

# Weekly Market Activity Report



## For Week Ending December 27, 2025

Data current as of January 5, 2026

Nationally, 46.1% of mortgaged residential properties were classified as equity-rich in the third quarter of 2025, according to ATTOM's latest 2025 U.S. Home Equity & Underwater Report. This marks a slight decline from 47.4% the previous quarter and from 48.3% the same time last year. The three states with the highest share of equity-rich properties were Vermont (86.8%), New Hampshire (61.4%), and Rhode Island (59.8%).

In the Chattanooga region, for the week ending December 27:

- New Listings decreased 22.2% to 77
- Pending Sales decreased 9.1% to 100
- Inventory increased 22.0% to 3,405

For the month of November:

- Median Sales Price increased 0.2% to \$339,000
- Days on Market increased 11.4% to 49
- Percent of Original List Price Received decreased 0.4% to 94.8%
- Months Supply of Inventory increased 21.2% to 4.0

## Quick Facts

**- 22.2%**      **- 9.1%**      **+ 22.0%**

Change in New Listings	Change in Pending Sales	Change in Inventory
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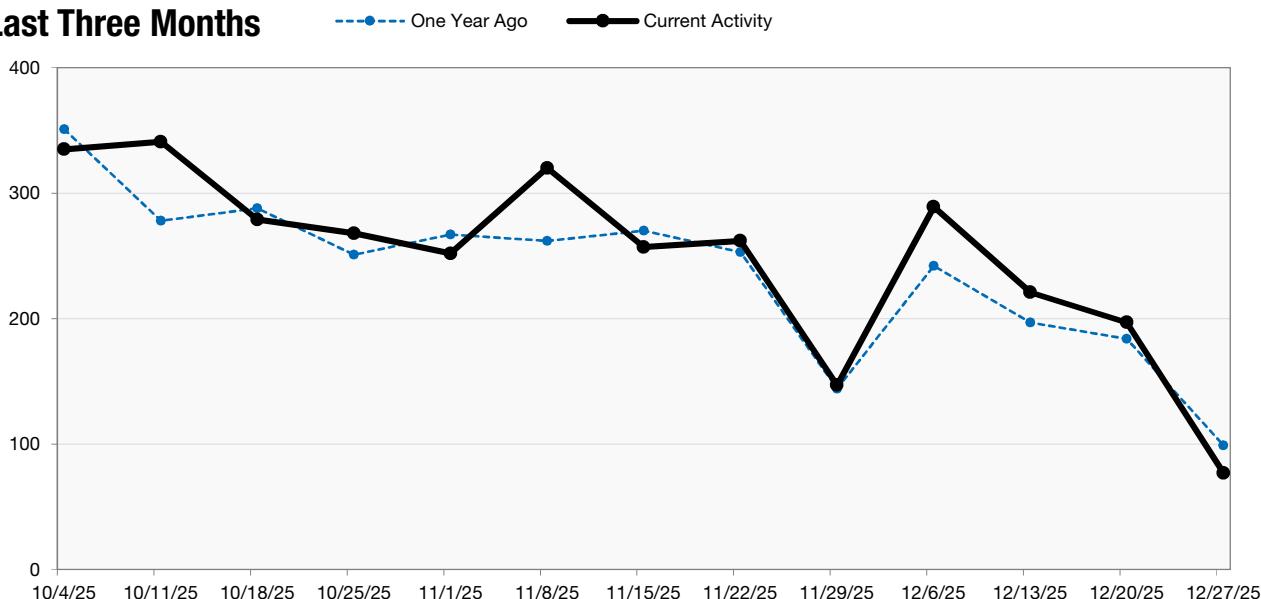


