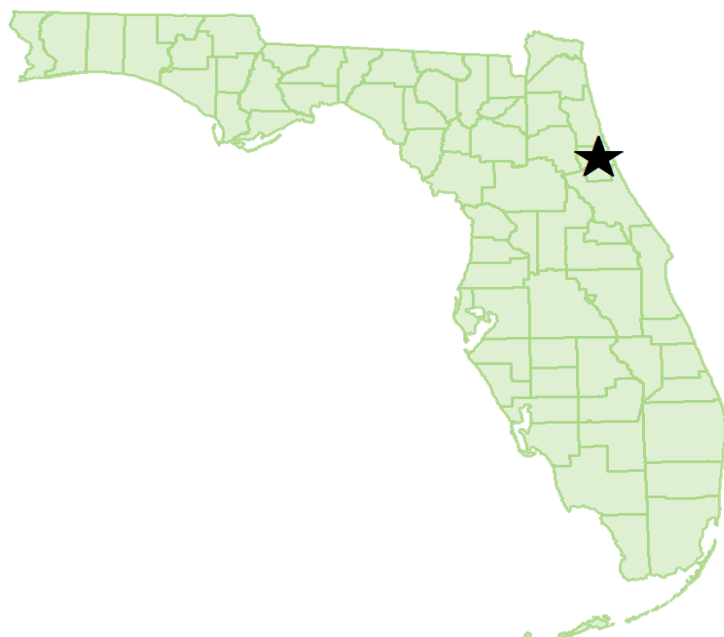


Monthly Market Detail - July 2026

Single-Family Homes

Flagler County Association of REALTORS®

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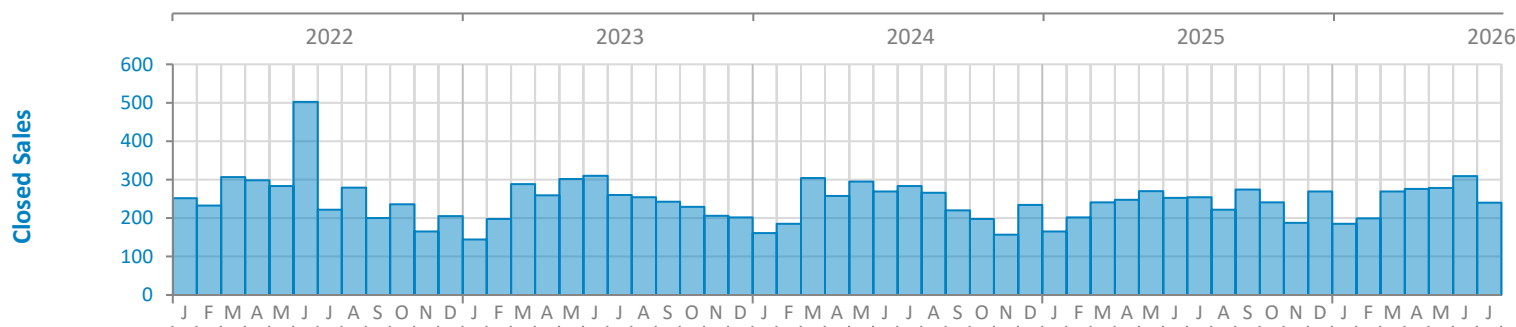
Summary Statistics	July 2026	July 2025	Percent Change Year-over-Year
Closed Sales	240	254	-5.5%
Paid in Cash	87	75	16.0%
Median Sale Price	\$395,250	\$367,950	7.4%
Average Sale Price	\$475,391	\$462,146	2.9%
Dollar Volume	\$114.1 Million	\$117.4 Million	-2.8%
Median Percent of Original List Price Received	95.1%	93.6%	1.6%
Median Time to Contract	64 Days	67 Days	-4.5%
Median Time to Sale	111 Days	98 Days	13.3%
New Pending Sales	284	241	17.8%
New Listings	331	323	2.5%
Pending Inventory	328	276	18.8%
Inventory (Active Listings)	1,093	1,438	-24.0%
Months Supply of Inventory	4.4	6.4	-31.3%

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	1,756	7.5%
July 2026	240	-5.5%
June 2026	309	22.1%
May 2026	278	3.0%
April 2026	276	11.3%
March 2026	269	11.6%
February 2026	199	-1.5%
January 2026	185	12.1%
December 2025	269	15.0%
November 2025	188	19.7%
October 2025	241	21.7%
September 2025	274	24.5%
August 2025	222	-16.5%
July 2025	254	-10.2%



Monthly Market Detail - July 2026

Single-Family Homes

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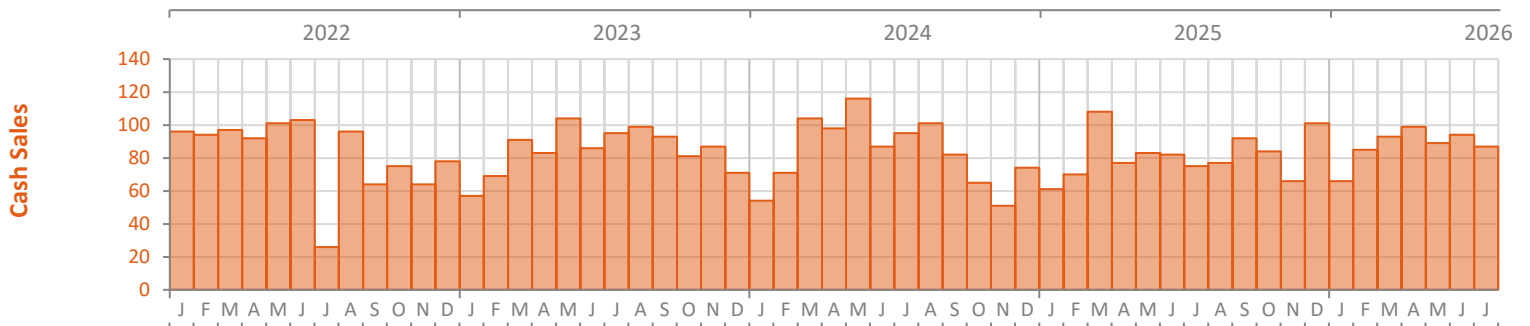


Cash Sales

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	613	10.3%
July 2026	87	16.0%
June 2026	94	14.6%
May 2026	89	7.2%
April 2026	99	28.6%
March 2026	93	-13.9%
February 2026	85	21.4%
January 2026	66	8.2%
December 2025	101	36.5%
November 2025	66	29.4%
October 2025	84	29.2%
September 2025	92	12.2%
August 2025	77	-23.8%
July 2025	75	-21.1%

