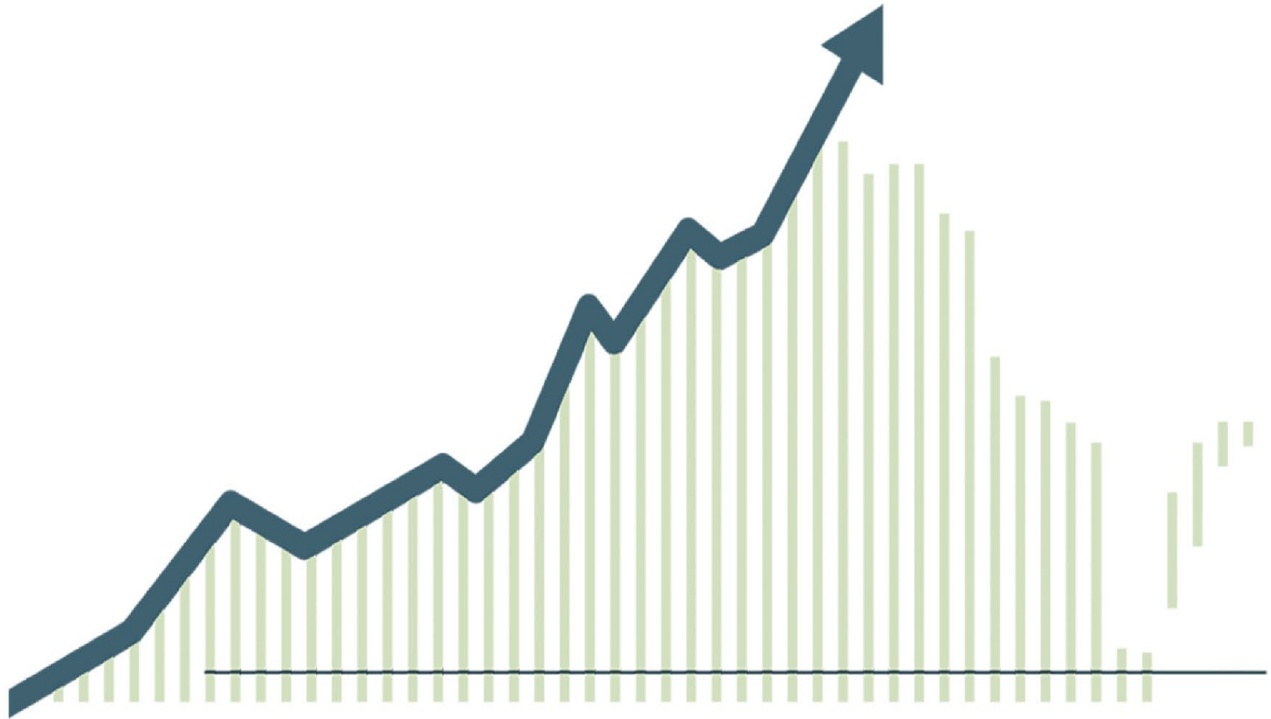




CAAR CHARLOTTESVILLE AREA HOUSING MARKET REPORT Q2-2026

CUSTOM REPORT PREPARED BY
VIRGINIA REALTORS®



Regional Market Dashboard

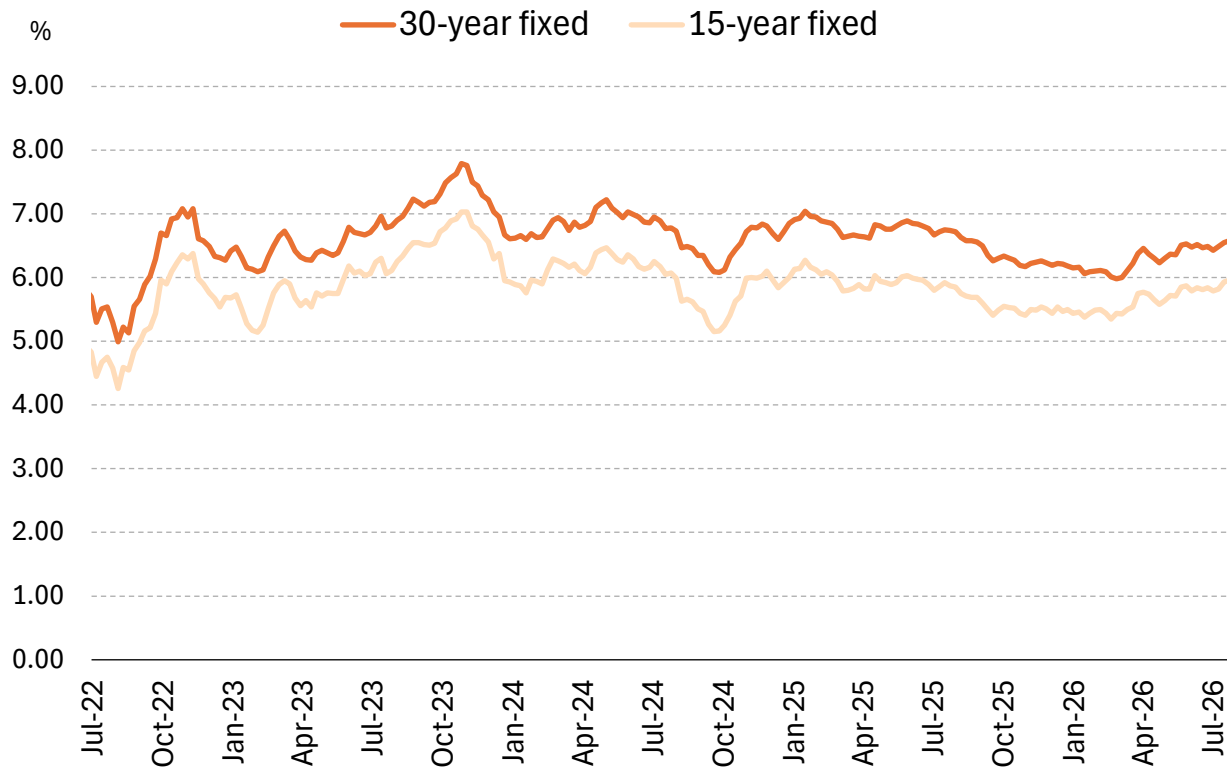
CAAR Footprint	2026 - Q2	2025 - Q2	Change
CLOSED SALES	1241	1087	14.2%
PENDING SALES	1312	1132	15.9%
MEDIAN SOLD PRICE	\$486,500	\$485,000	0.3%
SOLD DOLLAR VOLUME	\$770.9	\$690.2	11.7%
AVG. SOLD/LIST PRICE RATIO	99.3%	100.0%	-0.6% (PERCENTAGE POINTS)
MEDIAN DAYS ON MARKET	11	9	2 (DAYS)
ACTIVE LISTINGS	1,363	1,034	31.8%
MONTHS OF SUPPLY	4.2	3.1	1.1 (MONTHS)

Source: Virginia REALTORS®, data accessed July 15, 2026



Mortgage Rate Tracker

Weekly Average	July 23, 2026	1 month ago	1 year ago
30-YEAR FIXED MORTGAGE	6.58%	6.49%	6.74%
15-YEAR FIXED MORTGAGE	5.96%	5.84%	5.87%



Source: Freddie Mac

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Charlottesville Region

HOUSING MARKET CONDITIONS



2ND QUARTER

2026

Q2-2026 CAAR

REGIONAL MARKET SUMMARY

Market Activity: It was a busy spring in the Charlottesville regional housing market. There were 1,241 closed sales across the CAAR footprint in the second quarter, a 14% surge from a year ago, which is an influx of 154 sales. Midway through 2026, cumulative home sales in the region are outpacing 2025 levels by 8% (Jan. through Jun.). All local markets in the CAAR area had sales growth this quarter. The strongest growth occurred in Louisa County (+29%), Fluvanna County (+21%), and Albemarle County (+12%). Pending sales in the region also surged compared to the second quarter a year ago (+16%).

Price Trends: Home prices in the CAAR region are cooling. The regionwide median sold price in the second quarter was \$486,500, inching up less than 1% from a year ago (+\$1,500). At the local level, the median price dipped by 1% in both Albemarle County and Louisa County from a year ago. The median price fell 2% in Charlottesville, and 5% in Nelson County compared to the second quarter last year. Despite the cooling prices, sellers are still getting close to asking price in the CAAR area. The regionwide average-sold-to-ask price ratio was 99.3%.

