MOMENTUM REALTY

MOMENTUM MARKET PULSE™
INDEPENDENT HOUSING RESEARCH

GEORGIA · MONTHLY REPORT

October 2026 *Market Pulse*



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

Georgia MLS · October 2026
Computed from closed records through 2026-11-19

MEDIAN SOLD · SF
$370,000 0.0%

monthly median

SAME-HOME APPRECIATION
+3.3% /yr

same home, bought 1-3 yrs ago

DAYS ON MARKET
38 +8.6%

list → close, median

NEW CONTRACTS (OCTOBER)
n/a

counted once deals close

MONTHS OF SUPPLY
n/a
buyer-leaning

SOLD OVER LIST
12% -0.3%

buyer competition



Balanced, firm

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 0.0% year over year. Down 3 points from September (58).

Speed **69** Over-list **41**



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

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

Executive summary

THE SIGNATURE FINDING

The median moved 0.0% year over year; the same homes, sold twice, moved +3.3% a year.

The median was $370,000 (0.0% YoY); **the same house, sold twice, moved +3.3% a year**. Sales mix by price: the share of sales under $200K went 10%→11% and $600K+ went 18%→18%. Median $/sq ft -1.3% YoY.

$370,000
Median price — **0.0% YoY**

5,888
Single-family closings in October — **-13.4% vs a year ago**

n/a
Of **current active listings** have cut their price (point-in-time, as of 2026-11-19)

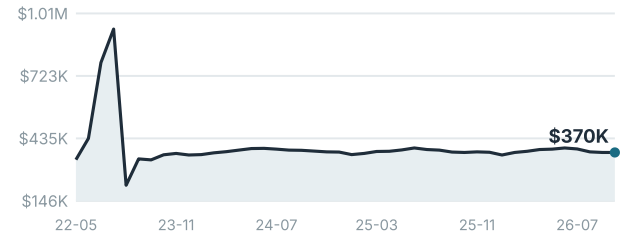
- Median flat YoY; **same-home appreciation was +3.3%/yr**.
- **12% sold over list**.
- Largest county median changes (YoY): **Lowndes +46.1%**, **Monroe +38.4%**; Morgan down 27.4%.
- **Momentum Market Score: 55/100 — Balanced, firm.** Median 0.0% YoY.

Five biggest surprises

- **Same-home resales moved +3.3%/yr** while the median moved 0.0% year over year.
- **New construction was 14% of closings**.

The market in eight charts

MEDIAN PRICE · 25 YEARS



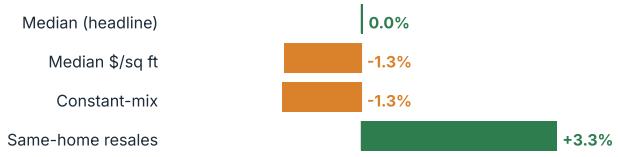
$370,000 — 0.0% vs October 2025.

NEW CONTRACTS PER MONTH · LEADING INDICATOR



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

APPRECIATION — FOUR MEASURES



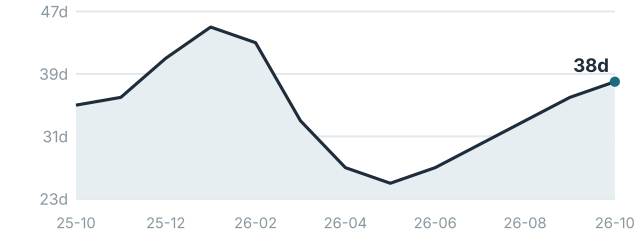
Same-home resales: **+3.3%/yr**; median: 0% YoY.

MEDIAN PRICE CHANGE BY COUNTY · YOY



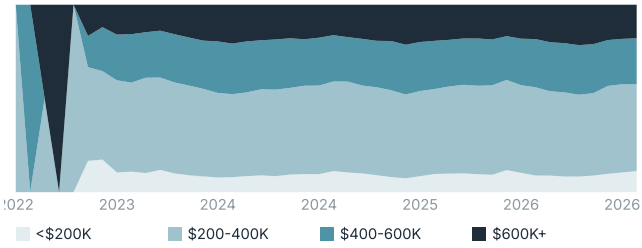
Gwinnett leads on volume; **Lowndes** leads on growth.

