MOMENTUM REALTY

MOMENTUM MARKET PULSE™
INDEPENDENT HOUSING RESEARCH

PALM BEACHES · MONTHLY REPORT

October 2026 *Market Pulse*



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BeachesMLS · October 2026
Computed from closed records through 2026-11-19

MEDIAN SOLD · SF
$618,000 +5.6%



monthly median

SAME-HOME APPRECIATION
n/a



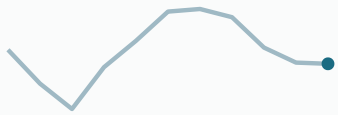
2,193,225 records - repeat-sales pass skipped for size

DAYS ON MARKET
36 -23.4%



list → close, median

NEW CONTRACTS (OCTOBER)
n/a



counted once deals close

MONTHS OF SUPPLY
4.3 SF
balanced

SOLD OVER LIST
10% +62.1%



buyer competition



Balanced, soft

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. October: median +5.6% year over year. Unchanged from September (48). *September 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 **72** Over-list **32** Price cuts **34**



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Published November 20, 2026
by Momentum Housing Research
BeachesMLS data · closings through 2026-11-19

Executive summary

THE SIGNATURE FINDING

2,395 closings (-15.3% YoY), median $618,000 (+5.6% YoY).

The median was $618,000 (+5.6% YoY) and $/sq ft +3.5%; Closings -15.3% YoY.

$618,000
Median price — **+5.6% YoY**

2,395
Single-family closings in October — **-15.3% vs a year ago**

44%
Of **current active listings** have cut their price (point-in-time, as of 2026-11-20)

- Median $618,000, +5.6% year over year; $/sq ft +3.5%.
- Homes sold in a median **36 days**; **10% sold over list**; supply **4.3 months**.
- Largest county median changes (YoY): **Martin +13.2%**, **Palm Beach +7.8%**; Broward up 2.5%.
- **Momentum Market Score: 48/100 — Balanced, soft.** Median +5.6% YoY.

Five biggest surprises

- **44% of active listings have cut their price** (as of 2026-11-20).
- **47% of listings leaving the market failed to sell** (3,953 expired, withdrawn or canceled vs 4,543 closed, all home types).
- **New construction was 6% of closings**.
- **Condos fell 4.5% YoY** (64 days on market) while single-family moved +5.6%.

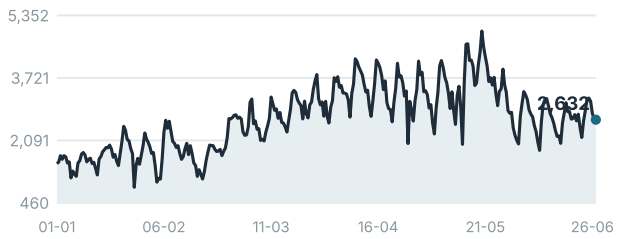
The market in eight charts

MEDIAN PRICE · 25 YEARS



$618,000 — +5.6% vs October 2025.

NEW CONTRACTS PER MONTH · LEADING INDICATOR



Counted by contract month once those deals have closed; shown through August 2026.

APPRECIATION — FOUR MEASURES



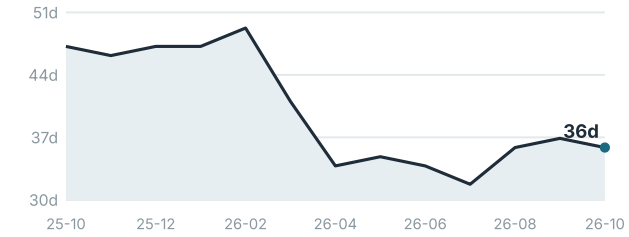
Constant-mix reweights this month by the prior year price tiers.

MEDIAN PRICE CHANGE BY COUNTY · YOY



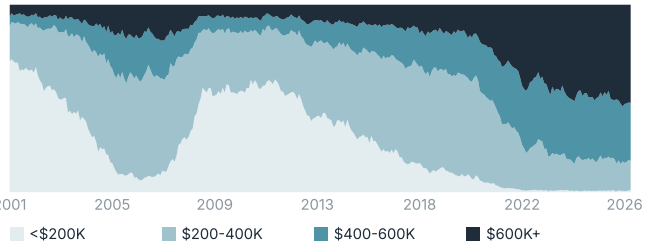
Palm Beach leads on volume; **Martin** leads on growth.