# New Listings

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

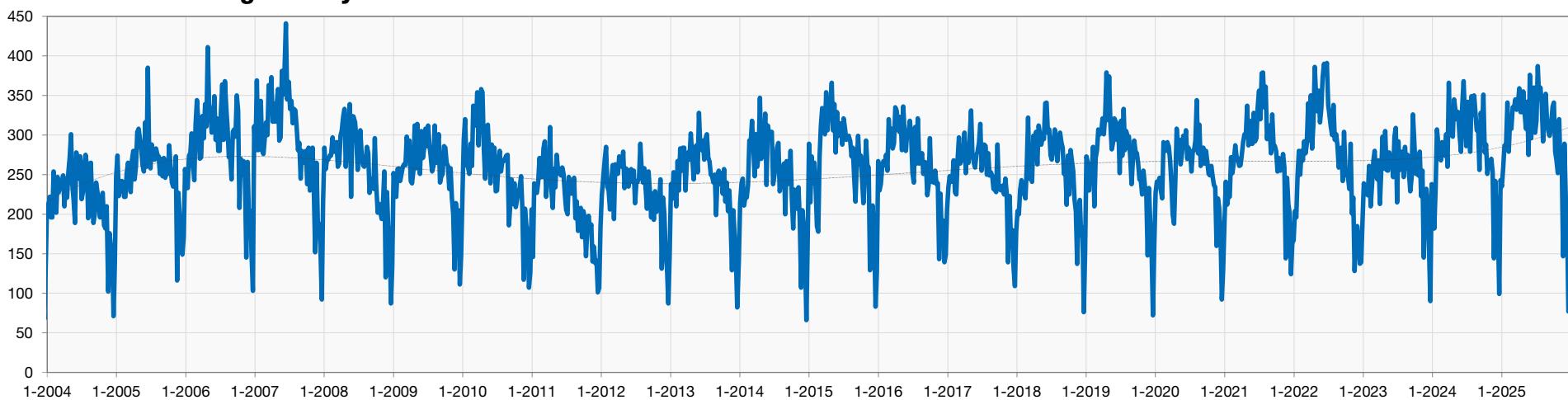


## Last Three Months



For the Week Ending	Current Activity	One Year Ago	+ / -
10/4/2025	335	351	- 4.6%
10/11/2025	341	278	+ 22.7%
10/18/2025	279	288	- 3.1%
10/25/2025	268	251	+ 6.8%
11/1/2025	252	267	- 5.6%
11/8/2025	320	262	+ 22.1%
11/15/2025	257	270	- 4.8%
11/22/2025	262	253	+ 3.6%
11/29/2025	147	144	+ 2.1%
12/6/2025	289	242	+ 19.4%
12/13/2025	221	197	+ 12.2%
12/20/2025	197	184	+ 7.1%
<b>12/27/2025</b>	<b>77</b>	<b>99</b>	<b>- 22.2%</b>
3-Month Total	3,245	3,086	+ 5.2%

