

Weekly Market Activity Report



For Week Ending October 3, 2026

Data current as of October 12, 2026

Newly pending sales fell 8.5% from a year earlier in September and 11.2% from August, according to Zillow's September Market Report. Zillow's count of closed sales was 319,346, down 2.5% from a year earlier and 5.6% from August. The typical U.S. home value was \$366,913, up 1% from a year ago, while a typical mortgage payment of \$1,922 was 6.7% higher than last year, assuming a 20% down payment and excluding taxes and insurance. With 1.39 million homes for sale, 2.5% more than a year ago, and price cuts on 27.4% of listings, buyers still in the market have more room to negotiate.

In the Chattanooga region, for the week ending October 3:

- New Listings increased 3.0% to 346
- Pending Sales decreased 11.5% to 161
- Inventory increased 16.4% to 4,150

For the month of September:

- Median Sales Price remained flat at \$340,000
- Days on Market increased 21.7% to 56
- Percent of Original List Price Received decreased 0.7% to 94.3%
- Months Supply of Inventory increased 9.8% to 4.5

Quick Facts

+ 3.0%	- 11.5%	+ 16.4%
Change in New Listings	Change in Pending Sales	Change in Inventory

Metrics by Week

New Listings	2
Pending Sales	3
Inventory of Homes for Sale	4

Metrics by Month

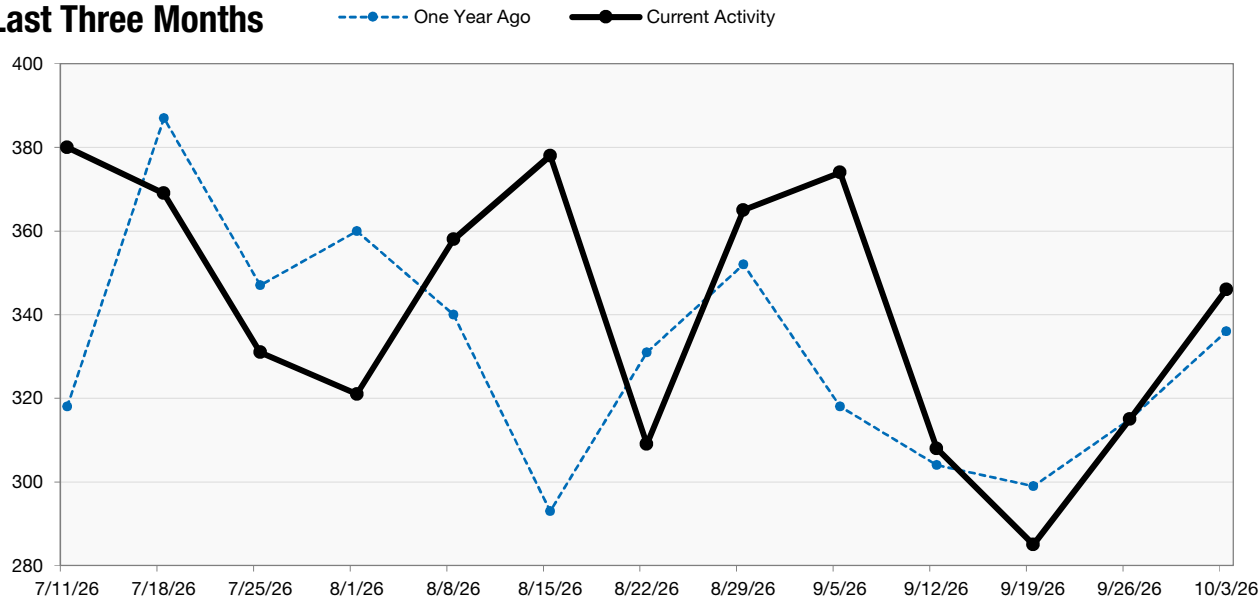
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New Listings