Inventory Conditions: Active listings are surging in the CAAR region. Across the footprint there were 1,363 active listings at the end of the second quarter, an influx of 329 listings compared to a year ago, a 32% increase. The strongest inventory growth was in Fluvanna County (+55%), Albemarle County (+46%), and Nelson County (+36%). Charlottesville had a small decline in active listings (-3%). Months of supply in the area climbed to 4.2 months, up from 3.1 months at this time last year.

Outlook: The 2026 housing market is outpacing the 2025 market so far in the CAAR region, and it's been the strongest first half of the year in terms of sales since 2022. This reflects strong pent-up demand that is absorbing the surge in active listings in the market. If listing growth continues to be strong, this will likely facilitate more sales in the area in the near-term. The region has experienced job growth this year, which also supports more sales activity.

CAAR

REGIONAL MARKET SNAPSHOTS

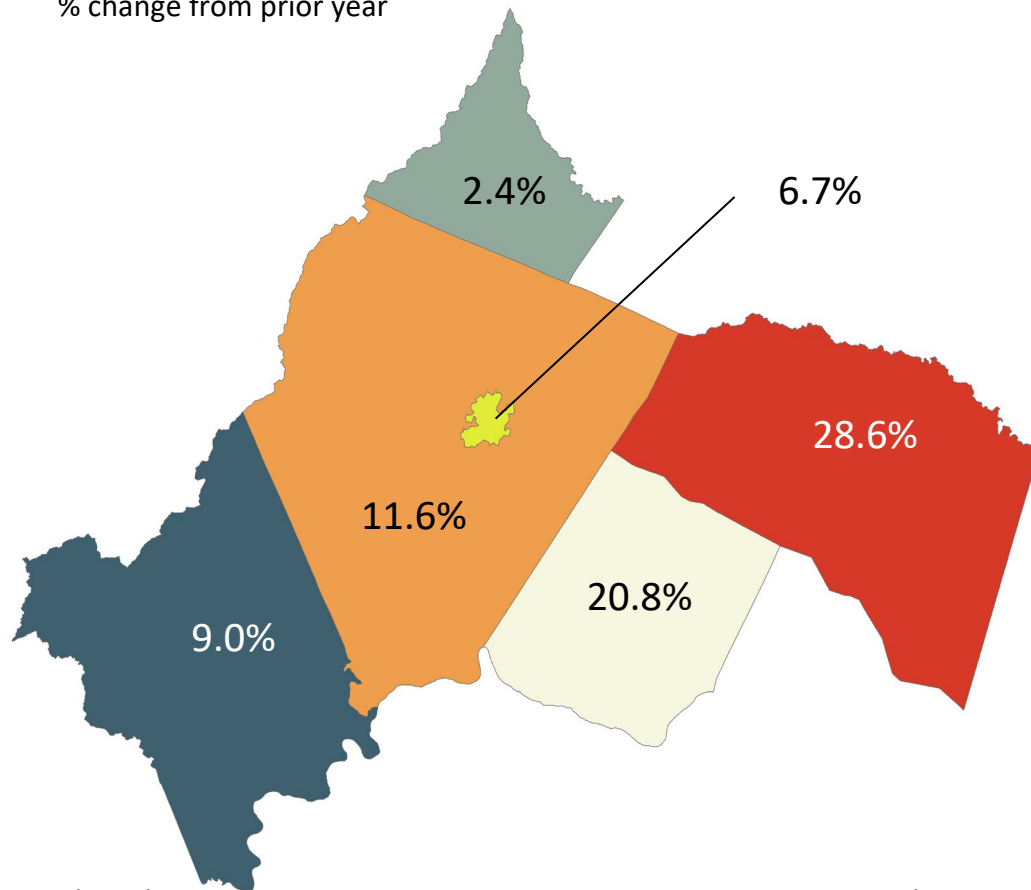


2ND QUARTER

2026

CLOSED SALES

% change from prior year



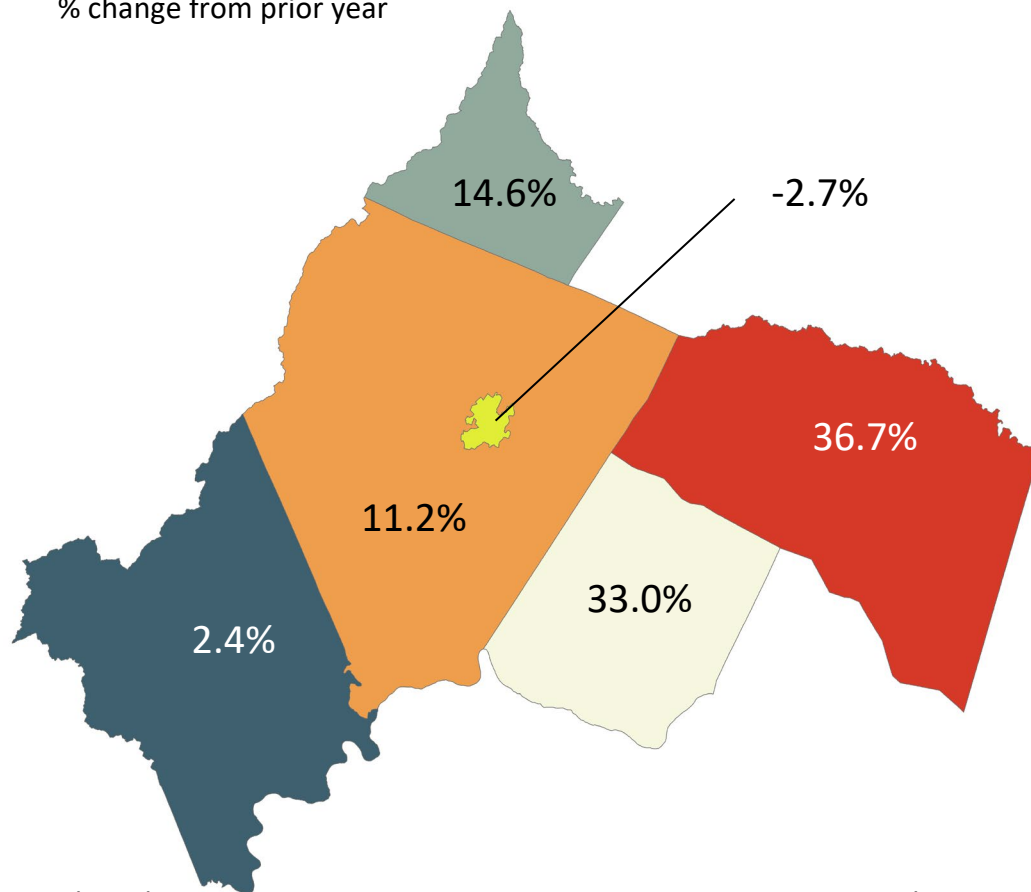
<i>Local Market</i>	2026 - Q2	2025 - Q2	% Change
Albemarle County	521	467	11.6%
Charlottesville	159	149	6.7%
Fluvanna County	145	120	20.8%
Greene County	87	85	2.4%
Louisa County	256	199	28.6%
Nelson County	73	67	9.0%

