

Local Market Update – December 2023

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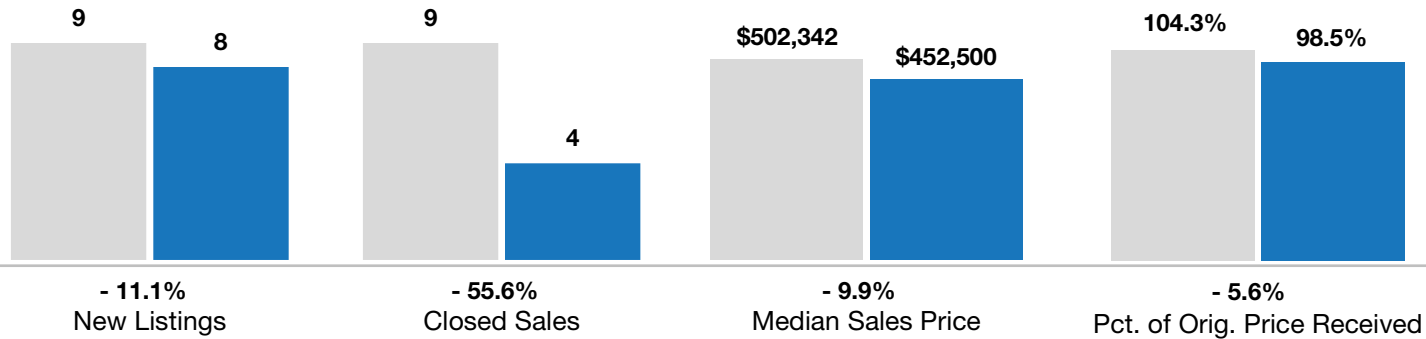
Apison

Key Metrics	December			YTD		
	2022	2023	Percent Change	2022	2023	Percent Change
New Listings	9	8	- 11.1%	180	106	- 41.1%
Closed Sales	9	4	- 55.6%	166	91	- 45.2%
Median Sales Price	\$502,342	\$452,500	- 9.9%	\$515,000	\$550,000	+ 6.8%
Pct. of Orig. Price Received	104.3%	98.5%	- 5.6%	100.0%	98.6%	- 1.4%
Days on Market Until Sale	19	13	- 31.6%	21	67	+ 219.0%
Inventory of Homes for Sale	35	33	- 5.7%	--	--	--
Months Supply of Inventory	2.9	4.6	+ 58.6%	--	--	--

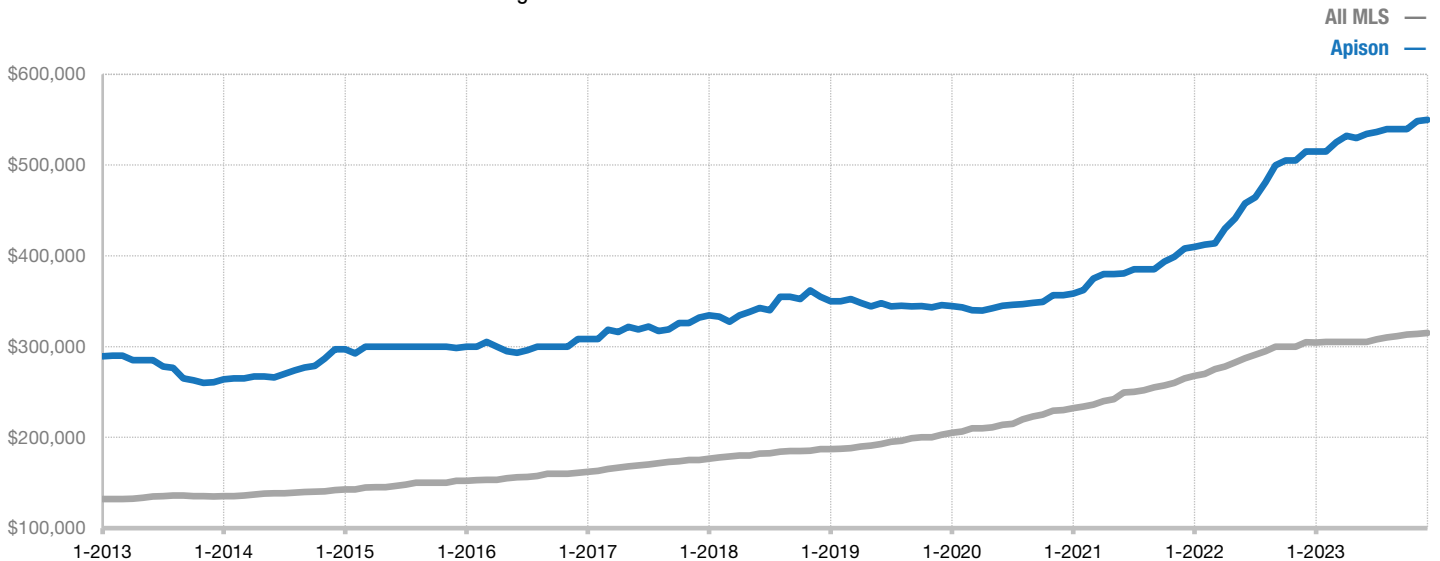
Does not account for seller concessions. | Activity for one month can sometimes look extreme due to small sample size.

December

■ 2022 ■ 2023



Historical Median Sales Price Rolling 12-Month Calculation



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Bakewell / Lakesite / Sale Creek / Soddy

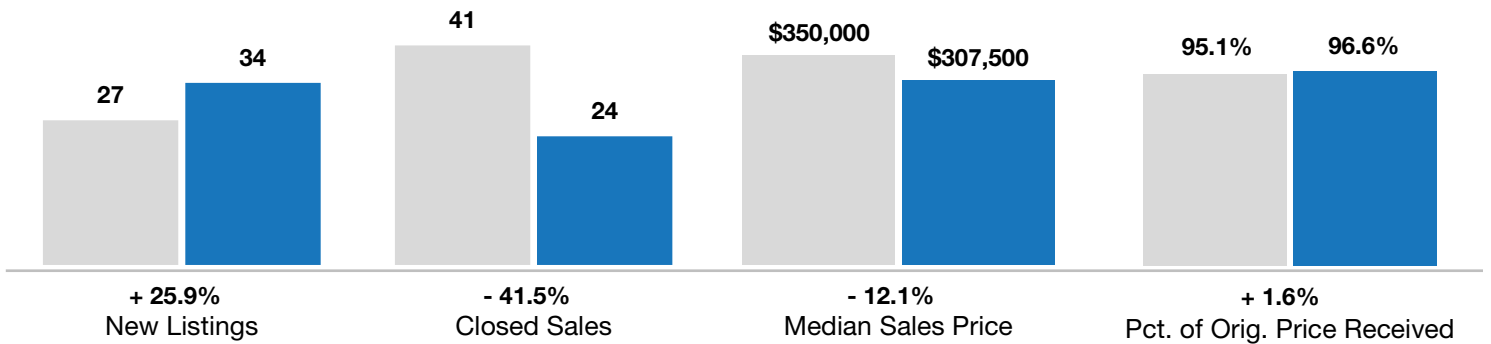
ZIP Codes: 37379 and 37384

Key Metrics	December			YTD		
	2022	2023	Percent Change	2022	2023	Percent Change
New Listings	27	34	+ 25.9%	599	480	- 19.9%
Closed Sales	41	24	- 41.5%	523	403	- 22.9%
Median Sales Price	\$350,000	\$307,500	- 12.1%	\$330,000	\$349,900	+ 6.0%
Pct. of Orig. Price Received	95.1%	96.6%	+ 1.6%	98.4%	98.2%	- 0.2%
Days on Market Until Sale	25	19	- 24.0%	18	29	+ 61.1%
Inventory of Homes for Sale	60	62	+ 3.3%	--	--	--
Months Supply of Inventory	1.4	1.7	+ 21.4%	--	--	--

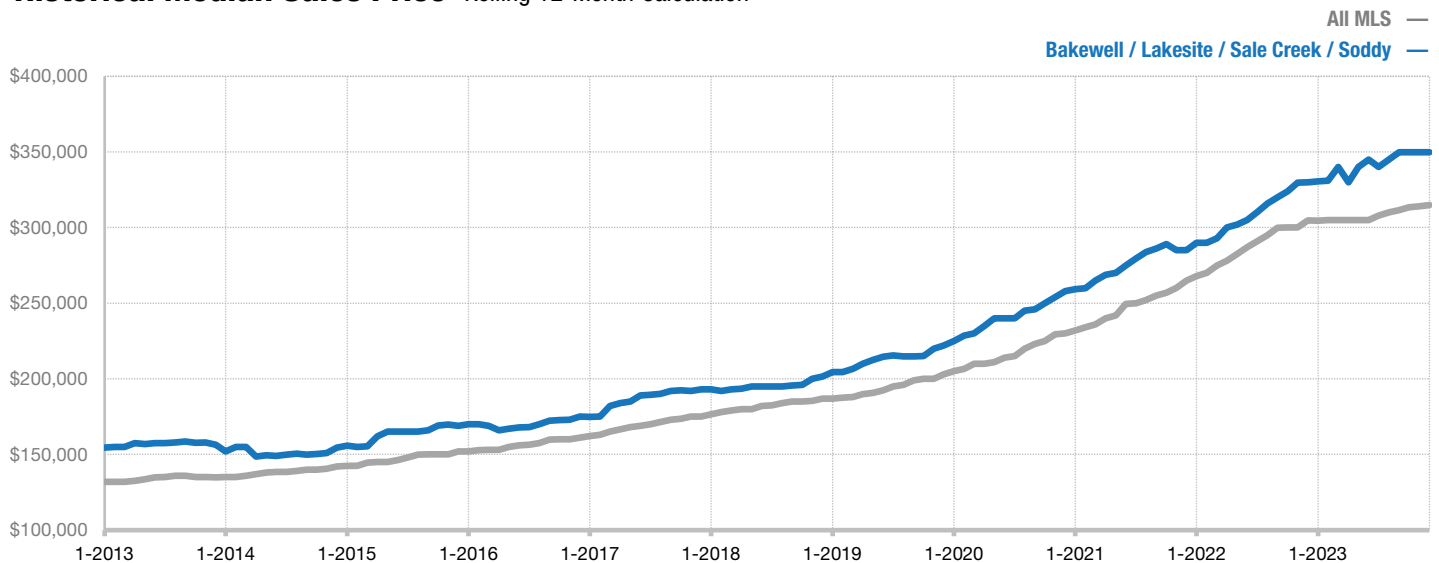
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December

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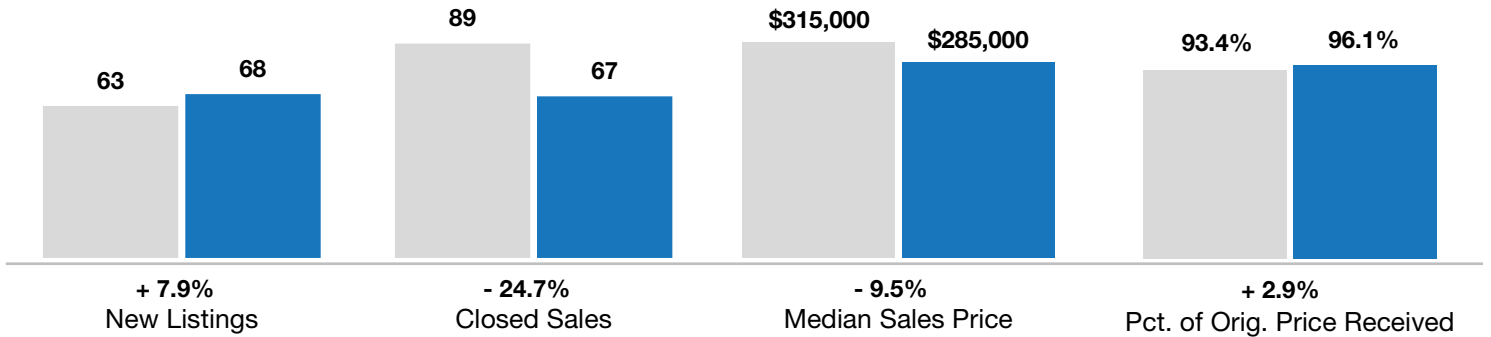
Bradley County

Key Metrics	December			YTD		
	2022	2023	Percent Change	2022	2023	Percent Change
New Listings	63	68	+ 7.9%	1,459	1,253	- 14.1%
Closed Sales	89	67	- 24.7%	1,133	1,020	- 10.0%
Median Sales Price	\$315,000	\$285,000	- 9.5%	\$300,000	\$305,000	+ 1.7%
Pct. of Orig. Price Received	93.4%	96.1%	+ 2.9%	97.3%	96.4%	- 0.9%
Days on Market Until Sale	36	33	- 8.3%	20	40	+ 100.0%
Inventory of Homes for Sale	265	213	- 19.6%	--	--	--
Months Supply of Inventory	2.3	2.3	0.0%	--	--	--

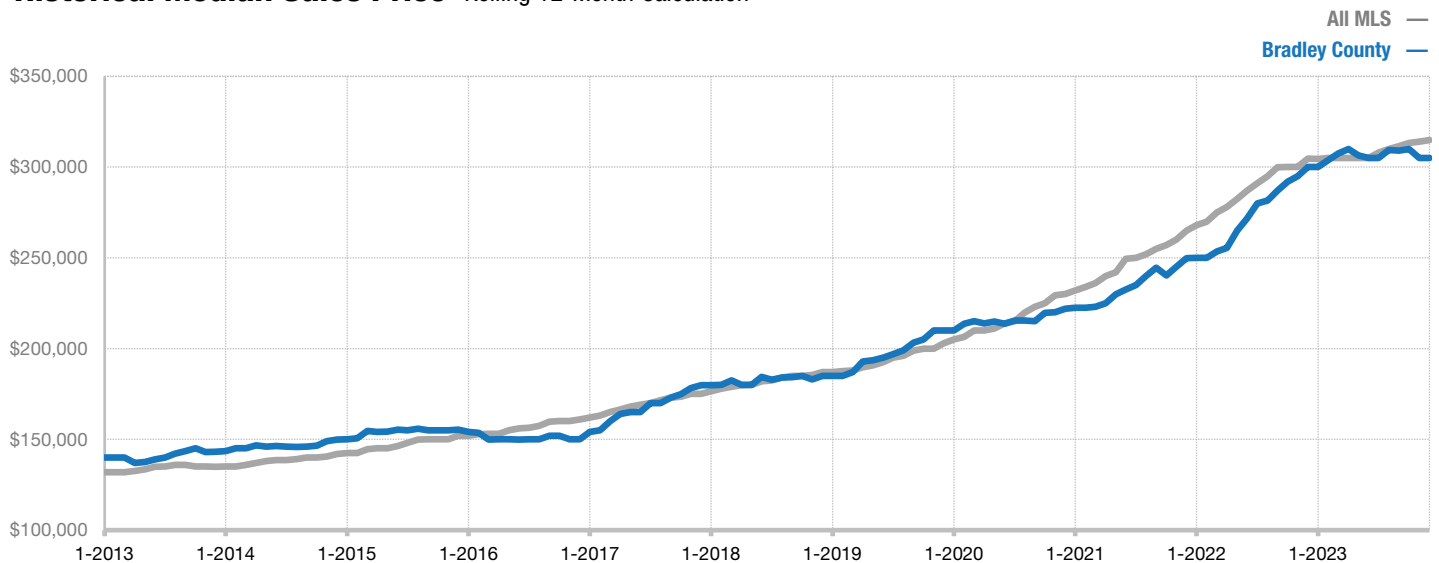
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December

