01 / COVER

WHITE CITY
MARKET INTELLIGENCE

October 2026 | Website Edition v1.2 | A smaller closing cohort. A stronger contract pipeline.

Read the transaction mix, buyer commitments and current competition together.

White City closed fewer monthly single-family homes at a lower median price, even as pending contracts doubled from a year ago. The three-month existing-home market recorded more sales and shorter market time—but a lower median price. This report examines what the different signals mean for pricing, negotiating, and planning a move.

OCTOBER 2026	WHITE CITY
Monthly closed sales	7
Monthly median sale price	$289,900
Monthly pending contracts	12
Median days on market	46
Calculated months of supply	4.4

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A complimentary, evidence-based guide for White City homeowners, buyers and sellers.

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

SOURCE & BASIS | October DOMUS White City p. 16. Calculated months of supply = active listings divided by calendar-month closings, rounded to one decimal.

02 / EXECUTIVE MARKET THESIS

A softer closing month, with a more encouraging contract pipeline.

White City's completed sales, leading demand and rolling existing-home window tell different stories.

The October calendar-month single-family market recorded seven closed sales, down from 13 a year ago. Its $289,900 median declined from $405,000, while median days on market rose from 13 to 46. That is a striking closing-month result, but seven transactions cannot establish the price change for an otherwise identical home.

The leading signal points in another direction: pending sales reached 12, compared with six in October 2025 and eight in the September comparison. October active inventory fell to 31 from 38 in September, and source-count calculated months of supply eased to 4.4 from 5.4. These improvements must be weighed against the smaller closing count and weaker monthly median.

The broker takeaway

The separate RVAR existing-home market measures August–October rather than October alone: 27 closings versus 20 a year earlier, a $320,000 median versus $372,500 and just 14 cumulative median days on market versus 24. More transactions and faster completed sales do not erase the price caution. They describe different dimensions of the market.

> Buyer commitments are improving, but listing success still depends on accurate pricing and presentation.

The broker's conclusion is balanced. A realistic asking price can still attract demand, and a well-prepared buyer can find opportunities. We cannot substitute a city median or a model score for recent comparable properties, current competing listings and careful terms.

SOURCE & BASIS | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, White City p. 16; updated November 3, 2026. Monthly single-family transactions. SOURCE & BASIS | RVAR / Southern Oregon MLS, Jackson County Residential Statistics as of October 31, 2026, p. 1. Rolling August–October existing-home data; month-end residential inventory separately scoped. SOURCE & BASIS | October DOMUS White City p. 16. Calculated months of supply = active listings divided by calendar-month closings, rounded to one decimal.

03 / OCTOBER MARKET DASHBOARD

October’s small closing sample deserves careful reading.

Monthly single-family results, with year-earlier and September comparisons.

Market measure	Oct 2026	Oct 2025	Sep 2026*	YoY
Median sale price	$289,900	$405,000	$324,700	−28.4%
Closed sales	7	13	7	−46.2%
Pending sales	12	6	8	+100.0%
New listings	12	13	19	−7.7%
Median DOM	46	13	14	+33 days
Price per sq. ft.	$253	$259	$253	−2.3%
List price received	99.0%	98.5%	98.5%	+0.5 pp
Active listings	31	36	38	−13.9%
Calculated MOS	4.4	2.8	5.4	+59.9%
Jan–Oct closings	77	112	—	−31.3%

Seven October closings, 12 pending contracts, a $289,900 median and 46 median days on market form the most recent completed-sale picture. The pending count is encouraging, while market time and the closing median signal that buyers were selective about the homes that ultimately sold.

Calculated months of supply is shown as 31 active listings divided by seven October closings. Earlier dates use the same source-count arithmetic. September comparisons were republished with the October source and remain distinct from the archived September analytical vintage.

SOURCE & BASIS | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, White City p. 16; updated November 3, 2026. Monthly single-family transactions.

SOURCE & BASIS | October DOMUS White City p. 16. Calculated months of supply = active listings divided by calendar-month closings, rounded to one decimal.

04 / THE SHAPE OF 2026

The year-to-date transaction gap remains substantial.

October's weaker closing count fits a slower January–October year.

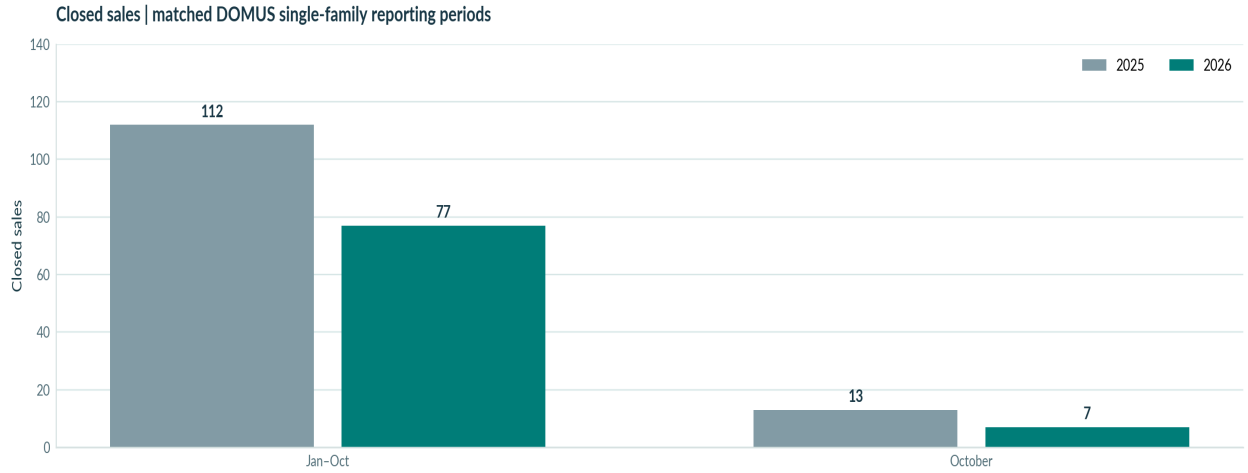


Figure 1. White City January–October and October-only closed sales, using matching annual comparison windows.

White City recorded 77 calendar-month single-family closings from January through October 2026, compared with 112 over the corresponding months of 2025. That is 35 fewer transactions, or 31.3% lower. October alone contributed seven closings, versus 13 last year.

The year-to-date contract total reached 79 versus 95 in 2025, and new listings totaled 128 versus 131. The supply of new listings has changed only modestly at the ten-month level, while sales and pending counts are lower. A stronger October pending reading is therefore encouraging but does not erase the accumulated annual shortfall.

> One better pipeline month is evidence to watch, not proof that the full-year activity gap has closed.

SOURCE & BASIS | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, White City p. 16; updated November 3, 2026. Monthly single-family transactions.

05 / CONTRACTS AND LISTINGS

Pending contracts doubled, despite fewer completed sales.

Different transaction stages should never be treated as the same count.

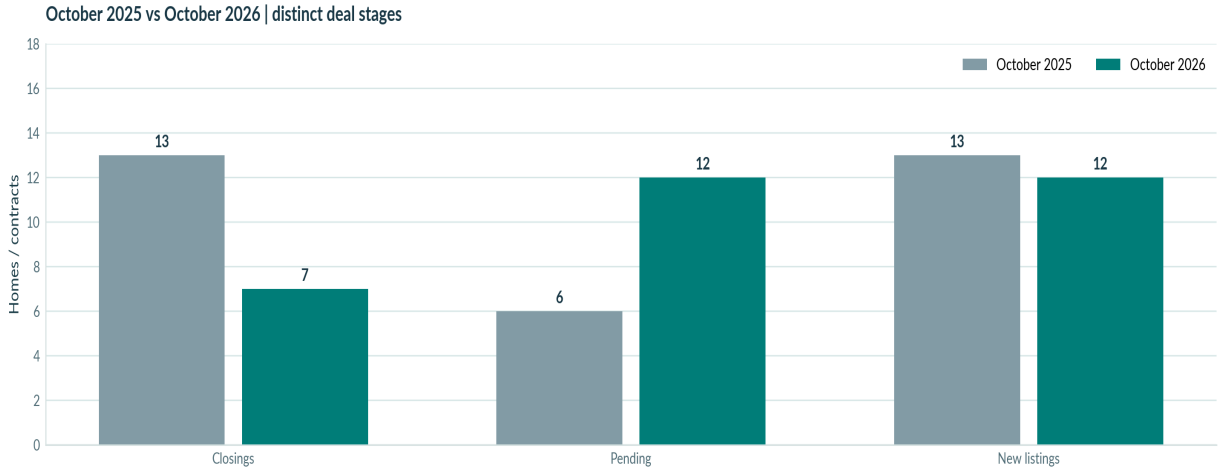


Figure 2. October White City closed, pending and newly listed single-family homes compared with October 2025.

October closed sales declined from 13 to seven year over year, but pending sales increased from six to 12. New listings edged from 13 to 12. The combination suggests fresh buyer commitments were more active than the month's completed-sale statistic alone would imply.

Against September's republished values, closings held at seven, pending sales rose from eight to 12 and new listings declined from 19 to 12. A pending contract may close later, fall through or change terms; it is not a guaranteed November sale. The next useful evidence will be how much of that activity turns into completed transactions.

> Monitor new commitments and successful closings together; neither is a substitute for the other.

SOURCE & BASIS | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, White City p. 16; updated November 3, 2026. Monthly single-family transactions.

06 / THE SPEED OF THE MARKET

October’s closed homes took considerably longer to sell.

The monthly and rolling market-time measures are different, not contradictory.

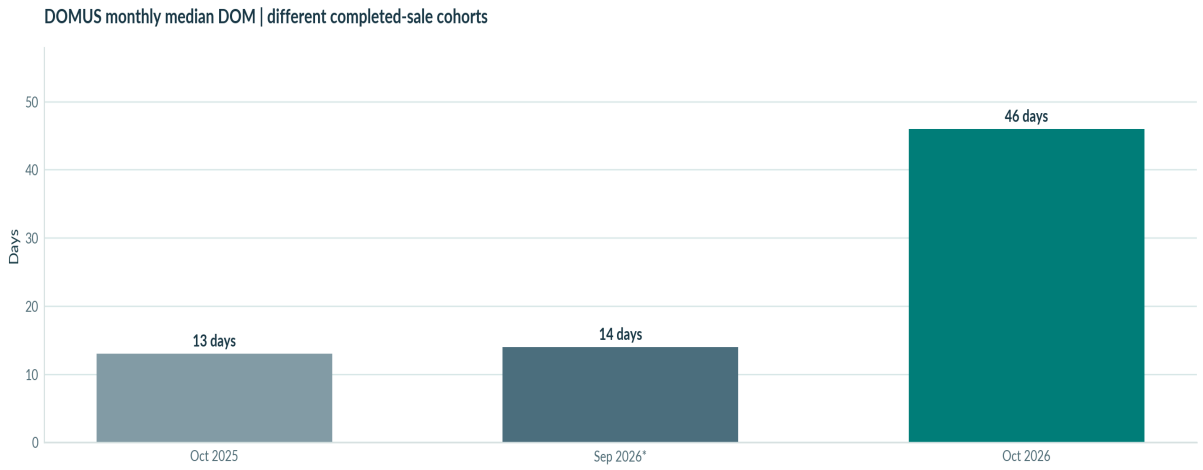


Figure 3. October 2025, September 2026 and October 2026 median days on market for monthly completed sales.

