Weekly Market Activity Report

GREATER CHATTANOOGA REALTORS®

For Week Ending August 1, 2026

Data current as of August 10, 2026

Over the past four weeks, the U.S. real estate market entered a typical summer slowdown exacerbated by borrowing pressures as average 30-year fixed mortgage rates spiked to a high of 6.66%. Despite these elevated rates tightening buyer budgets, underlying demand held firm, with pending home sales marking an eighth consecutive month of year-over-year growth at the national level.

In the Chattanooga region, for the week ending August 1:

- New Listings decreased 13.3% to 312
- Pending Sales increased 0.8% to 241
- Inventory increased 22.0% to 4,152

For the month of July:

- Median Sales Price increased 2.9% to $360,000
- Days on Market remained flat at 49
- Percent of Original List Price Received decreased 0.8% to 95.4%
- Months Supply of Inventory increased 15.4% to 4.5

Quick Facts

- 13.3%	+ 0.8%	+ 22.0%
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.

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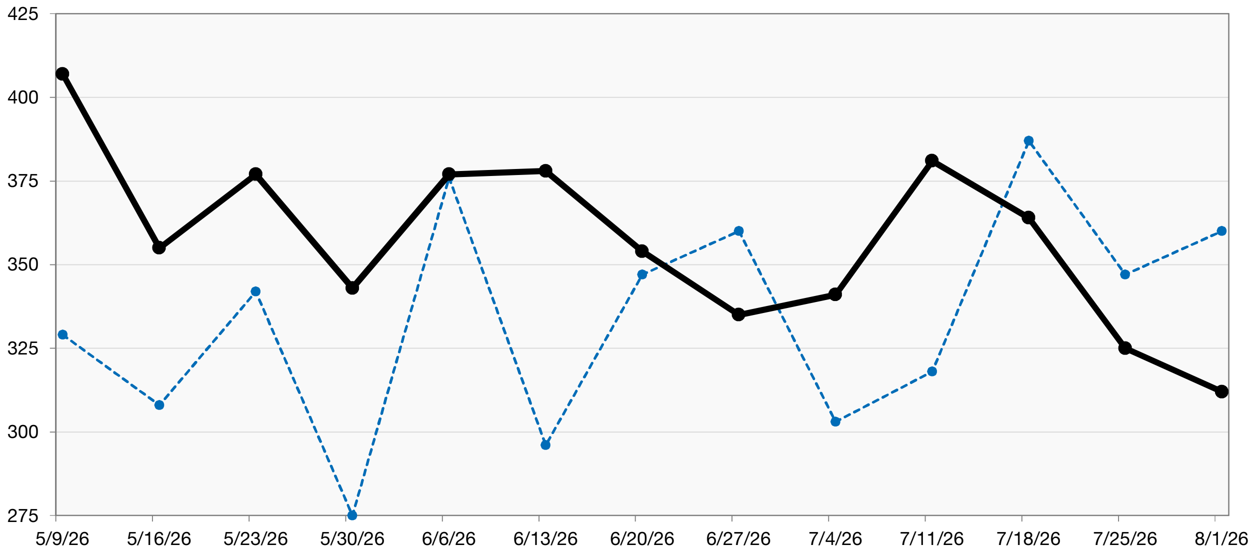
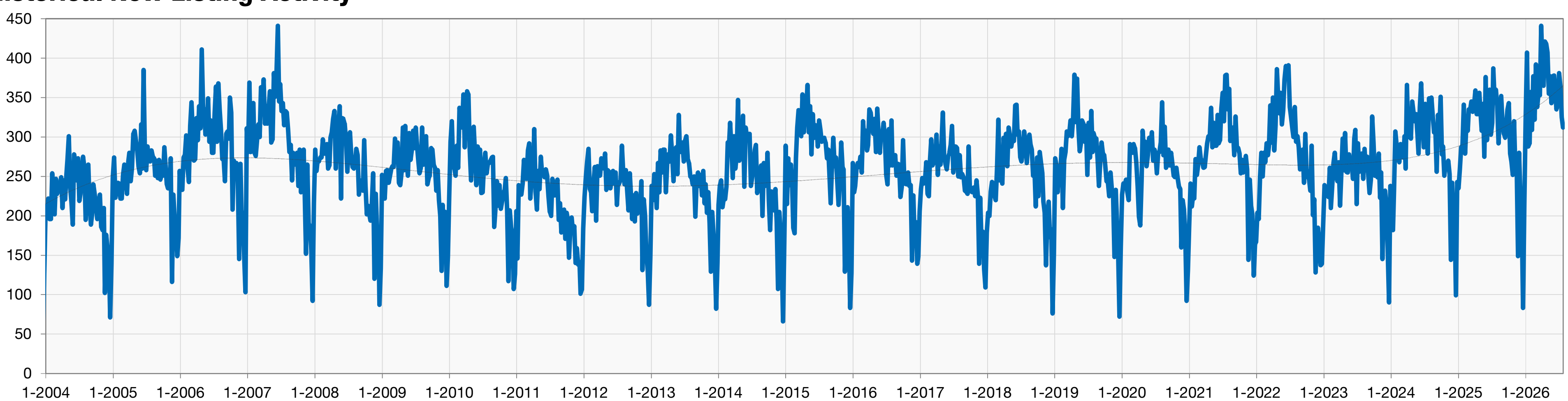
Last Three Months