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Historical Median Sales Price Rolling 12-Month Calculation



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Brainerd

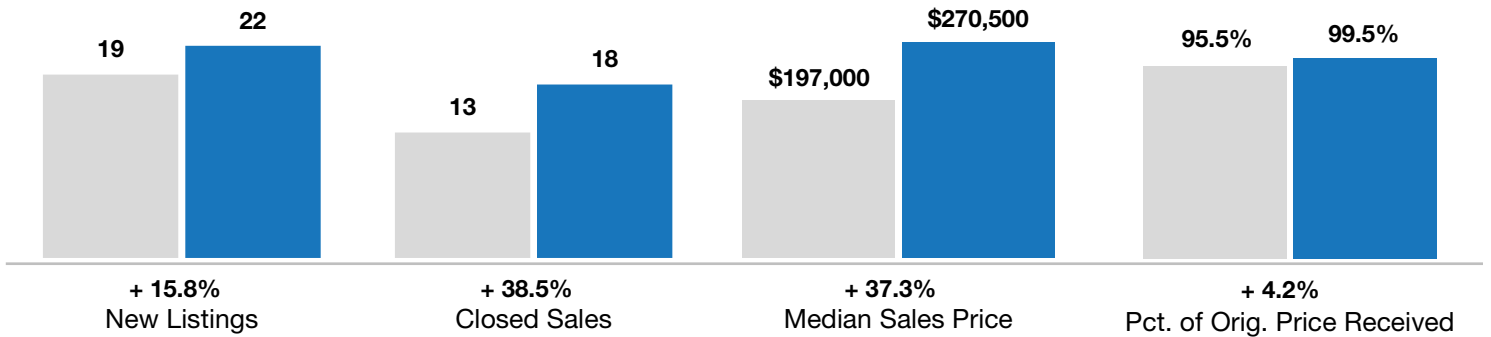
Includes the Ridgeside Community

Key Metrics	December			YTD		
	2022	2023	Percent Change	2022	2023	Percent Change
New Listings	19	22	+ 15.8%	323	353	+ 9.3%
Closed Sales	13	18	+ 38.5%	290	272	- 6.2%
Median Sales Price	\$197,000	\$270,500	+ 37.3%	\$235,000	\$242,250	+ 3.1%
Pct. of Orig. Price Received	95.5%	99.5%	+ 4.2%	98.3%	97.8%	- 0.5%
Days on Market Until Sale	14	20	+ 42.9%	16	19	+ 18.8%
Inventory of Homes for Sale	35	47	+ 34.3%	--	--	--
Months Supply of Inventory	1.5	2.1	+ 40.0%	--	--	--

Does not account for seller concessions. | Activity for one month can sometimes look extreme due to small sample size.

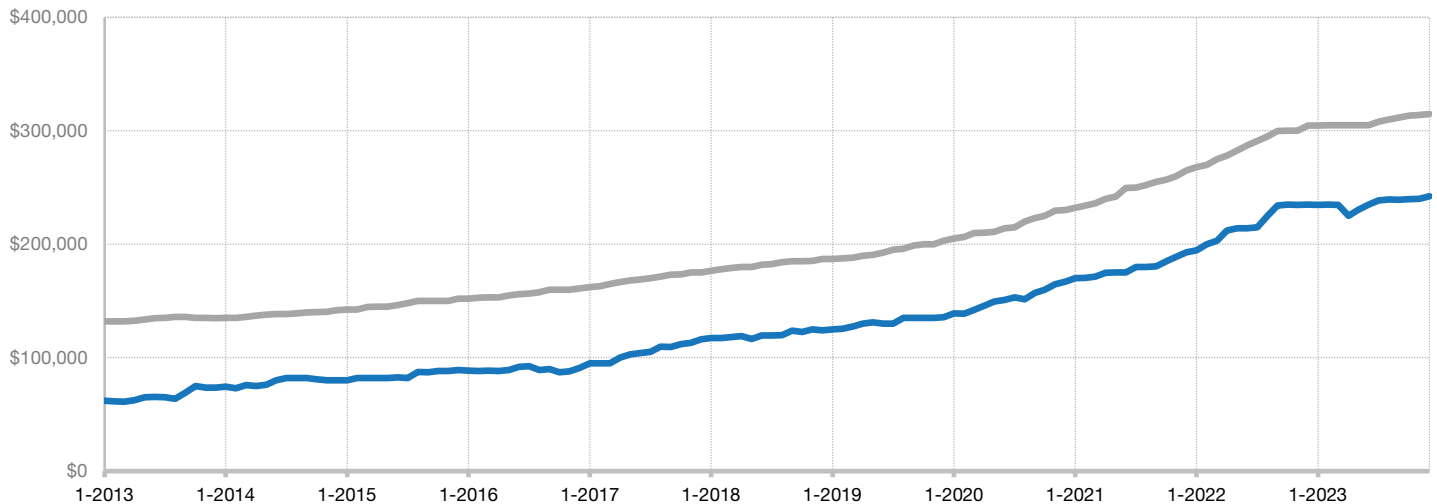
December

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Historical Median Sales Price Rolling 12-Month Calculation

All MLS —
Brainerd —



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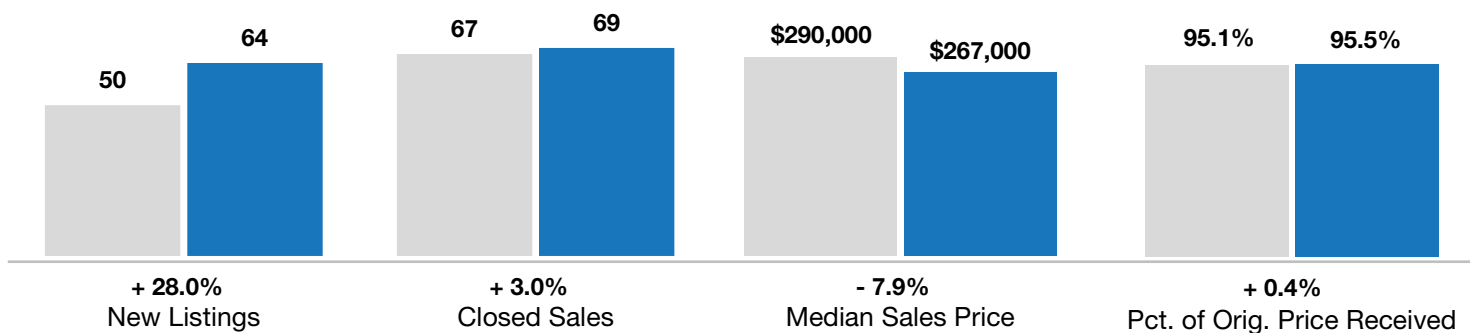
Catoosa County

Key Metrics	December			YTD		
	2022	2023	Percent Change	2022	2023	Percent Change
New Listings	50	64	+ 28.0%	1,114	1,012	- 9.2%
Closed Sales	67	69	+ 3.0%	925	809	- 12.5%
Median Sales Price	\$290,000	\$267,000	- 7.9%	\$270,000	\$285,000	+ 5.6%
Pct. of Orig. Price Received	95.1%	95.5%	+ 0.4%	98.5%	97.1%	- 1.4%
Days on Market Until Sale	45	47	+ 4.4%	17	35	+ 105.9%
Inventory of Homes for Sale	141	155	+ 9.9%	--	--	--
Months Supply of Inventory	1.8	2.4	+ 33.3%	--	--	--

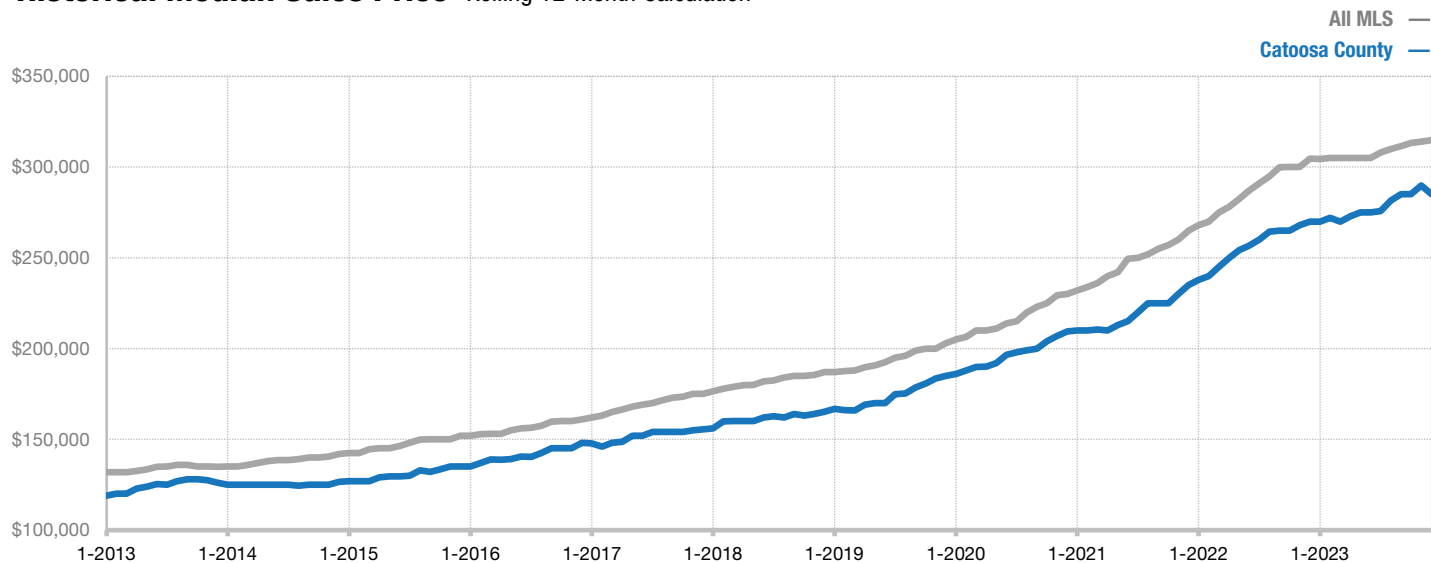
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Historical Median Sales Price Rolling 12-Month Calculation



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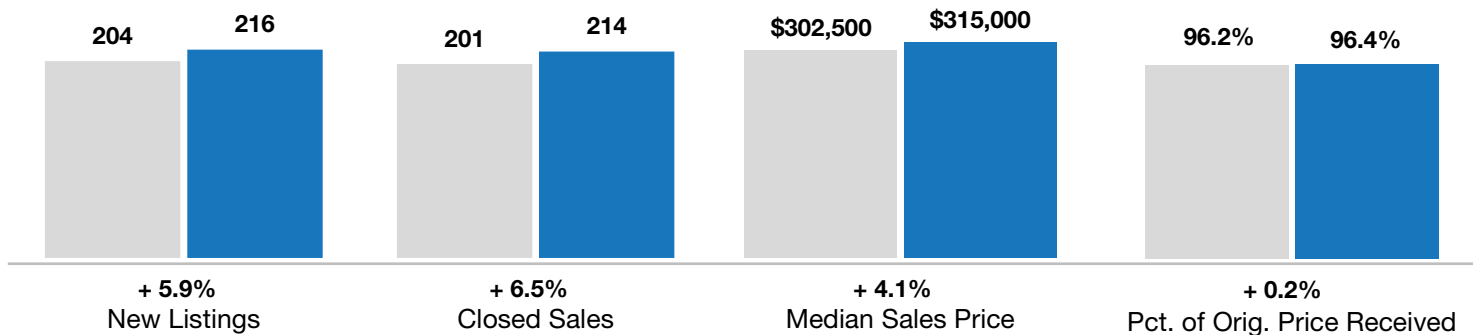
Chattanooga

Key Metrics	December			YTD		
	2022	2023	Percent Change	2022	2023	Percent Change
New Listings	204	216	+ 5.9%	4,121	3,872	- 6.0%
Closed Sales	201	214	+ 6.5%	3,376	2,998	- 11.2%
Median Sales Price	\$302,500	\$315,000	+ 4.1%	\$307,000	\$320,000	+ 4.2%
Pct. of Orig. Price Received	96.2%	96.4%	+ 0.2%	99.2%	97.1%	- 2.1%
Days on Market Until Sale	20	30	+ 50.0%	17	26	+ 52.9%
Inventory of Homes for Sale	505	569	+ 12.7%	--	--	--
Months Supply of Inventory	1.7	2.1	+ 23.5%	--	--	--

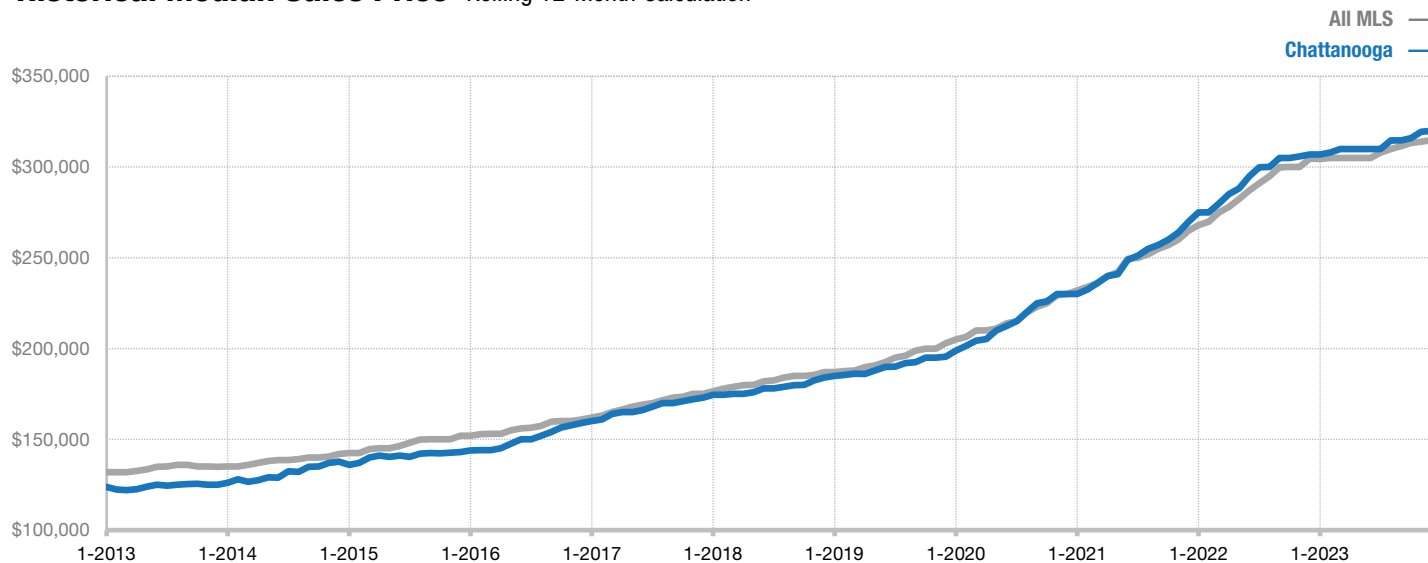
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December

