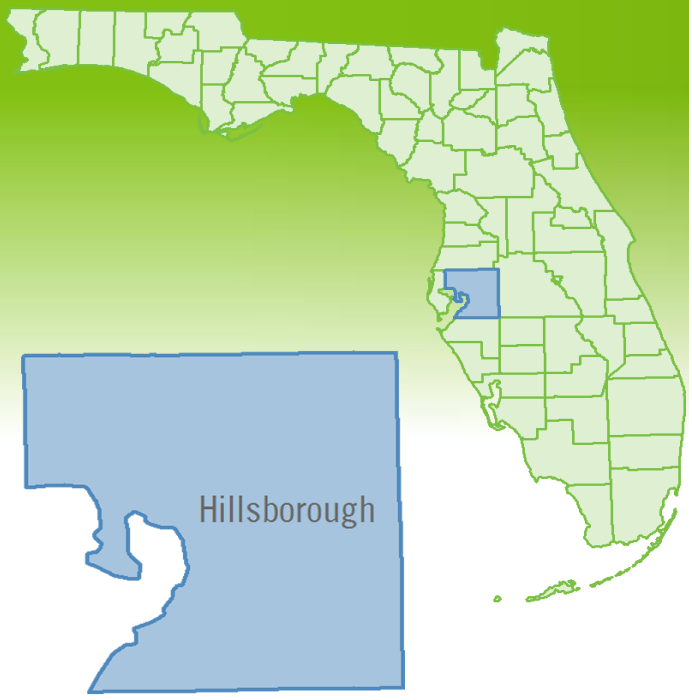
Monthly Market Detail - October 2026
Single-Family Homes
Hillsborough County



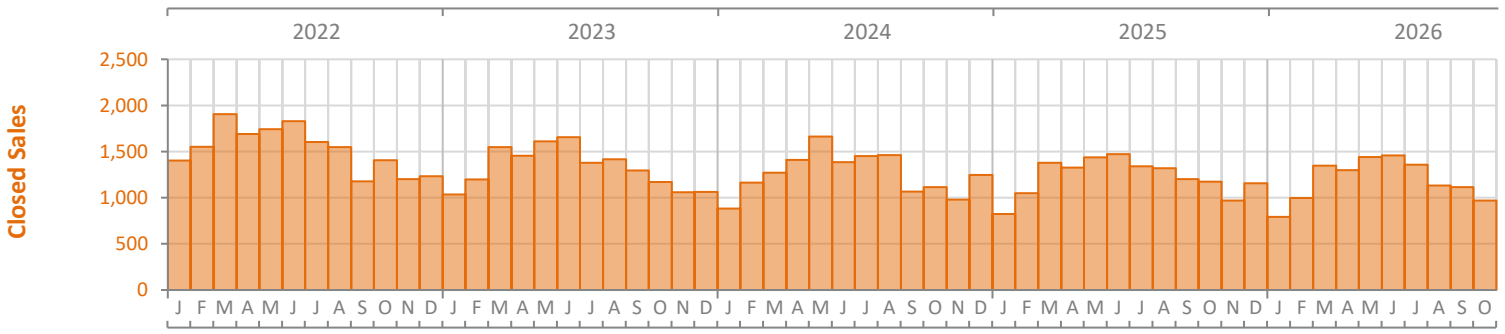
Summary Statistics	October 2026	October 2025	Percent Change Year-over-Year
Closed Sales	970	1,175	-17.4%
Paid in Cash	201	216	-6.9%
Median Sale Price	$425,500	$422,500	0.7%
Average Sale Price	$562,756	$551,752	2.0%
Dollar Volume	$545.9 Million	$648.3 Million	-15.8%
Median Percent of Original List Price Received	95.8%	95.3%	0.5%
Median Time to Contract	43 Days	43 Days	0.0%
Median Time to Sale	83 Days	82 Days	1.2%
New Pending Sales	987	1,176	-16.1%
New Listings	1,515	1,532	-1.1%
Pending Inventory	1,267	1,433	-11.6%
Inventory (Active Listings)	4,874	4,784	1.9%
Months Supply of Inventory	4.2	3.9	7.7%

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	11,909	-4.9%
October 2026	**970**	**-17.4%**
September 2026	1,114	-7.4%
August 2026	1,134	-14.0%
July 2026	1,358	1.3%
June 2026	1,457	-1.0%
May 2026	1,442	0.3%
April 2026	1,299	-2.0%
March 2026	1,348	-2.1%
February 2026	996	-5.1%
January 2026	791	-4.1%
December 2025	1,157	-7.1%
November 2025	968	-1.0%
October 2025	1,175	5.5%



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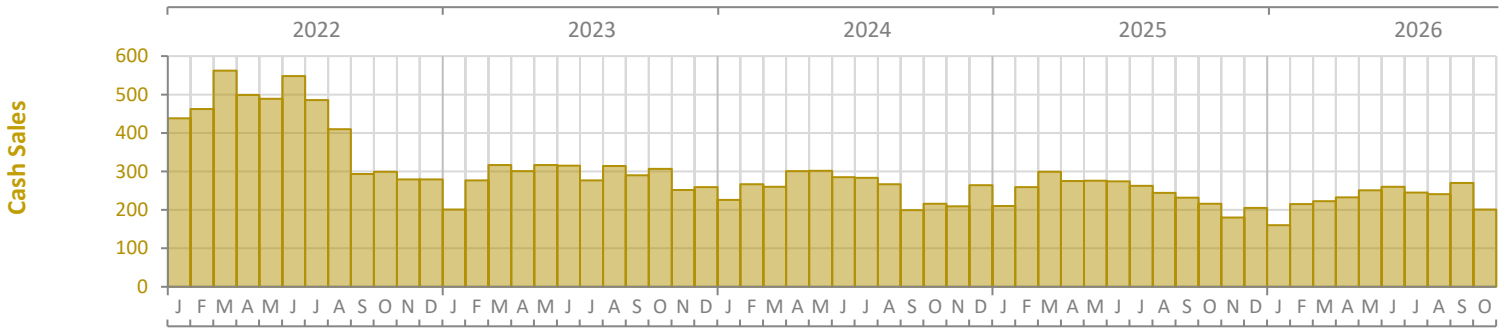
Cash Sales

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	2,299	-9.8%
October 2026	**201**	**-6.9%**
September 2026	270	16.4%
August 2026	241	-1.2%
July 2026	245	-6.8%
June 2026	260	-5.1%
May 2026	251	-9.1%
April 2026	233	-15.3%
March 2026	223	-25.4%
February 2026	215	-17.0%
January 2026	160	-23.8%
December 2025	205	-22.3%
November 2025	180	-13.9%
October 2025	216	0.0%

