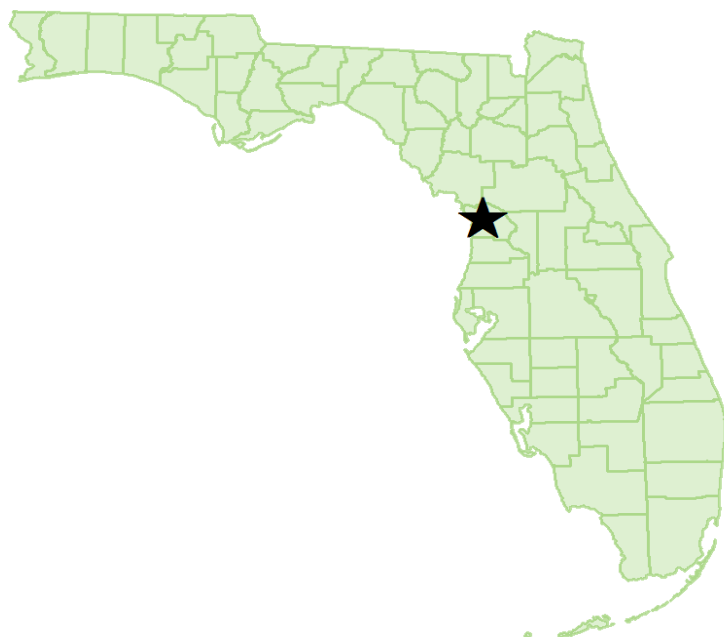


Monthly Market Detail - July 2026

Single-Family Homes

REALTORS® Association of Citrus County

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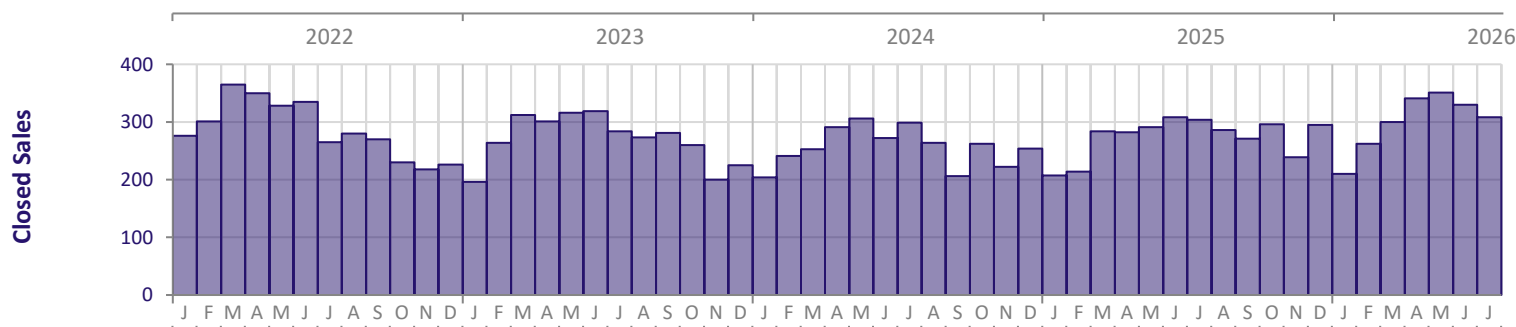
Summary Statistics	July 2026	July 2025	Percent Change Year-over-Year
Closed Sales	308	304	1.3%
Paid in Cash	102	114	-10.5%
Median Sale Price	\$286,175	\$284,495	0.6%
Average Sale Price	\$354,043	\$323,183	9.5%
Dollar Volume	\$109.0 Million	\$98.2 Million	11.0%
Median Percent of Original List Price Received	94.7%	94.8%	-0.1%
Median Time to Contract	59 Days	59 Days	0.0%
Median Time to Sale	99 Days	96 Days	3.1%
New Pending Sales	316	298	6.0%
New Listings	386	454	-15.0%
Pending Inventory	368	358	2.8%
Inventory (Active Listings)	1,291	1,577	-18.1%
Months Supply of Inventory	4.4	6.1	-27.9%

Closed Sales

The number of sales transactions which closed during the month

Economists' note : Closed Sales are one of the simplest—yet most important—indicators for the residential real estate market. When comparing Closed Sales across markets of different sizes, we recommend comparing the percent changes in sales rather than the number of sales. Closed Sales (and many other market metrics) are affected by seasonal cycles, so actual trends are more accurately represented by year-over-year changes (i.e. comparing a month's sales to the amount of sales in the same month in the previous year), rather than changes from one month to the next.

Month	Closed Sales	Percent Change Year-over-Year
Year-to-Date	2,102	11.2%
July 2026	308	1.3%
June 2026	330	7.1%
May 2026	351	20.6%
April 2026	341	20.9%
March 2026	300	5.6%
February 2026	262	22.4%
January 2026	210	1.4%
December 2025	295	16.1%
November 2025	239	7.7%
October 2025	296	13.0%
September 2025	271	31.6%
August 2025	286	8.3%
July 2025	304	1.7%



Monthly Market Detail - July 2026

Single-Family Homes

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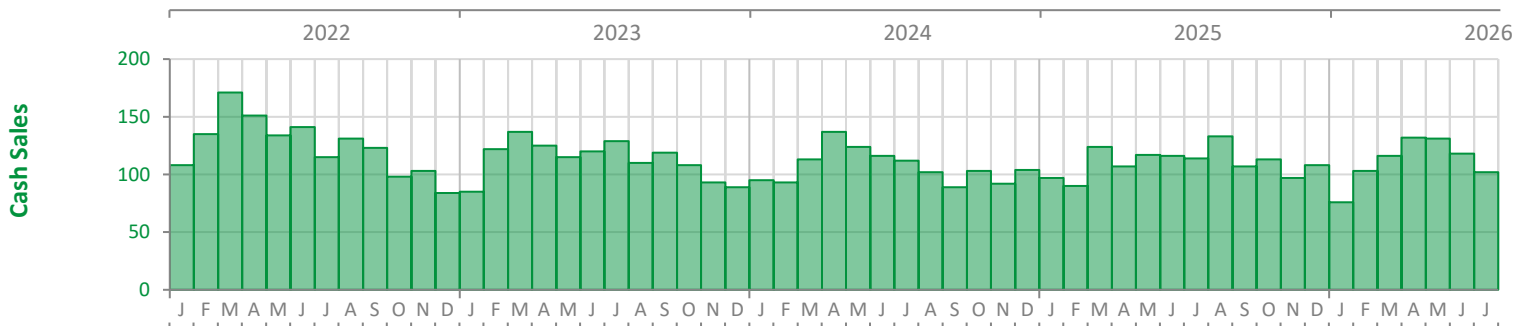


Cash Sales

The number of Closed Sales during the month in which buyers exclusively paid in cash

Economists' note: Cash Sales can be a useful indicator of the extent to which investors are participating in the market. Why? Investors are far more likely to have the funds to purchase a home available up front, whereas the typical homebuyer requires a mortgage or some other form of financing. There are, of course, many possible exceptions, so this statistic should be interpreted with care.