DAYS ON MARKET · 12 MONTHS



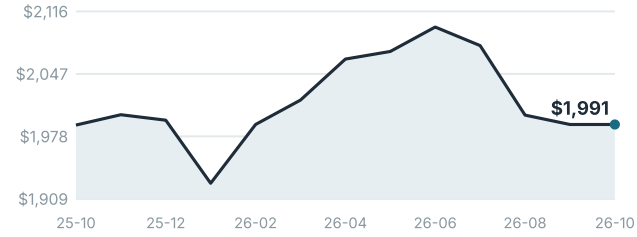
38 days — slower 8.6% than a year ago.

SHARE OF SALES BY PRICE TIER · 25 YEARS



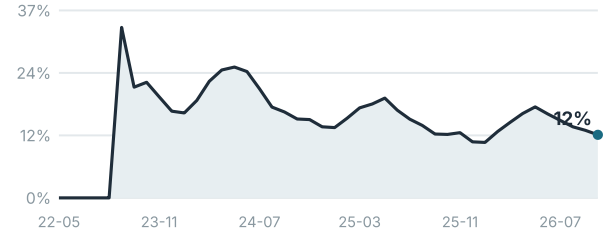
$600K+ is 18% of sales.

AFFORDABILITY · MONTHLY PAYMENT FOR THE MEDIAN HOME



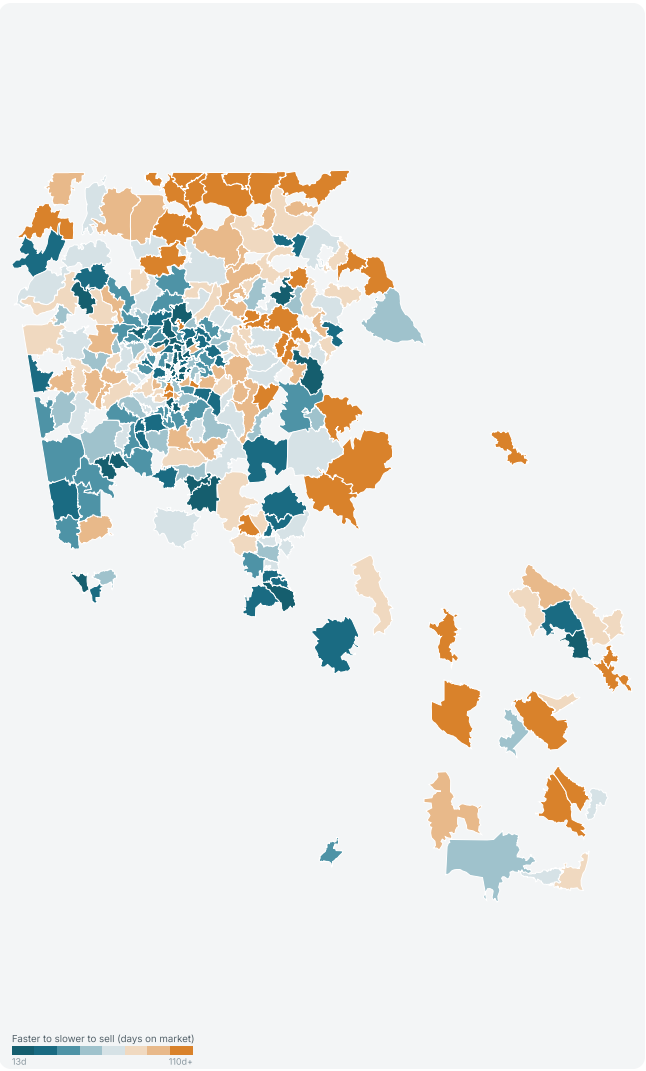
$1,991/mo at 7.11% (20% down, 30-yr), 0.0% YoY.

SHARE OF CLOSINGS OVER LIST PRICE · 25 YEARS



12% 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 Georgia MLS 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. **Atlanta** ZIPs run hot; **Mineral Bluff** is the slow end.

