Monthly Indicators

GREATER CHATTANOOGA REALTORS®

October 2026

U.S. existing-home sales rose 1.5 percent from August and fell 2.2 percent from a year earlier in September, to a seasonally adjusted annual rate of 3.99 million, according to the National Association of REALTORS®. Sales increased in the South and the West, held steady in the Midwest, and declined in the Northeast. Compared with a year earlier, sales declined in all four regions. August and September were the two slowest months for home sales this year, NAR Chief Economist Lawrence Yun said.

New Listings in the Chattanooga region decreased 0.9 percent to 1,335. Pending Sales decreased 14.0 percent to 738. Inventory increased 17.3 percent to 4,210.

Median Sales Price increased 1.5 percent from $330,000 to $335,000. Days on Market increased 14.3 percent to 56. Months Supply of Inventory increased 11.9 percent to 4.7.

Heading into October, 1.60 million homes were listed for sale, up 1.9 percent from the previous month and 4.6 percent from a year earlier, according to NAR. Unsold inventory was a 4.8-month supply, unchanged from August and up from a 4.5-month supply a year earlier. The median existing-home sales price was $417,500, up 1.3 percent from $412,300 a year earlier. That marked the 39th consecutive month of year-over-year price gains.

Monthly Snapshot

- 12.6%	+ 17.3%	+ 1.5%
One-Year Change in **Closed Sales** All Properties	One-Year Change in **Homes for Sale** All Properties	One-Year Change in **Median Sales Price** All Properties

Residential real estate activity composed of single-family properties, townhomes and condominiums combined. Percent changes are calculated using rounded figures.

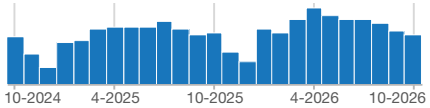
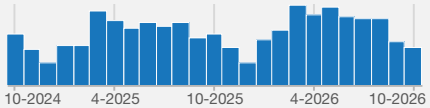
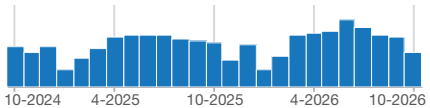
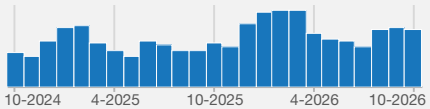
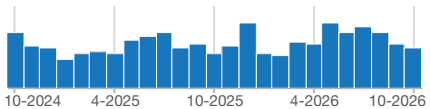
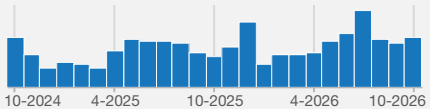
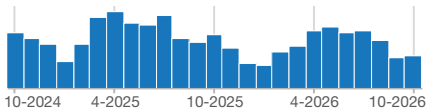
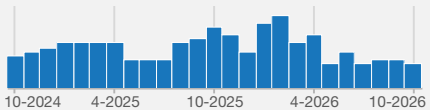
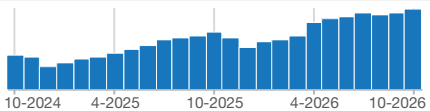
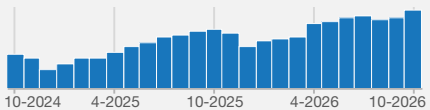
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Current as of November 11, 2026. All data from Greater Chattanooga REALTORS®. Report © 2026 ShowingTime Plus, LLC.

Market Overview

Key metrics by report month and for year-to-date (YTD) starting from the first of the year.

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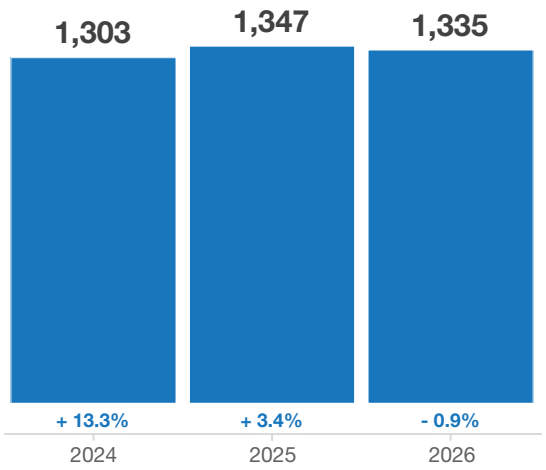
Key Metrics	Historical Sparkbars	10-2025	10-2026	% Change	YTD 2025	YTD 2026	% Change
New Listings		1,347	**1,335**	- 0.9%	13,899	**15,151**	+ 9.0%
Pending Sales		858	**738**	- 14.0%	8,995	**9,484**	+ 5.4%
Closed Sales		887	**775**	- 12.6%	8,740	**9,212**	+ 5.4%
Days on Market Until Sale		49	**56**	+ 14.3%	49	**56**	+ 14.3%
Median Sales Price		$330,000	**$335,000**	+ 1.5%	$337,000	**$345,000**	+ 2.4%
Avg. Sales Price		$393,742	**$415,068**	+ 5.4%	$400,352	**$410,487**	+ 2.5%
Pct. of Orig. Price Received		95.4%	**94.5%**	- 0.9%	95.6%	**95.1%**	- 0.5%
Affordability Index		97	**87**	- 10.3%	95	**85**	- 10.5%
Homes for Sale		3,588	**4,210**	+ 17.3%	—	**—**	—
Months Supply of Inventory		4.2	**4.7**	+ 11.9%	—	**—**	—