## Historical New Listing Activity

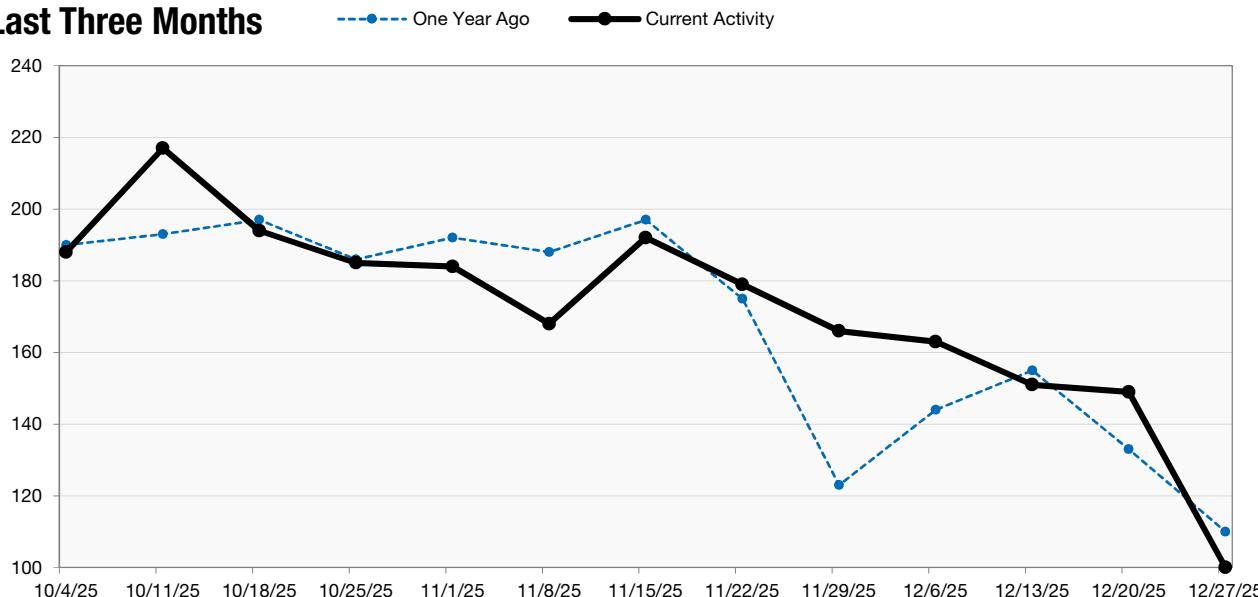


# Pending Sales

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

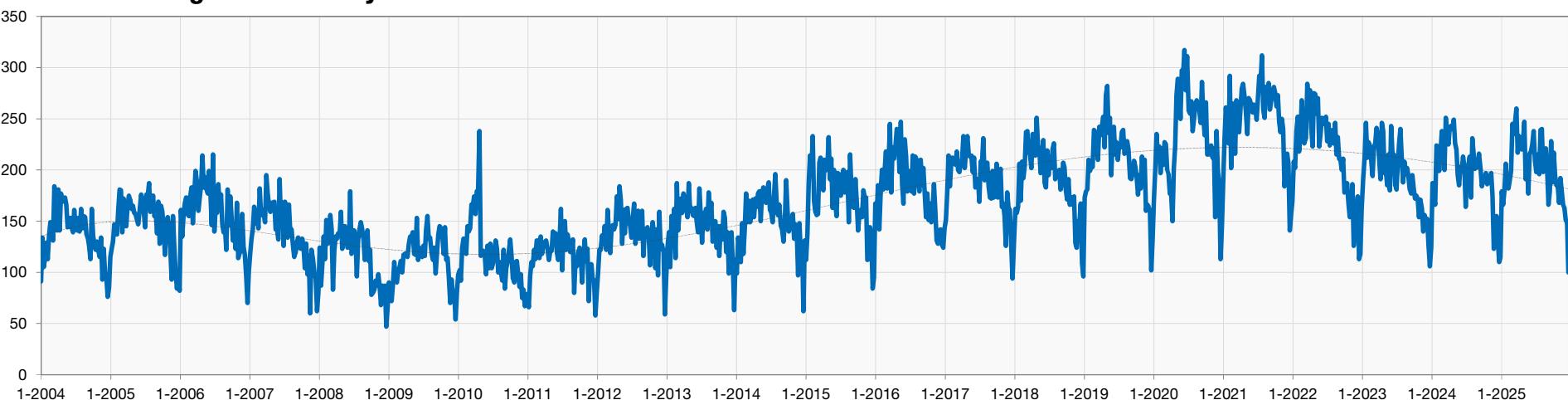


## Last Three Months



For the Week Ending	Current Activity	One Year Ago	+ / -
10/4/25	188	190	- 1.1%
10/11/25	217	193	+ 12.4%
10/18/25	194	197	- 1.5%
10/25/25	185	186	- 0.5%
11/1/25	184	192	- 4.2%
11/8/25	168	188	- 10.6%
11/15/25	192	197	- 2.5%
11/22/25	179	175	+ 2.3%
11/29/25	166	123	+ 35.0%
12/6/25	163	144	+ 13.2%
12/13/25	151	155	- 2.6%
12/20/25	149	133	+ 12.0%
<b>12/27/25</b>	<b>100</b>	<b>110</b>	<b>- 9.1%</b>
3-Month Total	2,236	2,183	+ 2.4%