The seven single-family homes closing in October had a median of 46 days on market, compared with 13 days a year ago and 14 days in September’s republished comparison. A seven-home sample makes that median sensitive to which homes happened to close.

RVAR’s August–October existing-home cohort, by contrast, recorded a cumulative median of only 14 days, down from 24 in the year-earlier rolling window. The result suggests a faster recent cohort for that distinct population. Neither measure predicts how long any newly listed individual home will take to sell.

> Revisit asking price, launch quality and direct competitors before using either market-time statistic.

SOURCE & BASIS | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, White City p. 16; updated November 3, 2026. Monthly single-family transactions. SOURCE & BASIS | RVAR / Southern Oregon MLS, Jackson County Residential Statistics as of October 31, 2026, p. 1. Rolling August–October existing-home data; month-end residential inventory separately scoped.

07 / INVENTORY AND SUPPLY

Supply fell from September, but remains above last October.

The calculated October ratio is 4.4 months, not a promised time to sell.

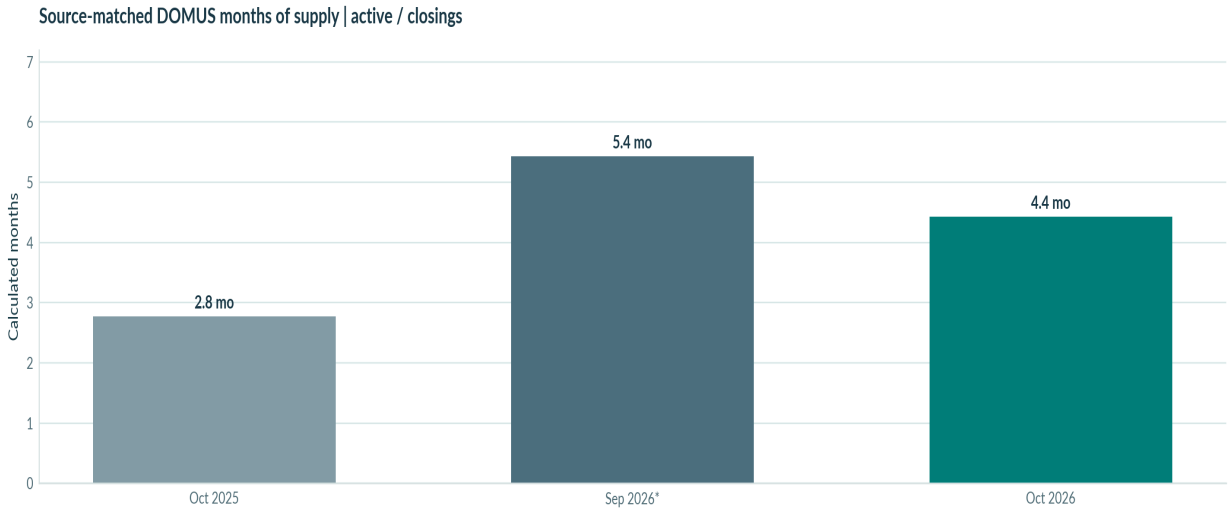


Figure 4. White City source-count calculated supply; October 2025, September 2026 and October 2026.

At October month-end, White City had 31 active single-family listings against seven October closings: 4.4 months of calculated supply. September's 38 active homes and seven closings yield 5.4 months; October 2025's 36 listings and 13 closings yield 2.8 months. A smaller listing pool helped supply ease from September even though closings did not increase.

How to use the reading

The year-over-year comparison remains less tight: 4.4 months versus 2.8. Supply moves with both inventory and recent sales pace and is especially volatile with seven closings. It does not mean an appropriately positioned home is expected to sell in precisely 4.4 months.

> October competition eased sequentially, but sellers still need a compelling price relative to the options buyers can tour.

SOURCE & BASIS | October DOMUS White City p. 16. Calculated months of supply = active listings divided by calendar-month closings, rounded to one decimal.

08 / PRICING AND TRANSACTION MIX

The monthly median fell much more than price per square foot.

A seven-sale closing mix cannot be used as a constant-quality appreciation index.

White City's monthly median sale price was $289,900, down 28.4% from $405,000 last October and 10.7% from $324,700 in September. Price per square foot, however, was $253, compared with $259 a year ago and $253 in September. Those are very different changes in two measures of the homes that sold.

The unusually large gap between the median-price movement and price-per-foot movement is a reason to investigate transaction mix, property size, condition and sale composition—not to announce that every White City property lost 28.4% of its value. Comparable homes and the active competitive set govern individual pricing.

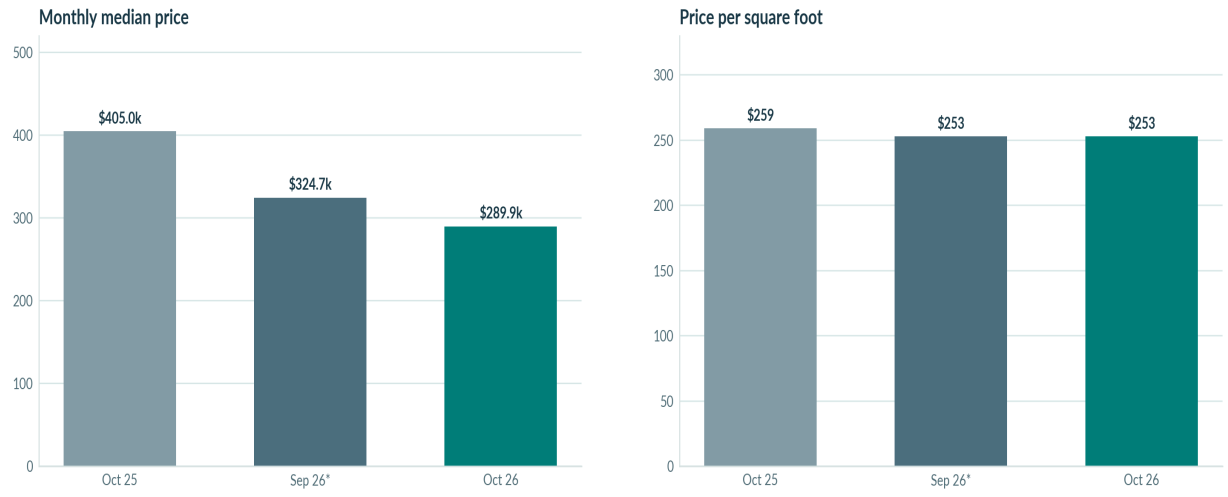


Figure 5. White City monthly median prices and price per square foot across three reporting dates.

A headline median should start the question about what sold—not end the property valuation.

SOURCE & BASIS | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, White City p. 16; updated November 3, 2026. Monthly single-family transactions.

09 / HOW TO VALUE AN INDIVIDUAL HOME

Find the right price through comparable homes and current choices.

A neighborhood transaction set is more useful than a townwide median.

Start with relevant sold comparables

First identify the property and likely buyer: square footage, layout, age, condition, amenities, location, lot use and financing fit. Choose recent completed sales that match those attributes and adjust for meaningful differences rather than simply using every sale within city limits.

Next evaluate active homes the same buyer can tour today. White City's 31 active single-family listings span different price bands and property types; the count alone does not say how many compete directly with one particular home. Ask how the property will photograph, show, finance and compare on total cost.

Then test current competition

Pricing step	Primary evidence
Match the property	Size, location, lot, layout and condition
Review recent sold homes	Adjusted, relevant transaction comparisons
Review active alternatives	What qualified buyers can choose today
Evaluate market response	Showings, price history and current competition
Recommend an asking range	Likely net, preparation and timing

Finally track launch response—showings, buyer questions, objections and offers. If engagement is weak, the evidence may call for a pricing or presentation adjustment before the listing becomes stale. A written market analysis should identify a defensible range and an actual recommended asking price.

> The winning price is the one buyers can justify against real substitutes and comparable sales.

SOURCE & BASIS | Jon & Jess Market Intelligence. Source-matched October Market Momentum and Market Health analytics; corrected calculated supply, qualified rolling outlook and Cycle results. Individual homes require comparable-property analysis.

Offers remained close to final asking prices.

List-price realization adds perspective, but does not measure every negotiation.

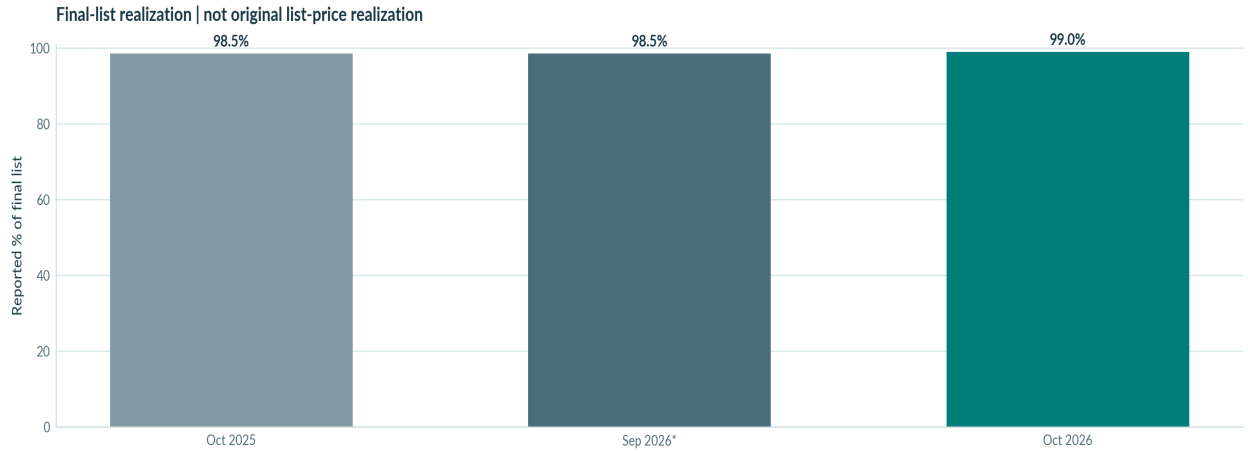


Figure 6. White City monthly closed-sale price as a percentage of final list price.

October closed homes received 99.0% of their reported final list prices, compared with 98.5% in both October 2025 and September 2026. That is relatively firm realization among the seven homes that closed—even though the monthly median price and transaction count declined.

Final-list realization differs from original asking-price realization and may not capture concessions, repairs or credits. The figure should not be interpreted as a guarantee of a 1% discount or as evidence that homes originally priced aggressively did not require adjustments.

> Assess the full offer, timing and contingencies—not only the sale-to-final-list percentage.

