Weekly Market Activity Report

GREATER CHATTANOOGA REALTORS®

For Week Ending October 4, 2025

Data current as of October 13, 2025

Nationally, the best time to buy a home is the week of October 12–18, according to a recent report from Realtor.com. Historically, this week offers the most favorable conditions for buyers, with higher inventory levels, lower home prices, reduced competition, and a slower market pace. However, the optimal buying window varies across local markets. Some areas have already experienced peak buyer conditions, while others may not reach their ideal period until November or December.

In the Chattanooga region, for the week ending October 4:

- New Listings decreased 7.1% to 326
- Pending Sales increased 4.7% to 199
- Inventory increased 23.2% to 3,627

For the month of September:

- Median Sales Price increased 7.2% to $341,825
- Days on Market increased 11.9% to 47
- Percent of Original List Price Received decreased 0.2% to 95.2%
- Months Supply of Inventory increased 17.1% to 4.1

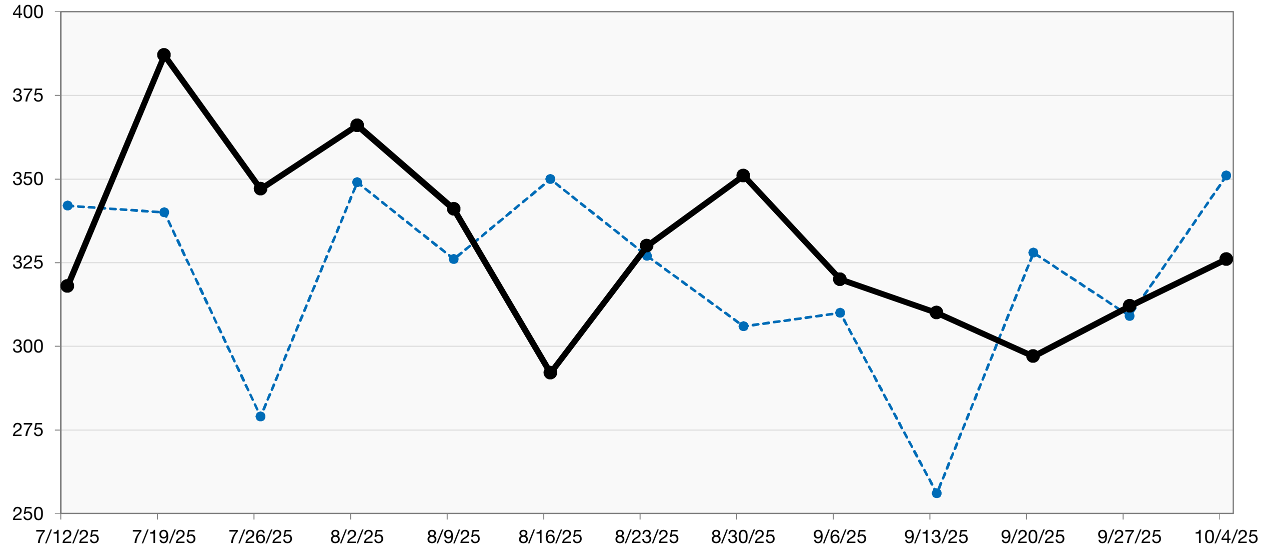
Quick Facts

- 7.1%	+ 4.7%	+ 23.2%
Change in **New Listings**	Change in **Pending Sales**	Change in **Inventory**

