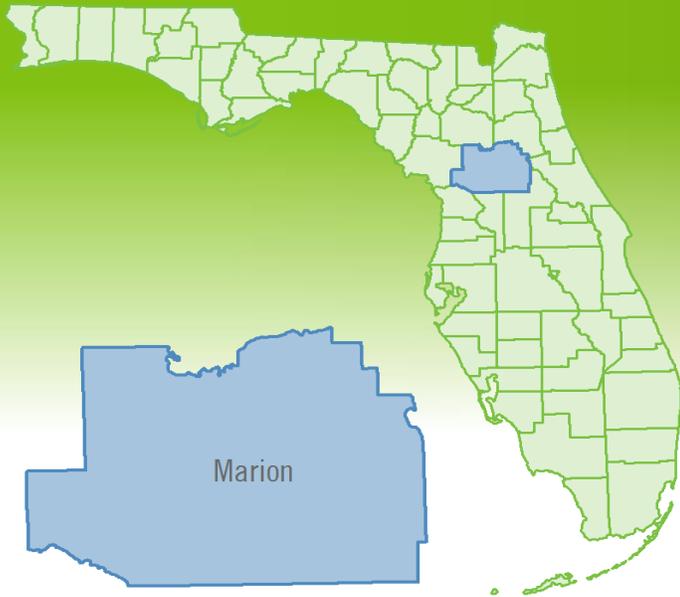


Monthly Market Detail - January 2026

Single-Family Homes

Ocala MSA



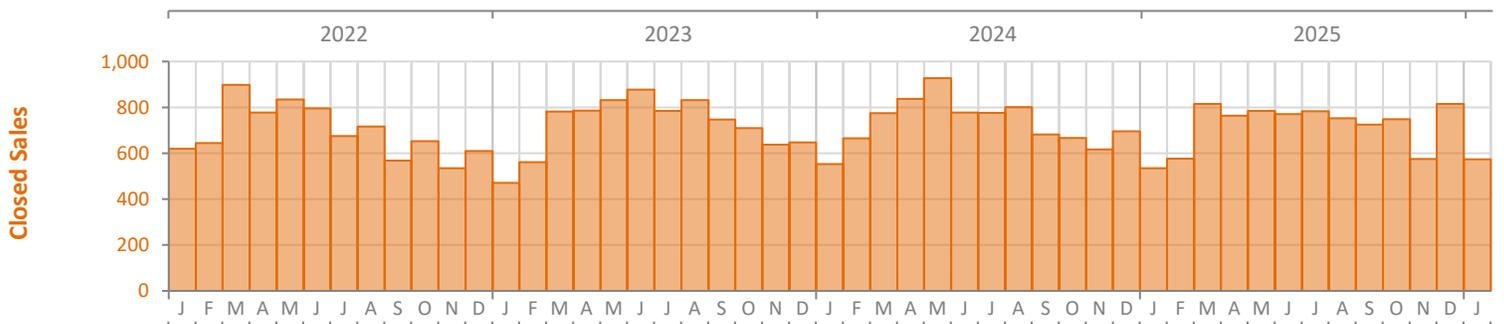
Summary Statistics	January 2026	January 2025	Percent Change Year-over-Year
Closed Sales	574	535	7.3%
Paid in Cash	196	186	5.4%
Median Sale Price	\$279,900	\$288,000	-2.8%
Average Sale Price	\$328,512	\$330,227	-0.5%
Dollar Volume	\$188.6 Million	\$176.7 Million	6.7%
Median Percent of Original List Price Received	94.8%	96.0%	-1.3%
Median Time to Contract	67 Days	63 Days	6.3%
Median Time to Sale	105 Days	99 Days	6.1%
New Pending Sales	842	679	24.0%
New Listings	1,204	1,193	0.9%
Pending Inventory	1,003	822	22.0%
Inventory (Active Listings)	4,208	3,765	11.8%
Months Supply of Inventory	5.8	5.2	11.5%

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	574	7.3%
January 2026	574	7.3%
December 2025	815	17.3%
November 2025	575	-6.7%
October 2025	749	12.3%
September 2025	725	6.3%
August 2025	752	-6.1%
July 2025	783	0.9%
June 2025	770	-0.9%
May 2025	784	-15.4%
April 2025	763	-8.8%
March 2025	815	5.2%
February 2025	576	-13.4%
January 2025	535	-3.3%



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	196	5.4%
January 2026	196	5.4%
December 2025	269	21.2%
November 2025	172	-8.5%
October 2025	220	0.9%
September 2025	238	11.2%
August 2025	258	6.2%
July 2025	242	10.0%
June 2025	226	-10.0%
May 2025	218	-26.8%
April 2025	231	-11.5%
March 2025	219	-14.5%
February 2025	196	-18.0%
January 2025	186	-10.1%