Month	Cash Sales	Percent Change Year-over-Year
Year-to-Date	778	1.7%
July 2026	102	-10.5%
June 2026	118	1.7%
May 2026	131	12.0%
April 2026	132	23.4%
March 2026	116	-6.5%
February 2026	103	14.4%
January 2026	76	-21.6%
December 2025	108	3.8%
November 2025	97	5.4%
October 2025	113	9.7%
September 2025	107	20.2%
August 2025	133	30.4%
July 2025	114	1.8%

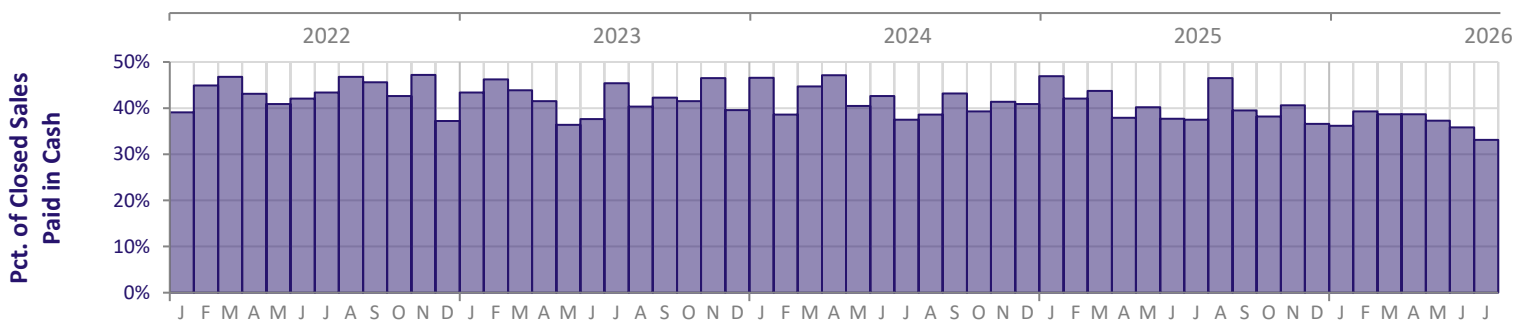


Cash Sales as a Percentage of Closed Sales

The percentage of Closed Sales during the month which were Cash Sales

Economists' note: This statistic is simply another way of viewing Cash Sales. The remaining percentages of Closed Sales (i.e. those not paid fully in cash) each month involved some sort of financing, such as mortgages, owner/seller financing, assumed loans, etc.

Month	Percent of Closed Sales Paid in Cash	Percent Change Year-over-Year
Year-to-Date	37.0%	-8.6%
July 2026	33.1%	-11.7%
June 2026	35.8%	-5.0%
May 2026	37.3%	-7.2%
April 2026	38.7%	2.1%
March 2026	38.7%	-11.4%
February 2026	39.3%	-6.7%
January 2026	36.2%	-22.8%
December 2025	36.6%	-10.5%
November 2025	40.6%	-1.9%
October 2025	38.2%	-2.8%
September 2025	39.5%	-8.6%
August 2025	46.5%	20.5%
July 2025	37.5%	0.0%



Monthly Market Detail - July 2026

Single-Family Homes

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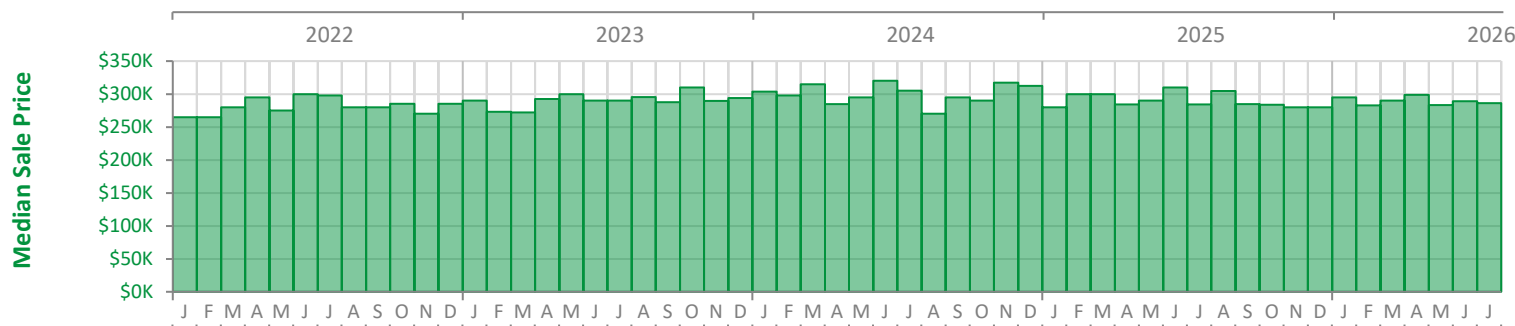


Median Sale Price

The median sale price reported for the month (i.e. 50% of sales were above and 50% of sales were below)

Economists' note: Median Sale Price is our preferred summary statistic for price activity because, unlike Average Sale Price, Median Sale Price is not sensitive to high sale prices for small numbers of homes that may not be characteristic of the market area. Keep in mind that median price trends over time are not always solely caused by changes in the general value of local real estate. Median sale price only reflects the values of the homes that *sold* each month, and the mix of the types of homes that sell can change over time.

Month	Median Sale Price	Percent Change Year-over-Year
Year-to-Date	\$287,000	-1.7%
July 2026	\$286,175	0.6%
June 2026	\$288,970	-6.8%
May 2026	\$283,500	-2.2%
April 2026	\$299,000	5.1%
March 2026	\$289,900	-3.3%
February 2026	\$282,995	-5.6%
January 2026	\$295,000	5.4%
December 2025	\$279,990	-10.4%
November 2025	\$280,000	-11.7%
October 2025	\$283,745	-2.2%
September 2025	\$284,990	-3.4%
August 2025	\$304,625	12.8%
July 2025	\$284,495	-6.7%

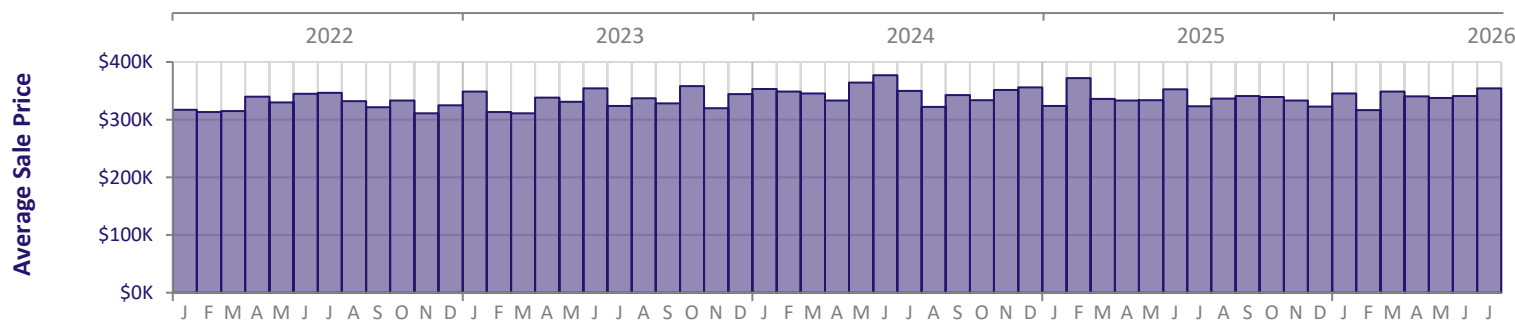


Average Sale Price

The average sale price reported for the month (i.e. total sales in dollars divided by the number of sales)

Economists' note: Usually, we prefer Median Sale Price over Average Sale Price as a summary statistic for home prices. However, Average Sale Price does have its uses—particularly when it is analyzed alongside the Median Sale Price. For one, the relative difference between the two statistics can provide some insight into the market for higher-end homes in an area.