SOURCE & BASIS | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, White City p. 16; updated November 3, 2026. Monthly single-family transactions.

The rolling existing-home market adds an important counterpoint.

August–October existing-home sales are not October-only single-family closings.

October comparison	DOMUS monthly SFR	RVAR existing rolling
Closed sales	7	27
Median price	$289,900	$320,000
Median market time	46 days	14 cumulative days
Inventory	31 monthly SFR	33 broader RVAR snapshot

The separate RVAR existing-home window recorded 27 sales, up from 20 in the matching year-earlier three-month period. Its median sale price was $320,000, down from $372,500, while cumulative median days on market declined to 14 from 24.

That means rolling liquidity and selling time improved while the median price softened. More sales do not automatically mean sellers gained pricing power, and faster rolling market time should not be transferred to the seven October-only closings.

RVAR also reports 33 active residential listings at October month-end, compared with 31 in the DOMUS monthly single-family report. These inventory counts differ in source-defined scope and should not be substituted or added together.

> The two source views broaden our understanding; neither should be forced to match the other.

SOURCE & BASIS | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, White City p. 16; updated November 3, 2026. Monthly single-family transactions. SOURCE & BASIS | RVAR / Southern Oregon MLS, Jackson County Residential Statistics as of October 31, 2026, p. 1. Rolling August–October existing-home data; month-end residential inventory separately scoped.

The longer history reveals repeated changes in liquidity and price.

Rolling three-month data from 2022 through October 2026 provide the historical backdrop.

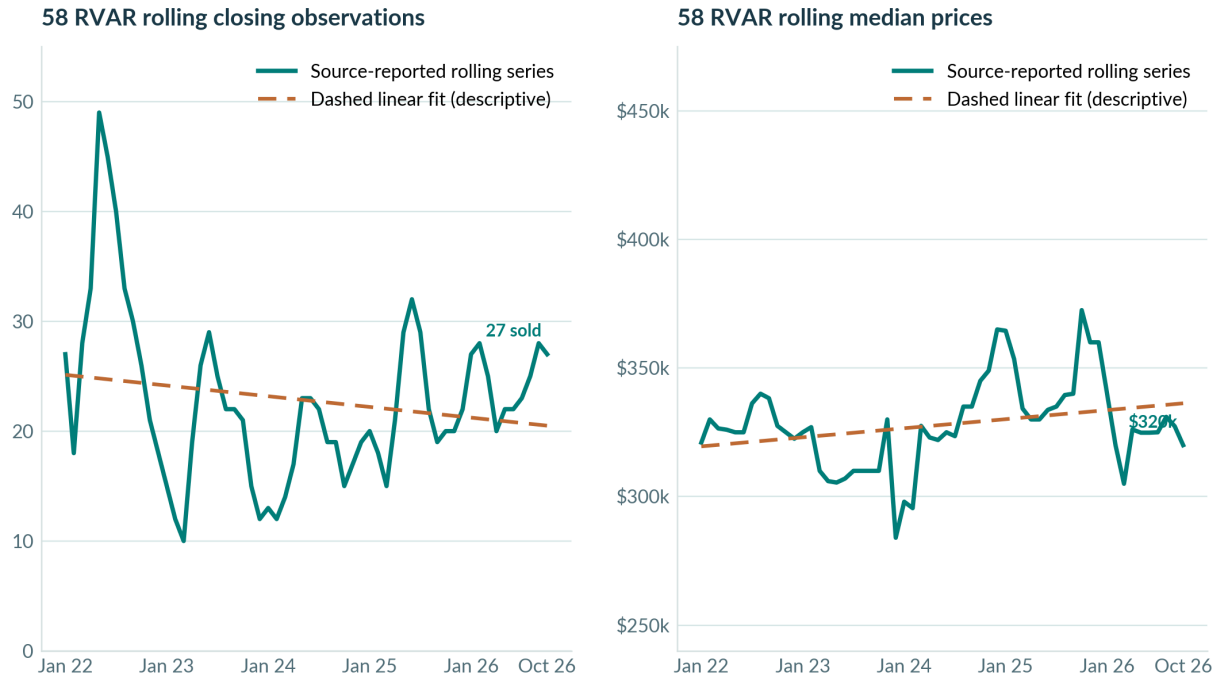


Figure 7. White City rolling three-month existing-home sales and median prices, 2022–October 2026.

The recovered RVAR existing-home series includes overlapping rolling three-month sales observations across several distinct markets. It is suited to reading the shape of activity, but adjacent points share transactions; summing them would double- or triple-count the same closings.

White City's rolling sales and median price have moved through more than one expansion and cooling episode. The chart helps us distinguish an isolated closing mix from a sustained trend. In October 2026, the median is below its year-earlier level, even as the number of rolling closings is higher and cumulative market time is shorter.

> The pattern across several months has greater interpretive value than a single local median.

SOURCE & BASIS | RVAR / Southern Oregon MLS, Jackson County Residential Statistics as of October 31, 2026, p. 1. Rolling August–October existing-home data; month-end residential inventory separately scoped.

Rolling transaction speed improved while price remained under pressure.

The most recent months show a price and liquidity story that is not one-dimensional.

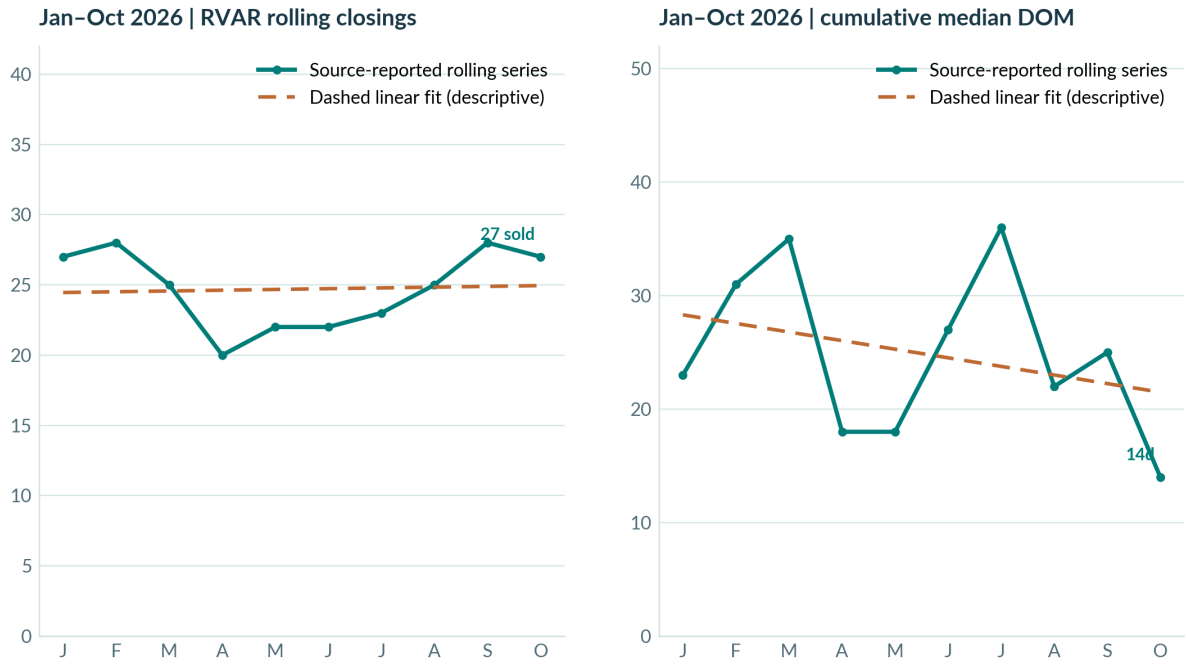


Figure 8. White City's 2026 rolling existing-home closings and cumulative median DOM.

In the verified recent sequence, rolling existing-home closings totaled 23 in July, 25 in August, 28 in September and 27 in October. Cumulative median days on market moved from 36 in July to 22 in August, 25 in September and 14 in October. October improved substantially on the time-to-close indicator even while sales eased slightly from September.

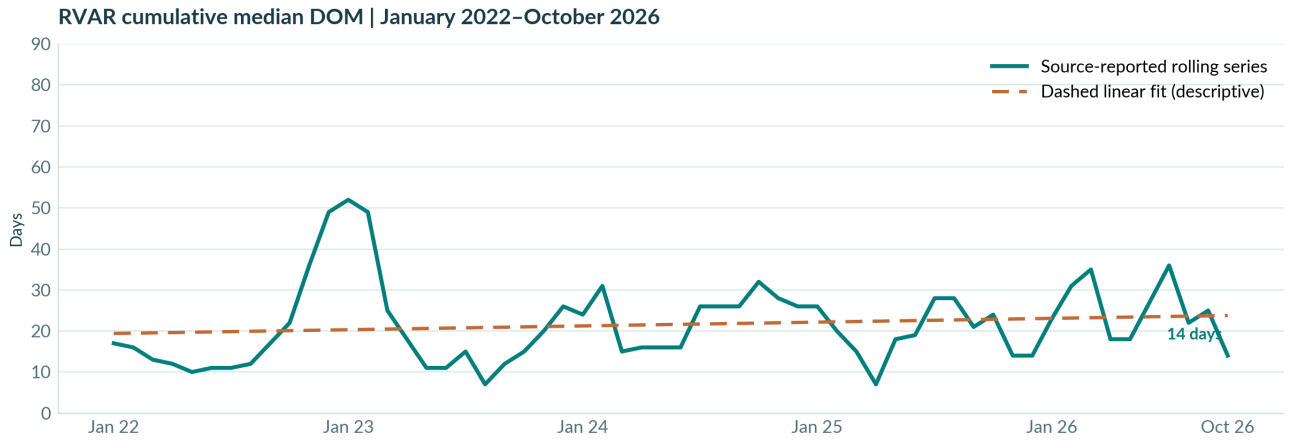
The rolling median was $325,000 in July, $331,000 in August, $327,350 in September and $320,000 in October. This gradual retreat is different from the sharp October-only DOMUS median decline. Both are legitimate observations for different populations and windows.

> Volume, selling time and price can move in different directions; use all three.

SOURCE & BASIS | RVAR / Southern Oregon MLS, Jackson County Residential Statistics as of October 31, 2026, p. 1. Rolling August–October existing-home data; month-end residential inventory separately scoped.

Five autumns reveal a changing market, not one direction.

The annual October-ending RVAR cohorts compare like rolling windows across 2022–2026.



MATCHED OCTOBER-ENDING RVAR EXISTING-HOME WINDOWS

October end	Rolling sales	Median price	Cumulative DOM
2022	26	$327.5k	22 days
2023	21	$310.0k	15 days
2024	15	$345.0k	32 days
2025	20	$372.5k	24 days
2026	27	$320.0k	14 days

The 2026 autumn rolling cohort closed **27 homes** versus **20** a year earlier, a **35% increase in transaction flow**. Yet the reported median moved from **$372,500 to $320,000** (down **14.1%**) while cumulative median marketing time shortened from **24 to 14 days**. These are changes in the composition and experience of actual closings, not a matched-home price index.