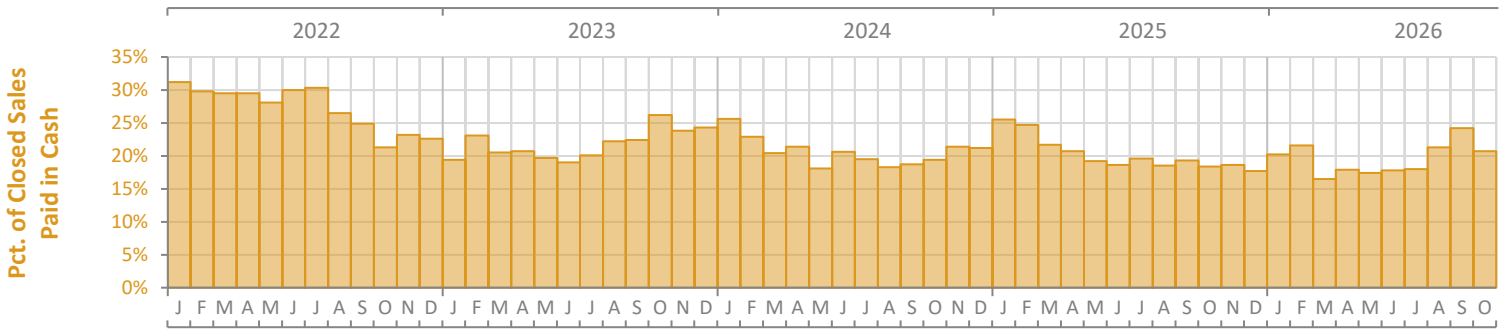


Cash Sales as a Percentage of Closed Sales

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	19.3%	-4.9%
October 2026	**20.7%**	**12.5%**
September 2026	24.2%	25.4%
August 2026	21.3%	15.1%
July 2026	18.0%	-8.2%
June 2026	17.8%	-4.3%
May 2026	17.4%	-9.4%
April 2026	17.9%	-13.5%
March 2026	16.5%	-24.0%
February 2026	21.6%	-12.6%
January 2026	20.2%	-20.8%
December 2025	17.7%	-16.5%
November 2025	18.6%	-13.1%
October 2025	18.4%	-5.2%



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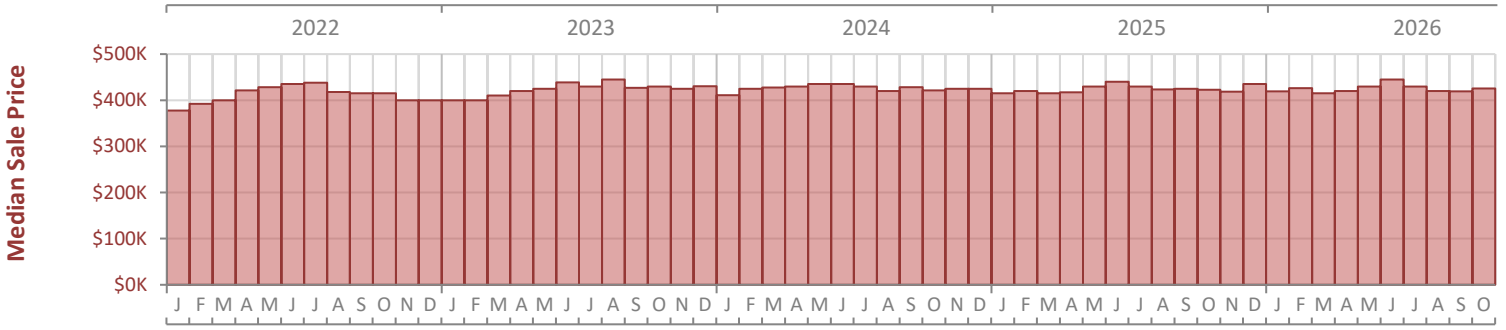
Median Sale Price

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	$425,000	0.0%
October 2026	**$425,500**	**0.7%**
September 2026	$419,450	-1.3%
August 2026	$419,900	-0.8%
July 2026	$430,000	0.0%
June 2026	$445,155	1.2%
May 2026	$430,000	0.0%
April 2026	$420,000	0.7%
March 2026	$415,000	0.0%
February 2026	$426,000	1.4%
January 2026	$419,000	1.0%
December 2025	$435,000	2.4%
November 2025	$418,875	-1.4%
October 2025	$422,500	0.2%

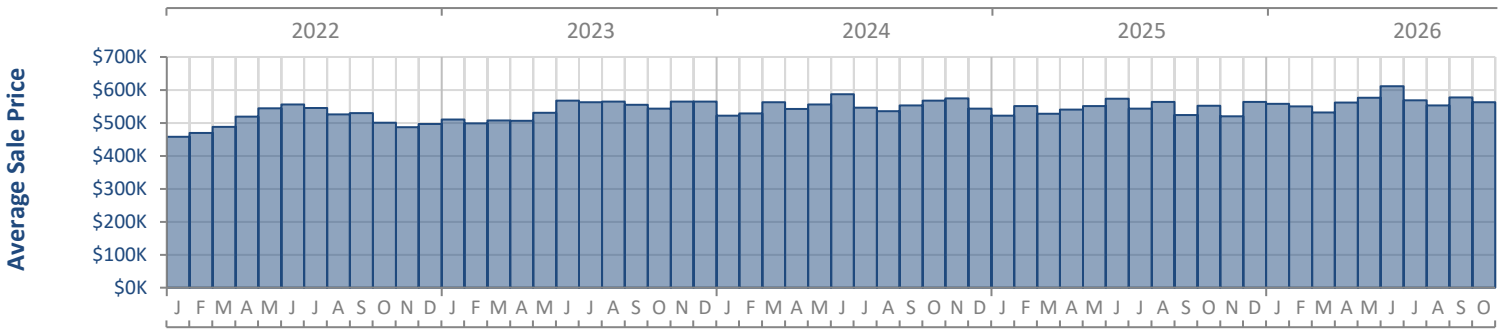


Average Sale Price

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	$566,303	3.7%
October 2026	**$562,756**	**2.0%**
September 2026	$577,128	10.1%
August 2026	$553,452	-1.9%
July 2026	$568,293	4.6%
June 2026	$610,895	6.6%
May 2026	$576,204	4.6%
April 2026	$561,951	3.9%
March 2026	$531,511	0.7%
February 2026	$549,842	-0.2%
January 2026	$557,389	6.8%
December 2025	$563,238	3.6%
November 2025	$519,769	-9.5%
October 2025	$551,752	-2.7%