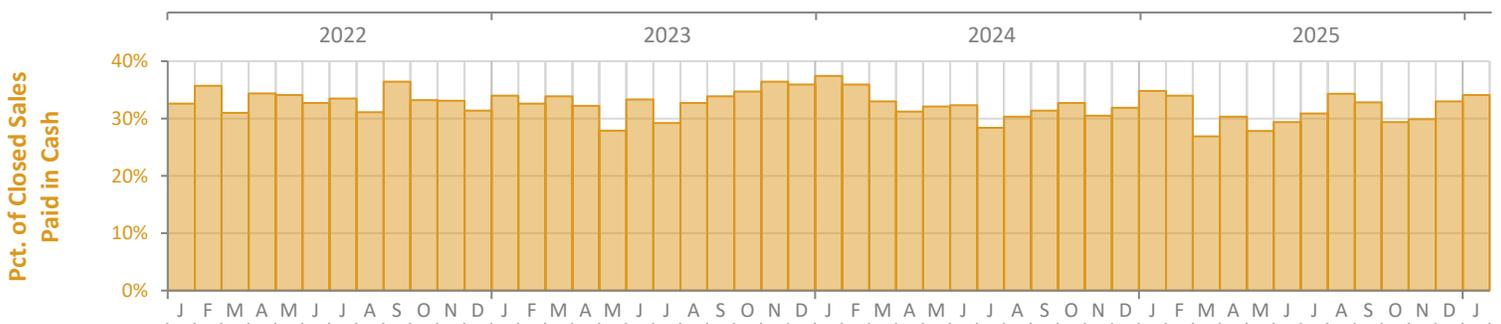


Cash Sales as a Percentage of Closed Sales

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	34.1%	-2.0%
January 2026	34.1%	-2.0%
December 2025	33.0%	3.4%
November 2025	29.9%	-2.0%
October 2025	29.4%	-10.1%
September 2025	32.8%	4.5%
August 2025	34.3%	13.2%
July 2025	30.9%	8.8%
June 2025	29.4%	-9.0%
May 2025	27.8%	-13.4%
April 2025	30.3%	-2.9%
March 2025	26.9%	-18.5%
February 2025	34.0%	-5.3%
January 2025	34.8%	-7.0%



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	\$279,900	-2.8%
January 2026	\$279,900	-2.8%
December 2025	\$286,350	-1.1%
November 2025	\$285,000	-5.0%
October 2025	\$285,000	-1.7%
September 2025	\$285,000	-1.7%
August 2025	\$285,990	-1.4%
July 2025	\$289,900	1.8%
June 2025	\$293,000	1.0%
May 2025	\$295,000	1.8%
April 2025	\$289,000	-0.3%
March 2025	\$290,000	0.0%
February 2025	\$290,000	0.7%
January 2025	\$288,000	2.9%

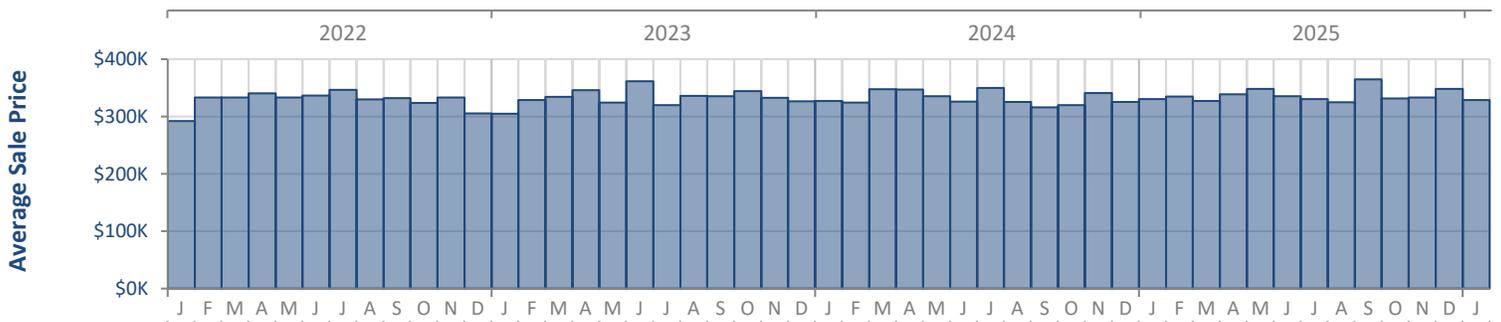


Average Sale Price

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	\$328,512	-0.5%
January 2026	\$328,512	-0.5%
December 2025	\$347,981	6.8%
November 2025	\$333,282	-2.2%
October 2025	\$331,505	3.6%
September 2025	\$364,899	15.5%
August 2025	\$324,678	-0.2%
July 2025	\$330,654	-5.5%
June 2025	\$335,216	2.9%
May 2025	\$348,027	3.8%
April 2025	\$338,710	-2.4%
March 2025	\$327,159	-5.9%
February 2025	\$334,819	3.3%
January 2025	\$330,227	0.9%



