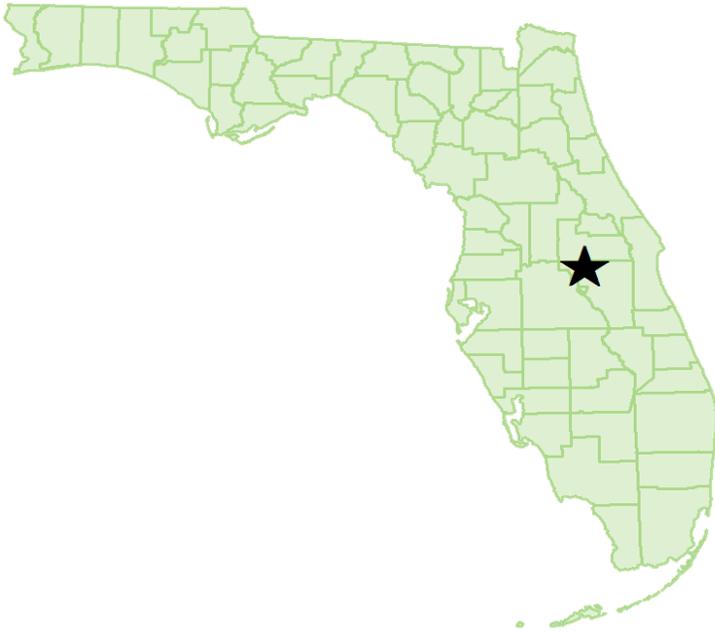


Monthly Market Detail - November 2025

Single-Family Homes

Osceola County Association of REALTORS®

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



Summary Statistics	November 2025	November 2024	Percent Change Year-over-Year
Closed Sales	267	273	-2.2%
Paid in Cash	63	46	37.0%
Median Sale Price	\$389,965	\$375,000	4.0%
Average Sale Price	\$443,463	\$462,063	-4.0%
Dollar Volume	\$118.4 Million	\$126.1 Million	-6.1%
Median Percent of Original List Price Received	95.3%	95.8%	-0.5%
Median Time to Contract	65 Days	73 Days	-11.0%
Median Time to Sale	101 Days	118 Days	-14.4%
New Pending Sales	326	298	9.4%
New Listings	505	531	-4.9%
Pending Inventory	468	389	20.3%
Inventory (Active Listings)	2,530	2,290	10.5%
Months Supply of Inventory	7.5	6.1	23.0%

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	3,740	-11.4%
November 2025	267	-2.2%
October 2025	339	-0.6%
September 2025	348	-2.5%
August 2025	361	-13.2%
July 2025	383	-16.6%
June 2025	374	-8.3%
May 2025	420	-10.6%
April 2025	388	-11.4%
March 2025	373	-11.8%
February 2025	242	-30.3%
January 2025	245	-15.5%
December 2024	328	2.5%
November 2024	273	-0.4%



Monthly Market Detail - November 2025

Single-Family Homes

Osceola County Association of REALTORS®



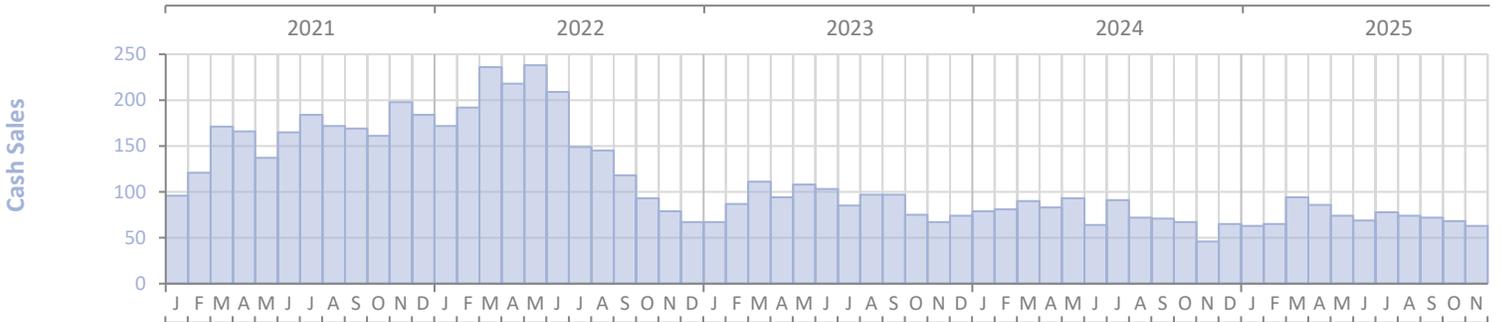
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Cash Sales