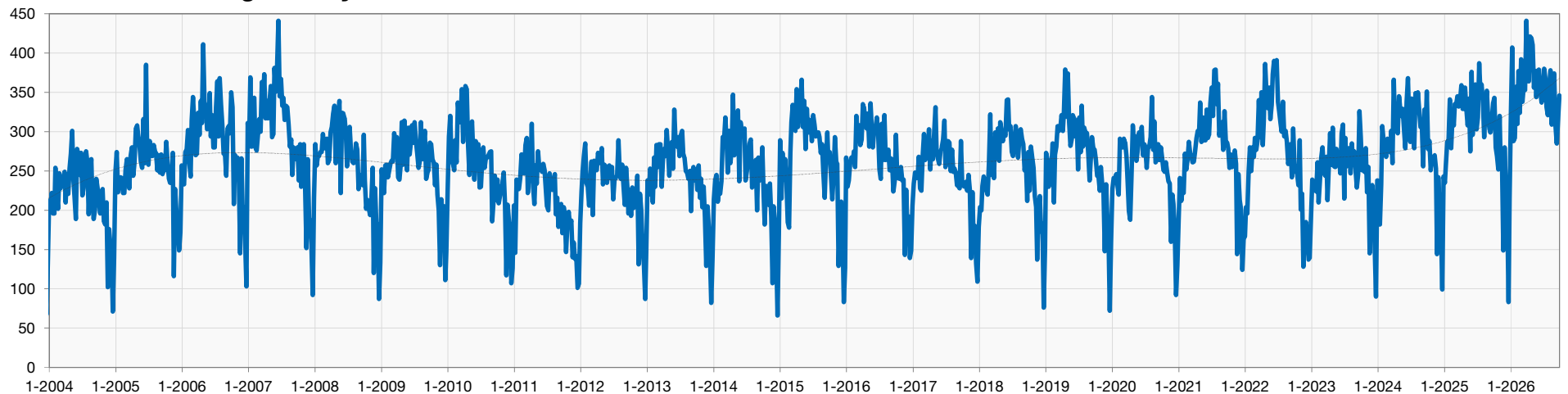
A count of the properties that have been newly listed on the market in a given week.

Last Three Months



For the Week Ending	Current Activity	One Year Ago	+ / -
7/11/2026	380	318	+ 19.5%
7/18/2026	369	387	- 4.7%
7/25/2026	331	347	- 4.6%
8/1/2026	321	360	- 10.8%
8/8/2026	358	340	+ 5.3%
8/15/2026	378	293	+ 29.0%
8/22/2026	309	331	- 6.6%
8/29/2026	365	352	+ 3.7%
9/5/2026	374	318	+ 17.6%
9/12/2026	308	304	+ 1.3%
9/19/2026	285	299	- 4.7%
9/26/2026	315	315	0.0%
10/3/2026	346	336	+ 3.0%
3-Month Total	4,439	4,300	+ 3.2%