New Listings

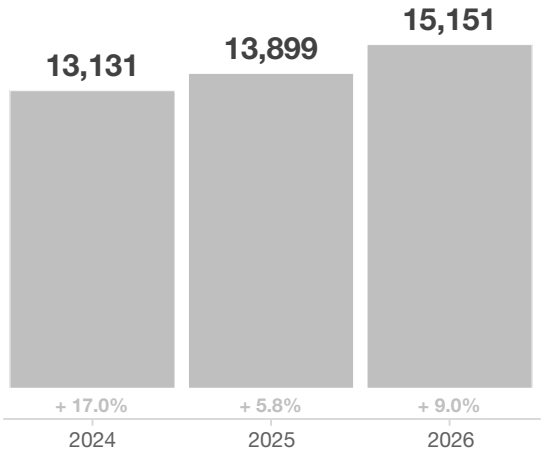
A count of the properties that have been newly listed on the market in a given month.

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October

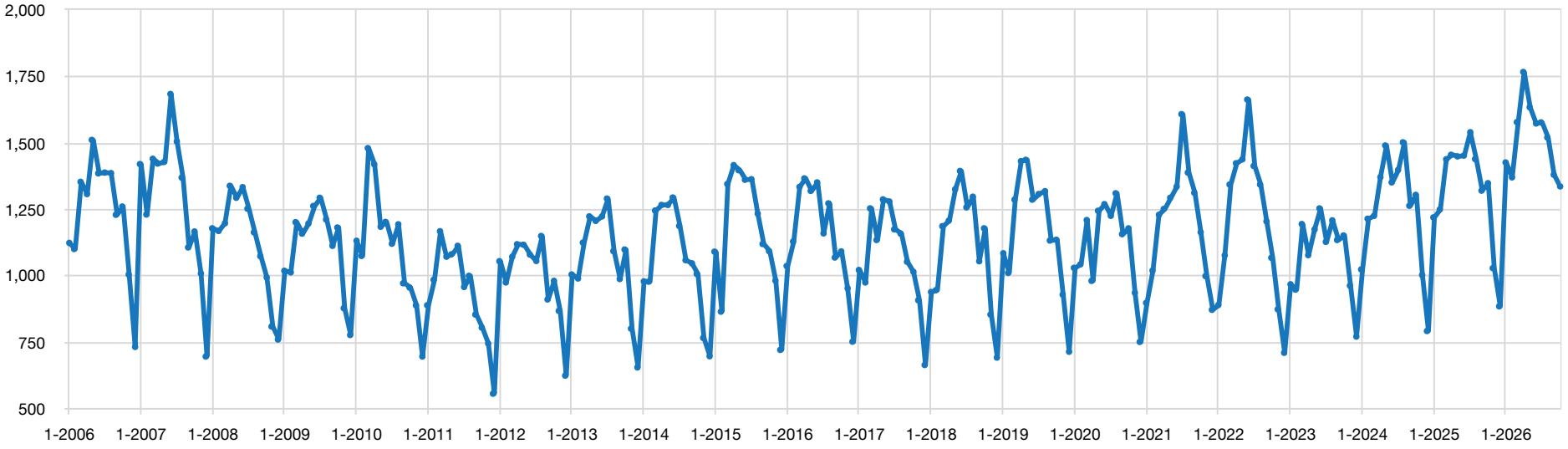


Year to Date



New Listings		Prior Year	Year-Over-Year Change
Nov-2025	1,027	1,001	+ 2.6%
Dec-2025	883	790	+ 11.8%
Jan-2026	1,425	1,218	+ 17.0%
Feb-2026	1,369	1,248	+ 9.7%
Mar-2026	1,577	1,437	+ 9.7%
Apr-2026	1,766	1,454	+ 21.5%
May-2026	1,633	1,448	+ 12.8%
Jun-2026	1,572	1,451	+ 8.3%
Jul-2026	1,576	1,539	+ 2.4%
Aug-2026	1,519	1,438	+ 5.6%
Sep-2026	1,379	1,319	+ 4.5%
Oct-2026	**1,335**	**1,347**	**- 0.9%**
12-Month Avg	1,422	1,308	+ 8.7%

Historical New Listings by Month

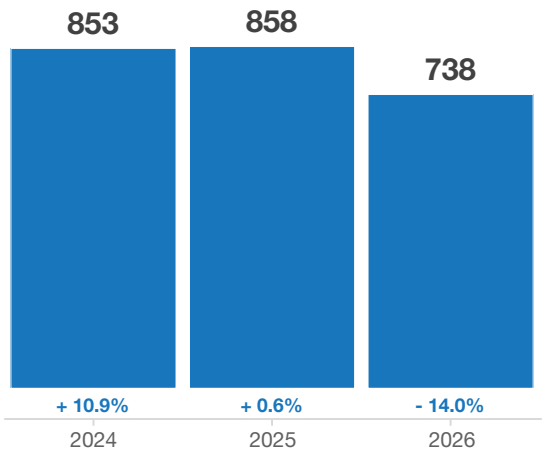


Pending Sales

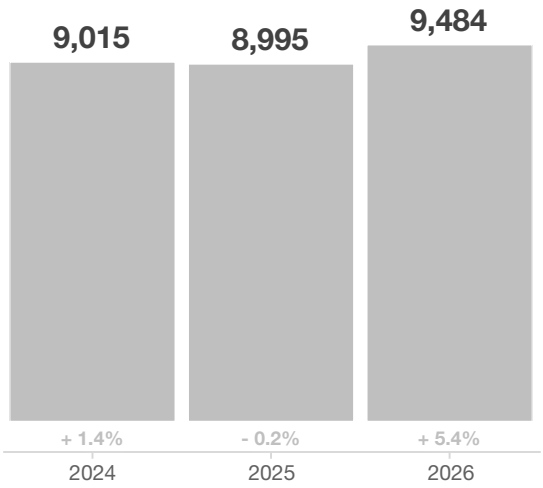
A count of the properties on which offers have been accepted in a given month.

