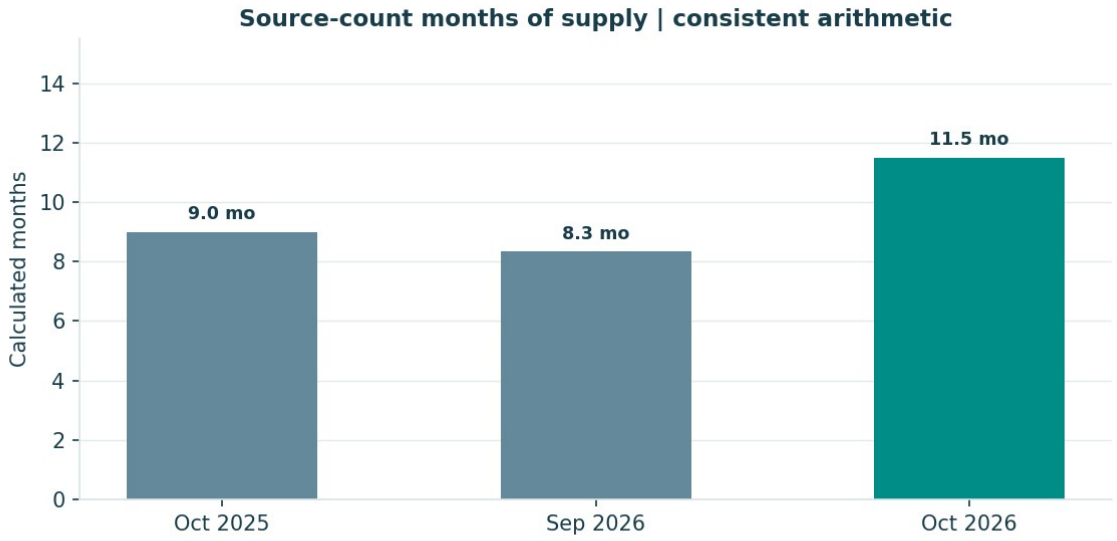

Figure 4. Calculated single-family months of supply: 18/2 in October 2025, 25/3 in republished September 2026 and 23/2 in October 2026.

DOMUS reported 23 active listings and two October closings, giving 11.5 calculated months of supply. The matching ratio was 9.0 a year earlier and 8.3 using October's later September comparator. Although active inventory eased from 25 in September to 23 in October, fewer closings increased the ratio.

What not to conclude

Eleven-and-a-half months of supply is not an estimate that a particular home will take eleven-and-a-half months to sell. If only one additional home closed in October, 23 divided by three would be 7.7 months using the same inventory. Small denominators magnify apparent changes.

Use the ratio to prompt competitive-price research, not to label every listing as distressed or unsaleable.

SOURCE & BASIS | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Shady Cove p. 14; publisher updated November 3, 2026.

08 / PRICE AND TRANSACTION MIX

The monthly price decline needs two safeguards.

Price per square foot also fell, but neither series adjusts for which houses closed.

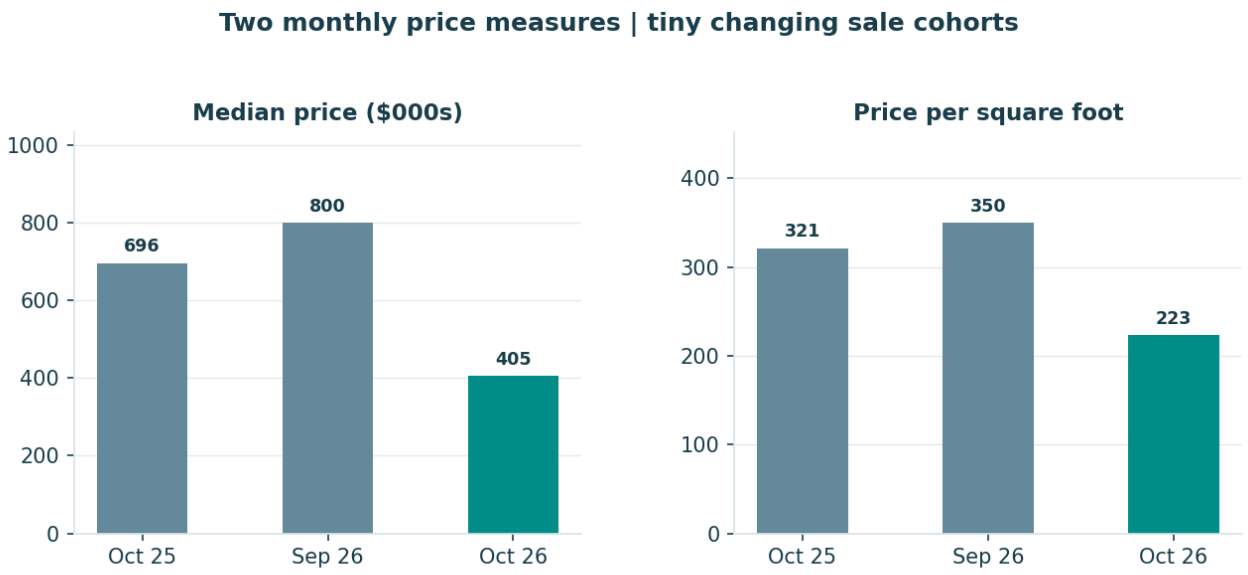

Figure 5. Shady Cove monthly median closed-sale price and price per square foot, October 2025, September 2026 and October 2026.

The October median sale price was $405,000 versus $696,000 one year earlier and $800,000 in September's later comparator. Reported price per square foot was $223 versus $321 and $350. Both October indicators are softer, and they deserve scrutiny when evaluating asking-price positions.

Yet Shady Cove closed only two homes in October. A change in living area, lot, water-related amenities, building condition or price tier can move these aggregates sharply. The separate RVAR rolling existing-home median was $460,000, up from $387,500 during its matched three-month prior-year period.

A monthly median is what happened to the closing mix; a defensible list price requires relevant comparable properties.

SOURCE & BASIS | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Shady Cove p. 14; publisher updated November 3, 2026. RVAR / Southern Oregon MLS, Jackson County Residential Statistics as of October 31, 2026, p. 1; August–October UGB existing-home activity and distinct month-end residential inventory.

09 / HOW TO VALUE AN INDIVIDUAL HOME

Build the price range the way a buyer shops.

Recent sold comparables and the most relevant active alternatives provide the decision set.

The six-part pricing review

Pricing step	Evidence to obtain	Use in the decision
Define similar properties	Site, location, size, age, utility	Comparable peer group
Review recent closings	Final prices and dates	Observed willingness to pay
Review active alternatives	Current asks and competing amenities	Buyer choice set
Inspect price history	Reductions, exposure and timing	Price resistance
Evaluate condition	Inspections, repair costs and permits	Adjustment and marketability
Choose a launch plan	Seller timing, net goals, feedback	Supportable asking range

A river-oriented property, a conventional neighborhood home and a rural-adjacent parcel may appeal to different buyers. A citywide median cannot quantify their differences. Even homes listed at similar prices may differ in floodplain status, access, septic, maintenance or recreation potential; verify these attributes for each property rather than assuming they apply.

The strongest review matches property characteristics, then challenges recent sold prices against today's competing listings. A site visit and written comparative market analysis remain more informative than a citywide median or an automated estimate.

Ask why a qualified buyer would choose this property over the next three credible alternatives.

SOURCE & BASIS | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Shady Cove p. 14; publisher updated November 3, 2026.

October closings received 90.5% of final list price.

Reported realization weakened, but it does not reveal original asking prices or net concessions.