## Historical Pending Sales Activity

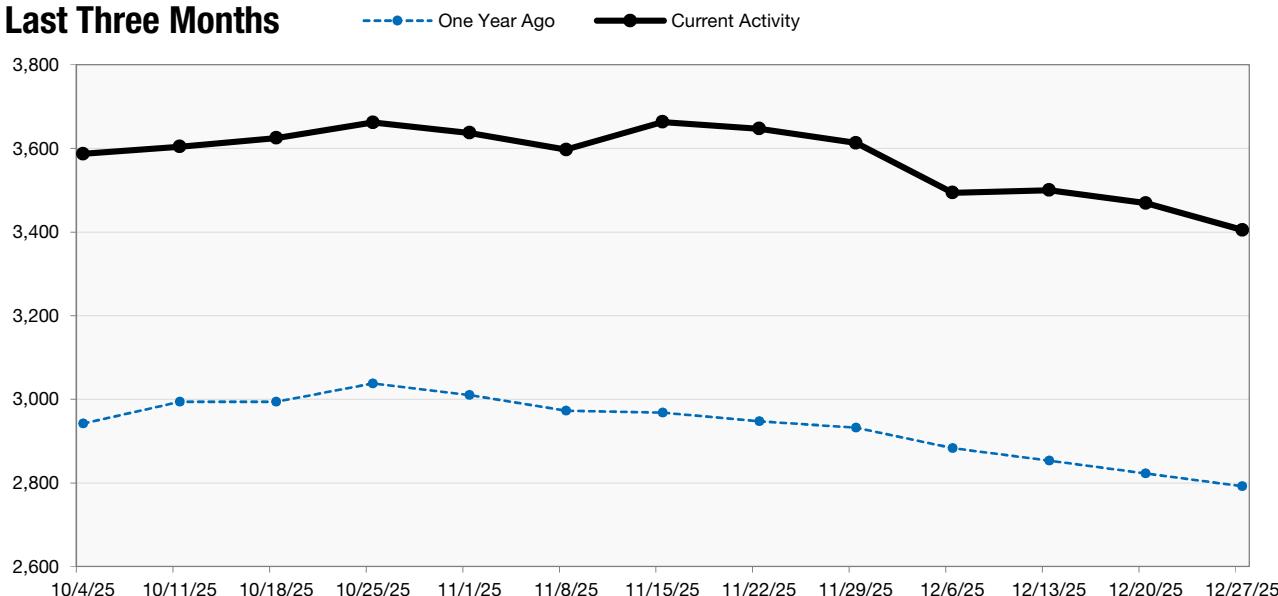


# Inventory of Homes for Sale

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	+ / -
10/4/2025	3,587	2,942	+ 21.9%
10/11/2025	3,604	2,994	+ 20.4%
10/18/2025	3,625	2,994	+ 21.1%
10/25/2025	3,662	3,038	+ 20.5%
11/1/2025	3,637	3,010	+ 20.8%
11/8/2025	3,597	2,973	+ 21.0%
11/15/2025	3,663	2,968	+ 23.4%
11/22/2025	3,647	2,947	+ 23.8%
11/29/2025	3,613	2,932	+ 23.2%
12/6/2025	3,494	2,883	+ 21.2%
12/13/2025	3,500	2,853	+ 22.7%
12/20/2025	3,469	2,823	+ 22.9%
<b>12/27/2025</b>	<b>3,405</b>	<b>2,792</b>	<b>+ 22.0%</b>
3-Month Avg	3,577	2,935	+ 21.9%

## Historical Inventory Activity

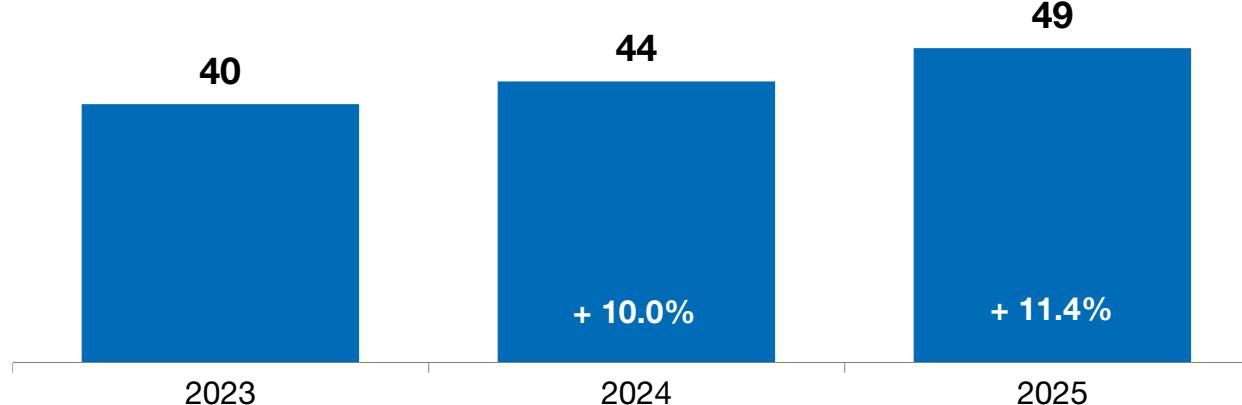


# Days on Market Until Sale

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



## November



Month	Current Activity	One Year Previous	+ / -
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%
<b>November 2025</b>	<b>49</b>	<b>44</b>	<b>+ 11.4%</b>
12-Month Avg	49	42	+ 16.7%

