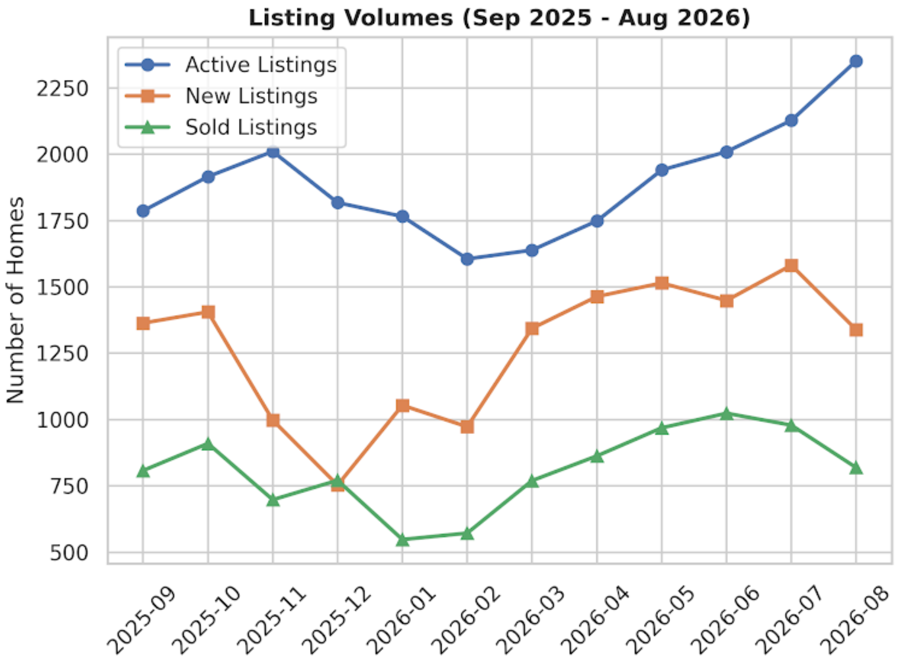

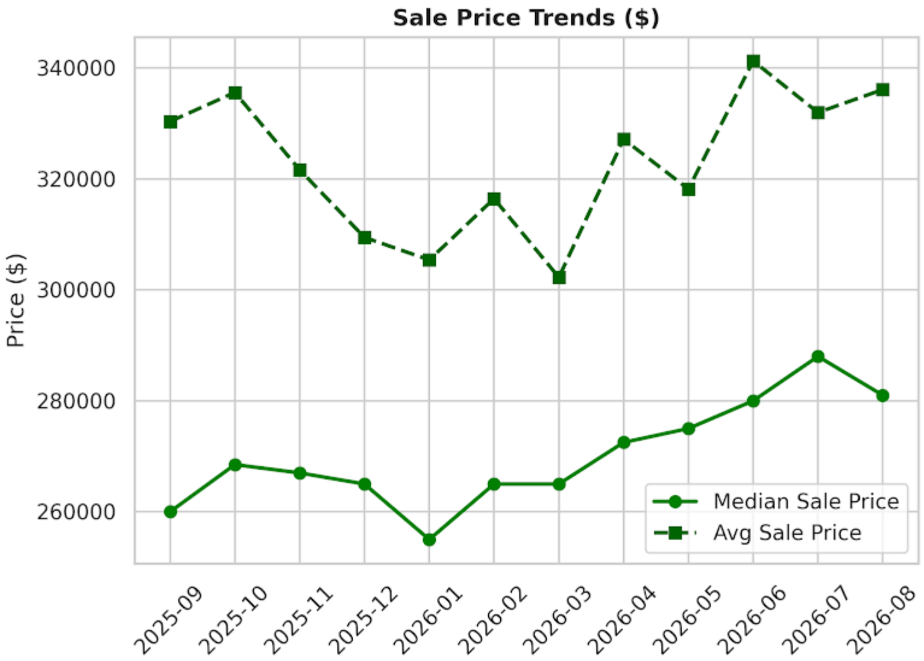

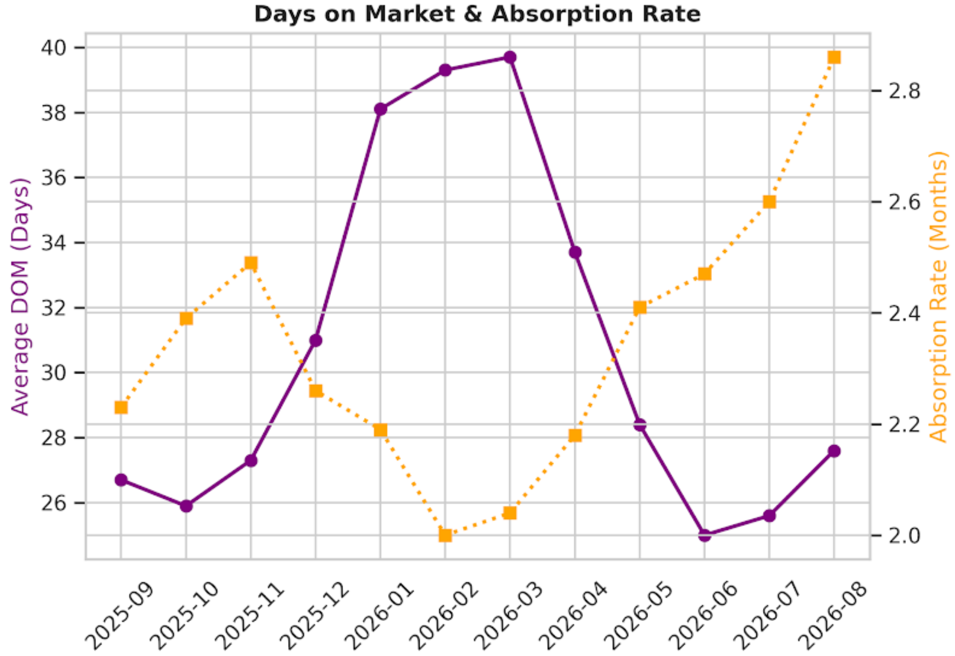

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Based on the residential real estate market summary spreadsheet for **Louisville (September 2025 – August 2026)**, here is an executive analysis of market trends, pricing dynamics, inventory levels, and price point distributions.

Executive Overview & Key Takeaways

1. **Price Growth & Seasonal Peak**:
    1. **Median Sale Price**: Increased by **8.08%** over the 12-month period, rising from **$260,000** in September 2025 to **$281,000** in August 2026.
    2. **Peak Pricing**: Reached an all-time high for the trailing 12 months in **July 2026** at **$287,999** (Average Sale Price peaked in **June 2026** at **$341,243**).
2. **Inventory Accumulation (Buyer's Market Shift)**:
    1. **Active Listings**: Expanded significantly by **31.62%**, growing from **1,787** homes in September 2025 to **2,352** homes in August 2026.
    2. **Absorption Rate**: Rose from **2.23 months** to **2.86 months** of supply by August 2026. While still leaning toward a balanced market, inventory is gradually accumulating.
3. **High Price Efficiency (Seller Leverage)**:
    1. **Sale-to-List Price Ratio**: Remained steady between **97.8%** and **98.9%** across all 12 months (averaging **98.8%** in August 2026). Homes priced accurately continue to sell close to their original asking prices.
4. **Market Pace & Days on Market (DOM)**:
    1. **Pace**: Homes sold fastest in early summer (**25 days average DOM** in June 2026) and slowest during the winter slowdown (**39.7 days average DOM** in March 2026). As of August 2026, the average DOM sits at **27.6 days**.

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Monthly Performance Summary (Trailing 12 Months)

Month	Active Listings	New Listings	Sold Listings	Median Sale Price ($)	Avg Sale Price ($)	Avg DOM	Absorption Rate (Months)	Sale-to-List Ratio
Sep 2025	1,787	1,364	808	$260,000	$330,347	26.7	2.23	98.6%
Oct 2025	1,916	1,406	910	$268,500	$335,573	25.9	2.39	98.4%
Nov 2025	2,011	998	698	$267,000	$321,629	27.3	2.49	98.4%