Across the five Octobers, rolling sales did not climb steadily: **26, 21, 15, 20, then 27**. Cumulative median DOM also varied: **22, 15, 32, 24 and 14 days**. A dashed five-year fit can summarize that sequence, but the latest seasonal turn matters more to a listing decision than a linear extrapolation.

Read the dashed historical fits as descriptions only. The 58 overlapping three-month windows are not 58 independent months of sales.

SOURCE NOTES | Archived RVAR UGB existing-home records 2022–Aug 2026 plus original Sep 2026 and Oct 2026 source stages. No new forecast was calculated.

15 / TWO INVENTORY POPULATIONS

The two inventory sources measure different property populations.

Similar snapshots do not grant permission to combine their counts.

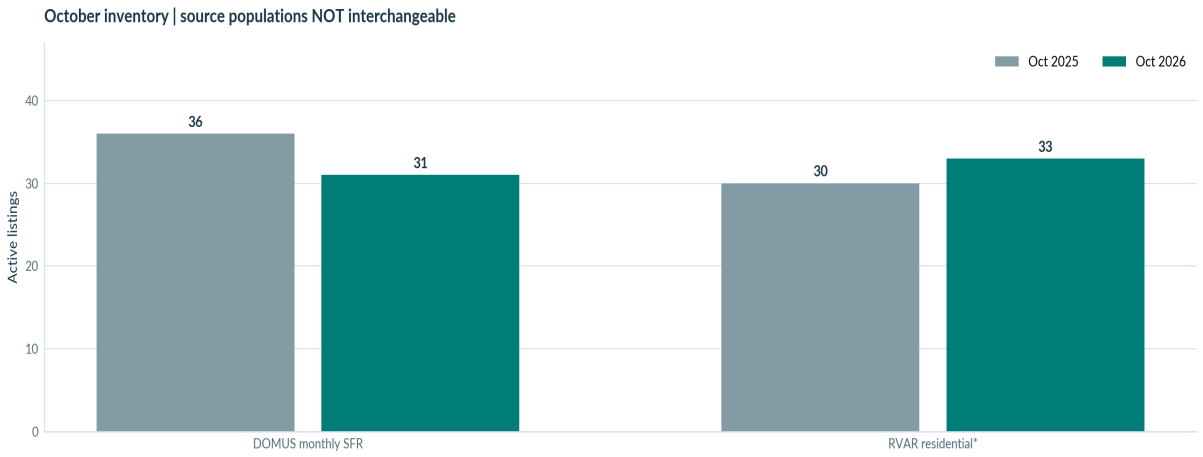


Figure 9. White City source-specific October inventory comparisons: monthly SFR and broader residential snapshot.

DOMUS reports 31 active monthly single-family listings in October compared with 36 a year earlier. RVAR reports 33 active residential listings at October 31 compared with 30 a year earlier. The two measures even point in different year-over-year directions.

The distinct source scopes and geography rules are sufficient reason to keep the series separate. RVAR's 33-listing snapshot is shared across its existing-home and new-construction analytical branches; it is not a verified count of existing-only or construction-only homes available.

> A client should see the inventory that actually competes with the property—not a blended database total.

SOURCE & BASIS | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, White City p. 16; updated November 3, 2026. Monthly single-family transactions. SOURCE & BASIS | RVAR / Southern Oregon MLS, Jackson County Residential Statistics as of October 31, 2026, p. 1. Rolling August–October existing-home data; month-end residential inventory separately scoped.

New construction remains a separate, thin transaction market.

Four rolling new-home closings cannot support the same forward claims as the existing-home series.

New-construction evidence	White City October 2026
RVAR rolling new-home closings	4 versus 11 last year
RVAR rolling median price	$359,900 versus $385,000
RVAR cumulative median DOM	47 days versus 58
DOMUS monthly new-home median	$410,000 versus $424,900

RVAR's August–October new-construction branch recorded four closings, down from 11 in the prior-year rolling window. Its median was $359,900 versus $385,000 a year earlier, and cumulative median days on market improved to 47 from 58. The small count makes both medians and speed sensitive to individual completions and builder mix. The separate DOMUS monthly report displays a $410,000 new-construction median versus $424,900 a year earlier. Those monthly construction medians come from a different reporting population, and their underlying small transaction counts are not separately established here.

New construction is an important competitive choice, but its October forecast and Cycle branches do not meet our full qualification screen. We do not substitute existing-home forecasts or the shared inventory snapshot as if either were a dedicated construction prediction.

Compare builder incentives, completion dates, quality, warranties and financing alongside resale alternatives.

SOURCE & BASIS | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, White City p. 16; updated November 3, 2026. Monthly single-family transactions. SOURCE & BASIS | RVAR / Southern Oregon MLS, Jackson County Residential Statistics as of October 31, 2026, p. 1. Rolling August–October existing-home data; month-end residential inventory separately scoped. SOURCE & BASIS | Jon & Jess Market Intelligence. Source-matched October Market Momentum and Market Health analytics; corrected calculated supply, qualified rolling outlook and Cycle results. Individual homes require comparable-property analysis.

17 / EVIDENCE SUMMARY

Eight October findings help separate signal from noise.

Each observation should be paired with its denominator and reporting window.

October fact	2026	2025	Market reading	Important limit
Monthly closings	7	13	Lower volume	Small sample
Monthly median	$289.9k	$405k	Lower mix	Not same homes
Monthly pendings	12	6	More contracts	Not future closings
Monthly DOM	46	13	Longer wait	Closed cohort
Active listings	31	36	Fewer choices	Source scope
Price per sq. ft.	$253	$259	Near flat	Mix-sensitive

White City had seven October SFR closings, compared with 13 a year earlier. Pending contracts rose to 12 from six. Active monthly SFR inventory was 31, compared with 36, and calculated supply was 4.4 months. These are related market mechanics, but none is a controlled property-price index.

The monthly median was $289,900 and median market time was 46 days. RVAR's rolling existing-home median was $320,000 on 27 closings, with 14 cumulative median DOM. The difference arises from distinct time windows and populations, not from a calculation that should be averaged away.

Our Market Momentum and Market Health measures help organize this evidence. They are source-specific composite diagnostics, not assertions about the price or likely outcome of an individual property.

SOURCE & BASIS | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, White City p. 16; updated November 3, 2026. Monthly single-family transactions.

SOURCE & BASIS | RVAR / Southern Oregon MLS, Jackson County Residential Statistics as of October 31, 2026, p. 1. Rolling August–October existing-home data; month-end residential inventory separately scoped. SOURCE & BASIS | Jon & Jess Market Intelligence. Source-matched October Market Momentum and Market Health analytics; corrected calculated supply, qualified rolling outlook and Cycle results. Individual homes require comparable-property analysis.

Recent months show an uneven but instructive sequence.

Use a sequence of actual completed sales and pending activity, not a reconstructed narrative.

Month	Closed	Pending	Median price	Median DOM
May 2026	8	8	$340.0k	20
June 2026	7	11	$380.0k	30
July 2026	7	7	$365.0k	27
Aug 2026	9	7	$331.0k	12
Sep 2026*	7	8	$324.7k	14
Oct 2026	7	12	$289.9k	46

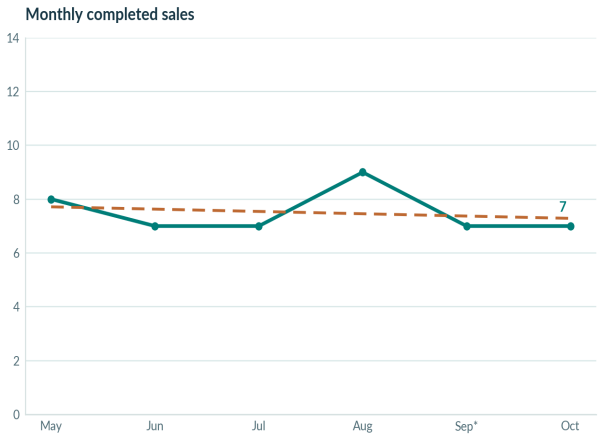
The monthly comparison begins with spring and follows the reported summer and autumn closing counts. Seven October closings are exactly equal to September in the October source publication, while pending contracts rose from eight to 12 and the closing-cohort median market time lengthened.
Monthly medians remain sensitive to the mix of homes sold. The sequence is useful for identifying shifts in the number of deals and time on market; it cannot track identical homes from one month to the next.

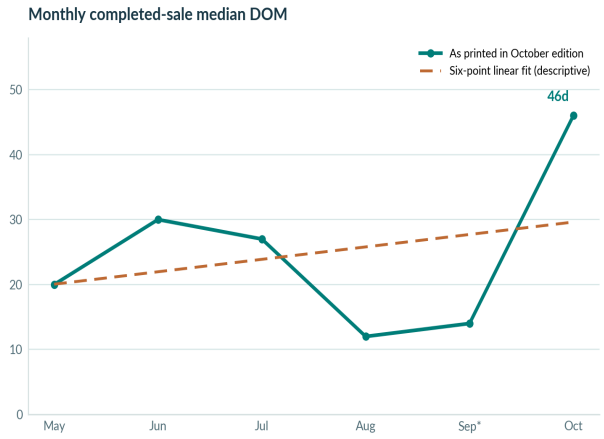
Where archived monthly records and republished comparisons differ, this table uses the later publication's September value explicitly for October-to-September comparison.

SOURCE & BASIS | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, White City p. 16; updated November 3, 2026. Monthly single-family transactions.

SOURCE & BASIS | RVAR / Southern Oregon MLS, Jackson County Residential Statistics as of October 31, 2026, p. 1. Rolling August–October existing-home data; month-end residential inventory separately scoped.

SIX-MONTH DOMUS CHART | OCTOBER-PUBLISHED COMPARATORS





*September 2026 is the October-republished value, NOT the accepted original September model-state input.

19 / CHECKING PRICE SIGNALS

Price, speed and realized list price deserve separate readings.

The selling environment cannot be summarized by one measure.

Price and execution	Oct 2025	Sep 2026	Oct 2026	Interpretation
Monthly median	$405k	$324.7k	$289.9k	Thin mix
Price / sq. ft.	$259	$253	$253	Less changed
List realized	98.5%	98.5%	99.0%	Final ask
Median DOM	13	14	46	Slower cohort
Closed sales	13	7	7	Stable vs Sep
Active	36	38	31	Lower vs Sep

October's $289,900 closing median is lower than both the $405,000 year-earlier median and the $324,700 September comparison. Price per square foot was $253, much closer to September's $253 and October 2025's $259. The relative stability of price per foot is one reason not to project the headline median decline onto every home.

Final-list realization increased to 99.0% from 98.5% a year earlier, even while median market time lengthened to 46 days. A home may sell near its adjusted final asking price after a long marketing process. For a listing strategy, original pricing and exposure still matter.

The right comparison remains recently sold similar properties and current active substitutes, including their condition, financing and concessions.

SOURCE & BASIS | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, White City p. 16; updated November 3, 2026. Monthly single-family transactions.