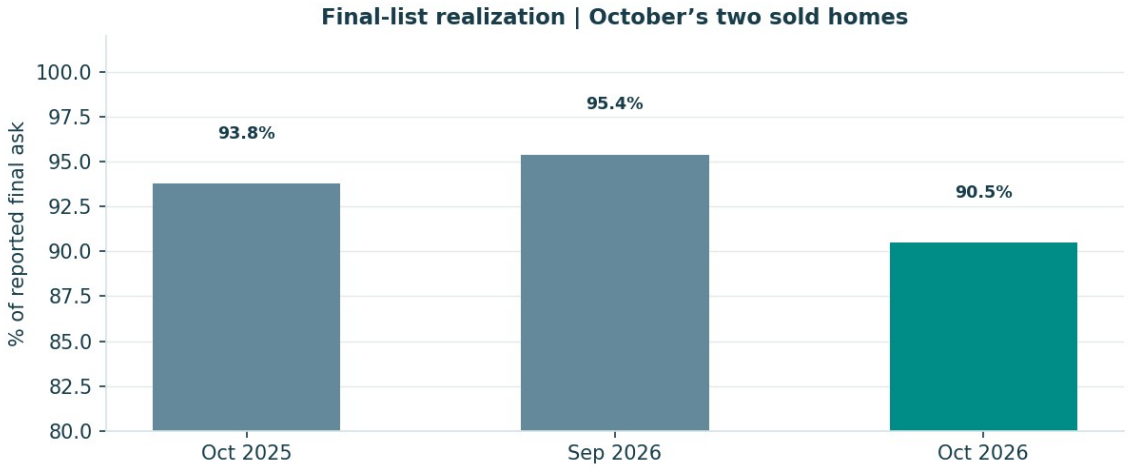

Figure 6. Shady Cove reported percentage of final list price received, October 2025, republished September 2026 and October 2026.

October's two completed single-family sales received an aggregate 90.5% of the reported final list price, down from 93.8% a year earlier and 95.4% in September. That is a meaningful descriptive change for the homes that sold, even though the sample is exceptionally small.

Final-list realization does not identify the original asking price, reductions made before contract, seller credits or inspection repairs. Buyers should review each property's complete marketing history; sellers should compare realistic net proceeds and the chance of closing, not just headline ratios.

A near-list closing is not proof that an initial ask worked—and a lower sale-to-list ratio is not a universal discount entitlement.

SOURCE & BASIS | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Shady Cove p. 14; publisher updated November 3, 2026.

Three-month results complicate the price headline.

RVAR counts August–October UGB existing-home sales; DOMUS counts October-only single-family sales.

Shady Cove market view	DOMUS October SFR	RVAR Aug–Oct existing
Closed sales	2 during October	7 during Aug–Oct
Median sale price	$405,000	$460,000
Median days on market	83 monthly	34 cumulative
October active listings	23 monthly SFR	25 residential snapshot
Matched prior-year closings	2 during October 2025	14 during Aug–Oct 2025

The RVAR three-month existing-home cohort completed seven transactions, compared with 14 in the same 2025 window. Its median rose 18.7% to $460,000 from $387,500, and cumulative median market time shortened to 34 days from 78. That is a more favorable price-and-speed comparison among successfully sold homes, but at half the previous-year volume.

The October-only DOMUS median declined sharply. Both source observations are real: their geography, eligible property types, time windows and transaction mixes differ. Nor does RVAR's 25-listing inventory have the same definition as the DOMUS 23-listing snapshot.

Use the monthly numbers for the latest closing cohort and the rolling view to assess broader existing-home participation.

SOURCE & BASIS | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Shady Cove p. 14; publisher updated November 3, 2026. RVAR / Southern Oregon MLS, Jackson County Residential Statistics as of October 31, 2026, p. 1; August–October UGB existing-home activity and distinct month-end residential inventory.

History demonstrates how quickly a thin market changes.

The 2022–2026 rolling series provides essential context but not a repeat-sales price index.

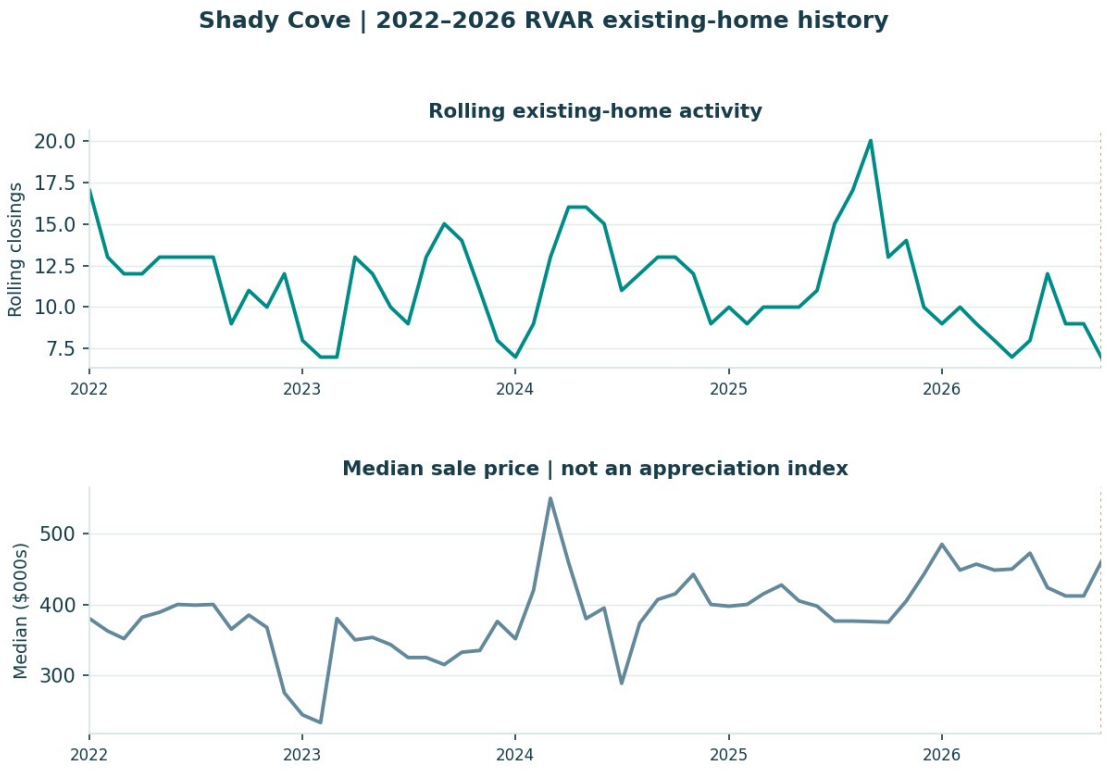

Figure 7. Source-consistent Shady Cove existing-home RVAR rolling three-month sales and median sale prices, January 2022–October 2026. Adjacent windows overlap.

Across the recovered rolling history, Shady Cove experiences sizable movements in transaction counts and medians even when the general market direction is uncertain. Low sales volume increases the influence of each closing on the reported median. The series is therefore most useful for seeing episodes of rising or falling buyer participation, not for assuming that every home appreciated or depreciated at the same rate.

October 2026's seven rolling closings sit below the corresponding prior-year 14, while the median was higher. That combination suggests thinner participation alongside a more expensive successful closing mix. Additional observations are needed before calling this a sustained pricing recovery.

Historical context helps frame decisions; it does not transform a handful of sales into a reliable property-value index.

SOURCE & BASIS | Archived Shady Cove RVAR rolling observations, 2022–October 2026; RVAR October Residential Statistics p. 1. The rolling periods overlap and are not summed.

Summer sales participation increased, then eased.

Cumulative market time reached its fastest 2026 readings before lengthening in October.

