



MOMENTUM MARKET PULSE™
INDEPENDENT HOUSING RESEARCH

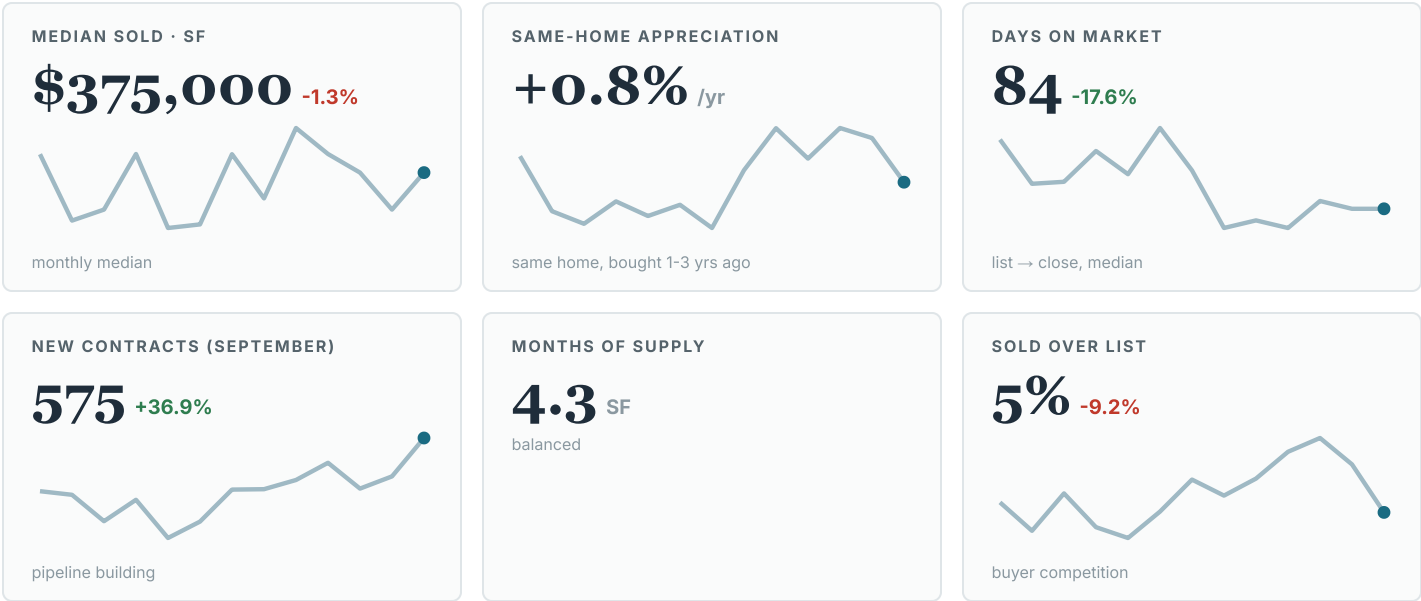
DAYTONA BEACH · MONTHLY REPORT

September 2026 *Market Pulse*



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Daytona Beach Area MLS · September 2026
Computed from closed records through 2026-10-07



23
out of 100
MARKET SCORE
August*: 25 ▼ 2

Moderate buyer advantage · *Warming*

A single 0-100 read of seller vs. buyer advantage, blending months of supply, days on market, the share selling over list, and the share of active listings cutting price. September: down 1.3% prices year over year, leading indicators firming. Down 2 points from August (25). *August is estimated from that month's closed sales with supply and price-cut inputs held at current readings; from next month, prior scores are the published ones.

Supply **54** Speed **8** Over-list **16** Price cuts **13**



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Daytona Beach Area MLS data · closings through 2026-10-07

Executive summary

THE SIGNATURE FINDING

Prices are rising more than the 1% median shows — the market is selling smaller, lower-end homes.

The median was \$375,000 (-1.3% YoY), but **the same house, sold twice, moved +0.8% a year**. The gap is **mix**: the share of sales under \$200K went 6%→5% and \$600K+ went 20%→15%. Read \$/sq ft (-1.7%) and same-home resales — not the median — for what a home is really doing.

\$375,000

Median price — **down 1.3% YoY**

+37%

New contracts vs a year ago — **the pipeline is building**

54%

Of **current active listings** have cut their price (point-in-time, as of 2026-10-07)

- Median down 1.3% YoY; **same-home appreciation was +0.8%/yr** — the headline understates it; smaller homes are what sold.
- Homes sold in a median **84 days**; **5% sold over list**; supply **4.3 months**.
- Growth (YoY median) led by **Volusia -0.8%**, **Flagler -6.2%**; Flagler down 6.2%.
- **Momentum Market Score: 23/100 — Moderate buyer advantage**. Prices down 1.3%, contracts up 36.9%.