SOURCE & BASIS | Jon & Jess Market Intelligence. Source-matched October Market Momentum and Market Health analytics; corrected calculated supply, qualified rolling outlook and Cycle results. Individual homes require comparable-property analysis.

A higher pending count is encouraging, not a completed recovery.

The annual flow and supply measures still reflect a thinner transaction year.

Flow / supply	2025	2026	Direction	Caution
Jan–Oct closings	112	77	Lower	Cumulative
Jan–Oct pending	95	79	Lower	Contracts differ
Jan–Oct new	131	128	Near stable	New supply
Oct active	36	31	Lower	Snapshot
Oct supply	2.8	4.4	Higher	Arithmetic ratio
RVAR active	30	33	Higher	Other source

From January through October, White City had 77 closed sales versus 112 in 2025, while pending sales were 79 versus 95. New listings were nearly unchanged at 128 versus 131. Those trends form the broader context for October's better 12-contract reading.

At month-end, 31 active single-family listings compared with 36 a year earlier. Calculated supply was 4.4 months versus 2.8 last October because the monthly closed-sales pace was materially slower. The distinction between a smaller listing count and more available months at that pace is important.

RVAR's broader active residential snapshot increased to 33 from 30. That source measures a different population and should not be spliced into the monthly supply ratio.

SOURCE & BASIS | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, White City p. 16; updated November 3, 2026. Monthly single-family transactions.

SOURCE & BASIS | RVAR / Southern Oregon MLS, Jackson County Residential Statistics as of October 31, 2026, p. 1. Rolling August–October existing-home data; month-end residential inventory separately scoped. SOURCE & BASIS | October DOMUS White City p. 16. Calculated months of supply = active listings divided by calendar-month closings, rounded to one decimal.

Different home types face different competitors.

White City is a community of individual properties, not one uniform product.

Home category	Key difference	Buyer focus	Pricing risk	Evidence
Single-level resale	Layout and accessibility	Utility	Overpricing	Comparable sales
Family residence	Size and condition	Move-in readiness	Repair friction	Active options
New construction	Finishes and builder terms	Warranties	Incentives	Builder comps
Older resale	Systems and maintenance	Inspections	Unpriced repairs	Contractor input
Larger lot home	Usable land and access	Practical use	Unproven premium	Land records
Renovated home	Work quality	Permits	Premium assumptions	Adjusted comps

A single-level residence, a recently renovated home and a new construction property may draw overlapping but distinct buyers. Even within the same budget, available alternatives differ by lot utility, condition, layout, location and financing requirements.

A seller needs to know the homes that appear beside the listing in the buyer's actual search results. Newly completed properties can introduce incentives and warranties that compete with resale homes even when their advertised prices look higher.

A buyer should compare total ownership costs and inspection exposure, not only the initial asking price. In this October market, more pending contracts and longer closed-home market time can coexist because buyers gravitate toward particular properties.

SOURCE & BASIS | Jon & Jess Market Intelligence. Source-matched October Market Momentum and Market Health analytics; corrected calculated supply, qualified rolling outlook and Cycle results. Individual homes require comparable-property analysis.

A buyer's complete cost is more important than the median.

The purchase price is only the opening line of a financial decision.

Buyer cost element	Why it matters	Verify with	Risk	Action
Mortgage	Cash flow	Lender	Rate / terms	Preapproval
Appraisal	Financing	Lender / appraisal	Value gap	Comps
Physical condition	Repairs	Inspector	Unknowns	Diligence
Specialist findings	Complex repairs	Licensed trade	Scope	Estimate
Tax / insurance	Carry cost	Providers	Affordability	Quotes
Closing terms	Schedule	Parties / title	Delay	Plan

Evaluate monthly payment, down payment, financing terms, property taxes, insurance, utilities and near-term repair exposure. A home priced below a broad city median can still be expensive relative to its condition or ownership costs; a higher price can be justified by a better match and fewer immediate expenses.
Start with a financing conversation and a comparable-property analysis. During diligence, prioritize a general inspection and specialized inspections when the property warrants them. Obtain credible repair scopes before converting an observed deficiency into a negotiating demand.

White City's October data give buyers reasons to make careful comparisons, not permission to assume every seller must accept a discount. A well-priced home with broad utility can still attract competitive attention.

SOURCE & BASIS | Jon & Jess Market Intelligence. Source-matched October Market Momentum and Market Health analytics; corrected calculated supply, qualified rolling outlook and Cycle results. Individual homes require comparable-property analysis.

The strongest asking price competes on day one.

An early market response is more useful than waiting for a hoped-for median rebound.

Pricing test	Evidence	Warning signal	Response	Goal
Sold alternatives	Recent comps	Wide adjustments	Refine range	Value
Current competition	Active substitutes	Lower asks	Reposition	Visibility
Price brackets	Buyer searches	Thin demand	Test ask	Exposure
Condition	Showing objections	Repair friction	Prepare	Confidence
Contract terms	Buyer feedback	Financing risk	Simplify	Close
Launch response	Traffic / offers	Low interest	Reassess	Momentum

Begin with a range supported by sold comparables, then test the range against active homes with similar appeal. The October $289,900 median is a transaction-mix statistic; it cannot replace the analysis of bedrooms, property size, condition, location and recent closed alternatives.

Presentation should make the property easy to evaluate: clean windows, clear photography, thoughtful staging when useful, and attention to defects that create avoidable concerns. We prioritize preparation likely to improve net proceeds rather than recommend improvements that cannot reasonably pay for themselves.

After launch, watch showing activity, questions and offers relative to nearby competing listings. Low engagement warrants reassessment instead of relying on an older annual median or a single forecast center.

SOURCE & BASIS | Jon & Jess Market Intelligence. Source-matched October Market Momentum and Market Health analytics; corrected calculated supply, qualified rolling outlook and Cycle results. Individual homes require comparable-property analysis.

Neighborhood evidence beats comparisons across city labels.

Market context is a guide to better questions, not a replacement for property-specific evidence.

Market comparison	Use appropriately	Do not claim
White City monthly	DOMUS October SFR	Every home changed by −28.4%
White City rolling	RVAR existing homes	Same as October-only
White City construction	Separate thin RVAR cohort	Same as resale
Subject home	Adjusted comps and substitutes	Community median equals value

White City's source geographies differ between monthly single-family transactions and the rolling urban-growth-boundary statistics. The same property may also compete with a home just outside a formal community boundary, especially when buyers search by price, school, commute or lifestyle needs.
Look at actual substitute homes and recent property-level sales before borrowing a broader market conclusion. A different city's median, even one that seems nearby, is not an automatic adjustment factor for the subject home.

For unusual lots, manufactured residences, newer construction or homes with special features, confirm the appropriate segment and source scope before comparing any statistics.

> Define the property and buyer audience first, then choose the market evidence that fits.

SOURCE & BASIS | Jon & Jess Market Intelligence. Source-matched October Market Momentum and Market Health analytics; corrected calculated supply, qualified rolling outlook and Cycle results. Individual homes require comparable-property analysis.

25 / WHICH MODEL OUTPUTS ARE AVAILABLE?

Only the existing-home outlook qualifies for full publication.

The platform reports supported results and leaves unsupported branches unfilled.

Source context	October evidence	Outlook / Cycle status
DOMUS monthly SFR	7 closings; supply 4.4	No qualified forward routes
RVAR existing	27 rolling sales; $320k	Outlook and Cycle eligible
RVAR new construction	4 rolling sales; $359.9k	Outlook and Cycle withheld
RVAR inventory	33 active snapshot	Shared; no duplicate count

White City has multiple source contexts: calendar-month single-family residence, rolling existing homes, rolling new construction and the shared residential inventory snapshot. All provide useful facts, but not all qualify for the same model outputs.

The rolling existing-home context has eligible Market Outlook centers and a Market Cycle reading. The monthly single-family and construction contexts retain descriptive and partially supported Momentum/Health diagnostics, while their full forecast and Cycle outputs are withheld. A missing prediction is not zero.

The construction sample is particularly thin at four rolling closings. Its available diagnostics may suggest changes in activity or speed, but missing or limited input coverage means those scores do not independently qualify a full forward-looking narrative.

> Trust grows when the report states which analyses are supported, instead of filling every chart with a number.

SOURCE & BASIS | Jon & Jess Market Intelligence. Source-matched October Market Momentum and Market Health analytics; corrected calculated supply, qualified rolling outlook and Cycle results. Individual homes require comparable-property analysis.

Seller strategy: earn the buyer’s attention.

A more active contract pipeline is promising—but pricing discipline still matters.

Price with evidence

White City’s 12 October pending contracts suggest buyers are committing to some homes even as the seven completed transactions took longer to reach the finish line. The right listing strategy is to appeal to that active buyer group with an offer of value, condition and terms—not to assume an automatic price rebound.

Present without apologies

Prepare the home before photographs and launch. Address inexpensive distractions with genuine buyer impact; coordinate professionals for condition, repairs, staging and marketing when warranted. Price against relevant sold homes and current substitutes from the beginning.

Monitor and adapt

During the listing period, review showings, qualified feedback, competing inventory and buyer objections. If momentum fades, consider timely changes based on evidence. The strongest offer is the one most likely to close successfully at a favorable net result.

> Start with a competitive position and protect the first weeks of exposure.

SOURCE & BASIS | Jon & Jess Market Intelligence. Source-matched October Market Momentum and Market Health analytics; corrected calculated supply, qualified rolling outlook and Cycle results. Individual homes require comparable-property analysis.

27 / EVALUATING OFFERS

Evaluate the full offer, not only the headline price.

Terms and probability of closing matter alongside gross proceeds.

Offer term	What seller should check
Price and likely net	Credits, fees and closing expenses
Financing / appraisal	Loan and valuation exposure
Inspection options	Real findings and repair scope
Contract timeline	Closing flexibility and logistics
Contingencies	Probability of successful completion

Review financing strength, appraisal exposure, inspection requests, contingencies, earnest money and timing. An offer that looks highest can be less favorable after repairs, credits, closing delays or a higher risk of termination. A slightly different price with cleaner terms may better serve the seller.
During diligence, respond promptly to credible findings and use professional estimates when repairs are at issue. Keep negotiation grounded in the contract and actual property conditions, not in assumptions based on the town median.

The seller decides which offer or response to accept. Our role is to interpret the evidence, explain the tradeoffs and advocate for the client's stated priorities.

> Compare expected net proceeds and the likelihood of successful closing—not simply the opening number.

SOURCE & BASIS | Jon & Jess Market Intelligence. Source-matched October Market Momentum and Market Health analytics; corrected calculated supply, qualified rolling outlook and Cycle results. Individual homes require comparable-property analysis.

Buyer strategy: compare with discipline and act when value appears.

More room to investigate does not mean every home is negotiable.

Compare the real options

White City's October monthly median and market time justify careful scrutiny of asking prices, condition and competition. The stronger pending count is also a reminder that properly priced homes can attract interest before buyers have time to deliberate indefinitely.

