Weekly Market Activity Report

GREATER CHATTANOOGA REALTORS®

For Week Ending November 8, 2025

Data current as of November 17, 2025

According to ResiClub's analysis of the U.S. Census Bureau's 2024 American Community Survey, 35 million, or 40.3%, of U.S. homeowners are mortgage-free, up from 39.8% in 2023. More than half of these homeowners (54%) are aged 65 or older, a group that represents just over a third (34.1%) of all U.S. homeowners, with 64% owning their homes outright.

In the Chattanooga region, for the week ending November 8:

- New Listings increased 21.4% to 318
- Pending Sales decreased 4.8% to 179
- Inventory increased 22.9% to 3,656

For the month of October:

- Median Sales Price decreased 5.7% to $330,000
- Days on Market increased 6.5% to 49
- Percent of Original List Price Received remained flat at 95.5
- Months Supply of Inventory increased 20.0% to 4.2

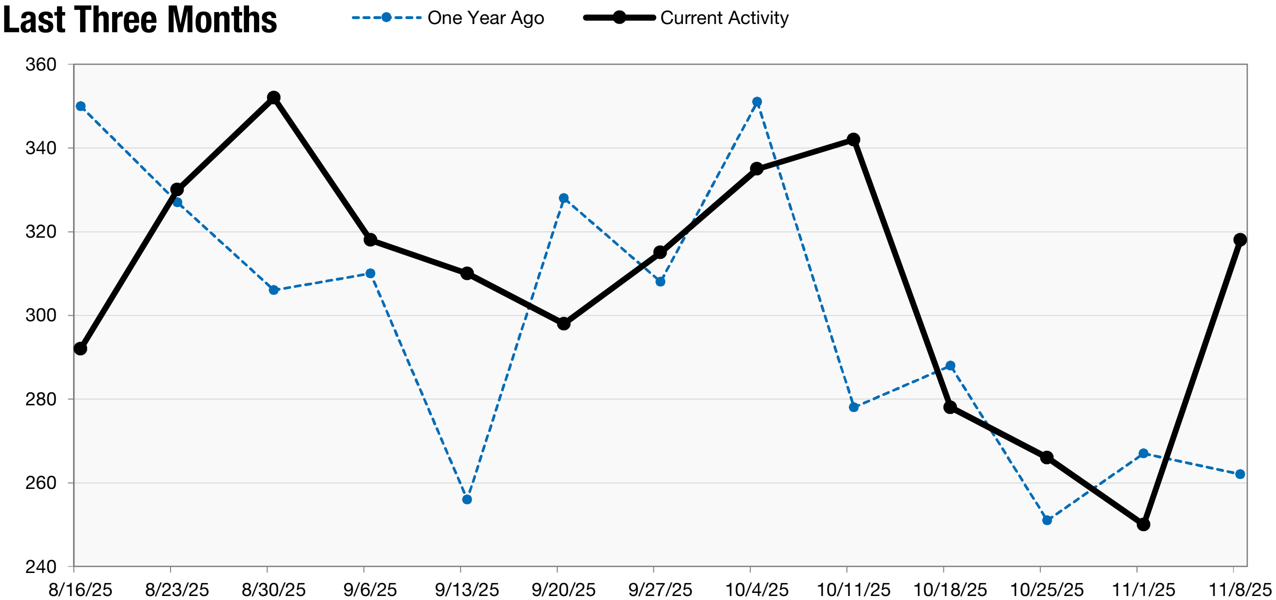
Quick Facts

+ 21.4%	- 4.8%	+ 22.9%
Change in **New Listings**	Change in **Pending Sales**	Change in **Inventory**