For the Week Ending	Current Activity	One Year Ago	+ / –
5/9/2026	407	329	+ 23.7%
5/16/2026	355	308	+ 15.3%
5/23/2026	377	342	+ 10.2%
5/30/2026	343	275	+ 24.7%
6/6/2026	377	376	+ 0.3%
6/13/2026	378	296	+ 27.7%
6/20/2026	354	347	+ 2.0%
6/27/2026	335	360	- 6.9%
7/4/2026	341	303	+ 12.5%
7/11/2026	381	318	+ 19.8%
7/18/2026	364	387	- 5.9%
7/25/2026	325	347	- 6.3%
8/1/2026	**312**	**360**	**- 13.3%**
3-Month Total	4,649	4,348	+ 6.9%

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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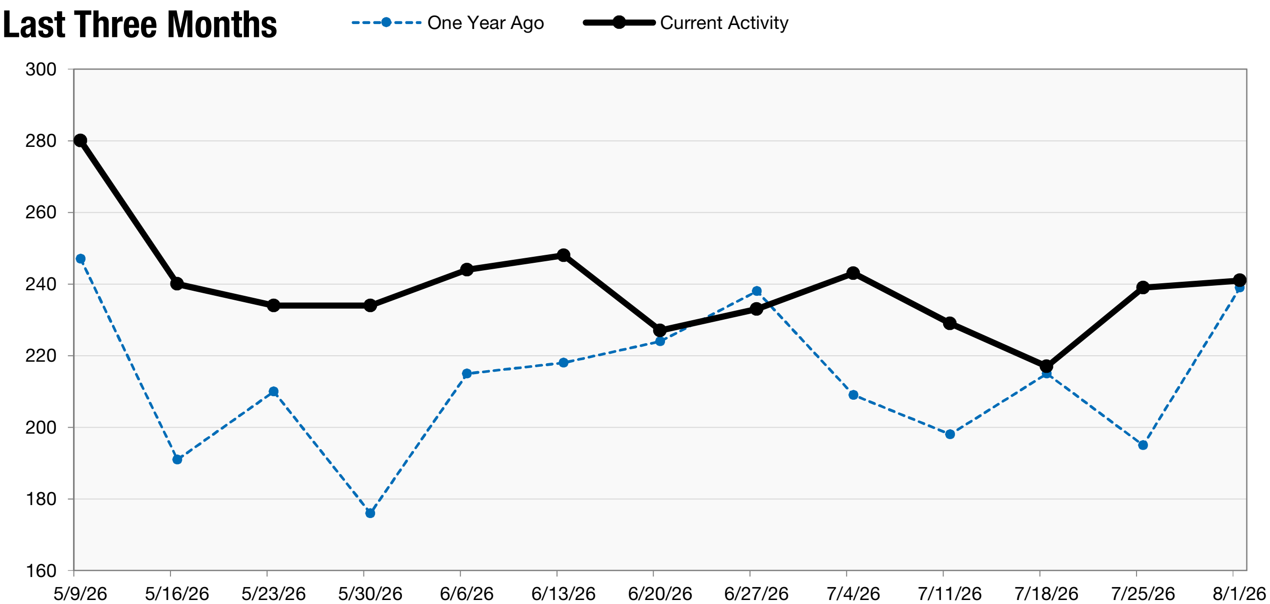
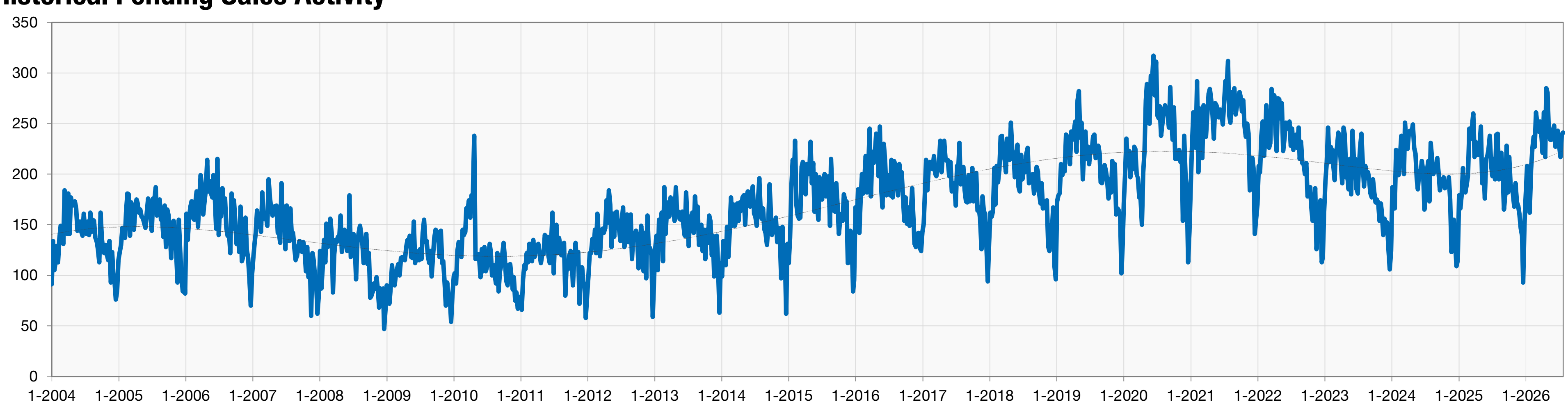
Last Three Months