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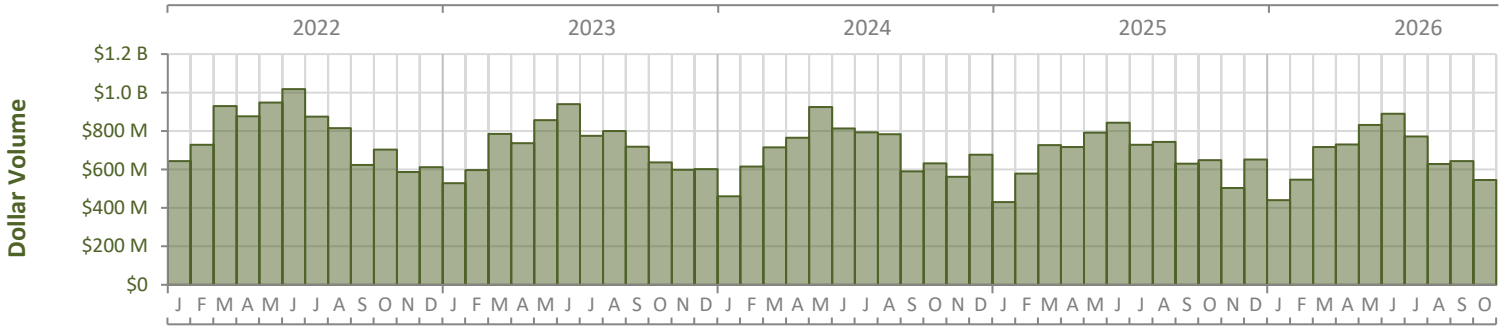
Dollar Volume

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	$6.7 Billion	-1.4%
October 2026	**$545.9 Million**	**-15.8%**
September 2026	$642.9 Million	1.9%
August 2026	$627.6 Million	-15.6%
July 2026	$771.7 Million	5.9%
June 2026	$890.1 Million	5.5%
May 2026	$830.9 Million	4.9%
April 2026	$730.0 Million	1.8%
March 2026	$716.5 Million	-1.4%
February 2026	$547.6 Million	-5.3%
January 2026	$440.9 Million	2.4%
December 2025	$651.7 Million	-3.7%
November 2025	$503.1 Million	-10.5%
October 2025	$648.3 Million	2.6%

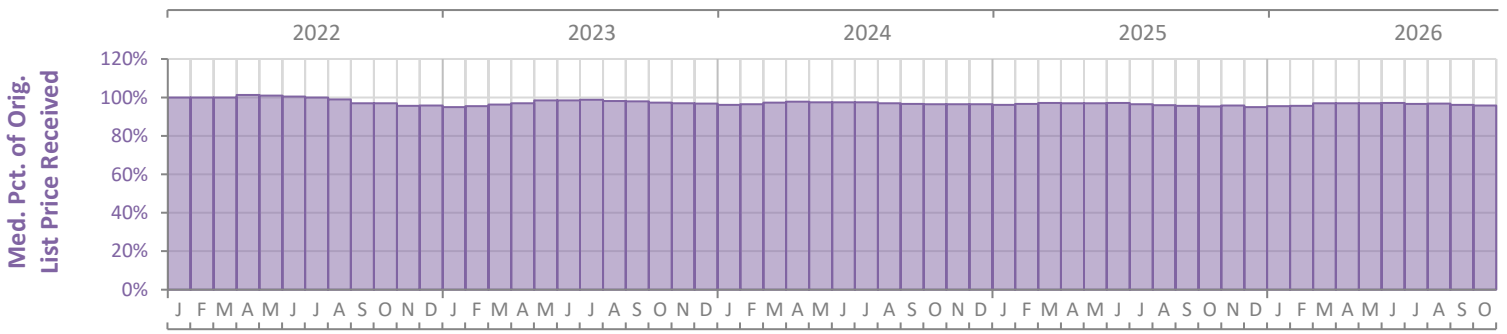


Median Percent of Original List Price Received

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	96.6%	0.1%
October 2026	**95.8%**	**0.5%**
September 2026	96.2%	0.6%
August 2026	96.8%	0.9%
July 2026	96.7%	0.3%
June 2026	97.2%	0.0%
May 2026	97.0%	0.1%
April 2026	96.9%	-0.1%
March 2026	96.9%	-0.2%
February 2026	95.7%	-0.9%
January 2026	95.5%	-0.7%
December 2025	94.9%	-1.7%
November 2025	95.8%	-0.6%
October 2025	95.3%	-1.1%



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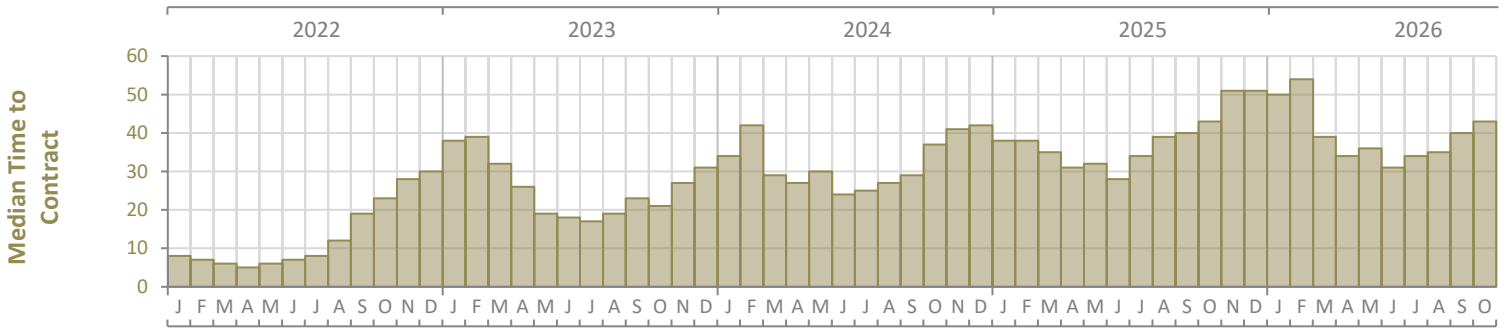
Median Time to Contract

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	41 Days	10.8%
October 2026	**43 Days**	**0.0%**
September 2026	40 Days	0.0%
August 2026	35 Days	-10.3%
July 2026	34 Days	0.0%
June 2026	31 Days	10.7%
May 2026	36 Days	12.5%
April 2026	34 Days	9.7%
March 2026	39 Days	11.4%
February 2026	54 Days	42.1%
January 2026	50 Days	31.6%
December 2025	51 Days	21.4%
November 2025	51 Days	24.4%
October 2025	43 Days	16.2%