Monthly Market Detail - January 2026

Single-Family Homes

Ocala MSA



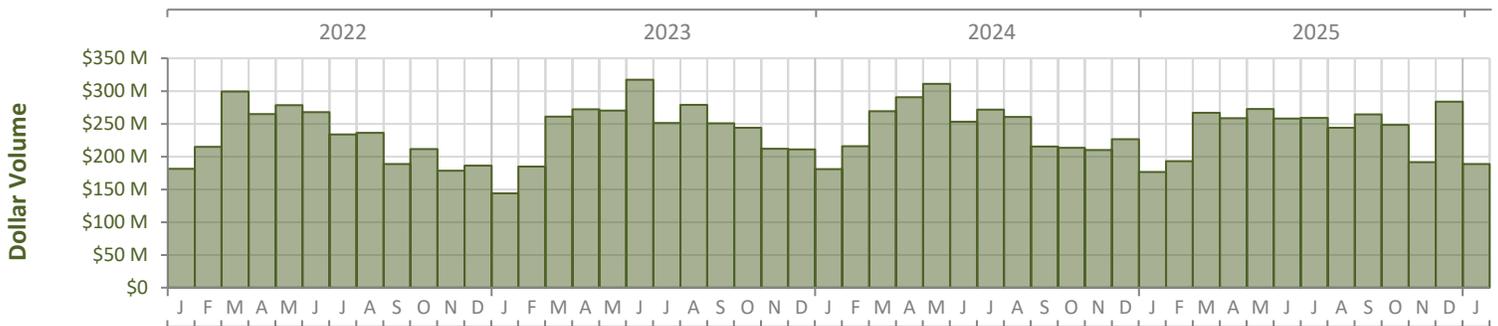
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Dollar Volume

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	\$188.6 Million	6.7%
January 2026	\$188.6 Million	6.7%
December 2025	\$283.6 Million	25.3%
November 2025	\$191.6 Million	-8.7%
October 2025	\$248.3 Million	16.3%
September 2025	\$264.6 Million	22.8%
August 2025	\$244.2 Million	-6.3%
July 2025	\$258.9 Million	-4.6%
June 2025	\$258.1 Million	2.0%
May 2025	\$272.9 Million	-12.2%
April 2025	\$258.4 Million	-11.0%
March 2025	\$266.6 Million	-1.0%
February 2025	\$192.9 Million	-10.6%
January 2025	\$176.7 Million	-2.4%

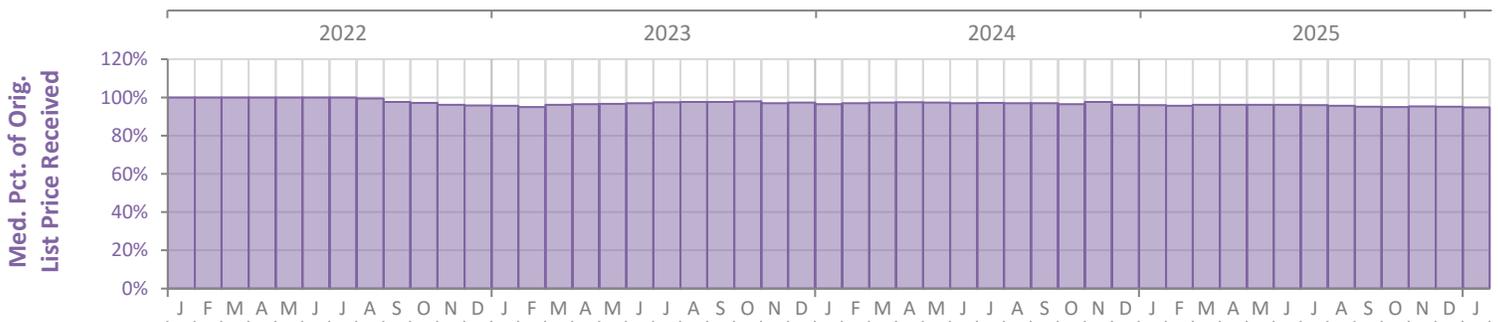


Median Percent of Original List Price Received

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	94.8%	-1.3%
January 2026	94.8%	-1.3%
December 2025	95.1%	-1.1%
November 2025	95.3%	-2.5%
October 2025	94.9%	-1.7%
September 2025	95.1%	-1.9%
August 2025	95.6%	-1.4%
July 2025	96.0%	-1.2%
June 2025	96.1%	-0.8%
May 2025	96.2%	-1.1%
April 2025	96.1%	-1.3%
March 2025	96.2%	-1.1%
February 2025	95.7%	-1.2%
January 2025	96.0%	-0.4%

