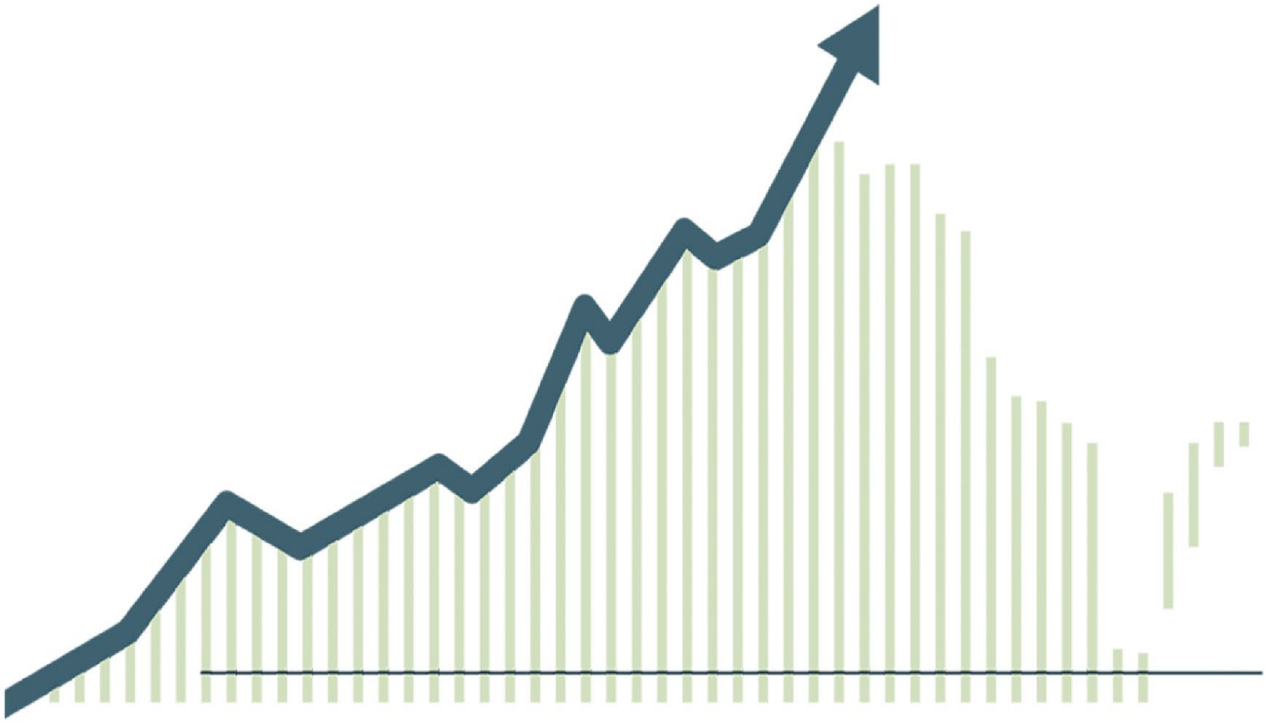
Virginia REALTORS®

CAAR



CAAR CHARLOTTESVILLE AREA HOUSING MARKET REPORT

Q3-2026

CUSTOM REPORT PREPARED BY

VIRGINIA REALTORS®



CAAR

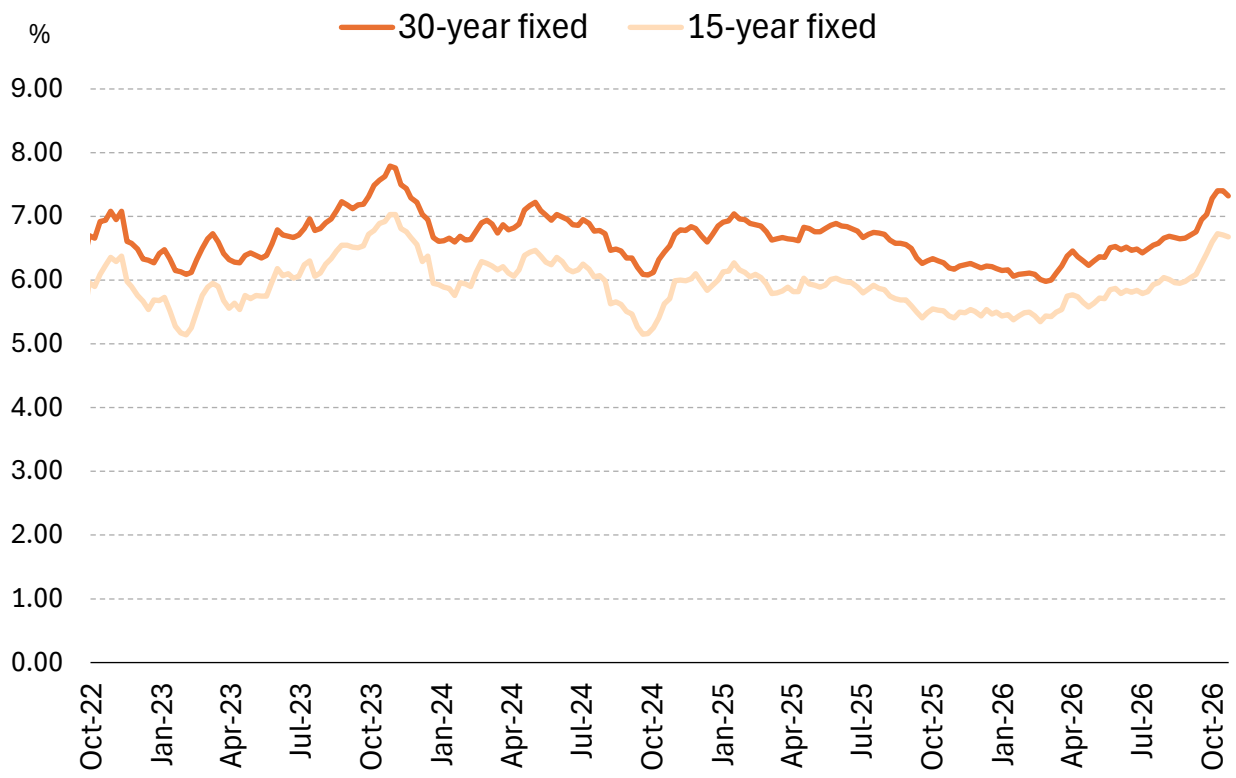
Regional Market Dashboard

CAAR Footprint	*2026 - Q3*	*2025 - Q3*	*Change*
CLOSED SALES	**992**	990	*0.2%*
PENDING SALES	**984**	1019	*-3.4%*
MEDIAN SOLD PRICE	**$468,606**	$450,000	*4.1%*
SOLD DOLLAR VOLUME	**$589.3**	$582.4	*1.2%*
AVG. SOLD/LIST PRICE RATIO	**98.8%**	98.9%	*-0.1%* (PERCENTAGE POINTS)
MEDIAN DAYS ON MARKET	**22**	18	*4* (DAYS)
ACTIVE LISTINGS	**1,495**	1,128	*32.5%*
MONTHS OF SUPPLY	**4.3**	3.6	*0.8* (MONTHS)

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

Mortgage Rate Tracker

Weekly Average	***October 22, 2026***	*1 month ago*	*1 year ago*
30-YEAR FIXED MORTGAGE	**7.32%**	7.03%	6.19%
15-YEAR FIXED MORTGAGE	**6.68%**	6.42%	5.44%



Source: Freddie Mac

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Charlottesville Region

HOUSING MARKET CONDITIONS



3RD QUARTER

2026

Q3-2026 CAAR

REGIONAL MARKET SUMMARY

Market Activity: The CAAR area housing market was flat overall this quarter. There were 992 homes sold regionwide, just two more than a year ago (+0.2%). Both Louisa County and Nelson County had an influx of 11 sales, up 6% and 13% respectively, from the third quarter last year. Sales activity slowed in Greene County (-8%) and Albemarle County (-5%). Pending sales (new contracts) in the CAAR region dipped 3% in the third quarter, and this was driven by a big drop in September (-15.6%). The third quarter slowdown in pending sales was widespread across the region, occurring in four of the six local markets.

Price Trends: Upward pressure on home prices continues to be a factor in the CAAR footprint. The median sold price in the region was $468,606 in the third quarter, up by $18,606 over last year's third quarter median, a 4% increase. The median price rose sharply in Nelson County (+11%) and Louisa County (+10%). The median price rose 3% in both Albemarle County and Charlottesville compared to a year ago. Prices were flat in Fluvanna County and fell 3% in Greene County.

Inventory Conditions: Inventory levels continued to grow across the CAAR region. There were 1,495 active listings at the end of the third quarter, an influx of 367 listings compared to last year (+33%). Months of supply in the third quarter was 4.3 months, up from 3.6 months a year ago. At the local level, listings surged in Albemarle County (+45%), Nelson County (+43%), and Greene County (+38%).