Dec 2025	1,818	753	771	$265,000	$309,456	31.0	2.26	98.1%
Jan 2026	1,766	1,054	548	$255,000	$305,388	38.1	2.19	97.8%
Feb 2026	1,606	973	572	$265,000	$316,435	39.3	2.00	97.8%
Mar 2026	1,639	1,344	770	$265,000	$302,251	39.7	2.04	98.6%
Apr 2026	1,749	1,464	863	$272,500	$327,143	33.7	2.18	98.8%
May 2026	1,941	1,515	969	$275,000	$318,164	28.4	2.41	98.7%
Jun 2026	2,010	1,449	1,024	$280,000	$341,243	25.0	2.47	98.7%
Jul 2026	2,128	1,582	979	$287,999	$331,962	25.6	2.60	98.9%
Aug 2026	2,352	1,339	819	$281,000	$336,095	27.6	2.86	98.8%

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Key Trend Visualizations

Below are four core charts illustrating inventory growth, price fluctuations, days on market, and sale-to-list ratios:

Price Tier Breakdown (Year-to-Date Comparison)

The market shows a distinct shift across price segments when comparing Year-to-Date (YTD) sales:

- **Entry-Level Market (< $200,000)**: Experienced contraction due to lower inventory availability in lower price bands.
- **Core Middle Market ($200,000 – $399,999)**: Represents the highest overall sales volume in Louisville:
    - **$200,000 – $249,999**: **1,279 units sold YTD** (-1.5% YoY).
    - **$250,000 – $299,999**: **1,076 units sold YTD** (+10.1% YoY growth).
    - **$300,000 – $399,999**: **1,314 units sold YTD** (+1.7% YoY growth).
- **Upper & Luxury Market ($400,000+)**:
    - **$400,000 – $499,999**: **687 units sold YTD** (+7.7% YoY growth).
    - **$500,000+**: **800 units sold YTD** (+8.7% YoY growth).
- **Total YTD Sales Volume**: **6,544 units** sold in 2026 compared to **6,480 units** in 2025 (+1.0% overall volume growth).

Strategic Insights

- **For Buyers**: Growing inventory (**2,352 active listings in August**) and higher absorption rates mean more options and slightly less aggressive bidding wars than during winter months, though well-priced homes still sell near list price.
- **For Sellers**: Price growth remains healthy (+8.08% YoY), but inventory accumulation requires strategic pricing. Setting price points realistically is critical as days on market average ~27.6 days.

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