New Listings

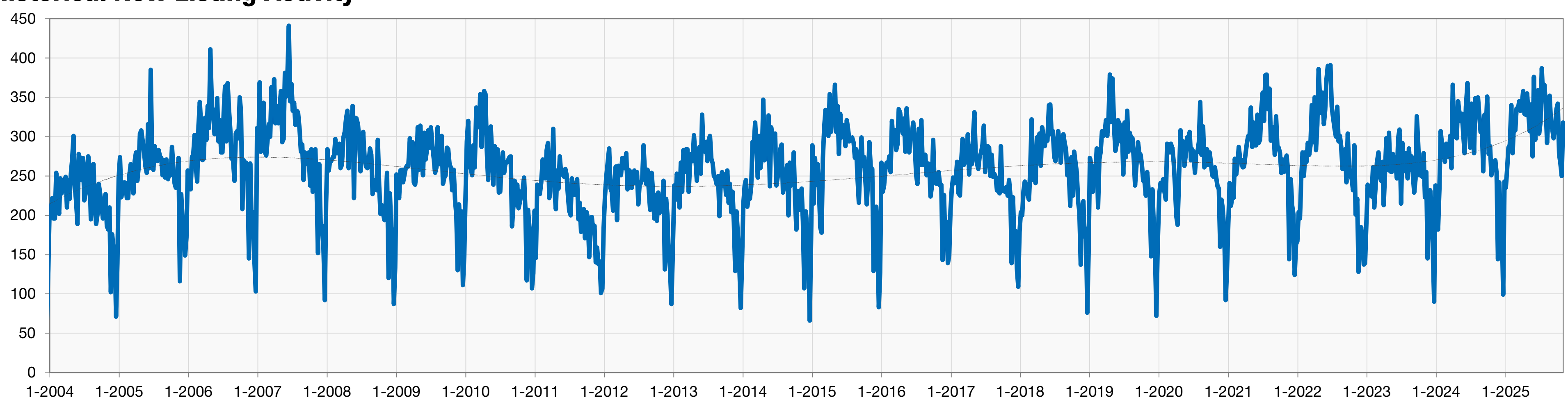
A count of the properties that have been newly listed on the market in a given week.

Last Three Months



For the Week Ending	Current Activity	One Year Ago	+ / –
8/16/2025	292	350	- 16.6%
8/23/2025	330	327	+ 0.9%
8/30/2025	352	306	+ 15.0%
9/6/2025	318	310	+ 2.6%
9/13/2025	310	256	+ 21.1%
9/20/2025	298	328	- 9.1%
9/27/2025	315	308	+ 2.3%
10/4/2025	335	351	- 4.6%
10/11/2025	342	278	+ 23.0%
10/18/2025	278	288	- 3.5%
10/25/2025	266	251	+ 6.0%
11/1/2025	250	267	- 6.4%
11/8/2025	**318**	**262**	**+ 21.4%**
3-Month Total	4,004	3,882	+ 3.1%