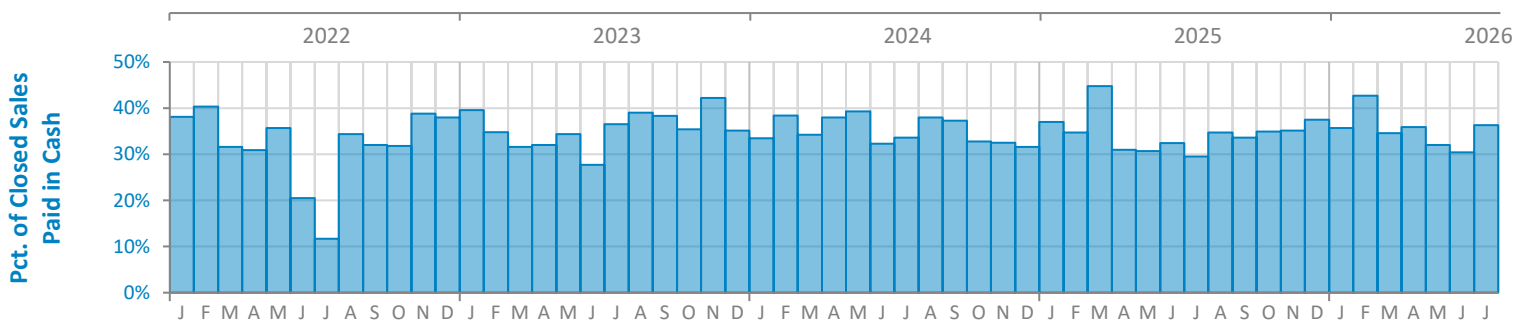


Cash Sales as a Percentage of Closed Sales

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	34.9%	2.6%
July 2026	36.3%	23.1%
June 2026	30.4%	-6.2%
May 2026	32.0%	4.2%
April 2026	35.9%	15.8%
March 2026	34.6%	-22.8%
February 2026	42.7%	23.1%
January 2026	35.7%	-3.5%
December 2025	37.5%	18.7%
November 2025	35.1%	8.0%
October 2025	34.9%	6.4%
September 2025	33.6%	-9.9%
August 2025	34.7%	-8.7%
July 2025	29.5%	-12.2%



Monthly Market Detail - July 2026

Single-Family Homes

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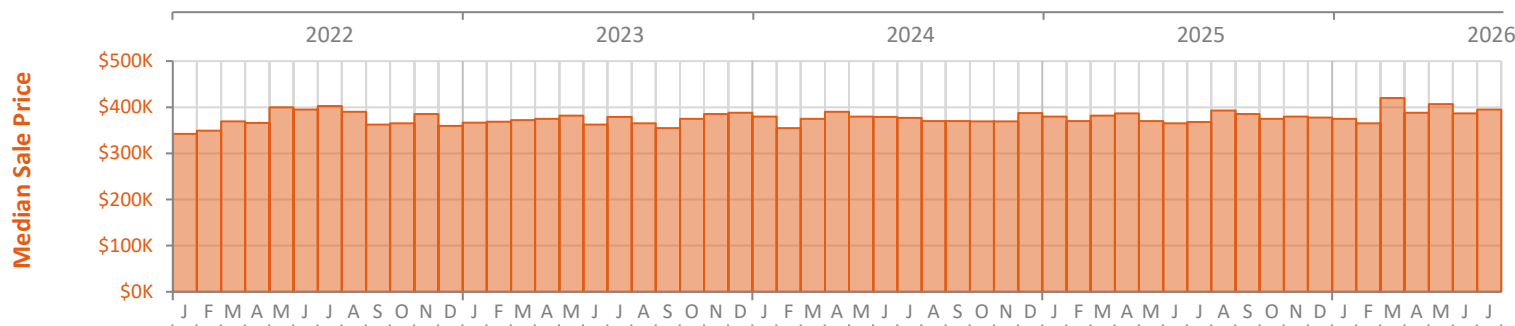


Median Sale Price

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	\$385,495	3.1%
July 2026	\$395,250	7.4%
June 2026	\$386,800	6.0%
May 2026	\$407,000	10.0%
April 2026	\$388,250	0.3%
March 2026	\$419,990	9.9%
February 2026	\$364,990	-1.4%
January 2026	\$375,000	-1.3%
December 2025	\$377,900	-2.5%
November 2025	\$380,000	3.0%
October 2025	\$375,200	1.5%
September 2025	\$385,000	4.1%
August 2025	\$393,000	6.2%
July 2025	\$367,950	-2.4%

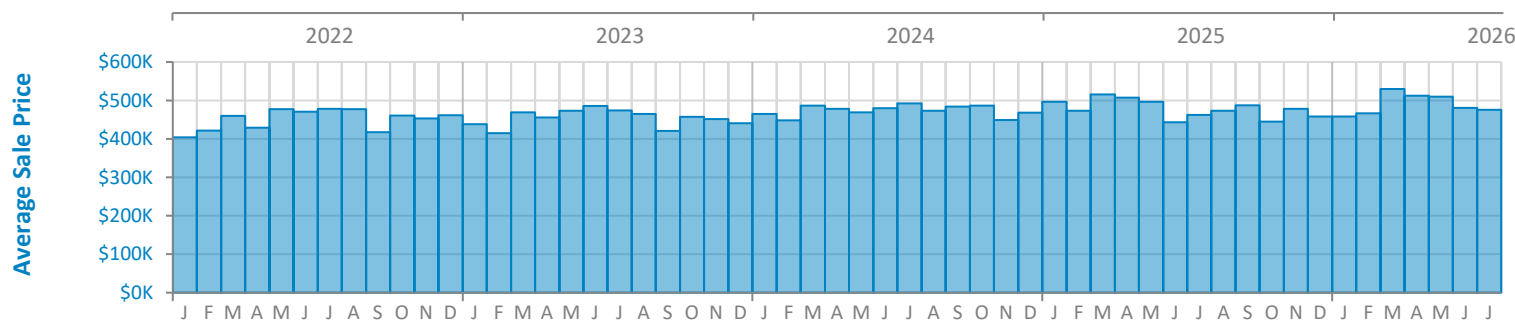


Average Sale Price

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	\$493,021	1.8%
July 2026	\$475,391	2.9%
June 2026	\$480,559	8.4%
May 2026	\$509,634	2.7%
April 2026	\$512,106	0.9%
March 2026	\$529,512	2.7%
February 2026	\$466,895	-1.3%
January 2026	\$458,312	-7.6%
December 2025	\$457,822	-2.3%
November 2025	\$478,277	6.6%
October 2025	\$444,530	-8.6%
September 2025	\$486,963	0.5%
August 2025	\$473,132	0.0%
July 2025	\$462,146	-6.2%