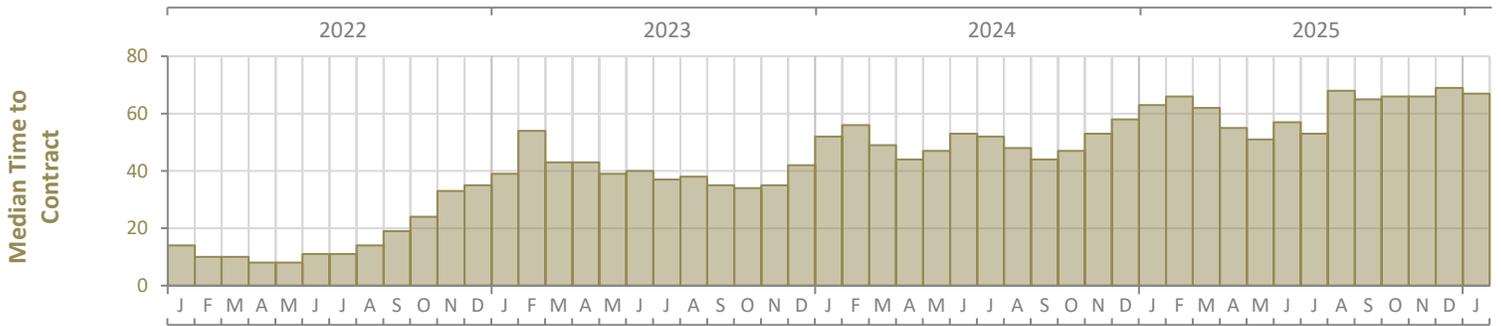


Median Time to Contract

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	67 Days	6.3%
January 2026	67 Days	6.3%
December 2025	69 Days	19.0%
November 2025	66 Days	24.5%
October 2025	66 Days	40.4%
September 2025	65 Days	47.7%
August 2025	68 Days	41.7%
July 2025	53 Days	1.9%
June 2025	57 Days	7.5%
May 2025	51 Days	8.5%
April 2025	55 Days	25.0%
March 2025	62 Days	26.5%
February 2025	66 Days	17.9%
January 2025	63 Days	21.2%



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	105 Days	6.1%
January 2026	105 Days	6.1%
December 2025	106 Days	6.0%
November 2025	104 Days	6.1%
October 2025	101 Days	9.8%
September 2025	102 Days	13.3%
August 2025	105 Days	15.4%
July 2025	93 Days	-3.1%
June 2025	99 Days	1.0%
May 2025	92 Days	-1.1%
April 2025	94 Days	4.4%
March 2025	105 Days	10.5%
February 2025	105 Days	2.9%
January 2025	99 Days	4.2%



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	842	24.0%
January 2026	842	24.0%
December 2025	659	18.3%
November 2025	683	8.2%
October 2025	767	17.6%
September 2025	751	12.8%
August 2025	787	10.1%
July 2025	797	-1.1%
June 2025	746	-4.7%
May 2025	783	-10.8%
April 2025	853	-7.8%
March 2025	897	0.7%
February 2025	801	-8.2%
January 2025	679	-7.4%



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	1,204	0.9%
January 2026	1,204	0.9%
December 2025	722	-11.5%
November 2025	842	-6.0%
October 2025	1,161	19.3%
September 2025	942	-1.1%
August 2025	1,109	12.7%
July 2025	1,054	2.4%
June 2025	1,024	11.1%
May 2025	1,082	5.9%
April 2025	1,046	3.7%
March 2025	1,209	18.2%
February 2025	1,102	-0.5%
January 2025	1,193	11.4%



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)	4,208	11.8%
January 2026	4,208	11.8%
December 2025	4,014	18.1%
November 2025	4,261	25.9%
October 2025	4,292	30.0%
September 2025	4,128	30.6%
August 2025	4,180	37.4%
July 2025	4,093	37.7%
June 2025	4,088	41.2%
May 2025	4,067	40.5%
April 2025	3,971	39.0%
March 2025	4,018	35.6%
February 2025	3,934	31.4%
January 2025	3,765	29.0%



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)	5.8	11.5%
January 2026	5.8	11.5%
December 2025	5.6	19.1%
November 2025	6.0	27.7%
October 2025	6.0	33.3%
September 2025	5.8	34.9%
August 2025	5.9	43.9%
July 2025	5.8	45.0%
June 2025	5.8	48.7%
May 2025	5.8	48.7%
April 2025	5.5	41.0%
March 2025	5.5	37.5%
February 2025	5.4	31.7%
January 2025	5.2	30.0%