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	806	-3.7%
November 2025	63	37.0%
October 2025	68	1.5%
September 2025	72	1.4%
August 2025	74	2.8%
July 2025	78	-14.3%
June 2025	69	7.8%
May 2025	74	-20.4%
April 2025	86	3.6%
March 2025	94	4.4%
February 2025	65	-19.8%
January 2025	63	-20.3%
December 2024	65	-12.2%
November 2024	46	-31.3%



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	21.6%	9.1%
November 2025	23.6%	40.5%
October 2025	20.1%	2.6%
September 2025	20.7%	4.0%
August 2025	20.5%	18.5%
July 2025	20.4%	3.0%
June 2025	18.4%	17.2%
May 2025	17.6%	-11.1%
April 2025	22.2%	17.5%
March 2025	25.2%	18.3%
February 2025	26.9%	15.5%
January 2025	25.7%	-5.5%
December 2024	19.8%	-14.3%
November 2024	16.8%	-31.4%



Monthly Market Detail - November 2025

Single-Family Homes

Osceola County Association of REALTORS®



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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	\$380,000	-0.4%
November 2025	\$389,965	4.0%
October 2025	\$362,500	-4.6%
September 2025	\$376,500	-0.9%
August 2025	\$380,000	0.0%
July 2025	\$380,000	-1.3%
June 2025	\$390,000	2.6%
May 2025	\$395,000	1.3%
April 2025	\$374,425	-4.0%
March 2025	\$388,000	2.1%
February 2025	\$391,763	0.5%
January 2025	\$379,000	2.4%
December 2024	\$381,000	-1.3%
November 2024	\$375,000	-1.2%

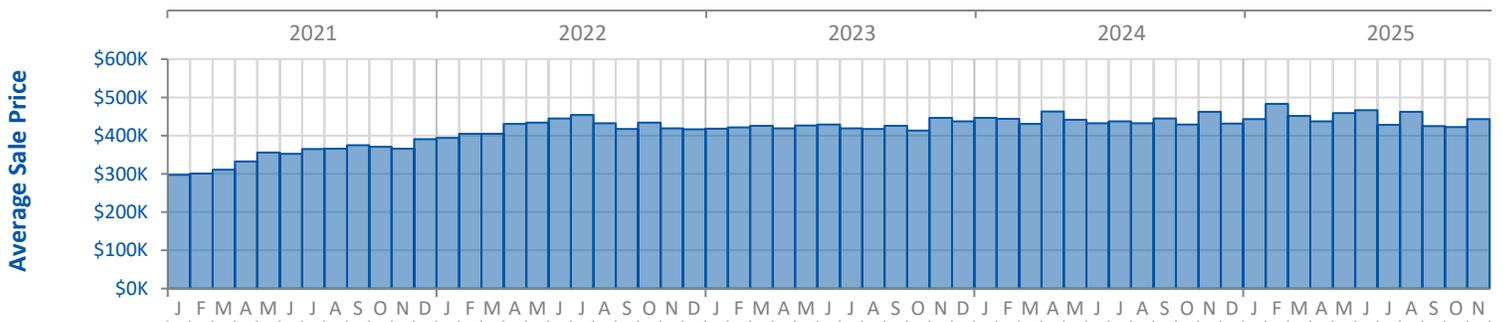


Average Sale Price

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	\$446,779	1.2%
November 2025	\$443,463	-4.0%
October 2025	\$422,115	-1.6%
September 2025	\$424,575	-4.6%
August 2025	\$462,224	6.9%
July 2025	\$427,816	-2.2%
June 2025	\$466,544	8.0%
May 2025	\$459,244	4.0%
April 2025	\$437,085	-5.6%
March 2025	\$451,477	4.8%
February 2025	\$483,503	9.0%
January 2025	\$443,337	-0.8%
December 2024	\$431,429	-1.3%
November 2024	\$462,063	3.5%