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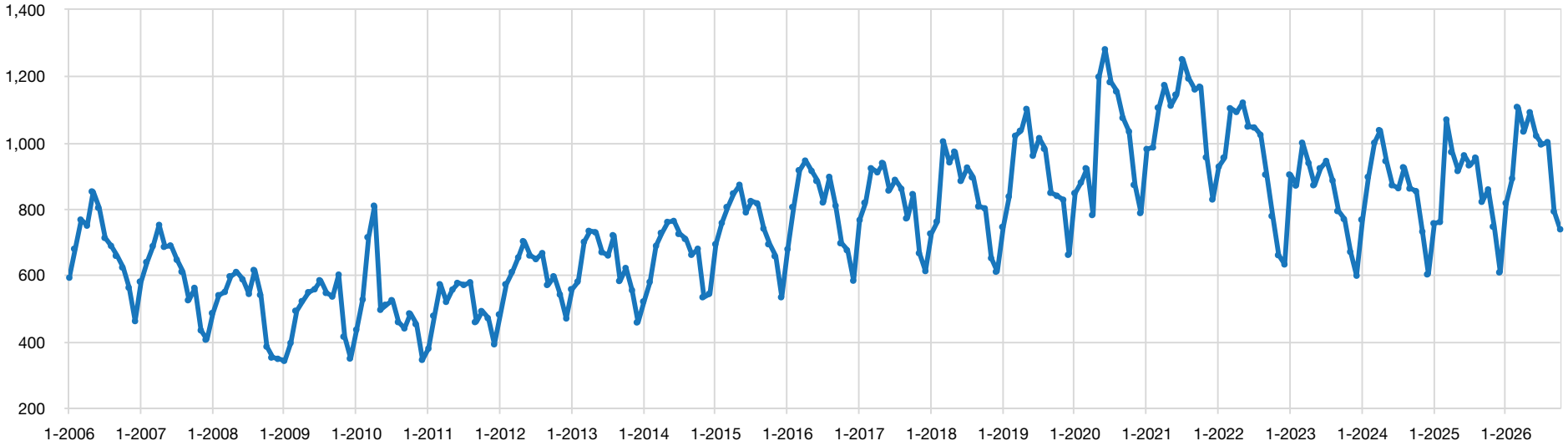


Year to Date



Pending Sales		Prior Year	Year-Over-Year Change
Nov-2025	746	731	+ 2.1%
Dec-2025	608	602	+ 1.0%
Jan-2026	817	756	+ 8.1%
Feb-2026	891	760	+ 17.2%
Mar-2026	1,107	1,069	+ 3.6%
Apr-2026	1,033	971	+ 6.4%
May-2026	1,091	914	+ 19.4%
Jun-2026	1,020	961	+ 6.1%
Jul-2026	994	931	+ 6.8%
Aug-2026	1,001	954	+ 4.9%
Sep-2026	792	821	- 3.5%
Oct-2026	**738**	**858**	**- 14.0%**
12-Month Avg	903	861	+ 4.9%

Historical Pending Sales by Month

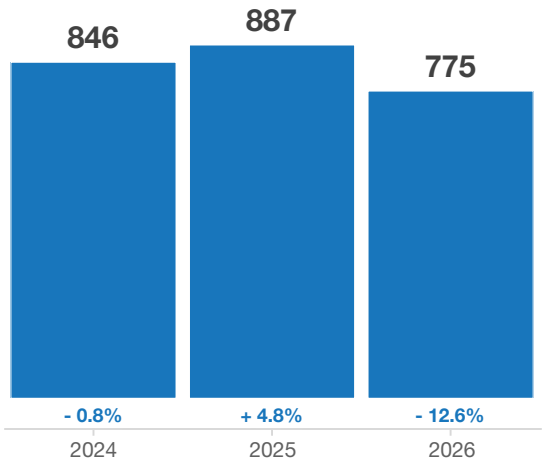


Closed Sales

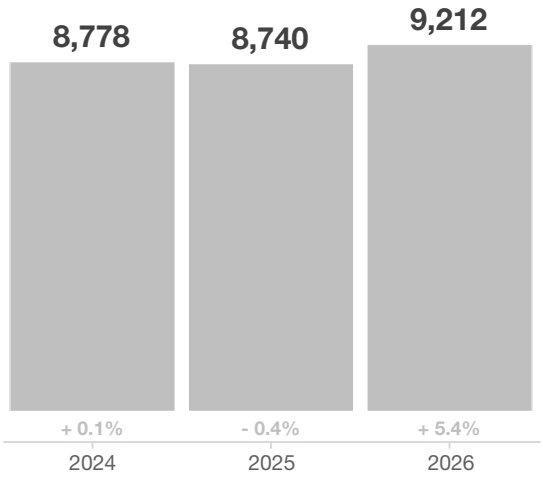
A count of the actual sales that closed in a given month.