Month	Average Sale Price	Percent Change Year-over-Year
Year-to-Date	\$340,802	0.7%
July 2026	\$354,043	9.5%
June 2026	\$340,931	-3.3%
May 2026	\$337,876	1.2%
April 2026	\$340,611	2.2%
March 2026	\$348,662	3.8%
February 2026	\$316,622	-14.9%
January 2026	\$345,323	6.7%
December 2025	\$322,886	-9.2%
November 2025	\$333,033	-5.3%
October 2025	\$339,247	1.7%
September 2025	\$340,804	-0.6%
August 2025	\$336,303	4.5%
July 2025	\$323,183	-7.6%



Monthly Market Detail - July 2026

Single-Family Homes

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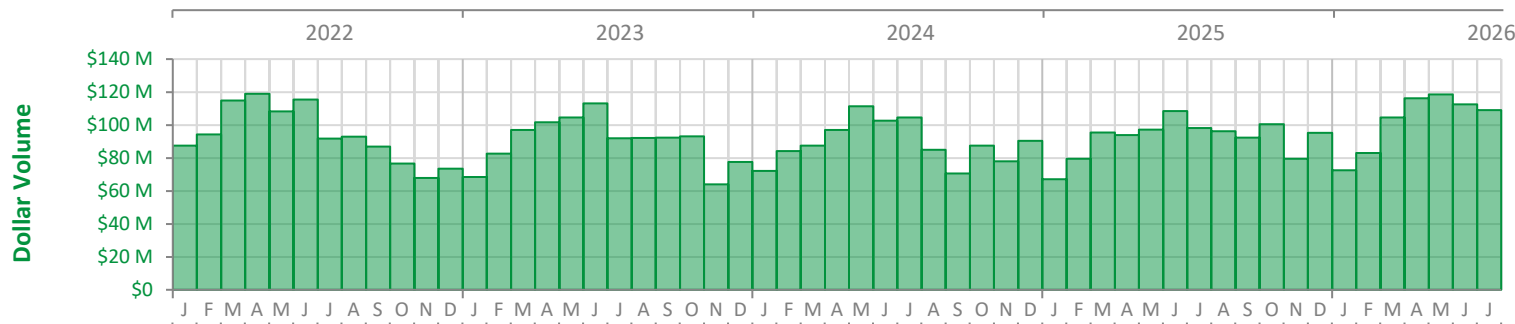


Dollar Volume

The sum of the sale prices for all sales which closed during the month

Economists' note: Dollar Volume is simply the sum of all sale prices in a given time period, and can quickly be calculated by multiplying Closed Sales by Average Sale Price. It is a strong indicator of the health of the real estate industry in a market, and is of particular interest to real estate professionals, investors, analysts, and government agencies. Potential home sellers and home buyers, on the other hand, will likely be better served by paying attention to trends in the two components of Dollar Volume (i.e. sales and prices) individually.

Month	Dollar Volume	Percent Change Year-over-Year
Year-to-Date	\$716.4 Million	12.0%
July 2026	\$109.0 Million	11.0%
June 2026	\$112.5 Million	3.7%
May 2026	\$118.6 Million	22.1%
April 2026	\$116.1 Million	23.6%
March 2026	\$104.6 Million	9.7%
February 2026	\$83.0 Million	4.2%
January 2026	\$72.5 Million	8.2%
December 2025	\$95.3 Million	5.4%
November 2025	\$79.6 Million	2.0%
October 2025	\$100.4 Million	14.9%
September 2025	\$92.4 Million	30.8%
August 2025	\$96.2 Million	13.2%
July 2025	\$98.2 Million	-6.1%

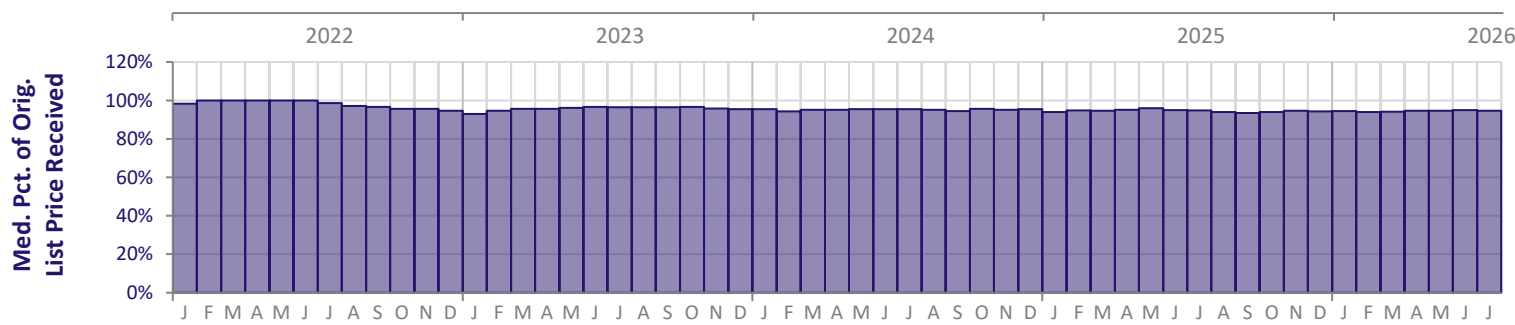


Median Percent of Original List Price Received

The median of the sale price (as a percentage of the original list price) across all properties selling during the month

Economists' note: The Median Percent of Original List Price Received is useful as an indicator of market recovery, since it typically rises as buyers realize that the market may be moving away from them and they need to match the selling price (or better it) in order to get a contract on the house. This is usually the last measure to indicate a market has shifted from down to up, so it is what we would call a *lagging* indicator.

Month	Med. Pct. of Orig. List Price Received	Percent Change Year-over-Year
Year-to-Date	94.5%	-0.5%
July 2026	94.7%	-0.1%
June 2026	95.0%	0.1%
May 2026	94.7%	-1.4%
April 2026	94.7%	-0.5%
March 2026	94.2%	-0.5%
February 2026	94.0%	-0.8%
January 2026	94.4%	0.4%
December 2025	94.3%	-1.2%
November 2025	94.6%	-0.5%
October 2025	93.9%	-1.9%
September 2025	93.4%	-1.2%
August 2025	94.0%	-1.3%
July 2025	94.8%	-0.7%



Monthly Market Detail - July 2026

Single-Family Homes

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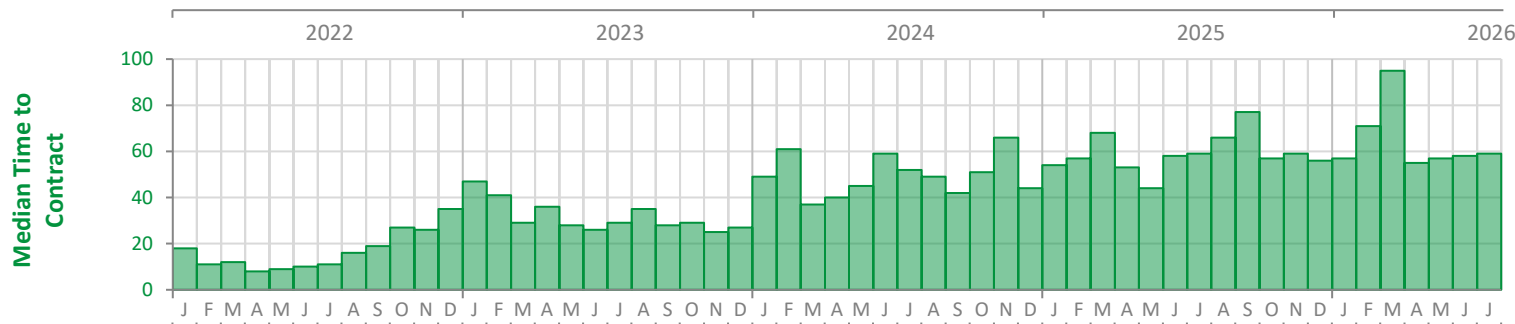


Median Time to Contract

The median number of days between the listing date and contract date for all Closed Sales during the month

Economists' note: Like Time to Sale, Time to Contract is a measure of the length of the home selling process calculated for sales which closed during the month. The difference is that Time to Contract measures the number of days between the initial listing of a property and the signing of the contract which eventually led to the closing of the sale. When the gap between Median Time to Contract and Median Time to Sale grows, it is usually a sign of longer closing times and/or declining numbers of cash sales.