Monthly Market Detail - July 2026

Single-Family Homes

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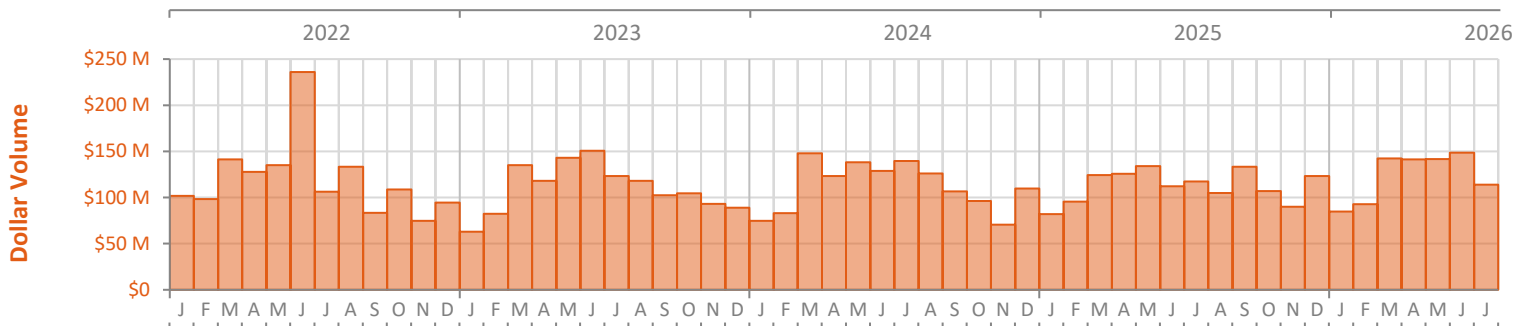


Dollar Volume

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	\$865.7 Million	9.4%
July 2026	\$114.1 Million	-2.8%
June 2026	\$148.5 Million	32.4%
May 2026	\$141.7 Million	5.8%
April 2026	\$141.3 Million	12.3%
March 2026	\$142.4 Million	14.6%
February 2026	\$92.9 Million	-2.8%
January 2026	\$84.8 Million	3.6%
December 2025	\$123.2 Million	12.3%
November 2025	\$89.9 Million	27.6%
October 2025	\$107.1 Million	11.3%
September 2025	\$133.4 Million	25.2%
August 2025	\$105.0 Million	-16.6%
July 2025	\$117.4 Million	-15.8%

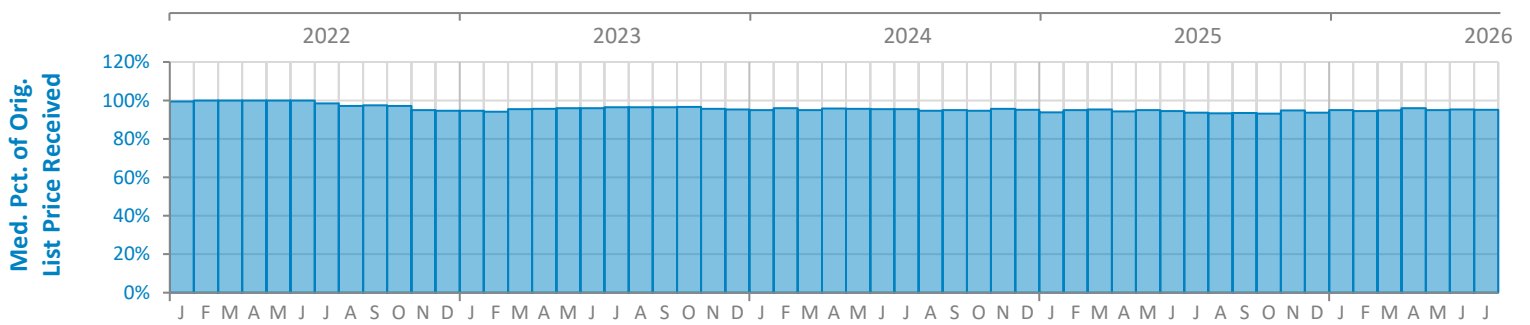


Median Percent of Original List Price Received

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	95.1%	0.6%
July 2026	95.1%	1.6%
June 2026	95.3%	1.0%
May 2026	95.0%	0.1%
April 2026	96.0%	1.8%
March 2026	94.8%	-0.5%
February 2026	94.4%	-0.5%
January 2026	95.0%	1.3%
December 2025	93.7%	-1.6%
November 2025	94.8%	-0.8%
October 2025	93.1%	-1.7%
September 2025	93.5%	-1.6%
August 2025	93.3%	-1.4%
July 2025	93.6%	-1.9%



Monthly Market Detail - July 2026

Single-Family Homes

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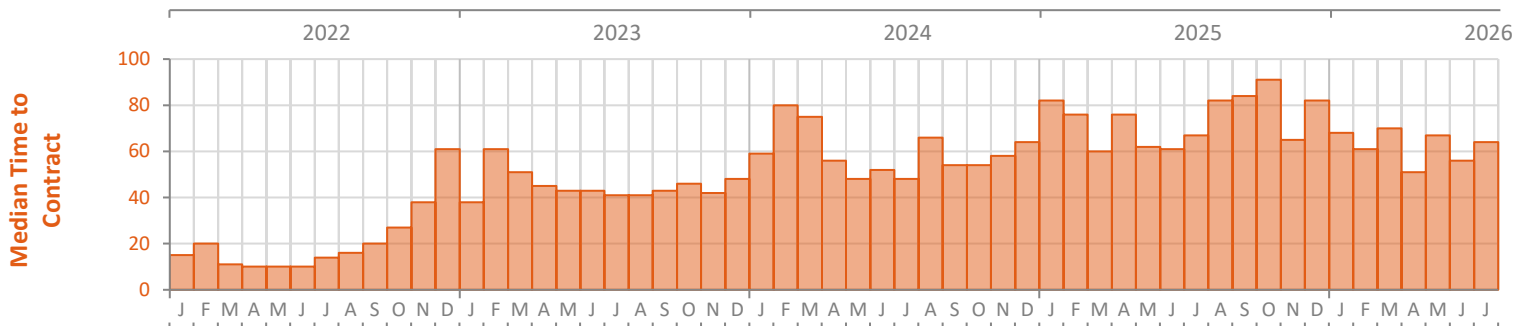