Historical New Listing Activity



Pending Sales

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

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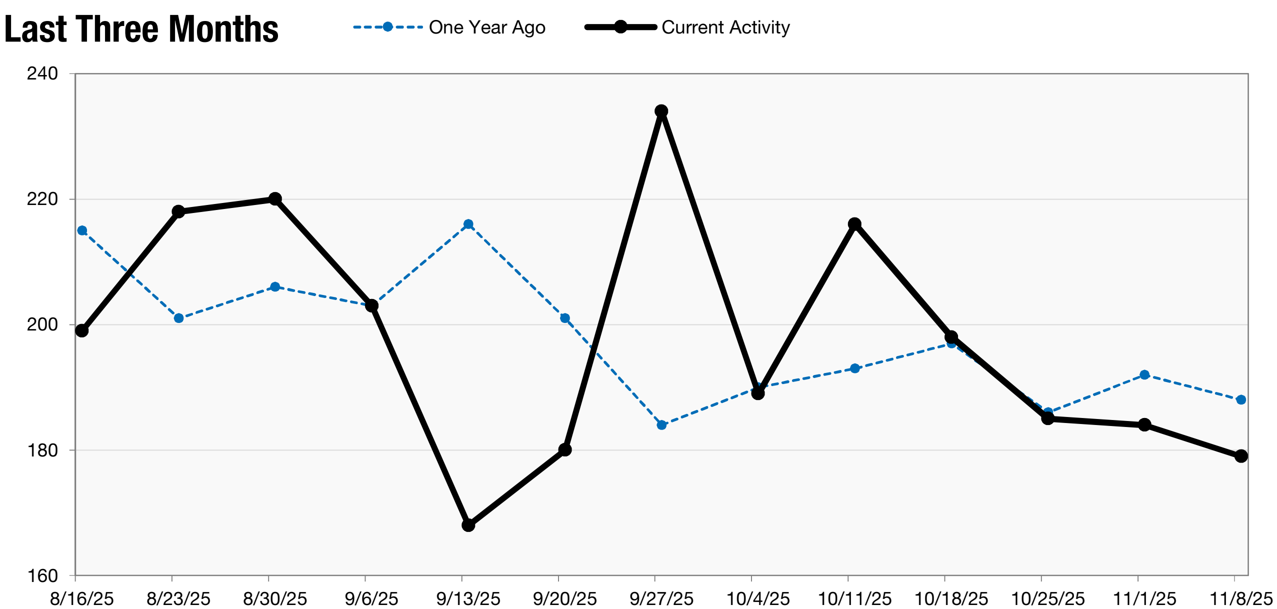
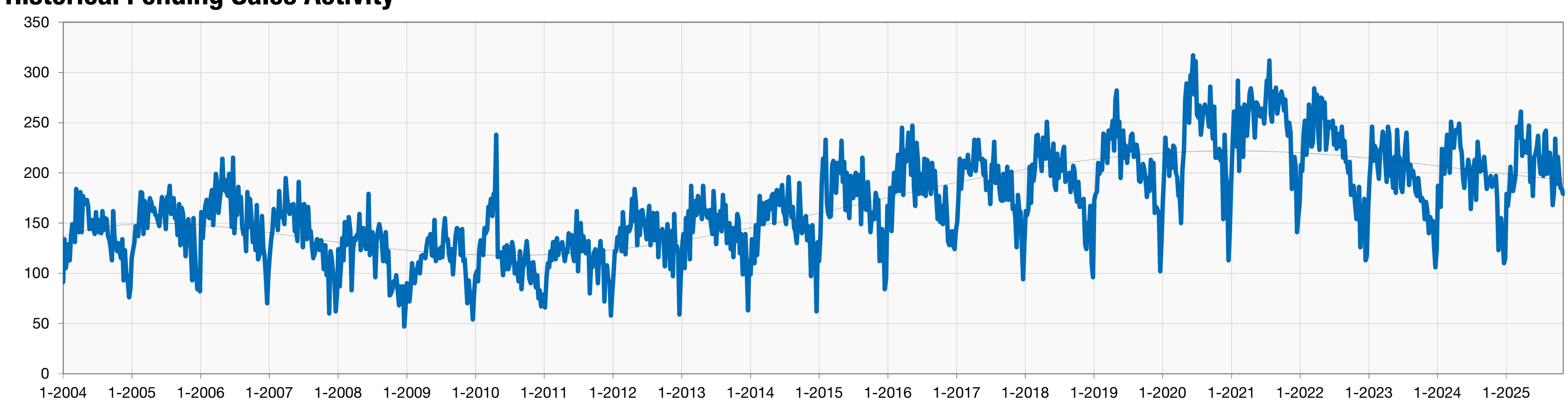
Last Three Months



For the Week Ending	Current Activity	One Year Ago	+ / –
8/16/2025	199	215	- 7.4%
8/23/2025	218	201	+ 8.5%
8/30/2025	220	206	+ 6.8%
9/6/2025	203	203	0.0%
9/13/2025	168	216	- 22.2%
9/20/2025	180	201	- 10.4%
9/27/2025	234	184	+ 27.2%
10/4/2025	189	190	- 0.5%
10/11/2025	216	193	+ 11.9%
10/18/2025	198	197	+ 0.5%
10/25/2025	185	186	- 0.5%
11/1/2025	184	192	- 4.2%
11/8/2025	**179**	**188**	**- 4.8%**
3-Month Total	2,573	2,572	+ 0.0%

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.

