MOMENTUM REALTY

MOMENTUM MARKET PULSE™
INDEPENDENT HOUSING RESEARCH

NORTHEAST FLORIDA · MONTHLY REPORT

October 2026 *Market Pulse*



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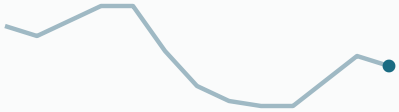
NEFAR MLS (realMLS) · October 2026
Computed from closed records through 2026-11-19

MEDIAN SOLD · SF
$395,000 +4.0%

monthly median

SAME-HOME APPRECIATION
+1.5% /yr

same home, bought 1-3 yrs ago

DAYS ON MARKET
39 -17.0%

list → close, median

NEW CONTRACTS (OCTOBER)
n/a

counted once deals close

MONTHS OF SUPPLY
3.8 SF
seller-leaning

SOLD OVER LIST
12% +44.9%

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 +4.0% year over year. Up 1 points from September (44).

Supply **64** Speed **68** Over-list **39** Price cuts **10**



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NEFAR MLS (realMLS) data · closings through 2026-11-19

Executive summary

THE SIGNATURE FINDING

The median moved +4.0% year over year; the same homes, sold twice, moved +1.5% a year.

The median was $395,000 (+4.0% YoY); **the same house, sold twice, moved +1.5% a year**. Sales mix by price: the share of sales under $200K went 10%→9% and $600K+ went 21%→22%. Median $/sq ft +1.4% YoY.

$395,000
Median price — **+4.0% YoY**

1,599
Single-family closings in October — **-14.6% vs a year ago**

55%
Of **current active listings** have cut their price (point-in-time, as of 2026-11-20)

- Median up 4.0% YoY; **same-home appreciation was +1.5%/yr**.
- Homes sold in a median **39 days**; **12% sold over list**; supply **3.8 months**.
- Largest county median changes (YoY): **Nassau +10.4%**, **Duval +3.8%**; Flagler down 4.0%.
- **Momentum Market Score: 45/100 — Balanced, soft.** Median +4.0% YoY.

Five biggest surprises

- **Same-home resales moved +1.5%/yr** while the median moved +4.0% year over year.
- **55% of active listings have cut their price** (as of 2026-11-20).
- **37% of listings leaving the market failed to sell** (1,159 expired, withdrawn or canceled vs 2,007 closed, all home types).
- **Owners who bought 5+ years ago have averaged +6.3%/yr**; those who bought in the last 1-3 years are at +1.5%/yr.
- **New construction was 25% of closings**.

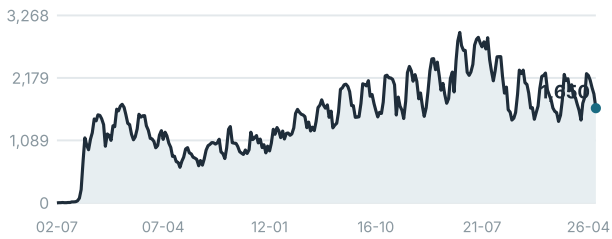
The market in eight charts

MEDIAN PRICE · 25 YEARS



$395,000 — +4.0% vs October 2025.

NEW CONTRACTS PER MONTH · LEADING INDICATOR



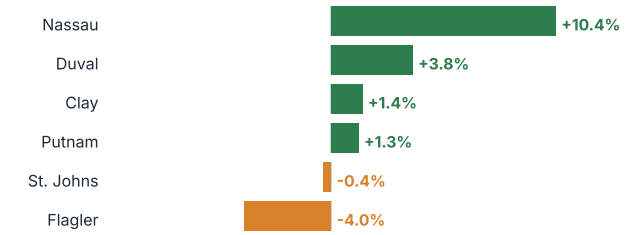
Counted by contract month once those deals have closed; shown through August 2026.

APPRECIATION — FOUR MEASURES



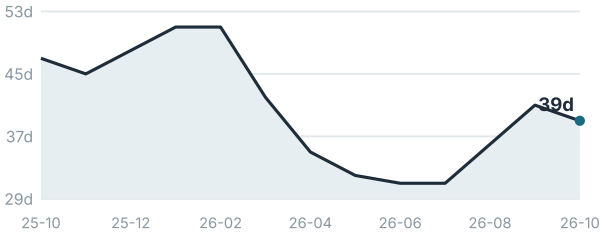
Same-home resales: **+1.5%/yr**; median: +4% YoY.

MEDIAN PRICE CHANGE BY COUNTY · YOY



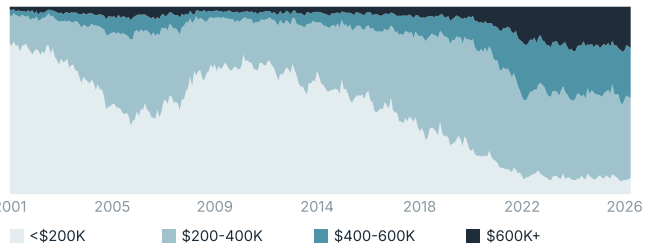
Duval leads on volume; **Nassau** leads on growth.