Median Time to Contract

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	65 Days	-7.1%
July 2026	64 Days	-4.5%
June 2026	56 Days	-8.2%
May 2026	67 Days	8.1%
April 2026	51 Days	-32.9%
March 2026	70 Days	16.7%
February 2026	61 Days	-19.7%
January 2026	68 Days	-17.1%
December 2025	82 Days	28.1%
November 2025	65 Days	12.1%
October 2025	91 Days	68.5%
September 2025	84 Days	55.6%
August 2025	82 Days	24.2%
July 2025	67 Days	39.6%

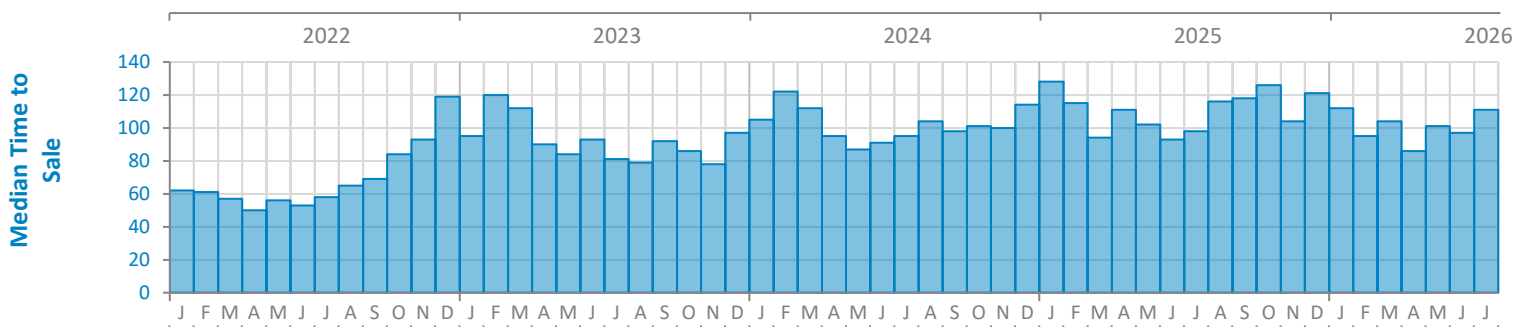


Median Time to Sale

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	107 Days	-0.9%
July 2026	111 Days	13.3%
June 2026	97 Days	4.3%
May 2026	101 Days	-1.0%
April 2026	86 Days	-22.5%
March 2026	104 Days	10.6%
February 2026	95 Days	-17.4%
January 2026	112 Days	-12.5%
December 2025	121 Days	6.1%
November 2025	104 Days	4.0%
October 2025	126 Days	24.8%
September 2025	118 Days	20.4%
August 2025	116 Days	11.5%
July 2025	98 Days	3.2%



Monthly Market Detail - July 2026

Single-Family Homes

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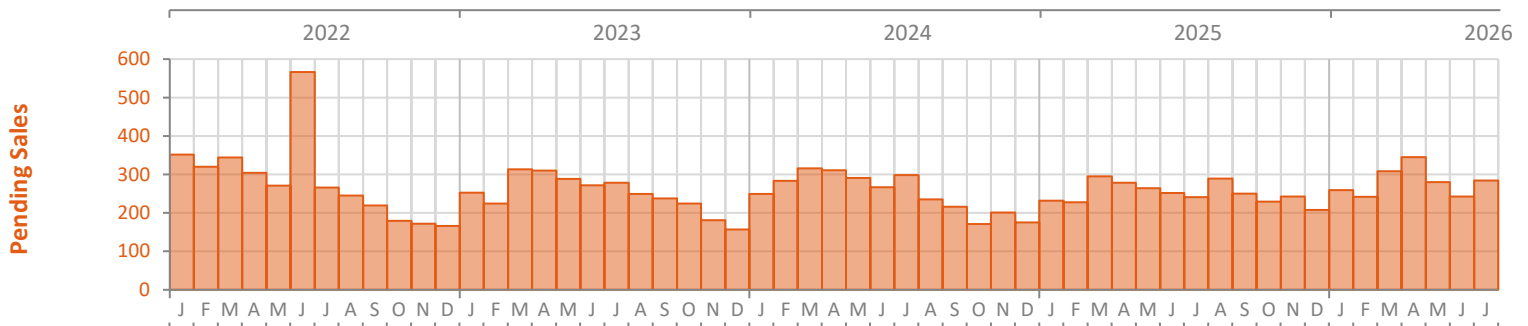


New Pending Sales

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	1,961	9.6%
July 2026	284	17.8%
June 2026	243	-3.6%
May 2026	280	6.1%
April 2026	345	24.1%
March 2026	308	4.4%
February 2026	242	6.1%
January 2026	259	11.6%
December 2025	208	18.9%
November 2025	243	20.9%
October 2025	229	33.9%
September 2025	250	15.7%
August 2025	289	23.0%
July 2025	241	-19.1%

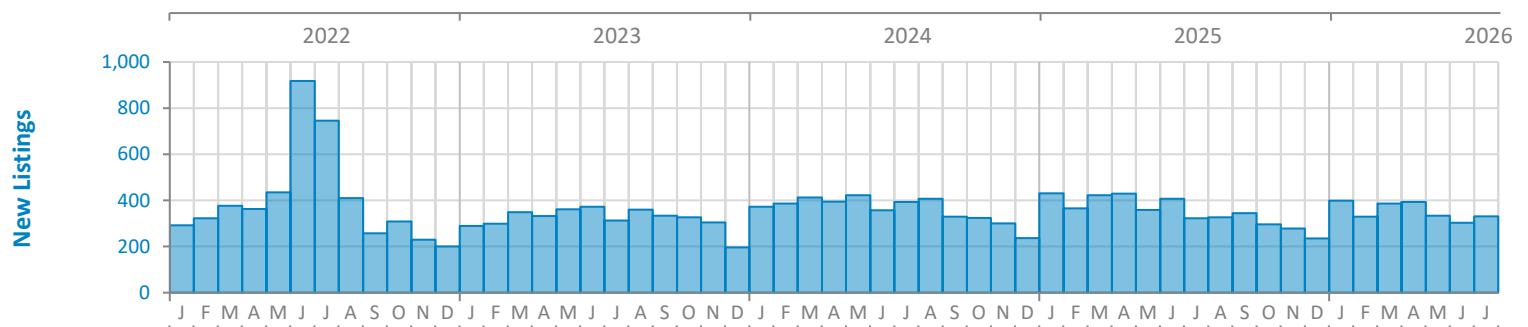


New Listings

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	2,474	-9.6%
July 2026	331	2.5%
June 2026	303	-25.6%
May 2026	333	-7.0%
April 2026	393	-8.6%
March 2026	386	-8.7%
February 2026	329	-10.1%
January 2026	399	-7.4%
December 2025	235	-0.4%
November 2025	278	-7.6%
October 2025	296	-8.6%
September 2025	345	4.5%
August 2025	327	-19.7%
July 2025	323	-17.8%