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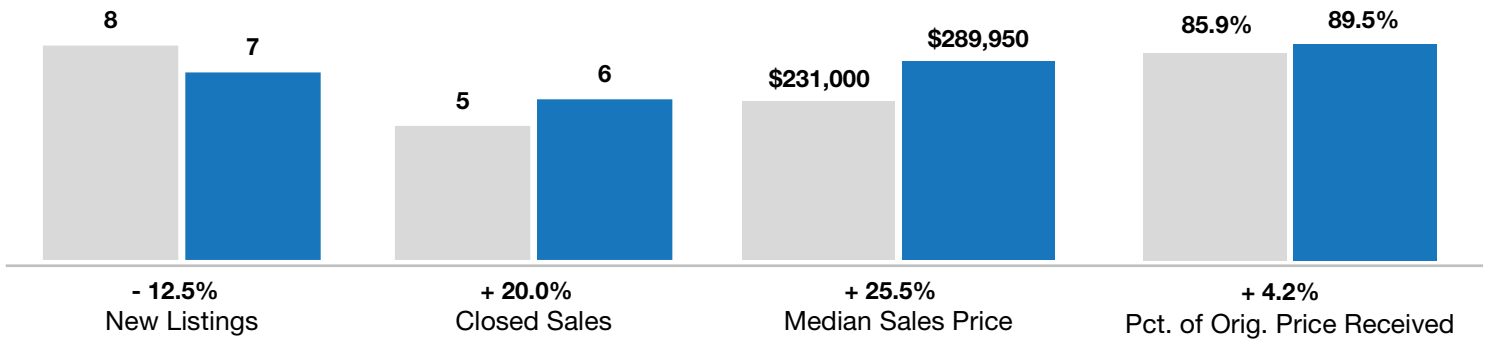
Chattooga County

Key Metrics	December			YTD		
	2022	2023	Percent Change	2022	2023	Percent Change
New Listings	8	7	- 12.5%	125	105	- 16.0%
Closed Sales	5	6	+ 20.0%	109	76	- 30.3%
Median Sales Price	\$231,000	\$289,950	+ 25.5%	\$187,000	\$186,950	- 0.0%
Pct. of Orig. Price Received	85.9%	89.5%	+ 4.2%	96.6%	95.0%	- 1.7%
Days on Market Until Sale	73	51	- 30.1%	20	34	+ 70.0%
Inventory of Homes for Sale	13	18	+ 38.5%	--	--	--
Months Supply of Inventory	1.4	2.8	+ 100.0%	--	--	--

Does not account for seller concessions. | Activity for one month can sometimes look extreme due to small sample size.

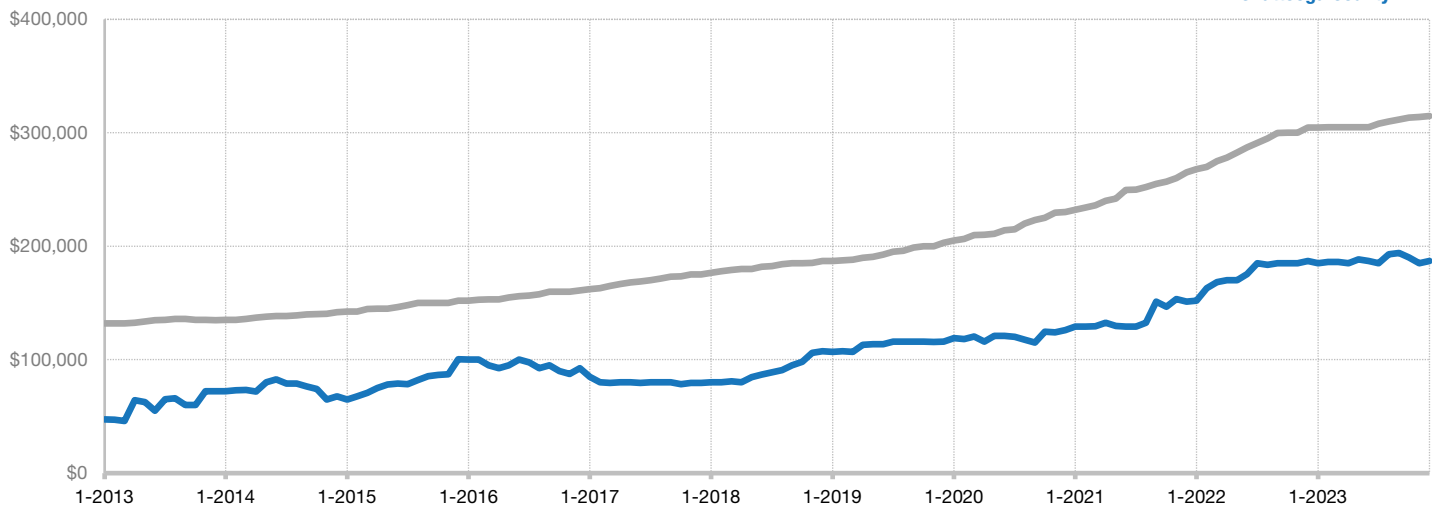
December

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Historical Median Sales Price Rolling 12-Month Calculation

All MLS —
Chattooga County —



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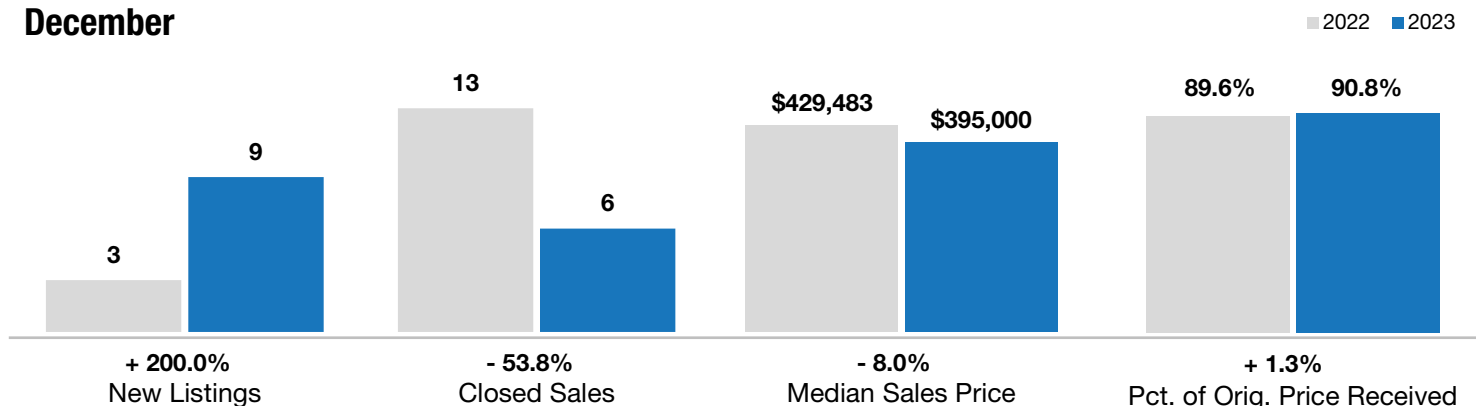
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Collegedale

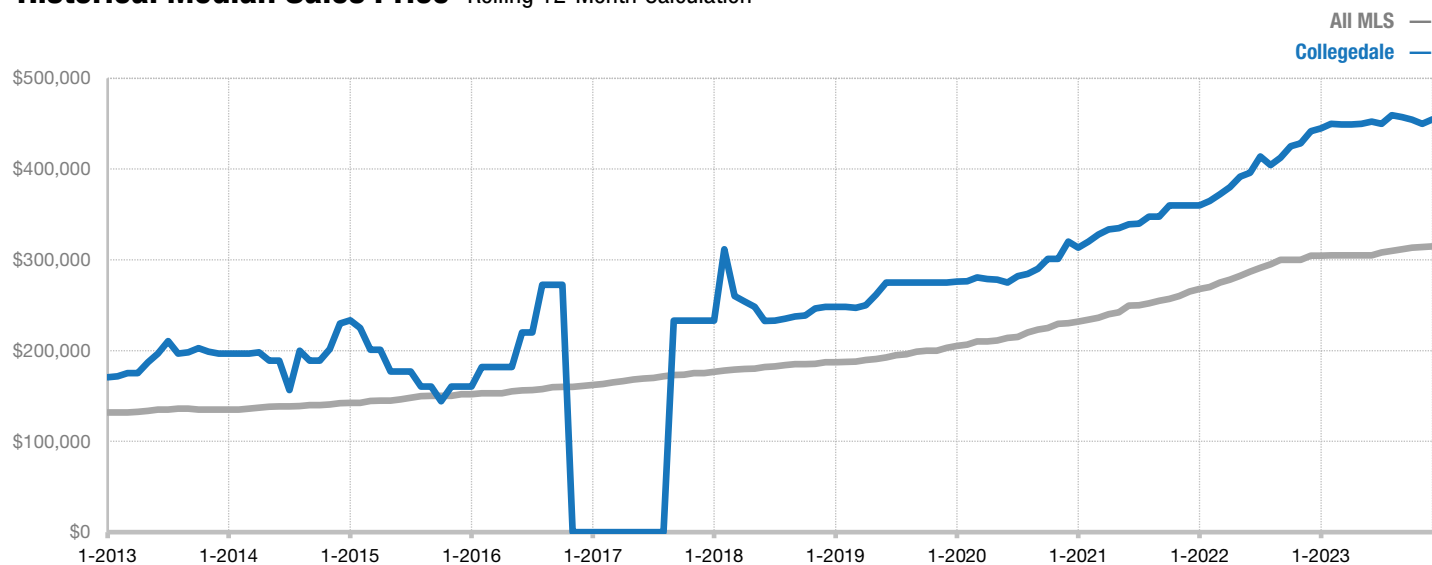
Key Metrics	December			YTD		
	2022	2023	Percent Change	2022	2023	Percent Change
New Listings	3	9	+ 200.0%	150	130	- 13.3%
Closed Sales	13	6	- 53.8%	135	112	- 17.0%
Median Sales Price	\$429,483	\$395,000	- 8.0%	\$440,000	\$454,753	+ 3.4%
Pct. of Orig. Price Received	89.6%	90.8%	+ 1.3%	98.4%	97.5%	- 0.9%
Days on Market Until Sale	76	119	+ 56.6%	34	77	+ 126.5%
Inventory of Homes for Sale	29	35	+ 20.7%	--	--	--
Months Supply of Inventory	2.4	3.9	+ 62.5%	--	--	--

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December



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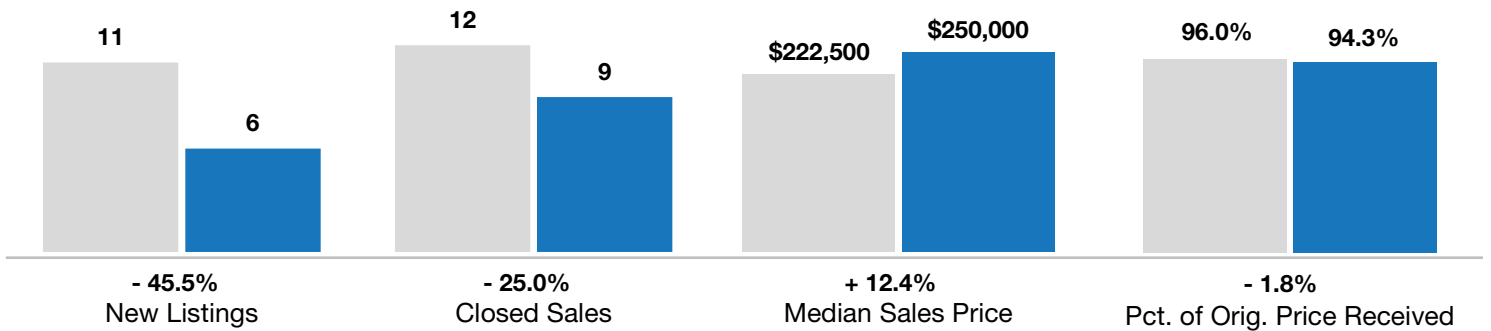
Dade County

Key Metrics	December			YTD		
	2022	2023	Percent Change	2022	2023	Percent Change
New Listings	11	6	- 45.5%	250	180	- 28.0%
Closed Sales	12	9	- 25.0%	201	145	- 27.9%
Median Sales Price	\$222,500	\$250,000	+ 12.4%	\$285,000	\$250,000	- 12.3%
Pct. of Orig. Price Received	96.0%	94.3%	- 1.8%	96.9%	94.5%	- 2.5%
Days on Market Until Sale	14	18	+ 28.6%	32	40	+ 25.0%
Inventory of Homes for Sale	44	33	- 25.0%	--	--	--
Months Supply of Inventory	2.8	2.9	+ 3.6%	--	--	--

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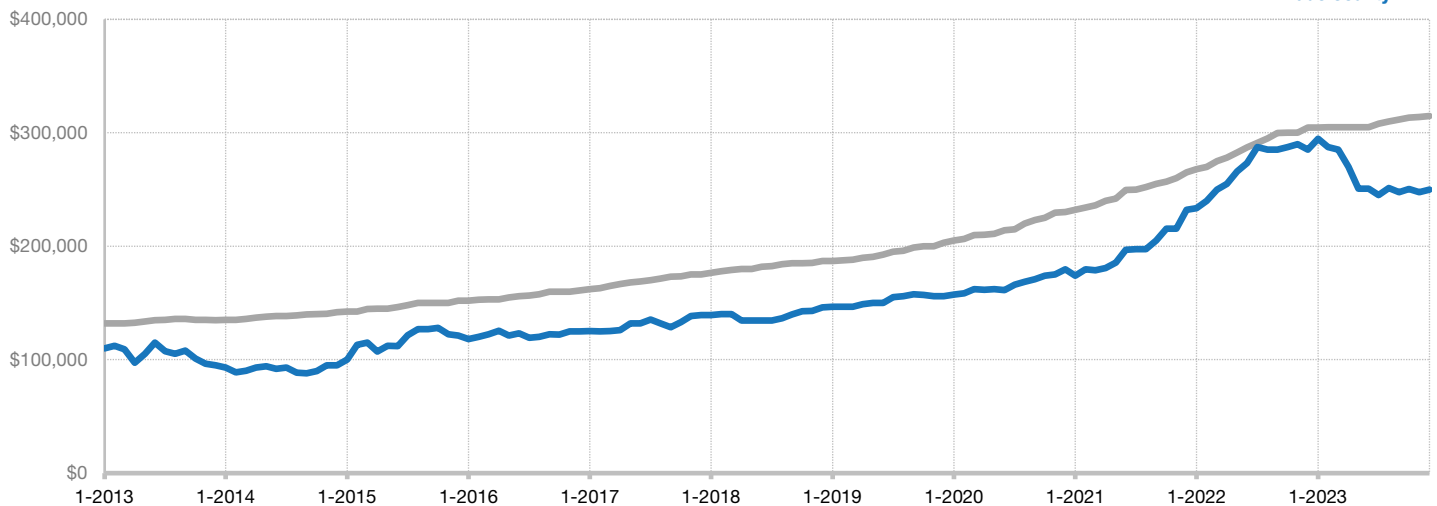
December