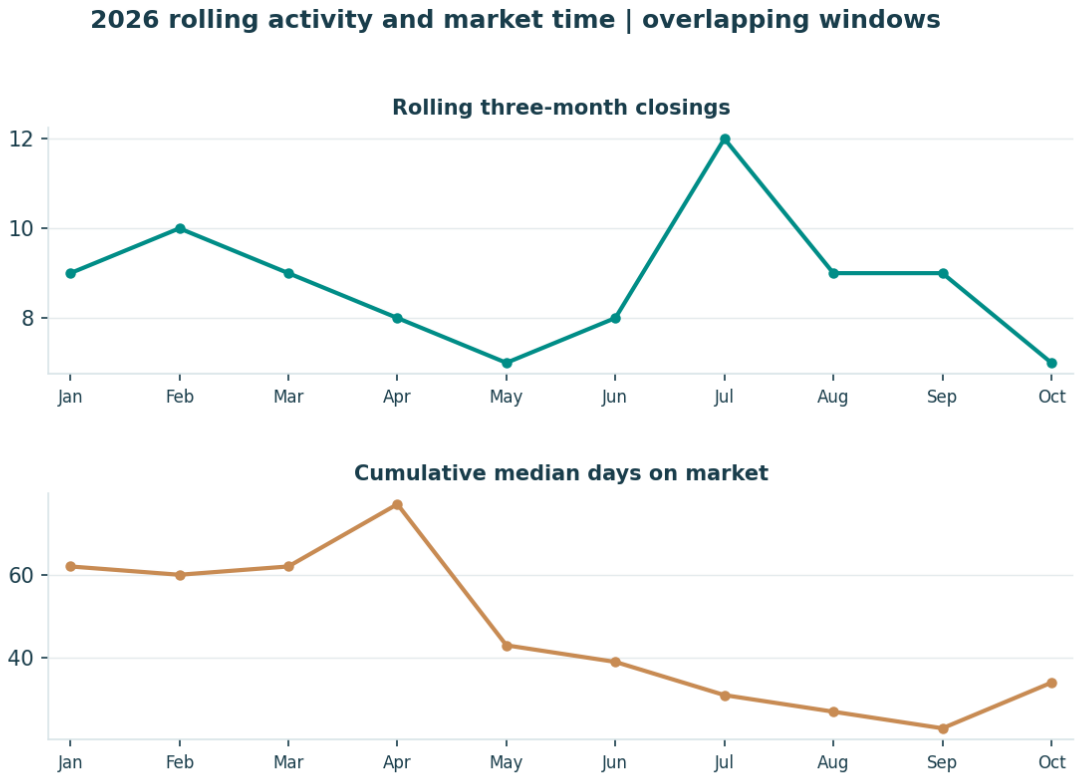

Figure 8. Shady Cove January–October 2026 RVAR existing-home rolling closings and cumulative median days on market; overlapping reporting windows.

The rolling count ranged between seven and ten closings in the first half of 2026, reached twelve in July, then returned to nine in August and September and seven in October. The observed median cumulative DOM was 31 in July, 27 in August, 23 in September and 34 in October. The recent direction is lower volume and somewhat longer time, but the 34-day rolling figure remains far below the 78 days of the comparable 2025 window.

The rolling median price moved from $423,750 in July to $412,000 in both August and September, then to $460,000 in October. That final price rise occurred with fewer sales, which is exactly why price and liquidity must be interpreted together.

Watch whether new contracts restore participation before treating October's higher rolling median as a durable trend.

SOURCE & BASIS | Archived Shady Cove RVAR rolling observations, 2022–October 2026; RVAR October Residential Statistics p. 1. The rolling periods overlap and are not summed.

Both reporting systems show more October inventory.

DOMUS monthly single-family and RVAR UGB residential snapshots must remain separate.

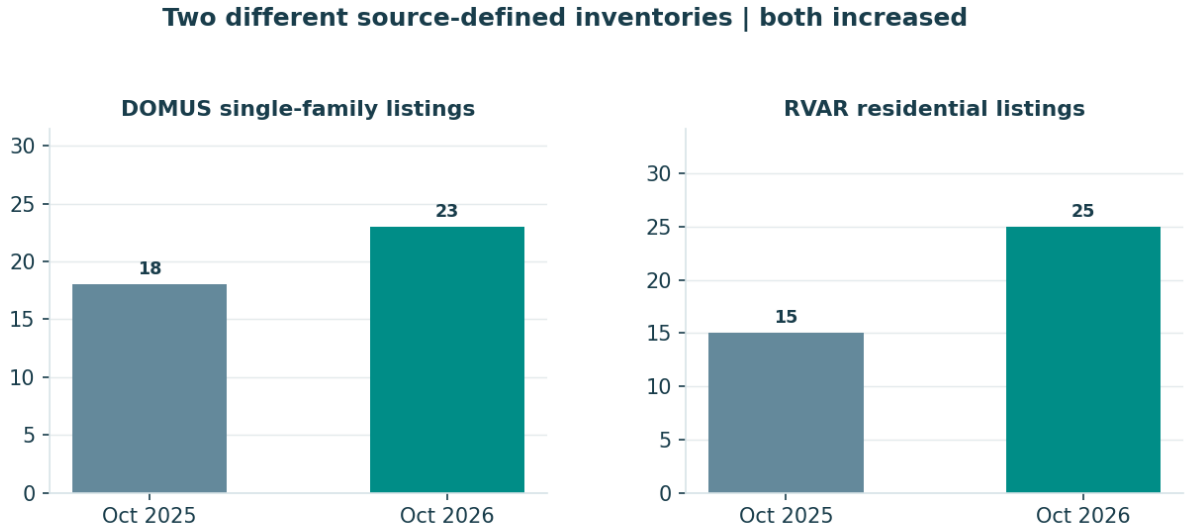

Figure 9. Shady Cove source-specific October 2025 versus October 2026 inventory counts; do not combine or subtract unlike listing populations.

DOMUS reported 23 active Shady Cove single-family listings at October month-end versus 18 a year earlier. RVAR's distinct urban-growth-boundary residential snapshot counted 25 active listings versus 15. Both series independently indicate more available choice in their respective definitions.

The fact that RVAR reports two more active listings than DOMUS does not prove that one system includes every property in the other. Geography, source rules and eligible property types differ. Nor should RVAR's 25 residential listings be divided by the two DOMUS October single-family closings to calculate supply.

Use the correct inventory population—and always return to the active listings that truly compete with the subject home.

SOURCE & BASIS | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Shady Cove p. 14; publisher updated November 3, 2026. RVAR / Southern Oregon MLS, Jackson County Residential Statistics as of October 31, 2026, p. 1; August–October UGB existing-home activity and distinct month-end residential inventory.

15 / NEW CONSTRUCTION AND SMALL SAMPLES

Zero rolling new-home sales does not define builder pricing.

A real zero transaction count is not the same as a zero-dollar median or zero active inventory.

New-construction observation	RVAR Shady Cove Aug–Oct 2026
Rolling new-home closed sales	0, versus 0 prior year
New-construction median price	Not reported
New-construction median cumulative DOM	Not reported
DOMUS monthly new-home sale price	Not reported
Full new-construction Outlook and Cycle	Withheld / not qualified

RVAR reports no completed Shady Cove new-construction transactions in the August–October 2026 window, and none in the comparable 2025 period. It consequently provides no current new-construction median or cumulative market-time statistic. DOMUS also has no usable October new-construction sale-price entry.

Anyone considering a new build needs a property-level review of location, design, lot, permitting, builder terms, utilities, completion timing, financing and directly comparable properties. Existing-home medians and qualified existing-home forecasts cannot be copied into this missing segment.

An unavailable median is a missing measurement, not evidence that new homes have no value or no demand.

SOURCE & BASIS | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Shady Cove p. 14; publisher updated November 3, 2026. RVAR / Southern Oregon MLS, Jackson County Residential Statistics as of October 31, 2026, p. 1; August–October UGB existing-home activity and distinct month-end residential inventory.

16 / THIN-MARKET INTERPRETATION

One or two properties can dominate the monthly headline.

Show the sample size beside each impressive-looking percentage.