Five biggest surprises

- **Same homes rose +0.8%/yr** while the median fell 1.3% — smaller homes are what sold.
- **New contracts rose 37% YoY** — the sharpest warming signal, hidden beneath the price headline.
- **54% of active listings have cut price** — a seller-market crack in plain sight.
- **42% of listings leaving the market failed to sell** (343 expired, withdrawn or canceled vs 475 closed).
- **Owners who bought 5+ years ago have averaged +6.0%/yr**; those who bought in the last 1-3 years are at +0.8%/yr — the easy money was pre-2022.

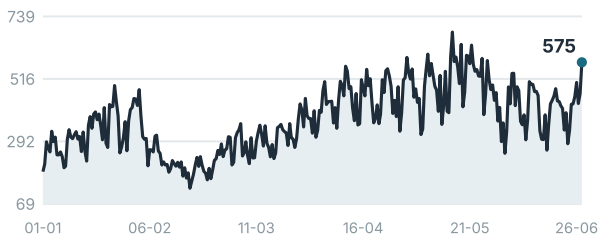
The market in eight charts

MEDIAN PRICE · 25 YEARS



\$375,000 — down 1.3% vs September 2025.

NEW CONTRACTS PER MONTH · LEADING INDICATOR



575 in September, +37% YoY — demand firming.

APPRECIATION — FOUR MEASURES



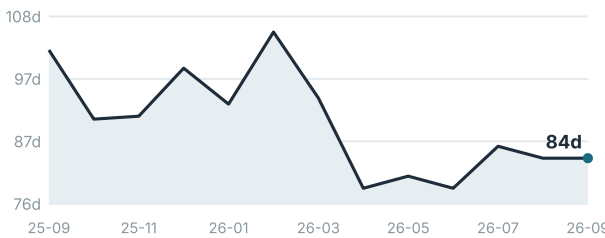
Same homes rose +0.8%, not the -1% median. The gap is mix.

MEDIAN PRICE CHANGE BY COUNTY · YOY



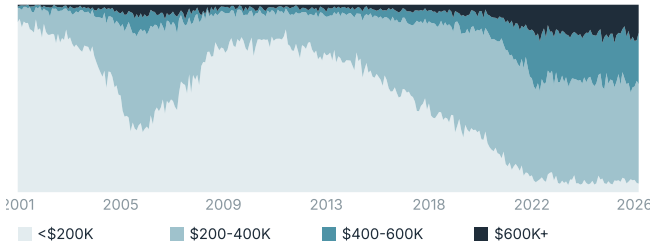
Volusia leads on volume; Volusia leads on growth.

DAYS ON MARKET · 12 MONTHS



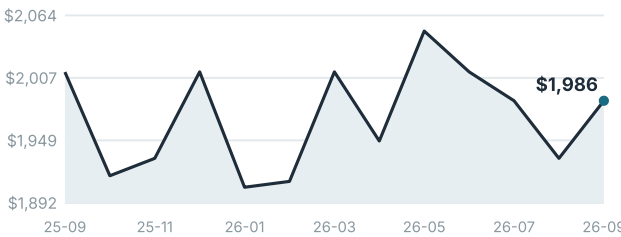
84 days — faster 17.6% than a year ago.

SHARE OF SALES BY PRICE TIER · 25 YEARS



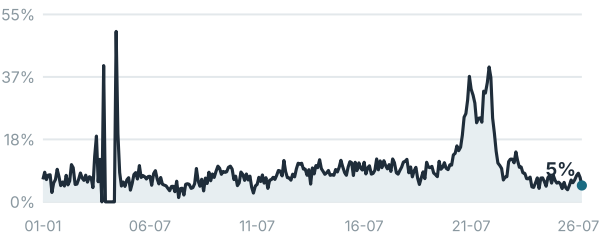
\$600K+ is 15% of sales — the upmarket shift that moves the median.