Historical New Listing Activity



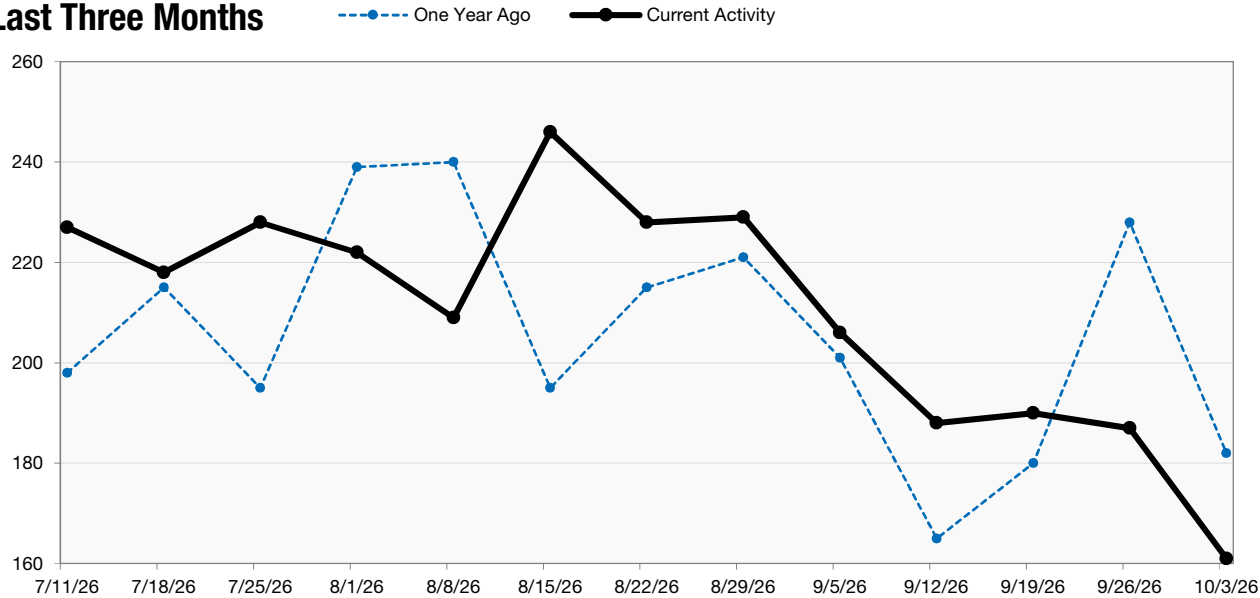
Pending Sales

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



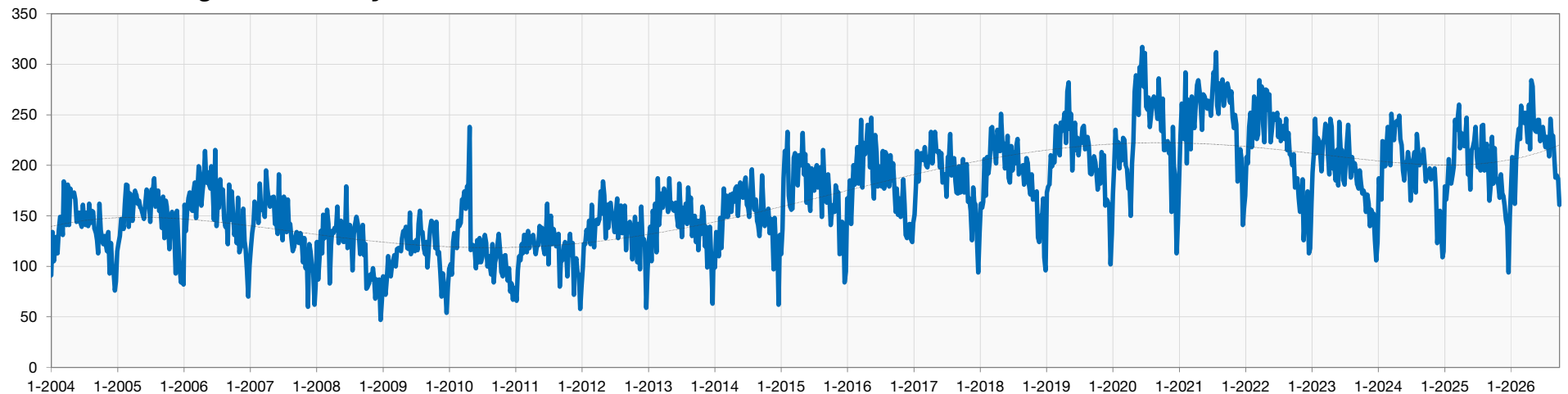
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Last Three Months



For the Week Ending	Current Activity	One Year Ago	+ / -
7/11/2026	227	198	+ 14.6%
7/18/2026	218	215	+ 1.4%
7/25/2026	228	195	+ 16.9%
8/1/2026	222	239	- 7.1%
8/8/2026	209	240	- 12.9%
8/15/2026	246	195	+ 26.2%
8/22/2026	228	215	+ 6.0%
8/29/2026	229	221	+ 3.6%
9/5/2026	206	201	+ 2.5%
9/12/2026	188	165	+ 13.9%
9/19/2026	190	180	+ 5.6%
9/26/2026	187	228	- 18.0%
10/3/2026	161	182	- 11.5%
3-Month Total	2,739	2,674	+ 2.4%