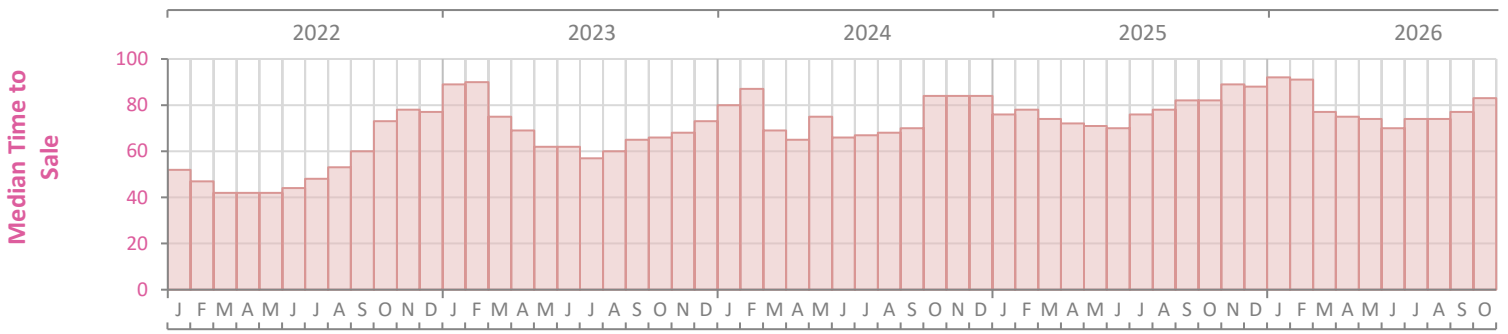


Median Time to Sale

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	80 Days	2.6%
October 2026	**83 Days**	**1.2%**
September 2026	77 Days	-6.1%
August 2026	74 Days	-5.1%
July 2026	74 Days	-2.6%
June 2026	70 Days	0.0%
May 2026	74 Days	4.2%
April 2026	75 Days	4.2%
March 2026	77 Days	4.1%
February 2026	91 Days	16.7%
January 2026	92 Days	21.1%
December 2025	88 Days	4.8%
November 2025	89 Days	6.0%
October 2025	82 Days	-2.4%



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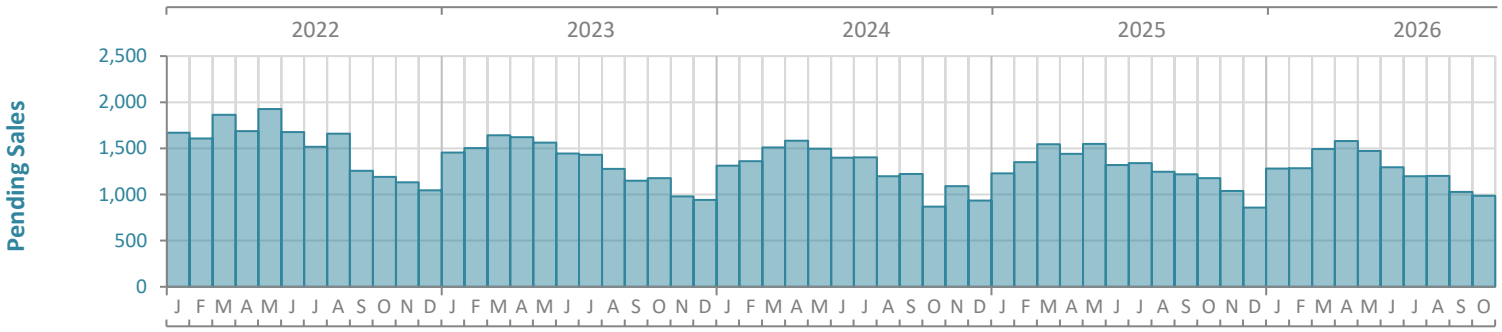
New Pending Sales

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	12,819	-4.5%
October 2026	**987**	**-16.1%**
September 2026	1,027	-15.8%
August 2026	1,202	-3.6%
July 2026	1,197	-10.7%
June 2026	1,294	-2.0%
May 2026	1,471	-5.0%
April 2026	1,580	9.6%
March 2026	1,492	-3.4%
February 2026	1,286	-4.8%
January 2026	1,283	4.2%
December 2025	859	-8.0%
November 2025	1,040	-4.7%
October 2025	1,176	35.3%

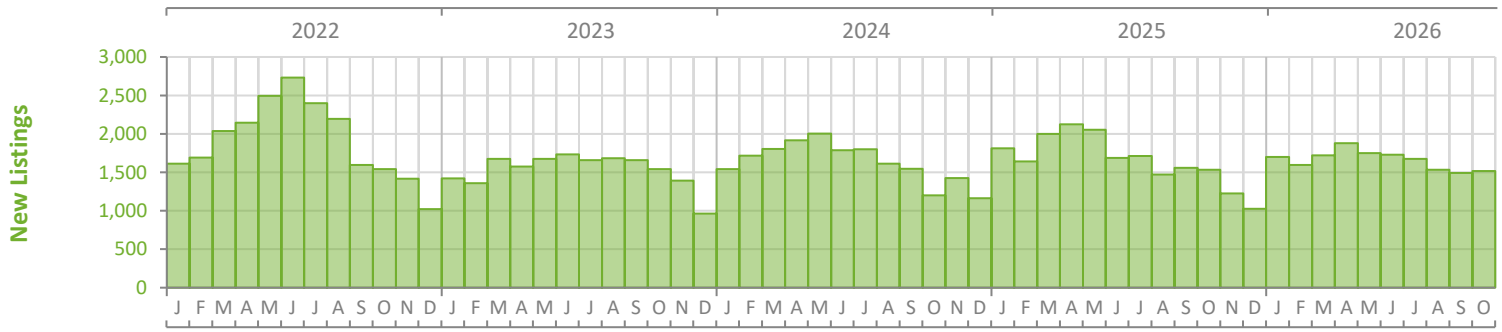


New Listings

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	16,588	-5.7%
October 2026	**1,515**	**-1.1%**
September 2026	1,490	-4.3%
August 2026	1,532	4.0%
July 2026	1,674	-2.3%
June 2026	1,730	2.6%
May 2026	1,748	-14.9%
April 2026	1,881	-11.5%
March 2026	1,721	-13.9%
February 2026	1,598	-2.7%
January 2026	1,699	-6.2%
December 2025	1,024	-12.0%
November 2025	1,226	-14.0%
October 2025	1,532	27.5%



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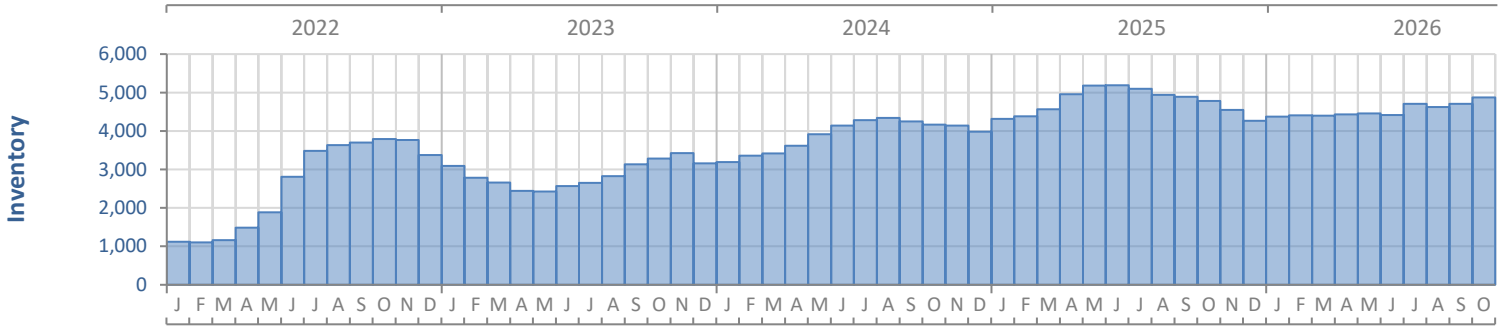
Inventory (Active Listings)