New Listings

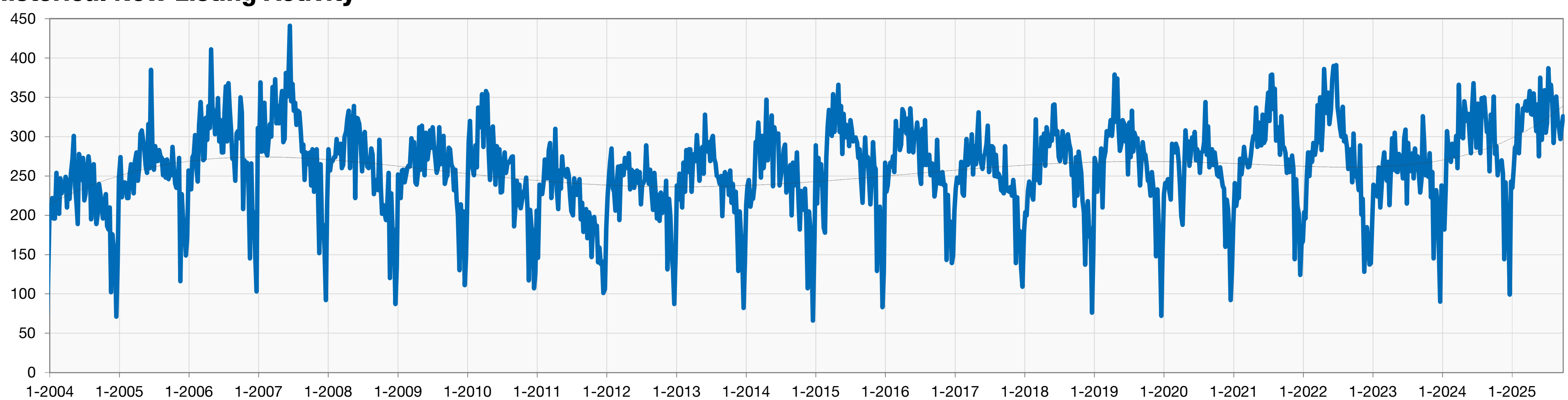
A count of the properties that have been newly listed on the market in a given week.

Last Three Months



For the Week Ending	Current Activity	One Year Ago	+ / –
7/12/2025	318	342	- 7.0%
7/19/2025	387	340	+ 13.8%
7/26/2025	347	279	+ 24.4%
8/2/2025	366	349	+ 4.9%
8/9/2025	341	326	+ 4.6%
8/16/2025	292	350	- 16.6%
8/23/2025	330	327	+ 0.9%
8/30/2025	351	306	+ 14.7%
9/6/2025	320	310	+ 3.2%
9/13/2025	310	256	+ 21.1%
9/20/2025	297	328	- 9.5%
9/27/2025	312	309	+ 1.0%
10/4/2025	**326**	**351**	**- 7.1%**
3-Month Total	4,297	4,173	+ 3.0%