Source: Virginia REALTORS®, data accessed July 15, 2026

CAAR Regional Market Snapshot

PENDING SALES

% change from prior year



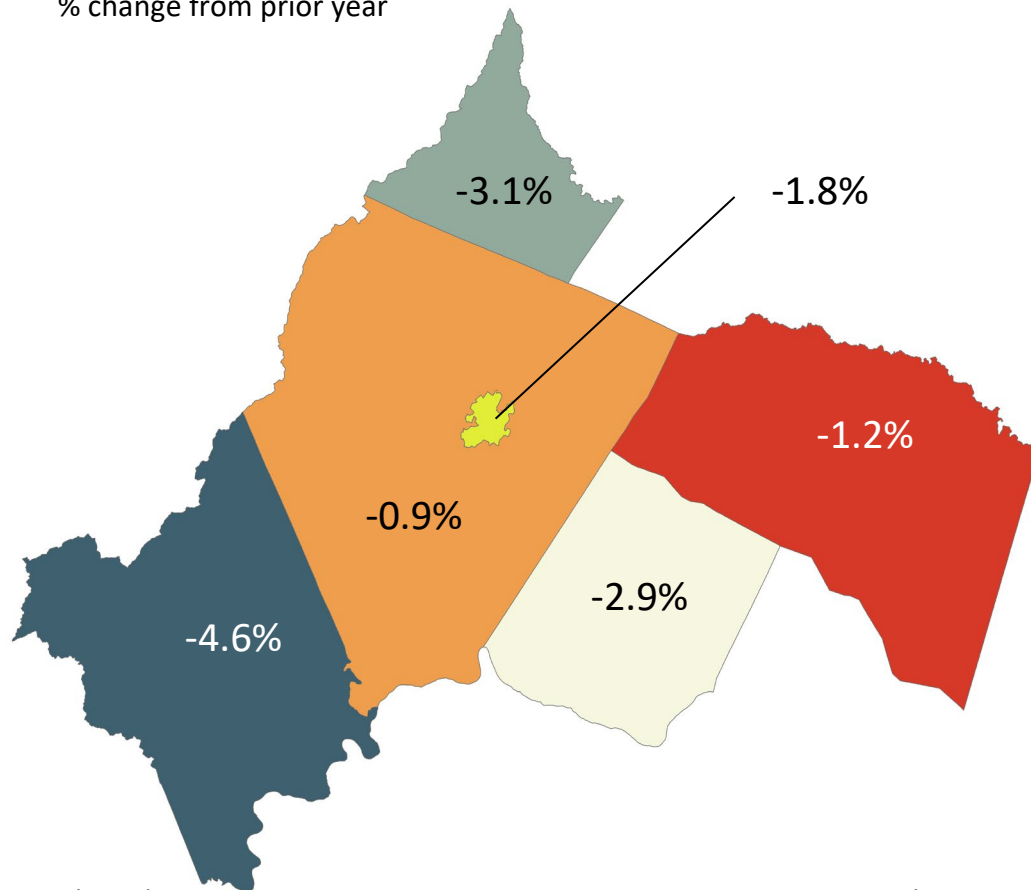
Local Market	2026 - Q2	2025 - Q2	% Change
Albemarle County	537	483	11.2%
Charlottesville	143	147	-2.7%
Fluvanna County	153	115	33.0%
Greene County	110	96	14.6%
Louisa County	283	207	36.7%
Nelson County	86	84	2.4%

Source: Virginia REALTORS®, data accessed July 15, 2026

CAAR Regional Market Snapshot

MEDIAN SOLD PRICE

% change from prior year



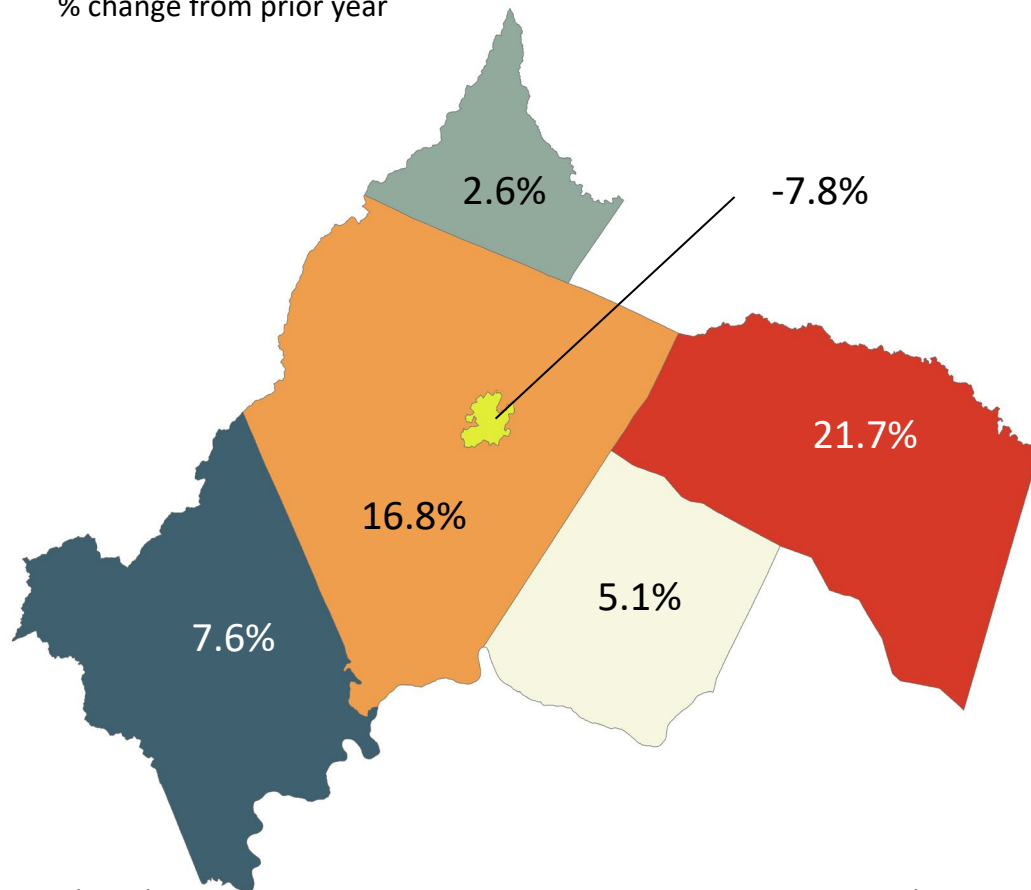
Local Market	2026 - Q2	2025 - Q2	% Change
Albemarle County	\$570,000	\$575,000	-0.9%
Charlottesville	\$500,000	\$509,000	-1.8%
Fluvanna County	\$374,000	\$385,000	-2.9%
Greene County	\$418,980	\$432,432	-3.1%
Louisa County	\$439,700	\$445,000	-1.2%
Nelson County	\$415,000	\$435,000	-4.6%

Source: Virginia REALTORS®, data accessed July 15, 2026

CAAR Regional Market Snapshot

SOLD DOLLAR VOLUME (in millions)