Historical Pending Sales Activity



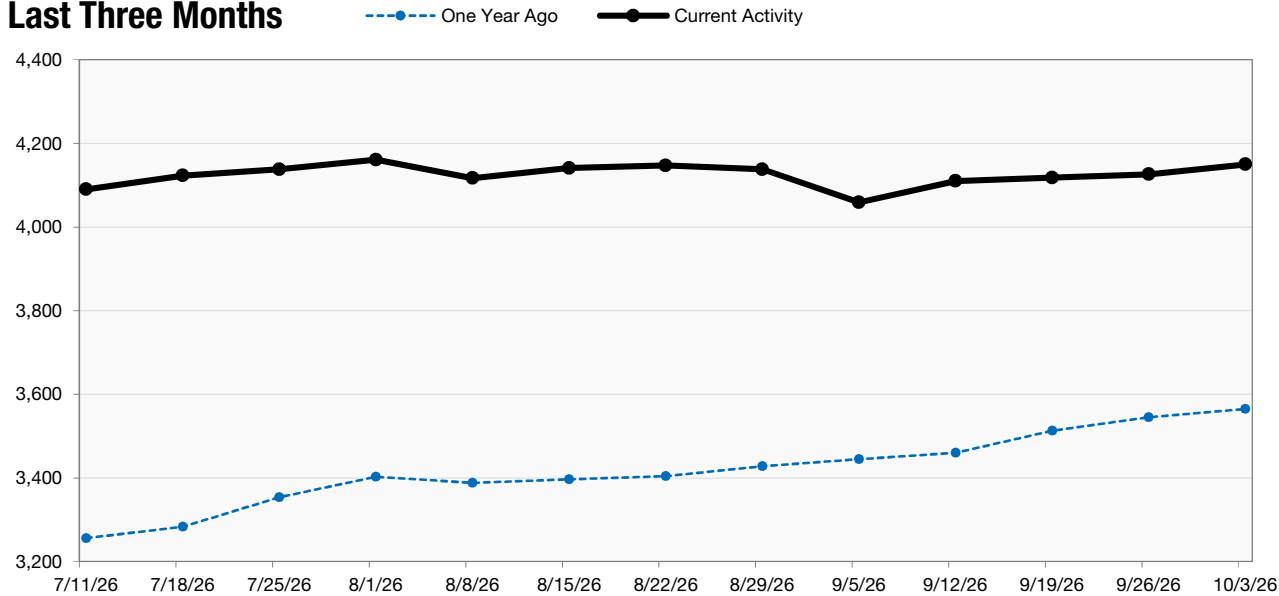
Inventory of Homes for Sale

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



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Last Three Months



For the Week Ending	Current Activity	One Year Ago	+ / -
7/11/2026	4,090	3,256	+ 25.6%
7/18/2026	4,123	3,283	+ 25.6%
7/25/2026	4,138	3,354	+ 23.4%
8/1/2026	4,161	3,403	+ 22.3%
8/8/2026	4,117	3,388	+ 21.5%
8/15/2026	4,141	3,397	+ 21.9%
8/22/2026	4,147	3,404	+ 21.8%
8/29/2026	4,138	3,428	+ 20.7%
9/5/2026	4,059	3,445	+ 17.8%
9/12/2026	4,110	3,460	+ 18.8%
9/19/2026	4,118	3,513	+ 17.2%
9/26/2026	4,126	3,545	+ 16.4%
10/3/2026	4,150	3,565	+ 16.4%
3-Month Avg	4,124	3,419	+ 20.6%

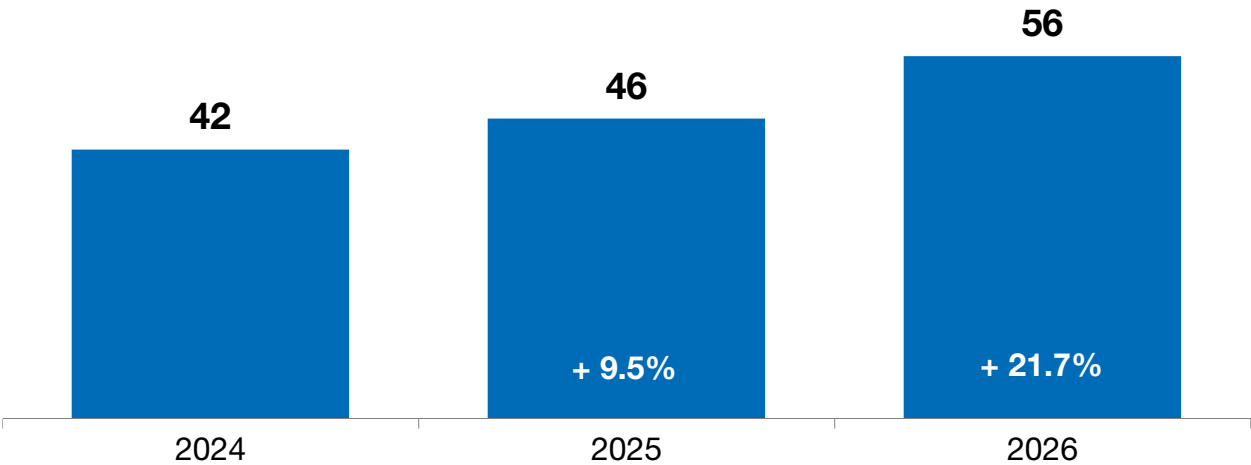
Historical Inventory Activity



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 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	64	57	+ 12.3%
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	48	49	- 2.0%
August 2026	55	46	+ 19.6%
September 2026	56	46	+ 21.7%
12-Month Avg	55	48	+ 14.6%