DAYS ON MARKET · 12 MONTHS



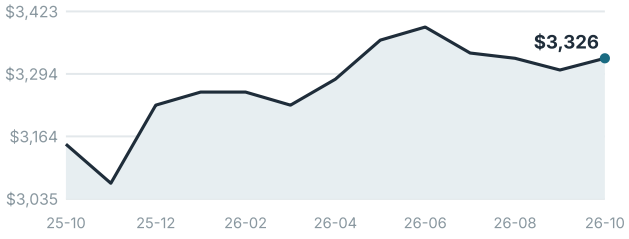
36 days — faster 23.4% than a year ago.

SHARE OF SALES BY PRICE TIER · 25 YEARS



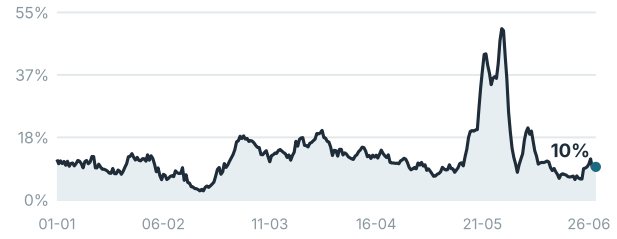
$600K+ is 52% of sales.

AFFORDABILITY · MONTHLY PAYMENT FOR THE MEDIAN HOME



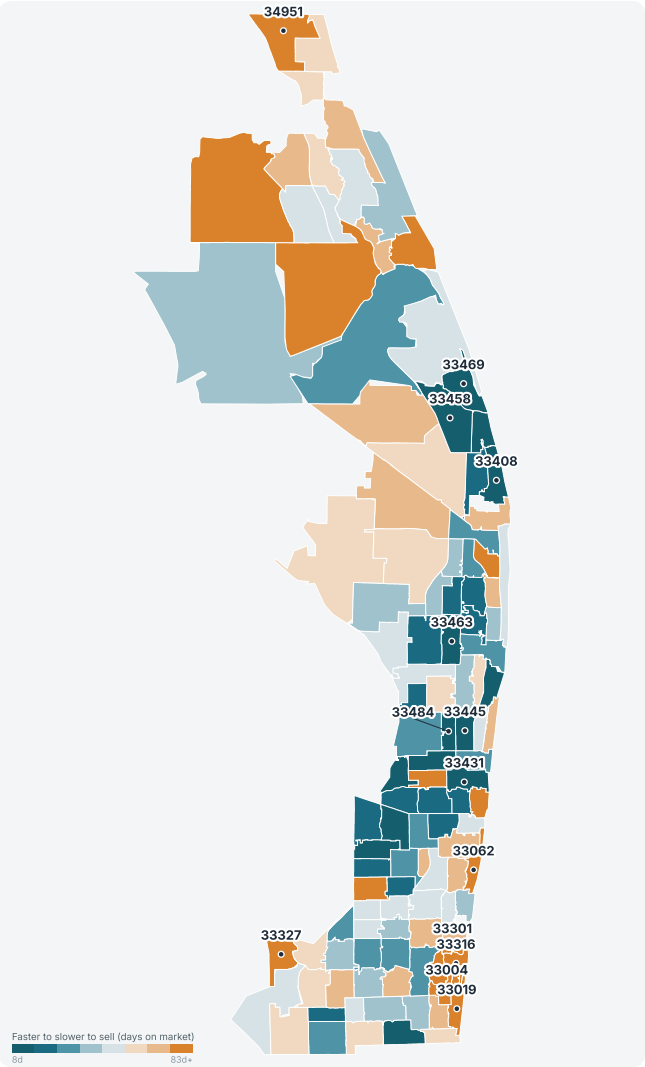
$3,326/mo at 7.11% (20% down, 30-yr), +5.6% YoY.

SHARE OF CLOSINGS OVER LIST PRICE · 25 YEARS



10% of October closings sold over the original asking price.

Neighborhood heat map (by ZIP)



WHERE HOMES SELL FASTEST · SINGLE-FAMILY, AUGUST 2026 TO OCTOBER 2026

Every ZIP in the BeachesMLS footprint with 15+ single-family closings in the last three months, shaded by **days on market**: deep teal is fastest, amber slowest. Labels mark the ZIPs in the two tables. **Boca Raton** ZIPs run hot; **Fort Lauderdale** is the slow end.