Month	Median Time to Contract	Percent Change Year-over-Year
Year-to-Date	63 Days	6.8%
July 2026	59 Days	0.0%
June 2026	58 Days	0.0%
May 2026	57 Days	29.5%
April 2026	55 Days	3.8%
March 2026	95 Days	39.7%
February 2026	71 Days	24.6%
January 2026	57 Days	5.6%
December 2025	56 Days	27.3%
November 2025	59 Days	-10.6%
October 2025	57 Days	11.8%
September 2025	77 Days	83.3%
August 2025	66 Days	34.7%
July 2025	59 Days	13.5%

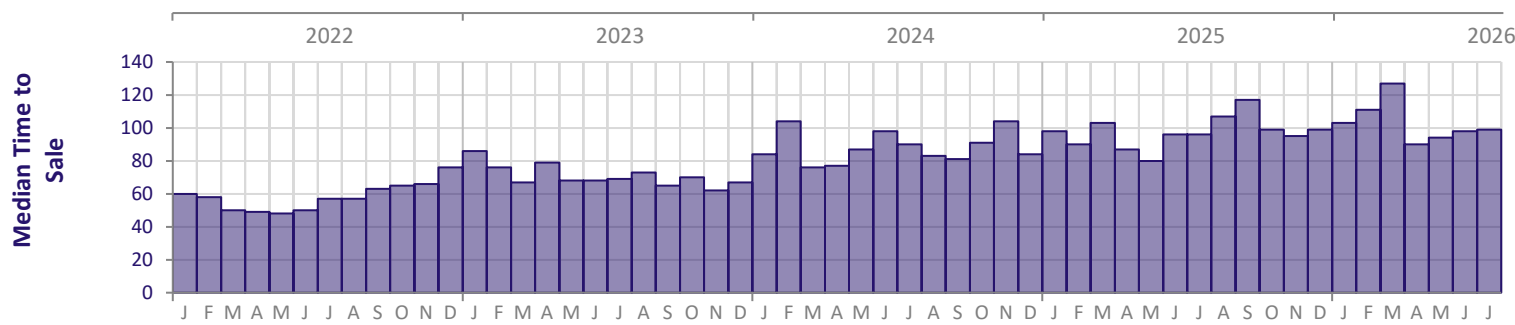


Median Time to Sale

The median number of days between the listing date and closing date for all Closed Sales during the month

Economists' note: Time to Sale is a measure of the length of the home selling process, calculated as the number of days between the initial listing of a property and the closing of the sale. *Median* Time to Sale is the amount of time the "middle" property selling this month was on the market. That is, 50% of homes selling this month took *less* time to sell, and 50% of homes took *more* time to sell. Median Time to Sale gives a more accurate picture than Average Time to Sale, which can be skewed upward by small numbers of properties taking an abnormally long time to sell.

Month	Median Time to Sale	Percent Change Year-over-Year
Year-to-Date	99 Days	4.2%
July 2026	99 Days	3.1%
June 2026	98 Days	2.1%
May 2026	94 Days	17.5%
April 2026	90 Days	3.4%
March 2026	127 Days	23.3%
February 2026	111 Days	23.3%
January 2026	103 Days	5.1%
December 2025	99 Days	17.9%
November 2025	95 Days	-8.7%
October 2025	99 Days	8.8%
September 2025	117 Days	44.4%
August 2025	107 Days	28.9%
July 2025	96 Days	6.7%



Monthly Market Detail - July 2026

Single-Family Homes

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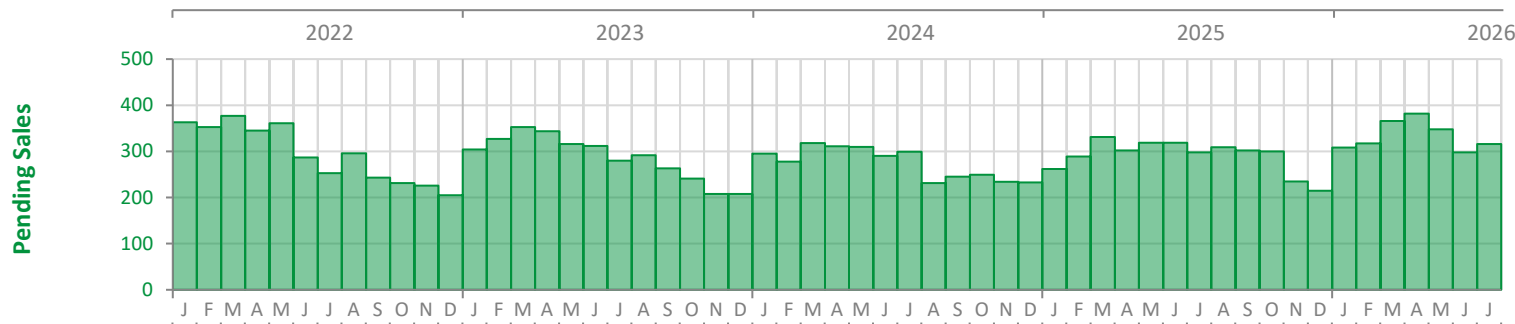


New Pending Sales

The number of listed properties that went under contract during the month

Economists' note: Because of the typical length of time it takes for a sale to close, economists consider Pending Sales to be a decent indicator of potential future Closed Sales. It is important to bear in mind, however, that not all Pending Sales will be closed successfully. So, the effectiveness of Pending Sales as a future indicator of Closed Sales is susceptible to changes in market conditions such as the availability of financing for homebuyers and the inventory of distressed properties for sale.

Month	New Pending Sales	Percent Change Year-over-Year
Year-to-Date	2,335	10.1%
July 2026	316	6.0%
June 2026	298	-6.6%
May 2026	348	9.1%
April 2026	382	26.5%
March 2026	366	10.6%
February 2026	317	9.7%
January 2026	308	17.6%
December 2025	215	-7.7%
November 2025	235	0.4%
October 2025	300	20.5%
September 2025	302	23.3%
August 2025	309	33.8%
July 2025	298	-0.3%

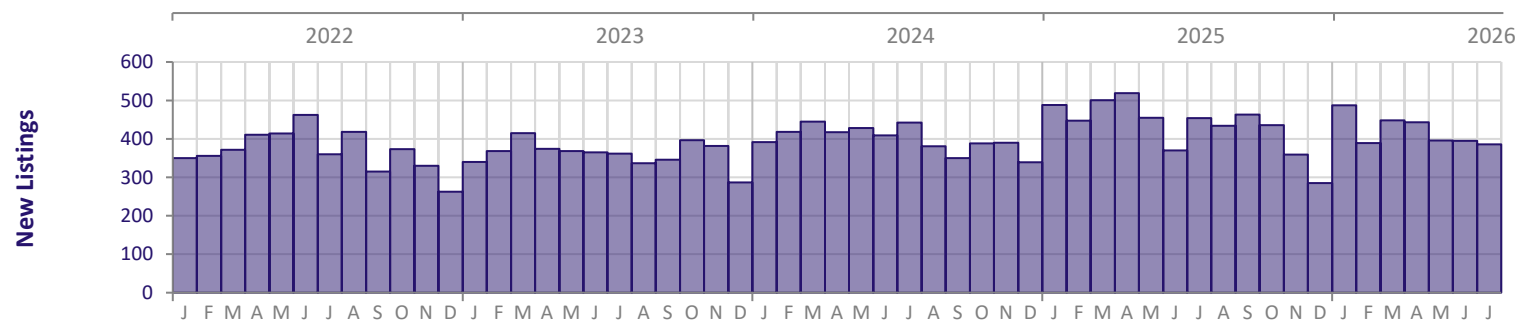


New Listings

The number of properties put onto the market during the month

Economists' note: New Listings tend to rise in delayed response to increasing prices, so they are often seen as a lagging indicator of market health. As prices rise, potential sellers raise their estimations of value—and in the most recent cycle, rising prices have freed up many potential sellers who were previously underwater on their mortgages. Note that in our calculations, we take care to not include properties that were recently taken off the market and quickly relisted, since these are not really *new* listings.