## Historical Days on Market Until Sale

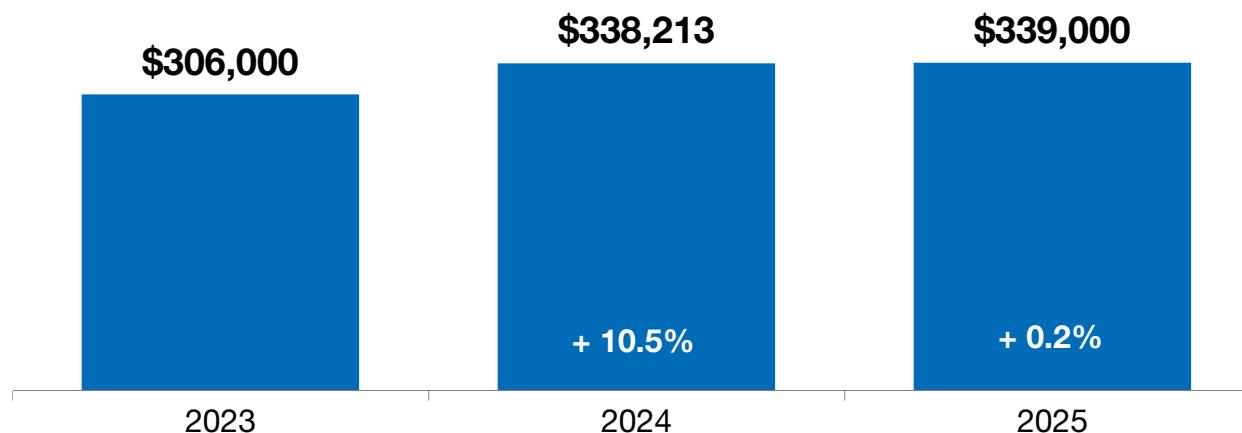


# Median Sales Price

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

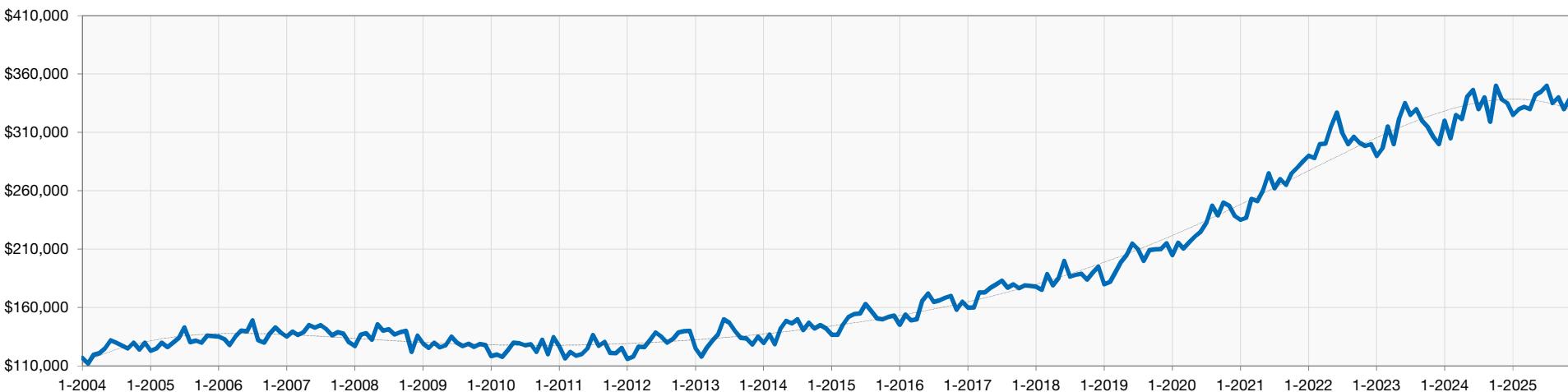


## November



Month	Current Activity	One Year Previous	+ / -
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	\$321,399	+ 2.7%
May 2025	\$342,000	\$340,737	+ 0.4%
June 2025	\$345,000	\$346,250	- 0.4%
July 2025	\$349,950	\$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%
<b>November 2025</b>	<b>\$339,000</b>	<b>\$338,213</b>	<b>+ 0.2%</b>
12-Month Avg	\$337,000	\$329,000	+ 2.4%