AFFORDABILITY · MONTHLY PAYMENT FOR THE MEDIAN HOME



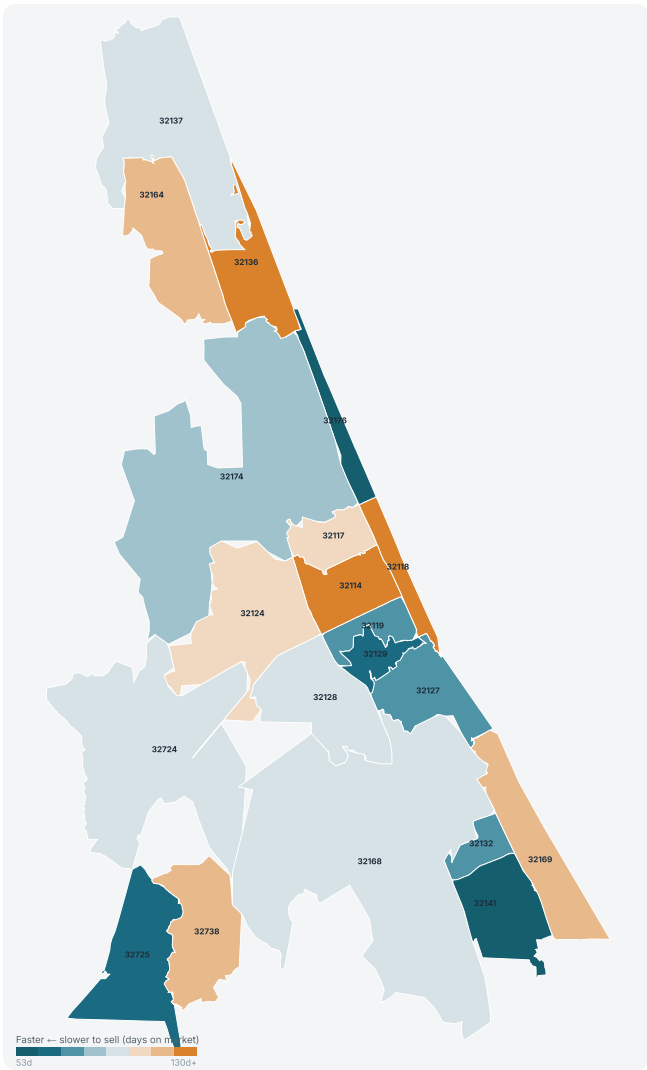
\$1,986/mo at 6.95% (20% down, 30-yr), -1.3% YoY.

SHARE OF CLOSINGS OVER LIST PRICE · 25 YEARS



5% of September closings sold over the original asking price.

Nearhood heat map (by ZIP)



WHERE HOMES SELL FASTEST · SINGLE-FAMILY, JULY 2026–SEPTEMBER 2026

Every ZIP in the Daytona Beach Area MLS footprint with 15+ single-family closings in the last three months, shaded by **days on market** — deep teal is fastest, amber slowest. **Ormond Beach** ZIPs run hot; **Daytona Beach** is the slow end.

HOTTEST — FASTEST & MOST COMPETITIVE

ZIP · CITY	SALES	DOM	OVER	MEDIAN
32176 · Ormond Beach	71	53	3%	\$417,750
32141 · Edgewater	29	58	14%	\$294,900
32129 · Port Orange	63	59	13%	\$310,000
32725 · Deltona	15	65	0%	\$325,500
32127 · Port Orange	66	66	9%	\$375,000
32132 · Edgewater	15	72	7%	\$280,000
32119 · South Daytona	54	80	13%	\$286,250

COOLEST — SLOWEST TO SELL

ZIP · CITY	SALES	DOM	OVER	MEDIAN
32118 · Daytona Beach	40	130	10%	\$350,000
32136 · Flagler Beach	18	129	6%	\$889,500
32114 · Daytona Beach	31	111	6%	\$230,000
32738 · Deltona	15	108	7%	\$330,000
32169 · New Smyrna Beach	24	108	0%	\$910,000
32164 · Palm Coast	61	103	0%	\$333,000
32124 · Daytona Beach	100	98	3%	\$441,500

ZIP boundaries: U.S. Census ZCTA. Tables cover ZIPs with ≥15 single-family closings in the trailing three months.

Demand & the contract pipeline

Active-under-contract and pending are tracked **separately** — AUC deals are contingent and can fall through; pending have cleared contingencies. The leading signal, new contracts, is **up 36.9% YoY**. And **54% of active listings have already cut price**, a softening signal beneath the price headline.