Monthly Market Detail - November 2025

Single-Family Homes

Osceola County Association of REALTORS®



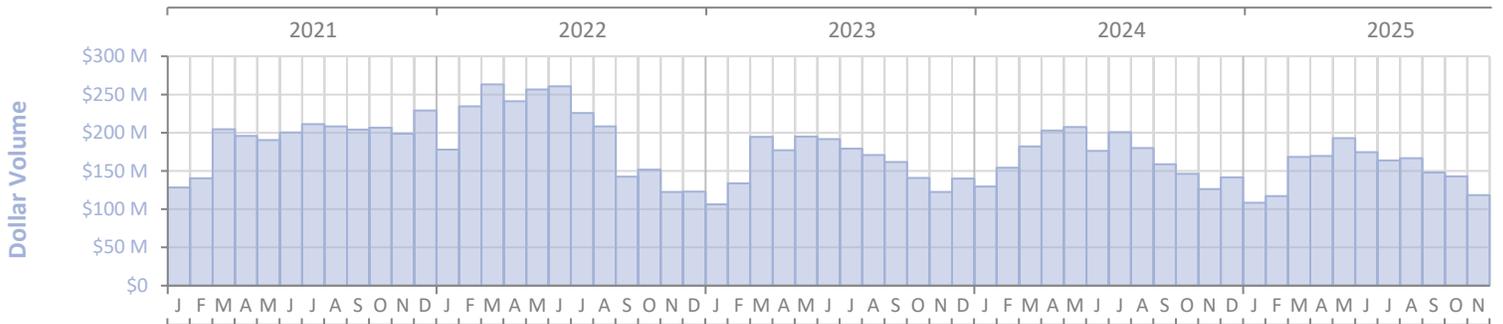
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Dollar Volume

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	\$1.7 Billion	-10.4%
November 2025	\$118.4 Million	-6.1%
October 2025	\$143.1 Million	-2.1%
September 2025	\$147.8 Million	-7.0%
August 2025	\$166.9 Million	-7.2%
July 2025	\$163.9 Million	-18.4%
June 2025	\$174.5 Million	-1.0%
May 2025	\$192.9 Million	-7.1%
April 2025	\$169.6 Million	-16.4%
March 2025	\$168.4 Million	-7.6%
February 2025	\$117.0 Million	-24.0%
January 2025	\$108.6 Million	-16.2%
December 2024	\$141.5 Million	1.2%
November 2024	\$126.1 Million	3.1%