% change from prior year

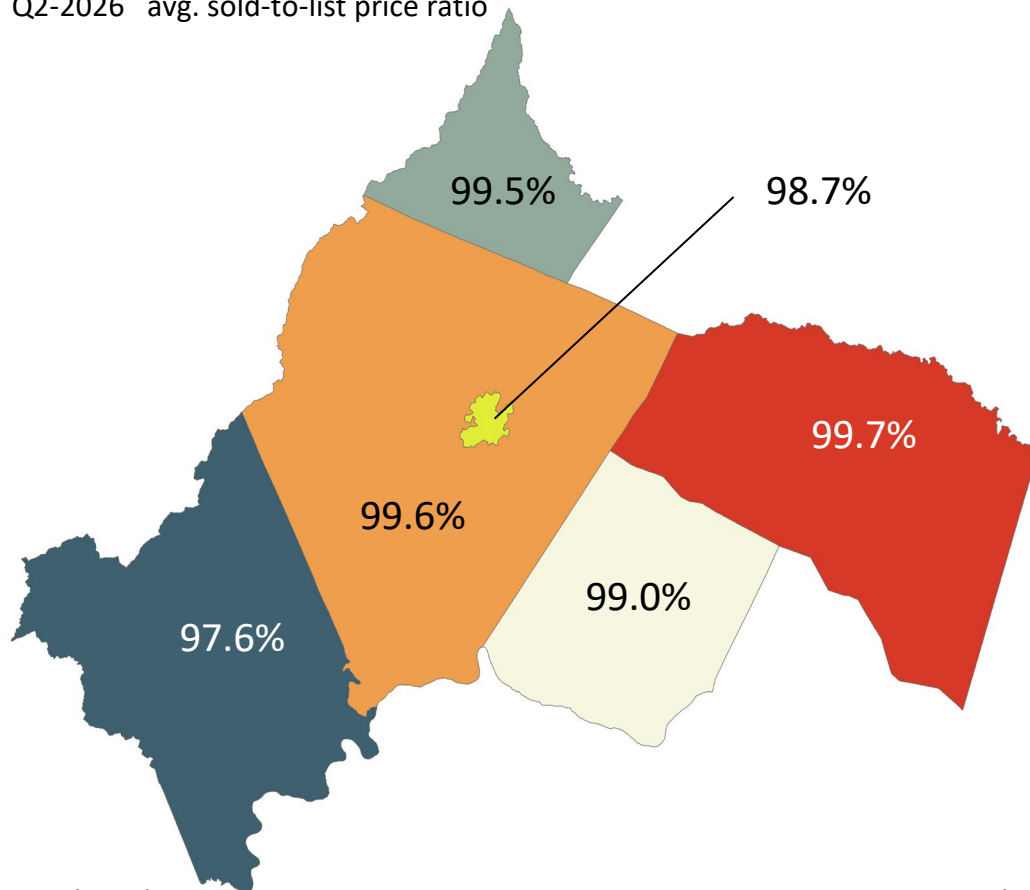


Local Market	2026 - Q2	2025 - Q2	% Change
Albemarle County	\$400.2	\$342.6	16.8%
Charlottesville	\$97.1	\$105.4	-7.8%
Fluvanna County	\$60.2	\$57.2	5.1%
Greene County	\$39.0	\$38.0	2.6%
Louisa County	\$139.3	\$114.4	21.7%
Nelson County	\$35.1	\$32.6	7.6%

Source: Virginia REALTORS®, data accessed July 15, 2026

AVERAGE SOLD-TO-LIST PRICE RATIO

Q2-2026 avg. sold-to-list price ratio

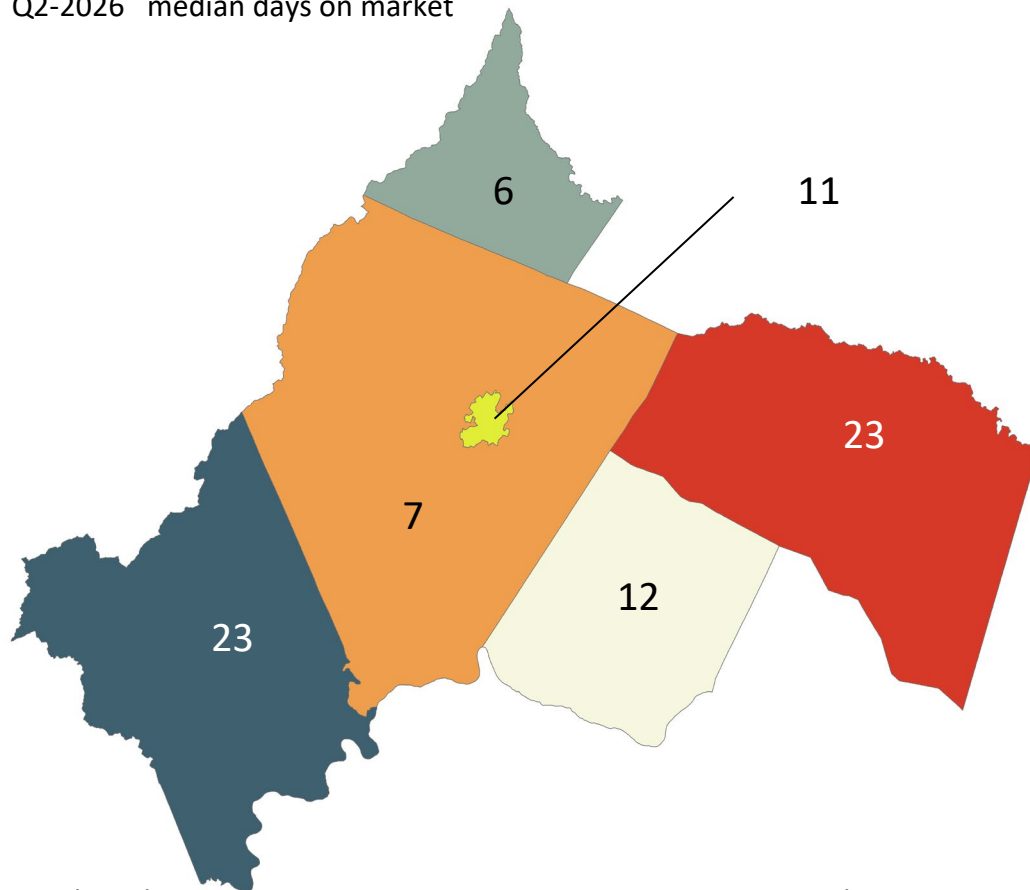


Local Market	2026 - Q2	2025 - Q2	Pct. Point Change
Albemarle County	99.6%	100.4%	-0.8%
Charlottesville	98.7%	99.4%	-0.7%
Fluvanna County	99.0%	99.8%	-0.7%
Greene County	99.5%	100.2%	-0.7%
Louisa County	99.7%	100.0%	-0.3%
Nelson County	97.6%	97.5%	0.1%

Source: Virginia REALTORS®, data accessed July 15, 2026

MEDIAN DAYS ON MARKET

Q2-2026 median days on market

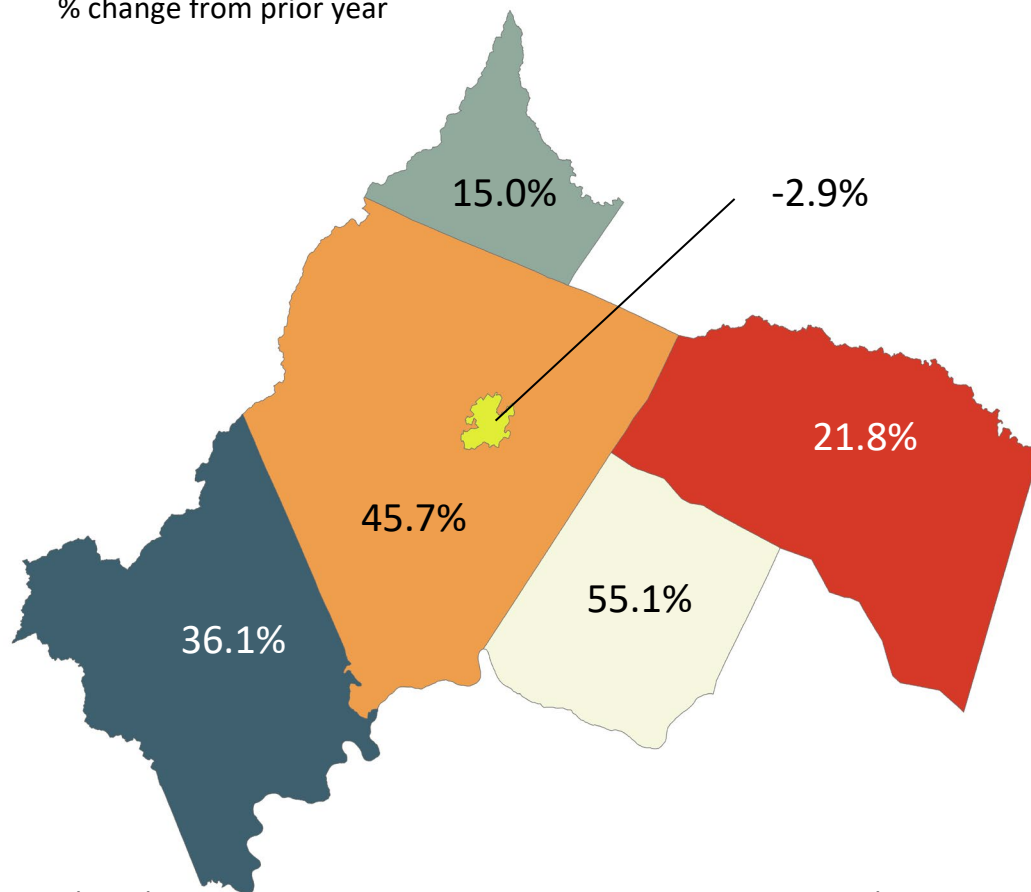


<i>Local Market</i>	2026 - Q2	2025 - Q2	Change in Days
Albemarle County	7	7	0
Charlottesville	11	7	4
Fluvanna County	12	10	2
Greene County	6	6	0
Louisa County	23	21	2
Nelson County	23	14	9