Outlook: Market conditions are likely to be affected by the higher interest rate environment and overall economic uncertainty, as seen over the past couple of months. Early signals of this are the sharp drop in pending sales in September in the CAAR region. Listing growth has been consistently strong in the region in recent quarters, and if this trend holds, buyers who remain active in the market will have more options to choose from and will likely have less competition amid higher mortgage rates.

CAAR

REGIONAL MARKET SNAPSHOTS

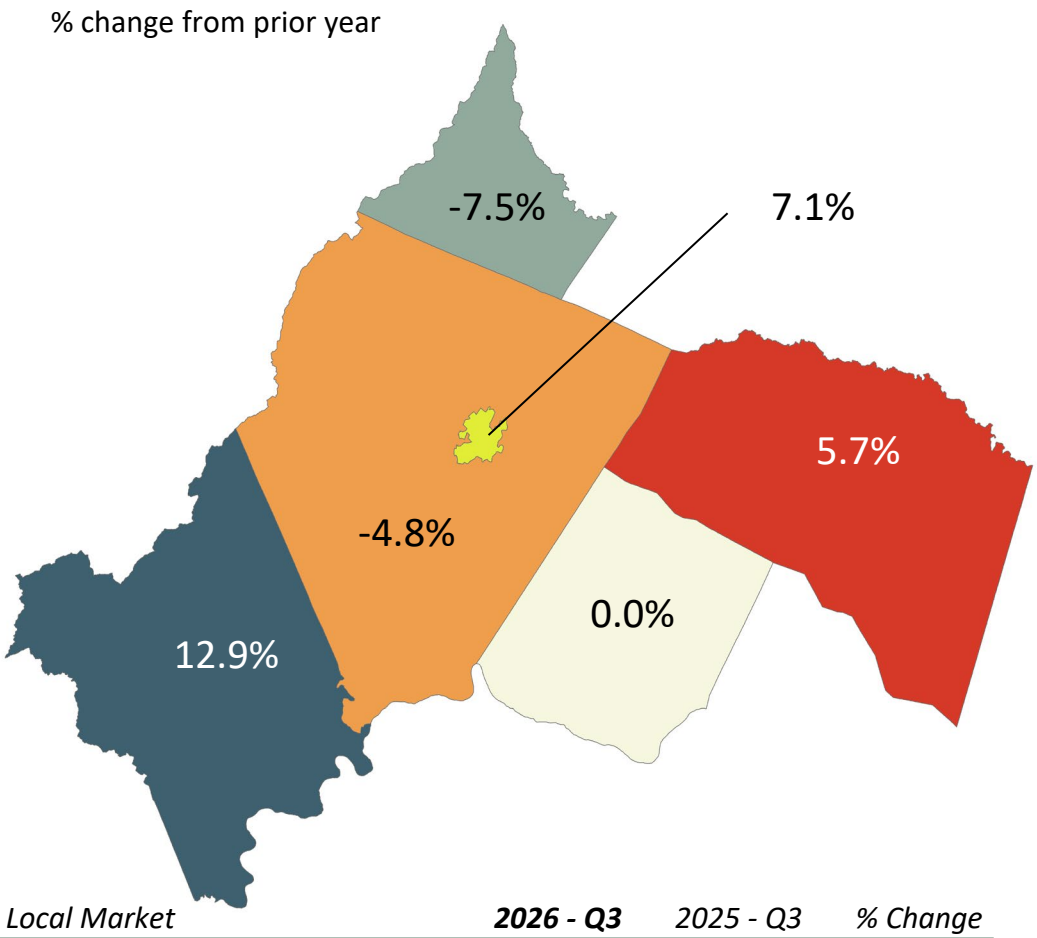


3RD QUARTER

2026

CAAR Regional Market Snapshot

CLOSED SALES

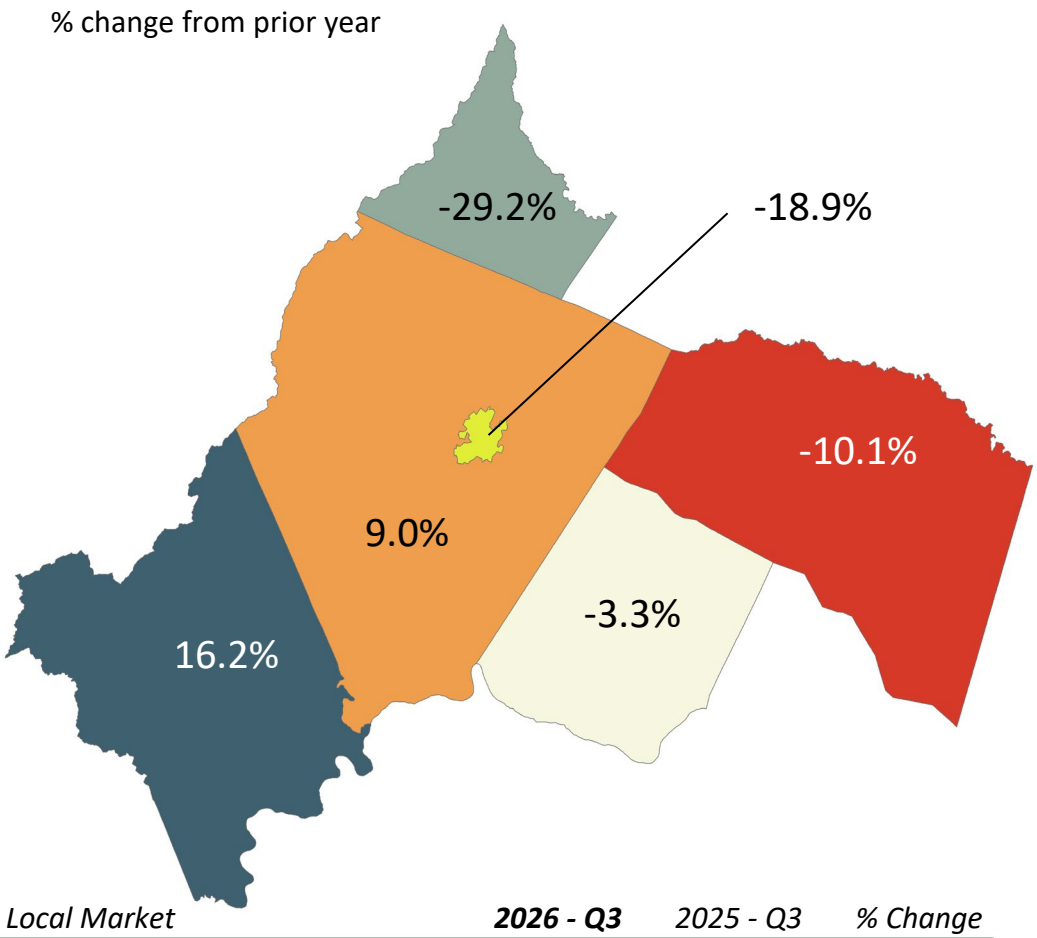


Local Market	***2026 - Q3***	*2025 - Q3*	*% Change*
Albemarle County	**376**	395	-4.8%
Charlottesville	**105**	98	7.1%
Fluvanna County	**113**	113	0.0%
Greene County	**98**	106	-7.5%
Louisa County	**204**	193	5.7%
Nelson County	**96**	85	12.9%