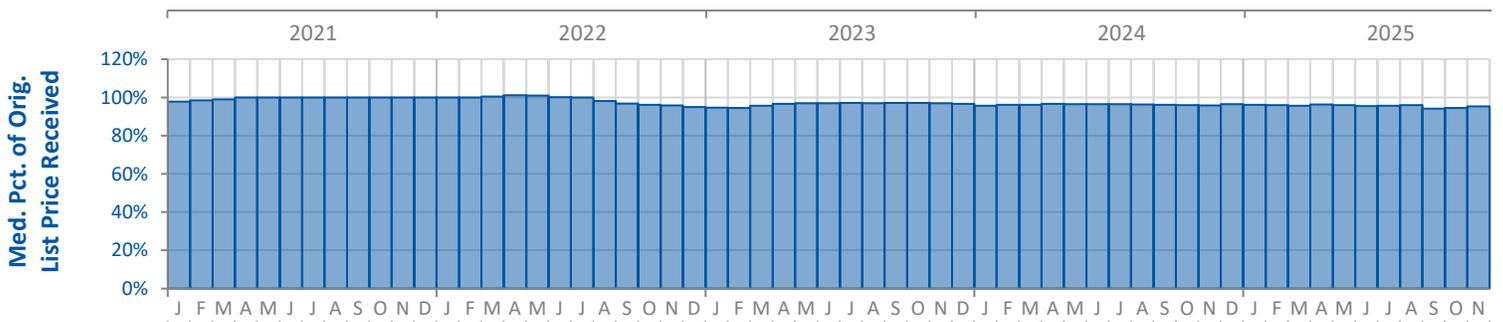


Median Percent of Original List Price Received

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	95.6%	-0.6%
November 2025	95.3%	-0.5%
October 2025	94.5%	-1.6%
September 2025	94.2%	-2.0%
August 2025	95.9%	-0.4%
July 2025	95.7%	-0.8%
June 2025	95.5%	-1.0%
May 2025	96.0%	-0.4%
April 2025	96.3%	-0.3%
March 2025	95.7%	-0.4%
February 2025	96.0%	-0.1%
January 2025	96.1%	0.4%
December 2024	96.4%	-0.2%
November 2024	95.8%	-1.2%



Monthly Market Detail - November 2025

Single-Family Homes

Osceola County Association of REALTORS®



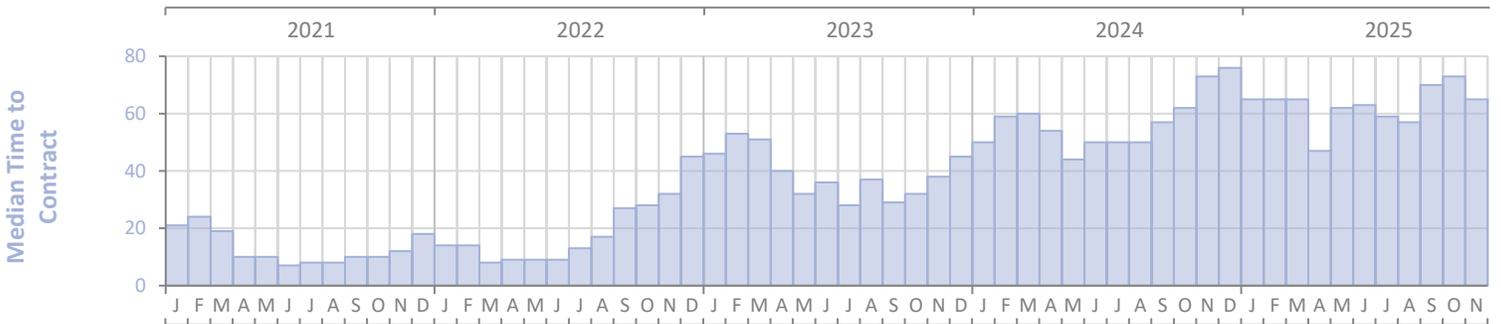
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Median Time to Contract

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	70 Days	18.6%
November 2025	65 Days	-11.0%
October 2025	73 Days	17.7%
September 2025	70 Days	22.8%
August 2025	57 Days	14.0%
July 2025	59 Days	18.0%
June 2025	63 Days	26.0%
May 2025	62 Days	40.9%
April 2025	47 Days	-13.0%
March 2025	65 Days	8.3%
February 2025	65 Days	10.2%
January 2025	65 Days	30.0%
December 2024	76 Days	68.9%
November 2024	73 Days	92.1%



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	106 Days	5.0%
November 2025	101 Days	-14.4%
October 2025	111 Days	5.7%
September 2025	110 Days	8.9%
August 2025	96 Days	5.5%
July 2025	96 Days	3.2%
June 2025	97 Days	7.8%
May 2025	97 Days	15.5%
April 2025	83 Days	-8.8%
March 2025	103 Days	-5.5%
February 2025	101 Days	1.0%
January 2025	105 Days	12.9%
December 2024	110 Days	23.6%
November 2024	118 Days	55.3%