HOTTEST: FASTEST & MOST COMPETITIVE

ZIP · CITY	SALES	DOM	OVER	MEDIAN
33431 · Boca Raton	40	8	8%	$739,500
33484 · Delray Beach	29	13	0%	$575,000
33458 · Jupiter	131	14	14%	$925,000
33408 · North Palm Beach	25	15	4%	$1,425,000
33469 · Tequesta	52	16	13%	$1,042,500
33445 · Delray Beach	55	17	15%	$720,000
33463 · Lake Worth	71	20	10%	$500,000

COOLEST: SLOWEST TO SELL

ZIP · CITY	SALES	DOM	OVER	MEDIAN
33301 · Fort Lauderdale	22	83	9%	$3,012,500
33019 · Hollywood	32	80	12%	$825,000
33062 · Pompano Beach	43	75	7%	$1,359,000
33327 · Weston	45	74	0%	$885,000
33004 · Dania Beach	23	70	4%	$570,000
33316 · Fort Lauderdale	15	65	0%	$1,775,000
34951 · Fort Pierce	69	65	12%	$309,000

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. New contracts are counted by contract month once those deals have closed (shown through August 2026). **44% of active listings have cut their price** (as of 2026-11-20).

SINGLE-FAMILY PIPELINE, OCTOBER 2026

STAGE	COUNT	WHAT IT MEANS
Active (available)	11,823	Listed, not under contract
Active under contract	3,298	Contingent — still taking backups
Pending	3,398	Contingencies cleared — headed to closing
New under contract in October	n/a	Counted once those deals close
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 October, **3,953 listings expired, were withdrawn or canceled** against **4,543 closings** — a **47% pull rate**.

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.

Rates & affordability

The 30-year fixed is about **7.11%** (latest rate carried on our county pages), which puts the payment on the median single-family home at **$3,326/month** with 20% down, +5.6% from a year ago. Cash buyers were **36%** of October closings, 66% 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.

By the numbers — for buyers & sellers

If you're buying

- **44%** of active listings have cut their price (as of 2026-11-20).
- **10%** of closings sold over the original list price; median **36 days** on market.
- Median price per sq ft **$328** (+3.5% YoY).

If you're selling

- Closings received a median **95.2%** of the original list price.
- **4.3 months** of supply.
- **47%** of listings that left the market in October did not sell.

By property type

CLOSED SALES BY PROPERTY TYPE, OCTOBER 2026

TYPE	CLOSED	MEDIAN	YOY	$/SQ FT	DOM	CASH
Single-family	2,395	$618,000	+5.6%	$328	36	36%
Townhouse	677	$377,000	+1.3%	$257	39	33%
Condominium	1,369	$210,000	-4.5%	$197	64	66%

Condos: -4.5% YoY, 64 days on market, 66% cash. New construction was 6% of single-family closings.

New construction

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



Now ~**6%** of single-family sales.

About **one in 16** single-family sales in October was a brand-new home.

County breakdown

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

COUNTY	CLOSED	MEDIAN	YOY	VS 2022 PEAK	DOM	CASH
Palm Beach	974	$738,500	**+7.8%**	**+11.1%**	30	45%
Broward	891	$625,000	**+2.5%**	**+5.0%**	36	26%
St. Lucie	392	$411,154	**+2.8%**	**+2.8%**	46	29%
Martin	138	$709,500	**+13.2%**	**+2.1%**	49	51%

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), BeachesMLS 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	220	180	+22.2%	2061	1511	+36.4%
100,000-119,999	96	86	+11.6%	927	888	+4.4%
120,000-139,999	110	117	-6.0%	1133	1089	+4.0%
140,000-159,999	115	97	+18.6%	1172	1085	+8.0%
160,000-179,999	127	127	0.0%	1141	1213	-5.9%
180,000-199,999	99	106	-6.6%	1151	1056	+9.0%
200,000-249,999	277	269	+3.0%	3022	2794	+8.2%
250,000-299,999	278	305	-8.9%	3100	3225	-3.9%
300,000-399,999	639	789	-19.0%	7225	7611	-5.1%
400,000-499,999	585	759	-22.9%	7033	7163	-1.8%
500,000-749,999	941	1095	-14.1%	10836	10768	+0.6%
750,000-999,999	430	439	-2.1%	4466	4117	+8.5%
1,000,000+	622	618	+0.6%	7833	6556	+19.5%
Totals	**4539**	**4987**	**-9.0%**	**51100**	**49076**	**+4.1%**

PENDING — CONTRACTS WRITTEN IN OCTOBER STILL OPEN

PRICE BAND	OCTOBER	SHARE
Under 100,000	3	0.2%
100,000-119,999	1	0.1%
120,000-139,999	0	0.0%
140,000-159,999	0	0.0%
160,000-179,999	3	0.2%
180,000-199,999	1	0.1%
200,000-249,999	22	1.7%
250,000-299,999	32	2.5%
300,000-399,999	173	13.6%
400,000-499,999	218	17.2%
500,000-749,999	335	26.4%
750,000-999,999	183	14.4%
1,000,000+	299	23.5%