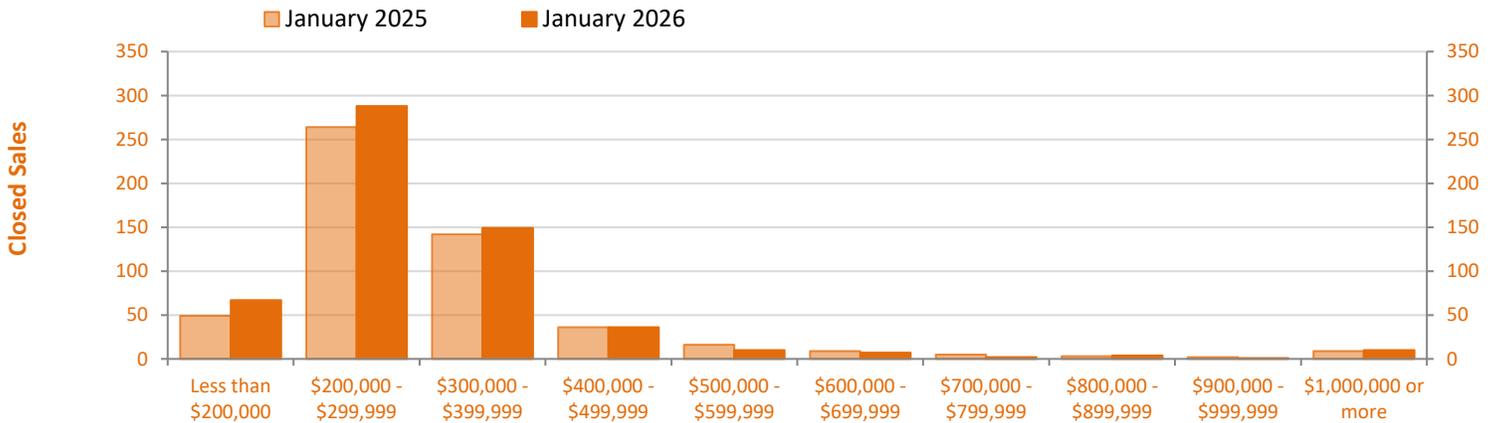


Closed Sales by Sale Price

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.

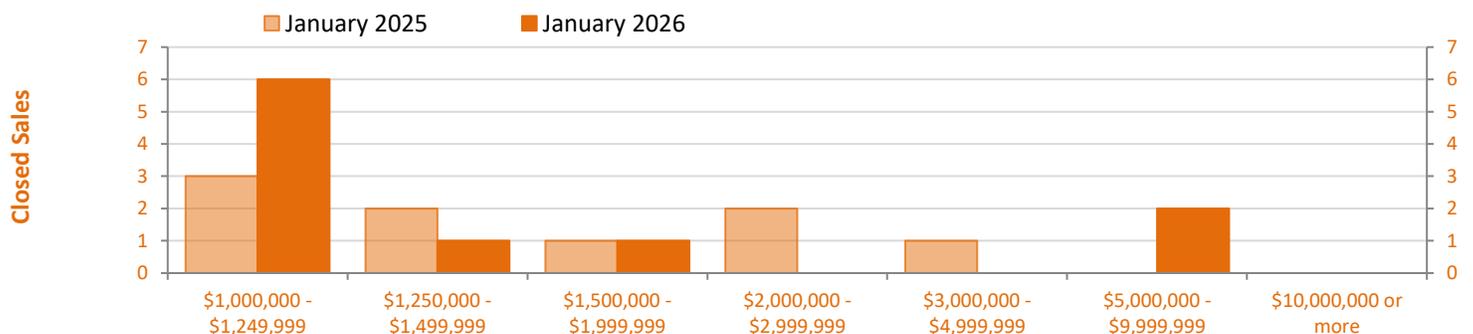
Sale Price	Closed Sales	Percent Change Year-over-Year
Less than \$200,000	67	36.7%
\$200,000 - \$299,999	288	9.1%
\$300,000 - \$399,999	149	4.9%
\$400,000 - \$499,999	36	0.0%
\$500,000 - \$599,999	10	-37.5%
\$600,000 - \$699,999	7	-22.2%
\$700,000 - \$799,999	2	-60.0%
\$800,000 - \$899,999	4	33.3%
\$900,000 - \$999,999	1	-50.0%
\$1,000,000 or more	10	11.1%



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	6	100.0%
\$1,250,000 - \$1,499,999	1	-50.0%
\$1,500,000 - \$1,999,999	1	0.0%
\$2,000,000 - \$2,999,999	0	-100.0%
\$3,000,000 - \$4,999,999	0	-100.0%
\$5,000,000 - \$9,999,999	2	N/A
\$10,000,000 or more	0	N/A

