

DECEMBER 2025 REAL ESTATE MARKET REPORT

Courtesy of Steve Ullum, REALTOR®

502-500-5952 (Call or Text)



Here is the latest look at real estate market activity near you. The information in this report was generated from data gathered by the Greater Louisville Association of REALTORS® and is believed to be accurate, but some data can fluctuate as new sales information is recorded.

For this report, here is a description of what each of these data points represents:

Sale Price to List Price Ratio:	This is the sale price expressed as a percentage of the list price at the time the home went under contract. A home listed at \$400,000 that sold for \$395,000 would have a 98.75% sale price to list price ratio because \$395,000 is 98.75% of \$400,000. A \$400,000 home that sold for \$410,000 would have a 102.5% sale price to list price ratio because the home sold for 2.5% above asking price. When numbers show over 100%, that is a good indicator that multiple offers were in play.
Sale Price to <u>Original</u> List Price Ratio:	This is the sale price expressed as a percentage of the <u>original</u> list price from when the home was first listed for sale. If this value is lower than the sale price to list price ratio, that tells you that a price reduction occurred before the home went under contract. In most cases, this is because the home was listed too high in the first place, not necessarily because something went wrong.
Months of Inventory:	This is the number of months it would take to sell all the homes currently available for sale if no other homes were listed. This number helps to determine whether we are in a Buyer's Market or a Seller's Market. Numbers in the 3's and below usually put us safely in a Seller's Market.
Days Until Contract	This is the average number of days a home was on the market before the seller accepted an offer.

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If you don't know your MLS Area Number, call or text me at **502-500-5952** and I'll look it up by your address.

MLS Area Number and Neighborhood		Sale Price to List Price Ratio		Sale Price to <i>Original</i> List Price Ratio		Months of Inventory		Days Until Contract	
		Nov	Dec	Nov	Dec	Nov	Dec	Nov	Dec
JEFFERSON COUNTY	00: Central Downtown, Old Louisville	98.0%	95.3%	97.1%	93.2%	5.86	7.75	34	23
	01: Downtown Old Louisville, West Louisville	95.7%	96.1%	93.0%	93.2%	4.65	3.30	35	33
	02: Butchertown, Germantown, Highlands	97.2%	96.8%	94.9%	94.7%	4.79	3.46	29	29
	03: Clifton, Crescent Hill, Saint Matthews	98.4%	98.1%	97.1%	96.8%	1.99	2.69	32	29
	04: PRP, Valley Station, Shively	99.1%	98.7%	97.5%	96.9%	3.71	2.54	37	35
	05: Auburndale, Fairdale, Iroquois	98.7%	98.8%	97.2%	97.0%	2.37	2.25	36	33
	06: Buechel, Highview, Okolona	99.9%	98.8%	98.6%	97.7%	2.66	1.86	36	32
	07: Fern Creek, Hikes Point, Jeffersontown	98.4%	97.9%	97.6%	97.1%	3.03	2.31	34	35
	08: Douglass Hills, Anchorage, Hurstbourne, Middletown	98.8%	98.4%	97.9%	97.0%	2.29	1.60	37	38
	09: Glenview, Lyndon, Prospect	98.6%	97.7%	97.1%	96.2%	2.04	1.89	40	40
	00 - 09: Jefferson Co. as a whole	98.4%	98.0%	97.0%	96.4%	2.94	2.34	35	33
10: Nelson County		97.4%	97.9%	95.2%	95.3%	5.77	4.39	34	42
11: Bullitt County		98.1%	97.2%	95.9%	95.8%	3.97	2.63	32	33
19: Spencer County		98.2%	98.9%	96.3%	98.5%	2.77	2.74	44	43
20: Oldham County (North of I-71)		97.8%	98.3%	96.0%	97.1%	3.91	2.46	35	31
21: Oldham County (South of I-71)		96.7%	97.0%	93.8%	95.8%	4.57	2.05	32	47
20 - 21: Oldham County as a whole		97.4%	97.7%	95.2%	96.5%	4.17	2.26	37	29
29: Henry County		97.4%	97.9%	94.7%	95.0%	3.38	5.20	32	26
30: Shelby County		96.9%	97.7%	96.5%	95.2%	3.80	3.51	35	36
31: Meade County		98.1%	98.5%	95.8%	97.0%	3.90	3.45	41	35
34: Trimble County		96.4%	95.5%	93.7%	91.6%	3.11	4.60	50	30

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Get even more detailed information specific to your area of town.

Some MLS areas have homes in one zip code that are selling completely differently from homes in a different zip code in the same MLS area.

For a more detailed and localized look at how your property is being impacted, [sign up for my Monthly Personalized Real Estate Market Report](#) and gain a more localized understanding of how the market is impacting your home's value. Your personalized report will include the following additional information:

- ✓ Sales data for your zip code
- ✓ Inventory levels for your zip code
- ✓ YTD sales in your neighborhood, if applicable
- ✓ Market trends that are emerging
- ✓ News impacting the local real estate market
- ✓ Tips you can use to save money and protect your home

Just [CLICK HERE](#) or call me or text me at **502-500-5952**.

Your home is likely one of your most valuable investments. Like all investments, it is critical that you know how it is performing for you. This will give you that knowledge and insight you need.

Please let me know if you have any other questions.

Regards,



Steve Ullum, REALTOR®

Listing Agent / Buyer's Agent

United Real Estate Louisville

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