Monthly Market Detail - November 2025

Single-Family Homes

Osceola County Association of REALTORS®



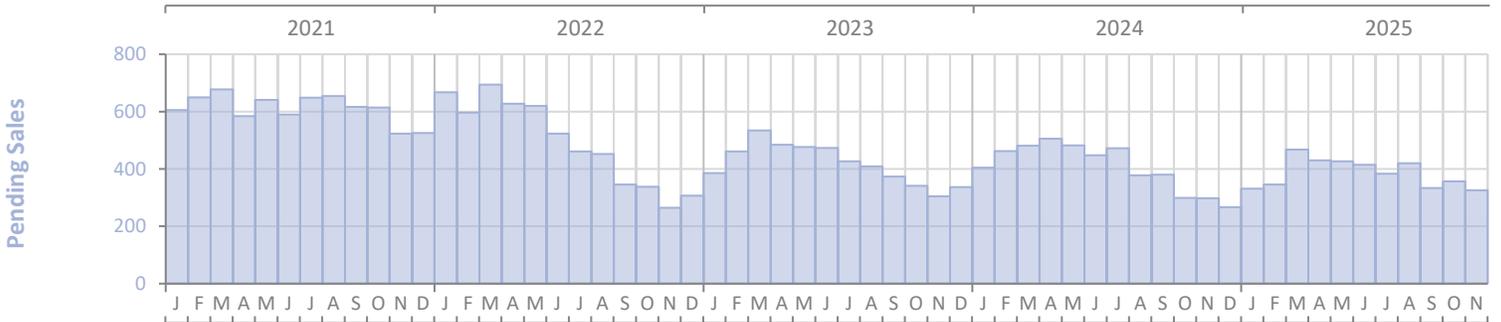
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New Pending Sales

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	4,236	-8.1%
November 2025	326	9.4%
October 2025	357	19.4%
September 2025	333	-12.4%
August 2025	420	11.1%
July 2025	383	-18.9%
June 2025	415	-7.4%
May 2025	427	-11.4%
April 2025	430	-14.9%
March 2025	468	-2.7%
February 2025	346	-25.1%
January 2025	331	-18.3%
December 2024	267	-20.8%
November 2024	298	-2.3%



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	7,155	2.1%
November 2025	505	-4.9%
October 2025	616	22.5%
September 2025	588	-1.2%
August 2025	587	-9.7%
July 2025	592	-9.3%
June 2025	666	-4.4%
May 2025	767	16.2%
April 2025	709	-8.5%
March 2025	745	10.2%
February 2025	694	8.9%
January 2025	686	8.2%
December 2024	419	-2.8%
November 2024	531	-2.2%



Monthly Market Detail - November 2025

Single-Family Homes

Osceola County Association of REALTORS®



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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)	2,588	24.4%
November 2025	2,530	10.5%
October 2025	2,571	13.7%
September 2025	2,553	14.4%
August 2025	2,599	20.0%
July 2025	2,678	27.9%
June 2025	2,743	31.1%
May 2025	2,751	35.5%
April 2025	2,631	29.9%
March 2025	2,563	33.8%
February 2025	2,515	31.4%
January 2025	2,333	24.7%
December 2024	2,183	22.3%
November 2024	2,290	23.2%



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)	7.4	34.5%
November 2025	7.5	23.0%
October 2025	7.6	26.7%
September 2025	7.5	27.1%
August 2025	7.6	33.3%
July 2025	7.8	41.8%
June 2025	7.8	41.8%
May 2025	7.8	47.2%
April 2025	7.3	37.7%
March 2025	7.1	39.2%
February 2025	6.9	38.0%
January 2025	6.2	26.5%
December 2024	5.8	20.8%
November 2024	6.1	22.0%