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Historical Median Sales Price Rolling 12-Month Calculation

— All MLS
— Dade County



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Downtown Chattanooga

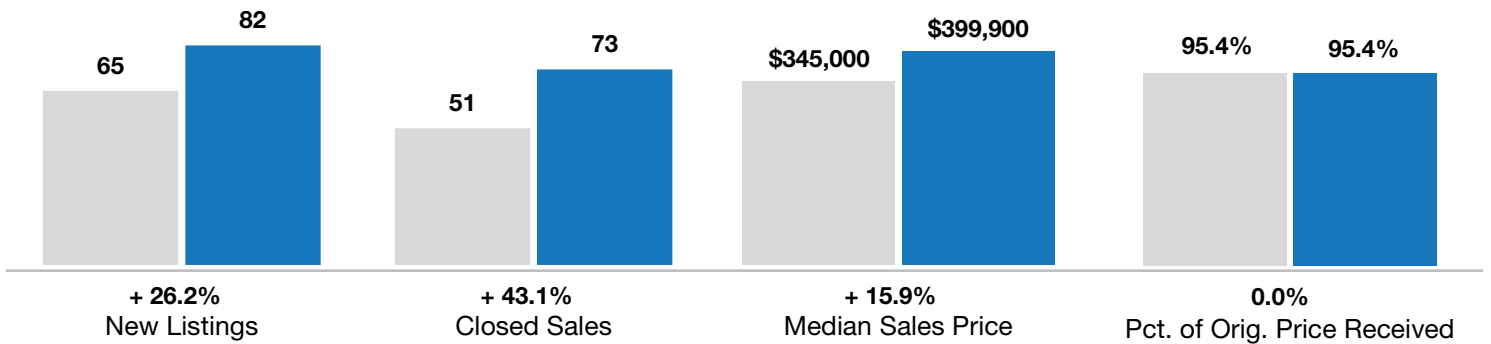
ZIP Codes: 37402, 37403, 37404, 37405, 37406, 37408 and 37450

Key Metrics	December			YTD		
	2022	2023	Percent Change	2022	2023	Percent Change
New Listings	65	82	+ 26.2%	1,228	1,378	+ 12.2%
Closed Sales	51	73	+ 43.1%	949	933	- 1.7%
Median Sales Price	\$345,000	\$399,900	+ 15.9%	\$325,000	\$350,000	+ 7.7%
Pct. of Orig. Price Received	95.4%	95.4%	0.0%	99.1%	96.0%	- 3.1%
Days on Market Until Sale	21	31	+ 47.6%	21	31	+ 47.6%
Inventory of Homes for Sale	195	237	+ 21.5%	--	--	--
Months Supply of Inventory	2.4	2.5	+ 4.2%	--	--	--

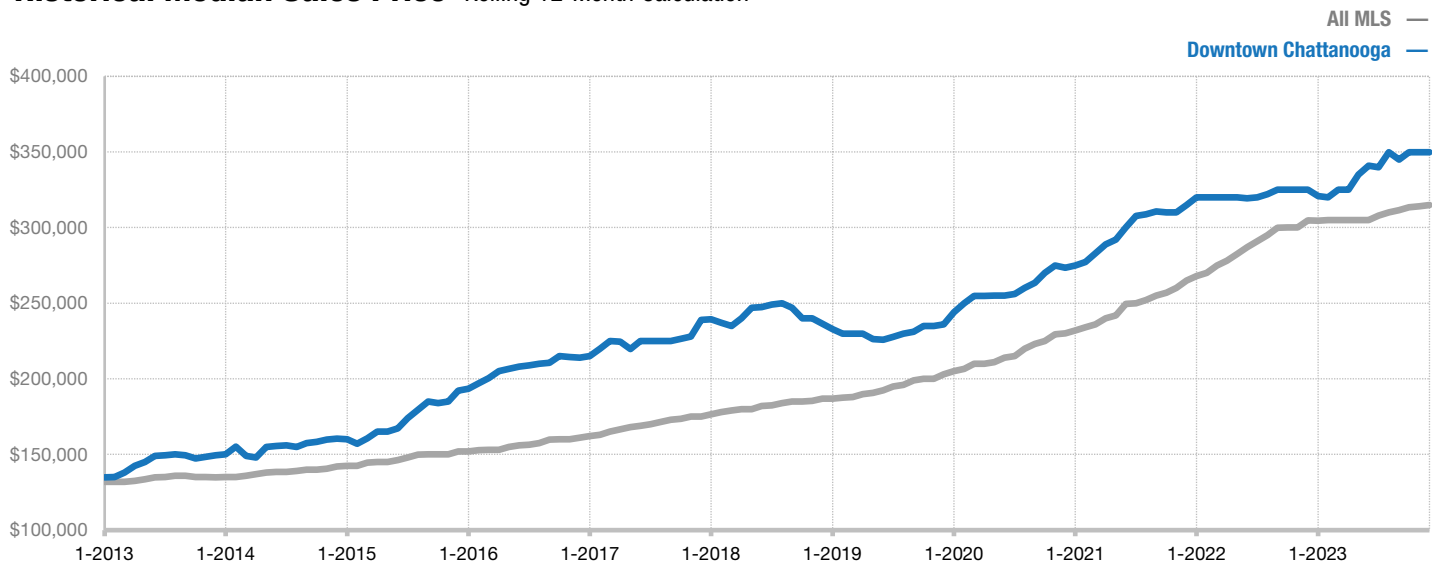
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East Brainerd

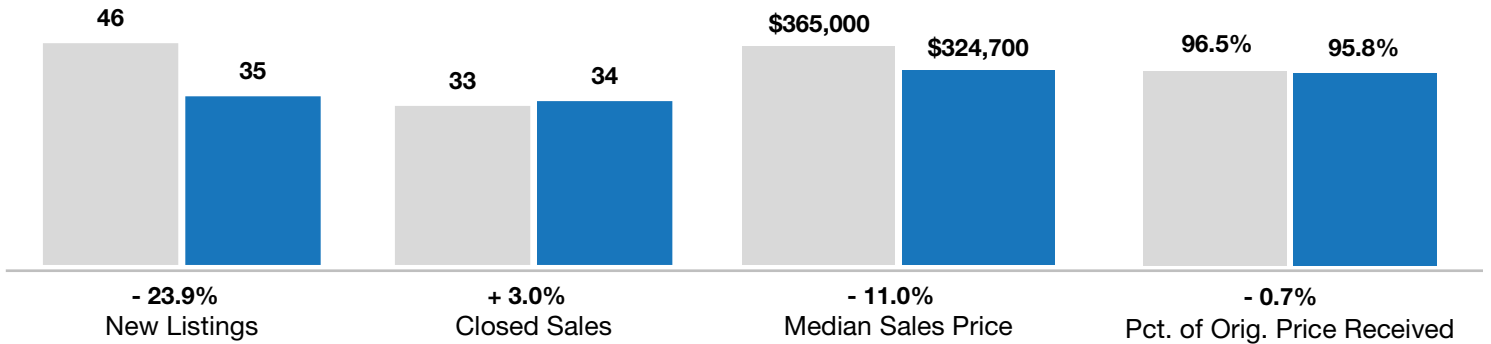
Includes the Cromwell, Dalewood, Eastdale & Tyner Communities

Key Metrics	December			YTD		
	2022	2023	Percent Change	2022	2023	Percent Change
New Listings	46	35	- 23.9%	990	730	- 26.3%
Closed Sales	33	34	+ 3.0%	811	628	- 22.6%
Median Sales Price	\$365,000	\$324,700	- 11.0%	\$351,100	\$353,250	+ 0.6%
Pct. of Orig. Price Received	96.5%	95.8%	- 0.7%	99.3%	97.7%	- 1.6%
Days on Market Until Sale	28	35	+ 25.0%	16	30	+ 87.5%
Inventory of Homes for Sale	113	101	- 10.6%	--	--	--
Months Supply of Inventory	1.9	2.0	+ 5.3%	--	--	--

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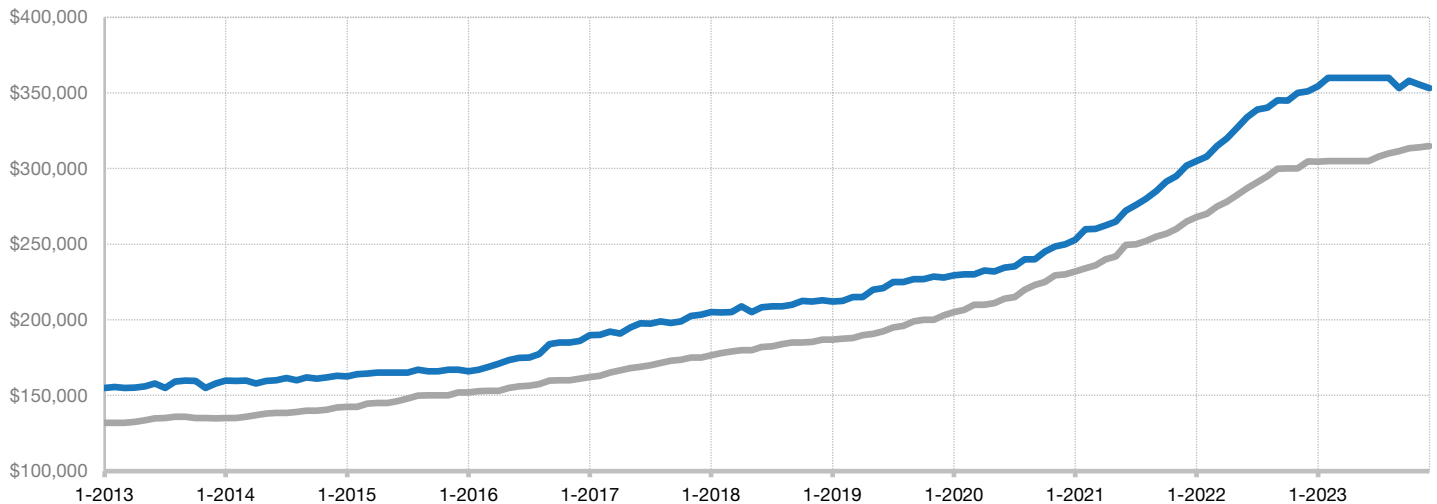
December

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Historical Median Sales Price Rolling 12-Month Calculation

— All MLS —
— East Brainerd —



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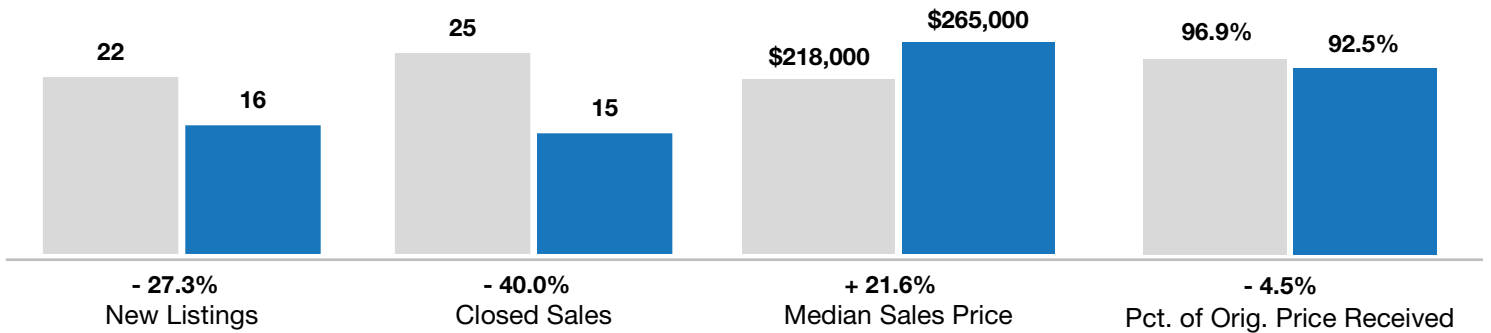
East Ridge

Key Metrics	December			YTD		
	2022	2023	Percent Change	2022	2023	Percent Change
New Listings	22	16	- 27.3%	343	381	+ 11.1%
Closed Sales	25	15	- 40.0%	289	307	+ 6.2%
Median Sales Price	\$218,000	\$265,000	+ 21.6%	\$238,000	\$263,000	+ 10.5%
Pct. of Orig. Price Received	96.9%	92.5%	- 4.5%	99.1%	97.3%	- 1.8%
Days on Market Until Sale	22	30	+ 36.4%	13	21	+ 61.5%
Inventory of Homes for Sale	41	50	+ 22.0%	--	--	--
Months Supply of Inventory	1.8	1.7	- 5.6%	--	--	--

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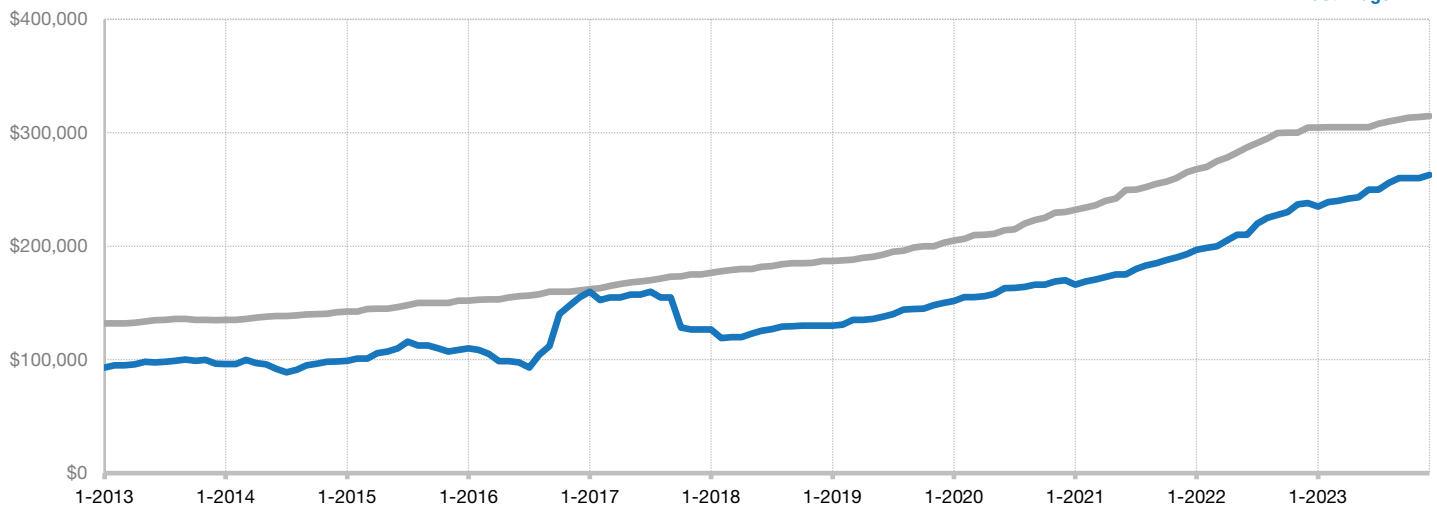
December