Source: Virginia REALTORS®, data accessed July 15, 2026

ACTIVE LISTINGS

% change from prior year

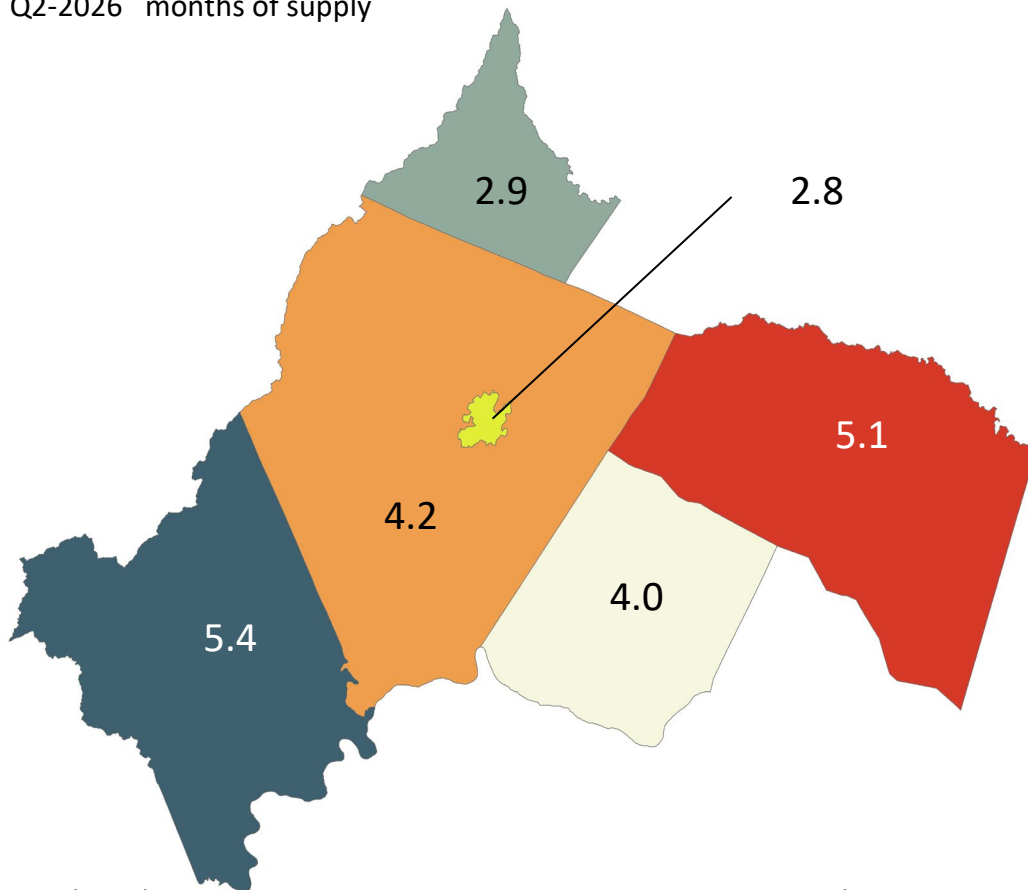


<i>Local Market</i>	2026 - Q2	2025 - Q2	% Change
Albemarle County	539	370	45.7%
Charlottesville	102	105	-2.9%
Fluvanna County	152	98	55.1%
Greene County	92	80	15.0%
Louisa County	346	284	21.8%
Nelson County	132	97	36.1%

Source: Virginia REALTORS®, data accessed July 15, 2026

MONTHS OF SUPPLY

Q2-2026 months of supply



Local Market	2026 - Q2	2025 - Q2	Change in Months
Albemarle County	4.2	2.7	1.5
Charlottesville	2.8	3.3	-0.5
Fluvanna County	4.0	2.9	1.1
Greene County	2.9	0.8	2.1
Louisa County	5.1	4.5	0.7
Nelson County	5.4	3.9	1.5

Source: Virginia REALTORS®, data accessed July 15, 2026

CAAR

LOCAL MARKET DASHBOARDS



2ND QUARTER

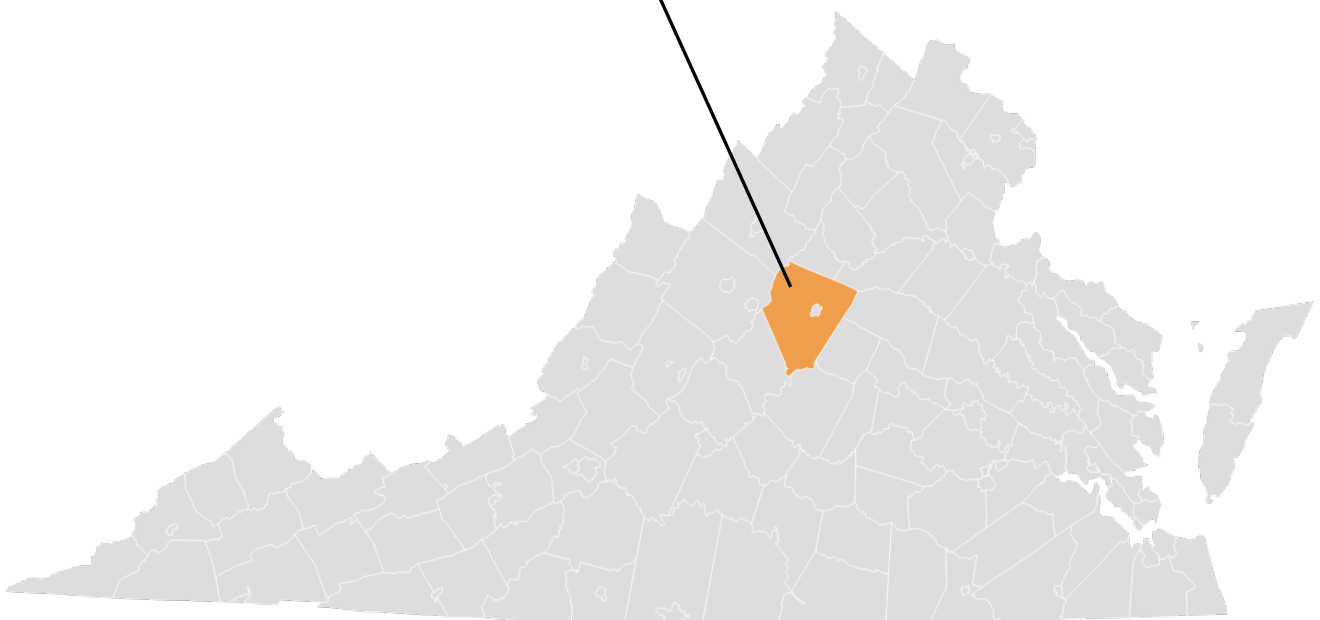
2026

2ND QUARTER 2026 ALBEMARLE COUNTY

CURRENT CONDITIONS

YEAR-TO-DATE CONDITIONS

INDICATOR	2026 - Q2	2025 - Q2	Chg	2026 YTD	2025 YTD	Chg
CLOSED SALES	521	467	11.6%	753	729	3.3%
PENDING SALES	537	483	11.2%	921	850	8.4%
MEDIAN SOLD PRICE (\$)	570,000	575,000	-0.9%	565,000	555,700	1.7%
SOLD VOLUME (\$ in Millions)	400.2	342.6	16.8%	567.5	524.9	8.1%
AVG. SOLD/LIST RATIO	99.6%	100.4%	-0.8%	99.4%	100.3%	-0.9%
MEDIAN DAYS ON MARKET	7	7	0	9	7	2
ACTIVE LISTINGS	539	370	45.7%	539	370	45.7%
MONTHS OF SUPPLY	4.2	2.7	1.5	4.2	2.7	1.5