SINGLE-FAMILY PIPELINE, SEPTEMBER 2026

STAGE	COUNT	WHAT IT MEANS
Active (available)	1,610	Listed, not under contract
Active under contract	110	Contingent — still taking backups
Pending	453	Contingencies cleared — headed to closing
New under contract in September	575	By contract date — up 36.9% YoY
Months of supply	4.3	Active ÷ monthly closings — balanced

Listings failing to sell — over time

PULL RATE — % OF LISTINGS EXPIRED OR WITHDRAWN · BY YEAR

Share of listings leaving the market without closing.

In September, **343 listings expired, were withdrawn or canceled** against **475 closings** — roughly a **42% pull rate**. Rising failed listings pair with new contracts up 36.9% and the 54% price-cut share: the market is asking sellers to price right the first time or sit.

Median vs. "sold twice" — what's the difference?

The **median** just averages whatever happened to sell that month: if a wave of larger, higher-end homes closes, it jumps even if no single house gained. **Sold twice** finds the identical house that sold 1-3 years ago and again in the last 12 months and compares the two prices — since it is the same home both times, and the hold is short, that gap is comparable with the 12-month median change. This month: median -1.3% YoY vs same-home +0.8%/yr across 202 short-hold pairs. Owners who bought 5+ years ago have averaged +6.0%/yr (991 pairs) — most of that came before 2022.

Rates & affordability

The 30-year fixed is about **6.95%** (latest rate carried on our county pages), which puts the payment on the median single-family home at **\$1,986/month** with 20% down, -1.3% from a year ago. Cash buyers were **35%** of September closings, 69% of condos.

Rate: the figure our county scorecards carry (Freddie Mac PMMS via the national data lane). Payment: principal and interest only, 20% down, 30-year fixed.

What this means — for buyers & sellers

If you're buying

- **Negotiate.** 54% of listings have cut price and contracts are up 36.9% — more leverage than the median suggests.
- **Compare \$/sq ft, not just price.** Mix moves the median month to month.
- **Don't wait for a crash.** Same-home prices are still up ~1%; a softening, not a collapse.

If you're selling

- **Price correctly the first time.** Homes that cut price sit; well-priced homes still go under contract in ~84 days.
- **Expect negotiation.** 5% still sell over list, but the rest don't.
- **Condition matters more now.** With more choice, buyers pass on homes that need work.

By property type

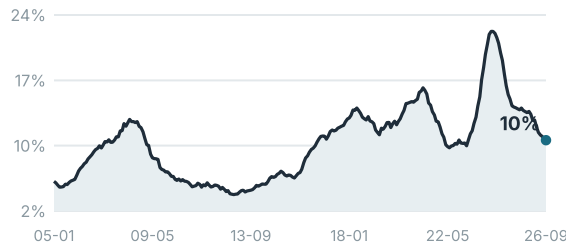
CLOSED SALES BY PROPERTY TYPE, SEPTEMBER 2026

TYPE	CLOSED	MEDIAN	YOY	\$/SQ FT	DOM	CASH
Single-family	375	\$375,000	-1.3%	\$210	84	35%
Townhouse	31	\$265,000	-10.8%	\$178	87	42%
Condominium	85	\$310,000	+2.1%	\$234	119	69%

Condos are softest (+2.1% YoY, 119 days) and most cash-reliant (69%). New construction was 9% of single-family closings.

New construction

NEW CONSTRUCTION · SHARE OF SINGLE-FAMILY SALES (12-MO ROLLING)



Now ~10% of single-family sales.

About **one in 12** single-family sales is a brand-new home. The engine is the **rate-lock**: owners holding low-rate mortgages won't sell, so resale supply stays choked and **builders fill the vacuum** — buying the demand with incentives. It is the mix-shift from another angle: the market is increasingly selling *newer* homes, not just bigger ones.

County breakdown

SINGLE-FAMILY BY COUNTY — "YOY" = YEAR-OVER-YEAR CHANGE IN MEDIAN PRICE

COUNTY	CLOSED	MEDIAN	YOY	VS 2022 PEAK	DOM	CASH
Volusia	311	\$372,000	-0.8%	-2.0%	78	33%
Flagler	43	\$399,900	-6.2%	-19.1%	105	47%

Median-price YoY swings on low volume in small counties. "vs 2022 peak" compares this month's median to each county's highest 2022 month.

Price-band breakdown — sold, pending, active & new

All residential (single-family, condo & townhouse), Daytona Beach Area MLS region, computed from individual records. **Sold** is bucketed by closed price; **pending** counts listings still under contract by the month they went under contract (by list price); **active** and **new listings** are the current snapshot by list price.

