



SPACE COAST · MONTHLY REPORT

September 2026 *Market Pulse*

**Jon Brooks**
 Co-Founder, Momentum Realty · Housing Market Analyst ·
jon@movewithmomentum.com

 Space Coast MLS · September 2026
 Computed from closed records through 2026-10-07

MEDIAN SOLD · SF

\$380,000 +1.3%


monthly median

SAME-HOME APPRECIATION

+1.9% /yr

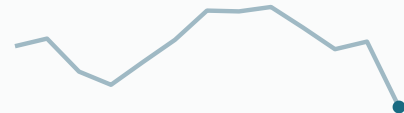

same home, bought 1-3 yrs ago

DAYS ON MARKET

35 -25.5%


list → close, median

NEW CONTRACTS (SEPTEMBER)

559 -32.7%


pipeline thinning

MONTHS OF SUPPLY

3.3 SF

seller-leaning

SOLD OVER LIST

11% +98.7%


buyer competition



Balanced, firm · *Cooling*

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: up 1.3% prices year over year, leading indicators softening. Up 1 points from August (50). *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 **74** Speed **73** Over-list **38** Price cuts **20**
**Jon Brooks**
 Co-Founder, Momentum Realty · Housing Market Analyst
jon@movewithmomentum.com

 Published October 7, 2026
 by Momentum Housing Research
 Space Coast MLS data · closings through 2026-10-07

Executive summary

THE SIGNATURE FINDING

Fewer sales, prices up 1.3% — September in one line.

The median was \$380,000 (+1.3% YoY) and \$/sq ft +3.3%; same-home resales +1.9% a year. Closings down 5.6% YoY; new contracts down 32.7%.

\$380,000

Median price — **up 1.3% YoY**

-33%

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

50%

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

- Median up 1.3% YoY; **same-home appreciation was +1.9%/yr.**
- Homes sold in a median **35 days**; **11% sold over list**; supply **3.3 months**.
- Growth (YoY median) led by **Brevard +1.3%**, **Indian River -7.3%**; Indian River down 7.3%.
- **Momentum Market Score: 51/100 — Balanced, firm.** Prices up 1.3%, contracts down 32.7%.

Five biggest surprises

- **New contracts fell 33% YoY** — the sharpest cooling signal, hidden beneath the price headline.
- **50% of active listings have cut price** — a seller-market crack in plain sight.
- **35% of listings leaving the market failed to sell** (496 expired, withdrawn or canceled vs 915 closed).
- **Owners who bought 5+ years ago have averaged +6.5%/yr**; those who bought in the last 1-3 years are at +1.9%/yr — the easy money was pre-2022.
- **New construction was 18% of closings.**

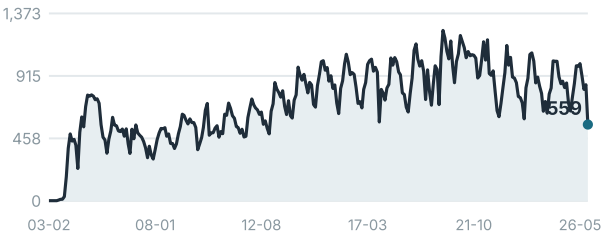
The market in eight charts

MEDIAN PRICE · 25 YEARS



\$380,000 — up 1.3% vs September 2025.

NEW CONTRACTS PER MONTH · LEADING INDICATOR



559 in September, -33% YoY — demand cooling before prices show it.

APPRECIATION — FOUR MEASURES



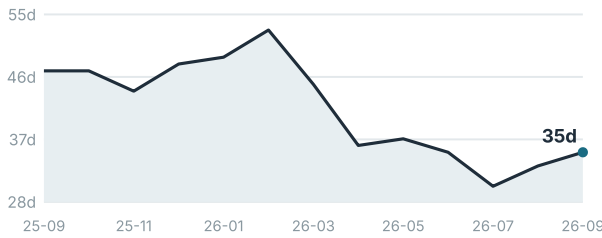
Same homes rose **+1.9%**, not the +1% median. The gap is mix.