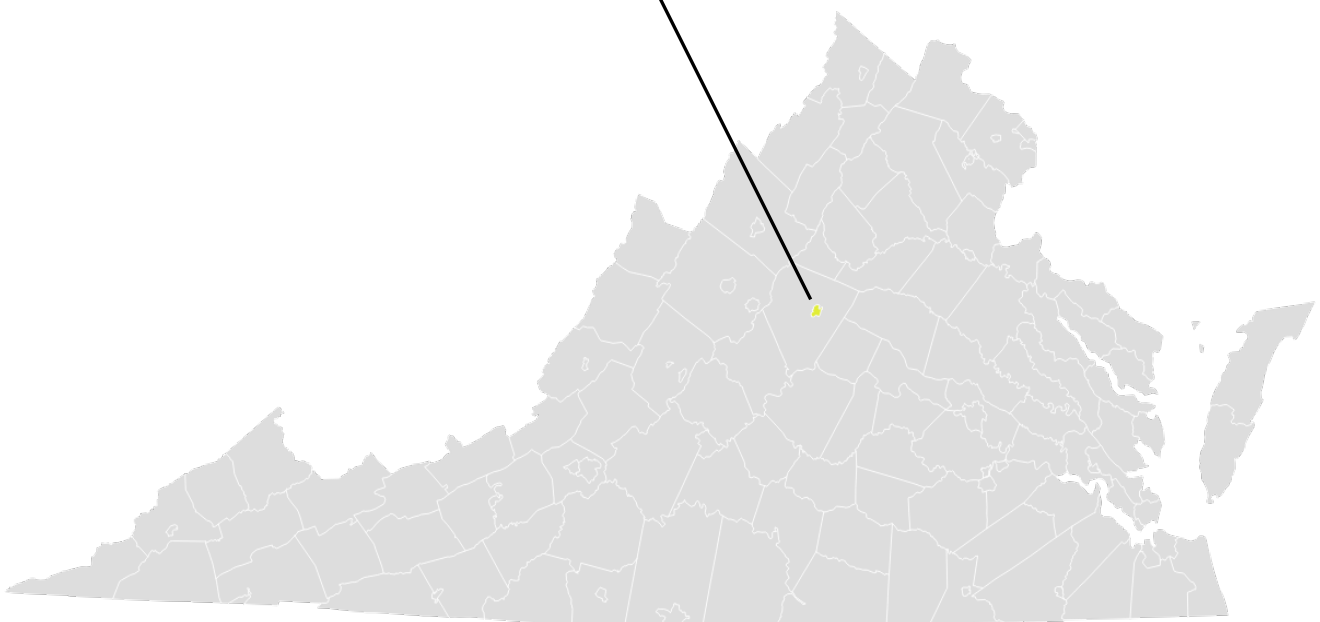
Source: Virginia REALTORS®, data accessed July 15, 2026

2ND QUARTER 2026 CHARLOTTESVILLE

CURRENT CONDITIONS

YEAR-TO-DATE CONDITIONS

INDICATOR	2026 - Q2	2025 - Q2	Chg	2026 YTD	2025 YTD	Chg
CLOSED SALES	159	149	6.7%	239	209	14.4%
PENDING SALES	143	147	-2.7%	278	245	13.5%
MEDIAN SOLD PRICE (\$)	500,000	509,000	-1.8%	495,000	500,000	-1.0%
SOLD VOLUME (\$ in Millions)	97.1	105.4	-7.8%	143.5	136.2	5.3%
AVG. SOLD/LIST RATIO	98.7%	99.4%	-0.7%	98.3%	99.3%	-1.0%
MEDIAN DAYS ON MARKET	11	7	4	12	7	5
ACTIVE LISTINGS	102	105	-2.9%	102	105	-2.9%
MONTHS OF SUPPLY	2.8	3.3	-0.5	2.8	3.3	-0.5



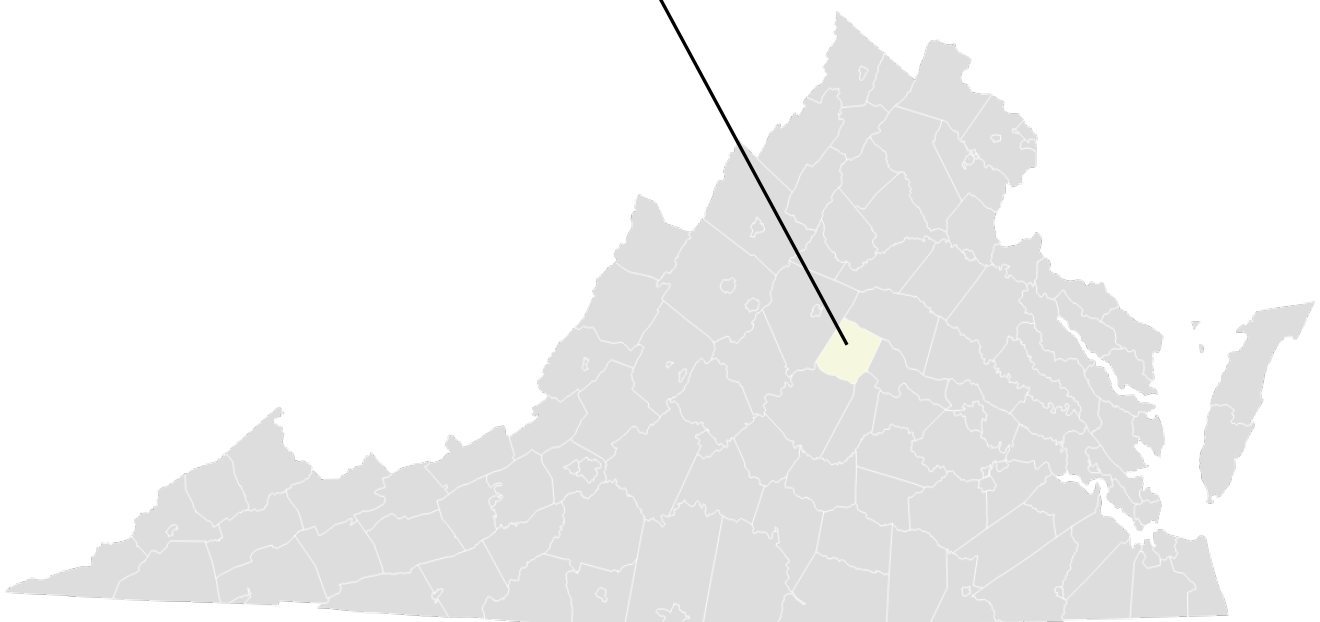
Source: Virginia REALTORS®, data accessed July 15, 2026

2ND QUARTER 2026 FLUVANNA COUNTY

CURRENT CONDITIONS

YEAR-TO-DATE CONDITIONS

INDICATOR	2026 - Q2	2025 - Q2	Chg	2026 YTD	2025 YTD	Chg
CLOSED SALES	145	120	20.8%	227	213	6.6%
PENDING SALES	153	115	33.0%	277	245	13.1%
MEDIAN SOLD PRICE (\$)	374,000	385,000	-2.9%	365,000	376,200	-3.0%
SOLD VOLUME (\$ in Millions)	60.2	57.2	5.1%	93.1	98.5	-5.5%
AVG. SOLD/LIST RATIO	99.0%	99.8%	-0.7%	98.7%	99.3%	-0.6%
MEDIAN DAYS ON MARKET	12	10	2	23	12	11
ACTIVE LISTINGS	152	98	55.1%	152	98	55.1%
MONTHS OF SUPPLY	4.0	2.9	1.1	4.0	2.9	1.1