## Historical Median Sales Price

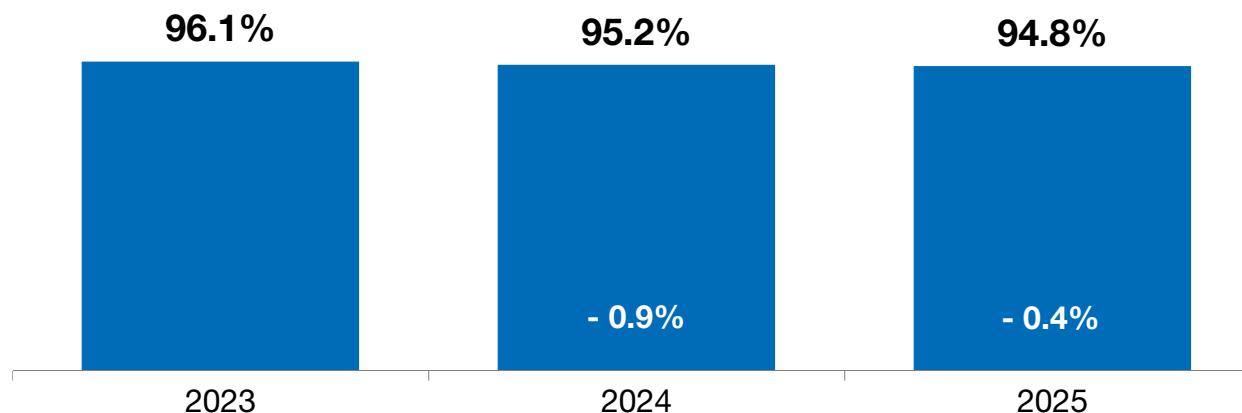


# Percent of Original List Price Received

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.



## November



Month	Current Activity	One Year Previous	+ / -
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	95.3%	96.1%	- 0.8%
September 2025	95.0%	95.4%	- 0.4%
October 2025	95.4%	95.5%	- 0.1%
<b>November 2025</b>	<b>94.8%</b>	<b>95.2%</b>	<b>- 0.4%</b>
12-Month Avg	95.5%	96.2%	- 0.7%

## Historical Percent of Original List Price Received

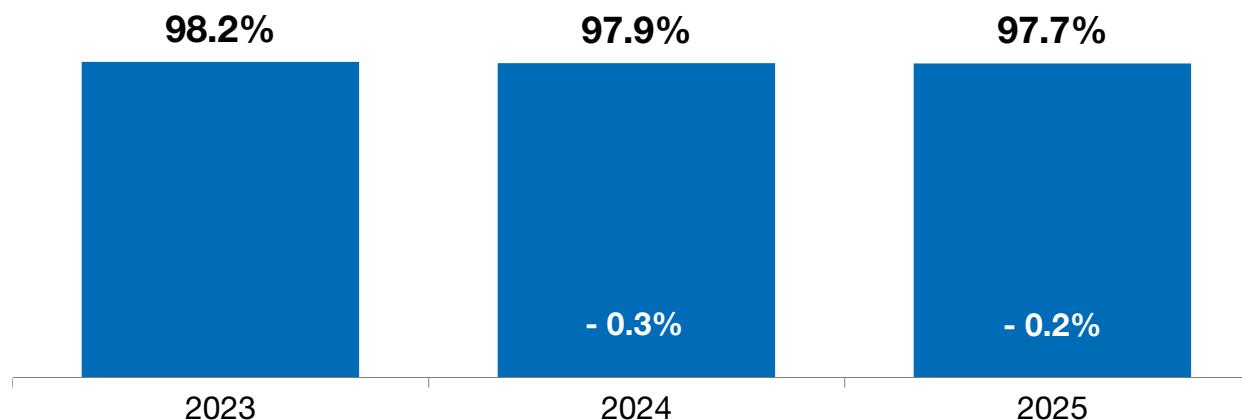


# Percent of Last List Price Received

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.