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)	4,540	-6.0%
October 2026	**4,874**	**1.9%**
September 2026	4,708	-3.6%
August 2026	4,625	-6.4%
July 2026	4,710	-7.6%
June 2026	4,418	-14.9%
May 2026	4,455	-14.0%
April 2026	4,433	-10.6%
March 2026	4,396	-3.7%
February 2026	4,409	0.6%
January 2026	4,370	1.3%
December 2025	4,263	7.0%
November 2025	4,550	9.9%
October 2025	4,784	14.8%

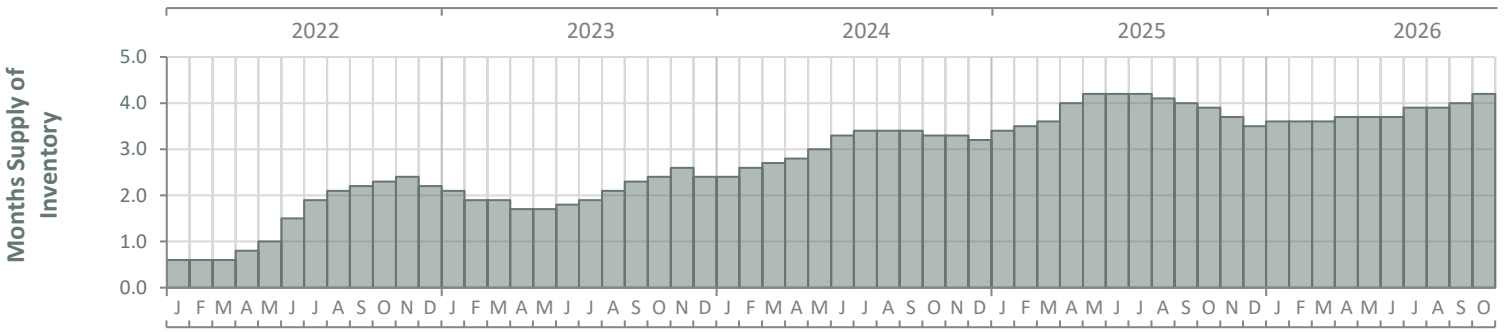


Months Supply of Inventory

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)	3.8	-2.6%
October 2026	**4.2**	**7.7%**
September 2026	4.0	0.0%
August 2026	3.9	-4.9%
July 2026	3.9	-7.1%
June 2026	3.7	-11.9%
May 2026	3.7	-11.9%
April 2026	3.7	-7.5%
March 2026	3.6	0.0%
February 2026	3.6	2.9%
January 2026	3.6	5.9%
December 2025	3.5	9.4%
November 2025	3.7	12.1%
October 2025	3.9	18.2%



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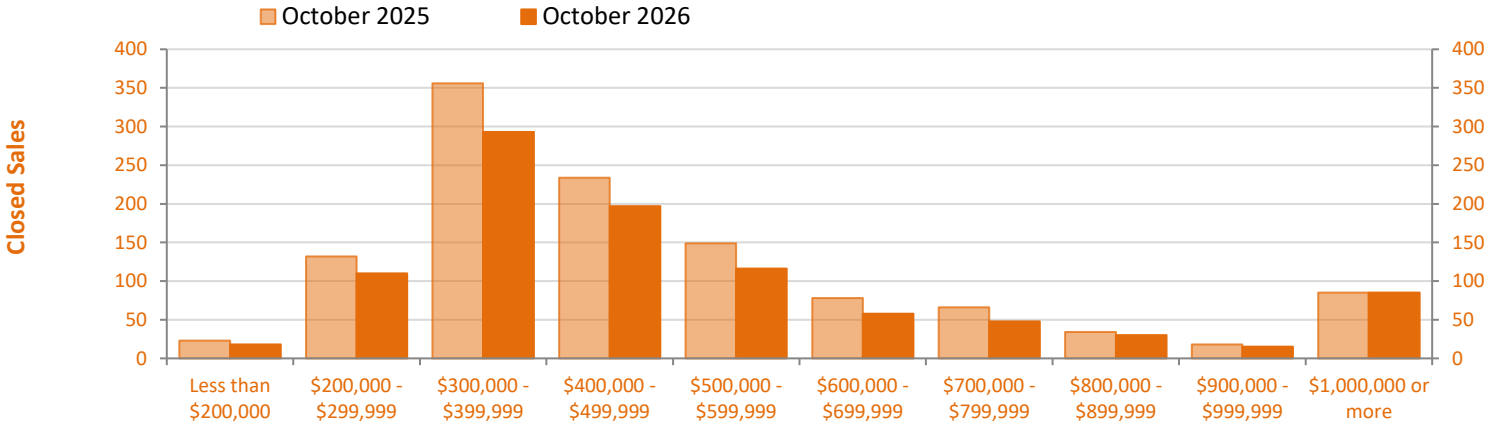
Closed Sales by Sale Price

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.

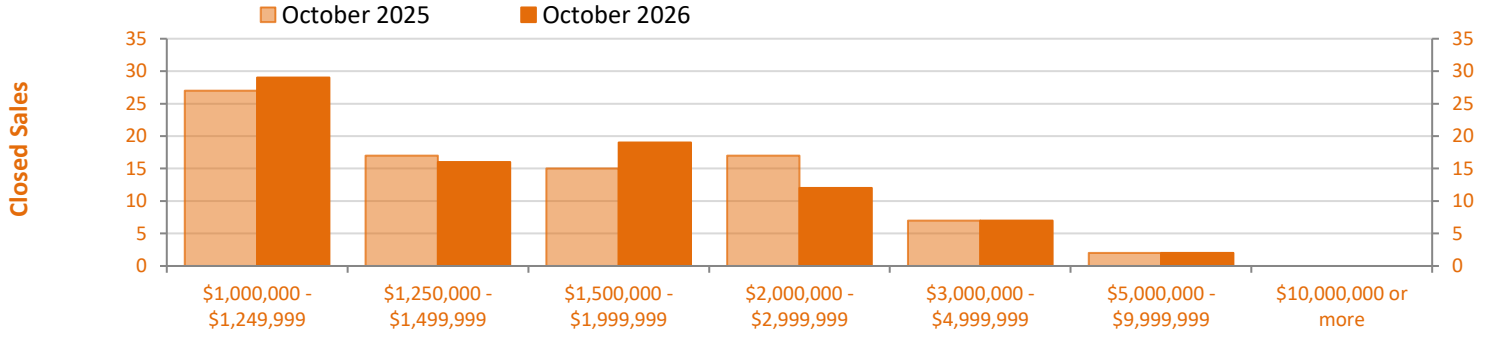
Sale Price	Closed Sales	Percent Change Year-over-Year
Less than $200,000	18	-21.7%
$200,000 - $299,999	110	-16.7%
$300,000 - $399,999	293	-17.7%
$400,000 - $499,999	197	-15.8%
$500,000 - $599,999	116	-22.1%
$600,000 - $699,999	58	-25.6%
$700,000 - $799,999	48	-27.3%
$800,000 - $899,999	30	-11.8%
$900,000 - $999,999	15	-16.7%
$1,000,000 or more	85	0.0%



