MOMENTUM REALTY

MOMENTUM MARKET PULSE™
INDEPENDENT HOUSING RESEARCH

GOLDEN ISLES · MONTHLY REPORT

October 2026 *Market Pulse*



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ScoutMLS (Golden Isles) · October 2026
Computed from closed records through 2026-11-19

MEDIAN SOLD · SF
$346,360 +13.4%

monthly median

SAME-HOME APPRECIATION
+4.3% /yr

same home, bought 1-3 yrs ago

DAYS ON MARKET
84 +39.2%

list → close, median

NEW CONTRACTS (OCTOBER)
n/a

counted once deals close

MONTHS OF SUPPLY
5.6 SF
balanced

SOLD OVER LIST
9% +22.8%

buyer competition



Moderate buyer advantage

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 +13.4% year over year. Up 3 points from September (24).

Supply **28** Speed **9** Over-list **31** Price cuts **40**



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Published November 20, 2026
by Momentum Housing Research
ScoutMLS (Golden Isles) data · closings through 2026-11-19

Executive summary

THE SIGNATURE FINDING

The median moved +13.4% year over year; the same homes, sold twice, moved +4.3% a year.

The median was $346,360 (+13.4% YoY); **the same house, sold twice, moved +4.3% a year**. Sales mix by price: the share of sales under $200K went 17%→16% and $600K+ went 19%→19%. Median $/sq ft +5.6% YoY.

$346,360
Median price — **+13.4% YoY**

172
Single-family closings in October — **-13.1% vs a year ago**

42%
Of **current active listings** have cut their price (point-in-time, as of 2026-11-20)

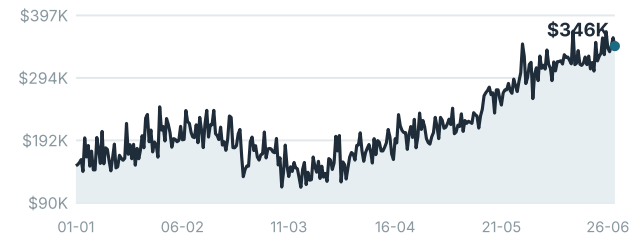
- Median up 13.4% YoY; **same-home appreciation was +4.3%/yr**.
- Homes sold in a median **84 days**; **9% sold over list**; supply **5.6 months**.
- Largest county median changes (YoY): **Camden +22.7%**, **Glynn +6.7%**; Glynn up 6.7%.
- **Momentum Market Score: 27/100 — Moderate buyer advantage.** Median +13.4% YoY.

Five biggest surprises

- **Same-home resales moved +4.3%/yr** while the median moved +13.4% year over year.
- **42% of active listings have cut their price** (as of 2026-11-20).
- **53% of listings leaving the market failed to sell** (221 expired, withdrawn or canceled vs 195 closed, all home types).
- **Owners who bought 5+ years ago have averaged +7.3%/yr**; those who bought in the last 1-3 years are at +4.3%/yr.
- **New construction was 17% of closings**.

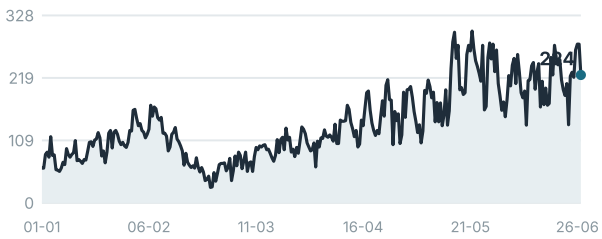
The market in eight charts

MEDIAN PRICE · 25 YEARS



$346,360 — +13.4% 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



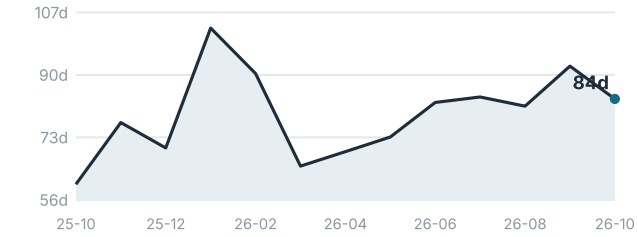
Same-home resales: **+4.3%/yr**; median: +13% YoY.

MEDIAN PRICE CHANGE BY COUNTY · YOY



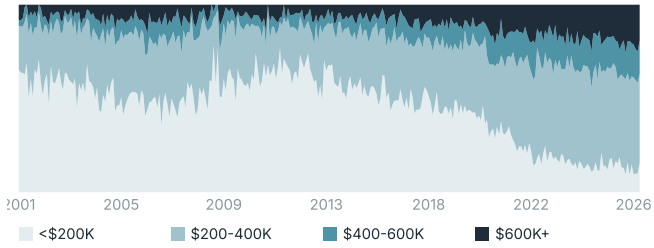
Glynn leads on volume; **Camden** leads on growth.