HOTTEST: FASTEST & MOST COMPETITIVE

ZIP · CITY	SALES	DOM	OVER	MEDIAN
30338 · Atlanta	49	13	43%	$790,000
30030 · Decatur	41	13	41%	$739,000
30340 · Atlanta	23	13	9%	$425,000
30324 · Atlanta	24	14	25%	$690,000
30092 · Peachtree Corners	32	14	34%	$680,000
30144 · Kennesaw	115	14	27%	$392,000
31904 · Columbus	22	16	41%	$387,250

COOLEST: SLOWEST TO SELL

ZIP · CITY	SALES	DOM	OVER	MEDIAN
30559 · Mineral Bluff	31	110	0%	$621,200
31316 · Ludowici	21	97	19%	$269,400
30607 · Athens	17	96	18%	$359,050
30513 · Blue Ridge	89	89	4%	$661,000
30582 · Young Harris	20	80	0%	$422,500
31525 · Brunswick	16	80	6%	$309,350
30560 · Morganton	34	74	0%	$537,500

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. New contracts are counted by contract month once those deals have closed (shown through August 2026). **n/a of active listings have cut their price** (as of 2026-11-19).

SINGLE-FAMILY PIPELINE, OCTOBER 2026

STAGE	COUNT	WHAT IT MEANS
Active (available)	40,079	Listed, not under contract
Active under contract	n/a	Contingent — still taking backups
Pending	n/a	Contingencies cleared — headed to closing
New under contract in October	n/a	Counted once those deals close
Months of supply	n/a	Active ÷ monthly closings — buyer-leaning

Listings failing to sell — over time

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

Share of listings leaving the market without closing.

The feed's statistics carry no expired/withdrawn count for October, so the failed-to-sell rate is not shown.

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 0.0% YoY vs same-home +3.3%/yr across 3,799 short-hold pairs.

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 **$1,991/month** with 20% down, 0.0% from a year ago. Cash buyers were **22%** of October closings, 36% 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

- **n/a** of active listings have cut their price (as of 2026-11-19).
- **12%** of closings sold over the original list price; median **38 days** on market.
- Median price per sq ft **$172** (-1.3% YoY).

If you're selling

- Closings received a median **96.3%** of the original list price.
- Months of supply is not available for this feed.
- **5,888** single-family closings in October.

By property type

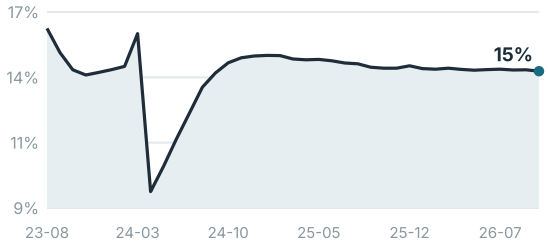
CLOSED SALES BY PROPERTY TYPE, OCTOBER 2026

TYPE	CLOSED	MEDIAN	YOY	$/SQ FT	DOM	CASH
Single-family	5,888	$370,000	0.0%	$172	38	22%
Townhouse	498	$311,195	-5.1%	$183	46	17%
Condominium	271	$295,000	+6.5%	$230	62	36%

Condos: +6.5% YoY, 62 days on market, 36% cash. New construction was 14% of single-family closings.

New construction

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



Now ~**15%** of single-family sales.

About **one in 7** 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
Gwinnett	501	$420,000	+0.5%	—	33	18%
Fulton	493	$465,000	+8.2%	—	33	21%
Cobb	416	$450,000	+2.3%	—	33	18%
Dekalb	380	$330,000	+6.1%	—	33	20%
Henry	245	$360,000	+3.2%	—	47	13%
Cherokee	235	$490,000	-2.0%	—	33	25%
Coweta	170	$410,500	-8.7%	—	32	31%
Paulding	162	$349,945	-2.8%	—	44	16%
Clayton	153	$245,000	-1.0%	—	29	17%
Forsyth	151	$635,000	+6.7%	—	43	25%
Hall	150	$426,500	-3.5%	—	41	15%
Houston	123	$282,470	+0.9%	—	22	15%