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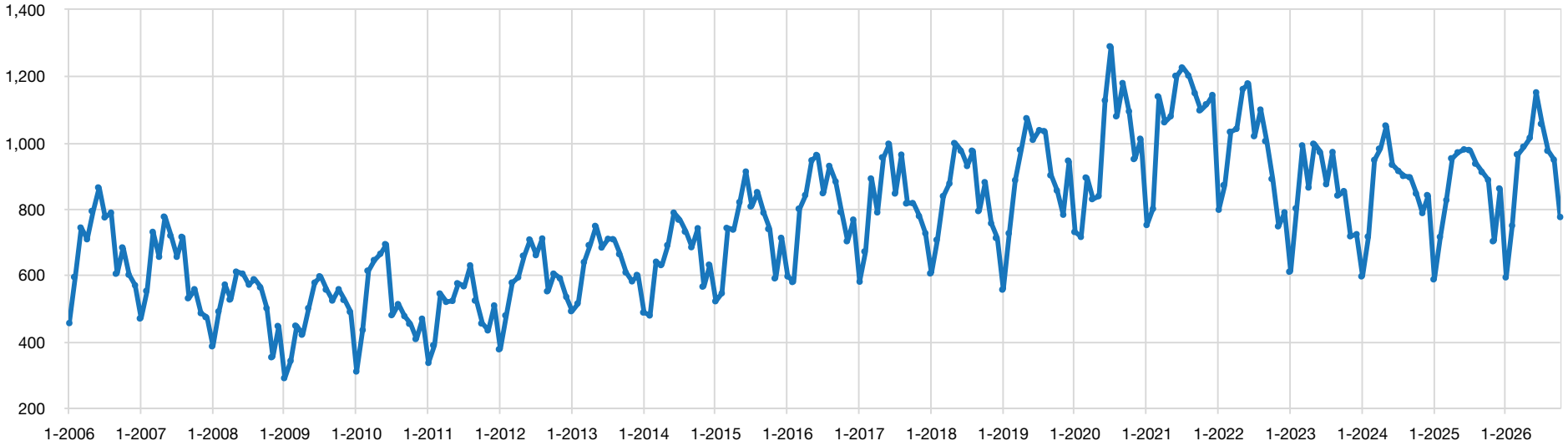


Year to Date



Closed Sales		Prior Year	Year-Over-Year Change
Nov-2025	702	787	- 10.8%
Dec-2025	861	841	+ 2.4%
Jan-2026	593	587	+ 1.0%
Feb-2026	749	715	+ 4.8%
Mar-2026	964	826	+ 16.7%
Apr-2026	987	952	+ 3.7%
May-2026	1,014	970	+ 4.5%
Jun-2026	1,151	979	+ 17.6%
Jul-2026	1,056	977	+ 8.1%
Aug-2026	975	936	+ 4.2%
Sep-2026	948	911	+ 4.1%
Oct-2026	**775**	**887**	**- 12.6%**
12-Month Avg	898	864	+ 3.9%

Historical Closed Sales by Month

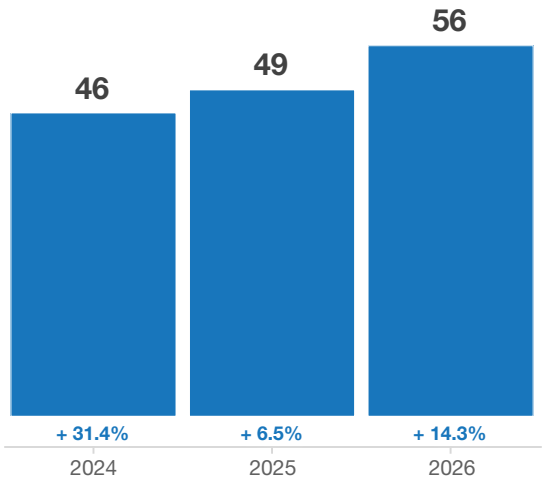


Days on Market Until Sale

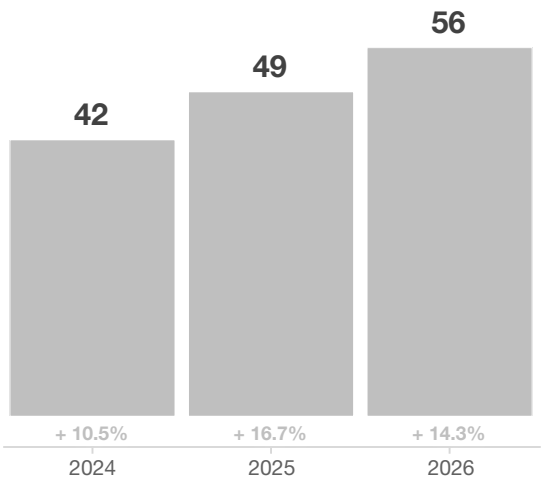
Average number of days between when a property is listed and when an offer is accepted in a given month.

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Year to Date



Days on Market		Prior Year	Year-Over-Year Change
Nov-2025	48	44	+ 9.1%
Dec-2025	58	50	+ 16.0%
Jan-2026	63	57	+ 10.5%
Feb-2026	64	57	+ 12.3%
Mar-2026	64	50	+ 28.0%
Apr-2026	54	46	+ 17.4%
May-2026	51	44	+ 15.9%
Jun-2026	50	50	0.0%
Jul-2026	48	49	- 2.0%
Aug-2026	55	46	+ 19.6%
Sep-2026	56	46	+ 21.7%
Oct-2026	**56**	**49**	**+ 14.3%**
12-Month Avg*	55	49	+ 13.8%

* Days on Market for all properties from November 2025 through October 2026. This is not the average of the individual figures above.