For the Week Ending	Current Activity	One Year Ago	+ / –
5/9/2026	280	247	+ 13.4%
5/16/2026	240	191	+ 25.7%
5/23/2026	234	210	+ 11.4%
5/30/2026	234	176	+ 33.0%
6/6/2026	244	215	+ 13.5%
6/13/2026	248	218	+ 13.8%
6/20/2026	227	224	+ 1.3%
6/27/2026	233	238	- 2.1%
7/4/2026	243	209	+ 16.3%
7/11/2026	229	198	+ 15.7%
7/18/2026	217	215	+ 0.9%
7/25/2026	239	195	+ 22.6%
8/1/2026	**241**	**239**	**+ 0.8%**
3-Month Total	3,109	2,775	+ 12.0%

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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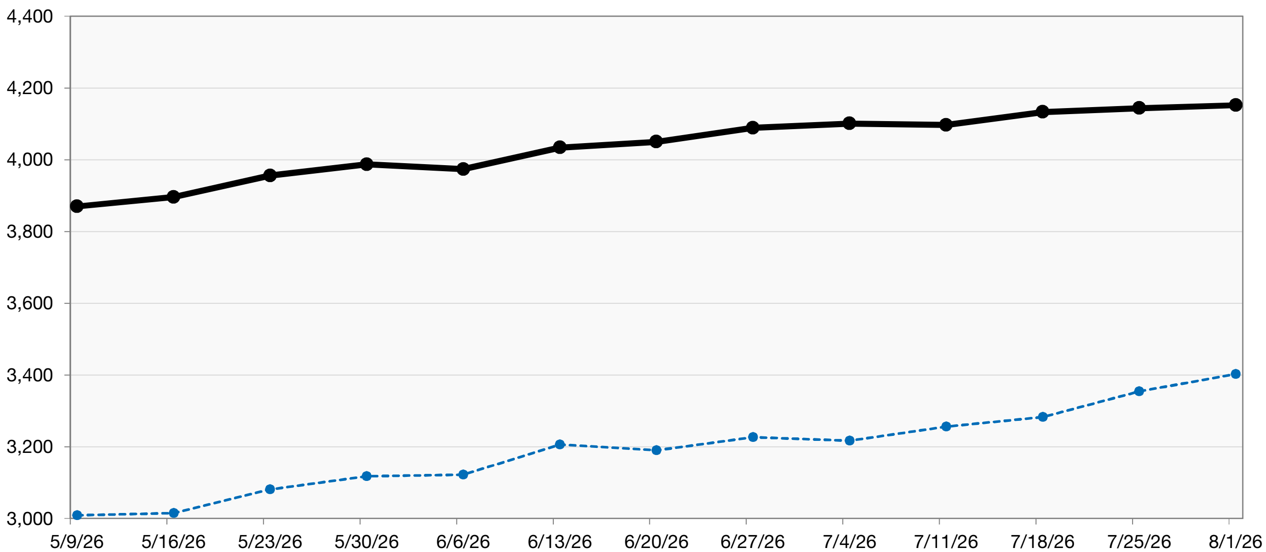
Last Three Months