SOLD LISTINGS — THIS MONTH & YEAR-TO-DATE

PRICE BAND	2026	2025	%CHG	YTD	YTD-1	%CHG
Under 100,000	9	10	-10.0%	101	110	-8.2%
100,000-119,999	5	12	-58.3%	81	74	+9.5%
120,000-139,999	5	9	-44.4%	99	75	+32.0%
140,000-159,999	16	3	+433.3%	92	96	-4.2%
160,000-179,999	10	15	-33.3%	108	110	-1.8%
180,000-199,999	10	12	-16.7%	136	128	+6.2%
200,000-249,999	51	46	+10.9%	452	440	+2.7%
250,000-299,999	70	64	+9.4%	636	655	-2.9%
300,000-399,999	129	153	-15.7%	1307	1388	-5.8%
400,000-499,999	84	79	+6.3%	761	631	+20.6%
500,000-749,999	74	84	-11.9%	736	752	-2.1%
750,000-999,999	18	26	-30.8%	191	206	-7.3%
1,000,000+	20	25	-20.0%	175	164	+6.7%
Totals	501	538	-6.9%	4875	4829	+1.0%

PENDING — CONTRACTS WRITTEN IN SEPTEMBER STILL OPEN

PRICE BAND	SEPTEMBER	SHARE
Under 100,000	0	0.0%
100,000-119,999	0	0.0%
120,000-139,999	3	1.5%
140,000-159,999	1	0.5%
160,000-179,999	3	1.5%
180,000-199,999	6	3.0%
200,000-249,999	16	8.0%
250,000-299,999	20	10.0%
300,000-399,999	71	35.5%
400,000-499,999	35	17.5%
500,000-749,999	21	10.5%
750,000-999,999	15	7.5%
1,000,000+	9	4.5%

ACTIVE LISTINGS — CURRENT FOR-SALE INVENTORY

PRICE BAND	COUNT	SHARE
Under 100,000	50	1.8%
100,000-119,999	55	2.0%
120,000-139,999	82	3.0%
140,000-159,999	79	2.9%
160,000-179,999	84	3.1%
180,000-199,999	106	3.9%
200,000-249,999	228	8.4%
250,000-299,999	285	10.5%
300,000-399,999	653	24.0%
400,000-499,999	360	13.2%
500,000-749,999	423	15.5%
750,000-999,999	155	5.7%
1,000,000+	164	6.0%

Snapshot as of 2026-10-07 — 2,724 active residential listings.

NEW LISTINGS — CAME ON MARKET IN SEPTEMBER (STILL LISTED)

PRICE BAND	COUNT	SHARE
Under 100,000	11	1.7%
100,000-119,999	17	2.7%
120,000-139,999	14	2.2%
140,000-159,999	8	1.3%
160,000-179,999	23	3.6%
180,000-199,999	28	4.4%
200,000-249,999	58	9.2%
250,000-299,999	75	11.9%
300,000-399,999	162	25.6%
400,000-499,999	85	13.4%
500,000-749,999	90	14.2%
750,000-999,999	31	4.9%
1,000,000+	30	4.7%

632 listings with a September on-market date still active at the snapshot.

The numbers — single-family reference

SEPTEMBER 2026 (DAYTONA BEACH AREA MLS REGION)

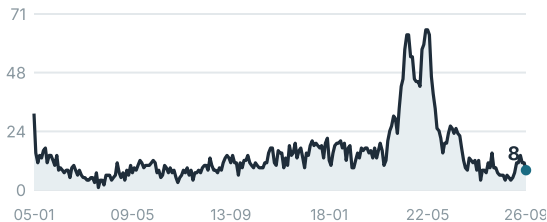
METRIC	SEPTEMBER 2026	VS. SEPTEMBER 2025	VS. AUGUST 2026
Median sale price	\$375,000	-1.3%	+2.7%
Average sale price	\$455,633	-2.5%	-4.4%
Closed sales	375	-10.3%	-7.6%
New contracts written	575	+36.9%	+24.2%
Median days on market	84	-17.6%	+0.0%
Median \$/sq ft	\$210	-1.7%	-2.8%
Received vs. original list	95.4%	+1.8%	+0.0%
Received vs. final list	97.6%	+0.4%	+0.2%
Closed over list price	4.8%	-9.2%	-32.8%
Cash share	34.7%	-0.1%	+5.8%

Single-family, Daytona Beach Area MLS region. Computed from 375 closed records, cleaned for entry errors. "New contracts" = closings by purchase-contract month plus contracts still pending. "Received vs. original list" vs the first asking price; the gap to final list is the pre-sale price cut.