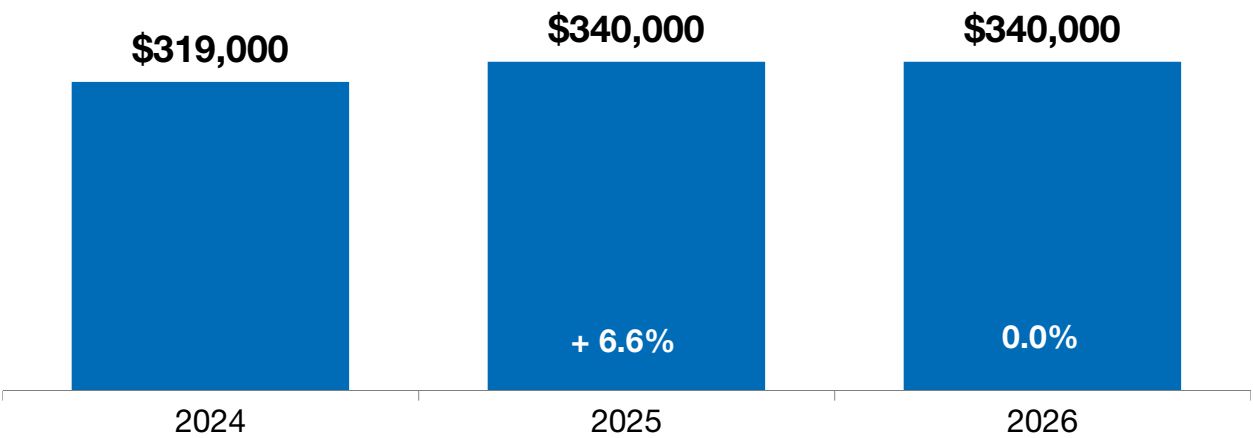
Historical Days on Market Until Sale



Median Sales Price

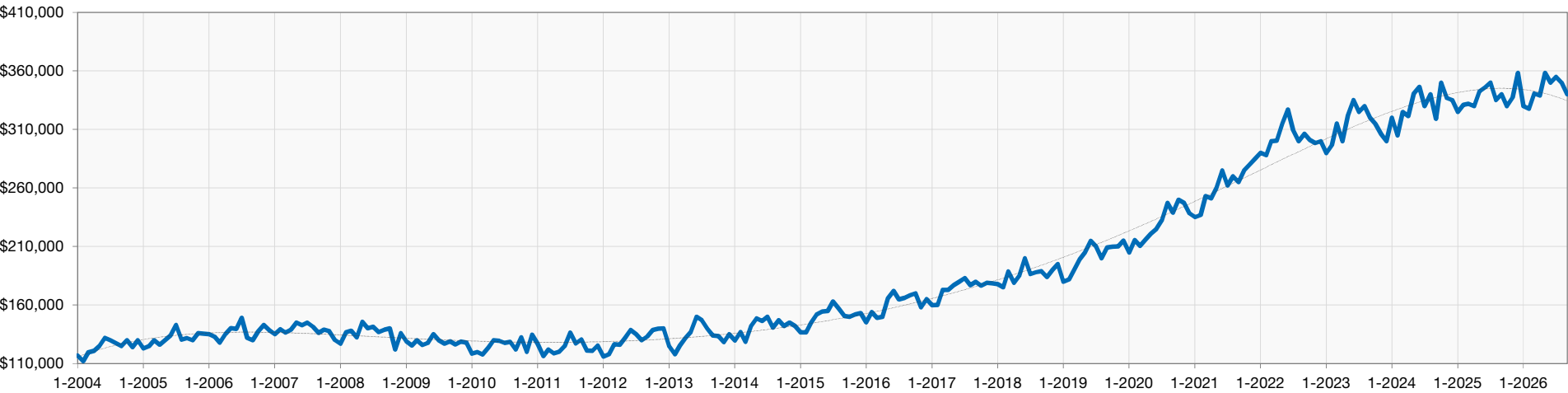
Median price point for all closed sales, not accounting for seller concessions, in a given month.