Use diligence strategically

Begin with must-haves, price capacity and actual available substitutes. Then compare sold homes and active listings to determine whether the asking price makes sense. Evaluate financing, inspection needs, closing flexibility and the cost of any repairs or upgrades.

Negotiate the whole package

Offer terms should fit the particular listing. A home with a long market history and identifiable repairs may support different negotiations from one that has just launched with multiple showings. Avoid using a citywide median to justify an unsupported discount.

> Well-supported decisions can be decisive without becoming impulsive.

SOURCE & BASIS | Jon & Jess Market Intelligence. Source-matched October Market Momentum and Market Health analytics; corrected calculated supply, qualified rolling outlook and Cycle results. Individual homes require comparable-property analysis.

Selling and buying are one connected household decision.

The two sides of a move must be planned together.

Household planning item	Evidence to establish
Likely current sale proceeds	Property CMA and net sheet
Replacement-home cost	Actual comparable inventory
Financing and reserves	Lender terms, cash flow, taxes
Timing and contingencies	Closing and move coordination

A homeowner considering a move should estimate a realistic net sale range for the present property and the cost of a suitable replacement. Use recent sales, existing competition, financing terms, taxes, repairs and expected closing expenses. A forecast for an overall market median cannot determine the outcome of either transaction.

Timing matters. A higher potential sale price in a future period may be offset by carrying costs, changed financing terms or a more expensive replacement home. Conversely, a modest sale concession may enable a more favorable purchase.

Test the complete move

Build a flexible strategy for preparation, listing launch, inspections, contingencies and simultaneous or staggered closings. The right plan is the one that works for the household under more than one plausible market outcome.

> Compare the sale and purchase as one financial and logistical plan.

SOURCE & BASIS | Jon & Jess Market Intelligence. Source-matched October Market Momentum and Market Health analytics; corrected calculated supply, qualified rolling outlook and Cycle results. Individual homes require comparable-property analysis.

30 / WHAT TO WATCH NEXT

November will test whether the stronger pending count converts.

Watch the next set of transaction facts—not a single forecast prediction.

November signal	What it will help answer
Pending sales	Do 12 contracts persist?
Monthly active listings	Does the 31-home count stay low?
Median monthly DOM	Does the 46-day closing cohort repeat?
Rolling existing sales	Do 27 three-month closings hold?
Realized list price	Do closed homes stay near their final ask?

The first signal is the number of new pending contracts relative to October's 12 and the October source's seven completed sales. A second encouraging month would strengthen evidence of buyer commitment; a retreat would suggest October was more isolated.

Also watch active monthly inventory from the 31-listing October level and changes in monthly median days on market from 46. For the rolling existing-home market, the next report will show whether 27 sales, a $320,000 median and 14 cumulative median DOM persist as the three-month window advances.

Do not treat a single November observation as a complete trend. The strongest interpretation links several reported months, the quality of available properties and direct competition.

> The next meaningful information is new buyer commitment—not a guess about one median.

SOURCE & BASIS | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, White City p. 16; updated November 3, 2026. Monthly single-family transactions. SOURCE & BASIS | RVAR / Southern Oregon MLS, Jackson County Residential Statistics as of October 31, 2026, p. 1. Rolling August–October existing-home data; month-end residential inventory separately scoped. SOURCE & BASIS | Jon & Jess Market Intelligence. Source-matched October Market Momentum and Market Health analytics; corrected calculated supply, qualified rolling outlook and Cycle results. Individual homes require comparable-property analysis.

Read every market number with its source and time window.

The most important discipline is not mixing different market definitions.

Source / lens	Correct interpretation
DOMUS monthly	October single-family sales, listings and median
DOMUS YTD	January–October cumulative counts, not medians to sum
RVAR existing	August–October rolling sales, median and cumulative DOM
RVAR inventory	October 31 broader source-defined residential snapshot
Market Momentum / Health	Different normalized score for each defined population
Outlook / Cycle	Qualified rolling estimate and historical pattern fit

DOMUS reports calendar-month single-family transactions, available listings and year-to-date totals. RVAR's existing-home branch reports overlapping three-month sales and cumulative median days on market; its active inventory is a month-end residential snapshot with its own defined scope. New construction is a separate, thinner RVAR segment.

A simple reading rule

Market Momentum, Market Health & Leverage and the eligible Market Outlook and Market Cycle are calculated within these defined contexts. A monthly median is not the same statistic as a rolling median. A price forecast for the rolling existing-home market is not an appraisal or a prediction for an individual property. A Cycle fit percentage is not the odds of a future event.

Name the source, property population and period before interpreting a number.

SOURCE & BASIS | DOMUS / Oregon Data Share, October 2026 Jackson County Market Summary, White City p. 16; updated November 3, 2026. Monthly single-family transactions. SOURCE & BASIS | RVAR / Southern Oregon MLS, Jackson County Residential Statistics as of October 31, 2026, p. 1. Rolling August–October existing-home data; month-end residential inventory separately scoped. SOURCE & BASIS | Jon & Jess Market Intelligence. Source-matched October Market Momentum and Market Health analytics; corrected calculated supply, qualified rolling outlook and Cycle results. Individual homes require comparable-property analysis.

DOMUS and RVAR: geographic and reporting differences

DOMUS / OREGON DATA SHARE

October single-family sales and listings in White City's source-defined community reporting area, with separate January-October YTD results. Seven closings and 31 active listings imply 4.4 months of calculated supply (31 / 7). This is not an exact UGB-only population.

RVAR / SOUTHERN OREGON MLS

Within the defined urban-growth-boundary view, August-October rolling existing-home and new-construction closings are separate (27 and 4). Its 33 active listings are one October 31 residential snapshot shared by both branches, not 33 for each. The difference from DOMUS does not establish a rural-listing or rural-sales count.

Momentum and Health improved in two different market views.

September-to-October model movement can diverge from the monthly closing headline.

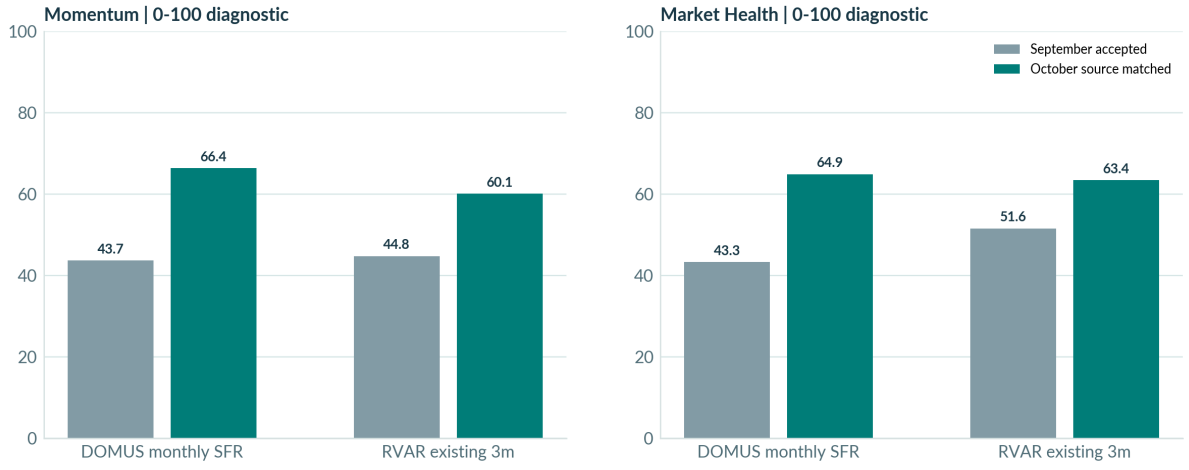


Figure 10. White City September-to-October Market Momentum and Market Health by source population.

White City's corrected October monthly Market Momentum measured 66.4, up from 43.7 on the frozen September model inputs; monthly Market Health increased to 64.9 from 43.3. The component formulas also see stronger pending activity, reduced current inventory and other changing market mechanics—not merely the lower October median price.

The separate rolling existing-home scores improved as well: Momentum 60.1 versus 44.8 in September, and Health 63.4 versus 51.6. These are standardized descriptions of a defined population; neither score asserts that an identical home appreciated or that every seller has an advantage.

Use the direction and the components together. The score is a guide to investigation, not a verdict.

SOURCE & BASIS | Jon & Jess Market Intelligence. Source-matched October Market Momentum and Market Health analytics; corrected calculated supply, qualified rolling outlook and Cycle results. Individual homes require comparable-property analysis.

Market Momentum measures what is changing beneath the headline.

Price, demand, supply, liquidity, selling speed and pricing efficiency each contribute.

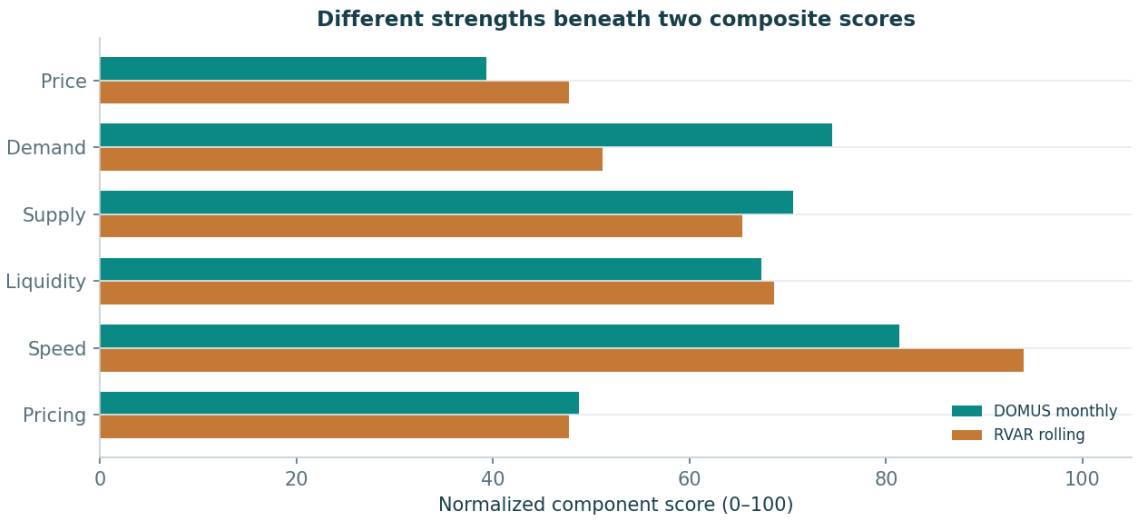


Figure 11. White City October Market Momentum components, monthly and rolling existing-home contexts.

Price Momentum describes recent price movement within the specified population. Demand Momentum summarizes transaction or contract changes. Inventory Momentum registers shifts in available supply. Liquidity addresses completed-sale activity relative to the market; Market Speed reflects changes in marketing time; Pricing Efficiency checks whether the price evidence aligns with related measures.

In White City, October monthly Demand Momentum was 74.5 and Inventory Momentum 70.5, helping lift the overall score even while Price Momentum was 39.3. The rolling existing-home branch showed particularly strong Market Speed at 94.0. These component differences explain how two market views can have stronger Momentum without showing a straightforward price surge.