October 2026 evidence	2025	2026	Correct reading	Important limit
Closed sales	2	2	Stable count	Very small
Monthly median	$696k	$405k	Lower sold mix	Not matched homes
Pending contracts	4	1	Softer flow	Not future closings
Median DOM	77	83	Longer time	Sold cohort only
Active SFR	18	23	More supply	Source-defined
List-price realization	93.8%	90.5%	Less realized	Not original ask

A two-sale month is too small to support a stable marketwide appreciation rate. Even the monthly median can depend on which two houses completed a transaction. The January–October median, meanwhile, increased to $465,000 from $405,000, emphasizing how much conclusions change across different observation windows.

A prudent reader separates what the source actually observed, what an index summarizes and what would require a comparable-property appraisal. A source publication can identify a closing count without explaining price changes causally.

The best market conclusion names both the measurement and its limitation.

SOURCE & BASIS | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Shady Cove p. 14; publisher updated November 3, 2026. RVAR / Southern Oregon MLS, Jackson County Residential Statistics as of October 31, 2026, p. 1; August–October UGB existing-home activity and distinct month-end residential inventory.

17 / RECENT MONTH-BY-MONTH VIEW

The latest data fit a choppy, low-volume sequence.

The changing closing mix matters more than any isolated month's median.

2026 monthly source	Closed	Pending	Median price	Median DOM
April	1	3	$495,000	35
May	4	4	$423,750	35
June	3	5	$600,000	10
July	3	1	$375,000	53
August	2	3	$436,000	23
September*	3	3	$800,000	53
October	2	1	$405,000	83

The spring and summer months produced one to four closings each; October ended with two. The published median ranged from $375,000 in July to $800,000 in September before returning to $405,000 in October. These month-to-month differences are highly sensitive to which homes closed.

April–August readings come from their archived original monthly observations. September is the later comparator republished in the October source; it remains labeled separately rather than overwriting the frozen September analytical input.

In a small market, a sequence helps reveal volatility; it does not become a constant-quality price trend.

SOURCE & BASIS | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Shady Cove p. 14; publisher updated November 3, 2026.

Three price measures reveal distinct forms of market information.

October's lower median, lower price per foot and weaker final-list realization are not one single result.

Price and execution	Oct 2025	Sep 2026*	Oct 2026	Correct interpretation
Monthly median	$696k	$800k	$405k	Closing mix
Price per square foot	$321	$350	$223	Size / mix
Final list received	93.8%	95.4%	90.5%	Final ask only
Median DOM	77	53	83	Sold-home time
Closed sales	2	3	2	Very thin flow
Active listings	18	25	23	More alternatives

The October monthly median and price-per-square-foot series both fell year over year. Those aligned directions support closer scrutiny of price expectations, but neither statistic adjusts for changes in acreage, view, water-related setting, updates, building size or condition. The two sold homes may not resemble the two sold a year earlier.

The separate RVAR rolling median increased by 18.7% even while rolling volume halved. The January–October DOMUS median rose by 14.8% from 2025. These results reinforce the importance of distinguishing the period, property population and closing mix.

Do not apply one observed median change to the expected price of a specific residence.

SOURCE & BASIS | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Shady Cove p. 14; publisher updated November 3, 2026. RVAR / Southern Oregon MLS, Jackson County Residential Statistics as of October 31, 2026, p. 1; August–October UGB existing-home activity and distinct month-end residential inventory.

Available choice increased, but buyer commitments thinned.

The inventory denominator and the pending flow tell different sides of the October story.

Flow or supply	2025	2026	Meaning
Jan–Oct closed sales	31	25	Lower activity
Jan–Oct pending sales	34	24	Thinner pipeline
Jan–Oct new listings	50	53	More inflow
October active single-family	18	23	Larger choice set
Calculated October supply	9.0	11.5	Slower pace vs stock
RVAR Oct 31 residential active	15	25	Separate source scope

Fewer completed transactions and newly pending contracts alongside higher available inventory point to more comparisons for buyers. But these townwide statistics say little about whether the next buyer will find a direct substitute for a well-presented property in the correct price range.

The October sales denominator is only two, so the 11.5-month supply value should be monitored as a volatile ratio rather than a stable local marketing forecast. Seller leverage comes from scarcity and desirability among real substitutes, not from a fixed citywide threshold.

Count the buyer's real alternatives and the property's current feedback, not just the total active listings.

SOURCE & BASIS | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Shady Cove p. 14; publisher updated November 3, 2026. RVAR / Southern Oregon MLS, Jackson County Residential Statistics as of October 31, 2026, p. 1; August–October UGB existing-home activity and distinct month-end residential inventory.

Shady Cove is not one interchangeable housing market.

Lot characteristics, river setting, access, layout and condition can create separate buyer pools.

Property consideration	Potential buyer question	Evidence required
River-oriented setting	Use, access and restrictions?	Records, survey, site visit
Conventional residence	How close are similar homes?	Recent sales and live inventory
Rural-adjacent lot	Which utilities and uses are available?	Permits and agency records
Single-level layout	Does accessibility suit long-term needs?	Floor plan and comparable homes
Older home or system	What repair scope and cost?	Inspection and estimates
Updated residence	Will upgrades justify a premium?	Condition-adjusted sold comps

A home with recreational appeal or distinctive land utility may reach buyers who evaluate different factors from those seeking a conventional subdivision residence. However, geographic descriptions do not establish that a particular property has waterfront access, water rights, flood exposure or usable buildable land.

For individual listings, confirm site and title facts, insurance availability, condition, permitted improvements and competing properties before making a price assertion.

The citywide October median cannot replace a property-specific analysis of land, improvements and buyer preferences.

SOURCE & BASIS | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Shady Cove p. 14; publisher updated November 3, 2026.

21 / THE BUYER'S FULL COST

The best negotiating outcome is not always the lowest price.

Financing, inspections, property condition, location risks and timing shape the complete purchase.

Due-diligence item	What it changes	Who can verify
Financing / appraisal	Payment and loan execution	Lender / appraiser
Roof and building systems	Repair scope and reserves	Inspector / specialist
Floodplain / insurance questions	Coverage and carrying costs	Provider / public maps
Septic, water, utilities, access	Use and maintenance suitability	Agency / qualified specialist
Title / permits / use	Legal feasibility and disclosures	Title / public records
Closing timeline	Possession and contingencies	Broker / title company

When a home has been listed for an extended period, buyers may have room to investigate price history, repairs or financing costs. That is more useful than applying a marketwide percentage discount to every listing. Some Shady Cove properties may also require location-specific checks involving waterways, drainage, easements or access.

A satisfactory purchase depends on the property meeting the buyer's needs at a supportable total cost, with the right inspection and contract protections.

Negotiate from documented property facts and comparable alternatives rather than a small-sample median.

SOURCE & BASIS | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Shady Cove p. 14; publisher updated November 3, 2026.

The opening price should survive direct comparison.

With more alternatives and fewer new contracts, presentation and credibility matter from day one.

Seller's question	Evidence to review	If evidence is weak
Are the sold comps truly similar?	Property characteristics	Refine the asking range
What does the buyer see now?	Active competing homes	Improve competitive position
Does condition justify pricing?	Inspection / improvement facts	Target valuable preparation
Are we visible in the right brackets?	Search bands and showing quality	Reassess listing strategy
Are qualified buyers responding?	Showings, questions, offers	Act on repeated feedback
Will an offer close?	Finance, appraisal, contingencies	Compare likely net and certainty

Shady Cove's two-sale October and 11.5-month supply ratio reward conservative interpretation. A well-presented and properly priced home can still perform well, but the first days on the market should be used deliberately. Competing listing quality and showing feedback carry more practical information than a townwide median alone.

Avoid expensive preparation that is unlikely to improve net proceeds. Prioritize cleanliness, accurate presentation, practical repairs and clear property records.

A strong list price is supported by evidence—and is tested immediately against real market response.