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Historical Median Sales Price Rolling 12-Month Calculation

— All MLS —
— East Ridge —



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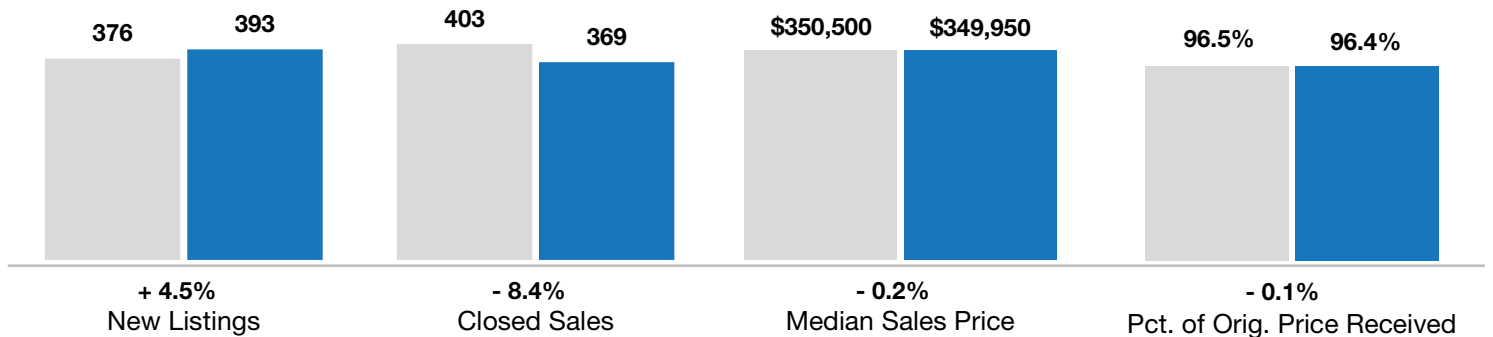
Hamilton County

Key Metrics	December			YTD		
	2022	2023	Percent Change	2022	2023	Percent Change
New Listings	376	393	+ 4.5%	7,578	6,735	- 11.1%
Closed Sales	403	369	- 8.4%	6,325	5,399	- 14.6%
Median Sales Price	\$350,500	\$349,950	- 0.2%	\$350,000	\$355,000	+ 1.4%
Pct. of Orig. Price Received	96.5%	96.4%	- 0.1%	99.4%	97.5%	- 1.9%
Days on Market Until Sale	26	32	+ 23.1%	17	30	+ 76.5%
Inventory of Homes for Sale	924	990	+ 7.1%	--	--	--
Months Supply of Inventory	1.7	2.1	+ 23.5%	--	--	--

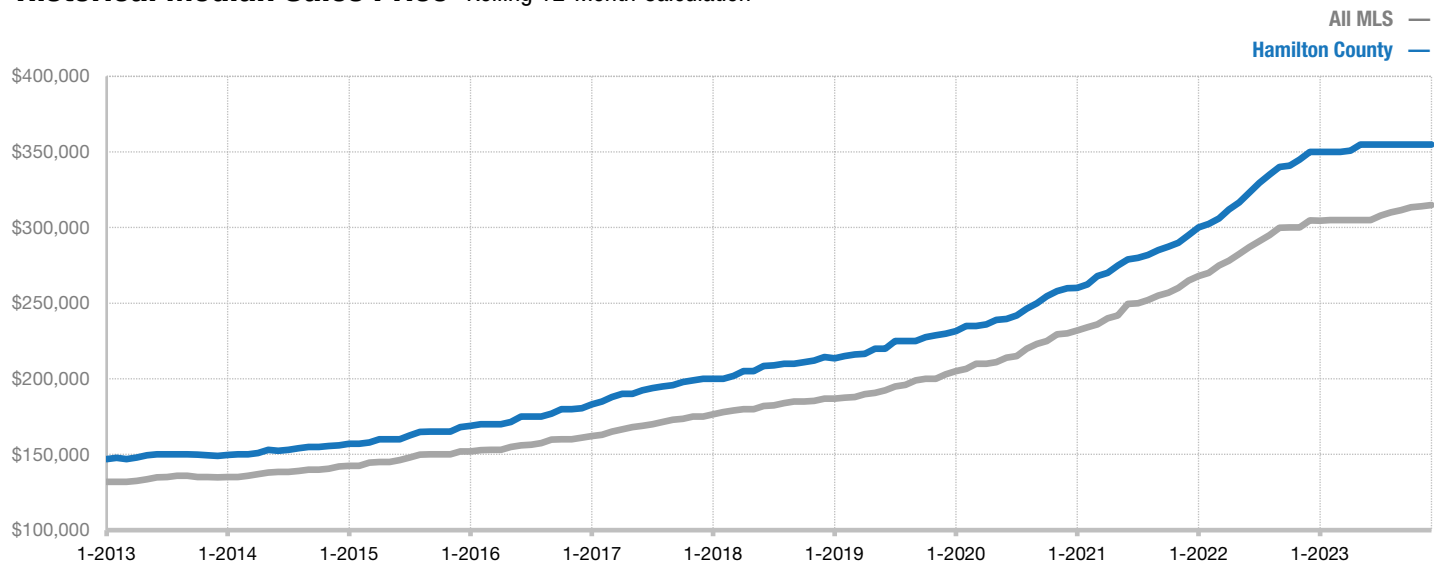
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Harrison / Georgetown

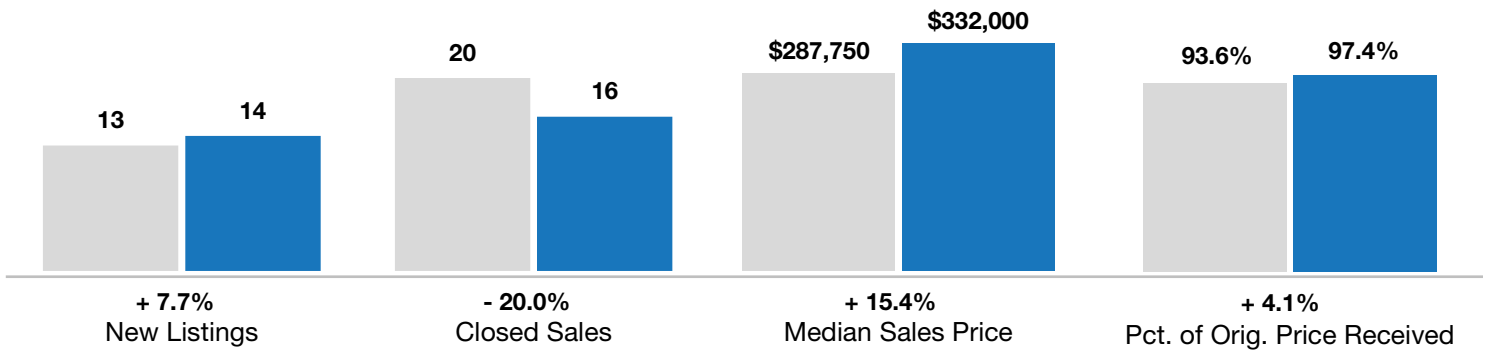
ZIP Codes: 37341 and 37308

Key Metrics	December			YTD		
	2022	2023	Percent Change	2022	2023	Percent Change
New Listings	13	14	+ 7.7%	328	252	- 23.2%
Closed Sales	20	16	- 20.0%	262	219	- 16.4%
Median Sales Price	\$287,750	\$332,000	+ 15.4%	\$325,000	\$350,000	+ 7.7%
Pct. of Orig. Price Received	93.6%	97.4%	+ 4.1%	99.7%	97.4%	- 2.3%
Days on Market Until Sale	49	28	- 42.9%	21	45	+ 114.3%
Inventory of Homes for Sale	50	39	- 22.0%	--	--	--
Months Supply of Inventory	2.4	2.2	- 8.3%	--	--	--

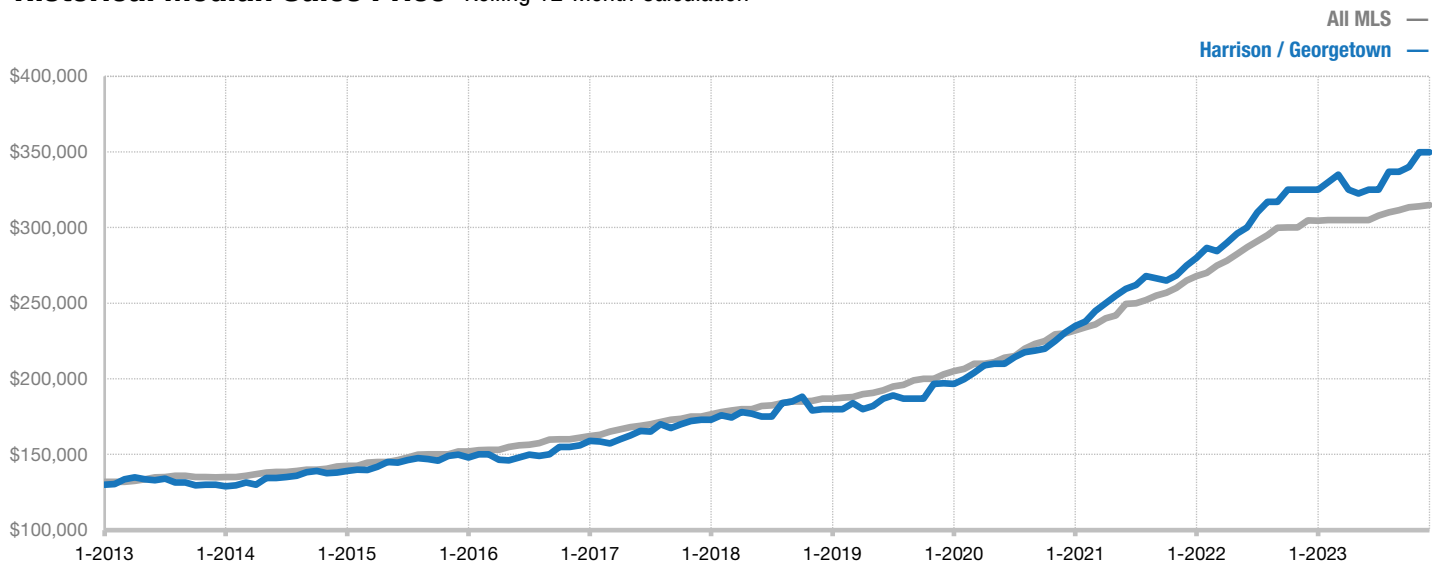
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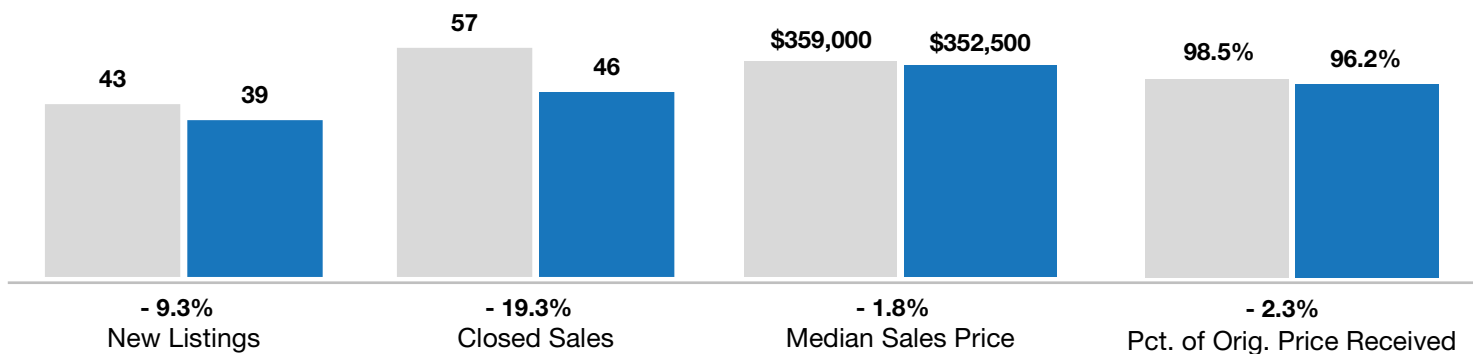
Hixson

Key Metrics	December			YTD		
	2022	2023	Percent Change	2022	2023	Percent Change
New Listings	43	39	- 9.3%	861	778	- 9.6%
Closed Sales	57	46	- 19.3%	763	653	- 14.4%
Median Sales Price	\$359,000	\$352,500	- 1.8%	\$345,000	\$350,000	+ 1.4%
Pct. of Orig. Price Received	98.5%	96.2%	- 2.3%	100.8%	98.2%	- 2.6%
Days on Market Until Sale	18	38	+ 111.1%	14	24	+ 71.4%
Inventory of Homes for Sale	94	78	- 17.0%	--	--	--
Months Supply of Inventory	1.2	1.4	+ 16.7%	--	--	--

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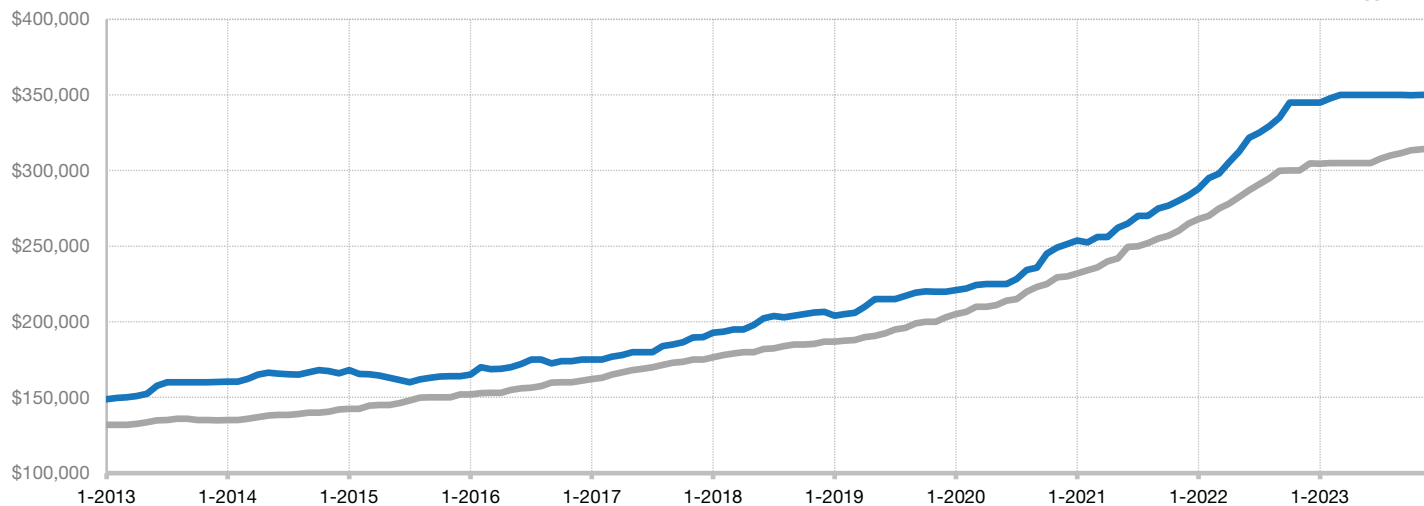
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— Hixson —