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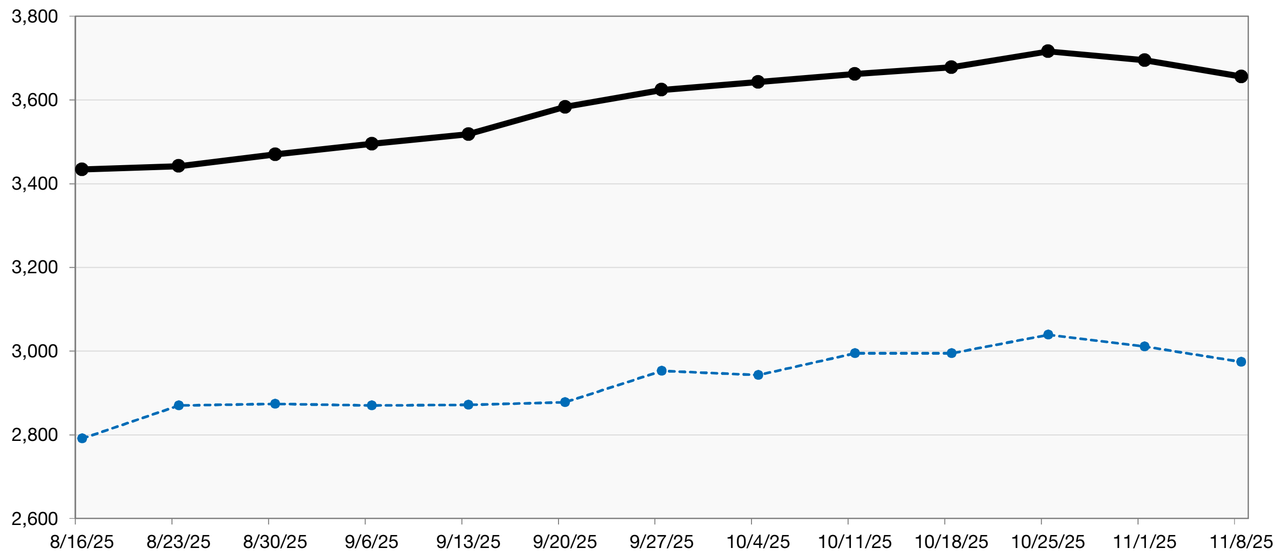
Last Three Months



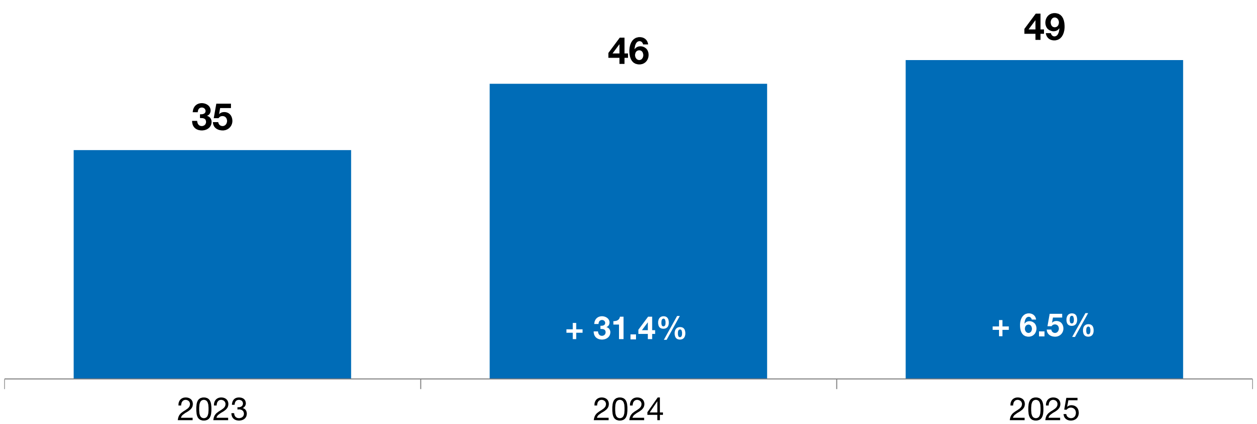
For the Week Ending	Current Activity	One Year Ago	+ / –
8/16/2025	3,434	2,791	+ 23.0%
8/23/2025	3,442	2,870	+ 19.9%
8/30/2025	3,470	2,874	+ 20.7%
9/6/2025	3,495	2,870	+ 21.8%
9/13/2025	3,518	2,872	+ 22.5%
9/20/2025	3,583	2,878	+ 24.5%
9/27/2025	3,624	2,953	+ 22.7%
10/4/2025	3,643	2,943	+ 23.8%
10/11/2025	3,662	2,995	+ 22.3%
10/18/2025	3,678	2,995	+ 22.8%
10/25/2025	3,716	3,039	+ 22.3%
11/1/2025	3,695	3,011	+ 22.7%
11/8/2025	**3,656**	**2,974**	**+ 22.9%**
3-Month Avg	3,586	2,928	+ 22.5%

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.