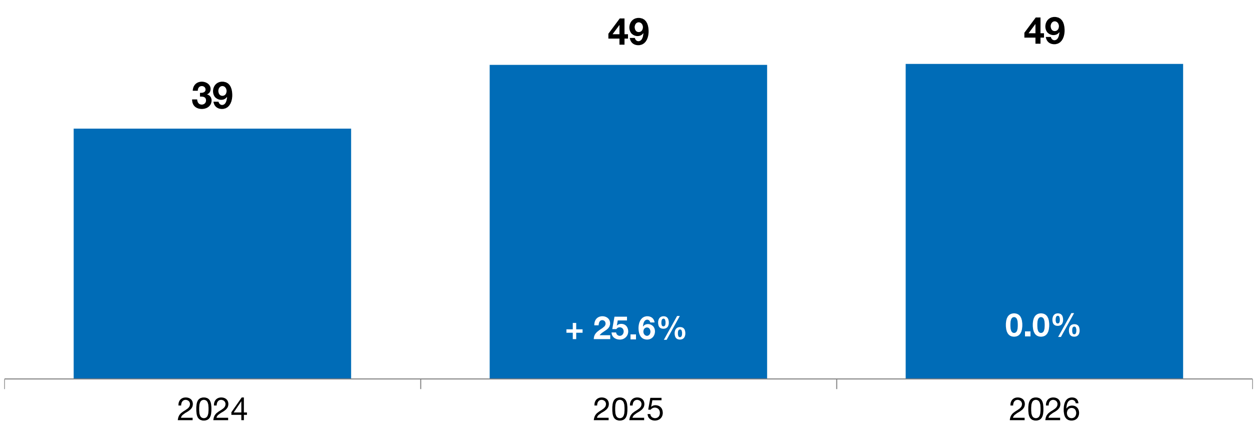
For the Week Ending	Current Activity	One Year Ago	+ / –
5/9/2026	3,870	3,009	+ 28.6%
5/16/2026	3,896	3,015	+ 29.2%
5/23/2026	3,956	3,081	+ 28.4%
5/30/2026	3,987	3,118	+ 27.9%
6/6/2026	3,974	3,122	+ 27.3%
6/13/2026	4,034	3,206	+ 25.8%
6/20/2026	4,050	3,190	+ 27.0%
6/27/2026	4,089	3,227	+ 26.7%
7/4/2026	4,101	3,217	+ 27.5%
7/11/2026	4,097	3,256	+ 25.8%
7/18/2026	4,133	3,283	+ 25.9%
7/25/2026	4,144	3,354	+ 23.6%
8/1/2026	**4,152**	**3,403**	**+ 22.0%**
3-Month Avg	4,037	3,191	+ 26.5%

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.

July



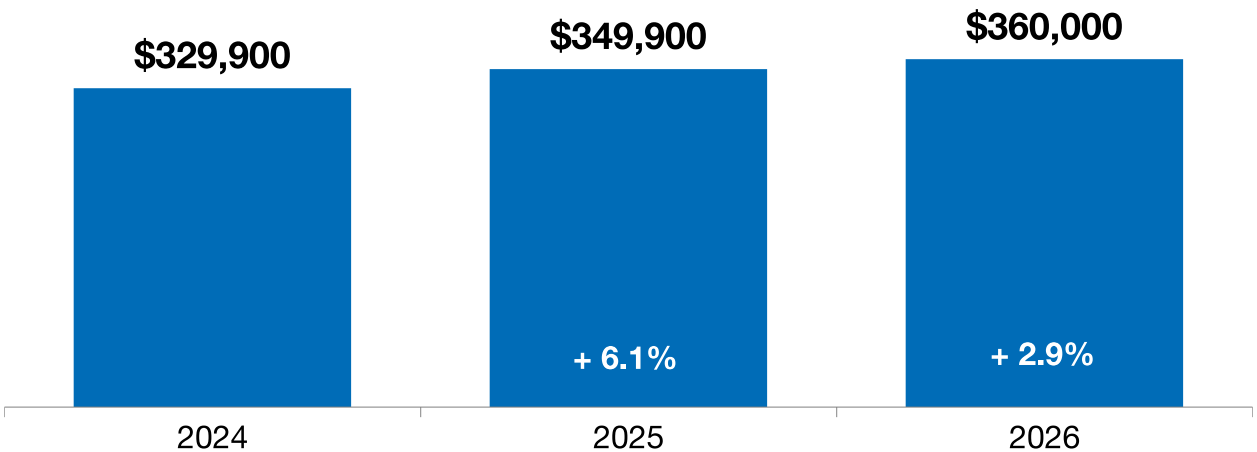
Month	Current Activity	One Year Previous	+ / –
August 2025	46	38	+ 21.1%
September 2025	46	42	+ 9.5%
October 2025	49	46	+ 6.5%
November 2025	48	44	+ 9.1%
December 2025	58	50	+ 16.0%
January 2026	63	57	+ 10.5%
February 2026	65	57	+ 14.0%
March 2026	64	50	+ 28.0%
April 2026	54	46	+ 17.4%
May 2026	51	44	+ 15.9%
June 2026	51	50	+ 2.0%
July 2026	**49**	**49**	**0.0%**
12-Month Avg	53	47	+ 12.8%