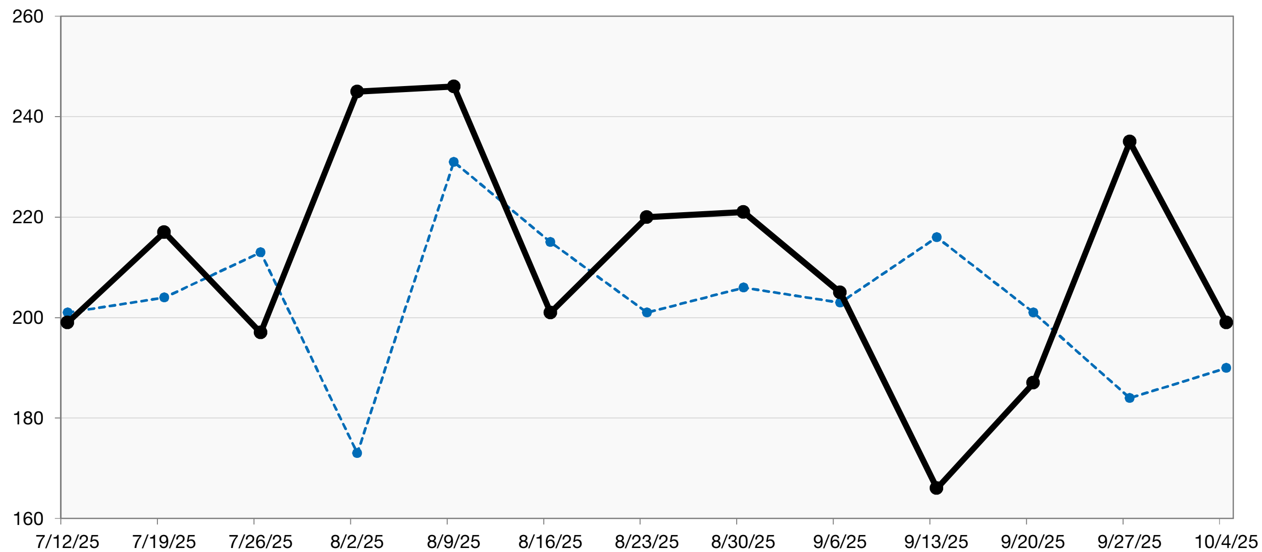
Historical New Listing Activity



Pending Sales

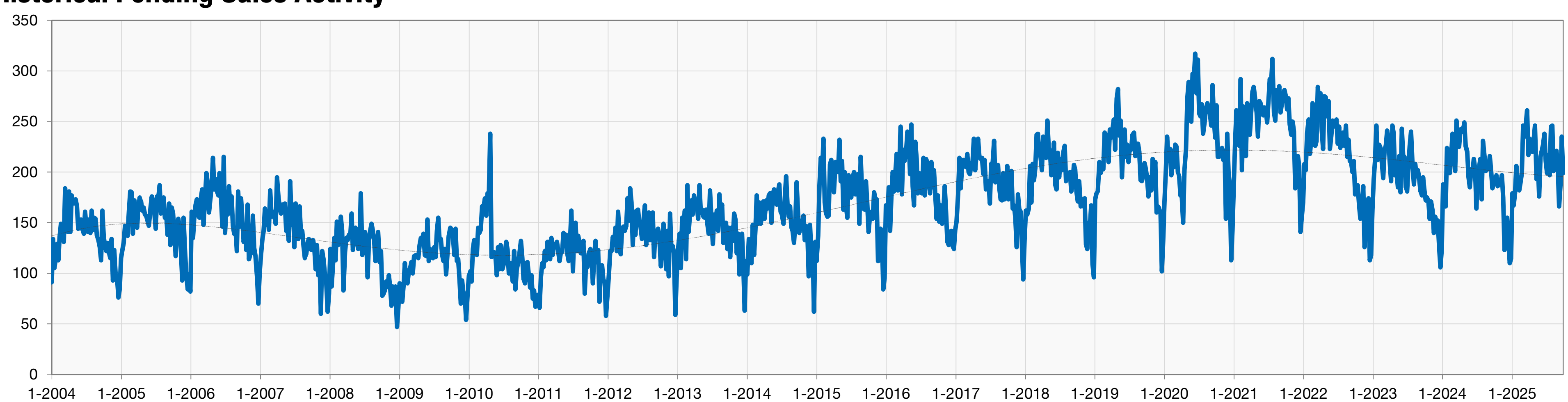
A count of the properties that have offers accepted on them in a given week.

Last Three Months



For the Week Ending	Current Activity	One Year Ago	+ / –
7/12/2025	199	201	- 1.0%
7/19/2025	217	204	+ 6.4%
7/26/2025	197	213	- 7.5%
8/2/2025	245	173	+ 41.6%
8/9/2025	246	231	+ 6.5%
8/16/2025	201	215	- 6.5%
8/23/2025	220	201	+ 9.5%
8/30/2025	221	206	+ 7.3%
9/6/2025	205	203	+ 1.0%
9/13/2025	166	216	- 23.1%
9/20/2025	187	201	- 7.0%
9/27/2025	235	184	+ 27.7%
10/4/2025	**199**	**190**	**+ 4.7%**
3-Month Total	2,738	2,638	+ 3.8%