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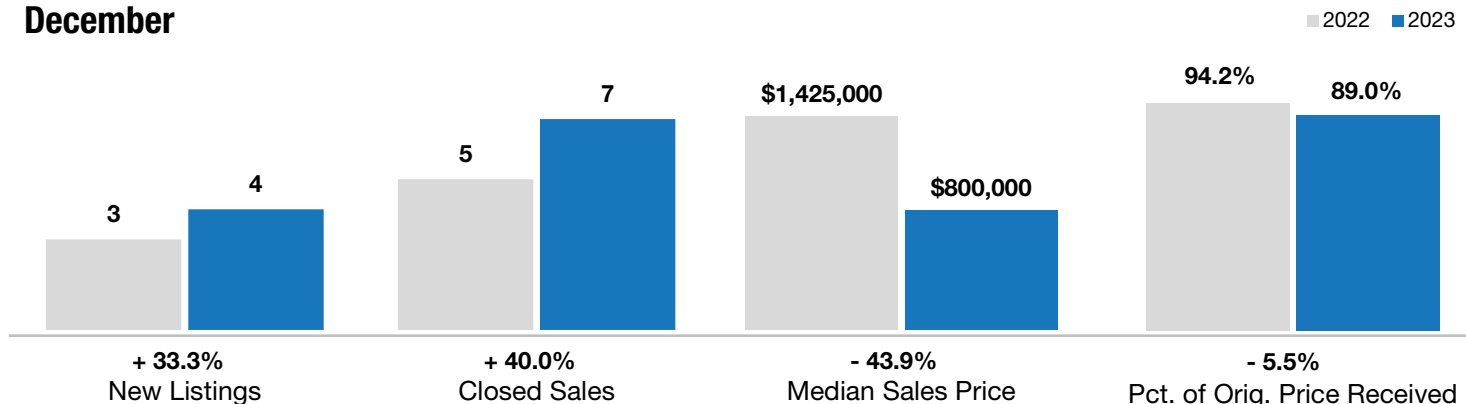
Lookout Mountain

Hamilton County Only

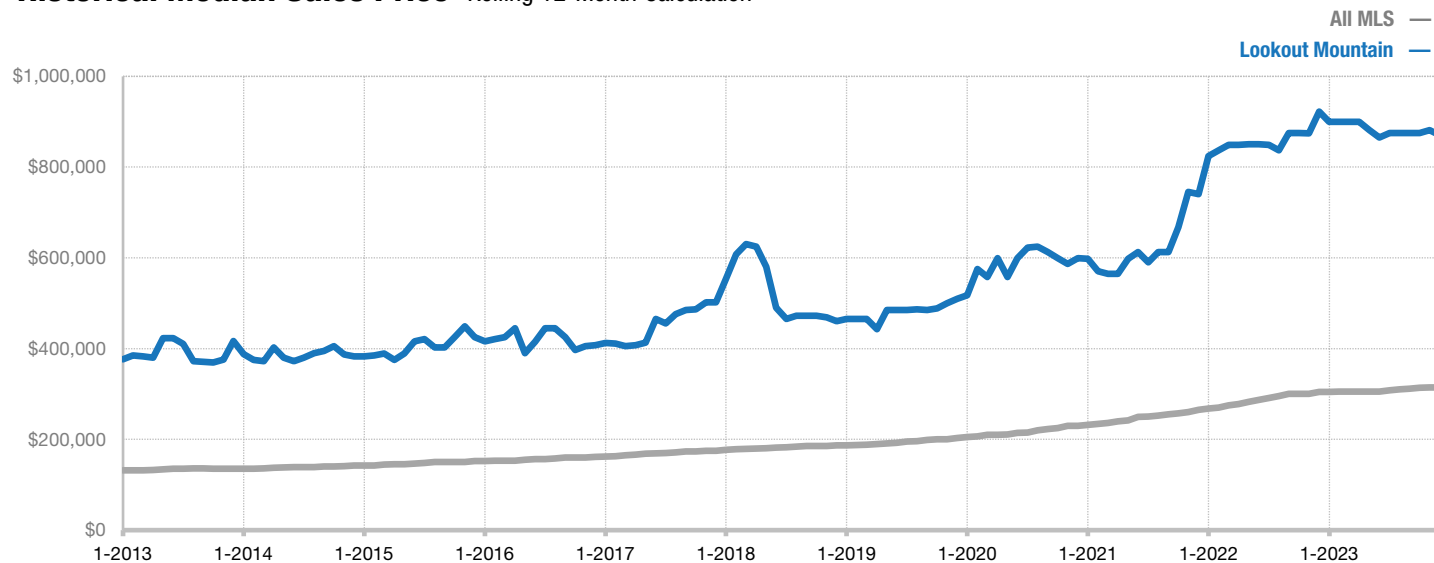
Key Metrics	December			YTD		
	2022	2023	Percent Change	2022	2023	Percent Change
New Listings	3	4	+ 33.3%	40	37	- 7.5%
Closed Sales	5	7	+ 40.0%	34	36	+ 5.9%
Median Sales Price	\$1,425,000	\$800,000	- 43.9%	\$922,500	\$870,000	- 5.7%
Pct. of Orig. Price Received	94.2%	89.0%	- 5.5%	98.9%	94.6%	- 4.3%
Days on Market Until Sale	26	15	- 42.3%	16	26	+ 62.5%
Inventory of Homes for Sale	7	4	- 42.9%	--	--	--
Months Supply of Inventory	2.4	1.0	- 58.3%	--	--	--

Does not account for seller concessions. | Activity for one month can sometimes look extreme due to small sample size.

December



Historical Median Sales Price Rolling 12-Month Calculation



Local Market Update – December 2023

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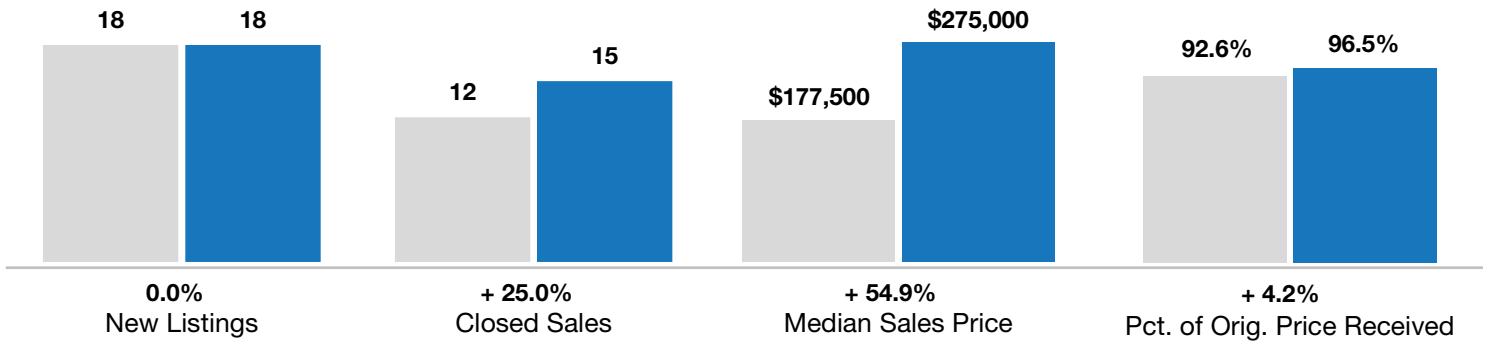
Marion County

Key Metrics	December			YTD		
	2022	2023	Percent Change	2022	2023	Percent Change
New Listings	18	18	0.0%	351	332	- 5.4%
Closed Sales	12	15	+ 25.0%	264	232	- 12.1%
Median Sales Price	\$177,500	\$275,000	+ 54.9%	\$223,000	\$263,500	+ 18.2%
Pct. of Orig. Price Received	92.6%	96.5%	+ 4.2%	94.8%	93.5%	- 1.4%
Days on Market Until Sale	37	25	- 32.4%	35	48	+ 37.1%
Inventory of Homes for Sale	76	66	- 13.2%	--	--	--
Months Supply of Inventory	3.7	3.2	- 13.5%	--	--	--

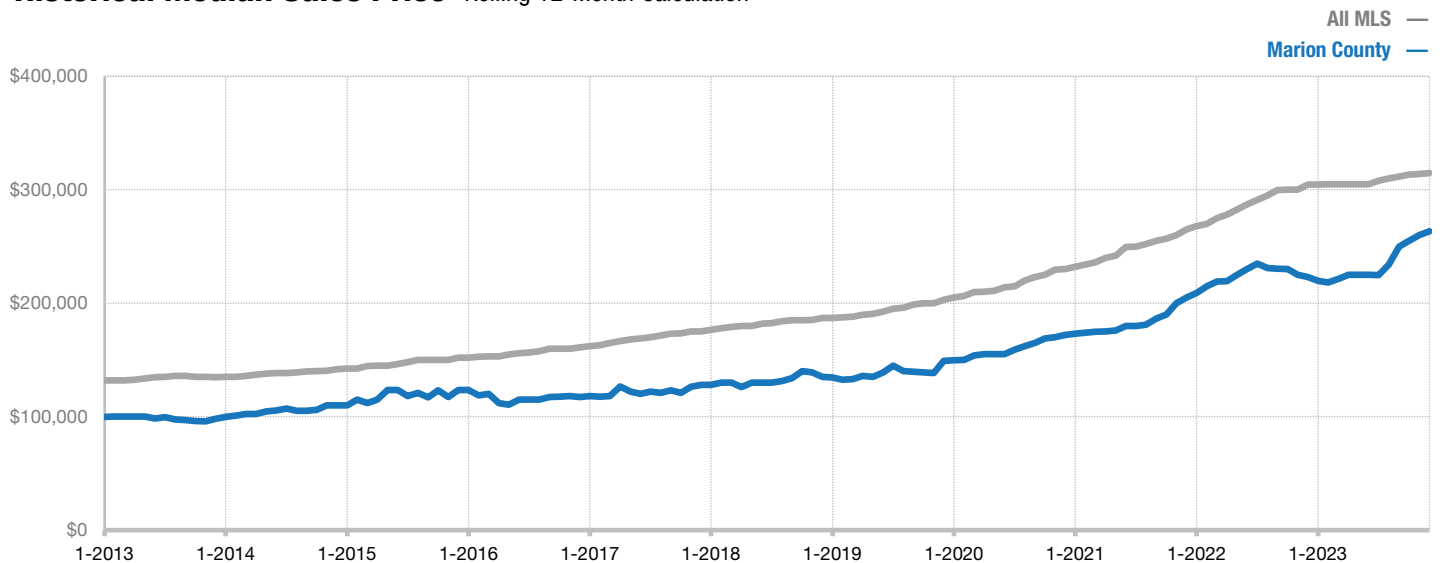
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December

■ 2022 ■ 2023



Historical Median Sales Price Rolling 12-Month Calculation



Local Market Update – December 2023

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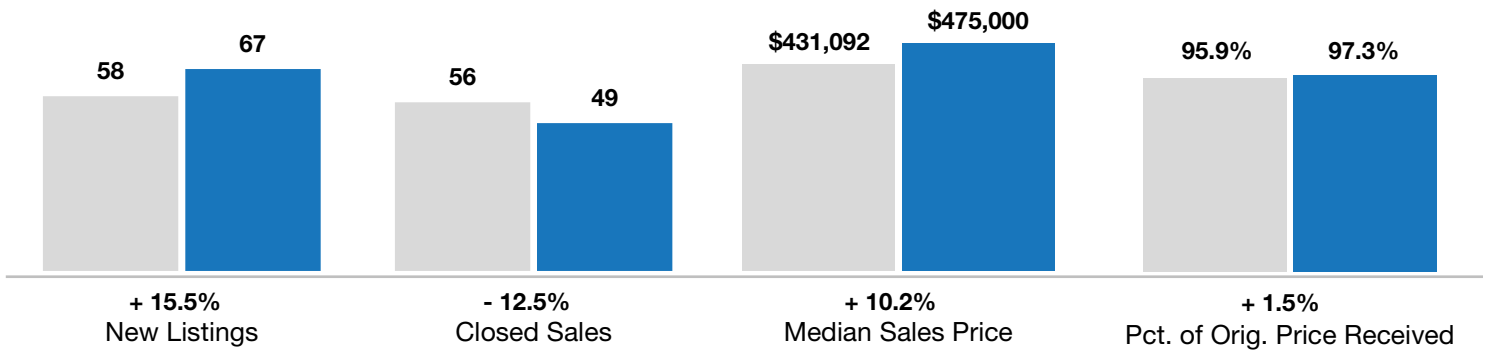
Ooltewah

Key Metrics	December			YTD		
	2022	2023	Percent Change	2022	2023	Percent Change
New Listings	58	67	+ 15.5%	1,056	900	- 14.8%
Closed Sales	56	49	- 12.5%	855	728	- 14.9%
Median Sales Price	\$431,092	\$475,000	+ 10.2%	\$435,000	\$450,000	+ 3.4%
Pct. of Orig. Price Received	95.9%	97.3%	+ 1.5%	99.5%	98.0%	- 1.5%
Days on Market Until Sale	40	50	+ 25.0%	20	39	+ 95.0%
Inventory of Homes for Sale	129	168	+ 30.2%	--	--	--
Months Supply of Inventory	1.7	2.8	+ 64.7%	--	--	--

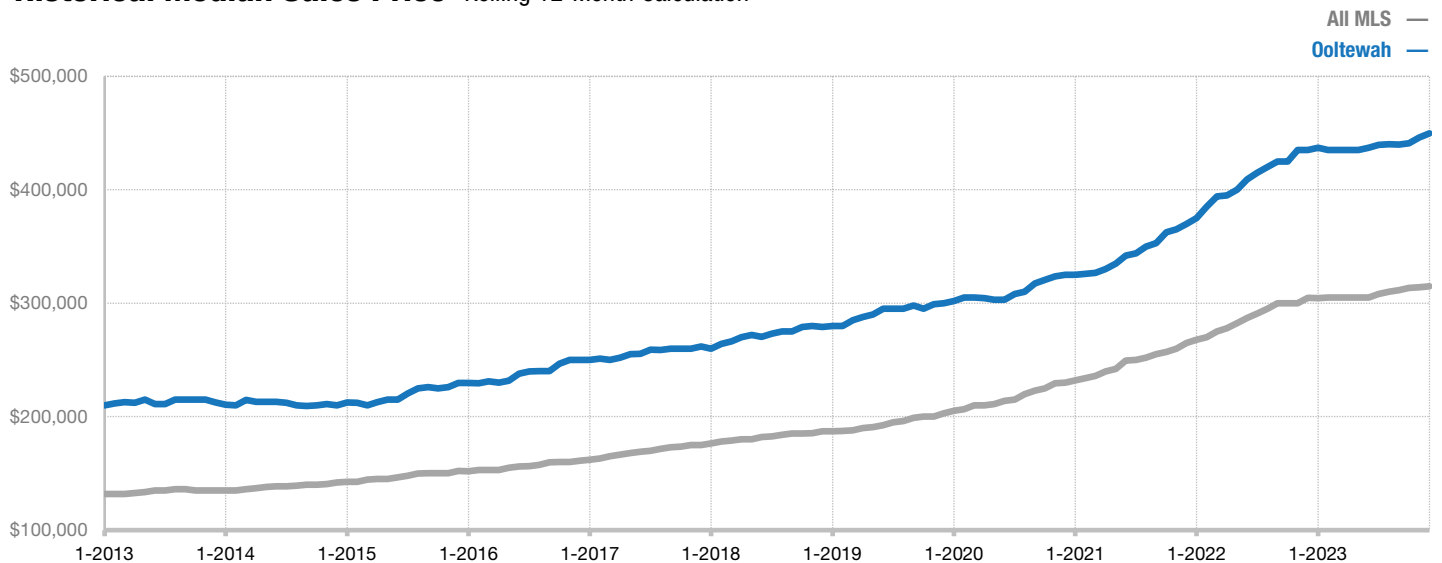
Does not account for seller concessions. | Activity for one month can sometimes look extreme due to small sample size.