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

CAAR Regional Market Snapshot

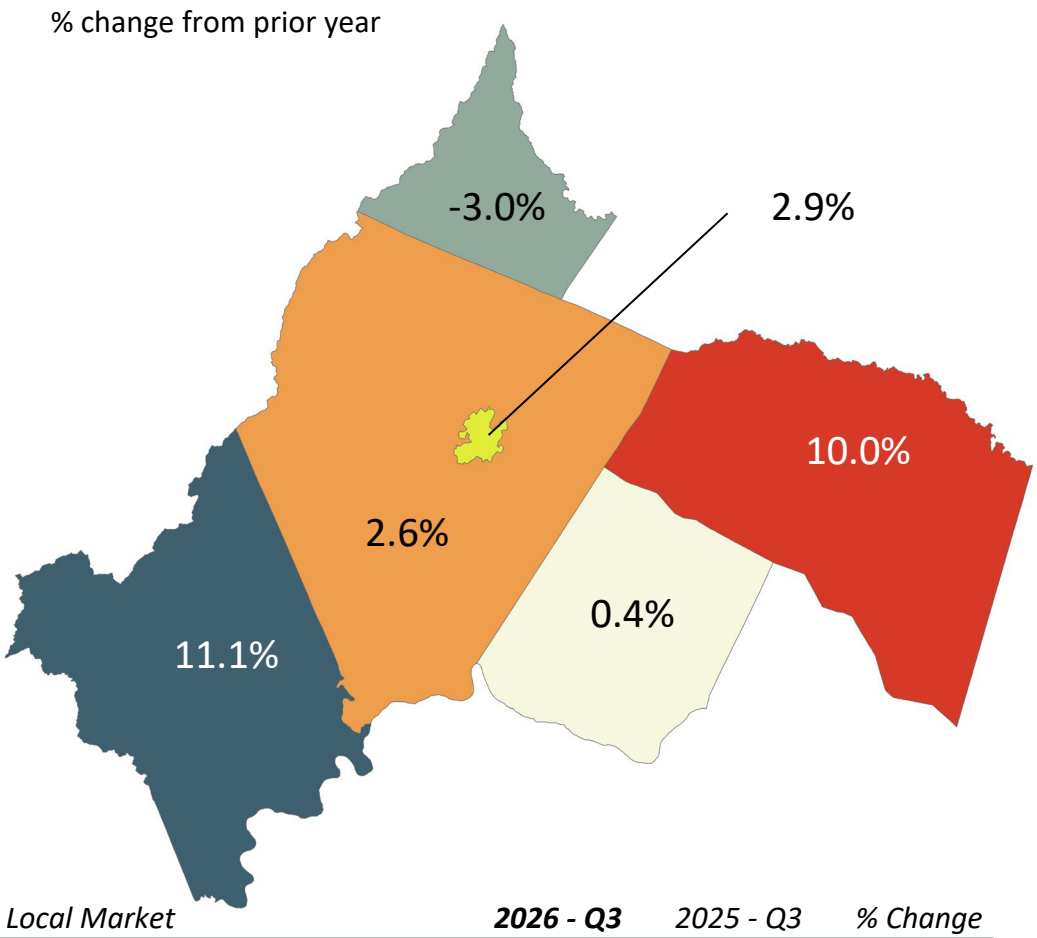
PENDING SALES



Local Market	***2026 - Q3***	*2025 - Q3*	*% Change*
Albemarle County	**377**	346	9.0%
Charlottesville	**86**	106	-18.9%
Fluvanna County	**116**	120	-3.3%
Greene County	**85**	120	-29.2%
Louisa County	**205**	228	-10.1%
Nelson County	**115**	99	16.2%

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

MEDIAN SOLD PRICE

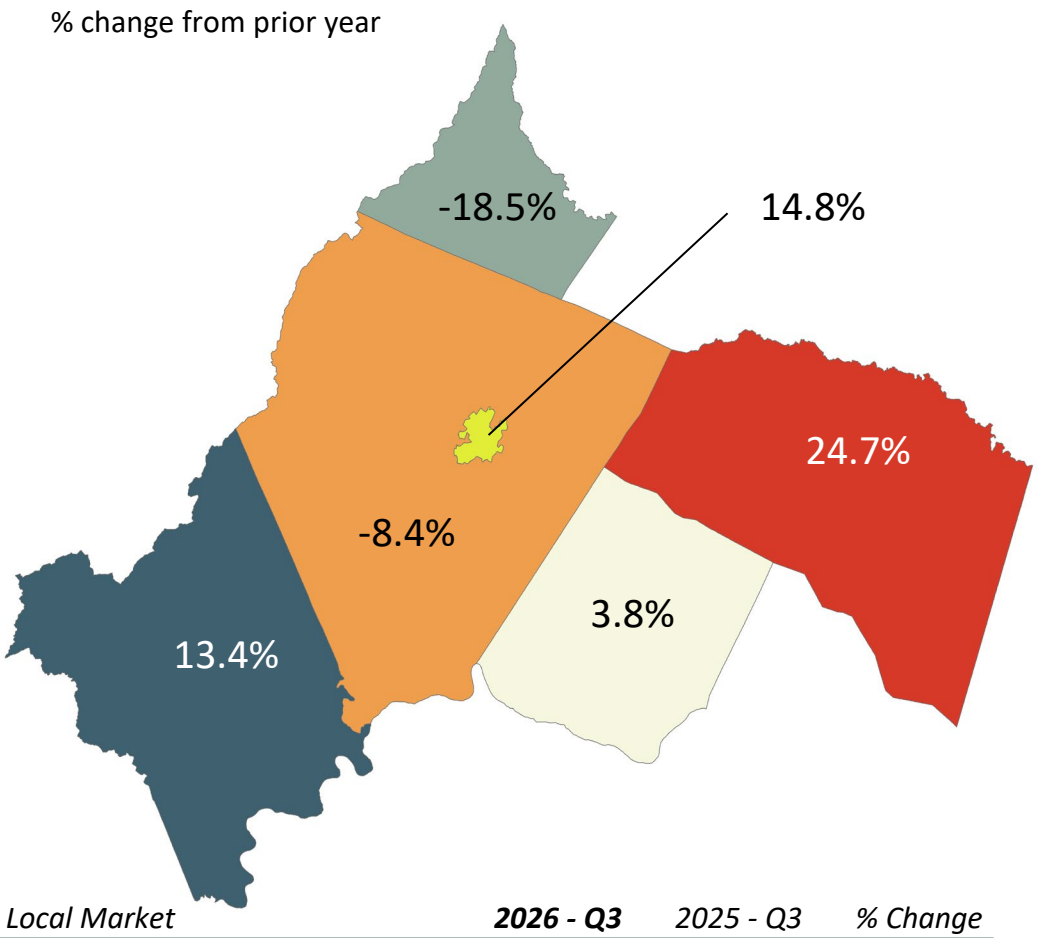


Local Market	***2026 - Q3***	*2025 - Q3*	*% Change*
Albemarle County	**$550,000**	$536,000	2.6%
Charlottesville	**$495,000**	$481,000	2.9%
Fluvanna County	**$377,450**	$376,000	0.4%
Greene County	**$400,000**	$412,495	-3.0%
Louisa County	**$460,000**	$418,297	10.0%
Nelson County	**$459,950**	$414,000	11.1%

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

CAAR Regional Market Snapshot

SOLD DOLLAR VOLUME (in millions)

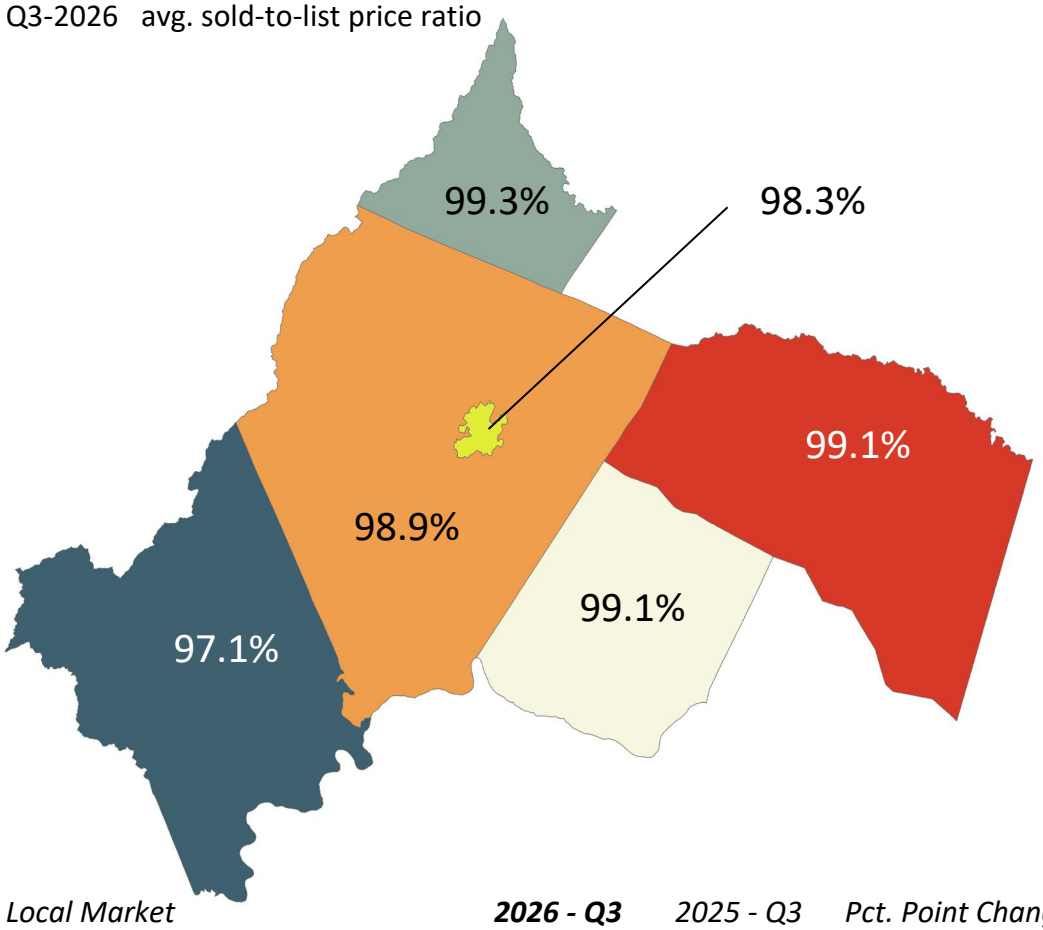


Local Market	***2026 - Q3***	*2025 - Q3*	*% Change*
Albemarle County	**$262.6**	$286.7	-8.4%
Charlottesville	**$63.1**	$55.0	14.8%
Fluvanna County	**$49.1**	$47.3	3.8%
Greene County	**$40.4**	$49.6	-18.5%
Louisa County	**$120.7**	$96.8	24.7%
Nelson County	**$53.4**	$47.1	13.4%