October



Month	Current Activity	One Year Previous	+ / –
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	46	42	+ 9.5%
October 2025	**49**	**46**	**+ 6.5%**
12-Month Avg	49	42	+ 16.7%

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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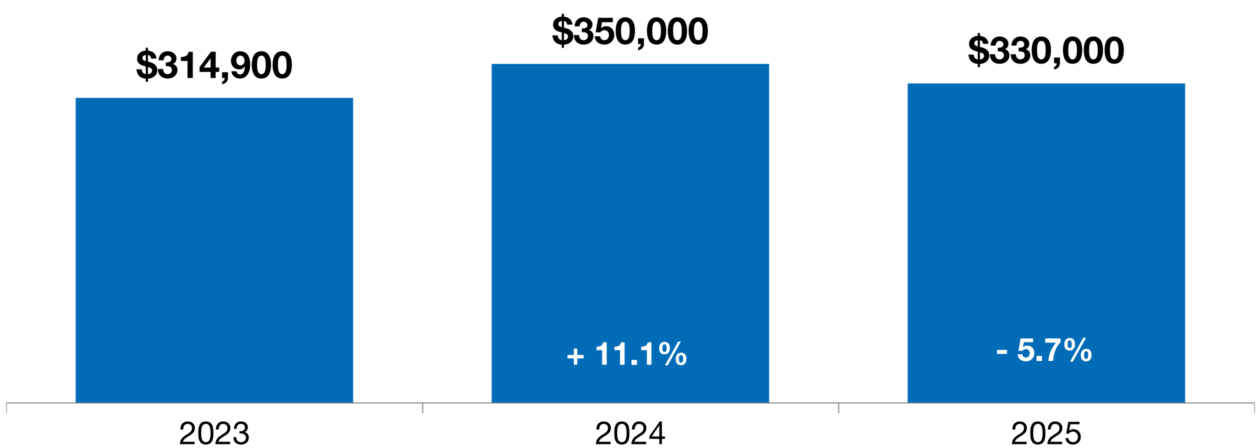
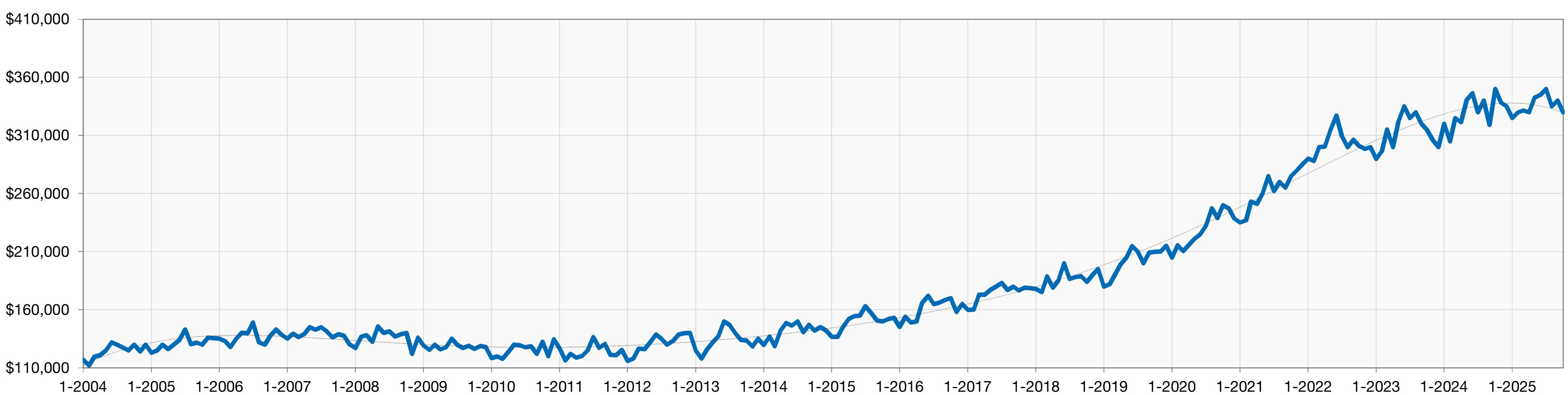
October



Month	Current Activity	One Year Previous	+ / –
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	$331,500	$325,000	+ 2.0%
April 2025	$330,000	$321,399	+ 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	$340,000	$319,000	+ 6.6%
October 2025	**$330,000**	**$350,000**	**- 5.7%**
12-Month Avg	$337,000	$325,000	+ 3.7%