Does the Score work? A 20-year back-test

We computed a closed-sales version of the **Momentum Market Score** every month back to 2005 (pace, over-list share and price-cut discipline), then measured what the median price actually did over the **next six months**. It bottomed at 1 in November 2007 and peaked at 65 in April 2022; today it reads 16.

MOMENTUM MARKET SCORE · 2005–2026



0 = deep buyer's market, 100 = frenzy.

The live cover Score also blends months of supply and the active price-cut share, so the two differ slightly. Past performance is not a guarantee of future results.

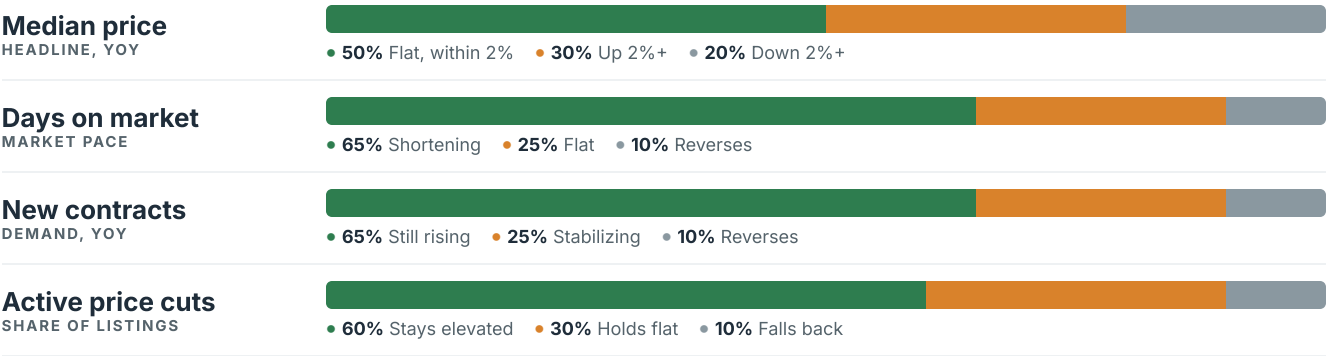
WHAT HAPPENED NEXT · AVG 6-MO PRICE CHANGE BY SCORE TIER



Higher Score → stronger forward price growth, tier by tier. Correlation **+0.29** across 256 monthly readings since 2005.

Momentum Forecast • next six months

Probability-weighted directional readings from this edition's leading indicators — new contracts (+36.9% YoY), active price cuts (54%), days on market (down 17.6% YoY) and months of supply (4.3). The weights follow a fixed rule: an indicator moving strongly in one direction (10%+ YoY) is given 65/25/10; a moderate move 55/30/15; a weak or absent move 45/35/20. Each row sums to 100%.



Most likely Alternative Tail risk Directional model for discussion — not investment advice.

Methodology & the Momentum Market Pulse™

The **Momentum Market Pulse™** is an independent monthly research product. All market figures are computed by Momentum Realty directly from individual Daytona Beach Area MLS closed records (not a third-party dashboard), for single-family homes in the Volusia and Flagler counties region unless noted, cleaned for data-entry errors and de-duplicated by listing ID. Medians throughout. "Same-home appreciation" matches repeat sales of the same parcel across the 25-year archive: second sale in the trailing 12 months, first sale 1-3 years earlier so the figure is comparable with a 12-month median change (median annualized change); owners who bought 5+ years ago are reported separately. "Constant-mix" reweights this month's price-tier medians by last year's tier shares. "New contracts" count closings by purchase-contract month (estimated from on-market date plus days on market where the feed omits the contract date) plus contracts still pending at the snapshot; inventory stages are point-in-time as of the pull. "Failed to sell" counts listings that left the market expired, withdrawn or canceled against those that closed. The **Market Score** (0-100) equally weights months of supply, days on market, the share selling over list, and the share of active listings cutting price. Late-reported closings keep arriving for several weeks; the edition is refreshed in place. Aggregates only; no individual listing is identified. © 2026 Daytona Beach Area Association of REALTORS®, Inc. Momentum Realty is a licensed Florida and Georgia brokerage; this report is market information, not an appraisal or investment advice. © 2026 Move With Momentum LLC · movewithmomentum.com · (904) 351-6461.

EVERY MARKET, EVERY MONTH

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