DAYS ON MARKET · 12 MONTHS



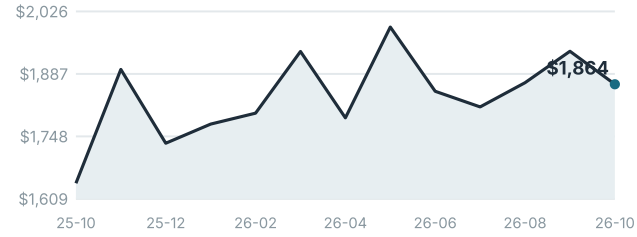
84 days — slower 39.2% than a year ago.

SHARE OF SALES BY PRICE TIER · 25 YEARS



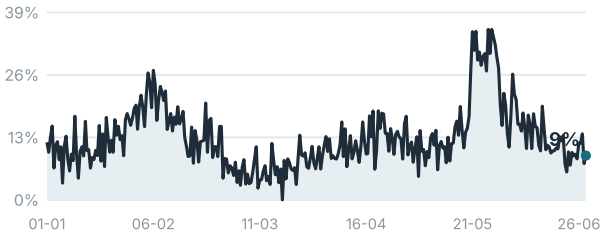
$600K+ is 19% of sales.

AFFORDABILITY · MONTHLY PAYMENT FOR THE MEDIAN HOME



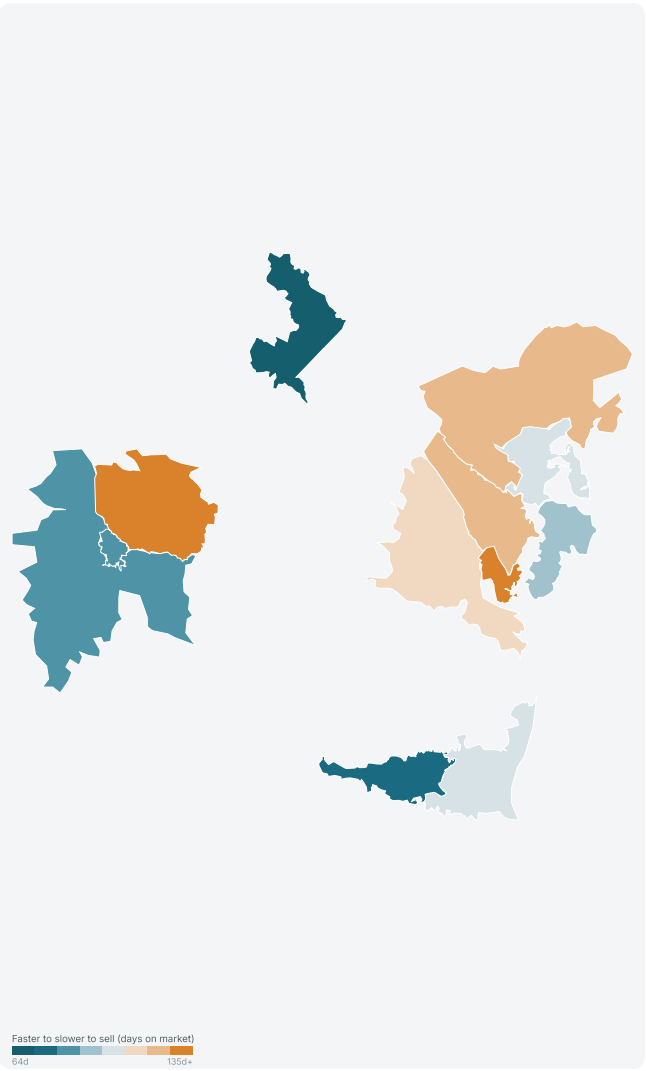
$1,864/mo at 7.11% (20% down, 30-yr), +13.4% YoY.

SHARE OF CLOSINGS OVER LIST PRICE · 25 YEARS



9% 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 ScoutMLS (Golden Isles) 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. **Jesup** ZIPs run hot; **Blackshear** is the slow end.