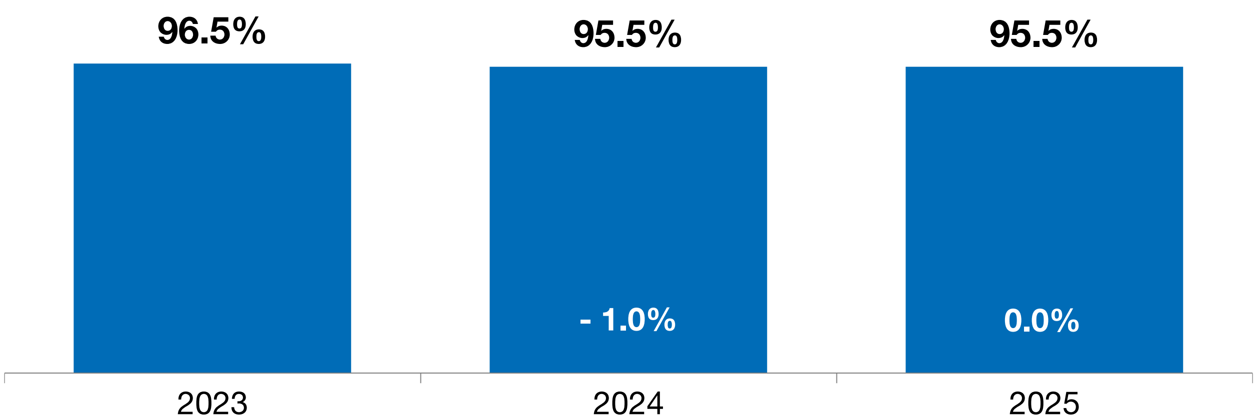
Historical Median Sales Price



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.

October



Month	Current Activity	One Year Previous	+ / –
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	95.1%	95.4%	- 0.3%
October 2025	**95.5%**	**95.5%**	**0.0%**
12-Month Avg	95.5%	96.3%	- 0.8%

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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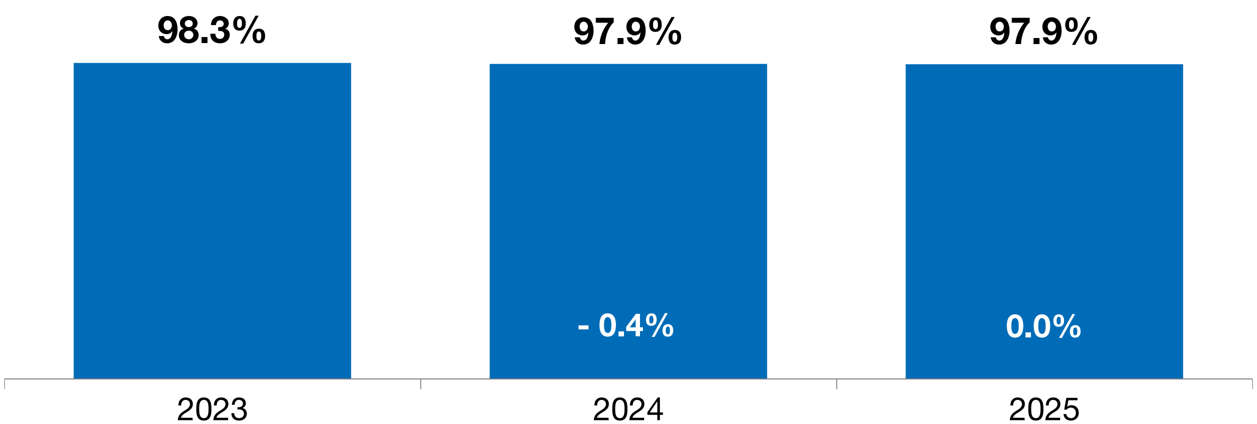
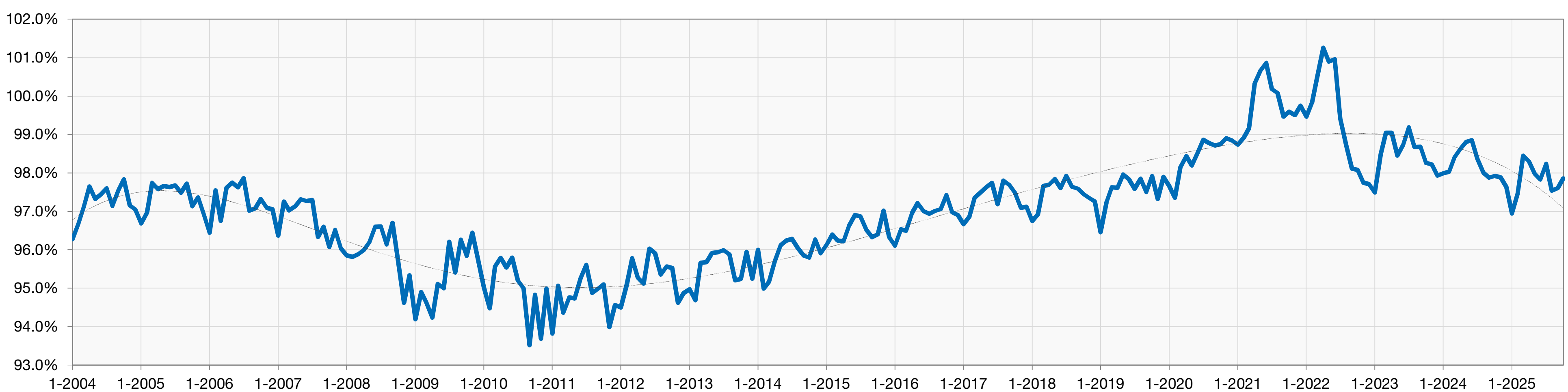
October