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	29	7.4%
$1,250,000 - $1,499,999	16	-5.9%
$1,500,000 - $1,999,999	19	26.7%
$2,000,000 - $2,999,999	12	-29.4%
$3,000,000 - $4,999,999	7	0.0%
$5,000,000 - $9,999,999	2	0.0%
$10,000,000 or more	0	N/A



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Monthly Market Detail - October 2026
Single-Family Homes
Hillsborough County

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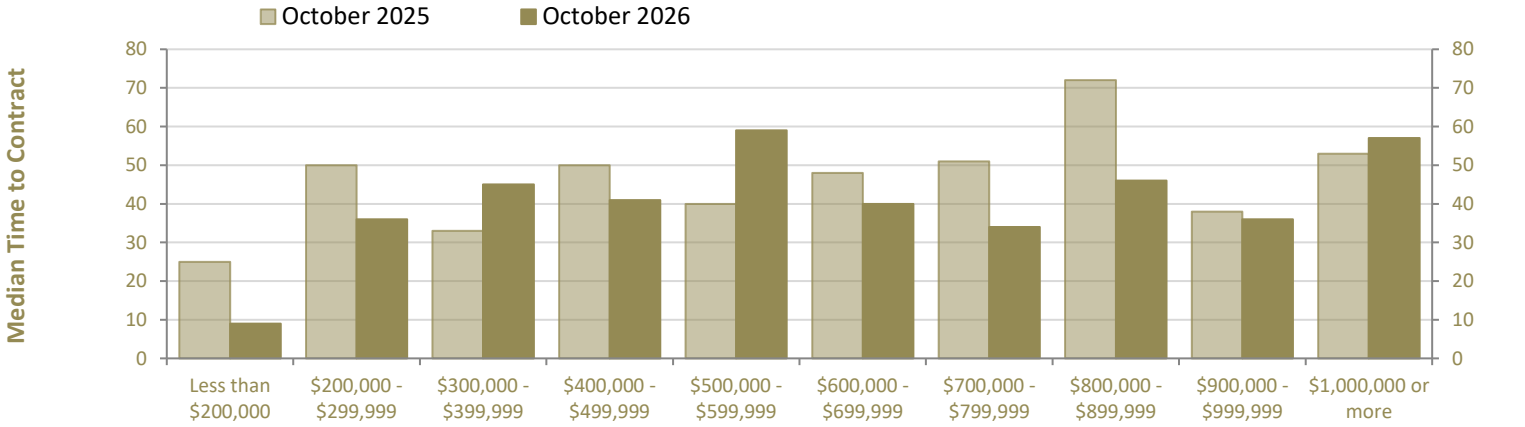
Median Time to Contract by Sale Price

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.

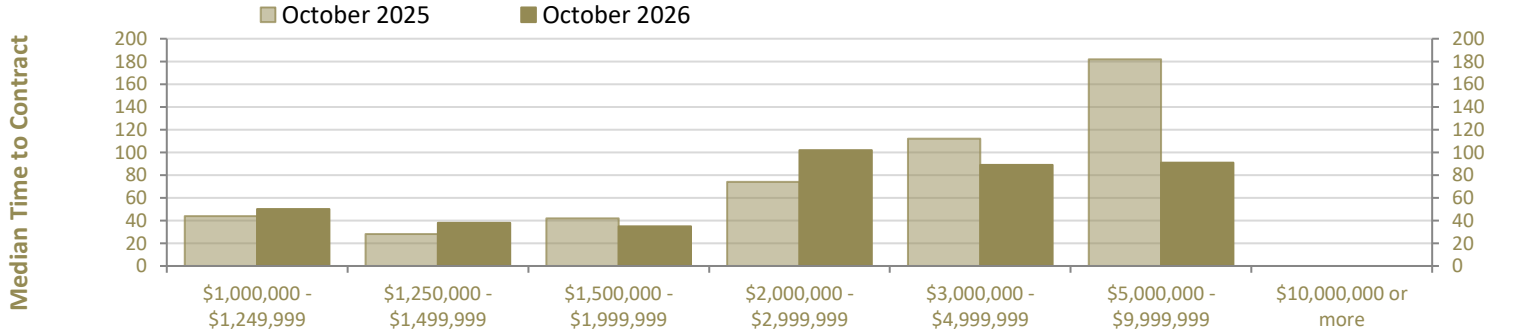
Sale Price	Median Time to Contract	Percent Change Year-over-Year
Less than $200,000	9 Days	-64.0%
$200,000 - $299,999	36 Days	-28.0%
$300,000 - $399,999	45 Days	36.4%
$400,000 - $499,999	41 Days	-18.0%
$500,000 - $599,999	59 Days	47.5%
$600,000 - $699,999	40 Days	-16.7%
$700,000 - $799,999	34 Days	-33.3%
$800,000 - $899,999	46 Days	-36.1%
$900,000 - $999,999	36 Days	-5.3%
$1,000,000 or more	57 Days	7.5%



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	50 Days	13.6%
$1,250,000 - $1,499,999	38 Days	35.7%
$1,500,000 - $1,999,999	35 Days	-16.7%
$2,000,000 - $2,999,999	102 Days	37.8%
$3,000,000 - $4,999,999	89 Days	-20.5%
$5,000,000 - $9,999,999	91 Days	-50.0%
$10,000,000 or more	(No Sales)	N/A



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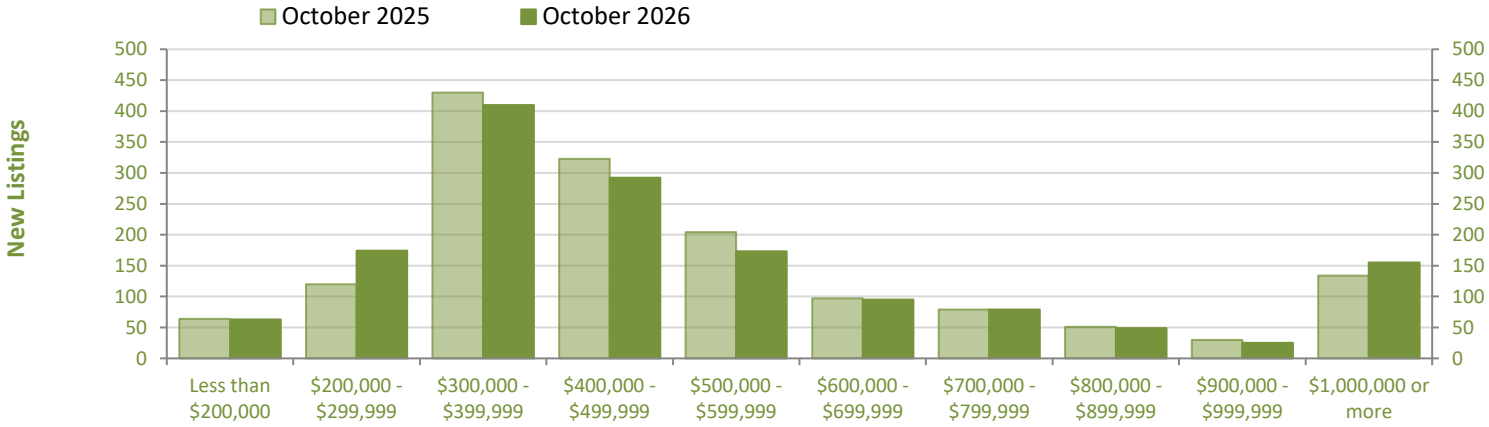
New Listings by Initial Listing Price