MEDIAN PRICE CHANGE BY COUNTY · YOY



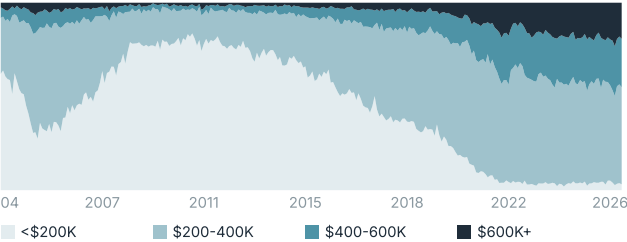
Brevard leads on volume; **Brevard** leads on growth.

DAYS ON MARKET · 12 MONTHS



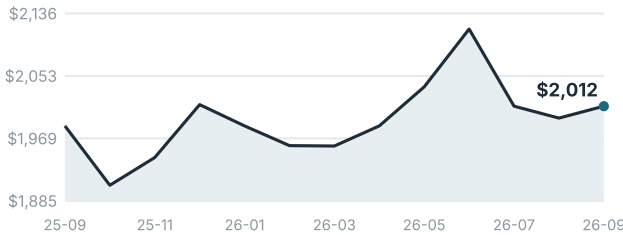
35 days — faster 25.5% than a year ago.

SHARE OF SALES BY PRICE TIER · 25 YEARS



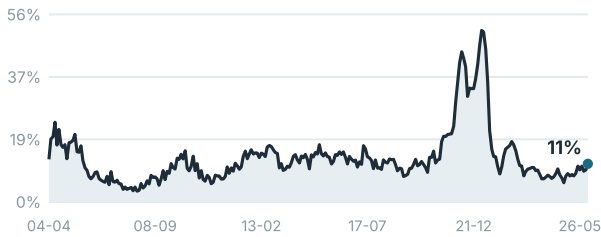
\$600K+ is 19% of sales — the upmarket shift that moves the median.

AFFORDABILITY · MONTHLY PAYMENT FOR THE MEDIAN HOME



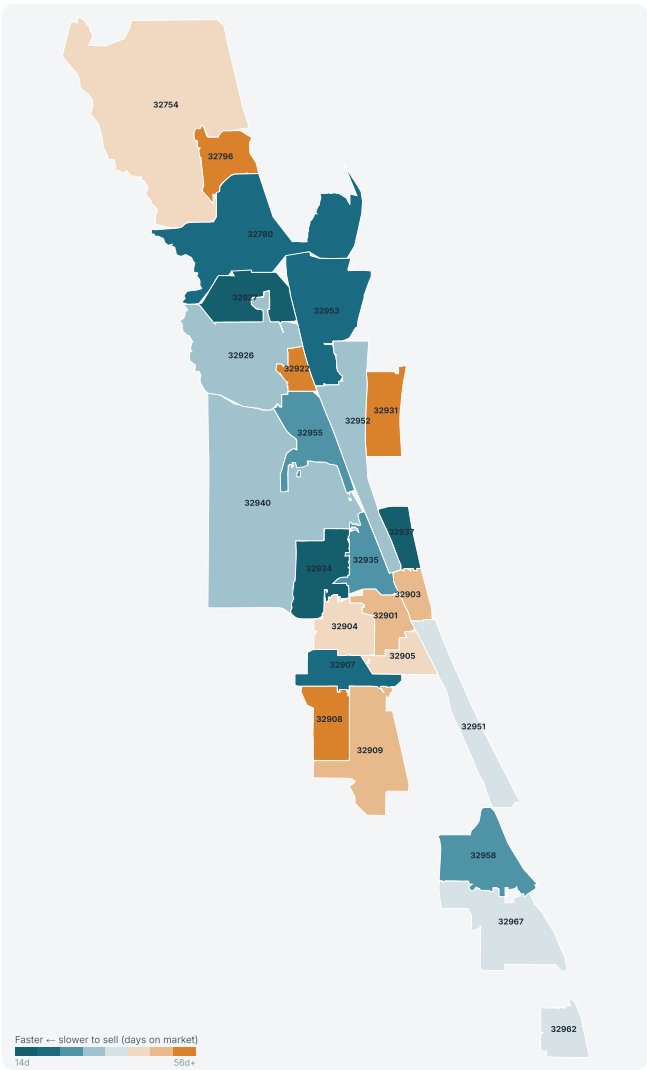
\$2,012/mo at 6.95% (20% down, 30-yr), +1.3% YoY.