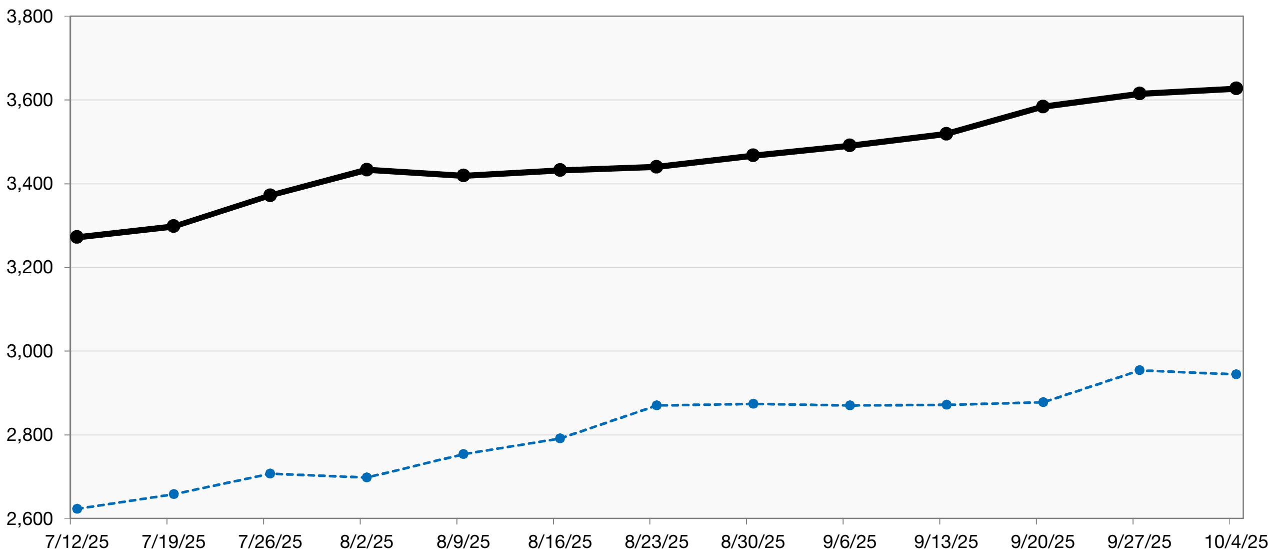
Historical Pending Sales Activity



Inventory of Homes for Sale

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

Last Three Months



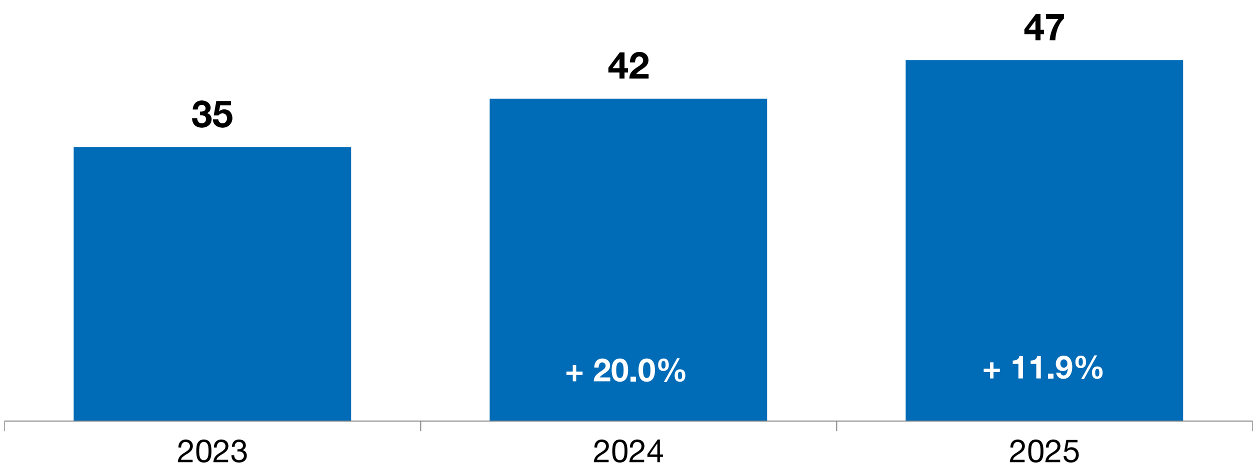
For the Week Ending	Current Activity	One Year Ago	+ / –
7/12/2025	3,272	2,623	+ 24.7%
7/19/2025	3,298	2,658	+ 24.1%
7/26/2025	3,372	2,707	+ 24.6%
8/2/2025	3,433	2,698	+ 27.2%
8/9/2025	3,419	2,754	+ 24.1%
8/16/2025	3,432	2,791	+ 23.0%
8/23/2025	3,440	2,870	+ 19.9%
8/30/2025	3,467	2,874	+ 20.6%
9/6/2025	3,491	2,870	+ 21.6%
9/13/2025	3,519	2,872	+ 22.5%
9/20/2025	3,584	2,878	+ 24.5%
9/27/2025	3,615	2,954	+ 22.4%
10/4/2025	**3,627**	**2,944**	**+ 23.2%**
3-Month Avg	3,459	2,807	+ 23.2%

Historical Inventory Activity

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.