September



Month	Current Activity	One Year Previous	+ / -
October 2025	\$330,000	\$350,000	- 5.7%
November 2025	\$337,450	\$337,000	+ 0.1%
December 2025	\$358,300	\$335,000	+ 7.0%
January 2026	\$330,000	\$325,000	+ 1.5%
February 2026	\$327,700	\$331,000	- 1.0%
March 2026	\$340,750	\$332,000	+ 2.6%
April 2026	\$339,000	\$330,000	+ 2.7%
May 2026	\$358,250	\$342,478	+ 4.6%
June 2026	\$350,000	\$346,000	+ 1.2%
July 2026	\$355,000	\$349,900	+ 1.5%
August 2026	\$350,000	\$335,000	+ 4.5%
September 2026	\$340,000	\$340,000	0.0%
12-Month Avg	\$345,000	\$339,463	+ 1.6%

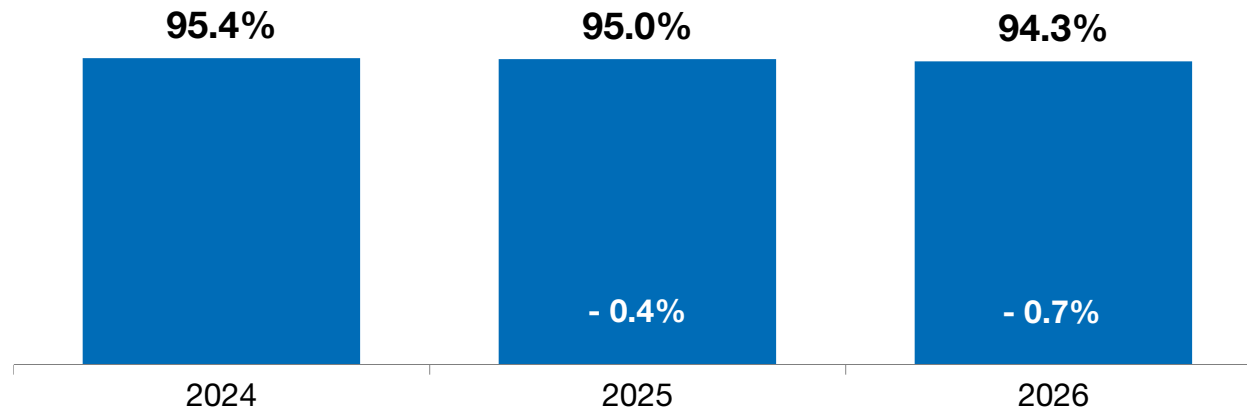
Historical Median Sales Price



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.

September



Month	Current Activity	One Year Previous	+ / -
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	95.6%	96.2%	- 0.6%
August 2026	95.1%	95.2%	- 0.1%
September 2026	94.3%	95.0%	- 0.7%
12-Month Avg	95.0%	95.5%	- 0.5%

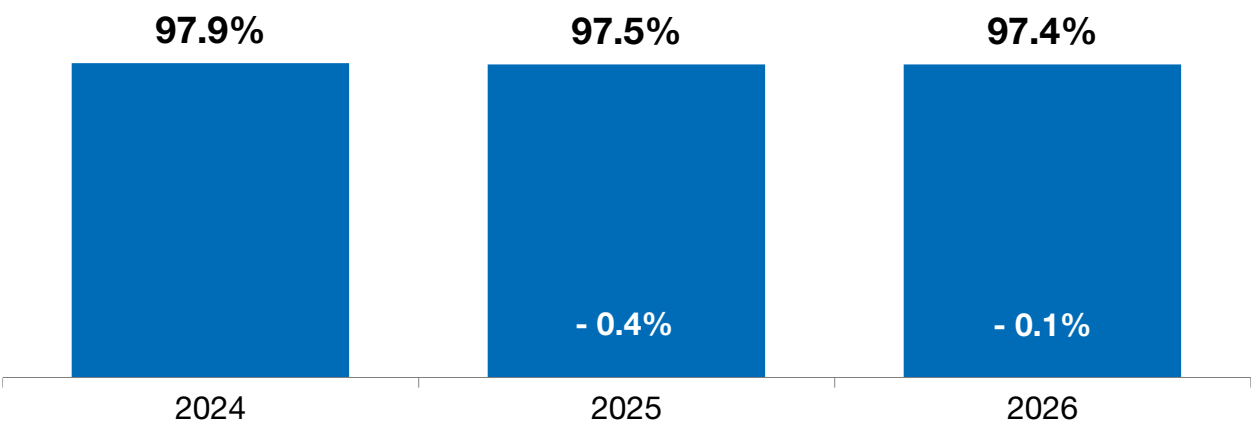
Historical Percent of Original List Price Received