SHARE OF CLOSINGS OVER LIST PRICE · 25 YEARS



11% of September closings sold over the original asking price.

Neighborhood heat map (by ZIP)



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

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

HOTTEST — FASTEST & MOST COMPETITIVE

ZIP · CITY	SALES	DOM	OVER	MEDIAN
32937 · Satellite Beach	75	14	8%	\$600,000
32934 · Melbourne	51	18	12%	\$499,900
32927 · Cocoa	104	21	9%	\$334,000
32953 · Merritt Island	80	24	9%	\$471,000
32780 · Titusville	107	25	9%	\$349,000
32907 · Palm Bay	262	26	14%	\$332,618
32955 · Rockledge	127	27	9%	\$460,000

COOLEST — SLOWEST TO SELL

ZIP · CITY	SALES	DOM	OVER	MEDIAN
32908 · Palm Bay	160	56	13%	\$329,994
32796 · Titusville	76	50	11%	\$323,250
32931 · Cocoa Beach	24	48	12%	\$832,500
32922 · Cocoa	33	45	9%	\$215,000
32901 · Melbourne	66	42	8%	\$300,000
32903 · Indialantic	53	42	6%	\$750,000
32909 · Palm Bay	267	41	10%	\$347,000

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 **down 32.7% YoY**. And **50% 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)	2,430	Listed, not under contract
Active under contract	449	Contingent — still taking backups
Pending	742	Contingencies cleared — headed to closing
New under contract in September	559	By contract date — down 32.7% YoY
Months of supply	3.3	Active ÷ monthly closings — seller-leaning

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, **496 listings expired, were withdrawn or canceled** against **915 closings** — roughly a **35% pull rate**. Rising failed listings pair with new contracts down 32.7% and the 50% 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 +1.9%/yr across 635 short-hold pairs. Owners who bought 5+ years ago have averaged +6.5%/yr (2,467 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 **\$2,012/month** with 20% down, +1.3% from a year ago. Cash buyers were **23%** of September closings, 62% 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.** 50% of listings have cut price and contracts are down 32.7% — more leverage than the median suggests.
- **Ask for concessions** (rate buydowns, closing costs) — especially on new construction.
- **Don't wait for a crash.** Same-home prices are still up ~2%; 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 ~35 days.
- **Expect negotiation.** 11% 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

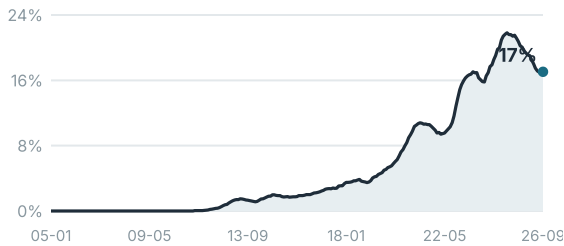
CLOSED SALES BY PROPERTY TYPE, SEPTEMBER 2026

TYPE	CLOSED	MEDIAN	YOY	\$/SQ FT	DOM	CASH
Single-family	811	\$380,000	+1.3%	\$216	35	23%
Townhouse	38	\$305,032	+3.4%	\$218	52	34%
Condominium	132	\$230,000	+4.8%	\$212	48	62%

Condos are softest (+4.8% YoY, 48 days) and most cash-reliant (62%). New construction was 18% of single-family closings.

New construction

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



Now ~17% of single-family sales.