Historical Days on Market Until Sale by Month

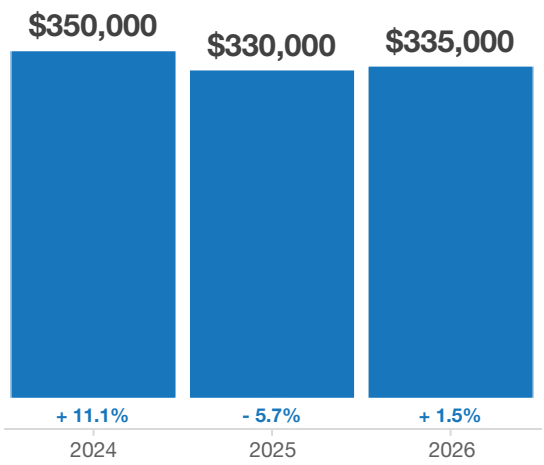


Median Sales Price

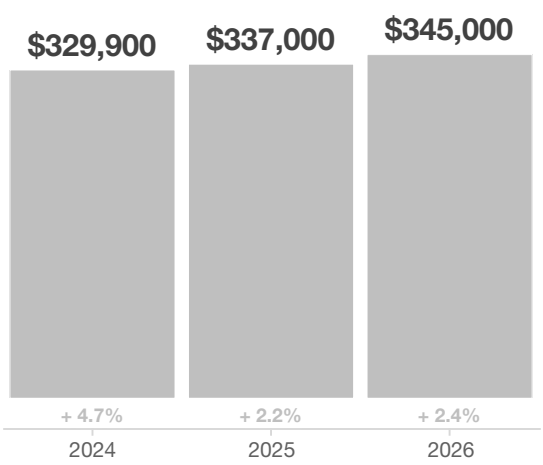
Point at which half of the sales sold for more and half sold for less, not accounting for seller concessions, in a given month.

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October



Year to Date



Median Sales Price		Prior Year	Year-Over-Year Change
Nov-2025	$337,450	$337,000	+ 0.1%
Dec-2025	$358,300	$335,000	+ 7.0%
Jan-2026	$330,000	$325,000	+ 1.5%
Feb-2026	$328,900	$331,000	- 0.6%
Mar-2026	$340,500	$332,000	+ 2.6%
Apr-2026	$339,000	$330,000	+ 2.7%
May-2026	$358,250	$342,478	+ 4.6%
Jun-2026	$350,000	$346,000	+ 1.2%
Jul-2026	$355,000	$349,900	+ 1.5%
Aug-2026	$349,950	$335,000	+ 4.5%
Sep-2026	$340,000	$340,000	0.0%
Oct-2026	**$335,000**	**$330,000**	**+ 1.5%**
12-Month Avg*	$345,000	$336,950	+ 2.4%

* Median Sales Price for all properties from November 2025 through October 2026. This is not the average of the individual figures above.

Historical Median Sales Price by Month

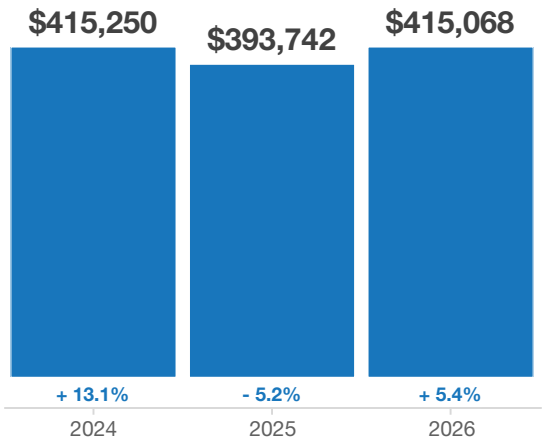


Average Sales Price

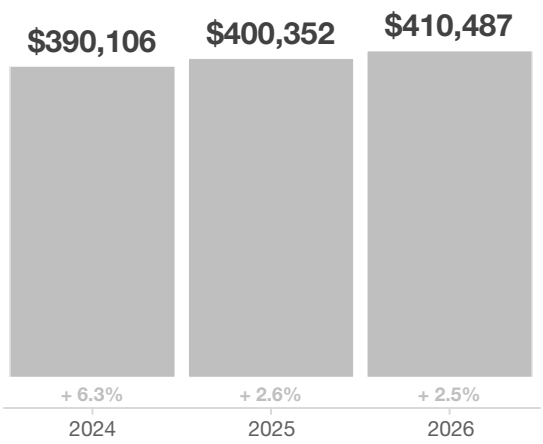
Average sales price for all closed sales, not accounting for seller concessions, in a given month.