SOURCE & BASIS | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Shady Cove p. 14; publisher updated November 3, 2026.

23 / SHADY COVE BEYOND THE URBAN CORE

The area beyond the UGB deserves its own property analysis.

The broader DOMUS area and RVAR UGB existing-home market are overlapping but not identical.

Source-defined market	What it measures	What it cannot establish
DOMUS Shady Cove	Monthly broader-area single-family	Exact city-only urban count
RVAR UGB existing	Rolling urban-boundary existing homes	Month-only single-family count
RVAR residential inventory	UGB month-end active snapshot	Same properties as DOMUS
Jackson County rural acreage	Countywide rural property groups	Shady Cove rural closing total
Subject property	Actual site, use, condition and comps	Automatically captured by city median

Potential buyers may compare Shady Cove homes with properties outside the urban-growth boundary. Such properties belong in an individual comparative market analysis when they are genuine substitutes, but the countywide rural acreage series must not be presented as a measured Shady Cove rural count.

Water availability, flood exposure, utilities, site access, inspections, easements and land use are property-specific matters. Relevant public records and qualified specialists should establish the facts; the October city charts do not measure these attributes.

Define the real geographic buyer-choice set before drawing conclusions about price or negotiating leverage.

SOURCE & BASIS | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Shady Cove p. 14; publisher updated November 3, 2026. RVAR / Southern Oregon MLS, Jackson County Residential Statistics as of October 31, 2026, p. 1; August–October UGB existing-home activity and distinct month-end residential inventory.

24 / MODEL AVAILABILITY AND LIMITS

Use only outputs that qualify for the correct market.

The monthly single-family and rolling existing-home branches have different data support.

October analytics branch	Evidence	Publication treatment
DOMUS monthly SFR	2 closings; 11.5 calculated supply	Eligible Momentum / Health
RVAR rolling existing	7 sales; $460k median	Qualified Outlook + Cycle
RVAR new construction	0 rolling closings	No qualified median or Outlook
RVAR month-end inventory	25 active broader residential	Separate snapshot; not DOMUS MOS
Monthly DOMUS risk	Insufficient qualified history	Withheld rather than zero

Shady Cove's monthly DOMUS scores summarize available price, sales, contract, inventory and market-time data. Their reliability is necessarily limited by the tiny October closing cohort. The RVAR existing-home history supports separately qualified numerical future centers and a Market Cycle diagnostic.

The full new-construction composite, a monthly forward DOMUS forecast and unavailable Risk fields are not supplied or inferred. Technical eligibility is not predictive certainty, and a missing score is not a score of zero.

Every score belongs to a defined source, geography, period, property type and eligibility rule.

SOURCE & BASIS | Jon & Jess Market Intelligence, source-specific October 2026 Momentum, Health & Leverage, qualified RVAR existing-home Outlook and Market Cycle; corrected monthly supply.

Present the home without asking buyers to make excuses.

The objective is a supportable selling position and the strongest likely net result.

Before the launch

Begin with the seller's timing and goals: likely net proceeds, preferred closing window, condition, documents and the most directly competing listings. A written pricing analysis and an on-site review should precede the list-price recommendation. Resolve significant disclosure and preparation questions early where feasible.

During the first marketing period

Professional photography, clean presentation, suitable staging and accessible showings reduce avoidable friction. Study real inquiries, qualified showings, broker feedback, competing-listing changes and actual offers. In a thin market, the absence of response may take judgment to interpret, but repeated objections are important evidence.

When negotiating

Compare price with financing, inspection requests, earnest money, contingencies, appraisal exposure and the desired move date. The seller retains decision authority, with the broker explaining net results and execution risks.

A well-supported first impression and proactive feedback process matter more than predicting the perfect month to list.

SOURCE & BASIS | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Shady Cove p. 14; publisher updated November 3, 2026.

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

A high headline price without a credible financing and diligence plan may not produce the highest net.

Offer element	Questions for the seller to evaluate
Price and net proceeds	What remains after credits, fees and required work?
Financing and appraisal	Is the buyer's funding credible and value support plausible?
Inspection and repairs	What does diligence require and how quickly can it be addressed?
Contingencies	Which conditions could prevent a successful closing?
Possession and deadlines	Does the schedule fit the seller's actual next move?
Earnest money and performance	How much evidence supports seriousness and certainty?

Shady Cove's small October sample cannot tell us what concessions any individual seller must accept. One offer with slightly lower price but better financing, clean contingencies and a realistic schedule may deliver a stronger outcome than a fragile higher offer.

Any inspection issue should be evaluated from actual findings and credible contractor estimates. A seller can accept, reject or counter based on informed options; a broker should explain trade-offs without substituting a broad market score for contract analysis.

Evaluate complete contracts—including probability of performance—not only the advertised purchase price.

SOURCE & BASIS | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Shady Cove p. 14; publisher updated November 3, 2026.

Use the increased choice without overstating leverage.

A carefully matched comparison and complete due diligence are more valuable than a blanket low offer.

Before touring

Clarify budget, financing, location preferences, access and property requirements. Compare the available homes that genuinely fit the buyer's goals. Review sold comparables by age, size, features, condition, site utility and relevant market history.

Before offering

Inspect full asking-price history, time on market and any credible repair needs. A long listing history may indicate price resistance, property-specific limitations or a smaller buyer pool; ask which explanation the evidence supports. Verify insurance, utilities, title and location-specific risks before committing where appropriate.

During diligence

Structure financing, inspection and closing protections that the buyer can responsibly perform. Use qualified inspectors and specialists, and negotiate repairs, credits, price and timing on documented facts.

Buyer leverage is useful only if it produces the right home and a sound complete transaction.

SOURCE & BASIS | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Shady Cove p. 14; publisher updated November 3, 2026.

One household move involves two markets.

Sale proceeds, replacement price, financing and timing must be planned together.

Planning variable	Evidence to establish
Current-home sale range	Property-specific comps and active alternatives
Likely net proceeds	Payoff, commissions, taxes, credits and closing costs
Replacement-home alternatives	Actual homes meeting the household's needs
Financing and reserves	Preapproval, cash flow and carrying costs
Preparation and moving	Condition work, vendors and deadlines
Closing flexibility	Offer contingencies, possession, fallback plan

A homeowner selling in Shady Cove and purchasing elsewhere in Southern Oregon may face very different supply and negotiation dynamics on the two sides. A lower expected sale price can sometimes coincide with a more negotiable replacement home. Conversely, stronger sale proceeds can be offset by costly replacement competition.

Do not substitute the $405,000 monthly median—or any rolling forecast center—for an estimate of the actual home's equity. Develop a written property-level range, net sheet and coordinated timeline for both transactions.

Choose the plan that survives practical timing and financing surprises—not the most appealing pair of medians.

SOURCE & BASIS | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Shady Cove p. 14; publisher updated November 3, 2026.

29 / WHAT TO WATCH NEXT

November will test whether buyer commitments return.

The most valuable signals are observable changes in contracts, inventory and competition.

Next market signal	What it can clarify
New pending sales	Does the one-contract October reading recover?
Active listings	Is the 23-listing monthly supply pool expanding?
Monthly closing counts	Does the two-sale denominator stabilize?
Median days on market	Does the 83-day sold cohort persist?
RVAR rolling closings	Does the seven-sale rolling pace recover?
Final-list realization	Are sellers and buyers meeting closer to final ask?

October produced one new pending contract against four a year earlier, while active monthly inventory stood at 23. If commitments recover and inventory remains controlled, near-term negotiating conditions could change; if pendings remain weak and competition accumulates, individual sellers may need longer or more disciplined positioning.

Because counts are small, confirmation may require several monthly observations, not a single dramatic percentage. Forecasts are planning tools rather than substitutes for subsequent actual reported outcomes.

Follow real contracts and relevant competing inventory rather than extrapolating a two-sale median.