Month	New Listings	Percent Change Year-over-Year
Year-to-Date	2,944	-9.0%
July 2026	386	-15.0%
June 2026	395	6.8%
May 2026	396	-13.0%
April 2026	443	-14.6%
March 2026	448	-10.6%
February 2026	389	-13.0%
January 2026	487	-0.2%
December 2025	285	-15.9%
November 2025	359	-7.9%
October 2025	436	12.4%
September 2025	463	32.3%
August 2025	434	13.9%
July 2025	454	2.7%



Monthly Market Detail - July 2026

Single-Family Homes

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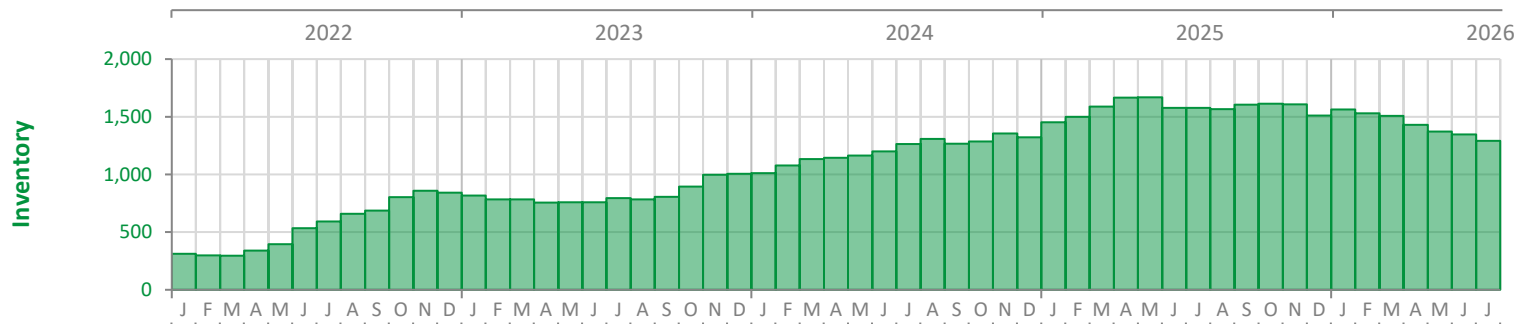


Inventory (Active Listings)

The number of property listings active at the end of the month

Economists' note: There are a number of ways to define and calculate Inventory. Our method is to simply count the number of active listings on the last day of the month, and hold this number to compare with the same month the following year. Inventory rises when New Listings are outpacing the number of listings that go off-market (regardless of whether they actually sell). Likewise, it falls when New Listings aren't keeping up with the rate at which homes are going off-market.

Month	Inventory	Percent Change Year-over-Year
YTD (Monthly Avg)	1,435	-9.0%
July 2026	1,291	-18.1%
June 2026	1,348	-14.6%
May 2026	1,373	-17.7%
April 2026	1,430	-14.2%
March 2026	1,507	-5.1%
February 2026	1,531	2.1%
January 2026	1,562	7.6%
December 2025	1,512	14.5%
November 2025	1,609	18.7%
October 2025	1,613	25.5%
September 2025	1,605	26.8%
August 2025	1,566	19.6%
July 2025	1,577	24.9%

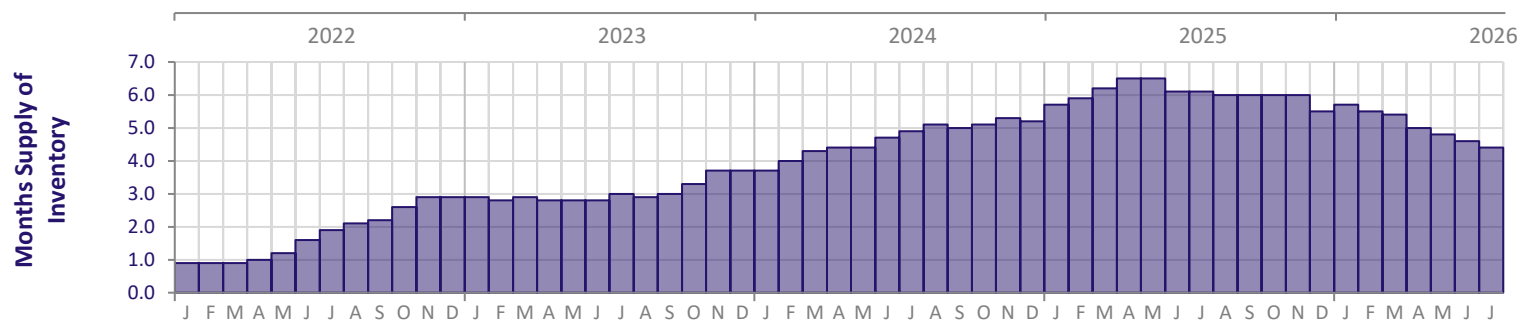


Months Supply of Inventory

An estimate of the number of months it will take to deplete the current Inventory given recent sales rates

Economists' note: MSI is a useful indicator of market conditions. The benchmark for a balanced market (favoring neither buyer nor seller) is 5.5 months of inventory. Anything higher is traditionally a buyers' market, and anything lower is a sellers' market. There is no single accepted way of calculating MSI. A common method is to divide current Inventory by the most recent month's Closed Sales count, but this count is a usually poor predictor of future Closed Sales due to seasonal cycles. To eliminate seasonal effects, we use the 12-month average of monthly Closed Sales instead.