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.

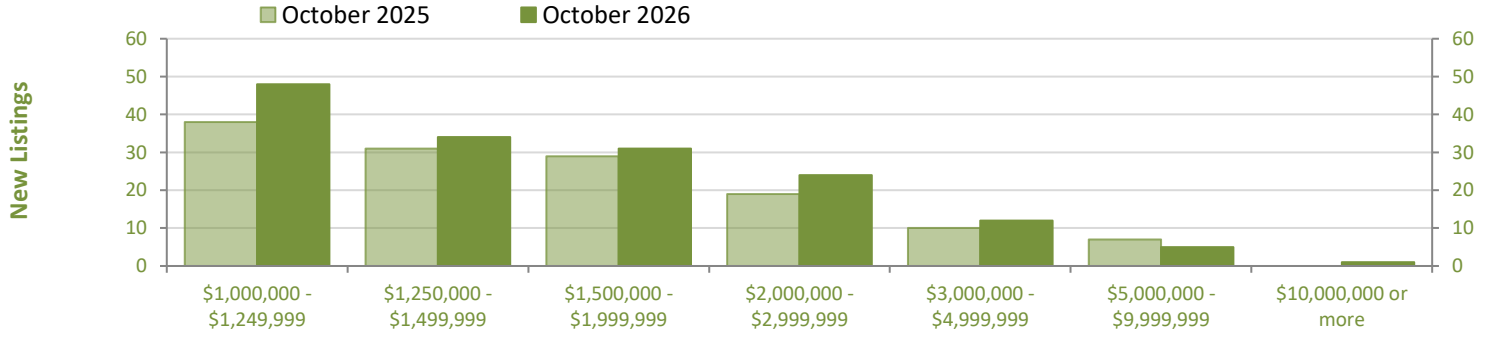
Initial Listing Price	New Listings	Percent Change Year-over-Year
Less than $200,000	63	-1.6%
$200,000 - $299,999	174	45.0%
$300,000 - $399,999	410	-4.7%
$400,000 - $499,999	292	-9.6%
$500,000 - $599,999	173	-15.2%
$600,000 - $699,999	95	-2.1%
$700,000 - $799,999	79	0.0%
$800,000 - $899,999	49	-3.9%
$900,000 - $999,999	25	-16.7%
$1,000,000 or more	155	15.7%



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	48	26.3%
$1,250,000 - $1,499,999	34	9.7%
$1,500,000 - $1,999,999	31	6.9%
$2,000,000 - $2,999,999	24	26.3%
$3,000,000 - $4,999,999	12	20.0%
$5,000,000 - $9,999,999	5	-28.6%
$10,000,000 or more	1	N/A



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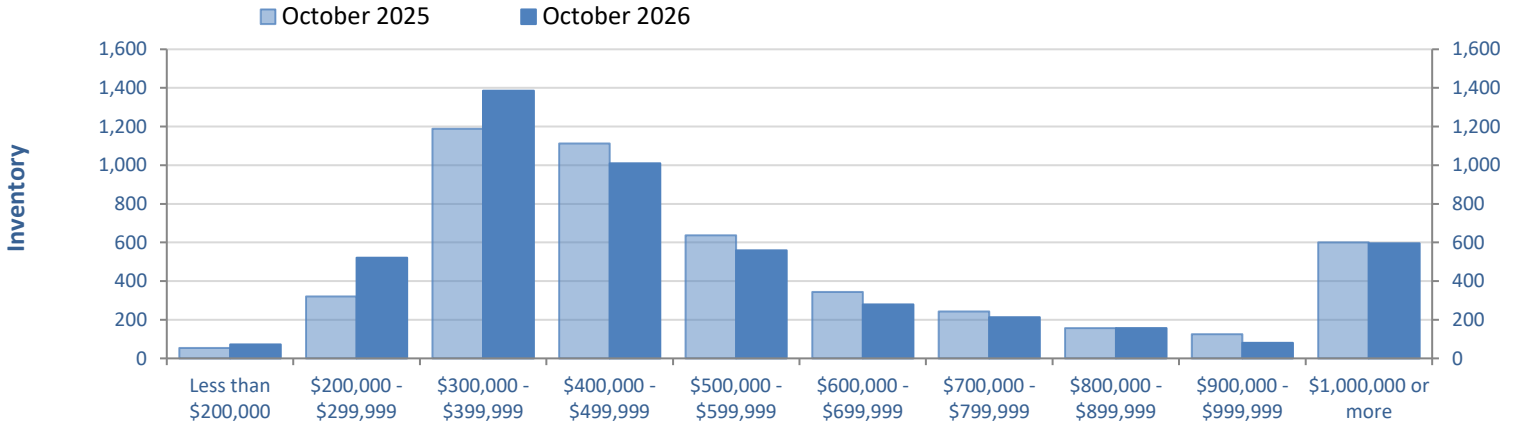
Inventory by Current Listing Price

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.