SOURCE & BASIS | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Shady Cove p. 14; publisher updated November 3, 2026. RVAR / Southern Oregon MLS, Jackson County Residential Statistics as of October 31, 2026, p. 1; August–October UGB existing-home activity and distinct month-end residential inventory.

Two geographic lenses—not two counts of the same properties.

Align the three-month dates before discussing a broader-market activity gap.

DOMUS / Oregon Data Share describes the broader Shady Cove single-family reporting area by calendar month. RVAR / Southern Oregon MLS reports rolling three-month existing-home closings within its urban-growth-boundary (UGB) population, plus a separately scoped month-end residential inventory snapshot. Different geography and housing filters prevent direct subtraction as a census of outlying rural sales.

Broader-Market Activity Gap | Three matched 2026 windows

Matched closing window	DOMUS broader SFR	RVAR UGB existing	Arithmetic gap*
Jun–Aug 2026	8 closings	9 closings	−1
Jul–Sep 2026	8 closings	9 closings	−1
Aug–Oct 2026	7 closings	7 closings	0

In the latest August–October window, the numeric totals happened to match: seven DOMUS broader-area closings versus seven RVAR UGB existing-home closings. This does not establish zero rural sales. A negative or zero difference can occur because RVAR includes source-defined townhomes and condos while DOMUS uses its own single-family filter; reporting boundaries can also differ. The three overlapping windows must not be added together.

The gap is a question-generating comparison, never an exact rural-sales count or a reason to combine the two medians.

SOURCE & BASIS | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, Shady Cove p. 14; publisher updated November 3, 2026. RVAR / Southern Oregon MLS, Jackson County Residential Statistics as of October 31, 2026, p. 1; August–October UGB existing-home activity and distinct month-end residential inventory.

31 / MARKET MOMENTUM AND HEALTH

The monthly dashboard weakened sharply; rolling Health held above 50.

These diagnostics summarize separate source-defined market populations.

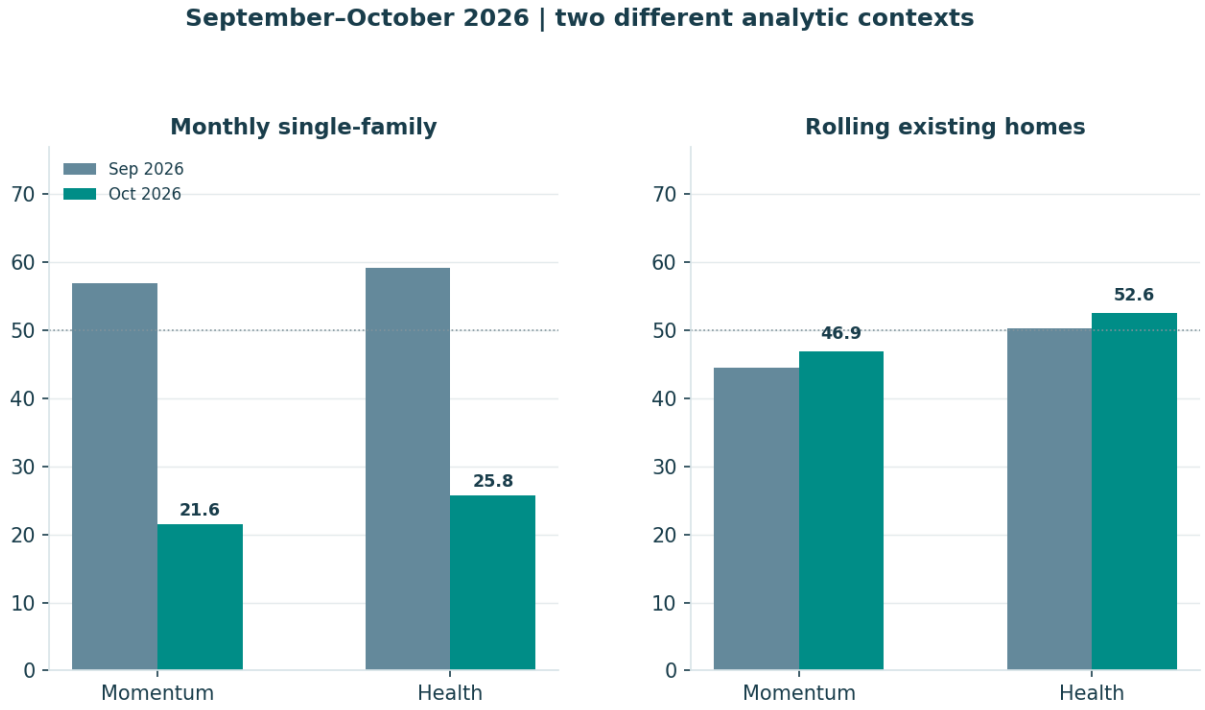

Figure 10. Shady Cove September versus October 2026 Market Momentum and Market Health, DOMUS monthly SFR and RVAR rolling existing-home contexts.

For DOMUS monthly single-family, Market Momentum dropped from 56.8 in September to 21.6 in October and Market Health from 59.2 to 25.8. October's one pending contract, two closings, reduced final-list realization and longer monthly DOM contributed to that weaker reading; the sample is exceptionally small.

For RVAR rolling existing homes, Momentum edged from 44.5 to 46.9 while Health improved from 50.3 to 52.6. Those improvements did not erase the reduction to seven rolling closings or the rise in residential inventory to 25. The composite's parts can pull in different directions.

Use indices to locate changing mechanics; do not treat their numerical level as a property-value estimate.

SOURCE & BASIS | Jon & Jess Market Intelligence, source-specific October 2026 Momentum, Health & Leverage, qualified RVAR existing-home Outlook and Market Cycle; corrected monthly supply.

What sits behind the Momentum score?

Price, demand, supply, liquidity, market speed and pricing efficiency can disagree.

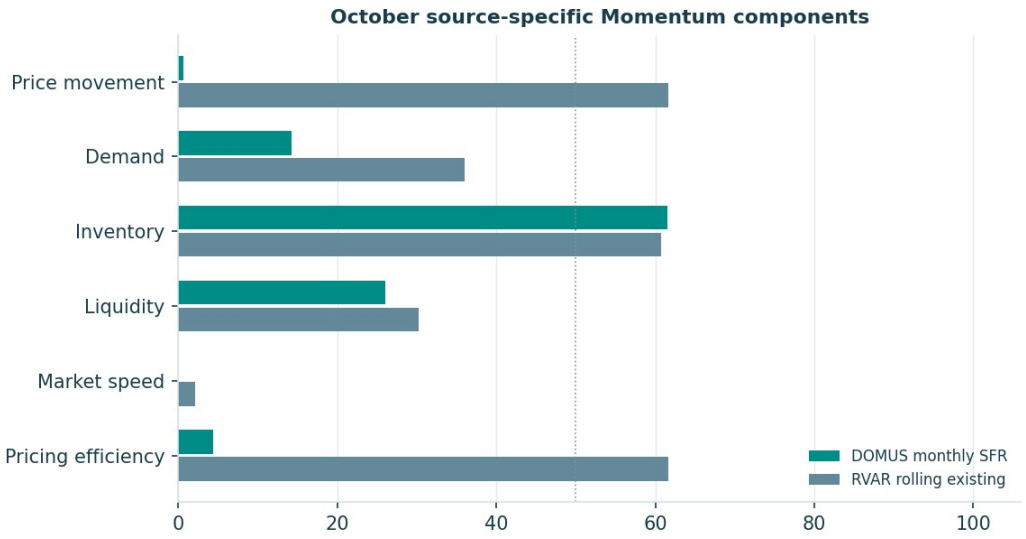

Figure 11. October 2026 Shady Cove source-specific Market Momentum components on their normalized 0–100 diagnostic scales.