Month	Months Supply	Percent Change Year-over-Year
YTD (Monthly Avg)	5.1	-16.4%
July 2026	4.4	-27.9%
June 2026	4.6	-24.6%
May 2026	4.8	-26.2%
April 2026	5.0	-23.1%
March 2026	5.4	-12.9%
February 2026	5.5	-6.8%
January 2026	5.7	0.0%
December 2025	5.5	5.8%
November 2025	6.0	13.2%
October 2025	6.0	17.6%
September 2025	6.0	20.0%
August 2025	6.0	17.6%
July 2025	6.1	24.5%



Monthly Market Detail - July 2026

Single-Family Homes

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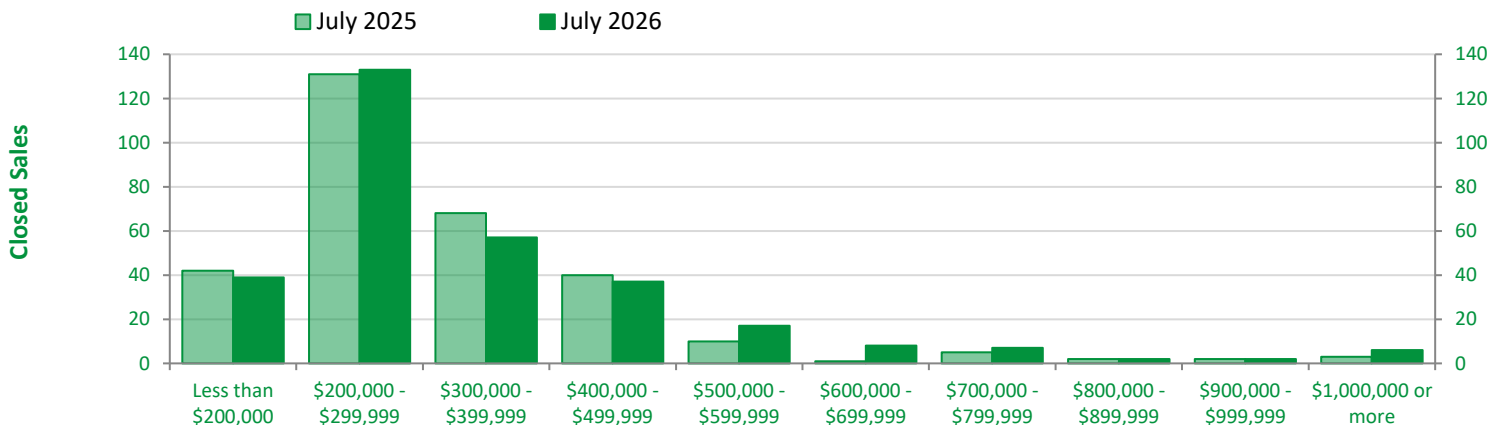


Closed Sales by Sale Price

The number of sales transactions which closed during the month

Economists' note: Closed Sales are one of the simplest—yet most important—indicators for the residential real estate market. When comparing Closed Sales across markets of different sizes, we recommend comparing the percent changes in sales rather than the number of sales. Closed Sales (and many other market metrics) are affected by seasonal cycles, so actual trends are more accurately represented by year-over-year changes (i.e. comparing a month's sales to the amount of sales in the same month in the previous year), rather than changes from one month to the next.

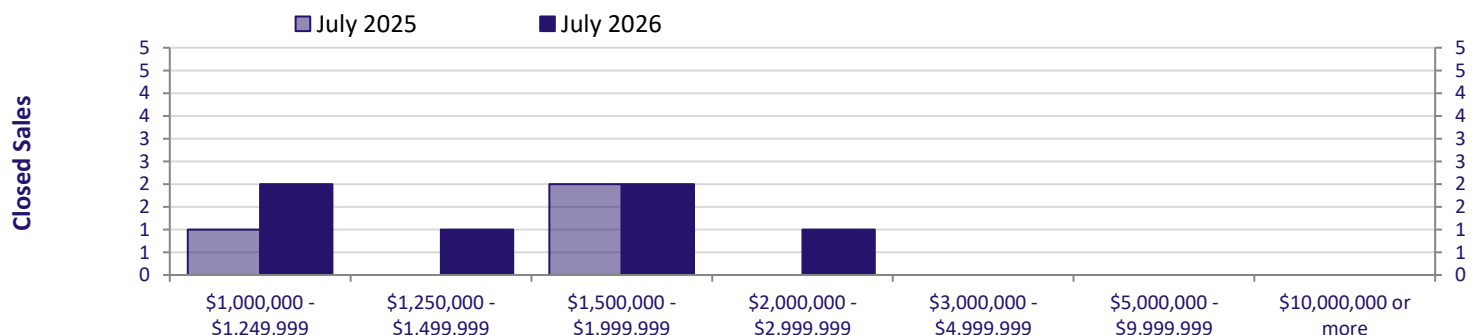
Sale Price	Closed Sales	Percent Change Year-over-Year
Less than \$200,000	39	-7.1%
\$200,000 - \$299,999	133	1.5%
\$300,000 - \$399,999	57	-16.2%
\$400,000 - \$499,999	37	-7.5%
\$500,000 - \$599,999	17	70.0%
\$600,000 - \$699,999	8	700.0%
\$700,000 - \$799,999	7	40.0%
\$800,000 - \$899,999	2	0.0%
\$900,000 - \$999,999	2	0.0%
\$1,000,000 or more	6	100.0%



Million Dollar Spotlight

Closed Sales by Sale Price for properties selling for \$1,000,000 or more

Sale Price	Closed Sales	Percent Change Year-over-Year
\$1,000,000 - \$1,249,999	2	100.0%
\$1,250,000 - \$1,499,999	1	N/A
\$1,500,000 - \$1,999,999	2	0.0%
\$2,000,000 - \$2,999,999	1	N/A
\$3,000,000 - \$4,999,999	0	N/A
\$5,000,000 - \$9,999,999	0	N/A
\$10,000,000 or more	0	N/A



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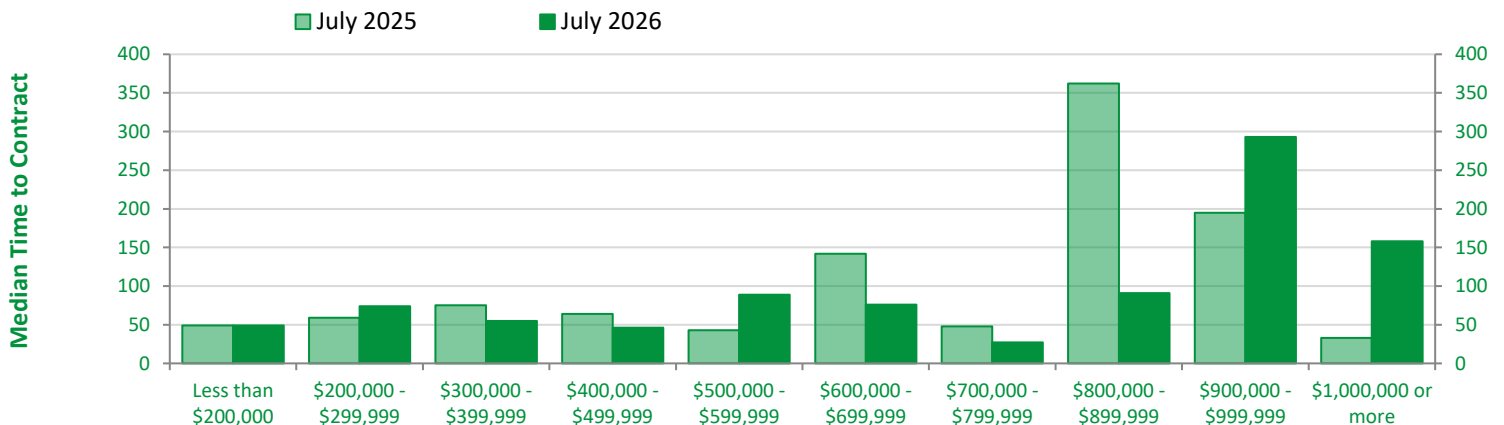


Median Time to Contract by Sale Price

The median number of days between the listing date and contract date for all Closed Sales during the month

Economists' note: Like Time to Sale, Time to Contract is a measure of the length of the home selling process calculated for sales which closed during the month. The difference is that Time to Contract measures the number of days between the initial listing of a property and the signing of the contract which eventually led to the closing of the sale. When the gap between Median Time to Contract and Median Time to Sale grows, it is usually a sign of longer closing times and/or declining numbers of cash sales.