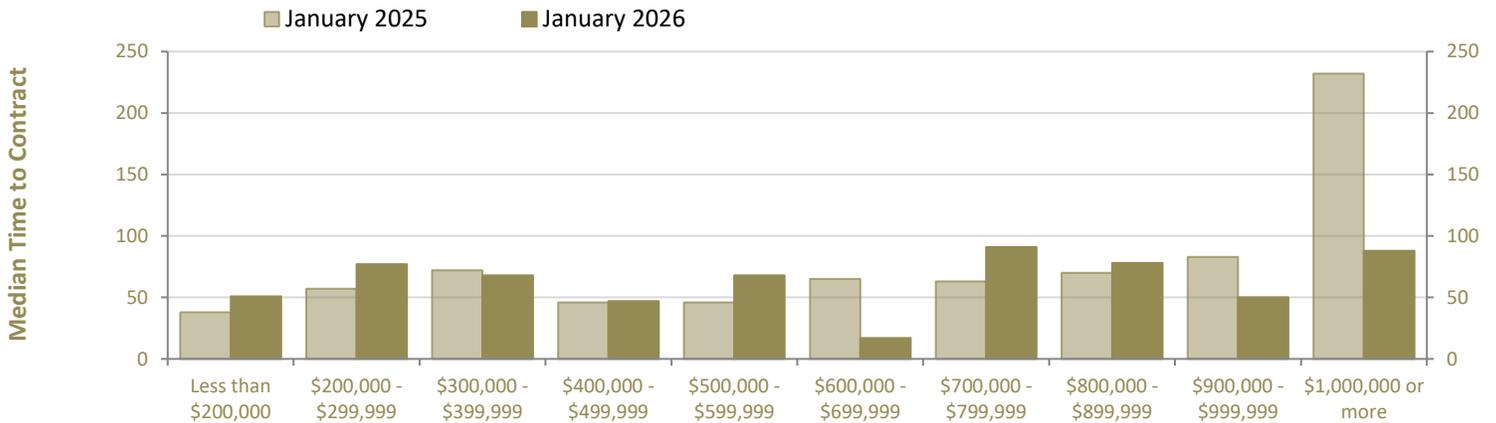


Median Time to Contract by Sale Price

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.

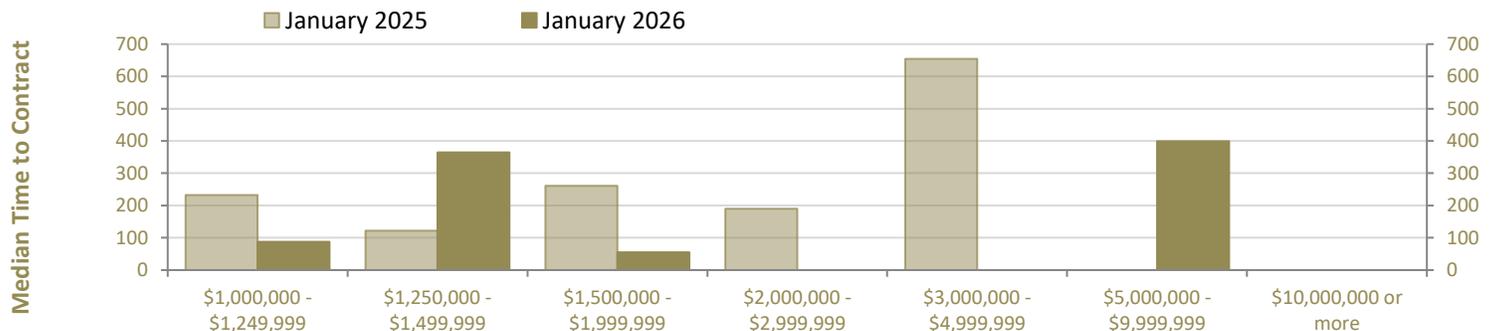
Sale Price	Median Time to Contract	Percent Change Year-over-Year
Less than \$200,000	51 Days	34.2%
\$200,000 - \$299,999	77 Days	35.1%
\$300,000 - \$399,999	68 Days	-5.6%
\$400,000 - \$499,999	47 Days	2.2%
\$500,000 - \$599,999	68 Days	47.8%
\$600,000 - \$699,999	17 Days	-73.8%
\$700,000 - \$799,999	91 Days	44.4%
\$800,000 - \$899,999	78 Days	11.4%
\$900,000 - \$999,999	50 Days	-39.8%
\$1,000,000 or more	88 Days	-62.1%



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	88 Days	-62.1%
\$1,250,000 - \$1,499,999	365 Days	199.2%
\$1,500,000 - \$1,999,999	55 Days	-78.9%
\$2,000,000 - \$2,999,999	(No Sales)	-100.0%
\$3,000,000 - \$4,999,999	(No Sales)	-100.0%
\$5,000,000 - \$9,999,999	399 Days	N/A
\$10,000,000 or more	(No Sales)	N/A