About **one in 5** 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
Brevard	713	\$380,000	+1.3%	+1.3%	35	22%
Indian River	55	\$350,000	-7.3%	-13.6%	35	47%
Volusia	10	\$421,500	+47.9%	+6.1%	32	10%
St. Lucie	9	\$440,000	-14.6%	—	45	56%
Osceola	5	\$349,500	—	—	42	40%
Orange	5	\$545,000	-0.9%	—	74	20%

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), Space Coast 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	17	15	+13.3%	164	138	+18.8%
100,000-119,999	10	13	-23.1%	121	100	+21.0%
120,000-139,999	16	17	-5.9%	169	180	-6.1%
140,000-159,999	26	30	-13.3%	241	235	+2.6%
160,000-179,999	21	27	-22.2%	268	259	+3.5%
180,000-199,999	30	31	-3.2%	266	291	-8.6%
200,000-249,999	73	84	-13.1%	774	783	-1.1%
250,000-299,999	119	142	-16.2%	1211	1280	-5.4%
300,000-399,999	316	311	+1.6%	2958	3031	-2.4%
400,000-499,999	134	141	-5.0%	1405	1405	+0.0%
500,000-749,999	163	164	-0.6%	1611	1569	+2.7%
750,000-999,999	62	60	+3.3%	534	548	-2.6%
1,000,000+	46	42	+9.5%	395	391	+1.0%
Totals	1033	1077	-4.1%	10117	10210	-0.9%

PENDING — CONTRACTS WRITTEN IN SEPTEMBER STILL OPEN

PRICE BAND	SEPTEMBER	SHARE
Under 100,000	1	0.3%
100,000-119,999	0	0.0%
120,000-139,999	1	0.3%
140,000-159,999	0	0.0%
160,000-179,999	2	0.7%
180,000-199,999	6	2.1%
200,000-249,999	20	7.0%
250,000-299,999	38	13.3%
300,000-399,999	98	34.3%
400,000-499,999	52	18.2%
500,000-749,999	43	15.0%
750,000-999,999	16	5.6%
1,000,000+	9	3.1%

ACTIVE LISTINGS — CURRENT FOR-SALE INVENTORY

PRICE BAND	COUNT	SHARE
Under 100,000	29	0.8%
100,000-119,999	35	1.0%
120,000-139,999	58	1.6%
140,000-159,999	88	2.4%
160,000-179,999	122	3.4%
180,000-199,999	108	3.0%
200,000-249,999	277	7.6%
250,000-299,999	405	11.2%
300,000-399,999	1071	29.6%
400,000-499,999	519	14.3%
500,000-749,999	483	13.3%
750,000-999,999	186	5.1%
1,000,000+	240	6.6%

Snapshot as of 2026-10-07 — 3,621 active residential listings.

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

PRICE BAND	COUNT	SHARE
Under 100,000	7	0.7%
100,000-119,999	10	1.0%
120,000-139,999	15	1.5%
140,000-159,999	23	2.3%
160,000-179,999	27	2.7%
180,000-199,999	33	3.3%
200,000-249,999	88	8.7%
250,000-299,999	120	11.9%
300,000-399,999	321	31.8%
400,000-499,999	148	14.6%
500,000-749,999	134	13.3%
750,000-999,999	47	4.6%
1,000,000+	38	3.8%

1,011 listings with a September on-market date still active at the snapshot.

The numbers — single-family reference

SEPTEMBER 2026 (SPACE COAST MLS REGION)