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

AVERAGE SOLD-TO-LIST PRICE RATIO

Q3-2026 avg. sold-to-list price ratio



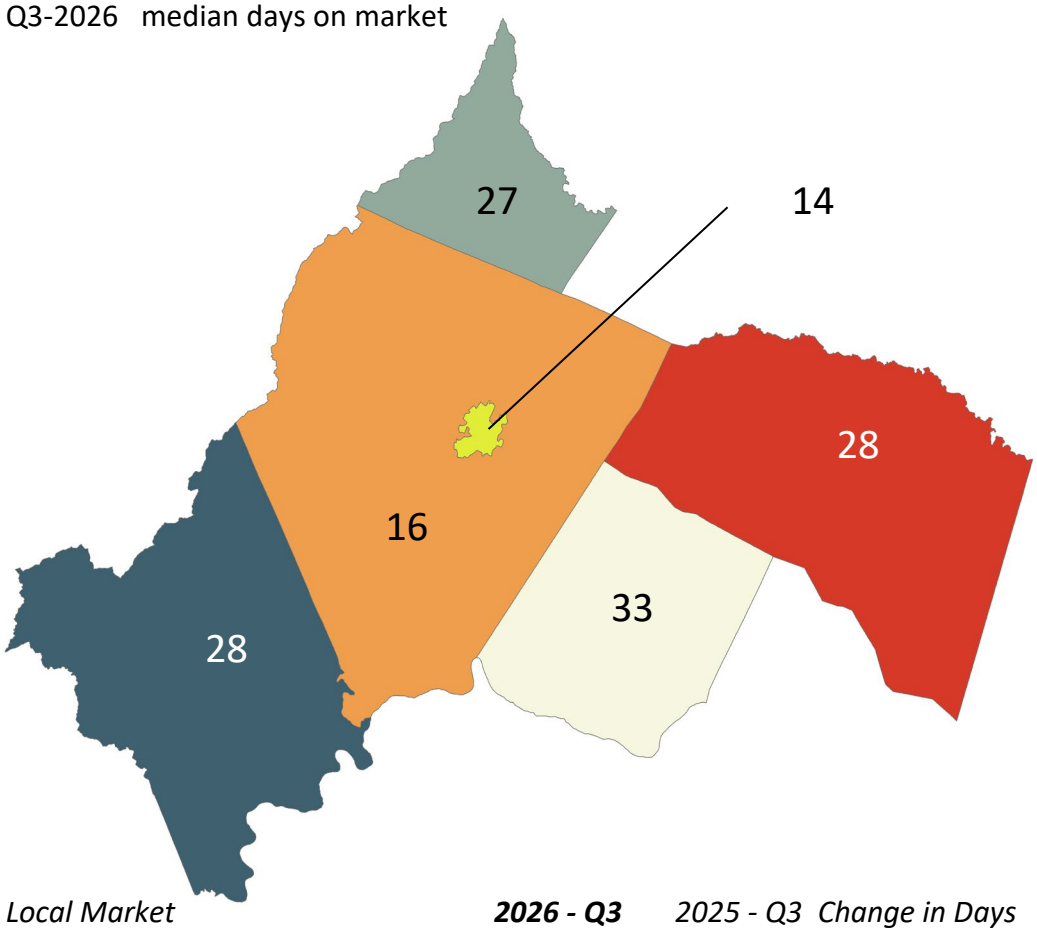
Local Market	***2026 - Q3***	*2025 - Q3*	*Pct. Point Change*
Albemarle County	**98.9%**	99.0%	-0.1%
Charlottesville	**98.3%**	97.1%	1.2%
Fluvanna County	**99.1%**	98.2%	0.9%
Greene County	**99.3%**	101.6%	-2.3%
Louisa County	**99.1%**	99.5%	-0.4%
Nelson County	**97.1%**	97.0%	0.1%

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

CAAR Regional Market Snapshot

MEDIAN DAYS ON MARKET

Q3-2026 median days on market

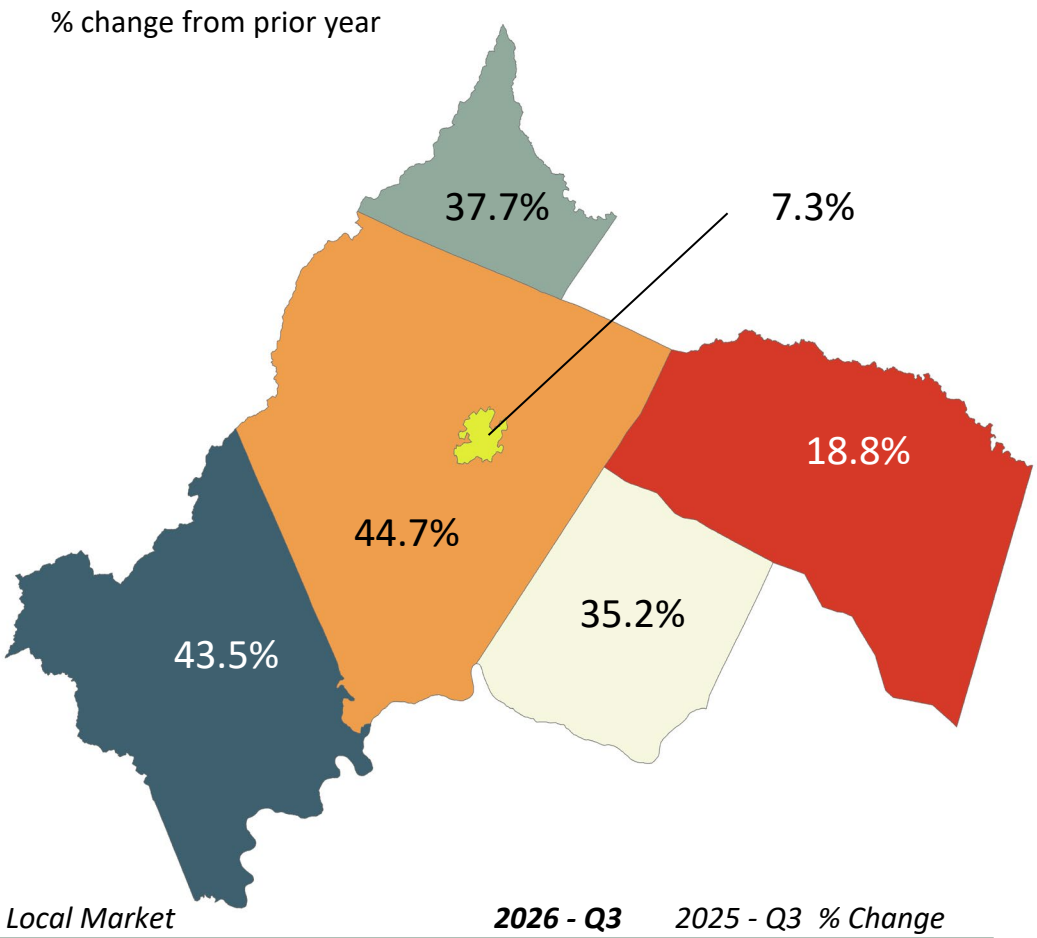


Local Market	***2026 - Q3***	*2025 - Q3*	*Change in Days*
Albemarle County	**16**	19	-3
Charlottesville	**14**	20	-6
Fluvanna County	**33**	20	13
Greene County	**27**	6	21
Louisa County	**28**	18	10
Nelson County	**28**	22	6