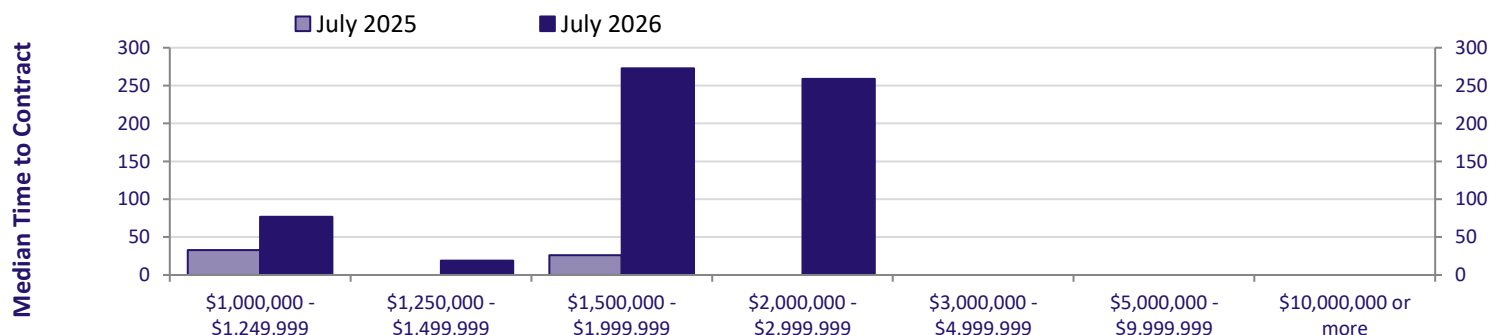
Sale Price	Median Time to Contract	Percent Change Year-over-Year
Less than \$200,000	49 Days	0.0%
\$200,000 - \$299,999	74 Days	25.4%
\$300,000 - \$399,999	55 Days	-26.7%
\$400,000 - \$499,999	46 Days	-28.1%
\$500,000 - \$599,999	89 Days	107.0%
\$600,000 - \$699,999	76 Days	-46.5%
\$700,000 - \$799,999	27 Days	-43.8%
\$800,000 - \$899,999	91 Days	-74.9%
\$900,000 - \$999,999	293 Days	50.3%
\$1,000,000 or more	158 Days	378.8%



Million Dollar Spotlight

Median Time to Contract by Sale Price for properties selling for \$1,000,000 or more

Sale Price	Median Time to Contract	Percent Change Year-over-Year
\$1,000,000 - \$1,249,999	77 Days	133.3%
\$1,250,000 - \$1,499,999	19 Days	N/A
\$1,500,000 - \$1,999,999	273 Days	950.0%
\$2,000,000 - \$2,999,999	259 Days	N/A
\$3,000,000 - \$4,999,999	(No Sales)	N/A
\$5,000,000 - \$9,999,999	(No Sales)	N/A
\$10,000,000 or more	(No Sales)	N/A



Monthly Market Detail - July 2026

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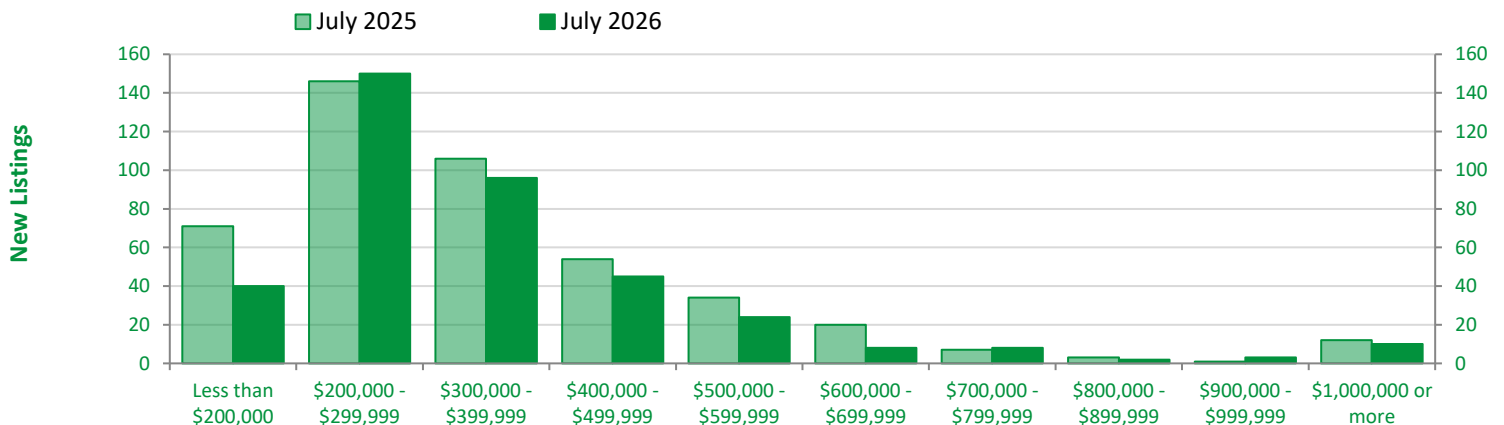


New Listings by Initial Listing Price

The number of properties put onto the market during the month

Economists' note: New Listings tend to rise in delayed response to increasing prices, so they are often seen as a lagging indicator of market health. As prices rise, potential sellers raise their estimations of value—and in the most recent cycle, rising prices have freed up many potential sellers who were previously underwater on their mortgages. Note that in our calculations, we take care to not include properties that were recently taken off the market and quickly relisted, since these are not really *new* listings.

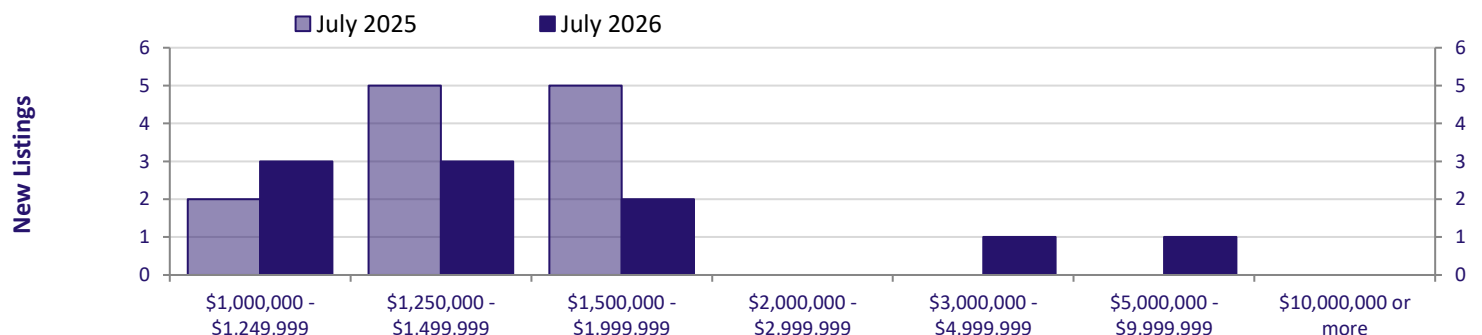
Initial Listing Price	New Listings	Percent Change Year-over-Year
Less than \$200,000	40	-43.7%
\$200,000 - \$299,999	150	2.7%
\$300,000 - \$399,999	96	-9.4%
\$400,000 - \$499,999	45	-16.7%
\$500,000 - \$599,999	24	-29.4%
\$600,000 - \$699,999	8	-60.0%
\$700,000 - \$799,999	8	14.3%
\$800,000 - \$899,999	2	-33.3%
\$900,000 - \$999,999	3	200.0%
\$1,000,000 or more	10	-16.7%



Million Dollar Spotlight

New Listings by Initial Listing Price for properties listed for \$1,000,000 or more

Initial Listing Price	New Listings	Percent Change Year-over-Year
\$1,000,000 - \$1,249,999	3	50.0%
\$1,250,000 - \$1,499,999	3	-40.0%
\$1,500,000 - \$1,999,999	2	-60.0%
\$2,000,000 - \$2,999,999	0	N/A
\$3,000,000 - \$4,999,999	1	N/A
\$5,000,000 - \$9,999,999	1	N/A
\$10,000,000 or more	0	N/A



Monthly Market Detail - July 2026

Single-Family Homes

REALTORS® Association of Citrus County

This report describes member activity for the association and is not confined to any specific geographic area.