December

■ 2022 ■ 2023



Historical Median Sales Price Rolling 12-Month Calculation



Local Market Update – December 2023

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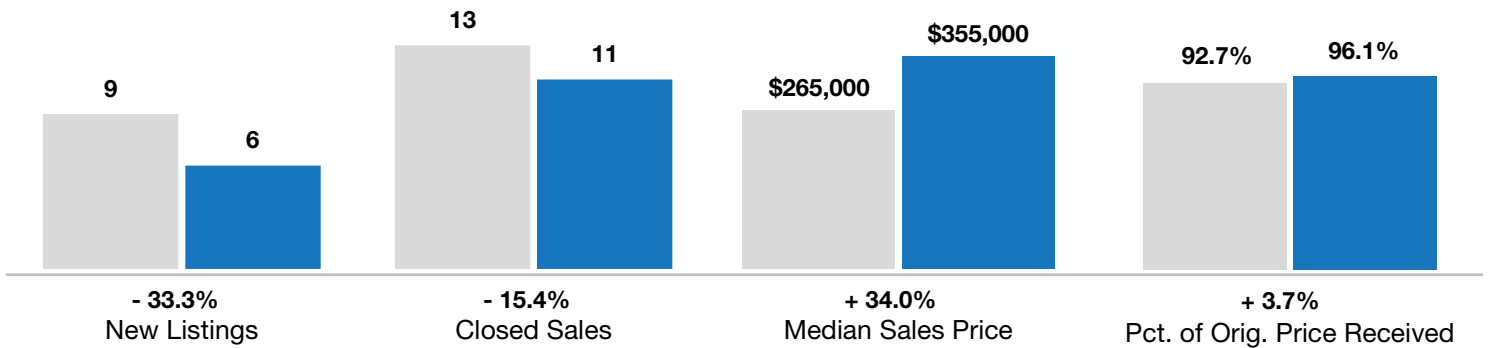
Red Bank

Key Metrics	December			YTD		
	2022	2023	Percent Change	2022	2023	Percent Change
New Listings	9	6	- 33.3%	195	184	- 5.6%
Closed Sales	13	11	- 15.4%	167	153	- 8.4%
Median Sales Price	\$265,000	\$355,000	+ 34.0%	\$295,000	\$305,000	+ 3.4%
Pct. of Orig. Price Received	92.7%	96.1%	+ 3.7%	100.3%	98.7%	- 1.6%
Days on Market Until Sale	14	25	+ 78.6%	12	21	+ 75.0%
Inventory of Homes for Sale	16	20	+ 25.0%	--	--	--
Months Supply of Inventory	1.3	1.6	+ 23.1%	--	--	--

Does not account for seller concessions. | Activity for one month can sometimes look extreme due to small sample size.

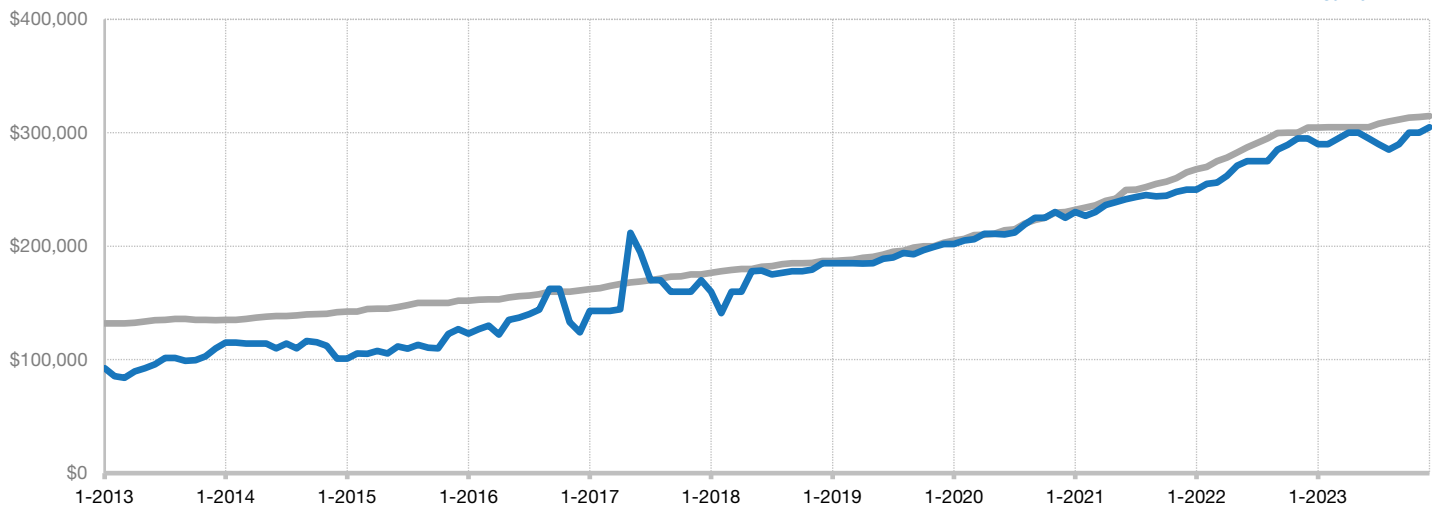
December

■ 2022 ■ 2023



Historical Median Sales Price Rolling 12-Month Calculation

— All MLS
— Red Bank



Local Market Update – December 2023

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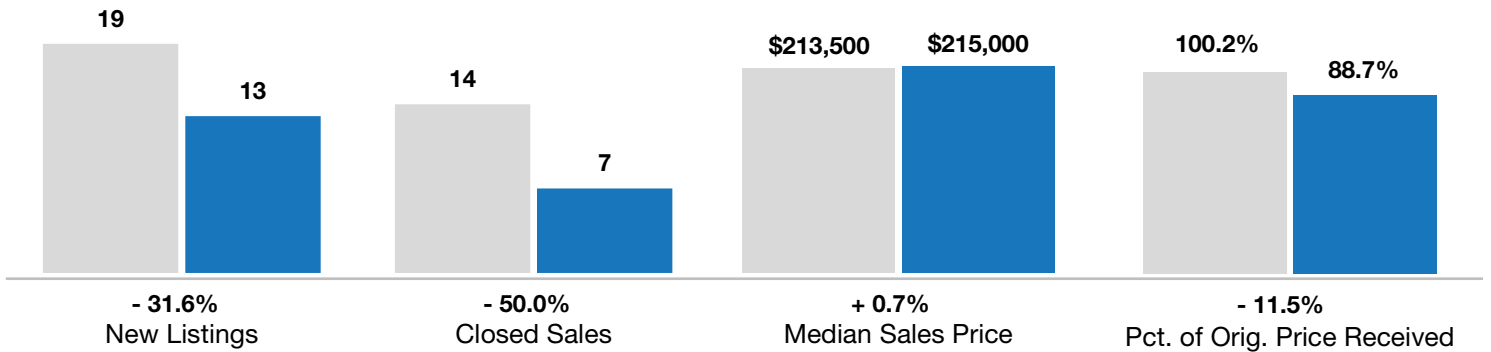
Rhea County

Key Metrics	December			YTD		
	2022	2023	Percent Change	2022	2023	Percent Change
New Listings	19	13	- 31.6%	331	281	- 15.1%
Closed Sales	14	7	- 50.0%	269	221	- 17.8%
Median Sales Price	\$213,500	\$215,000	+ 0.7%	\$250,000	\$278,000	+ 11.2%
Pct. of Orig. Price Received	100.2%	88.7%	- 11.5%	96.8%	96.3%	- 0.5%
Days on Market Until Sale	20	51	+ 155.0%	24	37	+ 54.2%
Inventory of Homes for Sale	55	51	- 7.3%	--	--	--
Months Supply of Inventory	2.5	2.8	+ 12.0%	--	--	--

Does not account for seller concessions. | Activity for one month can sometimes look extreme due to small sample size.

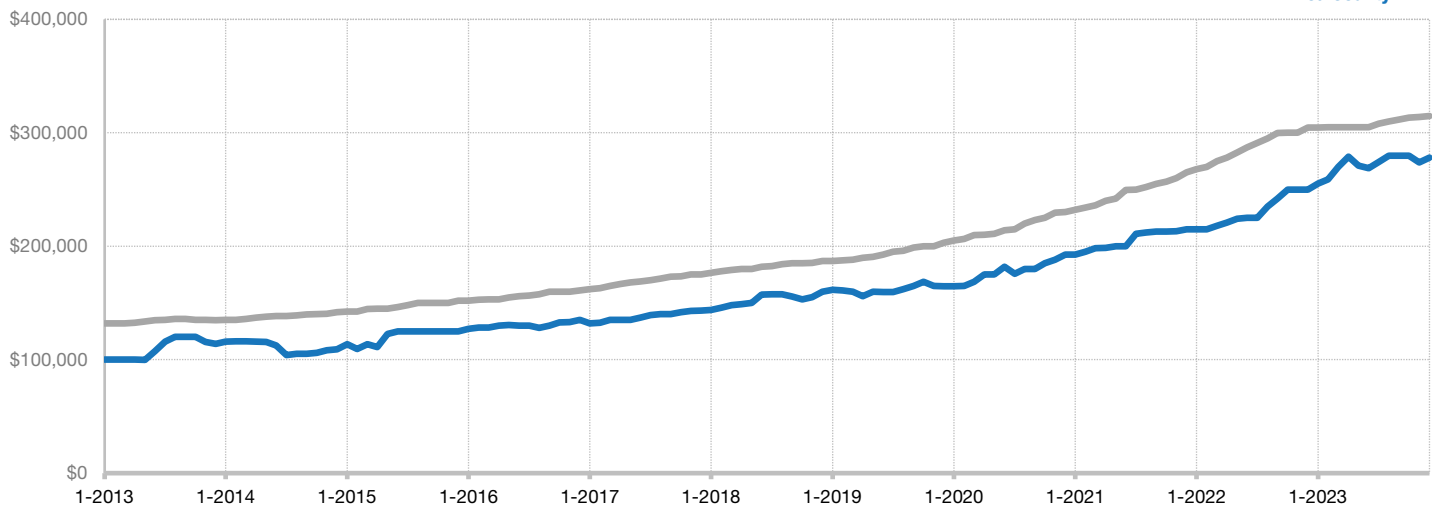
December

■ 2022 ■ 2023



Historical Median Sales Price Rolling 12-Month Calculation

— All MLS
— Rhea County



Local Market Update – December 2023

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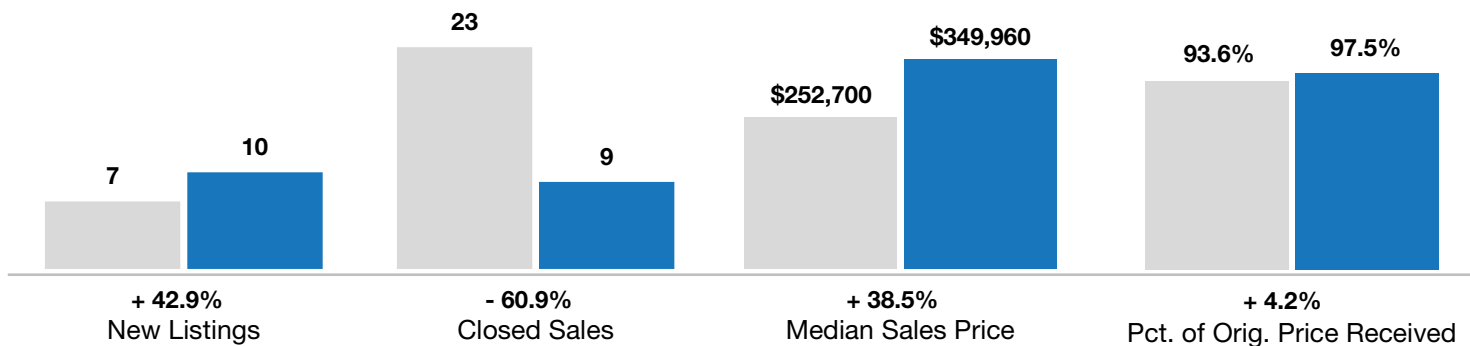
Sequatchie County

Key Metrics	December			YTD		
	2022	2023	Percent Change	2022	2023	Percent Change
New Listings	7	10	+ 42.9%	262	188	- 28.2%
Closed Sales	23	9	- 60.9%	196	149	- 24.0%
Median Sales Price	\$252,700	\$349,960	+ 38.5%	\$257,000	\$299,950	+ 16.7%
Pct. of Orig. Price Received	93.6%	97.5%	+ 4.2%	96.1%	94.7%	- 1.5%
Days on Market Until Sale	38	43	+ 13.2%	29	41	+ 41.4%
Inventory of Homes for Sale	49	35	- 28.6%	--	--	--
Months Supply of Inventory	3.2	2.8	- 12.5%	--	--	--

Does not account for seller concessions. | Activity for one month can sometimes look extreme due to small sample size.