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

CAAR Regional Market Snapshot

ACTIVE LISTINGS



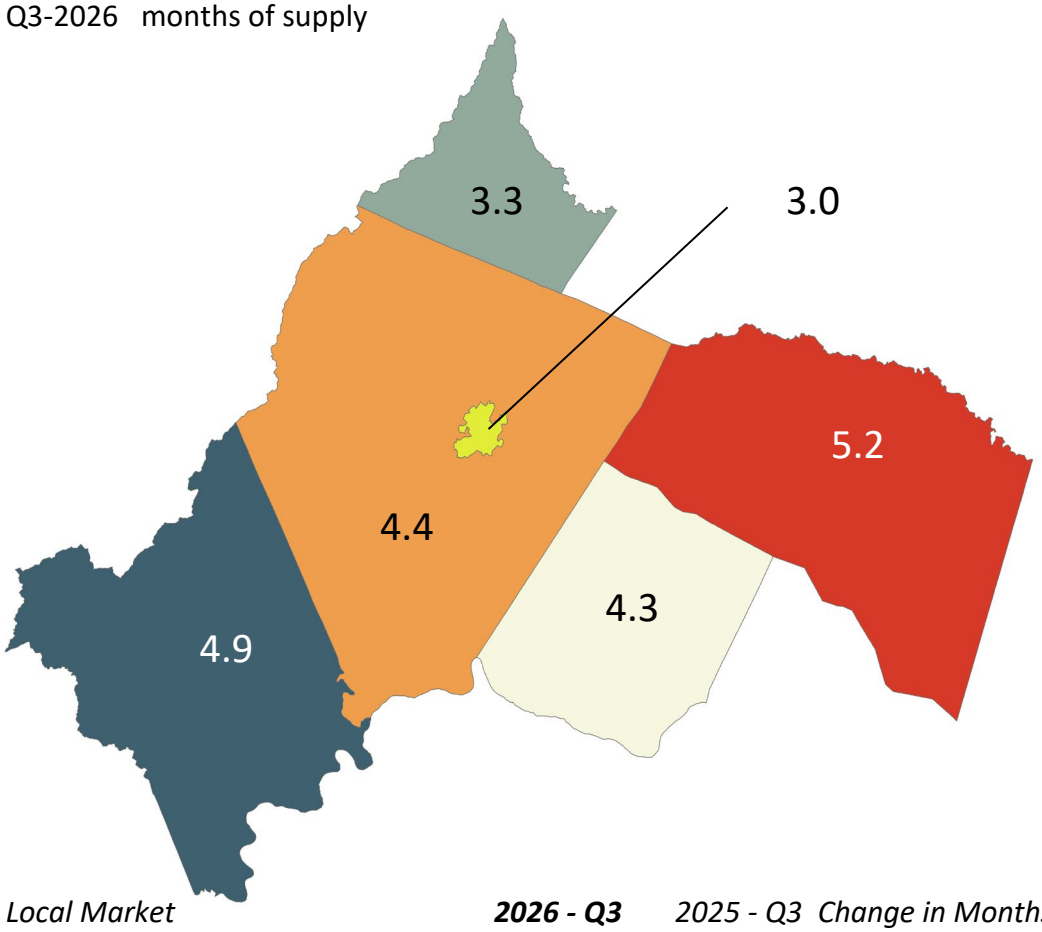
Local Market	***2026 - Q3***	*2025 - Q3*	*% Change*
Albemarle County	**612**	423	44.7%
Charlottesville	**118**	110	7.3%
Fluvanna County	**173**	128	35.2%
Greene County	**106**	77	37.7%
Louisa County	**354**	298	18.8%
Nelson County	**132**	92	43.5%

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

CAAR Regional Market Snapshot

MONTHS OF SUPPLY

Q3-2026 months of supply



Local Market	***2026 - Q3***	*2025 - Q3*	*Change in Months*
Albemarle County	**4.4**	3.2	1.2
Charlottesville	**3.0**	3.3	-0.3
Fluvanna County	**4.3**	3.5	0.8
Greene County	**3.3**	2.6	0.7
Louisa County	**5.2**	5.0	0.2
Nelson County	**4.9**	3.6	1.2

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

CAAR

LOCAL MARKET DASHBOARDS

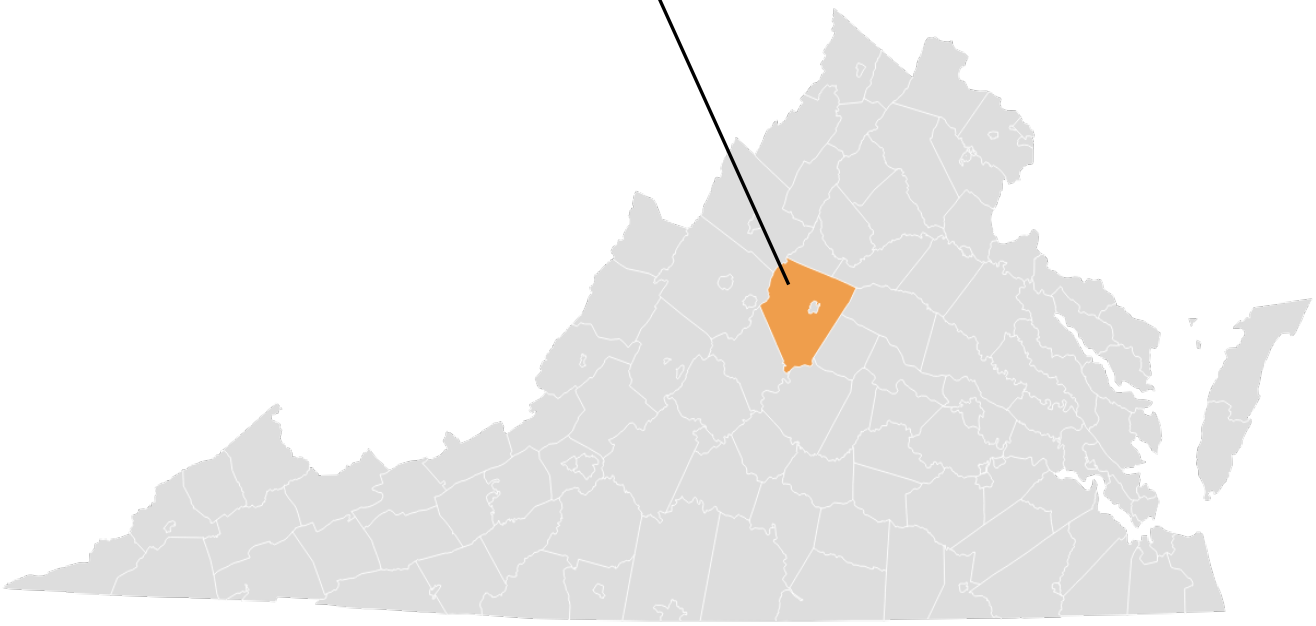


3RD QUARTER

2026

3RD QUARTER 2026 ALBEMARLE COUNTY

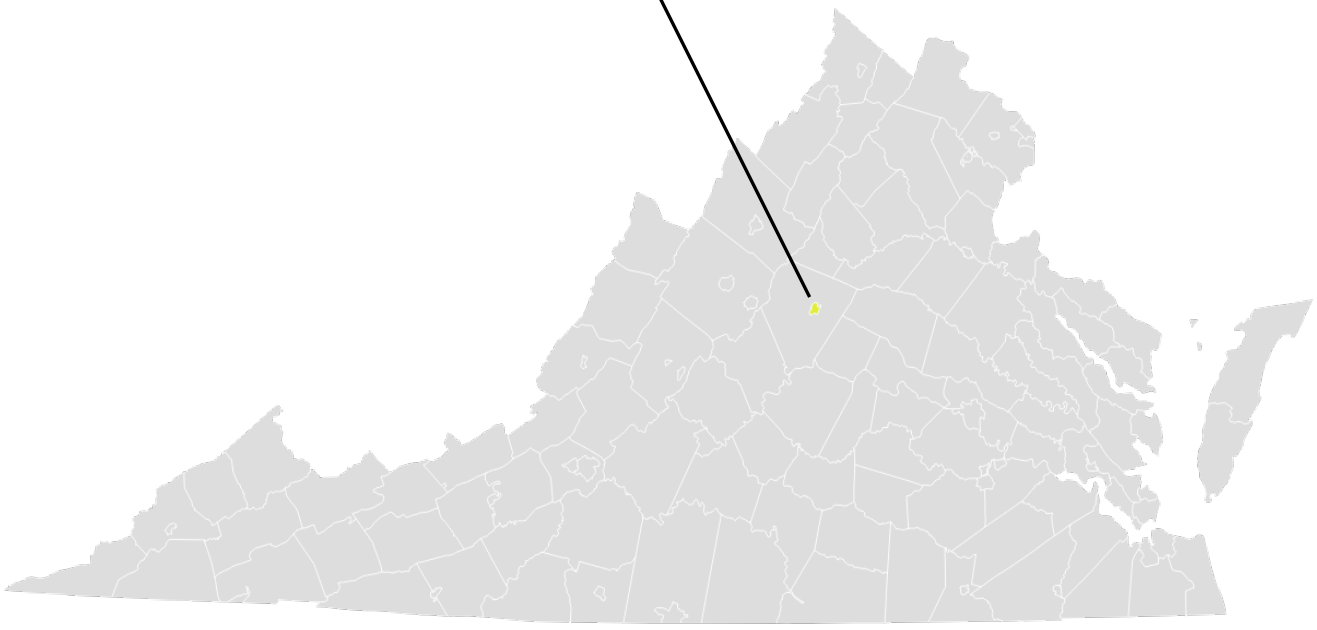
	CURRENT CONDITIONS			YEAR-TO-DATE CONDITIONS		
INDICATOR	***2026 - Q3***	*2025 - Q3*	*Chg*	***2026 YTD***	*2025 YTD*	*Chg*
CLOSED SALES	**376**	395	-4.8%	**1,129**	1,124	0.4%
PENDING SALES	**377**	346	9.0%	**1,298**	1,196	8.5%
MEDIAN SOLD PRICE ($)	**550,000**	536,000	2.6%	**562,195**	549,950	2.2%
SOLD VOLUME ($ in Millions)	**262.6**	286.7	-8.4%	**830.1**	811.6	2.3%
AVG. SOLD/LIST RATIO	**98.9%**	99.0%	-0.1%	**99.2%**	99.8%	-0.6%
MEDIAN DAYS ON MARKET	**16**	19	-3	**11**	10	1
ACTIVE LISTINGS	**612**	423	44.7%	**n/a**	n/a	n/a
MONTHS OF SUPPLY	**4.4**	3.2	1.2	**n/a**	n/a	n/a