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October



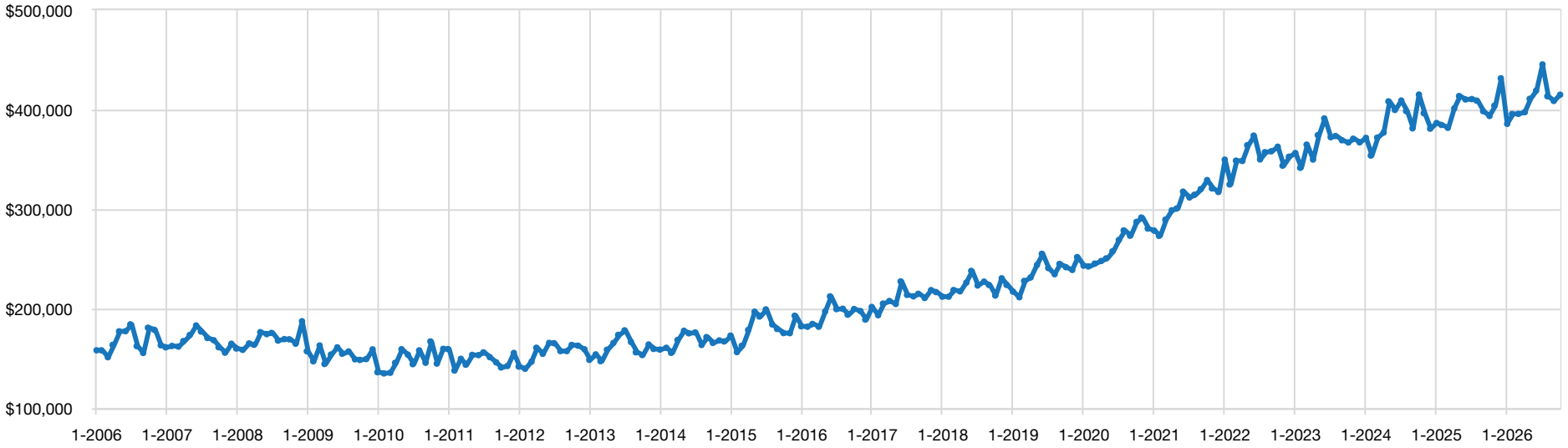
Year to Date



Avg. Sales Price		Prior Year	Year-Over-Year Change
Nov-2025	$404,093	$396,459	+ 1.9%
Dec-2025	$431,551	$380,950	+ 13.3%
Jan-2026	$385,786	$386,643	- 0.2%
Feb-2026	$395,726	$384,715	+ 2.9%
Mar-2026	$395,865	$381,837	+ 3.7%
Apr-2026	$397,582	$401,316	- 0.9%
May-2026	$410,955	$413,733	- 0.7%
Jun-2026	$419,180	$410,333	+ 2.2%
Jul-2026	$445,538	$410,712	+ 8.5%
Aug-2026	$413,564	$409,129	+ 1.1%
Sep-2026	$408,829	$398,577	+ 2.6%
Oct-2026	**$415,068**	**$393,742**	**+ 5.4%**
12-Month Avg*	$411,754	$398,482	+ 3.3%

* Avg. Sales Price for all properties from November 2025 through October 2026. This is not the average of the individual figures above.

Historical Average Sales Price by Month

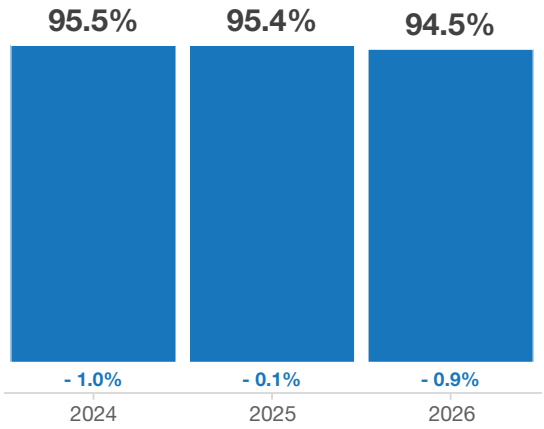


Percent of Original List Price Received

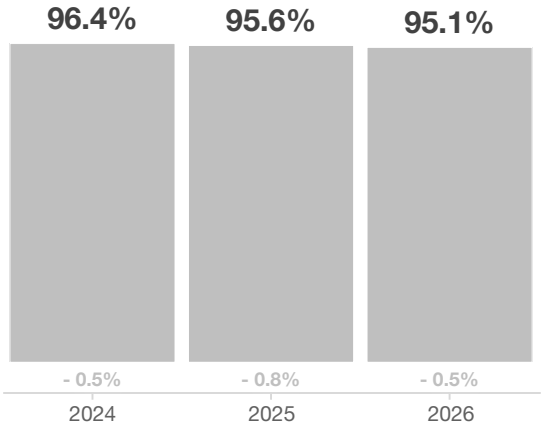
Percentage found when dividing a property's sales price by its original list price, then taking the average for all properties sold in a given month, not accounting for seller concessions.

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Year to Date



Pct. of Orig. Price Received		Prior Year	Year-Over-Year Change
Nov-2025	94.8%	95.2%	- 0.4%
Dec-2025	94.1%	94.9%	- 0.8%
Jan-2026	94.0%	94.2%	- 0.2%
Feb-2026	94.6%	95.0%	- 0.4%
Mar-2026	94.9%	96.2%	- 1.4%
Apr-2026	95.6%	96.4%	- 0.8%
May-2026	95.7%	95.9%	- 0.2%
Jun-2026	95.5%	95.8%	- 0.3%
Jul-2026	95.5%	96.2%	- 0.7%
Aug-2026	95.1%	95.2%	- 0.1%
Sep-2026	94.3%	95.0%	- 0.7%
Oct-2026	**94.5%**	**95.4%**	**- 0.9%**
12-Month Avg*	95.0%	95.5%	- 0.6%

* Pct. of Orig. Price Received for all properties from November 2025 through October 2026. This is not the average of the individual figures above.