Percent of Last List Price Received

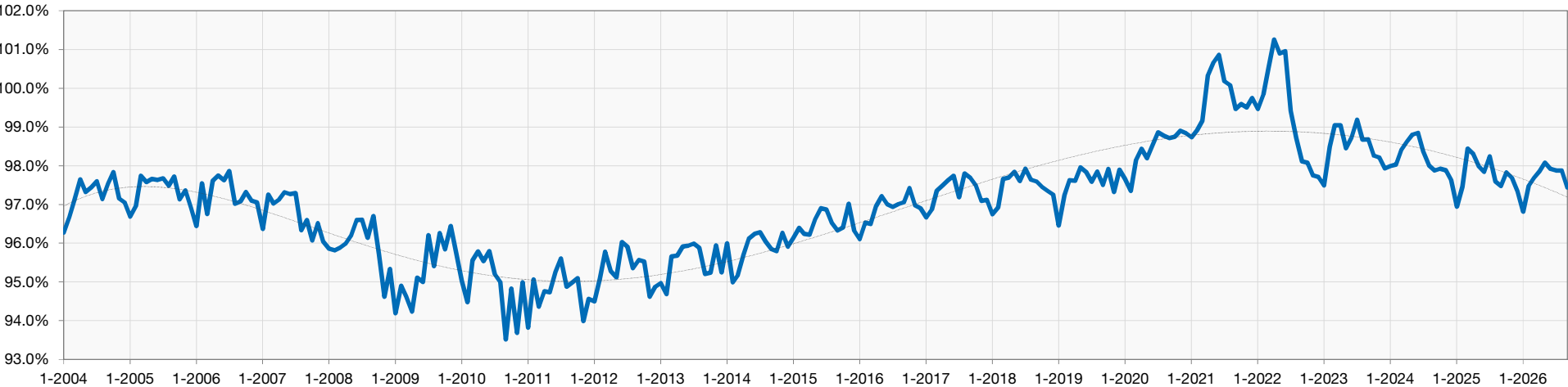
Percentage found when dividing a property’s sales price by it's last list price, then taking the average for all properties sold in a given month, not accounting for seller concessions.

September



Month	Current Activity	One Year Previous	+ / -
October 2025	97.8%	97.9%	- 0.1%
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	97.9%	98.2%	- 0.3%
August 2026	97.9%	97.6%	+ 0.3%
September 2026	97.4%	97.5%	- 0.1%
12-Month Avg	97.7%	97.8%	- 0.1%

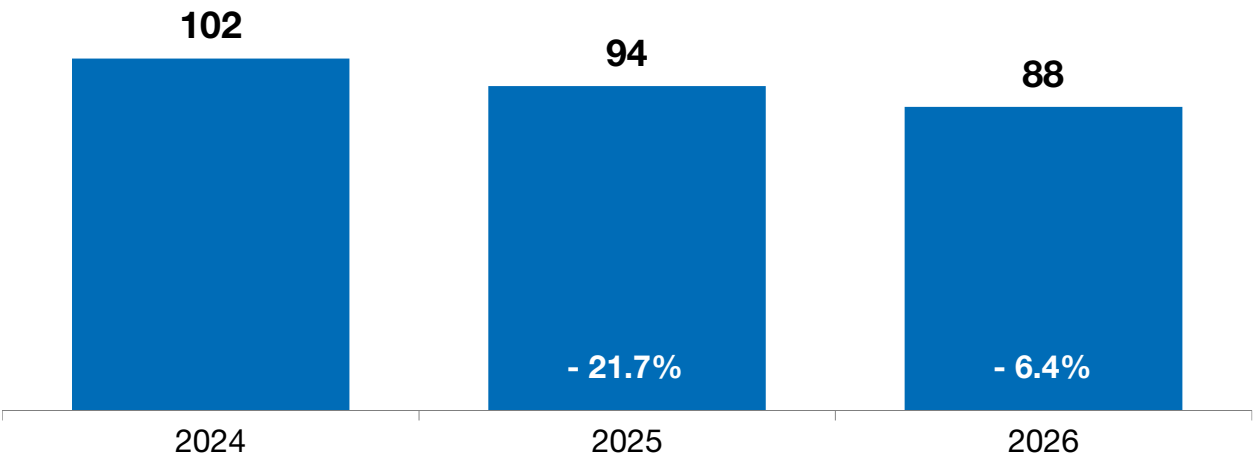
Historical Percent of Last List Price Received