Historical Days on Market Until Sale

Median Sales Price

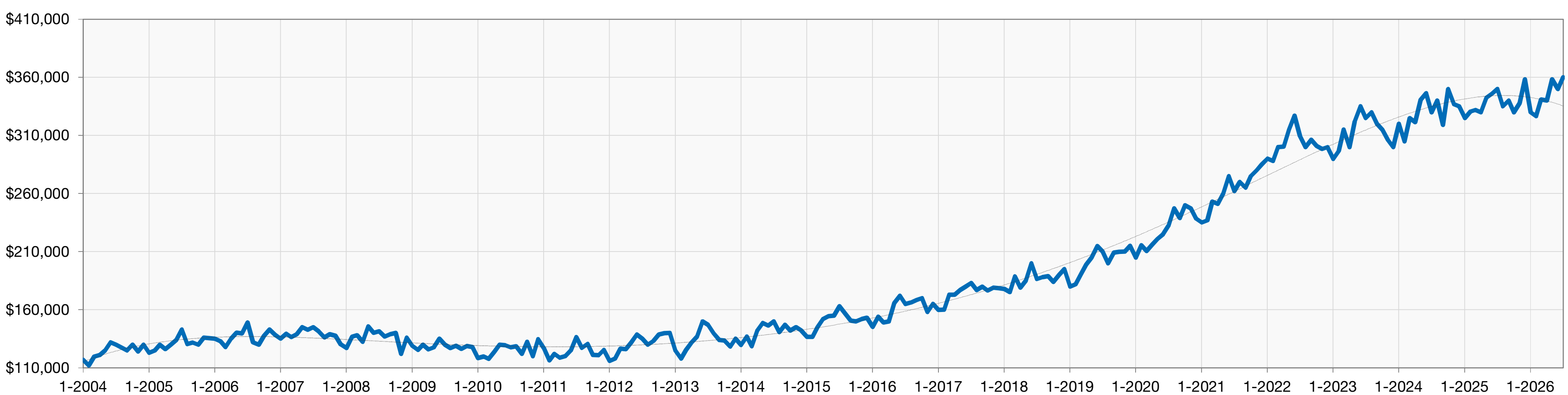
Median price point for all closed sales, not accounting for seller concessions, in a given month.

July



Month	Current Activity	One Year Previous	+ / –
August 2025	$335,000	$340,000	- 1.5%
September 2025	$340,000	$319,000	+ 6.6%
October 2025	$330,000	$350,000	- 5.7%
November 2025	$337,900	$337,000	+ 0.3%
December 2025	$358,300	$335,000	+ 7.0%
January 2026	$330,000	$325,000	+ 1.5%
February 2026	$326,500	$330,500	- 1.2%
March 2026	$341,000	$332,000	+ 2.7%
April 2026	$339,950	$330,000	+ 3.0%
May 2026	$358,250	$342,478	+ 4.6%
June 2026	$350,000	$346,000	+ 1.2%
July 2026	**$360,000**	**$349,900**	**+ 2.9%**
12-Month Avg	$344,000	$337,000	+ 2.1%