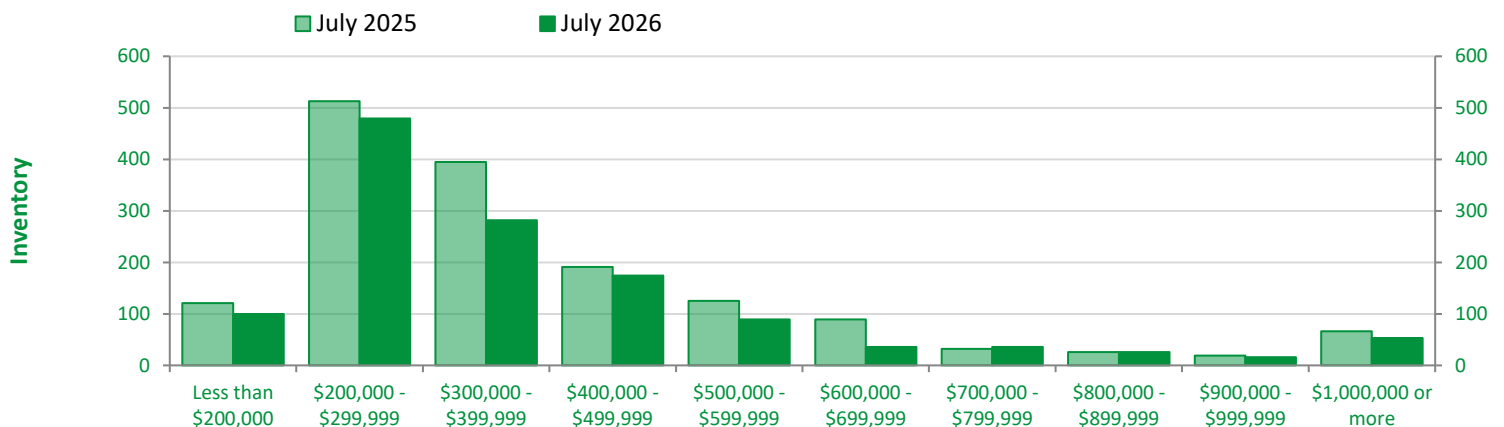


Inventory by Current Listing Price

The number of property listings active at the end of the month

Economists' note: There are a number of ways to define and calculate Inventory. Our method is to simply count the number of active listings on the last day of the month, and hold this number to compare with the same month the following year. Inventory rises when New Listings are outpacing the number of listings that go off-market (regardless of whether they actually sell). Likewise, it falls when New Listings aren't keeping up with the rate at which homes are going off-market.

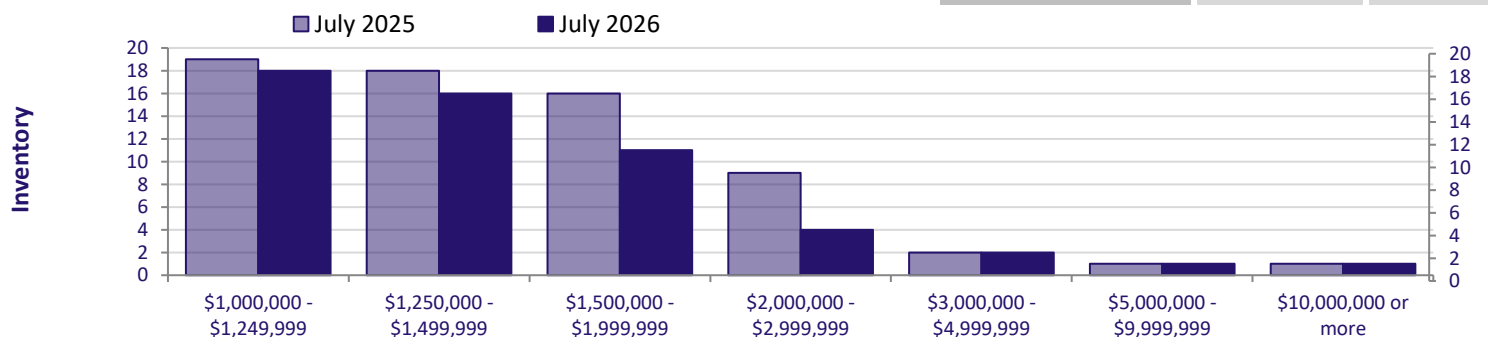
Current Listing Price	Inventory	Percent Change Year-over-Year
Less than \$200,000	100	-17.4%
\$200,000 - \$299,999	479	-6.6%
\$300,000 - \$399,999	282	-28.6%
\$400,000 - \$499,999	174	-8.9%
\$500,000 - \$599,999	89	-28.8%
\$600,000 - \$699,999	36	-59.6%
\$700,000 - \$799,999	36	12.5%
\$800,000 - \$899,999	26	0.0%
\$900,000 - \$999,999	16	-15.8%
\$1,000,000 or more	53	-19.7%



Million Dollar Spotlight

Inventory by Current Listing Price for properties listed for \$1,000,000 or more

Current Listing Price	Inventory	Percent Change Year-over-Year
\$1,000,000 - \$1,249,999	18	-5.3%
\$1,250,000 - \$1,499,999	16	-11.1%
\$1,500,000 - \$1,999,999	11	-31.3%
\$2,000,000 - \$2,999,999	4	-55.6%
\$3,000,000 - \$4,999,999	2	0.0%
\$5,000,000 - \$9,999,999	1	0.0%
\$10,000,000 or more	1	0.0%

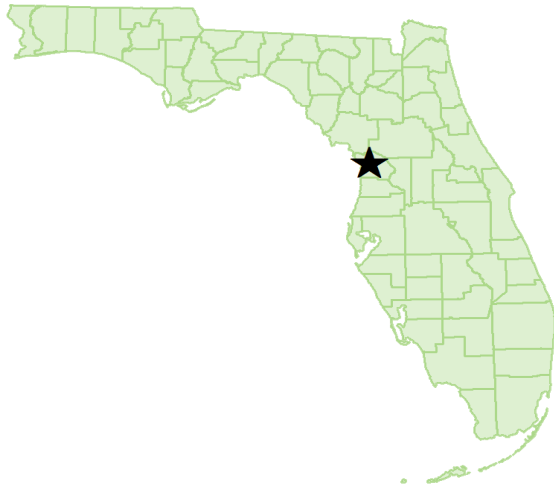


Monthly Distressed Market - July 2026

Single-Family Homes

REALTORS® Association of Citrus County

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		July 2026	July 2025	Percent Change Year-over-Year
Traditional	Closed Sales	307	303	1.3%
	Median Sale Price	\$286,350	\$284,000	0.8%
Foreclosure/REO	Closed Sales	0	1	-100.0%
	Median Sale Price	(No Sales)	\$295,000	N/A
Short Sale	Closed Sales	1	0	N/A
	Median Sale Price	\$193,000	(No Sales)	N/A