Ask which components strengthened, how persistent the changes are and how many transactions support them.

SOURCE & BASIS | Jon & Jess Market Intelligence. Source-matched October Market Momentum and Market Health analytics; corrected calculated supply, qualified rolling outlook and Cycle results. Individual homes require comparable-property analysis.

Market Health and Leverage answer different questions.

A healthy market is not automatically a seller-dominated market.

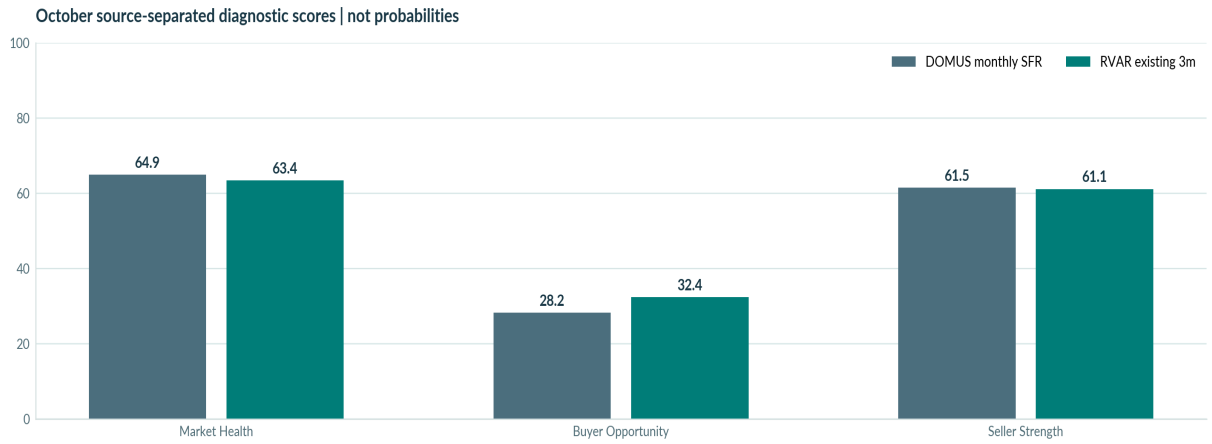


Figure 12. White City source-specific Market Health, Buyer Opportunity and Seller Strength.

Market Health combines the available market mechanics into a condition score. Buyer Opportunity reflects where buyers may gain flexibility from supply, speed or weaker seller positioning; Seller Strength describes the opposite pressures. Neither is a literal percentage chance of obtaining a concession or receiving multiple offers.

In the October monthly source, Market Health was 64.9, Buyer Opportunity 28.2 and Seller Strength 61.5. For the rolling existing-home view, Health was 63.4, Buyer Opportunity 32.4 and Seller Strength 61.1. These readings should be understood beside just seven monthly closings and the documented differences in time window and population.

Negotiating leverage is determined at the property level; model scores organize the questions to ask.

SOURCE & BASIS | Jon & Jess Market Intelligence. Source-matched October Market Momentum and Market Health analytics; corrected calculated supply, qualified rolling outlook and Cycle results. Individual homes require comparable-property analysis.

The existing-home outlook suggests a broadly steady rolling path.

Qualified centers describe the future rolling market, not an individual home's resale price.

RVAR existing measure	Oct observed	Nov 2026	Jan 2027	Apr 2027	Oct 2027
Rolling median price	$320k	$332k	$331k	$326k	$326k
Rolling closings	27	26.5	26.9	25.4	27.3
Active inventory*	33	34.1	34.1	29.9	33.8
Cumulative median DOM	14	18.6	20.9	19.9	18.1

From an observed $320,000 October rolling median, the model estimates approximately $332,346 for November 2026, $330,657 for January 2027, $326,386 for April and $326,239 for the following October. Rolling sales centers remain near 25 to 27 closings, while the month-end residential inventory centers remain around 30 to 34 listings.

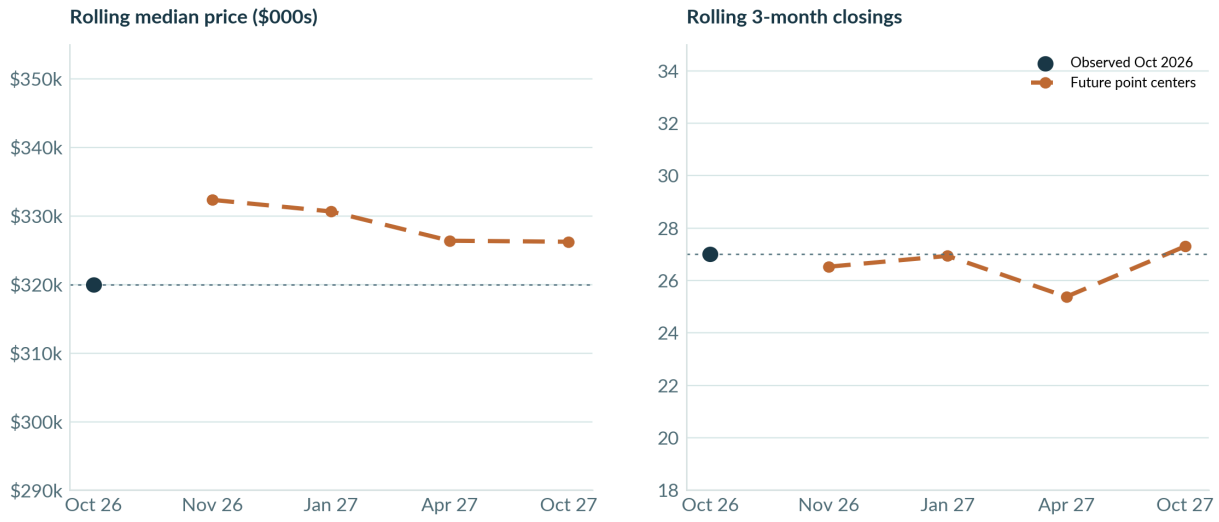


Figure 13. White City current RVAR existing-home median and rolling sales, followed by eligible future model centers.

The time series and horizons refer to rolling three-month sales and month-end inventory—not four independent monthly sales totals. These estimates are source-specific planning inputs, not guaranteed price movements or a reason by themselves to postpone a sale or purchase.

SOURCE & BASIS | RVAR rolling existing-home Market Outlook, October source origin, target ends Nov 2026 / Jan 2027 / Apr 2027 / Oct 2027. Central estimates are not individual-property valuations or guaranteed outcomes.

MODEL NOTE | Estimates prepared after the October reporting date; independent validation does not yet qualify probability prediction bands.

Use forecast centers as context, not exact predictions.

Decision quality depends more on robust plans than precise model display.

For buyers

The November existing-home price center near $332,000 compares with an October rolling median of $320,000. That model shift is modest enough to be considered alongside typical variation, property features, transaction expenses and the cost of delaying a move. It does not forecast the sale price of a particular White City home.

For sellers

Our historical monitoring framework compares past forecast centers with later reported outcomes. It has not qualified public 80% or 90% prediction intervals for this series, and an internal confidence measure is not the probability of being correct. We do not fill that gap with invented upper and lower bounds.

What remains uncertain

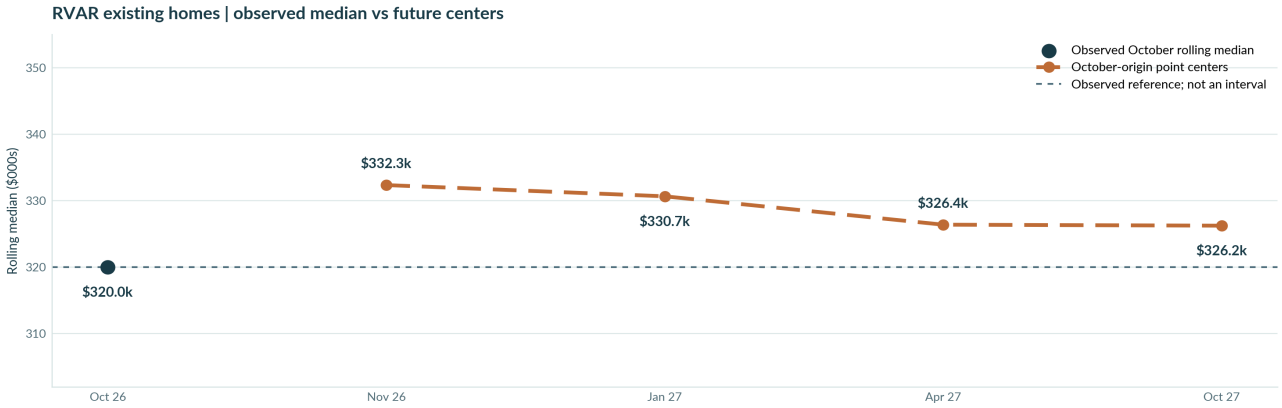
New-construction forecast paths remain unavailable here even though actual new-home transactions are reported. Because the construction sample is small and the full route is held, substituting an existing-home forecast would mislead readers.

Test whether your plan works if the realized market differs from the model center.

SOURCE & BASIS | RVAR rolling existing-home Market Outlook, October source origin, target ends Nov 2026 / Jan 2027 / Apr 2027 / Oct 2027. Central estimates are not individual-property valuations or guaranteed outcomes. SOURCE & BASIS | Jon & Jess Market Intelligence. Source-matched October Market Momentum and Market Health analytics; corrected calculated supply, qualified rolling outlook and Cycle results. Individual homes require comparable-property analysis.

A higher forecast center is not a home-price guarantee.

The October-origin point estimates apply only to a rolling existing-home median.



OBSERVED MEDIAN VS FOUR QUALIFIED ORIGINAL CENTERS

End / target	Median center	Meaning of the reporting window
Oct 2026	$320,000	Observed Aug–Oct 2026 closings
Nov 2026	$332,346	Modeled Sep–Nov 2026 rolling period
Jan 2027	$330,657	Modeled Nov 2026–Jan 2027 period
Apr 2027	$326,386	Modeled Feb–Apr 2027 period
Oct 2027	$326,239	Modeled Aug–Oct 2027 period

The twelve-month October 2027 center is about **$326,239**, which is **$6,239 (1.95%) above** the observed October 2026 rolling median. This arithmetic is **not** a forecast of appreciation for an otherwise identical home. Differences in lot, condition, financing, mix and the transaction population remain material.