Monthly Market Detail - November 2025

Single-Family Homes

Osceola County Association of REALTORS®



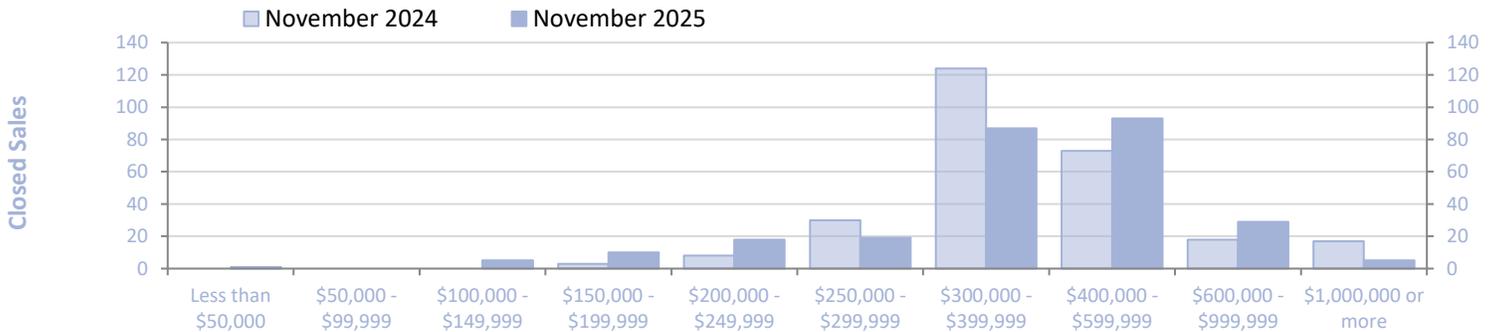
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Closed Sales by Sale Price

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 \$50,000	1	N/A
\$50,000 - \$99,999	0	N/A
\$100,000 - \$149,999	5	N/A
\$150,000 - \$199,999	10	233.3%
\$200,000 - \$249,999	18	125.0%
\$250,000 - \$299,999	19	-36.7%
\$300,000 - \$399,999	87	-29.8%
\$400,000 - \$599,999	93	27.4%
\$600,000 - \$999,999	29	61.1%
\$1,000,000 or more	5	-70.6%



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 \$50,000	162 Days	N/A
\$50,000 - \$99,999	(No Sales)	N/A
\$100,000 - \$149,999	90 Days	N/A
\$150,000 - \$199,999	47 Days	42.4%
\$200,000 - \$249,999	44 Days	2.3%
\$250,000 - \$299,999	46 Days	-44.6%
\$300,000 - \$399,999	76 Days	-7.3%
\$400,000 - \$599,999	64 Days	18.5%
\$600,000 - \$999,999	64 Days	-30.4%
\$1,000,000 or more	76 Days	660.0%



Monthly Market Detail - November 2025

Single-Family Homes

Osceola County Association of REALTORS®

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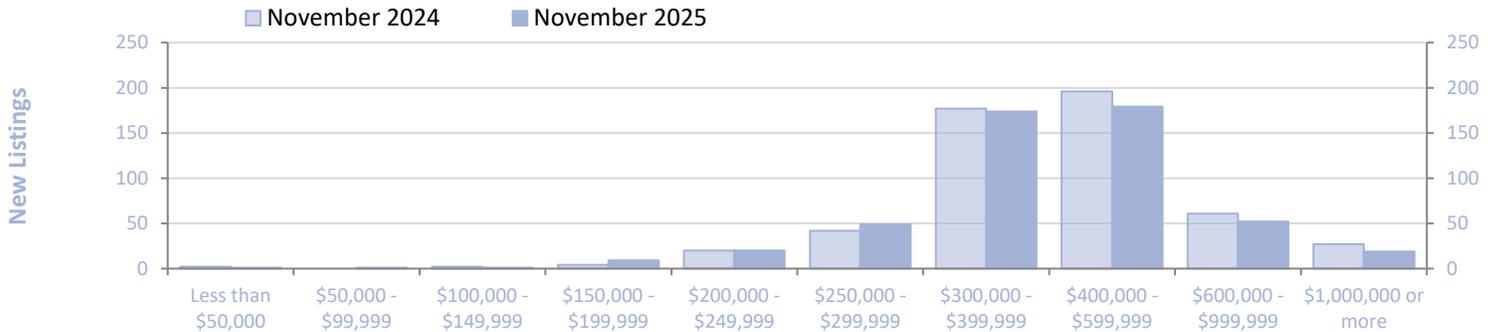