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

3RD QUARTER 2026 CHARLOTTESVILLE

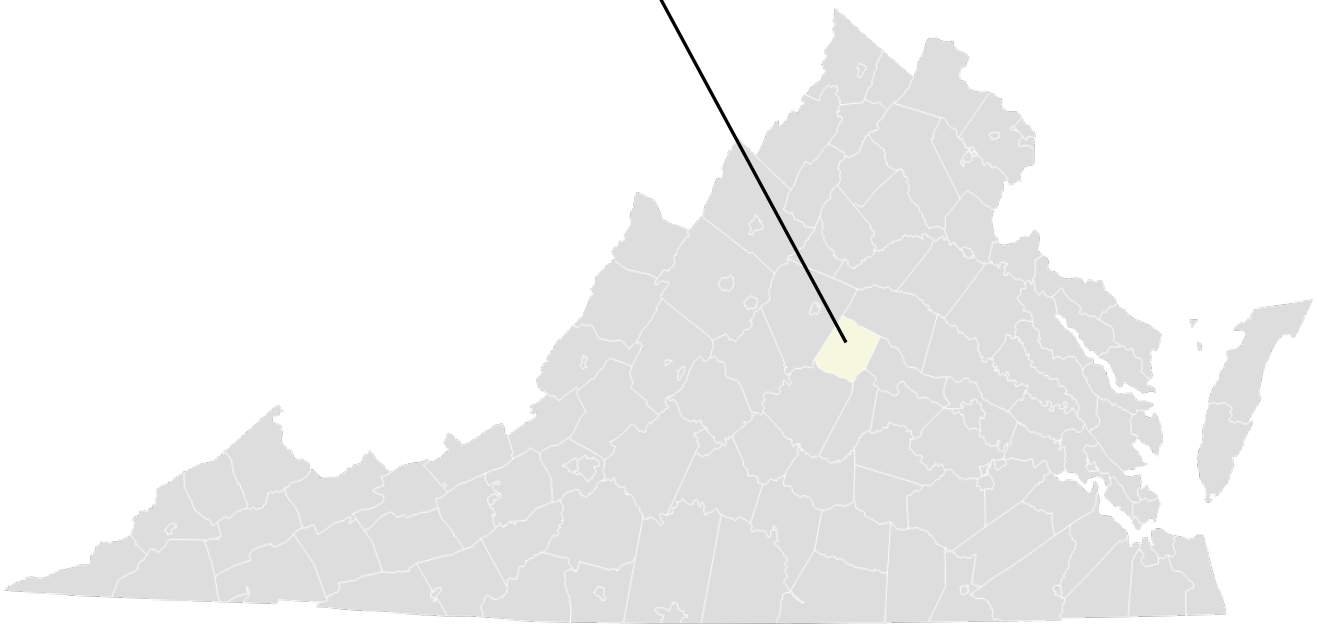
	CURRENT CONDITIONS			*YEAR-TO-DATE CONDITIONS*		
INDICATOR	***2026 - Q3***	*2025 - Q3*	*Chg*	***2026 YTD***	*2025 YTD*	*Chg*
CLOSED SALES	**105**	98	7.1%	**344**	307	12.1%
PENDING SALES	**86**	106	-18.9%	**364**	351	3.7%
MEDIAN SOLD PRICE ($)	**495,000**	481,000	2.9%	**495,000**	488,000	1.4%
SOLD VOLUME ($ in Millions)	**63.1**	55.0	14.8%	**206.6**	191.2	8.1%
AVG. SOLD/LIST RATIO	**98.3%**	97.1%	1.2%	**98.3%**	98.7%	-0.4%
MEDIAN DAYS ON MARKET	**14**	20	-6	**13**	9	5
ACTIVE LISTINGS	**118**	110	7.3%	**n/a**	n/a	n/a
MONTHS OF SUPPLY	**3.0**	3.3	-0.3	**n/a**	n/a	n/a



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

3RD QUARTER 2026 FLUVANNA COUNTY

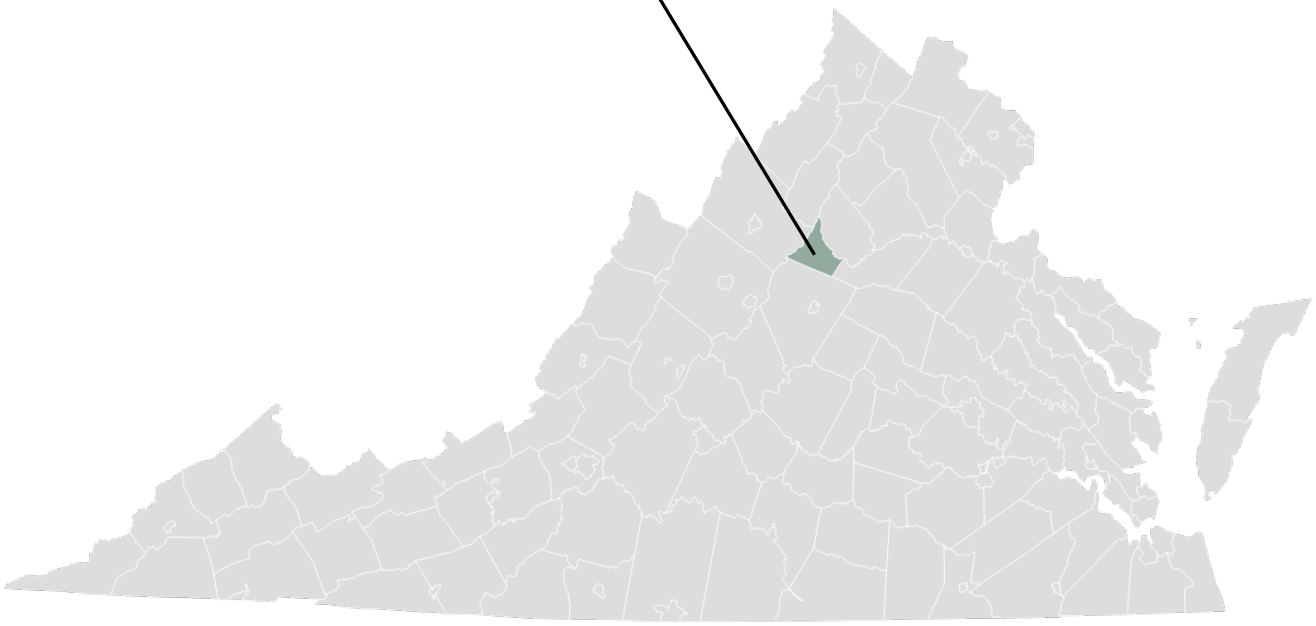
	CURRENT CONDITIONS			*YEAR-TO-DATE CONDITIONS*		
INDICATOR	***2026 - Q3***	*2025 - Q3*	*Chg*	***2026 YTD***	*2025 YTD*	*Chg*
CLOSED SALES	**113**	113	0.0%	**340**	326	4.3%
PENDING SALES	**116**	120	-3.3%	**393**	365	7.7%
MEDIAN SOLD PRICE ($)	**377,450**	376,000	0.4%	**372,000**	376,100	-1.1%
SOLD VOLUME ($ in Millions)	**49.1**	47.3	3.8%	**142.2**	145.7	-2.5%
AVG. SOLD/LIST RATIO	**99.1%**	98.2%	0.9%	**98.9%**	99.0%	-0.1%
MEDIAN DAYS ON MARKET	**33**	20	13	**27**	14	13
ACTIVE LISTINGS	**173**	128	35.2%	**n/a**	n/a	n/a
MONTHS OF SUPPLY	**4.3**	3.5	0.8	**n/a**	n/a	n/a