September



Month	Current Activity	One Year Previous	+ / –
October 2024	46	35	+ 31.4%
November 2024	44	40	+ 10.0%
December 2024	50	41	+ 22.0%
January 2025	56	45	+ 24.4%
February 2025	57	47	+ 21.3%
March 2025	50	51	- 2.0%
April 2025	46	42	+ 9.5%
May 2025	44	34	+ 29.4%
June 2025	50	39	+ 28.2%
July 2025	49	39	+ 25.6%
August 2025	46	38	+ 21.1%
September 2025	**47**	**42**	**+ 11.9%**
12-Month Avg	48	41	+ 17.1%

Historical Days on Market Until Sale

Median Sales Price

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

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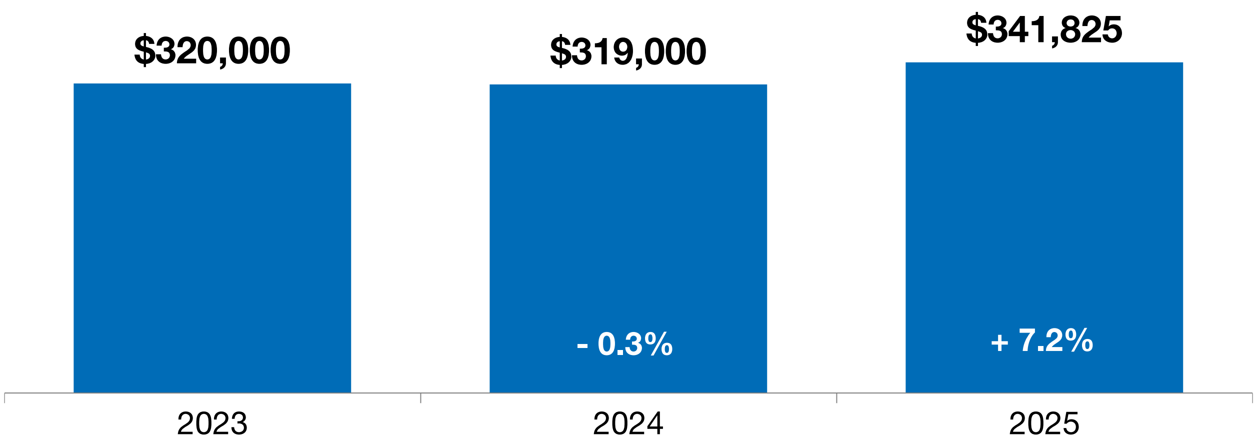
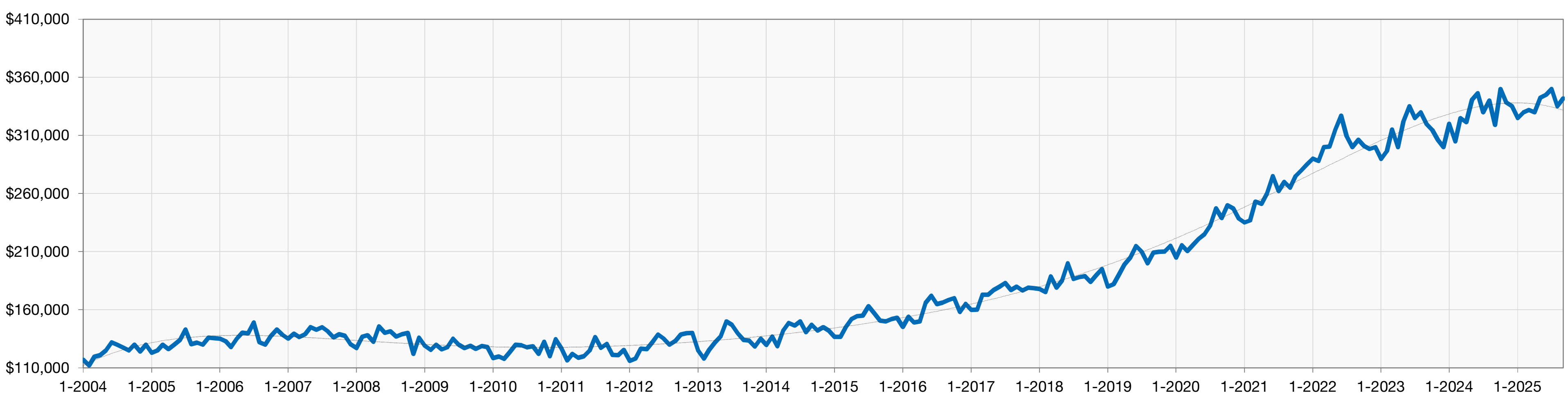
September