Historical Percent of Original List Price Received by Month

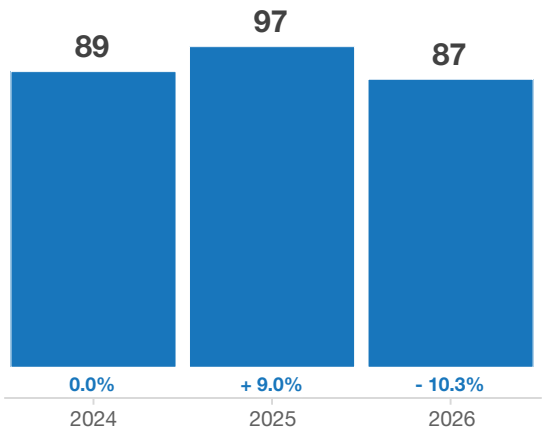


Housing Affordability Index

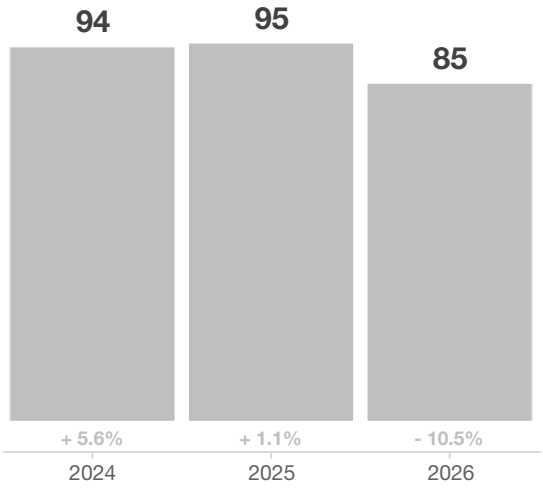
This index measures housing affordability for the region. For example, an index of 120 means the median household income is 120% of what is necessary to qualify for the median-priced home under prevailing interest rates. A higher number means greater affordability.

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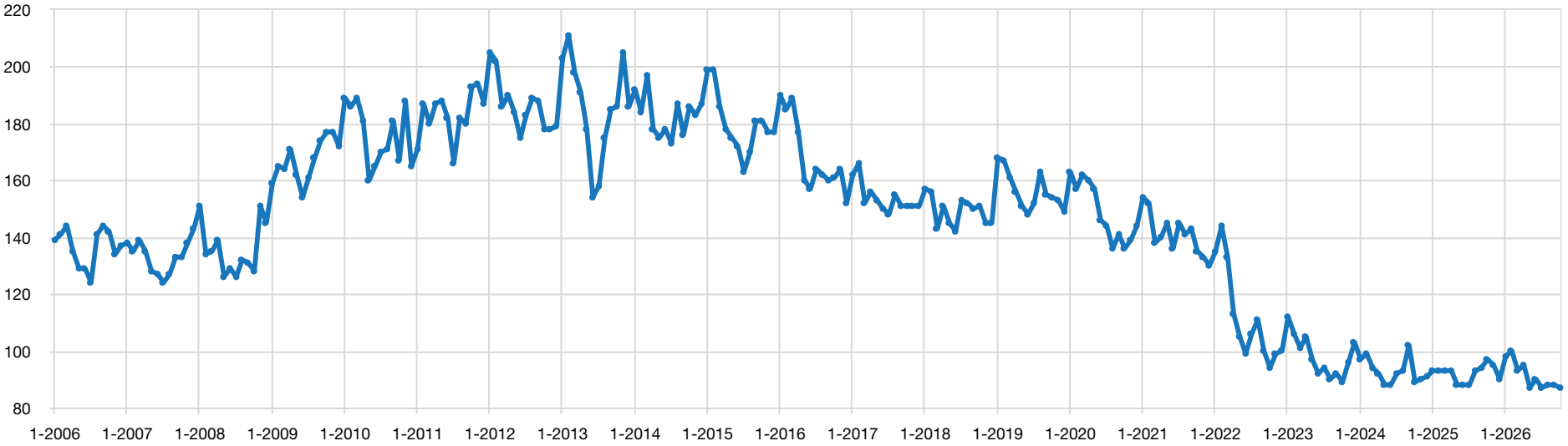


Year to Date



Affordability Index		Prior Year	Year-Over-Year Change
Nov-2025	95	90	+ 5.6%
Dec-2025	90	91	- 1.1%
Jan-2026	98	93	+ 5.4%
Feb-2026	100	93	+ 7.5%
Mar-2026	93	93	0.0%
Apr-2026	95	93	+ 2.2%
May-2026	87	88	- 1.1%
Jun-2026	90	88	+ 2.3%
Jul-2026	87	88	- 1.1%
Aug-2026	88	93	- 5.4%
Sep-2026	88	94	- 6.4%
Oct-2026	**87**	**97**	**- 10.3%**
12-Month Avg	92	92	0.0%