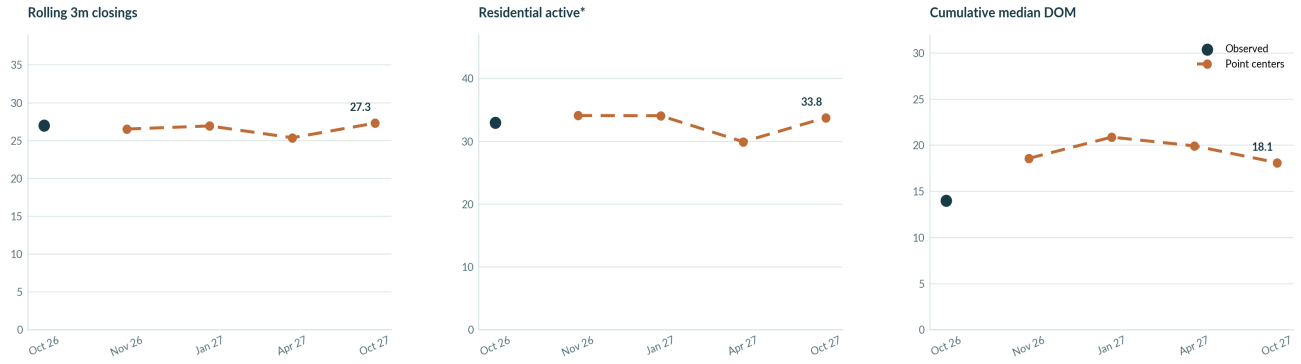
Forecast uncertainty: public 80% and 90% prediction intervals have **not qualified**. The orange dashed connection on this page joins **modeled point centers**; it is not the historical dashed linear fit and it provides no statistical confidence boundary.

Buyer: compare property condition, financing and alternatives. Seller: compare likely net proceeds, carrying costs and current competing listings.

SOURCE NOTES | Original October-origin RVAR existing-home Market Outlook center records, as already displayed in the source Website Edition; no recalibration or engine promotion.

Sales, inventory and marketing time need separate lenses.

Forecasts keep existing-home rolling sales and broader active inventory distinct.



ORIGINAL OCTOBER-ORIGIN CENTERS | UNITS & POPULATIONS PRESERVED

Source-defined measure	Oct 26	Nov 26	Jan 27	Apr 27	Oct 27
Rolling closings	27	26.5	26.9	25.4	27.3
Residential inventory*	33	34.1	34.1	29.9	33.8
Cumulative median DOM	14	18.6	20.9	19.9	18.1

WHAT THESE POINT CENTERS DO - AND DO NOT - MEASURE

Rolling closings represent sales within a three-month RVAR existing-home UGB window, not the next calendar month alone. **Cumulative median DOM** describes the same completed-sale market-time measure. **Residential active inventory*** is a separate RVAR month-end listing snapshot, not an existing-home-only listing count.

The model's November 2026 center is **26.5 rolling existing-home sales**, **34.1 active residential listings**, and **18.6 cumulative median DOM**. No source-correct months-of-supply forecast is licensed by combining these different populations. Sparse new-construction observations do **not** inherit the existing-home forecast.

Judge market balance with later verified contracts, actual substitutes and completed sales - not with a cross-source hybrid ratio.

SOURCE NOTES | RVAR October 2026 original forecast centers and October 31 residential inventory snapshot. No calibrated public intervals, DOMUS monthly outlook or construction forecast.

Good decisions require the right forecast calendar.

A point estimate is useful only when its source, timing and boundaries are understood.

EXACT HORIZONS | RVAR ROLLING EXISTING HOMES VS RESIDENTIAL ACTIVE

Horizon	Three-month existing-home target	Inventory snapshot date
Nov 2026 (+1)	Sep 1–Nov 30, 2026	November 30, 2026
Jan 2027 (+3)	Nov 1, 2026–Jan 31, 2027	January 31, 2027
Apr 2027 (+6)	Feb 1–Apr 30, 2027	April 30, 2027
Oct 2027 (+12)	Aug 1–Oct 31, 2027	October 31, 2027

THREE PRACTICAL DECISION TESTS | CONDITIONAL, NOT NEW FORECASTS

Later authenticated evidence	Buyer response	Seller response
Pendings rise, choices tighten	Evaluate scarce matches	Watch qualified showing flow
Market time lengthens	Inspect histories / repairs	Adjust price or presentation
More substitute listings arrive	Compare full acquisition costs	Retest day-one position

PRESERVED LIMITS AND SOURCE-VINTAGE CONTROL

No certified interval bands. Technical eligibility for October-origin research centers does not mean public 80% or 90% bounds are calibrated. Preserved model records also do not claim real-time forecast issuance or a new production release. Monthly DOMUS and thin new-construction forward routes remain withheld.

No automatic October-to-September vintage substitution. October's DOMUS publication reprints September median DOM of **14 days** and active SFR inventory of **38**. The accepted original September analytics source instead records **67 days** and **39**. Those source-specific snapshots remain distinct; neither overwrites the other.

Protect the property decision. Seven October DOMUS closings, a strong 12-pending pipeline and 27 rolling existing-home closings all deserve attention; none predicts one buyer's offer, the exact close date, or the realized price of a given house.

Your timing. Your options. A clearer view of the market - while allowing for outcomes less favorable than the forecast center.

SOURCE NOTES | DOMUS / Oregon Data Share original September and updated November 3 October publication; preserved RVAR and source-matched model records.

Market Cycle describes a transition without a dominant phase.

Relative fit across historical patterns is not a prediction of the next event.

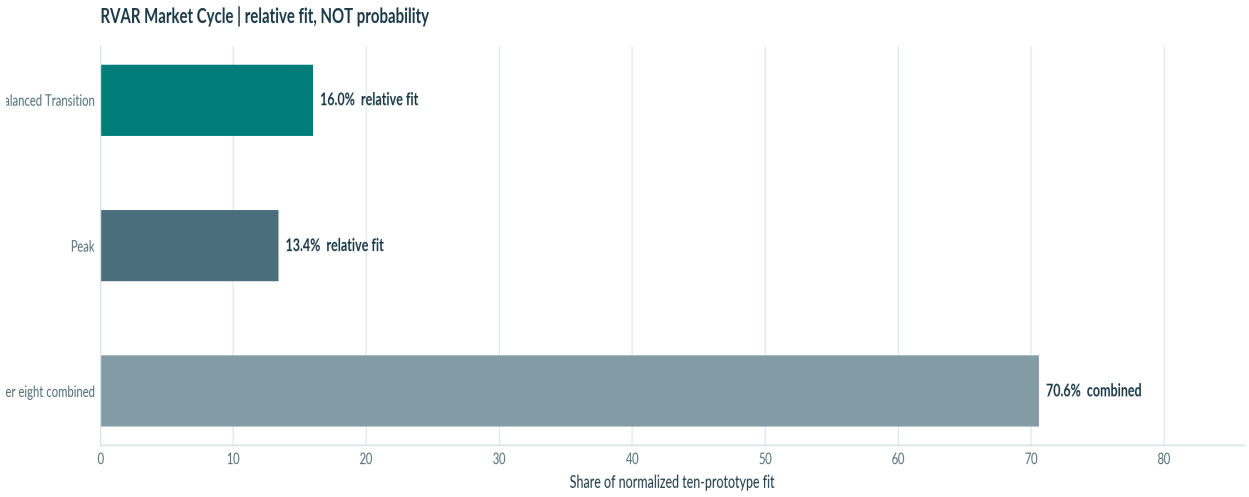


Figure 14. White City existing-home Market Cycle relative fit across ten historical prototypes.

White City's qualified rolling existing-home Market Cycle is led by Balanced Transition at 16.0% relative fit; Peak follows at 13.4%. Normalized entropy is 96.9 out of 100, indicating that the fitted weights are widely spread over ten historical pattern descriptions rather than concentrated in a single, decisive regime.

The model's smoothing retains continuity from the preceding monthly analysis. That makes it useful as a historical language for discussing recovery, cooling and transition, but the 16.0% label is not a 16.0% chance of any future outcome. The construction Cycle is not qualified and is not shown as a second forecast.

Market Cycle can sharpen a discussion of context, but cannot determine a listing date or guarantee price direction.

SOURCE & BASIS | Jon & Jess Market Intelligence. Source-matched October Market Momentum and Market Health analytics; corrected calculated supply, qualified rolling outlook and Cycle results. Individual homes require comparable-property analysis.

A forecast earns credibility when future outcomes are compared.

Model construction, point eligibility and calibrated accuracy are different tests.

What the track record measures

Monitoring compares previously recorded forecasts with the subsequently published statistics for the same source, metric, geography and target period. It is important to distinguish a one-month forecast for a rolling three-month measure from a forecast of one month's closings.

Our October research added new outcome comparisons and a prospective November-target forecast cohort. Historical pooled results have some encouraging short-horizon findings but do not establish universal predictive skill in White City. Overlapping rolling windows, thin local samples and source revisions all limit interpretation.

What it cannot guarantee

A separate chronological interval study found that candidate prediction ranges were not consistently calibrated across individual markets and horizons. We therefore publish the qualified point centers without claiming that a specific interval has an 80% or 90% probability of covering a future outcome.

The practical question is whether the proposed purchase or sale works under several reasonable price and timing scenarios, not whether a point forecast happens to be displayed to the nearest dollar.

Use models for disciplined planning and verify their predictions against actual reported outcomes.

SOURCE & BASIS | Jon & Jess Market Intelligence. Source-matched October Market Momentum and Market Health analytics; corrected calculated supply, qualified rolling outlook and Cycle results. Individual homes require comparable-property analysis.

Five lenses help translate a complex local market.

Teach what each measure describes, then use the evidence to make the next decision.

Public market lens	What readers should ask
Market Momentum	How are price, supply, liquidity, demand and speed moving?
Market Health	Is the defined market functioning strongly or weakly?
Buyer / Seller Leverage	Where are the negotiating pressures?
Market Outlook	What do the eligible future centers suggest, with uncertainty?
Market Cycle	Which historical patterns best describe this market?

Market Momentum asks which inputs are changing across price, demand, inventory, liquidity, speed and pricing efficiency. Market Health assesses the condition of the defined market. Buyer Opportunity and Seller Strength help describe negotiating forces, while keeping property-level details in view.
Market Outlook offers eligible central estimates at named future horizons, with uncertainty and source definition clearly stated. Market Cycle compares current behavior with historical phases; its fit percentages are not predictions of future events.

For White City, the five-lens approach is useful because the monthly median fell on a small closing sample while pending contracts and rolling existing-home liquidity improved. Rather than force all those facts into one broad label, the analysis teaches what each says—and what it does not.

For your next move, examine the subject property, recent comparable sales, current competition, financing, condition and closing needs. Jon & Jess offer these Market Intelligence reports as complimentary local evidence and welcome specific questions about your goals.

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Definitions for the market narrative.

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

Closed sales

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

Pending sales

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

Active inventory

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

Months of supply (MOS)

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

Days on market (DOM)

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

Median / transaction mix

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

Urban growth boundary (UGB)

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

YoY / MoM / YTD

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

Publication vintage

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

Percentage point

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

Rolling three-month window

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

List-price realization

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

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

Definitions for our five market lenses.

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

Market Momentum

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

Market Health & Leverage

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

Market Outlook

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

Market Cycle

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

Numerical center / point forecast

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

Forecast horizon / target

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

Diagnostic confidence / reliability

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

Phase weight / prototype fit

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

Normalized cycle entropy

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

Smoothing / persistence

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

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

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