Monthly Market Detail - July 2026

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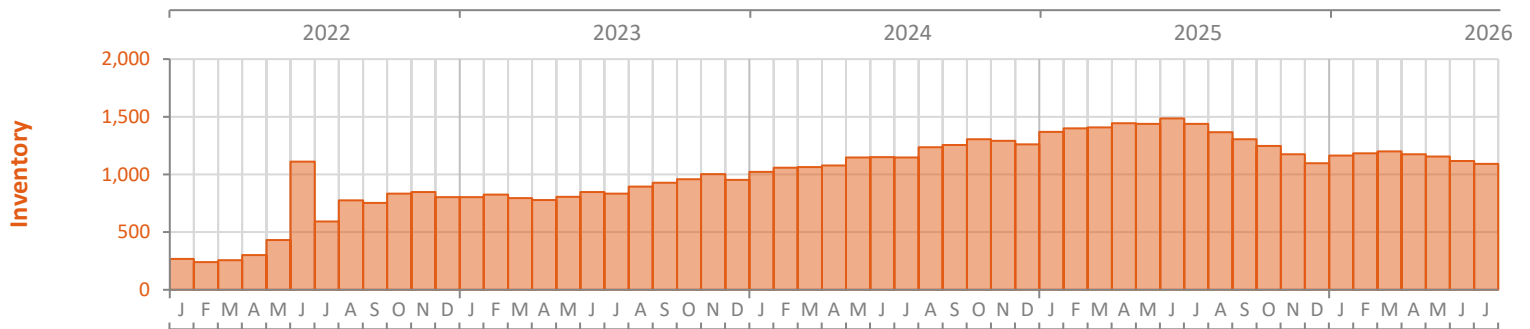


Inventory (Active Listings)

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)	1,155	-19.0%
July 2026	1,093	-24.0%
June 2026	1,116	-24.8%
May 2026	1,156	-19.7%
April 2026	1,174	-18.7%
March 2026	1,199	-14.9%
February 2026	1,183	-15.6%
January 2026	1,163	-15.0%
December 2025	1,096	-13.2%
November 2025	1,176	-8.9%
October 2025	1,246	-4.4%
September 2025	1,304	3.9%
August 2025	1,365	10.4%
July 2025	1,438	25.3%

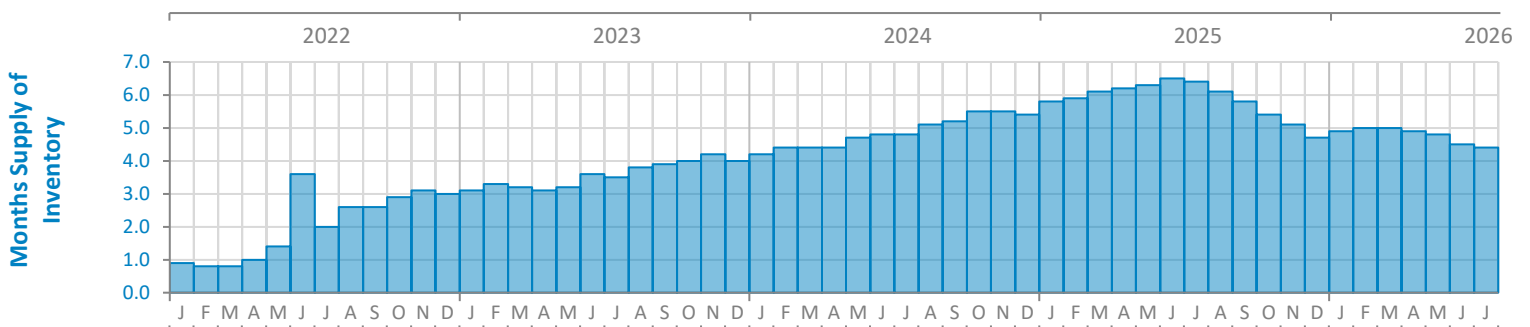


Months Supply of Inventory

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)	4.8	-22.6%
July 2026	4.4	-31.3%
June 2026	4.5	-30.8%
May 2026	4.8	-23.8%
April 2026	4.9	-21.0%
March 2026	5.0	-18.0%
February 2026	5.0	-15.3%
January 2026	4.9	-15.5%
December 2025	4.7	-13.0%
November 2025	5.1	-7.3%
October 2025	5.4	-1.8%
September 2025	5.8	11.5%
August 2025	6.1	19.6%
July 2025	6.4	33.3%



Monthly Market Detail - July 2026

Single-Family Homes

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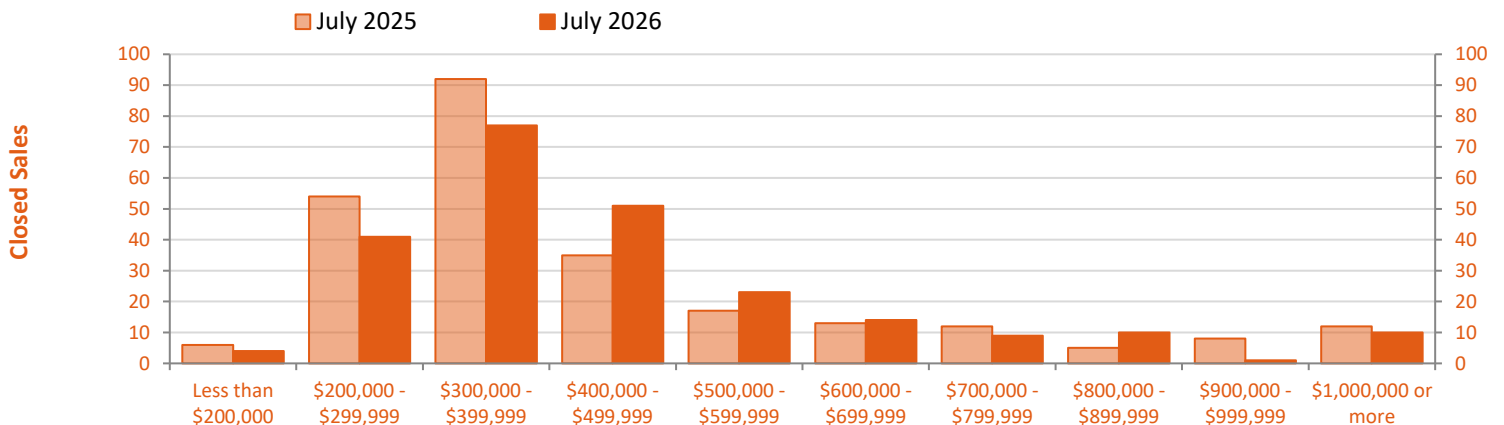