Historical Housing Affordability Index by Month

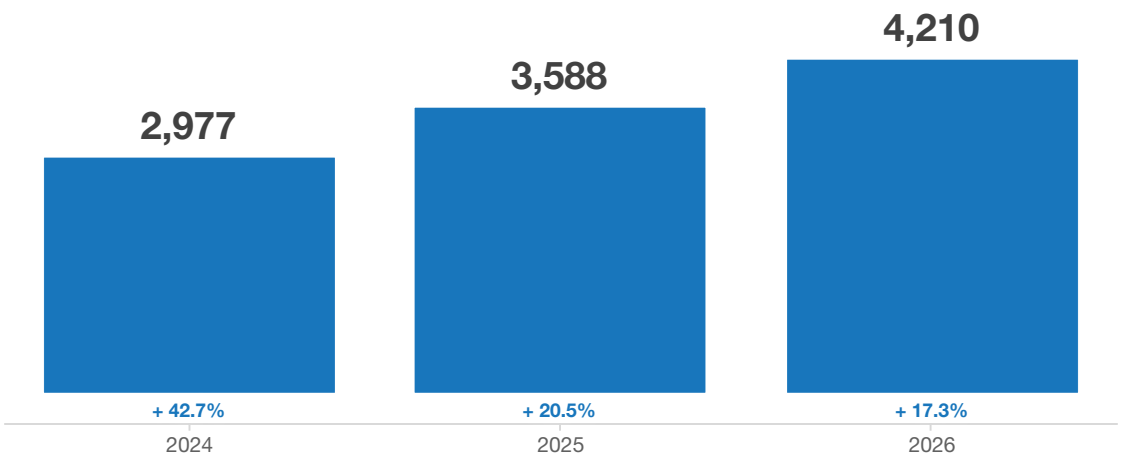


Inventory of Homes for Sale

The number of properties available for sale in active status at the end of a given month.

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Homes for Sale		Prior Year	Year-Over-Year Change
Nov-2025	3,462	2,879	+ 20.3%
Dec-2025	3,175	2,627	+ 20.9%
Jan-2026	3,311	2,727	+ 21.4%
Feb-2026	3,397	2,870	+ 18.4%
Mar-2026	3,476	2,879	+ 20.7%
Apr-2026	3,838	2,997	+ 28.1%
May-2026	3,953	3,125	+ 26.5%
Jun-2026	4,044	3,217	+ 25.7%
Jul-2026	4,114	3,378	+ 21.8%
Aug-2026	4,054	3,442	+ 17.8%
Sep-2026	4,102	3,513	+ 16.8%
Oct-2026	**4,210**	**3,588**	**+ 17.3%**
12-Month Avg	3,761	3,104	+ 21.2%

Historical Inventory of Homes for Sale by Month

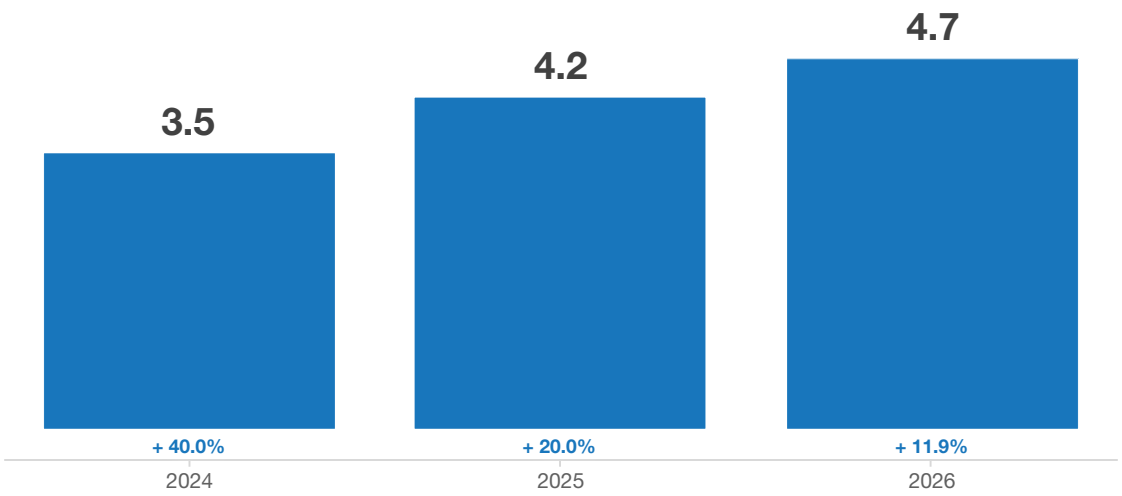


Months Supply of Inventory

The inventory of homes for sale at the end of a given month, divided by the average monthly pending sales from the last 12 months.

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October



Months Supply		Prior Year	Year-Over-Year Change
Nov-2025	4.0	3.3	+ 21.2%
Dec-2025	3.7	3.0	+ 23.3%
Jan-2026	3.8	3.2	+ 18.8%
Feb-2026	3.9	3.4	+ 14.7%
Mar-2026	3.9	3.4	+ 14.7%
Apr-2026	4.3	3.5	+ 22.9%
May-2026	4.4	3.7	+ 18.9%
Jun-2026	4.5	3.8	+ 18.4%
Jul-2026	4.5	3.9	+ 15.4%
Aug-2026	4.4	4.0	+ 10.0%
Sep-2026	4.5	4.1	+ 9.8%
Oct-2026	**4.7**	**4.2**	**+ 11.9%**
12-Month Avg*	4.2	3.6	+ 16.5%

* Months Supply for all properties from November 2025 through October 2026. This is not the average of the individual figures above.

Historical Months Supply of Inventory by Month