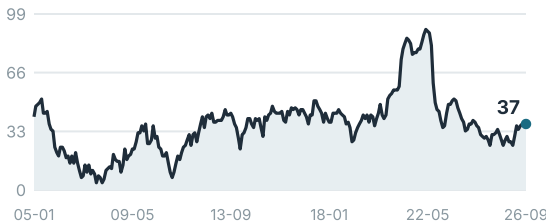
METRIC	SEPTEMBER 2026	VS. SEPTEMBER 2025	VS. AUGUST 2026
Median sale price	\$380,000	+1.3%	+0.8%
Average sale price	\$478,296	+2.0%	-1.4%
Closed sales	811	-5.6%	-5.6%
New contracts written	559	-32.7%	-34.3%
Median days on market	35	-25.5%	+6.1%
Median \$/sq ft	\$216	+3.3%	+2.4%
Received vs. original list	96.6%	+1.6%	-0.1%
Received vs. final list	98.4%	+0.5%	-0.4%
Closed over list price	11.4%	+98.7%	+19.0%
Cash share	23.4%	-5.1%	-1.4%

Single-family, Space Coast MLS region. Computed from 811 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 4 in October 2007 and peaked at 90 in April 2022; today it reads 31.

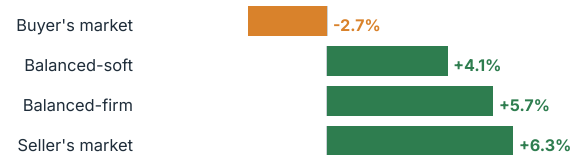
MOMENTUM MARKET SCORE · 2005–2026



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

In seller-market months (Score 67+), the median rose +6.3% over the next six months on average; in buyer-market months (0-33) it moved -2.7%. 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.

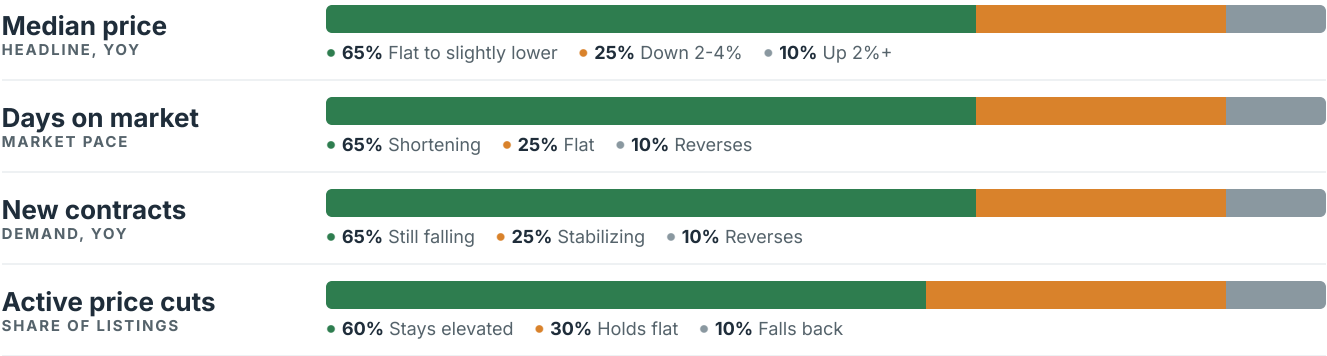
WHAT HAPPENED NEXT · AVG 6-MO PRICE CHANGE BY SCORE TIER



Higher Score → stronger forward price growth, tier by tier. Correlation **+0.44** across 256 monthly readings since 2005.

Momentum Forecast · next six months

Probability-weighted directional readings from this edition's leading indicators — new contracts (-32.7% YoY), active price cuts (50%), days on market (down 25.5% YoY) and months of supply (3.3). 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 Space Coast MLS closed records (not a third-party dashboard), for single-family homes in the Brevard County 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. Listing data provided by the Space Coast Multiple Listing Service. Information is deemed reliable but is not guaranteed by the MLS to be accurate. 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

Momentum publishes this same report for every MLS market we cover in Florida and Georgia. September 2026 editions: [Northeast Florida](#) · [Central Florida](#) · [Palm Beaches](#) · [South Florida](#) · [Daytona Beach](#) · [Pensacola](#) · [Emerald Coast](#) · [Panama City](#) · [Southwest Florida](#) · [Florida Keys](#) · [Golden Isles](#) · [Georgia](#). Find any city, county or ZIP at movewithmomentum.com/reports.