HOTTEST: FASTEST & MOST COMPETITIVE

ZIP · CITY	SALES	DOM	OVER	MEDIAN
31545 · Jesup	17	64	12%	$247,000
31548 · Kingsland	40	68	2%	$316,200
31501 · Waycross	21	74	0%	$178,000
31503 · Waycross	33	78	6%	$243,000
31522 · St. Simons Island	90	82	9%	$1,155,000
31558 · St. Marys	44	84	9%	$329,950
31305 · Darien	18	86	11%	$289,950

COOLEST: SLOWEST TO SELL

ZIP · CITY	SALES	DOM	OVER	MEDIAN
31516 · Blackshear	18	135	6%	$267,500
31520 · Brunswick	29	111	3%	$283,000
31525 · Brunswick	72	104	17%	$341,650
31331 · Townsend	24	96	8%	$437,000
31523 · Brunswick	63	88	13%	$360,000
31305 · Darien	18	86	11%	$289,950
31558 · St. Marys	44	84	9%	$329,950

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). **42% of active listings have cut their price** (as of 2026-11-20).

SINGLE-FAMILY PIPELINE, OCTOBER 2026

STAGE	COUNT	WHAT IT MEANS
Active (available)	1,092	Listed, not under contract
Active under contract	0	Contingent — still taking backups
Pending	286	Contingencies cleared — headed to closing
New under contract in October	n/a	Counted once those deals close
Months of supply	5.6	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, **221 listings expired, were withdrawn or canceled** against **195 closings** — a **53% 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. This month: median +13.4% YoY vs same-home +4.3%/yr across 147 short-hold pairs. Owners who bought 5+ years ago have averaged +7.3%/yr (273 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 **$1,864/month** with 20% down, +13.4% from a year ago. Cash buyers were **n/a** of October closings.

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

- **42%** of active listings have cut their price (as of 2026-11-20).
- **9%** of closings sold over the original list price; median **84 days** on market.
- Median price per sq ft **$183** (+5.6% YoY).

If you're selling

- Closings received a median **96.3%** of the original list price.
- **5.6 months** of supply.
- **53%** of listings that left the market in October did not sell.

By property type

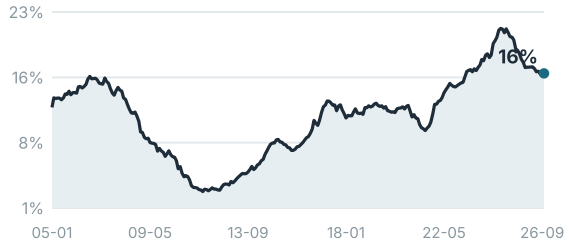
CLOSED SALES BY PROPERTY TYPE, OCTOBER 2026

TYPE	CLOSED	MEDIAN	YOY	$/SQ FT	DOM	CASH
Single-family	172	$346,360	+13.4%	$183	84	n/a
Townhouse	7	$725,000	+19.7%	$453	315	n/a
Condominium	19	$524,000	-6.8%	$390	82	n/a

Condos: -6.8% YoY, 82 days on market, n/a cash. New construction was 17% of single-family closings.

New construction

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



Now ~**16%** of single-family sales.

About **one in 6** 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
Glynn	74	$436,125	+6.7%	+7.7%	84	n/a
Camden	31	$365,000	+22.7%	+13.5%	86	n/a
Mcintosh	14	$294,950	-31.2%	-43.8%	76	n/a
Ware	13	$230,000	+26.0%	+26.1%	62	n/a
Wayne	10	$255,500	+3.3%	+13.8%	122	n/a
Pierce	9	$265,000	+8.5%	—	147	n/a
Liberty	6	$295,700	—	—	56	n/a
Brantley	5	$219,000	—	+2.3%	153	n/a

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), ScoutMLS (Golden Isles) 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%	86	95	-9.5%
100,000-119,999	3	7	-57.1%	34	44	-22.7%
120,000-139,999	4	9	-55.6%	39	57	-31.6%
140,000-159,999	2	5	-60.0%	44	52	-15.4%
160,000-179,999	5	5	0.0%	66	101	-34.7%
180,000-199,999	10	8	+25.0%	96	108	-11.1%
200,000-249,999	23	34	-32.4%	278	293	-5.1%
250,000-299,999	34	41	-17.1%	408	442	-7.7%
300,000-399,999	40	38	+5.3%	572	566	+1.1%
400,000-499,999	17	22	-22.7%	297	269	+10.4%
500,000-749,999	29	28	+3.6%	358	329	+8.8%
750,000-999,999	13	17	-23.5%	116	134	-13.4%
1,000,000+	21	18	+16.7%	243	207	+17.4%
Totals	**210**	**242**	**-13.2%**	**2637**	**2697**	**-2.2%**

PENDING — CONTRACTS WRITTEN IN OCTOBER STILL OPEN

PRICE BAND	OCTOBER	SHARE
Under 100,000	0	0.0%
100,000-119,999	2	2.5%
120,000-139,999	1	1.2%
140,000-159,999	2	2.5%
160,000-179,999	2	2.5%
180,000-199,999	3	3.7%
200,000-249,999	10	12.3%
250,000-299,999	12	14.8%
300,000-399,999	19	23.5%
400,000-499,999	11	13.6%
500,000-749,999	8	9.9%
750,000-999,999	5	6.2%
1,000,000+	6	7.4%