## November



Month	Current Activity	One Year Previous	+ / -
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	97.6%	98.0%	- 0.4%
September 2025	97.5%	97.9%	- 0.4%
October 2025	97.8%	97.9%	- 0.1%
<b>November 2025</b>	<b>97.7%</b>	<b>97.9%</b>	<b>- 0.2%</b>
12-Month Avg	97.8%	98.3%	- 0.5%

## Historical Percent of Last List Price Received

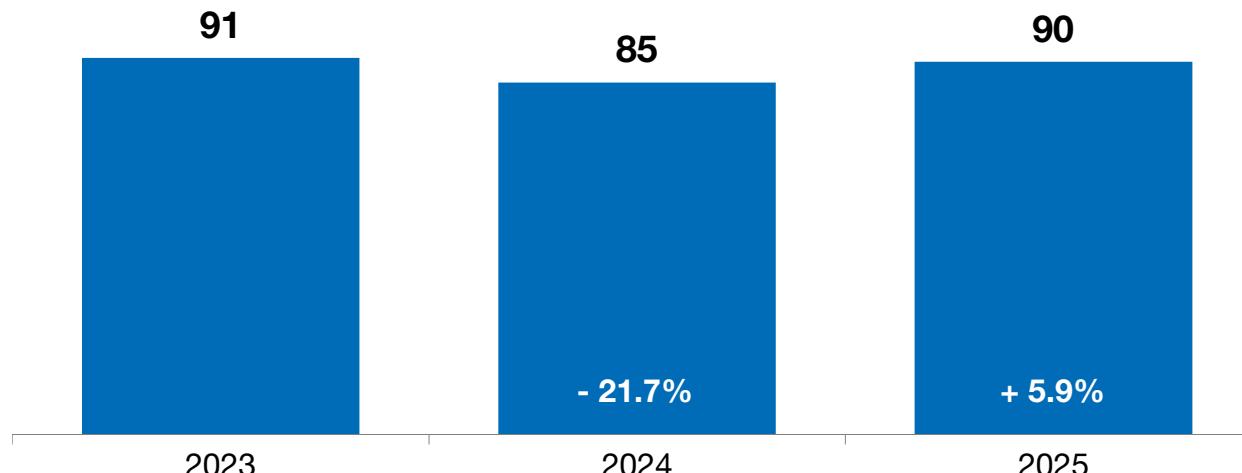


# Housing Affordability Index



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.**

## November



Month	Current Activity	One Year Previous	+ / -
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	89	96	- 7.3%
October 2025	92	84	+ 9.5%
<b>November 2025</b>	<b>90</b>	<b>85</b>	<b>+ 5.9%</b>
12-Month Avg	88	89	- 1.1%

## Historical Housing Affordability Index

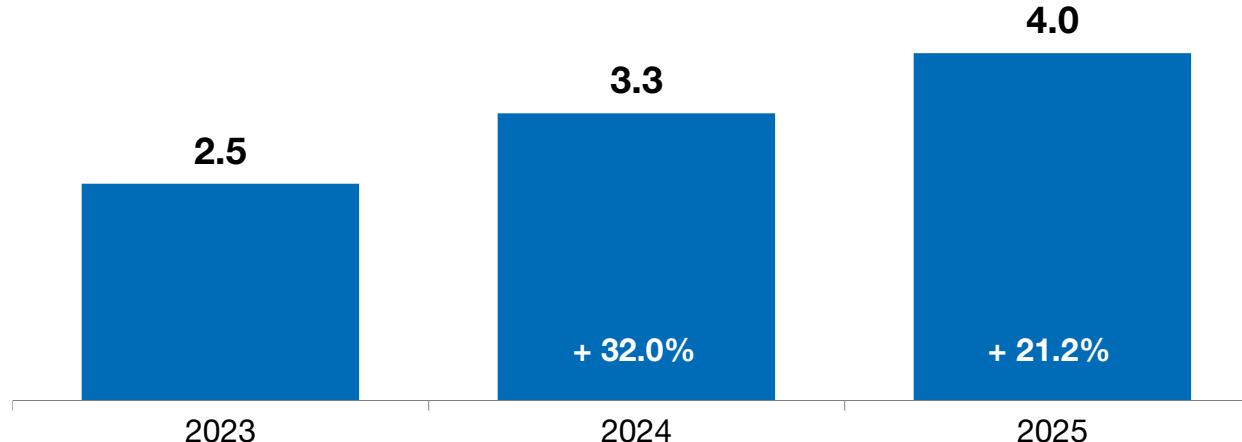


# Months Supply of Inventory

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.



## November



Month	Current Activity	One Year Previous	+ / -
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%
October 2025	4.2	3.5	+ 20.0%
<b>November 2025</b>	<b>4.0</b>	<b>3.3</b>	<b>+ 21.2%</b>
12-Month Avg	3.7	2.9	+ 27.6%

## Historical Months Supply of Inventory