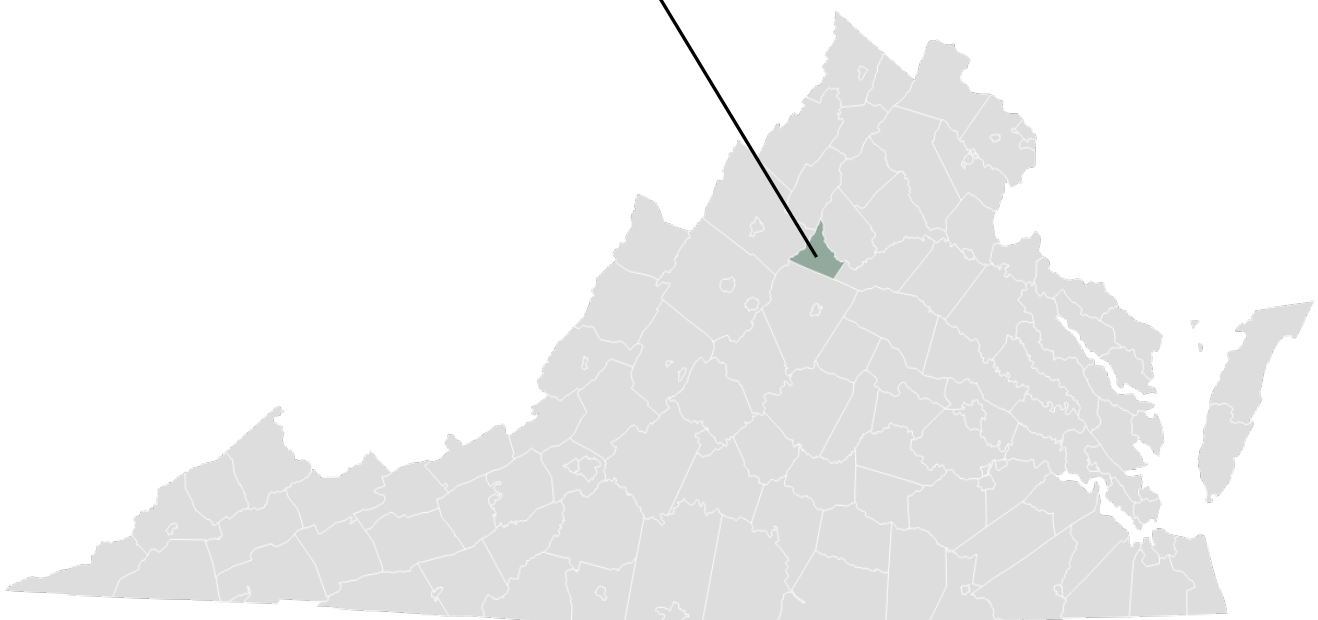
Source: Virginia REALTORS®, data accessed July 15, 2026

2ND QUARTER 2026 GREENE COUNTY

CURRENT CONDITIONS

YEAR-TO-DATE CONDITIONS

INDICATOR	2026 - Q2	2025 - Q2	Chg	2026 YTD	2025 YTD	Chg
CLOSED SALES	87	85	2.4%	161	139	15.8%
PENDING SALES	110	96	14.6%	187	162	15.4%
MEDIAN SOLD PRICE (\$)	418,980	432,432	-3.1%	409,990	429,864	-4.6%
SOLD VOLUME (\$ in Millions)	39.0	38.0	2.6%	69.4	62.4	11.2%
AVG. SOLD/LIST RATIO	99.5%	100.2%	-0.7%	99.3%	100.0%	-0.7%
MEDIAN DAYS ON MARKET	6	6	0	6	8	-2
ACTIVE LISTINGS	92	80	15.0%	92	80	15.0%
MONTHS OF SUPPLY	2.9	0.8	2.1	2.9	0.8	2.1



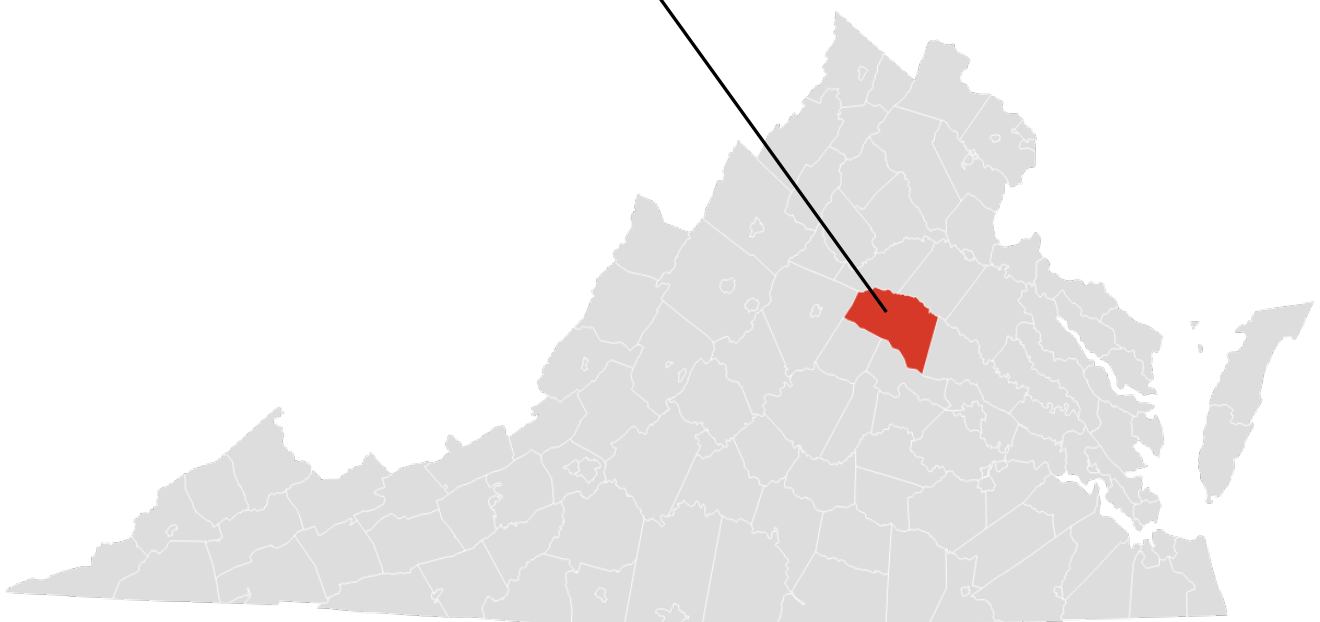
Source: Virginia REALTORS®, data accessed July 15, 2026

2ND QUARTER 2026 LOUISA COUNTY

CURRENT CONDITIONS

YEAR-TO-DATE CONDITIONS

INDICATOR	2026 - Q2	2025 - Q2	Chg	2026 YTD	2025 YTD	Chg
CLOSED SALES	256	199	28.6%	421	353	19.3%
PENDING SALES	283	207	36.7%	491	428	14.7%
MEDIAN SOLD PRICE (\$)	439,700	445,000	-1.2%	450,000	410,000	9.8%
SOLD VOLUME (\$ in Millions)	139.3	114.4	21.7%	229.6	189.3	21.3%
AVG. SOLD/LIST RATIO	99.7%	100.0%	-0.3%	99.6%	99.4%	0.2%
MEDIAN DAYS ON MARKET	23	21	2	29	28	1
ACTIVE LISTINGS	346	284	21.8%	346	284	21.8%
MONTHS OF SUPPLY	5.1	4.5	0.7	5.1	4.5	0.7



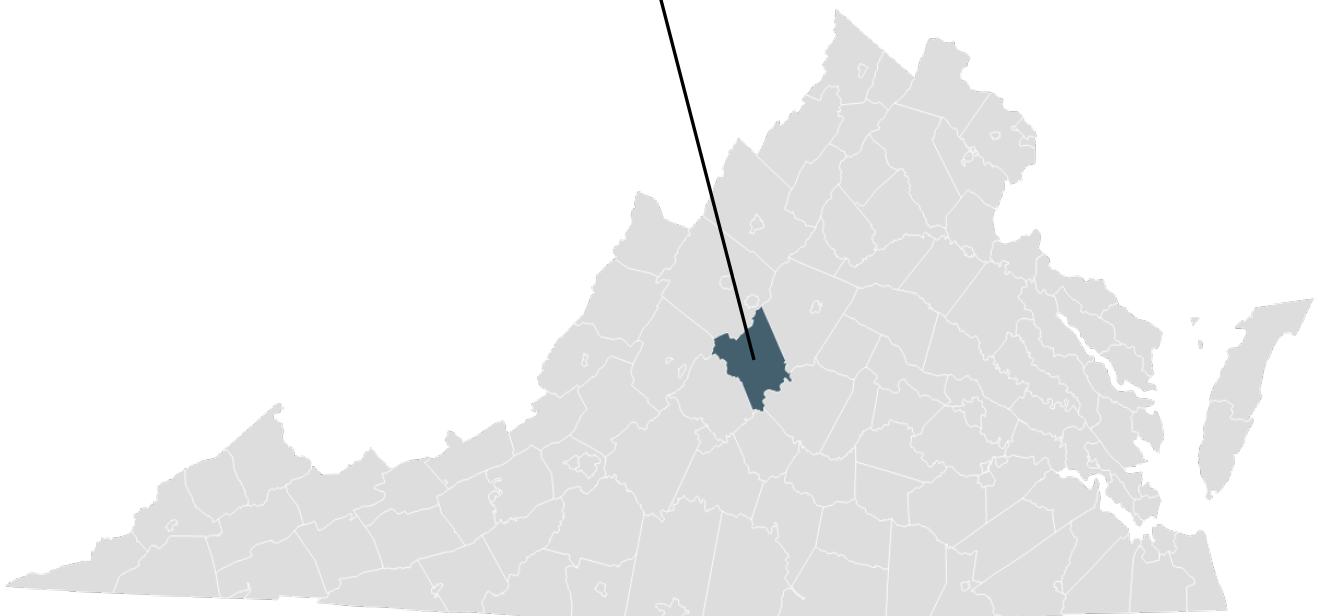
Source: Virginia REALTORS®, data accessed July 15, 2026