Month	Current Activity	One Year Previous	+ / –
October 2024	$350,000	$314,900	+ 11.1%
November 2024	$338,213	$306,000	+ 10.5%
December 2024	$335,000	$300,000	+ 11.7%
January 2025	$325,000	$319,950	+ 1.6%
February 2025	$330,000	$305,000	+ 8.2%
March 2025	$332,000	$325,000	+ 2.2%
April 2025	$330,000	$321,252	+ 2.7%
May 2025	$342,478	$340,737	+ 0.5%
June 2025	$345,000	$346,250	- 0.4%
July 2025	$350,000	$329,900	+ 6.1%
August 2025	$335,000	$340,000	- 1.5%
September 2025	**$341,825**	**$319,000**	**+ 7.2%**
12-Month Avg	$339,700	$324,250	+ 4.8%

Historical Median Sales Price



Percent of Original List Price Received

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

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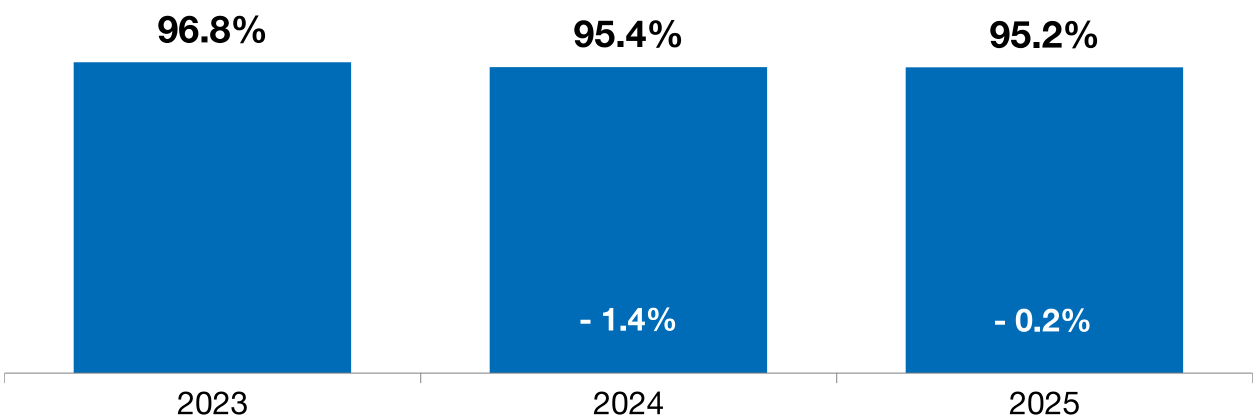
September



Month	Current Activity	One Year Previous	+ / –
October 2024	95.5%	96.5%	- 1.0%
November 2024	95.2%	96.1%	- 0.9%
December 2024	94.9%	95.5%	- 0.6%
January 2025	94.2%	96.3%	- 2.2%
February 2025	95.0%	96.0%	- 1.0%
March 2025	96.2%	96.7%	- 0.5%
April 2025	96.4%	96.8%	- 0.4%
May 2025	95.9%	97.3%	- 1.4%
June 2025	95.8%	97.1%	- 1.3%
July 2025	96.2%	96.3%	- 0.1%
August 2025	95.2%	96.1%	- 0.9%
September 2025	**95.2%**	**95.4%**	**- 0.2%**
12-Month Avg	95.5%	96.4%	- 0.9%