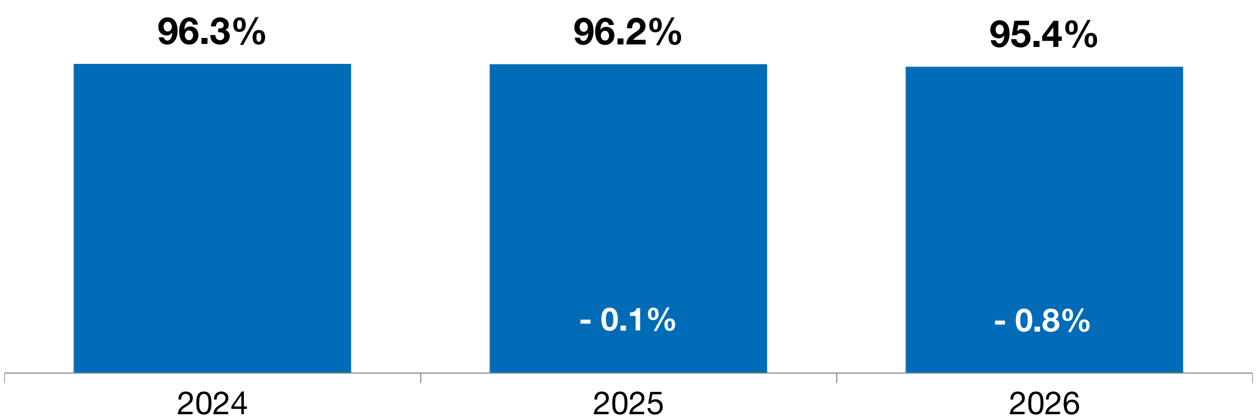
Historical Median Sales Price



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.

July



Month	Current Activity	One Year Previous	+ / –
August 2025	95.2%	96.1%	- 0.9%
September 2025	95.0%	95.4%	- 0.4%
October 2025	95.4%	95.5%	- 0.1%
November 2025	94.8%	95.2%	- 0.4%
December 2025	94.1%	94.9%	- 0.8%
January 2026	94.0%	94.2%	- 0.2%
February 2026	94.6%	95.0%	- 0.4%
March 2026	94.9%	96.2%	- 1.4%
April 2026	95.6%	96.4%	- 0.8%
May 2026	95.7%	95.9%	- 0.2%
June 2026	95.5%	95.8%	- 0.3%
July 2026	**95.4%**	**96.2%**	**- 0.8%**
12-Month Avg	95.1%	95.6%	- 0.5%

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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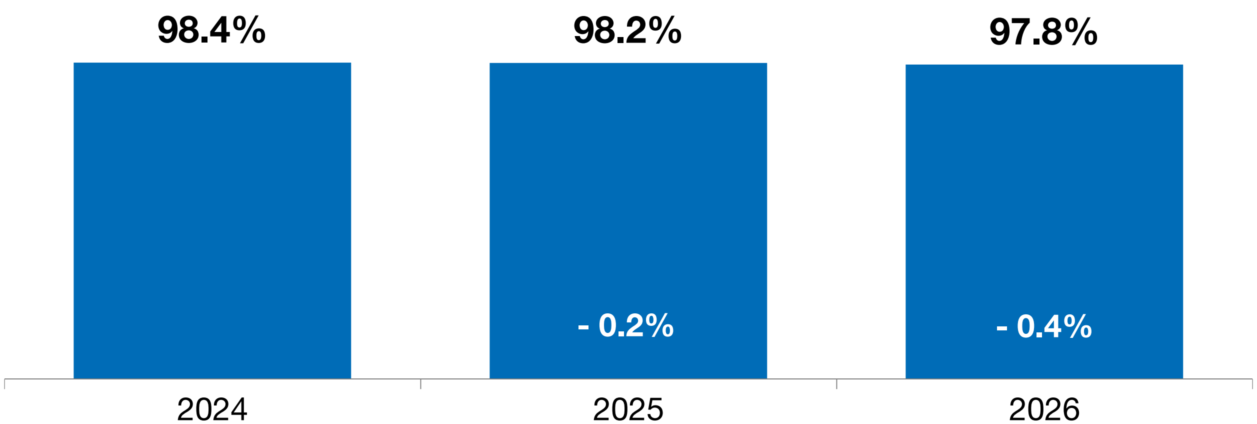
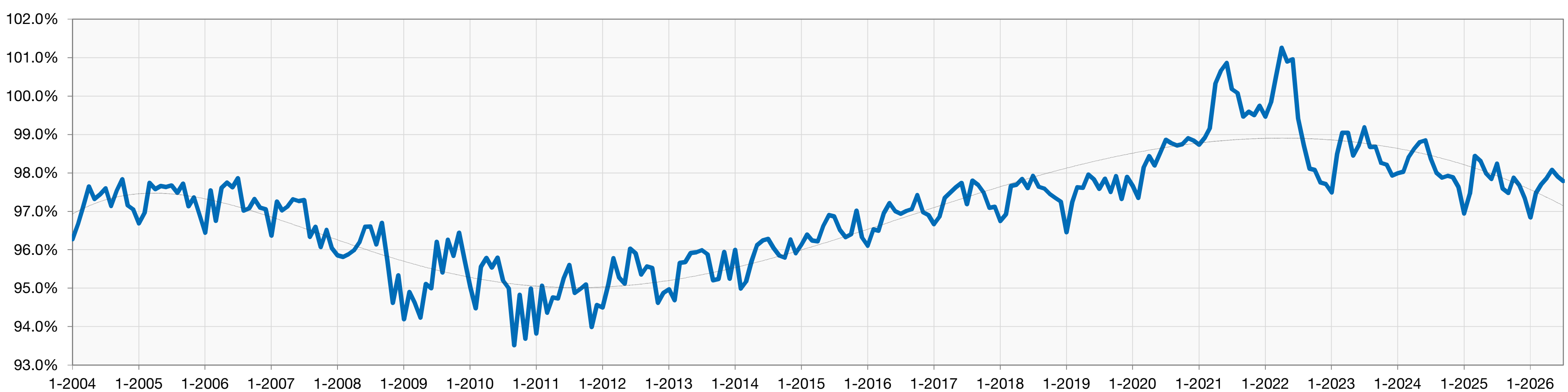
July