ACTIVE LISTINGS — CURRENT FOR-SALE INVENTORY

PRICE BAND	COUNT	SHARE
Under 100,000	1557	5.0%
100,000-119,999	800	2.6%
120,000-139,999	1092	3.5%
140,000-159,999	1063	3.4%
160,000-179,999	1065	3.4%
180,000-199,999	1168	3.8%
200,000-249,999	2326	7.5%
250,000-299,999	2143	6.9%
300,000-399,999	3869	12.4%
400,000-499,999	3410	10.9%
500,000-749,999	4849	15.6%
750,000-999,999	2313	7.4%
1,000,000+	5489	17.6%

Snapshot as of 2026-11-20 — 31,144 active residential listings.

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

PRICE BAND	COUNT	SHARE
Under 100,000	271	3.9%
100,000-119,999	159	2.3%
120,000-139,999	200	2.9%
140,000-159,999	219	3.2%
160,000-179,999	200	2.9%
180,000-199,999	217	3.1%
200,000-249,999	473	6.8%
250,000-299,999	485	7.0%
300,000-399,999	873	12.6%
400,000-499,999	770	11.1%
500,000-749,999	1226	17.7%
750,000-999,999	571	8.2%
1,000,000+	1259	18.2%

6,923 listings with a October on-market date still active at the snapshot.

The numbers — single-family reference

OCTOBER 2026 (BEACHESMLS REGION)

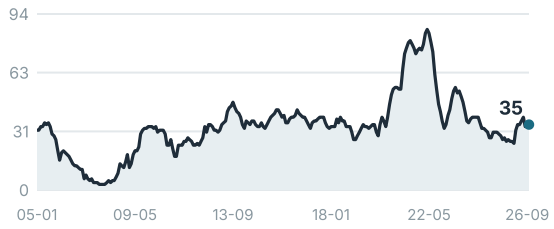
METRIC	OCTOBER 2026	VS. OCTOBER 2025	VS. SEPTEMBER 2026
Median sale price	$618,000	+5.6%	+0.7%
Average sale price	$989,270	+9.3%	-1.2%
Closed sales	2,395	-15.3%	-9.7%
New contracts written	n/a	—	—
Median days on market	36	-23.4%	-2.7%
Median $/sq ft	$328	+3.5%	-0.1%
Received vs. original list	95.2%	+1.1%	-0.2%
Received vs. final list	97.4%	+0.4%	-0.1%
Closed over list price	9.7%	+62.1%	+1.0%
Cash share	35.9%	+19.5%	+8.4%

Single-family, BeachesMLS region. Computed from 2,395 closed records, cleaned for entry errors. "New contracts" = closings by contract month, shown once three months of later closings are in. "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

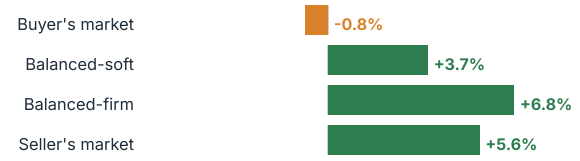
We computed a closed-sales version of the **Momentum Market Score** every month back to 2005 (pace, over-list share and price-cut discipline), then measured what the median price actually did over the **next six months**. It bottomed at 3 in October 2007 and peaked at 86 in April 2022; today it reads 33.

MOMENTUM MARKET SCORE · 2005–2026



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

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



Average median change over the next six months, by Score tier, 2005 on. Correlation **+0.43** across 257 monthly readings since 2005.

In seller-market months (Score 67+), the median rose +5.6% over the next six months on average; in buyer-market months (0-33) it moved -0.8%. 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.

Momentum Forecast · next six months

Probability-weighted directional readings from this edition's leading indicators — active price cuts (44%), days on market (-23.4% 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%.

Median price
HEADLINE, YOY



• **55%** Up 2-5% • **30%** Flat • **15%** Down 2%+

Days on market
MARKET PACE



• **65%** Shortening • **25%** Flat • **10%** Reverses

Active price cuts
SHARE OF LISTINGS



• **60%** Stays elevated • **30%** Holds flat • **10%** Falls back

• 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 BeachesMLS closed records (not a third-party dashboard), for single-family homes in the Palm Beach, Broward, St. Lucie and Martin 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 contract month (estimated from on-market date plus days on market where the feed omits the contract date); a month is published once three months of later closings are in, and a metric whose inputs are incomplete or fail a plausibility check is left out rather than estimated; 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. All listings featuring the BMLS logo are provided by BeachesMLS, Inc. This information is not verified for authenticity or accuracy and is not guaranteed. Copyright © 2026 BeachesMLS, 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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