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), Georgia 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	152	177	-14.1%	1632	1660	-1.7%
100,000-119,999	80	72	+11.1%	678	642	+5.6%
120,000-139,999	86	107	-19.6%	933	915	+2.0%
140,000-159,999	119	148	-19.6%	1234	1227	+0.6%
160,000-179,999	159	169	-5.9%	1594	1626	-2.0%
180,000-199,999	186	208	-10.6%	1918	2068	-7.3%
200,000-249,999	637	753	-15.4%	6836	7117	-3.9%
250,000-299,999	915	1009	-9.3%	9997	10117	-1.2%
300,000-399,999	1612	2005	-19.6%	20031	20603	-2.8%
400,000-499,999	1024	1210	-15.4%	12326	12297	+0.2%
500,000-749,999	1027	1201	-14.5%	12941	13056	-0.9%
750,000-999,999	358	425	-15.8%	4401	4352	+1.1%
1,000,000+	324	345	-6.1%	3772	3466	+8.8%
Totals	**6679**	**7829**	**-14.7%**	**78293**	**79146**	**-1.1%**

PENDING — CONTRACTS WRITTEN IN OCTOBER STILL OPEN

No pending snapshot.

ACTIVE LISTINGS — CURRENT FOR-SALE INVENTORY

PRICE BAND	COUNT	SHARE
Under 100,000	717	1.8%
100,000-119,999	285	0.7%
120,000-139,999	479	1.2%
140,000-159,999	563	1.4%
160,000-179,999	881	2.2%
180,000-199,999	1122	2.8%
200,000-249,999	3164	7.9%
250,000-299,999	4680	11.7%
300,000-399,999	9221	23.0%
400,000-499,999	6123	15.3%
500,000-749,999	7166	17.9%
750,000-999,999	2772	6.9%
1,000,000+	2906	7.3%

Snapshot as of 2026-11-19 — 40,079 active residential listings.

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

PRICE BAND	COUNT	SHARE
Under 100,000	0	0.0%
100,000-119,999	0	0.0%
120,000-139,999	0	0.0%
140,000-159,999	0	0.0%
160,000-179,999	0	0.0%
180,000-199,999	0	0.0%
200,000-249,999	0	0.0%
250,000-299,999	0	0.0%
300,000-399,999	0	0.0%
400,000-499,999	0	0.0%
500,000-749,999	0	0.0%
750,000-999,999	0	0.0%
1,000,000+	0	0.0%

0 listings with a October on-market date still active at the snapshot.

The numbers — single-family reference

OCTOBER 2026 (GEORGIA MLS REGION)

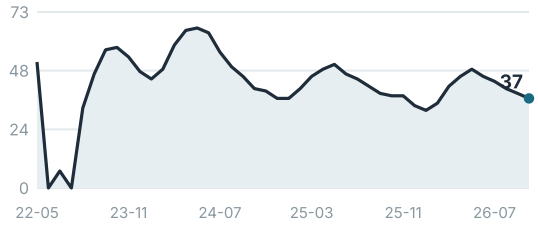
METRIC	OCTOBER 2026	VS. OCTOBER 2025	VS. SEPTEMBER 2026
Median sale price	$370,000	**0.0%**	0.0%
Average sale price	$459,267	**+0.6%**	**+0.4%**
Closed sales	5,888	**-13.4%**	**-7.9%**
New contracts written	n/a	—	—
Median days on market	38	**+8.6%**	**+5.6%**
Median $/sq ft	$172	**-1.3%**	**-1.5%**
Received vs. original list	96.3%	**-0.3%**	**-0.4%**
Received vs. final list	98.7%	**-0.2%**	**-0.2%**
Closed over list price	12.4%	**-0.3%**	**-6.4%**
Cash share	21.7%	**+5.8%**	**+7.1%**

Single-family, Georgia MLS region. Computed from 5,888 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 0 in October 2022 and peaked at 66 in May 2024; today it reads 37.

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 **+0.24** across 38 monthly readings since 2005.

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 (n/a), days on market (+8.6% YoY) and months of supply (n/a). 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



• **50%** Flat, within 2% • **30%** Up 2%+ • **20%** Down 2%+

Days on market
MARKET PACE



• **55%** Lengthening • **30%** Flat • **15%** Reverses

• 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 Georgia MLS closed records (not a third-party dashboard), for single-family homes in the metro Atlanta and statewide 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. Listing data © 2026 Georgia MLS (GAMLS). Information is deemed reliable but is not guaranteed. 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. October 2026 editions: Northeast Florida · Central Florida · Palm Beaches · South Florida · Daytona Beach · Space Coast · Pensacola · Emerald Coast · Panama City · Southwest Florida · Florida Keys · Golden Isles. Find any city, county or ZIP at **movewithmomentum.com/reports**.