Historical Percent of Original List Price Received

Percent of Last List Price Received

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

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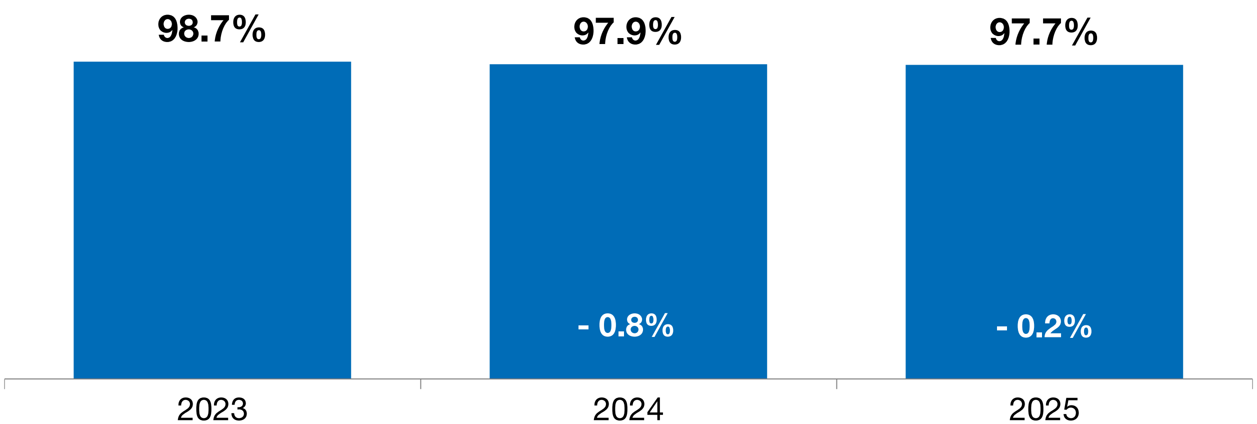
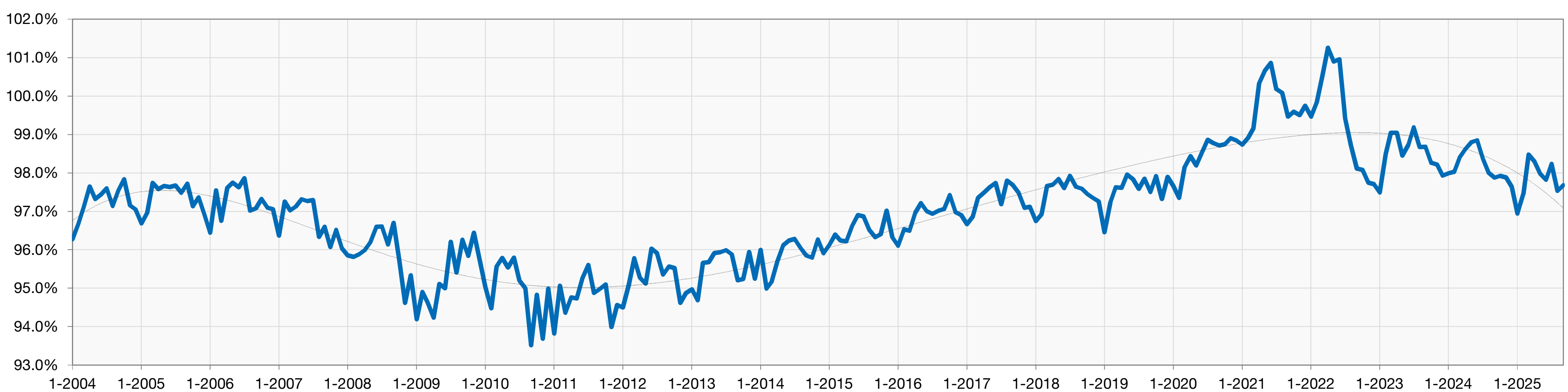
September



Month	Current Activity	One Year Previous	+ / –
October 2024	97.9%	98.3%	- 0.4%
November 2024	97.9%	98.2%	- 0.3%
December 2024	97.6%	97.9%	- 0.3%
January 2025	96.9%	98.0%	- 1.1%
February 2025	97.5%	98.0%	- 0.5%
March 2025	98.5%	98.4%	+ 0.1%
April 2025	98.3%	98.6%	- 0.3%
May 2025	98.0%	98.8%	- 0.8%
June 2025	97.8%	98.9%	- 1.1%
July 2025	98.2%	98.4%	- 0.2%
August 2025	97.5%	98.0%	- 0.5%
September 2025	**97.7%**	**97.9%**	**- 0.2%**
12-Month Avg	97.9%	98.3%	- 0.4%