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

3RD QUARTER 2026 GREENE COUNTY

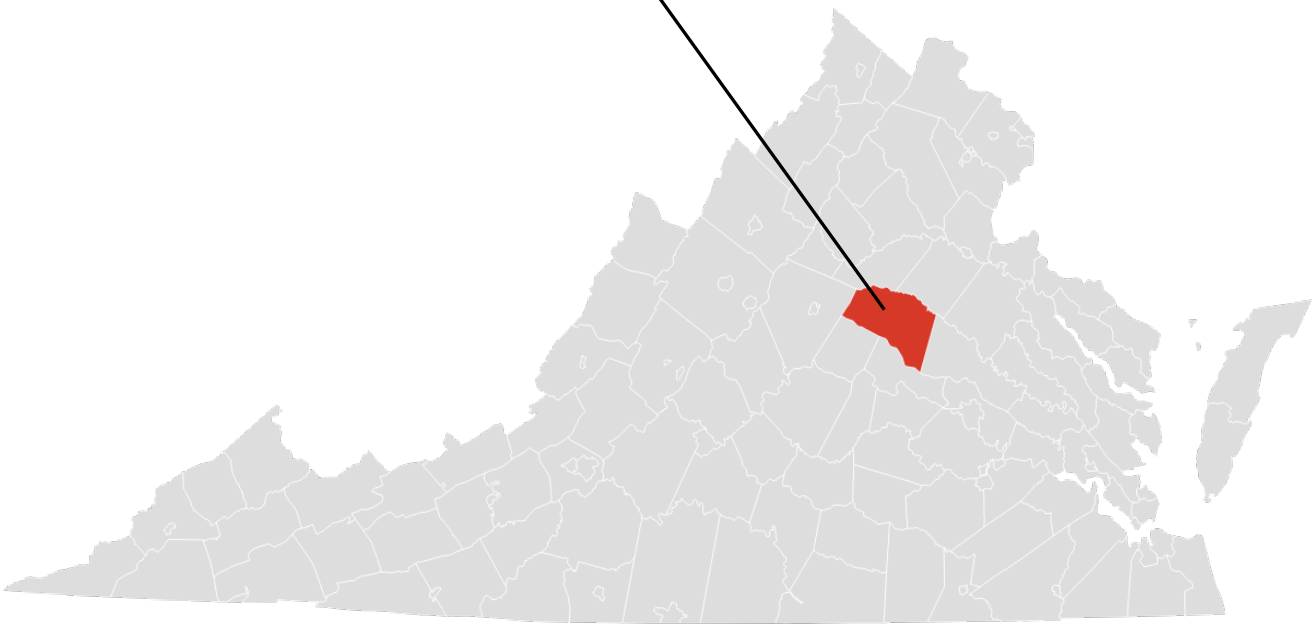
	CURRENT CONDITIONS			*YEAR-TO-DATE CONDITIONS*		
INDICATOR	***2026 - Q3***	*2025 - Q3*	*Chg*	***2026 YTD***	*2025 YTD*	*Chg*
CLOSED SALES	**98**	106	-7.5%	**259**	245	5.7%
PENDING SALES	**85**	120	-29.2%	**272**	282	-3.5%
MEDIAN SOLD PRICE ($)	**400,000**	412,495	-3.0%	**406,245**	425,238	-4.5%
SOLD VOLUME ($ in Millions)	**40.4**	49.6	-18.5%	**109.8**	112.0	-2.0%
AVG. SOLD/LIST RATIO	**99.3%**	101.6%	-2.3%	**99.3%**	99.5%	-0.2%
MEDIAN DAYS ON MARKET	**27**	6	21	**13**	7	6
ACTIVE LISTINGS	**106**	77	37.7%	**n/a**	n/a	n/a
MONTHS OF SUPPLY	**3.3**	2.6	0.7	**n/a**	n/a	n/a



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

3RD QUARTER 2026 LOUISA COUNTY

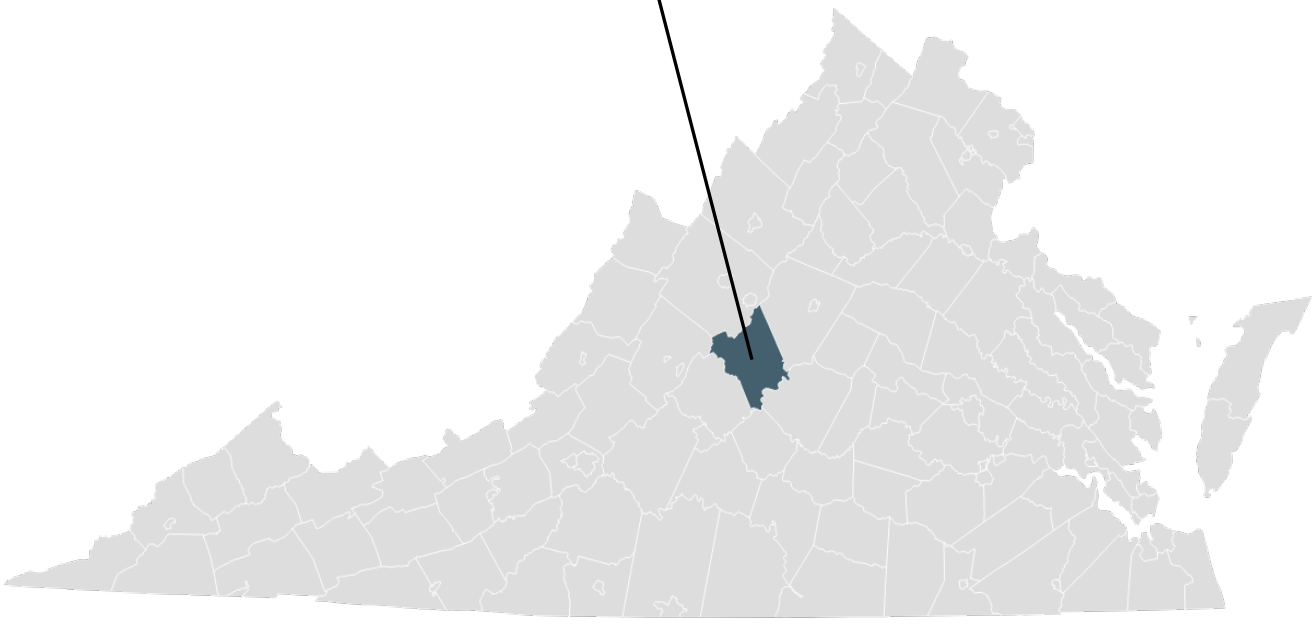
	CURRENT CONDITIONS			YEAR-TO-DATE CONDITIONS		
INDICATOR	***2026 - Q3***	*2025 - Q3*	*Chg*	***2026 YTD***	*2025 YTD*	*Chg*
CLOSED SALES	**204**	193	5.7%	**625**	546	14.5%
PENDING SALES	**205**	228	-10.1%	**696**	656	6.1%
MEDIAN SOLD PRICE ($)	**460,000**	418,297	10.0%	**453,632**	410,000	10.6%
SOLD VOLUME ($ in Millions)	**120.7**	96.8	24.7%	**350.4**	286.1	22.5%
AVG. SOLD/LIST RATIO	**99.1%**	99.5%	-0.4%	**99.4%**	99.4%	0.0%
MEDIAN DAYS ON MARKET	**28**	18	10	**29**	22	7
ACTIVE LISTINGS	**354**	298	18.8%	**n/a**	n/a	n/a
MONTHS OF SUPPLY	**5.2**	5.0	0.2	**n/a**	n/a	n/a



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

3RD QUARTER 2026 NELSON COUNTY

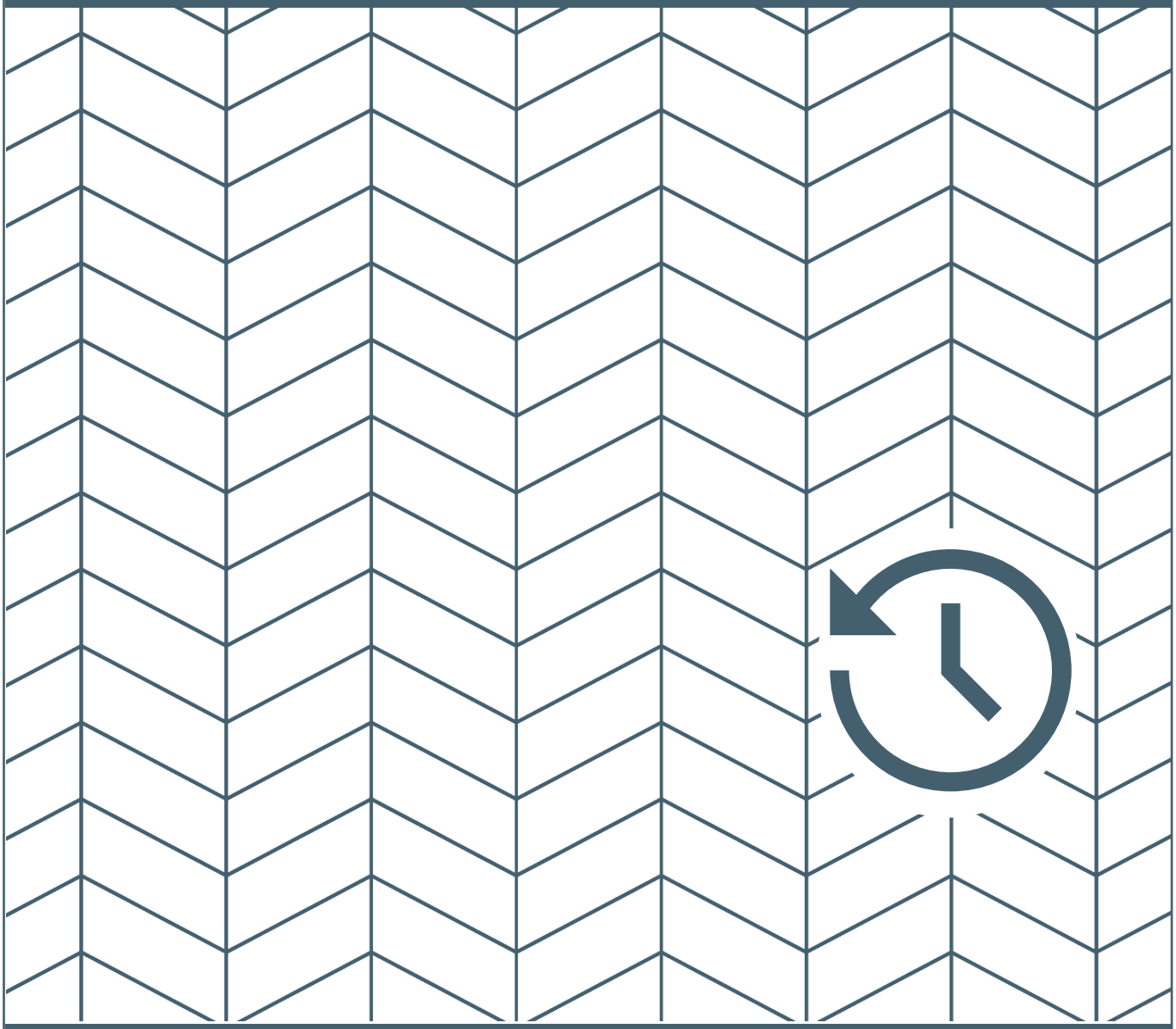
	CURRENT CONDITIONS			YEAR-TO-DATE CONDITIONS		
INDICATOR	***2026 - Q3***	*2025 - Q3*	*Chg*	***2026 YTD***	*2025 YTD*	*Chg*
CLOSED SALES	**96**	85	12.9%	**219**	224	-2.2%
PENDING SALES	**115**	99	16.2%	**260**	263	-1.1%
MEDIAN SOLD PRICE ($)	**459,950**	414,000	11.1%	**430,000**	428,000	0.5%
SOLD VOLUME ($ in Millions)	**53.4**	47.1	13.4%	**111.8**	112.6	-0.7%
AVG. SOLD/LIST RATIO	**97.1%**	97.0%	0.1%	**97.2%**	97.0%	0.1%
MEDIAN DAYS ON MARKET	**28**	22	6	**28**	21	7
ACTIVE LISTINGS	**132**	92	43.5%	**n/a**	n/a	n/a
MONTHS OF SUPPLY	**4.9**	3.6	1.2	**n/a**	n/a	n/a