Month	Current Activity	One Year Previous	+ / –
August 2025	97.6%	98.0%	- 0.4%
September 2025	97.5%	97.9%	- 0.4%
October 2025	97.9%	97.9%	0.0%
November 2025	97.7%	97.9%	- 0.2%
December 2025	97.3%	97.6%	- 0.3%
January 2026	96.8%	96.9%	- 0.1%
February 2026	97.5%	97.5%	0.0%
March 2026	97.7%	98.4%	- 0.7%
April 2026	97.9%	98.3%	- 0.4%
May 2026	98.1%	98.0%	+ 0.1%
June 2026	97.9%	97.8%	+ 0.1%
July 2026	**97.8%**	**98.2%**	**- 0.4%**
12-Month Avg	97.7%	97.9%	- 0.2%

Historical Percent of Last List Price Received



Housing Affordability Index

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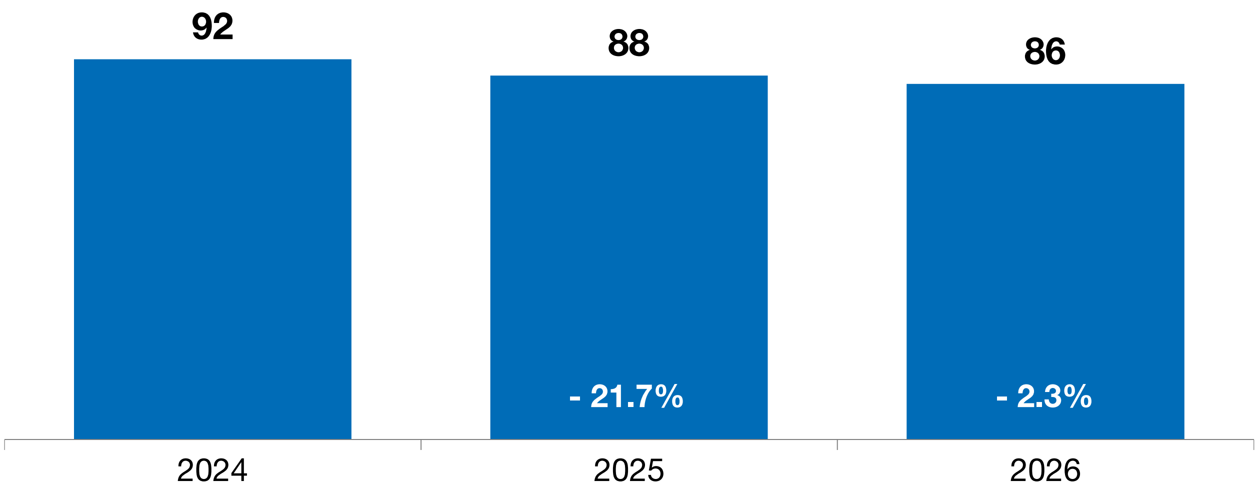
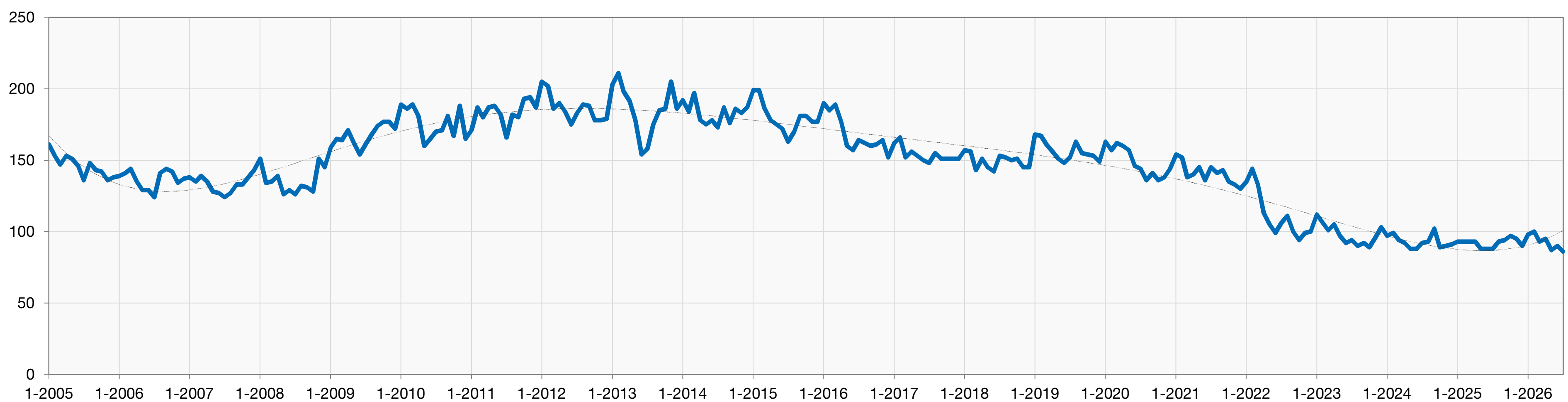
This index measures housing affordability for the region. For example, an index of 120 means the median household income was 120% of what is necessary to qualify for the median-priced home under prevailing interest rates. **A higher number means greater affordability.**