Month	Current Activity	One Year Previous	+ / –
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	98.4%	98.4%	0.0%
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	97.6%	97.9%	- 0.3%
October 2025	**97.9%**	**97.9%**	**0.0%**
12-Month Avg	97.8%	98.3%	- 0.5%

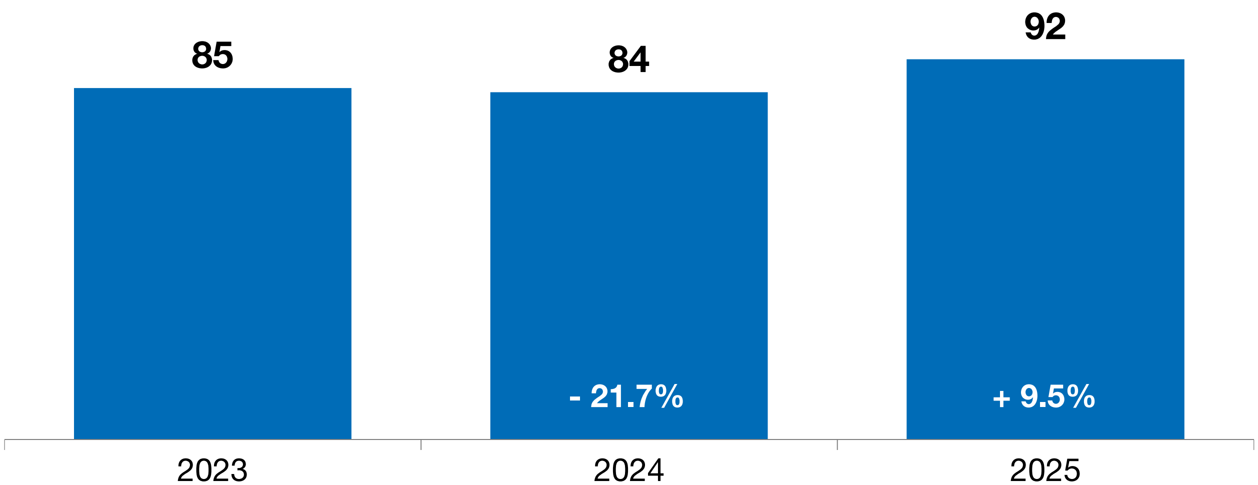
Historical Percent of Last List Price Received