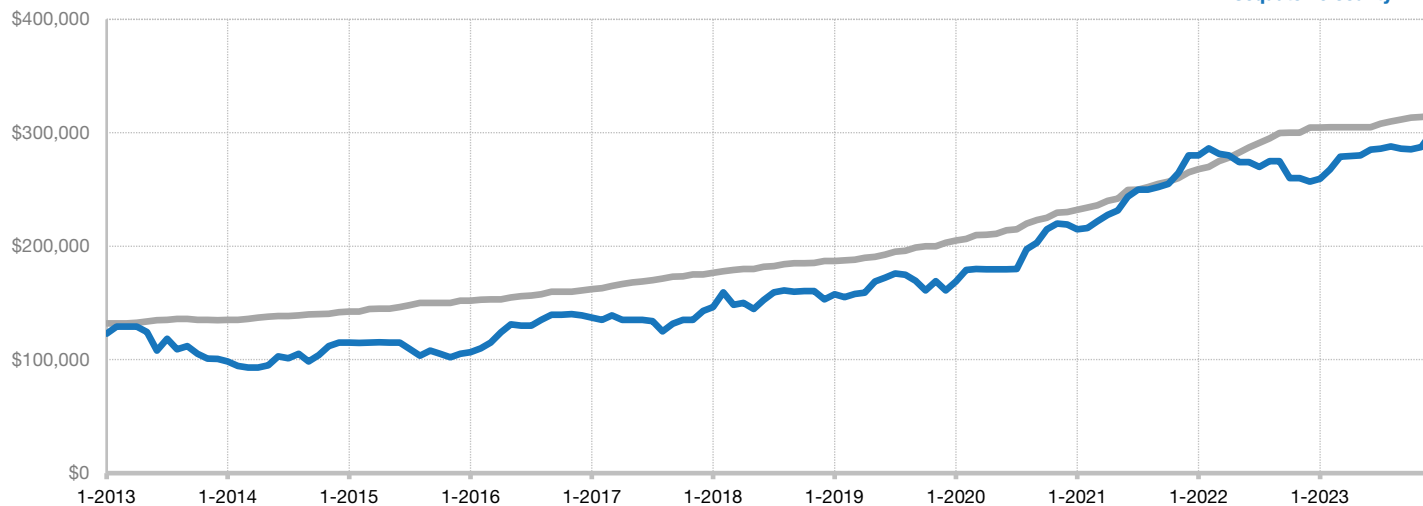
December

■ 2022 ■ 2023



Historical Median Sales Price Rolling 12-Month Calculation

— All MLS —
— Sequatchie County —



Local Market Update – December 2023

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Signal Mountain

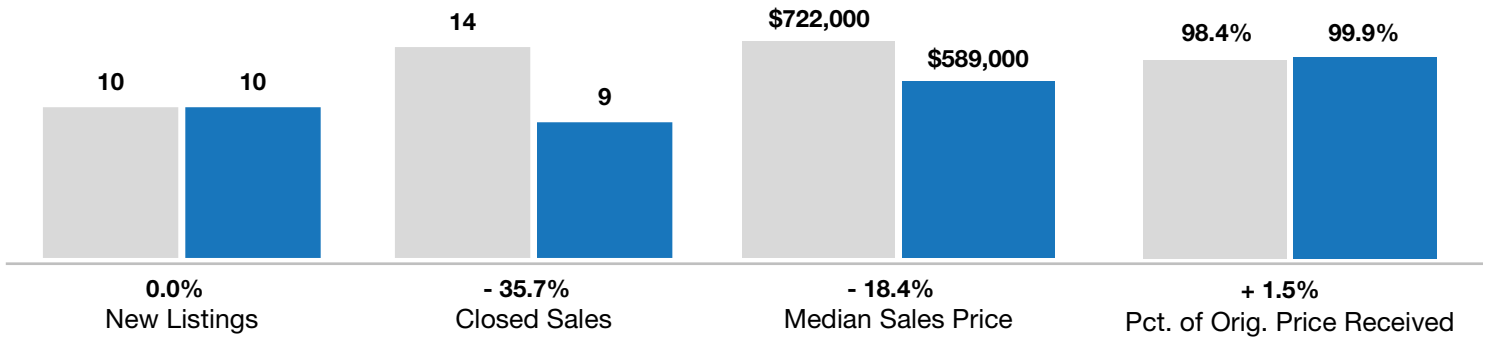
Hamilton County Only

Key Metrics	December			YTD		
	2022	2023	Percent Change	2022	2023	Percent Change
New Listings	10	10	0.0%	326	232	- 28.8%
Closed Sales	14	9	- 35.7%	294	206	- 29.9%
Median Sales Price	\$722,000	\$589,000	- 18.4%	\$559,762	\$642,170	+ 14.7%
Pct. of Orig. Price Received	98.4%	99.9%	+ 1.5%	99.0%	96.7%	- 2.3%
Days on Market Until Sale	28	22	- 21.4%	15	24	+ 60.0%
Inventory of Homes for Sale	29	20	- 31.0%	--	--	--
Months Supply of Inventory	1.1	1.2	+ 9.1%	--	--	--

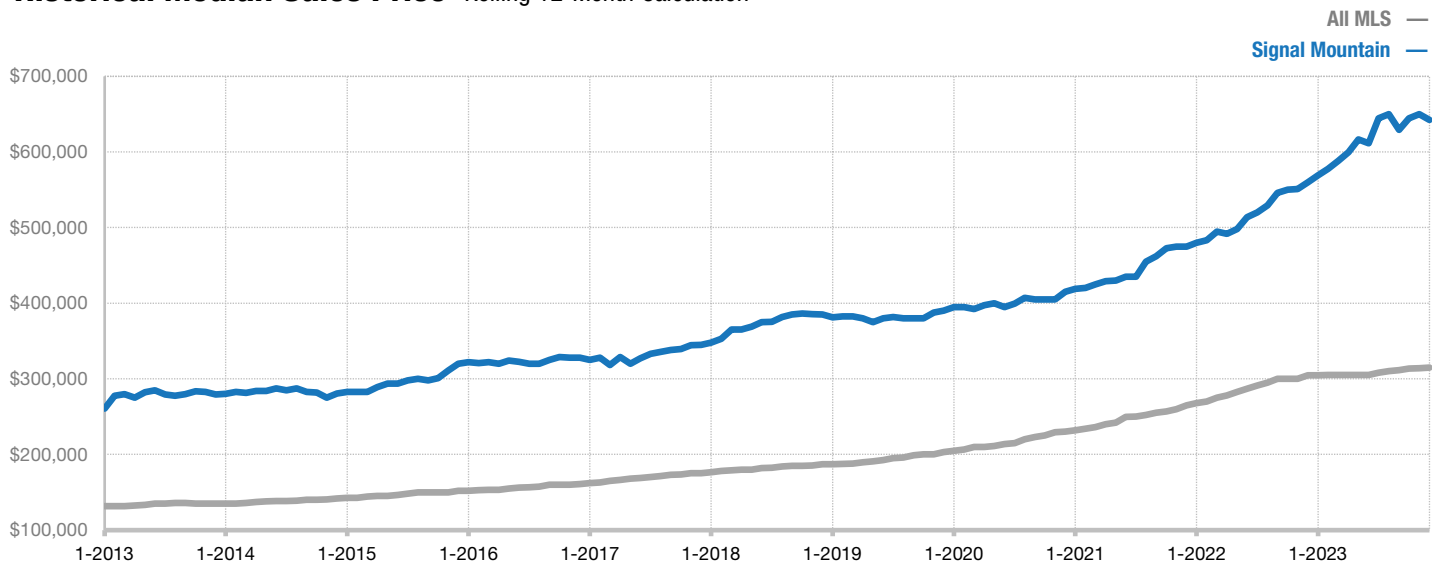
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December

■ 2022 ■ 2023



Historical Median Sales Price Rolling 12-Month Calculation



Local Market Update – December 2023

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St. Elmo / High Park / Avondale

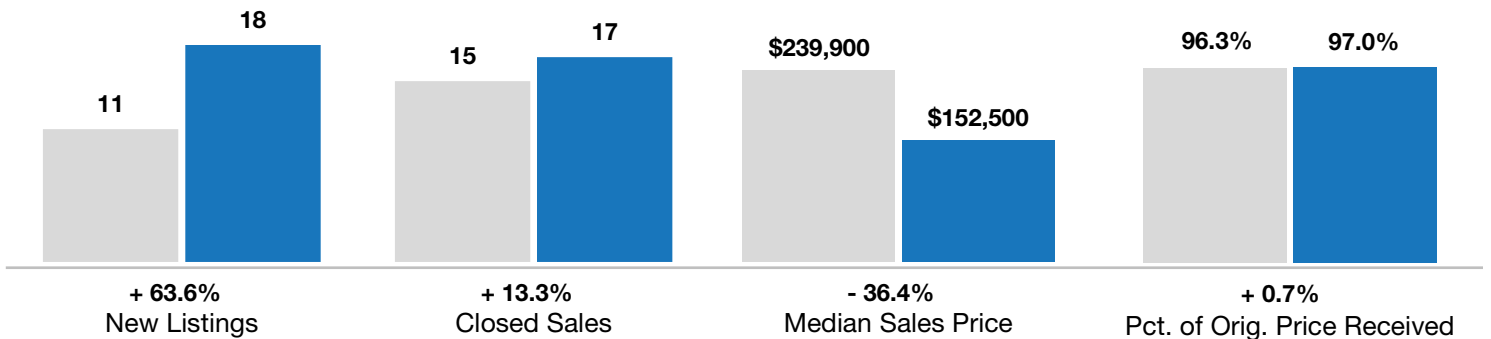
ZIP Codes: 37407, 37409 and 37410

Key Metrics	December			YTD		
	2022	2023	Percent Change	2022	2023	Percent Change
New Listings	11	18	+ 63.6%	251	203	- 19.1%
Closed Sales	15	17	+ 13.3%	192	164	- 14.6%
Median Sales Price	\$239,900	\$152,500	- 36.4%	\$195,000	\$220,925	+ 13.3%
Pct. of Orig. Price Received	96.3%	97.0%	+ 0.7%	98.3%	95.5%	- 2.8%
Days on Market Until Sale	9	25	+ 177.8%	14	24	+ 71.4%
Inventory of Homes for Sale	33	28	- 15.2%	--	--	--
Months Supply of Inventory	1.4	2.2	+ 57.1%	--	--	--

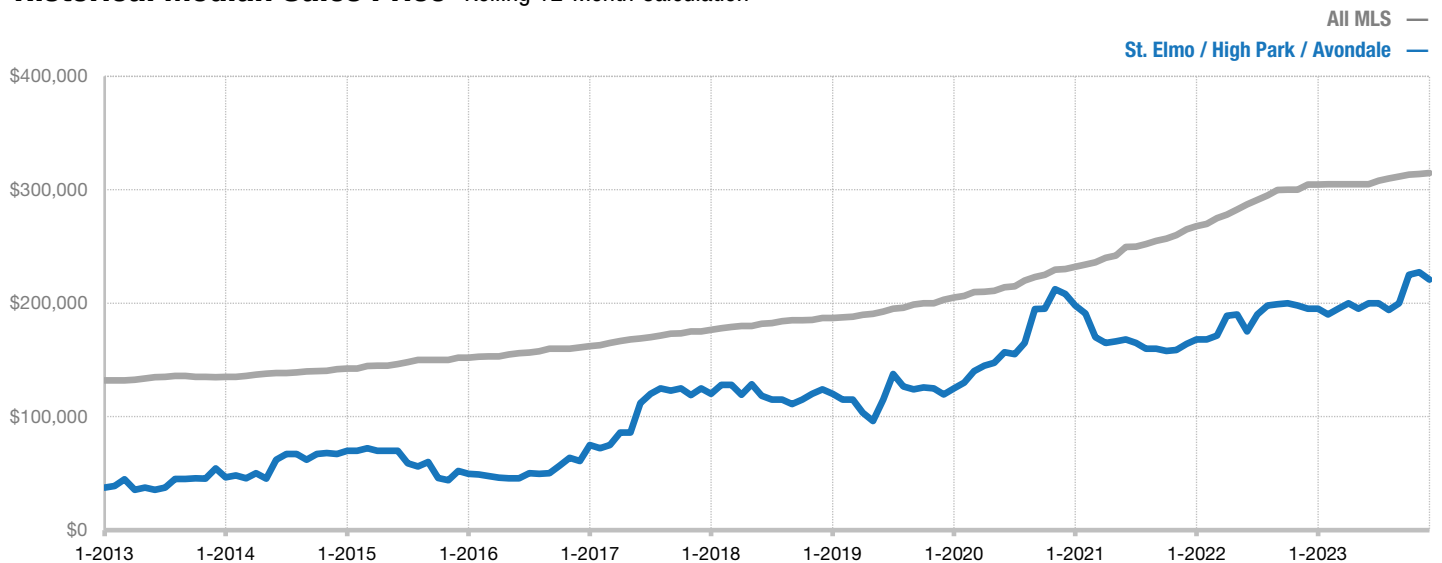
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December

■ 2022 ■ 2023



Historical Median Sales Price Rolling 12-Month Calculation



Local Market Update – December 2023

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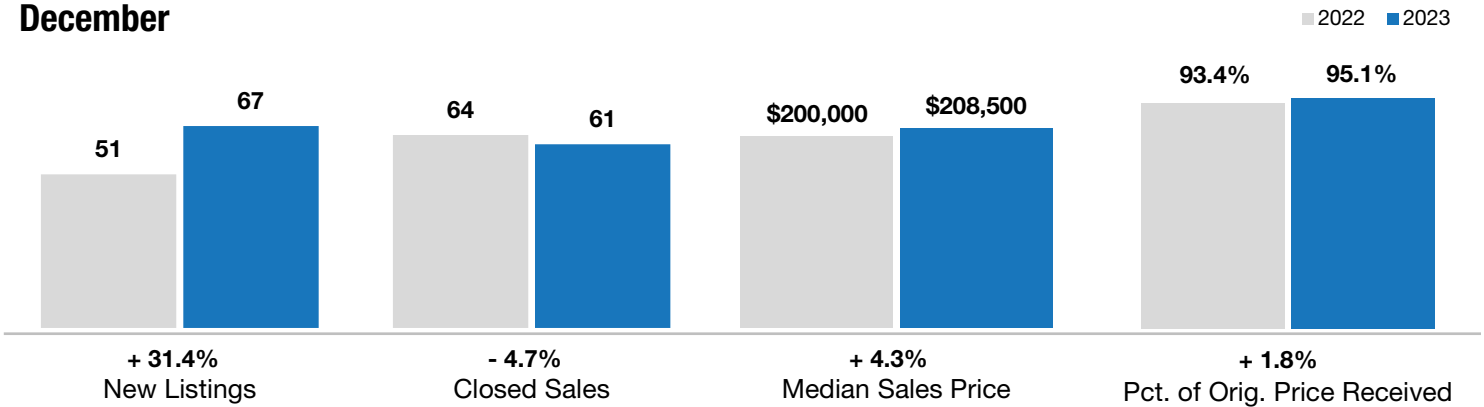
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Walker County

Key Metrics	December			YTD		
	2022	2023	Percent Change	2022	2023	Percent Change
New Listings	51	67	+ 31.4%	1,120	1,031	- 7.9%
Closed Sales	64	61	- 4.7%	908	773	- 14.9%
Median Sales Price	\$200,000	\$208,500	+ 4.3%	\$215,000	\$230,000	+ 7.0%
Pct. of Orig. Price Received	93.4%	95.1%	+ 1.8%	97.0%	96.1%	- 0.9%
Days on Market Until Sale	38	30	- 21.1%	20	31	+ 55.0%
Inventory of Homes for Sale	131	164	+ 25.2%	--	--	--
Months Supply of Inventory	1.8	2.5	+ 38.9%	--	--	--

Does not account for seller concessions. | Activity for one month can sometimes look extreme due to small sample size.

December



Historical Median Sales Price Rolling 12-Month Calculation