July



Month	Current Activity	One Year Previous	+ / –
August 2025	93	93	0.0%
September 2025	94	102	- 7.8%
October 2025	97	89	+ 9.0%
November 2025	95	90	+ 5.6%
December 2025	90	91	- 1.1%
January 2026	98	93	+ 5.4%
February 2026	100	93	+ 7.5%
March 2026	93	93	0.0%
April 2026	95	93	+ 2.2%
May 2026	87	88	- 1.1%
June 2026	90	88	+ 2.3%
July 2026	**86**	**88**	**- 2.3%**
12-Month Avg	93	92	+ 1.1%

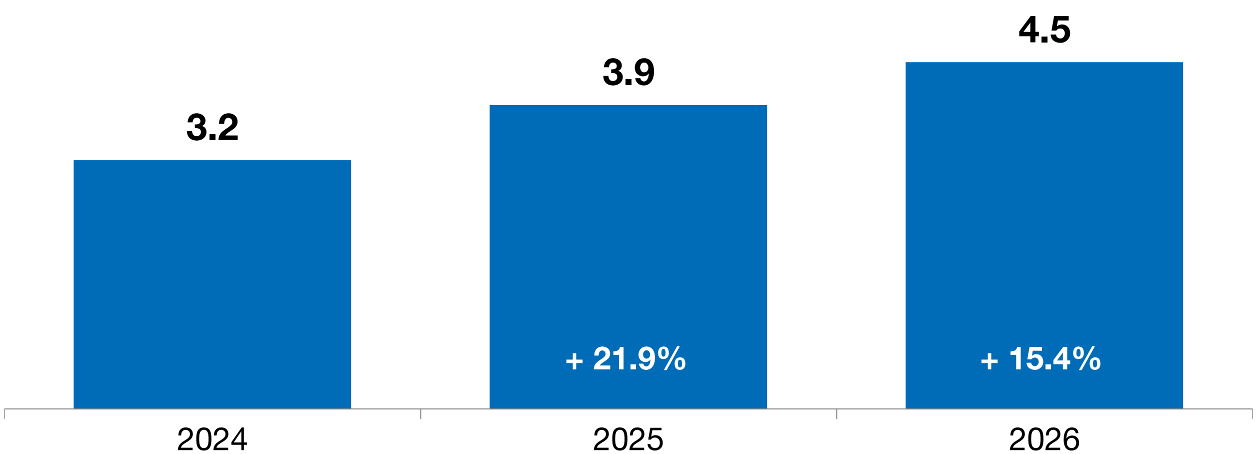
Historical Housing Affordability Index



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.

July



Month	Current Activity	One Year Previous	+ / –
August 2025	4.0	3.4	+ 17.6%
September 2025	4.1	3.5	+ 17.1%
October 2025	4.2	3.5	+ 20.0%
November 2025	4.0	3.3	+ 21.2%
December 2025	3.7	3.0	+ 23.3%
January 2026	3.8	3.2	+ 18.8%
February 2026	3.9	3.4	+ 14.7%
March 2026	4.0	3.4	+ 17.6%
April 2026	4.3	3.5	+ 22.9%
May 2026	4.4	3.7	+ 18.9%
June 2026	4.5	3.8	+ 18.4%
July 2026	**4.5**	**3.9**	**+ 15.4%**
12-Month Avg	4.1	3.5	+ 17.1%

Historical Months Supply of Inventory