The monthly source shows a near-zero Price Momentum reading and low Demand Momentum, Liquidity and Pricing Efficiency; its Market Speed component is also at the lower end after the longer October closing time. Meanwhile, the inventory component is higher. These components reflect different aspects of the same thin monthly sample.

In the rolling existing-home source, Price Momentum and Pricing Efficiency are stronger, but demand and liquidity remain constrained and speed weakens relative to the previous period. A more favorable rolling median therefore does not prove that all underlying market mechanics are healthy.

A score is a weighted diagnosis of observed conditions—not a calibrated percentage likelihood of a future price move.

SOURCE & BASIS | Jon & Jess Market Intelligence, source-specific October 2026 Momentum, Health & Leverage, qualified RVAR existing-home Outlook and Market Cycle; corrected monthly supply.

More buyer opportunity than seller strength in both readings.

Health describes functioning; leverage summarizes the negotiating options available to each side.

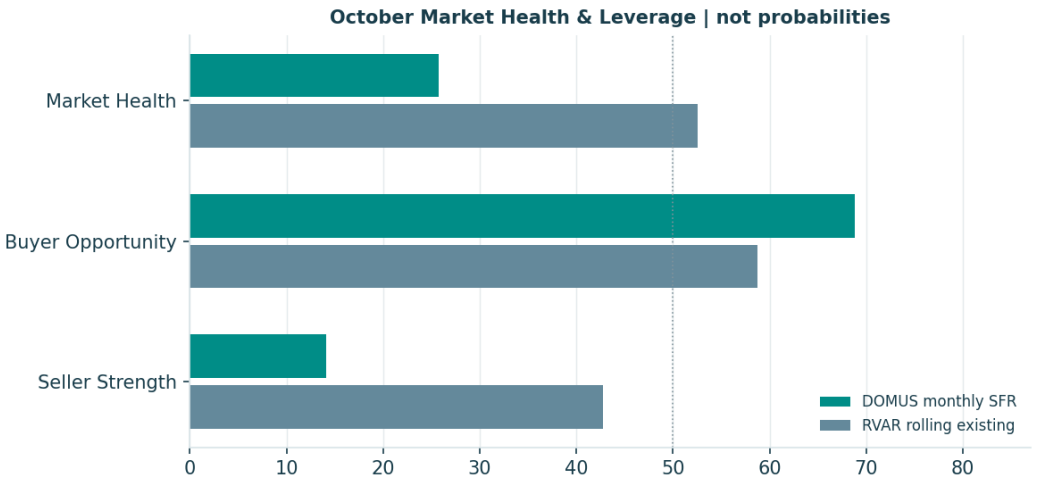

Figure 12. October 2026 Shady Cove Market Health, Buyer Opportunity and Seller Strength for the distinct DOMUS monthly and RVAR rolling existing-home sources.

The corrected DOMUS monthly Health score is 25.8, Buyer Opportunity 68.9 and Seller Strength 14.1. The separate rolling RVAR existing-home scores are Health 52.6, Buyer Opportunity 58.8 and Seller Strength 42.7. Both source-specific leverage readings lean more toward buyers in the aggregate, but the overall Health assessments differ sharply.

These are normalized analytical diagnostics, not a discount percentage, success probability or appraisal. Rare, well-prepared and accurately priced homes can attract strong interest even when the broad environment appears buyer-leaning.

Buyer leverage is an invitation to inspect and compare; seller leverage must be verified by property-specific scarcity and real offers.

SOURCE & BASIS | Jon & Jess Market Intelligence, source-specific October 2026 Momentum, Health & Leverage, qualified RVAR existing-home Outlook and Market Cycle; corrected monthly supply.

Qualified rolling estimates describe planning scenarios, not promises.

The forecast median centers are lower than October's observed RVAR median in all four reported horizons.

RVAR source metric	Oct observed	Nov 2026	Jan 2027	Apr 2027	Oct 2027
Rolling median price	$460k	$446k	$455k	$451k	$456k
Rolling closed sales	7	8.3	7.9	8.4	7.4
Active residential inventory	25	24.4	24.4	23.9	25.9
Median cumulative DOM	34	32.0	30.7	34.1	46.1

The observed October existing-home rolling median was $460,000. The October-origin model centers were approximately $445,900 for November 2026, $455,300 for January 2027, $450,700 for April 2027 and $456,200 for October 2027. Those small differences relative to market volatility do not demonstrate that a specific home will lose or gain value.

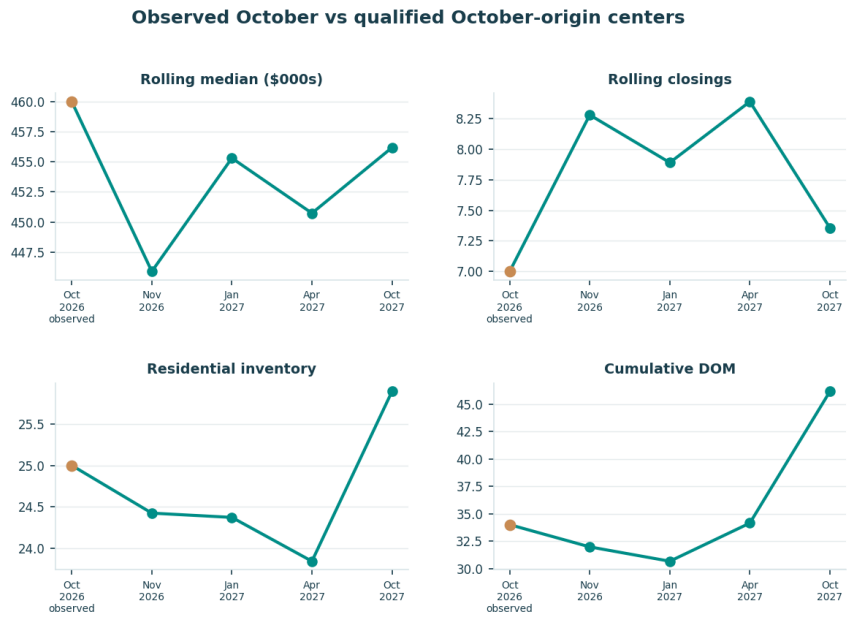

Figure 13. October 2026 RVAR observed values and qualified October-origin estimates for November 2026, January 2027, April 2027 and October 2027.

Rolling prices, closings and cumulative DOM cover three months ending at each target. Inventory is a distinct month-end residential snapshot. Experimental historical error bands have not qualified as calibrated 80% or 90% prediction intervals.

SOURCE & BASIS | Jon & Jess Market Intelligence, source-specific October 2026 Momentum, Health & Leverage, qualified RVAR existing-home Outlook and Market Cycle; corrected monthly supply. October-origin forecasts target November 2026, January 2027, April 2027 and October 2027 reporting periods; no calibrated prediction bands.

A future model center is not an instruction to wait.

The best plan remains workable if prices, market time or inventory differ materially from the estimate.

For buyers

If a suitable home is available now, the central estimate for a later rolling median does not tell you whether that particular home will be offered later or sell for less. Financing, condition, inspection findings, location and current alternatives are often more important than a modest market-level forecast difference.

For sellers

Waiting has carrying costs and competitive risks. A model's November, January, April and following-October centers concern aggregate market measures—not one home's expected net proceeds. Test alternative listing schedules against realistic preparation expense, replacement-home costs and financing.

What uncertainty really means

A point estimate can be produced without a reliable calibrated range. Shady Cove's thin historical and current samples require caution even when a numerical model route is technically eligible. No client-facing 80% or 90% confidence band or direction probability has qualified for this edition.

Use the qualified centers to test scenarios. Do not build a transaction plan that requires an exact forecast to come true.

SOURCE & BASIS | Jon & Jess Market Intelligence, source-specific October 2026 Momentum, Health & Leverage, qualified RVAR existing-home Outlook and Market Cycle; corrected monthly supply. October-origin forecasts target November 2026, January 2027, April 2027 and October 2027 reporting periods; no calibrated prediction bands.