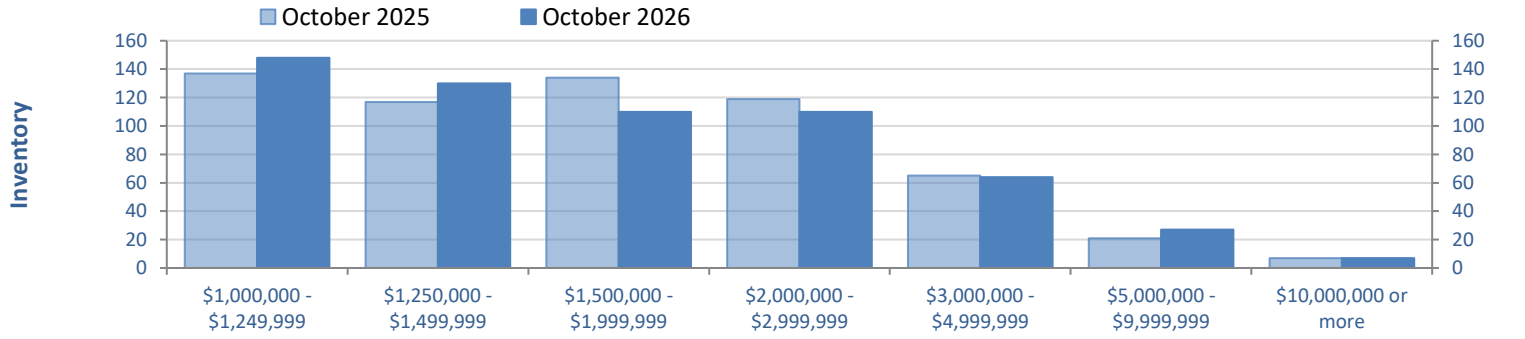
Current Listing Price	Inventory	Percent Change Year-over-Year
Less than $200,000	72	33.3%
$200,000 - $299,999	521	62.3%
$300,000 - $399,999	1,386	16.6%
$400,000 - $499,999	1,010	-9.3%
$500,000 - $599,999	559	-12.2%
$600,000 - $699,999	280	-18.6%
$700,000 - $799,999	213	-12.3%
$800,000 - $899,999	156	-0.6%
$900,000 - $999,999	81	-35.7%
$1,000,000 or more	596	-0.7%



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	148	8.0%
$1,250,000 - $1,499,999	130	11.1%
$1,500,000 - $1,999,999	110	-17.9%
$2,000,000 - $2,999,999	110	-7.6%
$3,000,000 - $4,999,999	64	-1.5%
$5,000,000 - $9,999,999	27	28.6%
$10,000,000 or more	7	0.0%



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Monthly Distressed Market - October 2026
Single-Family Homes
Hillsborough County

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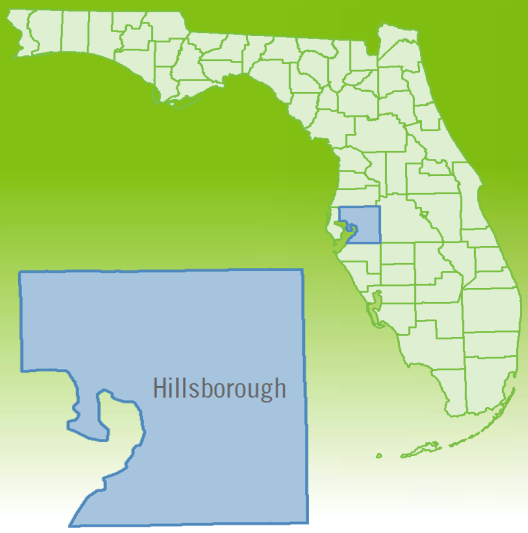
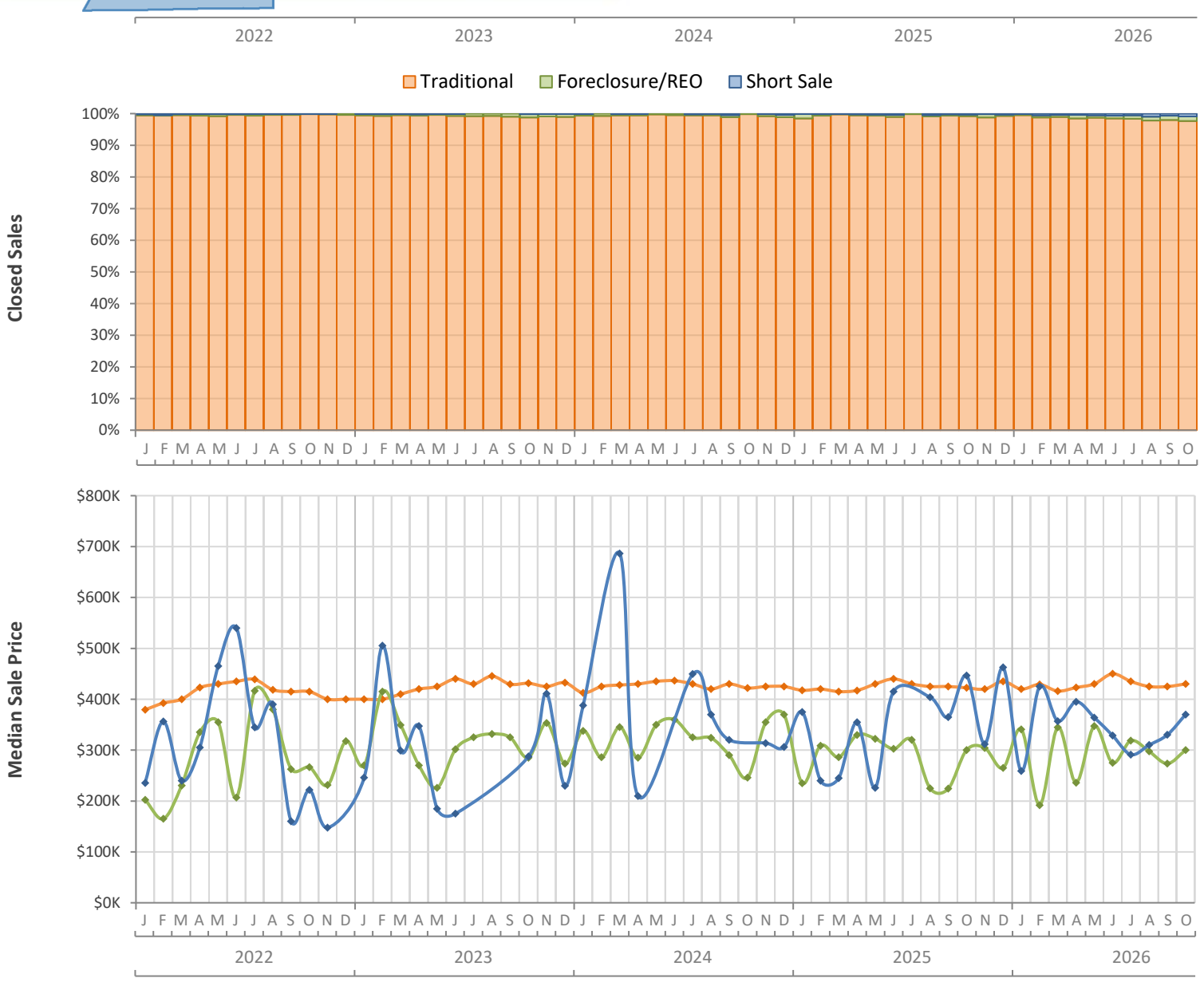


		October 2026	October 2025	Percent Change Year-over-Year
Traditional	Closed Sales	947	1,165	-18.7%
	Median Sale Price	$430,000	$422,500	1.8%
Foreclosure/REO	Closed Sales	14	6	133.3%
	Median Sale Price	$300,000	$300,075	0.0%
Short Sale	Closed Sales	9	4	125.0%
	Median Sale Price	$370,000	$446,500	-17.1%



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