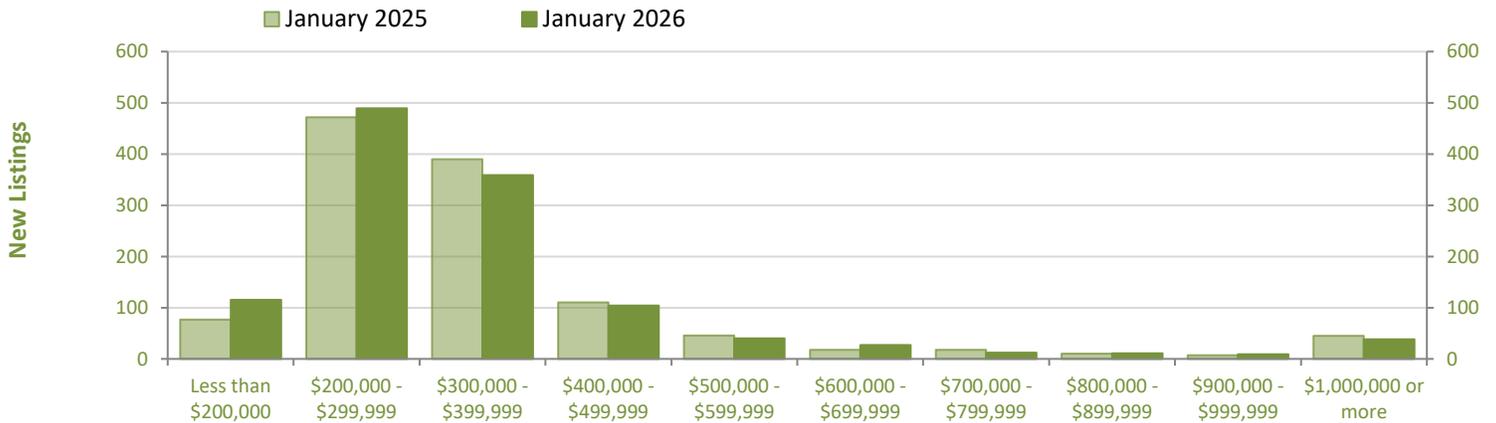


New Listings by Initial Listing Price

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.

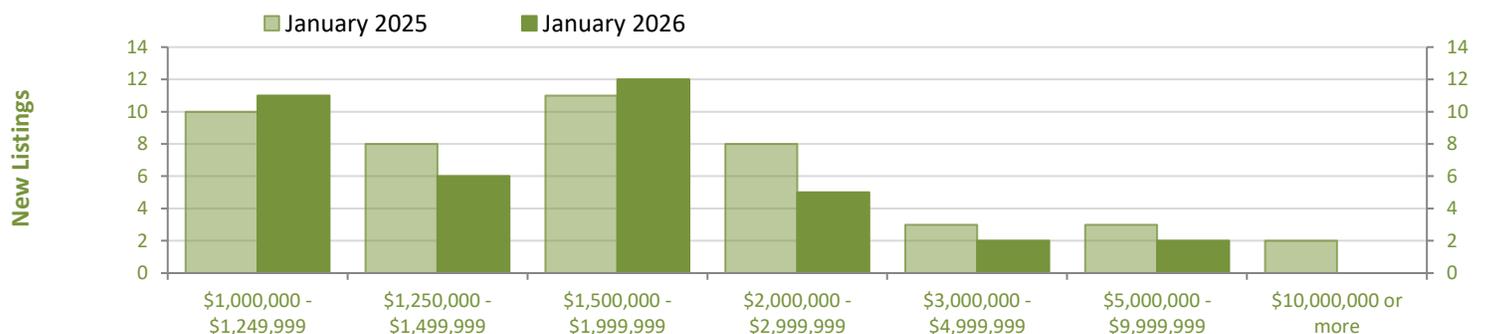
Initial Listing Price	New Listings	Percent Change Year-over-Year
Less than \$200,000	115	49.4%
\$200,000 - \$299,999	489	3.6%
\$300,000 - \$399,999	359	-7.9%
\$400,000 - \$499,999	104	-5.5%
\$500,000 - \$599,999	40	-13.0%
\$600,000 - \$699,999	27	50.0%
\$700,000 - \$799,999	12	-33.3%
\$800,000 - \$899,999	11	10.0%
\$900,000 - \$999,999	9	28.6%
\$1,000,000 or more	38	-15.6%



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	11	10.0%
\$1,250,000 - \$1,499,999	6	-25.0%
\$1,500,000 - \$1,999,999	12	9.1%
\$2,000,000 - \$2,999,999	5	-37.5%
\$3,000,000 - \$4,999,999	2	-33.3%
\$5,000,000 - \$9,999,999	2	-33.3%
\$10,000,000 or more	0	-100.0%