Balanced Transition leads—but does not dominate.

Relative resemblance to historical prototypes is not the probability of what happens next.

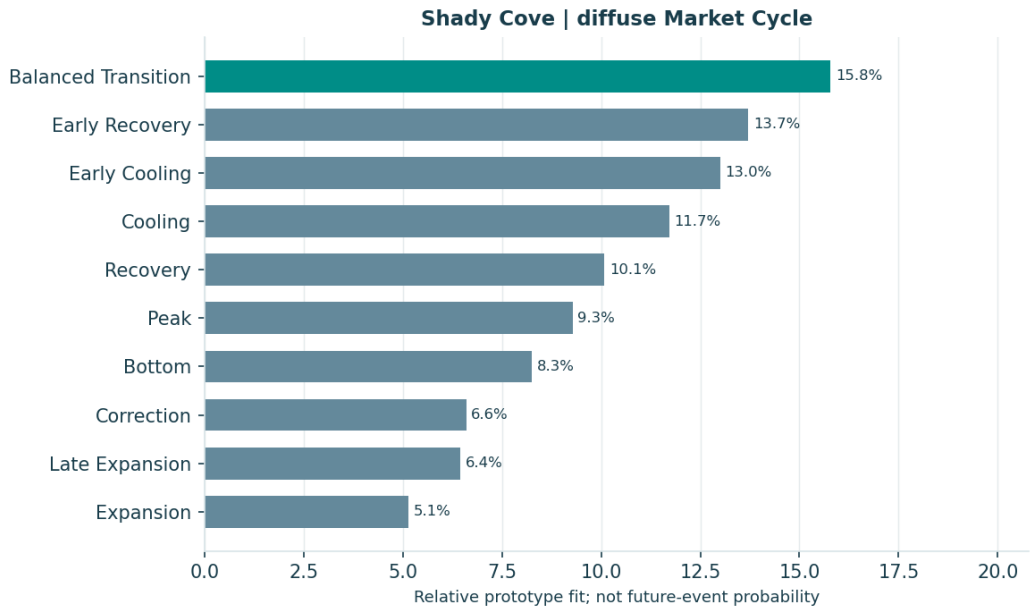

Figure 14. October 2026 Shady Cove RVAR existing-home Market Cycle relative-fit weights across ten predefined prototypes. Not event probabilities.

The October rolling existing-home state most closely resembles Balanced Transition at 15.8% normalized relative fit, followed by Early Recovery at 13.7%. Normalized cycle entropy is 97.6 out of 100, indicating very dispersed fit across the ten patterns. No single phase offers a decisive description.

The Cycle compares smoothed market activity, Health, liquidity, speed and qualified forward context with historical prototype patterns. Its percentages represent relative fit that sums to 100 by construction, not probabilities of future appreciation, a coming market bottom or a fixed listing date.

Use Cycle to broaden market questions, then return to observed listings, contracts and specific property economics.

SOURCE & BASIS | Jon & Jess Market Intelligence, source-specific October 2026 Momentum, Health & Leverage, qualified RVAR existing-home Outlook and Market Cycle; corrected monthly supply.

37 / FORECAST ACCOUNTABILITY

A model earns credibility by confronting actual outcomes.

Forecast centers, later observations and simple baselines must be compared on identical definitions.

What our monitoring system checks

Each archived estimate retains its origin, target date, metric, market population and forecast horizon. The monitoring system then compares the estimate with the correct later observation and a simple reference such as a no-change forecast. Pooled evaluations have shown both useful short-horizon results and misses; neither validates every town or metric.

What remains under watch

Prior monitoring identified a one-month residential-inventory bias concern. Shady Cove's very small transaction sample adds a separate source of instability. October-origin numerical estimates were calculated from data through October 31, before the future target periods occurred. They have not been relabeled as known outcomes or tuned using later November observations.

Unqualified prediction intervals and direction probabilities remain withheld. A carefully chosen decision should still make sense if the realized market departs from the numerical center.

We improve the guidance by recording misses, not by implying that every precise-looking forecast will be correct.

SOURCE & BASIS | Jon & Jess Market Intelligence, source-specific October 2026 Momentum, Health & Leverage, qualified RVAR existing-home Outlook and Market Cycle; corrected monthly supply.

Five market lenses. One better-informed decision.

Each lens answers a distinct question, and all depend on the source period and population.

Public market lens	What it helps readers ask
Market Momentum	Are pricing, demand, supply, liquidity and speed changing?
Market Health	How well is this specific market functioning?
Buyer / Seller Leverage	Which side has more realistic alternatives and negotiating room?
Market Outlook	What do qualified future centers suggest, with uncertainty?
Market Cycle	Which historical behavior patterns resemble today's market?

First read the observed market activity. Momentum shows what is changing; Health asks how the market is functioning; leverage frames how buyer and seller alternatives may influence terms. Outlook estimates named future market statistics when qualified, while Cycle describes relative historical pattern fit. These lenses should be used together with current listings and the specific client's goals.

Shady Cove is an example of why this matters: a two-sale monthly median moved lower, the matched RVAR rolling median moved higher, and both source-defined inventories were larger than a year earlier. The right conclusion comes from understanding the separate cohorts, not choosing the most convenient statistic.

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

SOURCE & BASIS | October DOMUS and RVAR source definitions; Jon & Jess Market Intelligence Field Guide. These are market statistics, not individual-property appraisals.

Definitions for the market narrative.

A reliable figure begins with its source, population, report date and statistic definition.

Closed sales

Completed transactions counted within a stated source period.

Pending sales

Newly reported contracts; not a verified same-cohort future closing count.

Active inventory

Listings available at a named date and within the source's property/geographic scope.

Months of supply (MOS)

Inventory divided by a monthly sales pace; not the time to sell an individual home.

Days on market (DOM)

Time listed among the source's completed transactions; RVAR uses cumulative median DOM.

Median / transaction mix

The middle sold-home observation; it changes when the properties closing change.

Urban growth boundary (UGB)

The defined RVAR urban reporting geography, not a property's mailing-city label.

YoY / MoM / YTD

Year-over-year, month-over-month and year-to-date comparisons, each with a stated basis.

Publication vintage

The values published in a given report; later comparison cells may be revised.

Percentage point

The direct difference between two percentages; 90.5% versus 93.8% is −3.3 points.

Rolling three-month window

Overlapping three-month reporting period; consecutive windows are not additive monthly totals.

List-price realization

Share of the reported final list price received; not original asking-price performance.

SOURCE & BASIS | October DOMUS and RVAR source definitions; Jon & Jess Market Intelligence Field Guide. These are market statistics, not individual-property appraisals.

Definitions for our five market lenses.

A score is not an appraisal, a sales guarantee or a deterministic timing rule.

Market Momentum

Normalized summary of price, inventory, demand, liquidity, market speed and pricing behavior.

Market Health & Leverage

Separate aggregate views of functioning and Buyer Opportunity versus Seller Strength; no discount guarantee.

Market Outlook

A qualified model center for a specified future aggregate market statistic.

Market Cycle

Relative similarity of recent smoothed market behavior to ten predefined phase patterns.

Numerical center / point forecast

A central estimate for a future source-defined measure, not a home appraisal.

Forecast horizon / target

How far ahead the model estimates and the exact reporting window it targets.

Diagnostic confidence / reliability

Indicators of model/data support rather than odds that any forecast will be correct.

Phase weight / prototype fit

Normalized similarity across phase patterns; not a probability of a future event.

Normalized cycle entropy

Dispersion of fit across prototypes; a high score means no phase clearly dominates.

Smoothing / persistence

Blending current and prior modeled states to moderate one-month noise without eliminating uncertainty.

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

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

SOURCE & BASIS | October DOMUS and RVAR source definitions; Jon & Jess Market Intelligence Field Guide. These are market statistics, not individual-property appraisals.