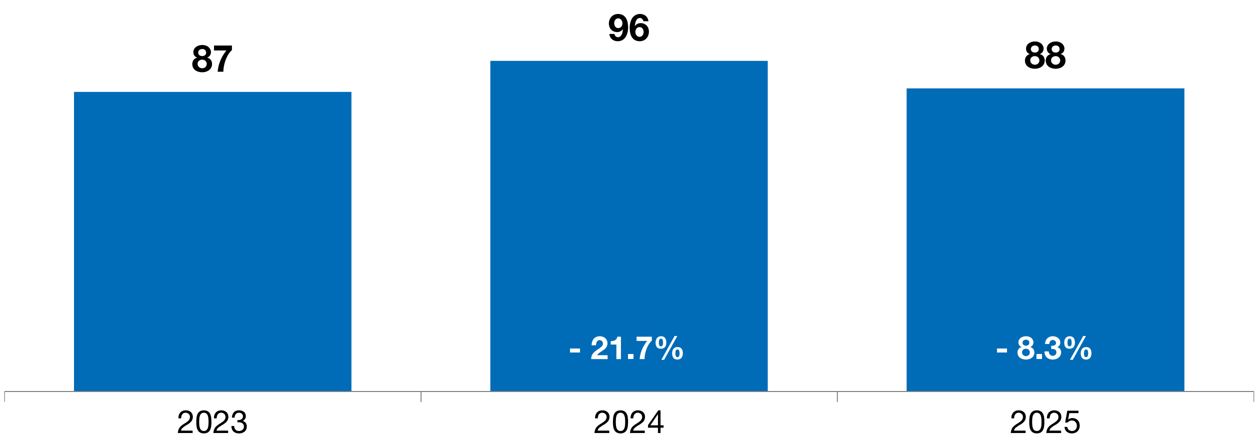
Historical Percent of Last List Price Received



Housing Affordability Index

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

September



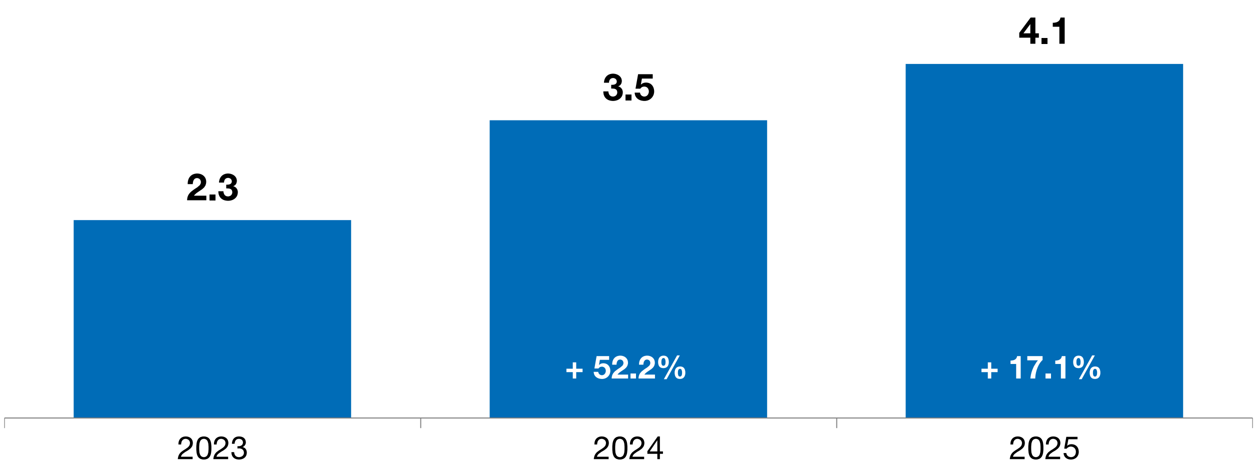
Month	Current Activity	One Year Previous	+ / –
October 2024	84	85	- 1.2%
November 2024	85	91	- 6.6%
December 2024	86	98	- 12.2%
January 2025	89	92	- 3.3%
February 2025	88	94	- 6.4%
March 2025	88	89	- 1.1%
April 2025	88	87	+ 1.1%
May 2025	84	84	0.0%
June 2025	84	84	0.0%
July 2025	83	87	- 4.6%
August 2025	89	88	+ 1.1%
September 2025	**88**	**96**	**- 8.3%**
12-Month Avg	86	90	- 4.4%

Historical Housing Affordability Index

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.

September



Month	Current Activity	One Year Previous	+ / –
October 2024	3.5	2.5	+ 40.0%
November 2024	3.3	2.5	+ 32.0%
December 2024	3.0	2.4	+ 25.0%
January 2025	3.2	2.4	+ 33.3%
February 2025	3.4	2.5	+ 36.0%
March 2025	3.4	2.4	+ 41.7%
April 2025	3.5	2.5	+ 40.0%
May 2025	3.7	2.8	+ 32.1%
June 2025	3.8	3.0	+ 26.7%
July 2025	3.9	3.2	+ 21.9%
August 2025	4.0	3.4	+ 17.6%
September 2025	**4.1**	**3.5**	**+ 17.1%**
12-Month Avg	3.6	2.8	+ 28.6%

Historical Months Supply of Inventory