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

CAAR

HISTORICAL MARKET DATA



3RD QUARTER

2020 - 2026

3RD QUARTER HISTORICAL MARKET DATA

CLOSED SALES	2020 - Q3	2021 - Q3	2022 - Q3	2023 - Q3	2024 - Q3	2025 - Q3	2026 - Q3
CAAR Region	**1,460**	**1,398**	**1,206**	**980**	**974**	**990**	**992**
Albemarle County	586	599	513	411	403	395	376
Charlottesville	152	187	146	93	97	98	105
Fluvanna County	181	180	152	124	100	113	113
Greene County	96	83	72	58	80	106	98
Louisa County	278	229	220	196	205	193	204
Nelson County	167	120	103	98	89	85	96
PENDING SALES	*2020 - Q3*	*2021 - Q3*	*2022 - Q3*	*2023 - Q3*	*2024 - Q3*	*2025 - Q3*	*2026 - Q3*
CAAR Region	**1,478**	**1,189**	**1,071**	**926**	**910**	**1,019**	**984**
Albemarle County	568	480	446	356	350	346	377
Charlottesville	155	134	113	78	89	106	86
Fluvanna County	186	164	135	127	101	120	116
Greene County	91	82	68	61	54	120	85
Louisa County	272	207	197	217	223	228	205
Nelson County	206	122	112	87	93	99	115

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

3RD QUARTER HISTORICAL MARKET DATA

MEDIAN SOLD PRICE ($)	2020 - Q3	2021 - Q3	2022 - Q3	2023 - Q3	2024 - Q3	2025 - Q3	2026 - Q3
CAAR Region	**326,900**	**365,000**	**405,000**	**440,000**	**455,000**	**450,000**	**468,606**
Albemarle County	408,000	416,852	472,000	520,000	562,000	536,000	550,000
Charlottesville	392,000	385,618	405,000	464,000	585,000	481,000	495,000
Fluvanna County	247,250	305,500	360,000	365,000	355,000	376,000	377,450
Greene County	290,000	335,000	332,500	359,450	425,000	412,495	400,000
Louisa County	280,000	316,150	375,000	394,950	389,900	418,297	460,000
Nelson County	237,000	365,000	400,000	325,000	386,000	414,000	459,950
SOLD DOLLAR VOLUME ($ in millions)	2020 - Q3	2021 - Q3	2022 - Q3	2023 - Q3	2024 - Q3	2025 - Q3	2026 - Q3
CAAR Region	**598.4**	**613.7**	**593.5**	**533.5**	**552.1**	**582.4**	**589.3**
Albemarle County	306.7	299.6	305.1	270.8	279.2	286.7	262.6
Charlottesville	69.3	85.7	68.6	55.6	65.9	55.0	63.1
Fluvanna County	48.4	61.1	57.3	48.7	38.6	47.3	49.1
Greene County	30.4	30.4	26.6	23.5	35.2	49.6	40.4
Louisa County	99.4	88.9	91.7	89.8	96.8	96.8	120.7
Nelson County	44.3	48.0	44.2	45.2	36.4	47.1	53.4

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

3RD QUARTER HISTORICAL MARKET DATA

AVG SOLD/LIST RATIO	2020 - Q3	2021 - Q3	2022 - Q3	2023 - Q3	2024 - Q3	2025 - Q3	2026 - Q3
CAAR Region	**98.6%**	**100.6%**	**100.1%**	**100.2%**	**99.7%**	**98.9%**	**98.8%**
Albemarle County	98.7%	100.8%	100.7%	100.7%	100.2%	99.0%	98.9%
Charlottesville	98.5%	100.1%	99.6%	100.9%	99.2%	97.1%	98.3%
Fluvanna County	99.2%	101.3%	100.6%	101.2%	99.8%	98.2%	99.1%
Greene County	98.9%	99.9%	99.7%	99.4%	101.3%	101.6%	99.3%
Louisa County	99.1%	100.8%	100.0%	99.4%	99.2%	99.5%	99.1%
Nelson County	96.5%	100.1%	97.5%	98.4%	97.4%	97.0%	97.1%

MEDIAN DOM (DAYS)	2020 - Q3	2021 - Q3	2022 - Q3	2023 - Q3	2024 - Q3	2025 - Q3	2026 - Q3
CAAR Region	**15**	**6**	**7**	**9**	**11**	**18**	**22**
Albemarle County	16	6	5	6	7	19	16
Charlottesville	7	7	6	6	7	20	14
Fluvanna County	9	5	7	10	10	20	33
Greene County	19	10	9	21	9	6	27
Louisa County	15	7	11	13	17	18	28
Nelson County	45	6	15	11	28	22	28

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3RD QUARTER HISTORICAL MARKET DATA

ACTIVE LISTINGS (end of quarter)	2020 - Q3	2021 - Q3	2022 - Q3	2023 - Q3	2024 - Q3	2025 - Q3	2026 - Q3
CAAR Region	**900**	**603**	**829**	**737**	**842**	**1,128**	**1,495**
Albemarle County	456	245	315	298	315	423	612
Charlottesville	77	79	66	51	72	110	118
Fluvanna County	76	59	123	52	79	128	173
Greene County	56	48	64	51	64	77	106
Louisa County	129	113	203	194	210	298	354
Nelson County	106	59	58	91	102	92	132
MONTHS OF SUPPLY	*2020 - Q3*	*2021 - Q3*	*2022 - Q3*	*2023 - Q3*	*2024 - Q3*	*2025 - Q3*	*2026 - Q3*
CAAR Region	**2.4**	**1.3**	**1.9**	**2.2**	**2.7**	**3.6**	**4.3**
Albemarle County	2.9	1.2	1.6	2.0	2.2	3.2	4.4
Charlottesville	1.6	1.5	1.4	1.2	2.3	3.3	3.0
Fluvanna County	1.6	0.8	1.9	1.0	2.4	3.5	4.3
Greene County	1.9	1.7	2.2	2.9	2.8	2.6	3.3
Louisa County	2.0	1.5	2.9	3.3	3.2	5.0	5.2
Nelson County	3.1	1.2	1.7	3.6	4.2	3.6	4.9

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Virginia REALTORS®

The Virginia REALTORS® association is the largest professional trade association in Virginia, representing 35,000 REALTORS® engaged in the residential and commercial real estate business. The Virginia REALTORS® association serves as the advocate for homeownership and private property rights and represents the interests of real estate professionals and property owners in the Commonwealth of Virginia.

NOTE: The term REALTOR® is a registered collective membership mark that identifies a real estate professional who is a member of the National Association of REALTORS® and subscribes to its strict code of ethics.

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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.