2ND QUARTER 2026 NELSON COUNTY

CURRENT CONDITIONS

YEAR-TO-DATE CONDITIONS

INDICATOR	2026 - Q2	2025 - Q2	Chg	2026 YTD	2025 YTD	Chg
CLOSED SALES	73	67	9.0%	123	139	-11.5%
PENDING SALES	86	84	2.4%	145	164	-11.6%
MEDIAN SOLD PRICE (\$)	415,000	435,000	-4.6%	415,000	437,500	-5.1%
SOLD VOLUME (\$ in Millions)	35.1	32.6	7.6%	58.5	65.6	-10.8%
AVG. SOLD/LIST RATIO	97.6%	97.5%	0.1%	97.2%	96.9%	0.2%
MEDIAN DAYS ON MARKET	23	14	9	29	21	8
ACTIVE LISTINGS	132	97	36.1%	132	97	36.1%
MONTHS OF SUPPLY	5.4	3.9	1.5	5.4	3.9	1.5



Source: Virginia REALTORS®, data accessed July 15, 2026

CAAR

HISTORICAL MARKET DATA



2ND QUARTER

2020 - 2026

2ND QUARTER HISTORICAL MARKET DATA

CLOSED SALES	2020 - Q2	2021 - Q2	2022 - Q2	2023 - Q2	2024 - Q2	2025 - Q2	2026 - Q2
CAAR Region	1,186	1,545	1,380	1,148	1,100	1,087	1,241
Albemarle County	505	679	569	530	486	467	521
Charlottesville	163	199	183	158	134	149	159
Fluvanna County	138	168	162	139	122	120	145
Greene County	94	92	122	62	74	85	87
Louisa County	214	274	254	198	226	199	256
Nelson County	72	133	90	61	58	67	73
PENDING SALES	2020 - Q2	2021 - Q2	2022 - Q2	2023 - Q2	2024 - Q2	2025 - Q2	2026 - Q2
CAAR Region	1,286	1,528	1,400	1,230	1,168	1,132	1,312
Albemarle County	521	660	595	525	503	483	537
Charlottesville	152	199	188	161	135	147	143
Fluvanna County	159	169	174	143	116	115	153
Greene County	91	96	101	66	99	96	110
Louisa County	260	276	255	244	240	207	283
Nelson County	103	128	87	91	75	84	86

Source: Virginia REALTORS®, data accessed July 15, 2026

2ND QUARTER HISTORICAL MARKET DATA

MEDIAN SOLD PRICE (\$)	<i>2020 - Q2</i>	<i>2021 - Q2</i>	<i>2022 - Q2</i>	<i>2023 - Q2</i>	<i>2024 - Q2</i>	<i>2025 - Q2</i>	<i>2026 - Q2</i>	
CAAR Region	331,500	376,000	417,850	445,900	460,050	485,000	486,500	
Albemarle County	397,750	432,500	479,000	530,000	533,750	575,000	570,000	
Charlottesville	369,000	420,000	464,000	470,000	520,000	509,000	500,000	
Fluvanna County	257,500	285,695	336,000	345,000	360,500	385,000	374,000	
Greene County	301,500	360,000	386,000	382,000	400,000	432,432	418,980	
Louisa County	260,000	320,000	361,250	385,500	399,900	445,000	439,700	
Nelson County	260,000	285,000	425,000	320,000	409,000	435,000	415,000	
SOLD DOLLAR VOLUME (\$ in millions)	<i>2020 - Q2</i>	<i>2021 - Q2</i>	<i>2022 - Q2</i>	<i>2023 - Q2</i>	<i>2024 - Q2</i>	<i>2025 - Q2</i>	<i>2026 - Q2</i>	
CAAR Region	484.0	694.0	731.6	631.3	643.0	690.2	770.9	
Albemarle County	245.2	360.1	356.1	350.9	332.5	342.6	400.2	
Charlottesville	80.9	93.9	102.5	86.6	86.6	105.4	97.1	
Fluvanna County	38.0	53.0	61.5	52.5	46.7	57.2	60.2	
Greene County	30.2	32.0	50.6	25.3	33.0	38.0	39.0	
Louisa County	67.9	107.0	119.7	89.2	114.0	114.4	139.3	
Nelson County	21.7	48.0	41.4	26.9	30.2	32.6	35.1	

Source: Virginia REALTORS®, data accessed July 15, 2026

2ND QUARTER HISTORICAL MARKET DATA

AVG SOLD/LIST RATIO	2020 - Q2	2021 - Q2	2022 - Q2	2023 - Q2	2024 - Q2	2025 - Q2	2026 - Q2	
CAAR Region	98.5%	101.3%	103.1%	101.2%	100.5%	100.0%	99.3%	
Albemarle County	98.7%	101.1%	104.0%	101.6%	101.3%	100.4%	99.6%	
Charlottesville	98.8%	102.7%	103.5%	101.5%	102.0%	99.4%	98.7%	
Fluvanna County	98.3%	101.8%	103.0%	101.1%	100.1%	99.8%	99.0%	
Greene County	98.0%	102.8%	101.9%	100.4%	99.8%	100.2%	99.5%	
Louisa County	98.9%	101.0%	101.6%	100.4%	99.1%	100.0%	99.7%	
Nelson County	95.5%	99.5%	102.4%	99.7%	97.5%	97.5%	97.6%	
MEDIAN DOM (DAYS)	2020 - Q2	2021 - Q2	2022 - Q2	2023 - Q2	2024 - Q2	2025 - Q2	2026 - Q2	
CAAR Region	16	5	5	6	7	9	11	
Albemarle County	12	4	4	5	5	7	7	
Charlottesville	6	4	5	6	5	7	11	
Fluvanna County	24	5	4	6	8	10	12	
Greene County	15	5	6	6	9	6	6	
Louisa County	25	6	6	11	14	21	23	
Nelson County	64	7	4	12	30	14	23	

Source: Virginia REALTORS®, data accessed July 15, 2026

2ND QUARTER HISTORICAL MARKET DATA

ACTIVE LISTINGS (end of quarter)		2020 - Q2	2021 - Q2	2022 - Q2	2023 - Q2	2024 - Q2	2025 - Q2	2026 - Q2
CAAR Region		1,154	578	741	717	786	1,034	1,363
Albemarle County		551	277	302	281	302	370	539
Charlottesville		98	58	52	44	72	105	102
Fluvanna County		80	34	90	76	66	98	152
Greene County		76	50	60	61	47	80	92
Louisa County		177	93	164	175	197	284	346
Nelson County		172	66	73	80	102	97	132
MONTHS OF SUPPLY		2020 - Q2	2021 - Q2	2022 - Q2	2023 - Q2	2024 - Q2	2025 - Q2	2026 - Q2
CAAR Region		3.2	1.2	1.6	1.9	2.4	3.1	4.2
Albemarle County		3.6	1.5	1.4	1.7	2.1	2.7	4.2
Charlottesville		2.1	1.1	1.1	1.0	2.4	3.3	2.8
Fluvanna County		1.8	0.6	1.1	1.3	1.8	2.9	4.0
Greene County		2.6	1.5	1.8	2.5	2.5	0.8	2.9
Louisa County		2.9	1.1	2.3	2.5	2.8	4.5	5.1
Nelson County		5.9	1.3	2.0	3.0	4.2	3.9	5.4

Source: Virginia REALTORS®, data accessed July 15, 2026



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The numbers reported here are preliminary and based on current entries into multiple listing services. Over time, data may be adjusted slightly to reflect increased reporting. Information is sourced from multiple listing services across Virginia and is deemed reliable, but not guaranteed.