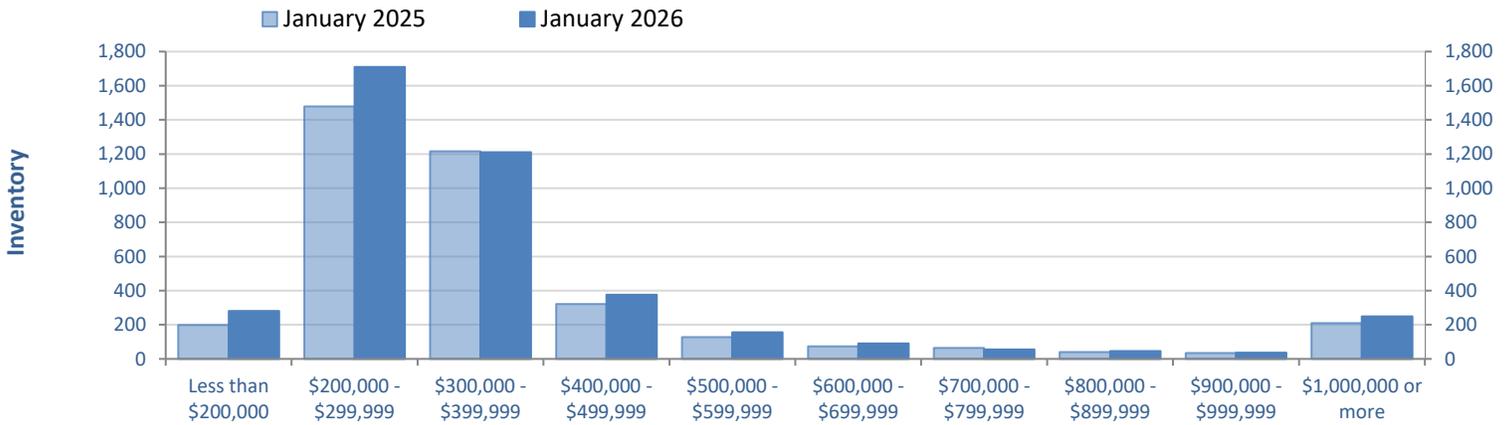


Inventory by Current Listing Price

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.

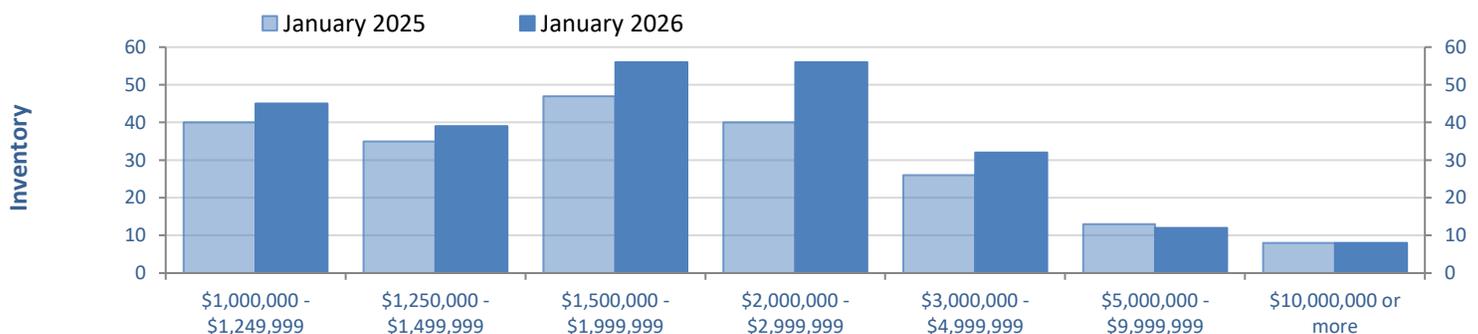
Current Listing Price	Inventory	Percent Change Year-over-Year
Less than \$200,000	280	41.4%
\$200,000 - \$299,999	1,710	15.7%
\$300,000 - \$399,999	1,211	-0.5%
\$400,000 - \$499,999	376	16.8%
\$500,000 - \$599,999	155	21.1%
\$600,000 - \$699,999	91	24.7%
\$700,000 - \$799,999	56	-13.8%
\$800,000 - \$899,999	45	12.5%
\$900,000 - \$999,999	36	2.9%
\$1,000,000 or more	248	18.7%



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	45	12.5%
\$1,250,000 - \$1,499,999	39	11.4%
\$1,500,000 - \$1,999,999	56	19.1%
\$2,000,000 - \$2,999,999	56	40.0%
\$3,000,000 - \$4,999,999	32	23.1%
\$5,000,000 - \$9,999,999	12	-7.7%
\$10,000,000 or more	8	0.0%



Monthly Distressed Market - January 2026

Single-Family Homes

Ocala MSA



		January 2026	January 2025	Percent Change Year-over-Year
Traditional	Closed Sales	569	531	7.2%
	Median Sale Price	\$279,990	\$288,000	-2.8%
Foreclosure/REO	Closed Sales	5	3	66.7%
	Median Sale Price	\$156,750	\$92,500	69.5%
Short Sale	Closed Sales	0	1	-100.0%
	Median Sale Price	(No Sales)	\$287,500	N/A