Closed Sales by Sale Price

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.

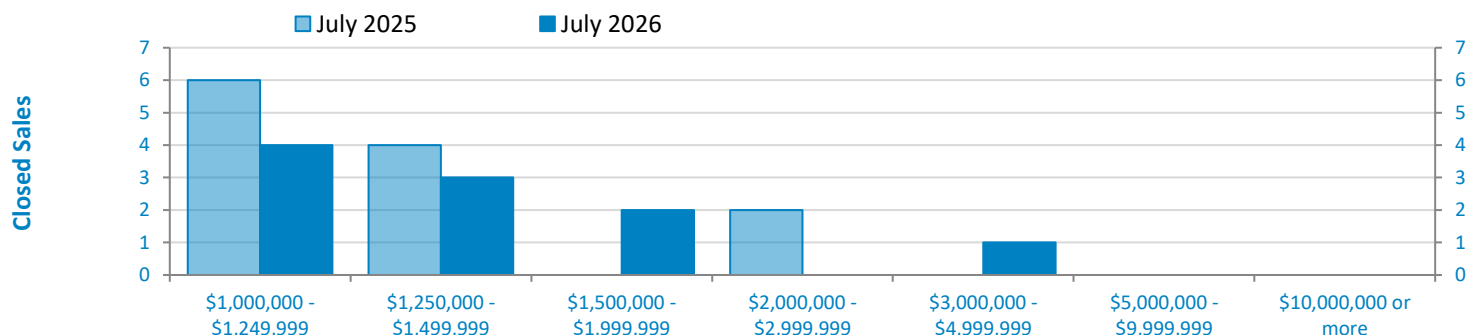
Sale Price	Closed Sales	Percent Change Year-over-Year
Less than \$200,000	4	-33.3%
\$200,000 - \$299,999	41	-24.1%
\$300,000 - \$399,999	77	-16.3%
\$400,000 - \$499,999	51	45.7%
\$500,000 - \$599,999	23	35.3%
\$600,000 - \$699,999	14	7.7%
\$700,000 - \$799,999	9	-25.0%
\$800,000 - \$899,999	10	100.0%
\$900,000 - \$999,999	1	-87.5%
\$1,000,000 or more	10	-16.7%



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	4	-33.3%
\$1,250,000 - \$1,499,999	3	-25.0%
\$1,500,000 - \$1,999,999	2	N/A
\$2,000,000 - \$2,999,999	0	-100.0%
\$3,000,000 - \$4,999,999	1	N/A
\$5,000,000 - \$9,999,999	0	N/A
\$10,000,000 or more	0	N/A



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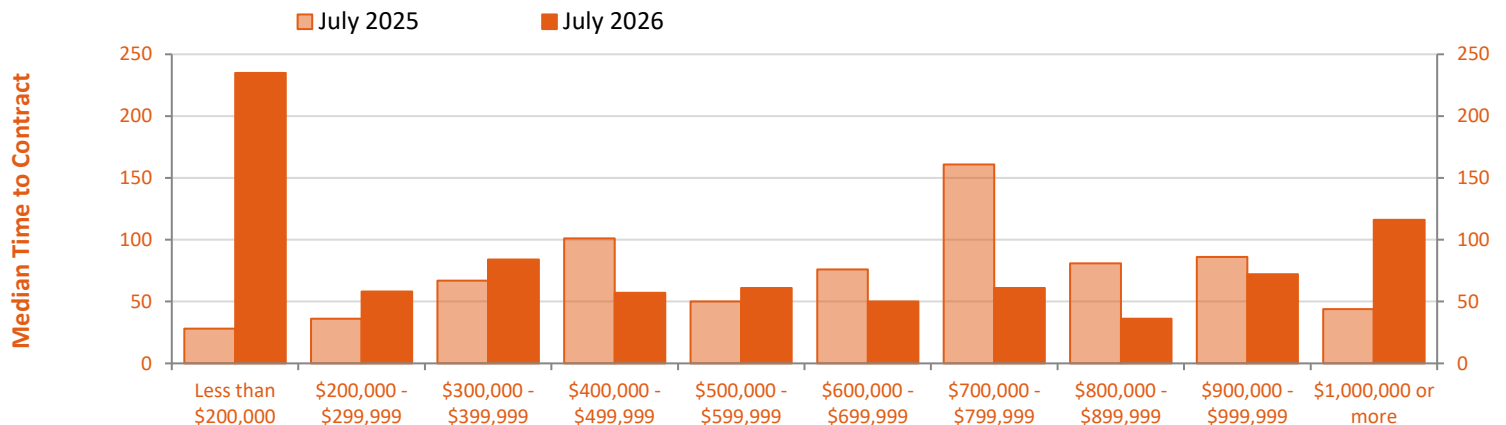


Median Time to Contract by Sale Price

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.