ACTIVE LISTINGS — CURRENT FOR-SALE INVENTORY

PRICE BAND	COUNT	SHARE
Under 100,000	28	2.0%
100,000-119,999	11	0.8%
120,000-139,999	18	1.3%
140,000-159,999	21	1.5%
160,000-179,999	45	3.3%
180,000-199,999	60	4.4%
200,000-249,999	129	9.4%
250,000-299,999	183	13.3%
300,000-399,999	277	20.1%
400,000-499,999	127	9.2%
500,000-749,999	214	15.5%
750,000-999,999	94	6.8%
1,000,000+	170	12.3%

Snapshot as of 2026-11-20 — 1,377 active residential listings.

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

PRICE BAND	COUNT	SHARE
Under 100,000	8	3.1%
100,000-119,999	2	0.8%
120,000-139,999	6	2.3%
140,000-159,999	2	0.8%
160,000-179,999	10	3.9%
180,000-199,999	18	7.0%
200,000-249,999	28	10.9%
250,000-299,999	25	9.7%
300,000-399,999	42	16.3%
400,000-499,999	35	13.6%
500,000-749,999	40	15.5%
750,000-999,999	15	5.8%
1,000,000+	27	10.5%

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

The numbers — single-family reference

OCTOBER 2026 (SCOUTMLS (GOLDEN ISLES) REGION)

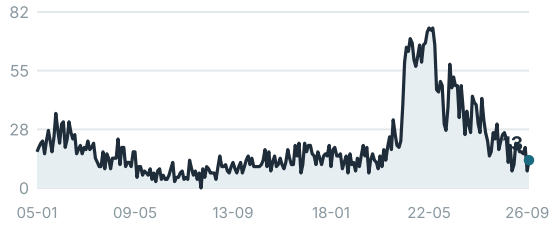
METRIC	OCTOBER 2026	VS. OCTOBER 2025	VS. SEPTEMBER 2026
Median sale price	$346,360	+13.4%	-3.8%
Average sale price	$584,266	+29.9%	-14.2%
Closed sales	172	-13.1%	-13.1%
New contracts written	n/a	—	—
Median days on market	84	+39.2%	-9.7%
Median $/sq ft	$183	+5.6%	-1.6%
Received vs. original list	96.3%	-1.6%	+0.1%
Received vs. final list	98.9%	-1.0%	+1.0%
Closed over list price	9.3%	+22.8%	+22.2%
Cash share	n/a	—	—

Single-family, ScoutMLS (Golden Isles) region. Computed from 172 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 April 2012 and peaked at 75 in May 2022; today it reads 11.

MOMENTUM MARKET SCORE · 2005–2026



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

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

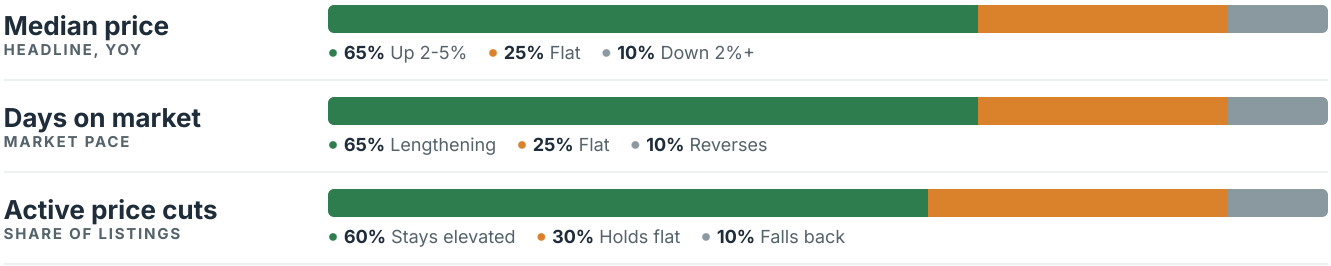


Average median change over the next six months, by Score tier, 2005 on. Correlation **+0.05** across 257 monthly readings since 2005.

In seller-market months (Score 67+), the median rose +1.1% over the next six months on average; in buyer-market months (0-33) it moved +1.3%. 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 (42%), days on market (+39.2% YoY) and months of supply (5.6). 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 ScoutMLS (Golden Isles) closed records (not a third-party dashboard), for single-family homes in the Glynn, Camden and McIntosh 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. Listing data provided by ScoutMLS® (Golden Isles Association of REALTORS®). The data is deemed reliable but is not guaranteed to be accurate by ScoutMLS. 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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