New Listings by Initial Listing Price

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 \$50,000	1	-50.0%
\$50,000 - \$99,999	1	N/A
\$100,000 - \$149,999	1	-50.0%
\$150,000 - \$199,999	9	125.0%
\$200,000 - \$249,999	20	0.0%
\$250,000 - \$299,999	49	16.7%
\$300,000 - \$399,999	174	-1.7%
\$400,000 - \$599,999	179	-8.7%
\$600,000 - \$999,999	52	-14.8%
\$1,000,000 or more	19	-29.6%

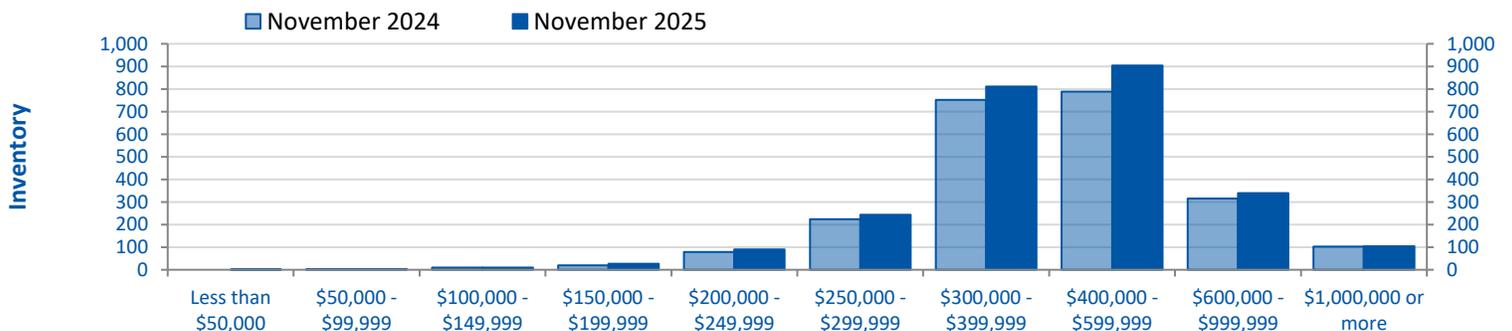


Inventory by Current Listing Price

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 \$50,000	1	N/A
\$50,000 - \$99,999	2	-33.3%
\$100,000 - \$149,999	10	11.1%
\$150,000 - \$199,999	26	30.0%
\$200,000 - \$249,999	90	15.4%
\$250,000 - \$299,999	243	9.0%
\$300,000 - \$399,999	811	7.8%
\$400,000 - \$599,999	904	14.7%
\$600,000 - \$999,999	339	7.6%
\$1,000,000 or more	104	2.0%

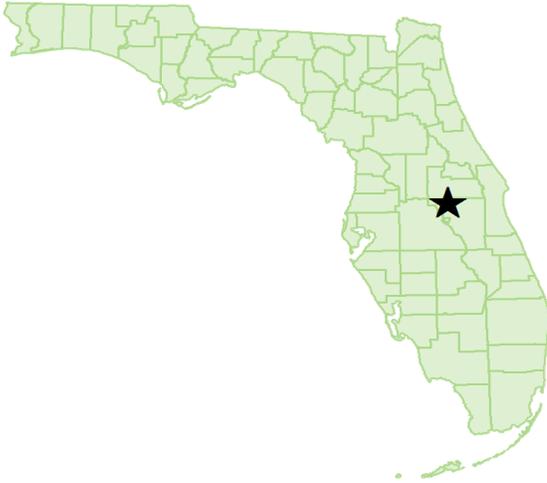


Monthly Distressed Market - November 2025

Single-Family Homes

Osceola County Association of REALTORS®

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		November 2025	November 2024	Percent Change Year-over-Year
Traditional	Closed Sales	262	269	-2.6%
	Median Sale Price	\$390,000	\$375,000	4.0%
Foreclosure/REO	Closed Sales	4	3	33.3%
	Median Sale Price	\$218,500	\$261,000	-16.3%
Short Sale	Closed Sales	1	1	0.0%
	Median Sale Price	\$318,000	\$349,900	-9.1%