Housing Affordability Index

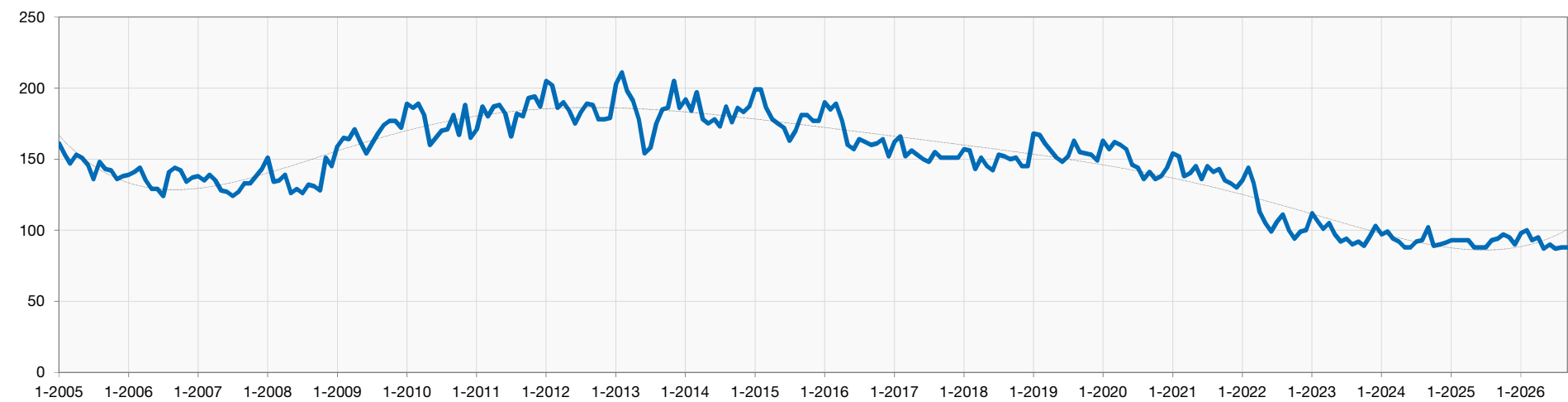
This index measures housing affordability for the region. For example, an index of 120 means the median household income was 120% of what is necessary to qualify for the median-priced home under prevailing interest rates. **A higher number means greater affordability.**

September



Month	Current Activity	One Year Previous	+ / -
October 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	87	88	- 1.1%
August 2026	88	93	- 5.4%
September 2026	88	94	- 6.4%
12-Month Avg	92	91	+ 1.1%

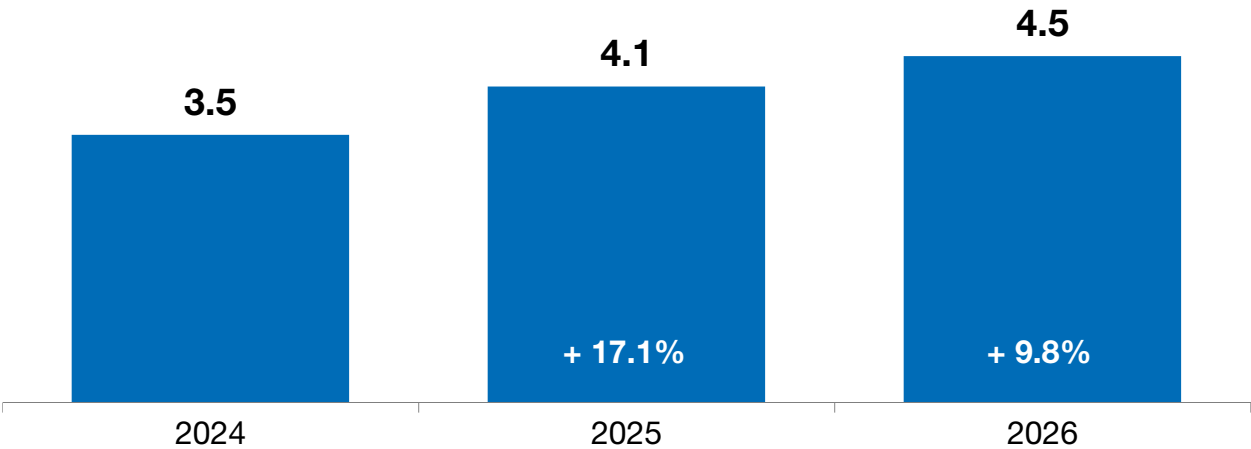
Historical Housing Affordability Index



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.

September



Month	Current Activity	One Year Previous	+ / -
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	3.9	3.4	+ 14.7%
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%
August 2026	4.4	4.0	+ 10.0%
September 2026	4.5	4.1	+ 9.8%
12-Month Avg	4.2	3.6	+ 16.7%

Historical Months Supply of Inventory