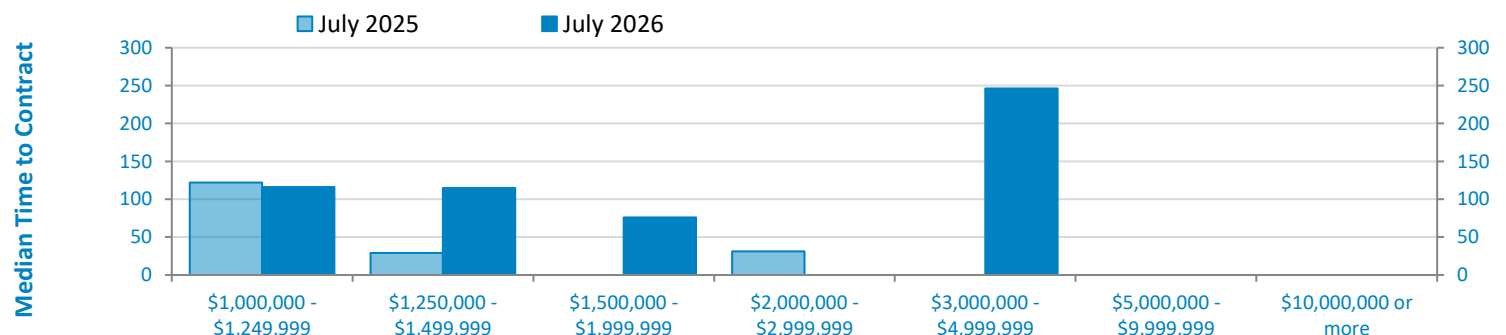
Sale Price	Median Time to Contract	Percent Change Year-over-Year
Less than \$200,000	235 Days	739.3%
\$200,000 - \$299,999	58 Days	61.1%
\$300,000 - \$399,999	84 Days	25.4%
\$400,000 - \$499,999	57 Days	-43.6%
\$500,000 - \$599,999	61 Days	22.0%
\$600,000 - \$699,999	50 Days	-34.2%
\$700,000 - \$799,999	61 Days	-62.1%
\$800,000 - \$899,999	36 Days	-55.6%
\$900,000 - \$999,999	72 Days	-16.3%
\$1,000,000 or more	116 Days	163.6%



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	116 Days	-4.9%
\$1,250,000 - \$1,499,999	115 Days	296.6%
\$1,500,000 - \$1,999,999	76 Days	N/A
\$2,000,000 - \$2,999,999	(No Sales)	N/A
\$3,000,000 - \$4,999,999	246 Days	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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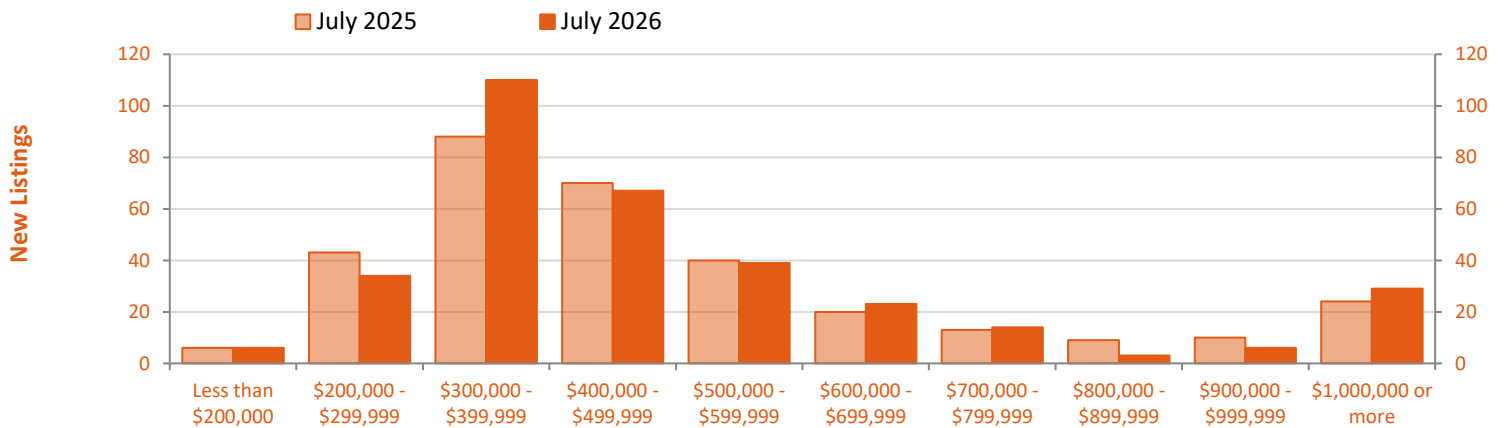


New Listings by Initial Listing Price

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.

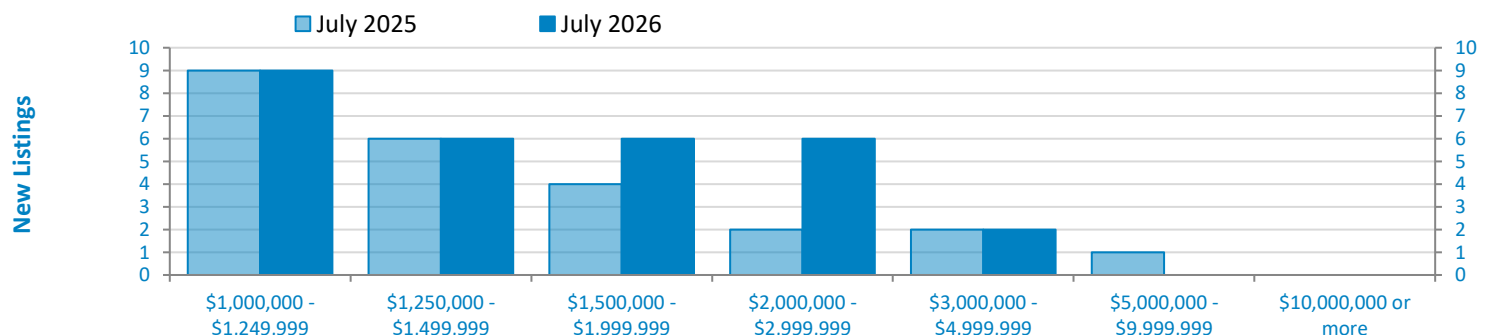
Initial Listing Price	New Listings	Percent Change Year-over-Year
Less than \$200,000	6	0.0%
\$200,000 - \$299,999	34	-20.9%
\$300,000 - \$399,999	110	25.0%
\$400,000 - \$499,999	67	-4.3%
\$500,000 - \$599,999	39	-2.5%
\$600,000 - \$699,999	23	15.0%
\$700,000 - \$799,999	14	7.7%
\$800,000 - \$899,999	3	-66.7%
\$900,000 - \$999,999	6	-40.0%
\$1,000,000 or more	29	20.8%



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	9	0.0%
\$1,250,000 - \$1,499,999	6	0.0%
\$1,500,000 - \$1,999,999	6	50.0%
\$2,000,000 - \$2,999,999	6	200.0%
\$3,000,000 - \$4,999,999	2	0.0%
\$5,000,000 - \$9,999,999	0	-100.0%
\$10,000,000 or more	0	N/A