Housing Affordability Index

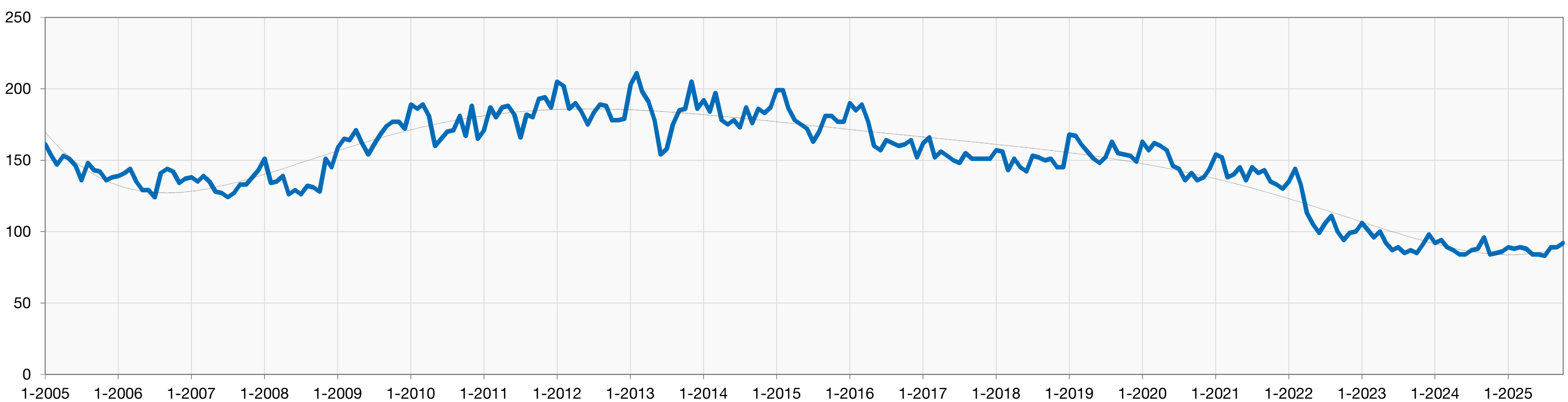
This index measures housing affordability for the region. For example, an index of 120 means the median household income was 120% of what is necessary to qualify for the median-priced home under prevailing interest rates. **A higher number means greater affordability.**

October



Month	Current Activity	One Year Previous	+ / –
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	89	89	0.0%
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	89	96	- 7.3%
October 2025	**92**	**84**	**+ 9.5%**
12-Month Avg	87	90	- 3.3%

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.

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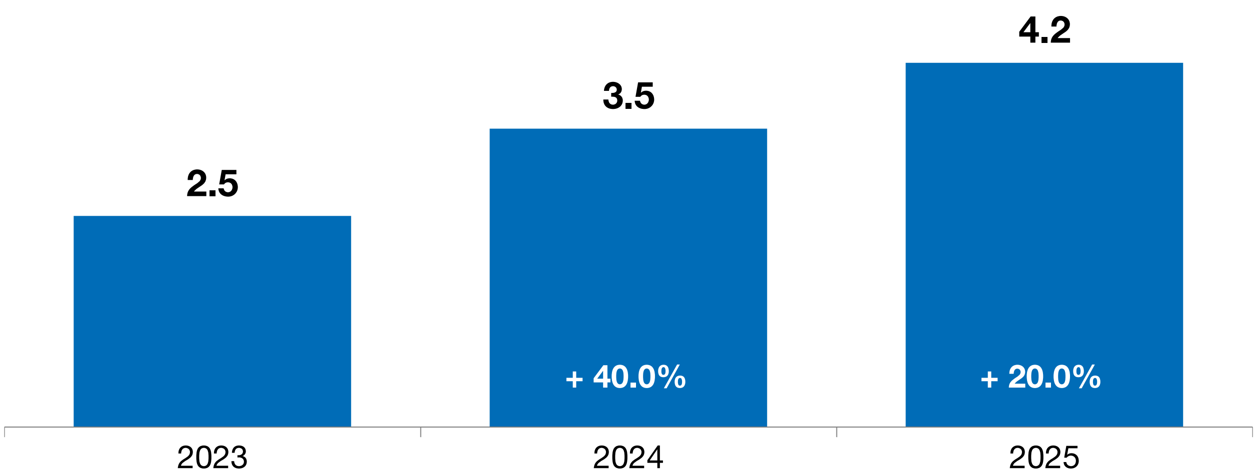
October



Month	Current Activity	One Year Previous	+ / –
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	4.0	3.2	+ 25.0%
August 2025	4.0	3.4	+ 17.6%
September 2025	4.2	3.5	+ 20.0%
October 2025	**4.2**	**3.5**	**+ 20.0%**
12-Month Avg	3.6	2.8	+ 28.6%

Historical Months Supply of Inventory