Monthly Market Detail - July 2026

Single-Family Homes

Flagler County Association of REALTORS®

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

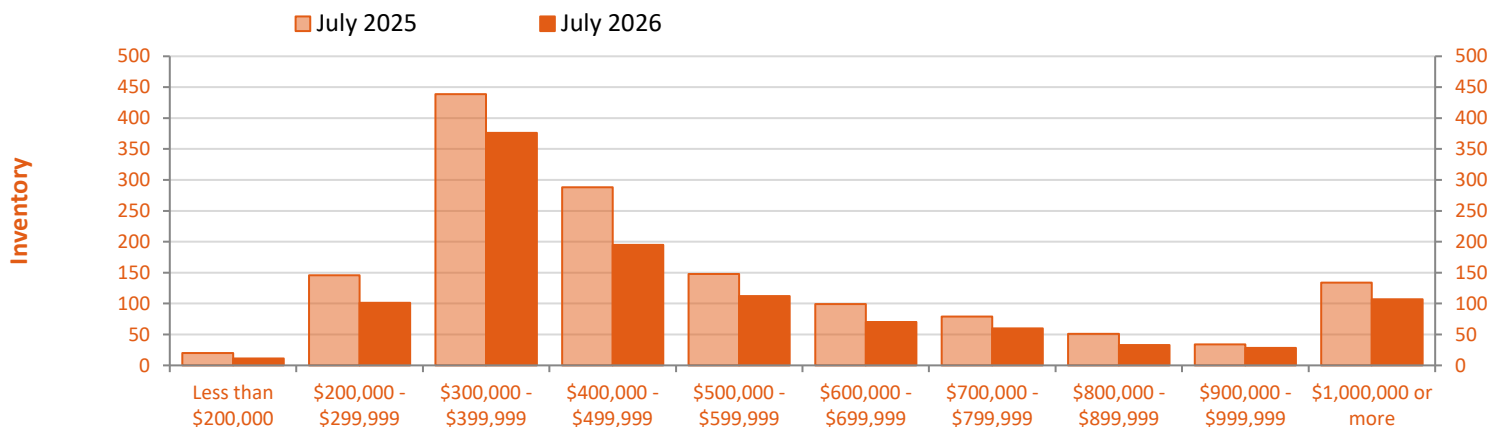


Inventory by Current Listing Price

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.

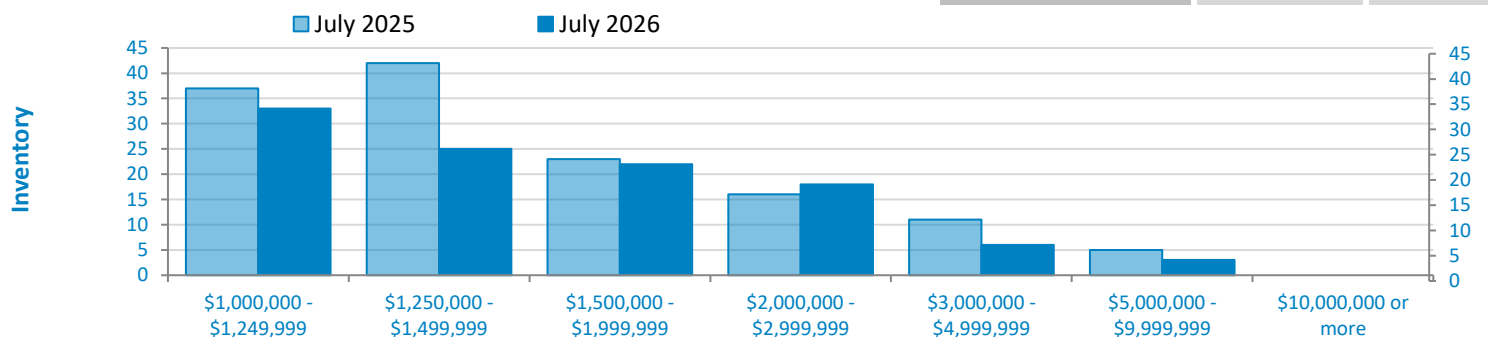
Current Listing Price	Inventory	Percent Change Year-over-Year
Less than \$200,000	11	-45.0%
\$200,000 - \$299,999	101	-30.8%
\$300,000 - \$399,999	376	-14.4%
\$400,000 - \$499,999	195	-32.3%
\$500,000 - \$599,999	112	-24.3%
\$600,000 - \$699,999	70	-29.3%
\$700,000 - \$799,999	60	-24.1%
\$800,000 - \$899,999	33	-35.3%
\$900,000 - \$999,999	28	-17.6%
\$1,000,000 or more	107	-20.1%



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	33	-10.8%
\$1,250,000 - \$1,499,999	25	-40.5%
\$1,500,000 - \$1,999,999	22	-4.3%
\$2,000,000 - \$2,999,999	18	12.5%
\$3,000,000 - \$4,999,999	6	-45.5%
\$5,000,000 - \$9,999,999	3	-40.0%
\$10,000,000 or more	0	N/A

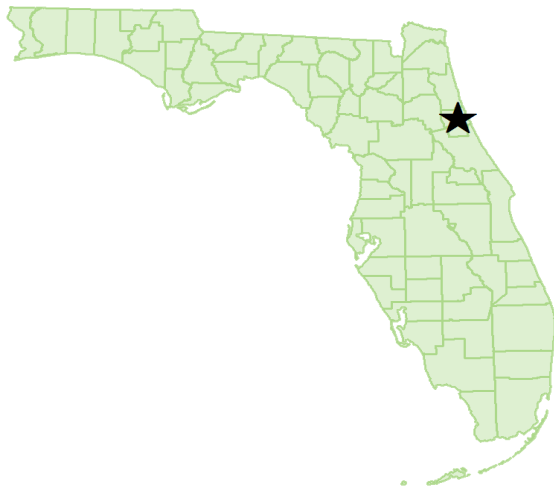


Monthly Distressed Market - July 2026

Single-Family Homes

Flagler County Association of REALTORS®

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		July 2026	July 2025	Percent Change Year-over-Year
Traditional	Closed Sales	238	253	-5.9%
	Median Sale Price	\$398,700	\$369,900	7.8%
Foreclosure/REO	Closed Sales	1	1	0.0%
	Median Sale Price	\$222,000	\$260,000	-14.6%
Short Sale	Closed Sales	1	0	N/A
	Median Sale Price	\$290,000	(No Sales)	N/A