DAYS ON MARKET · 12 MONTHS



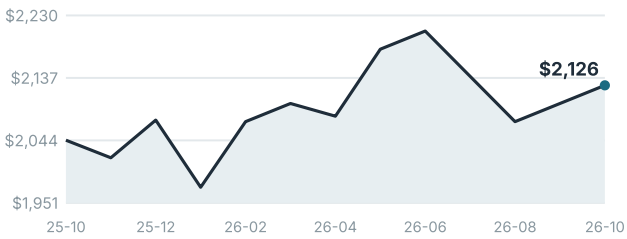
39 days — faster 17.0% than a year ago.

SHARE OF SALES BY PRICE TIER · 25 YEARS



$600K+ is 22% of sales.

AFFORDABILITY · MONTHLY PAYMENT FOR THE MEDIAN HOME



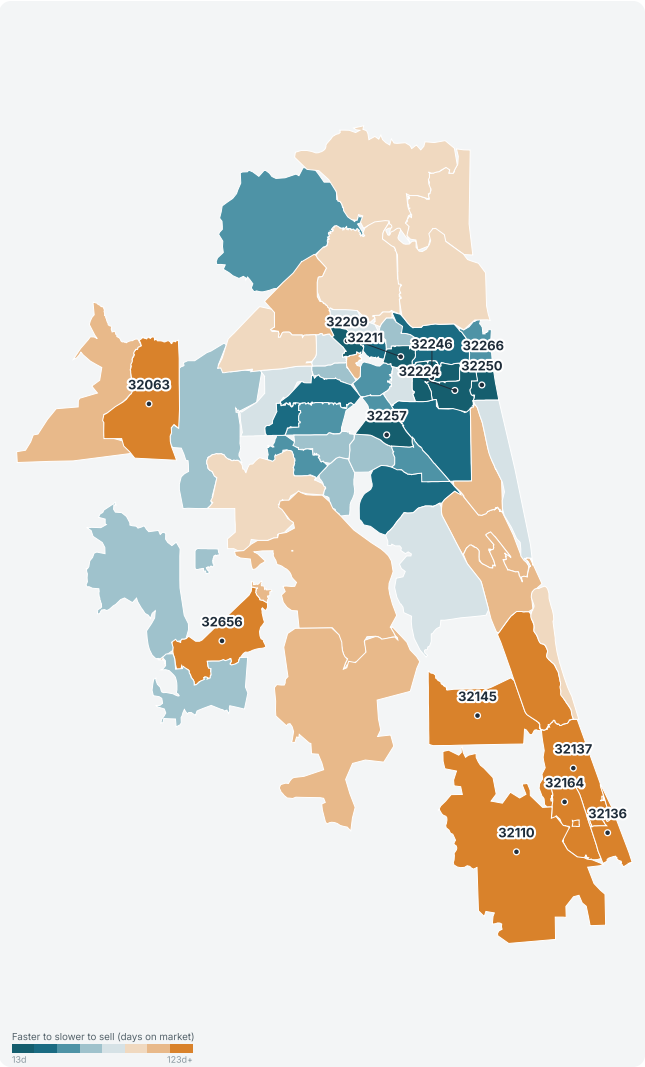
$2,126/mo at 7.11% (20% down, 30-yr), +4.0% YoY.

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 NEFAR MLS (realMLS) 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. **Jacksonville Beach** ZIPs run hot; **Flagler Beach** is the slow end.

HOTTEST: FASTEST & MOST COMPETITIVE

ZIP · CITY	SALES	DOM	OVER	MEDIAN
32250 · Jacksonville Beach	82	13	11%	$837,500
32224 · Jacksonville	129	14	18%	$615,000
32266 · Neptune Beach	27	18	11%	$920,000
32211 · Jacksonville	65	18	8%	$275,000
32209 · Jacksonville	79	22	5%	$140,000
32246 · Jacksonville	97	22	13%	$405,000
32257 · Jacksonville	72	22	19%	$375,000

COOLEST: SLOWEST TO SELL

ZIP · CITY	SALES	DOM	OVER	MEDIAN
32136 · Flagler Beach	26	123	0%	$520,000
32110 · Bunnell	17	101	12%	$300,000
32164 · Palm Coast	108	89	8%	$342,490
32145 · Hastings	15	74	13%	$325,990
32137 · Palm Coast	77	72	7%	$379,490
32063 · Macclenny	23	69	9%	$325,000
32656 · Keystone Heights	30	68	7%	$297,450

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

Demand & the contract pipeline

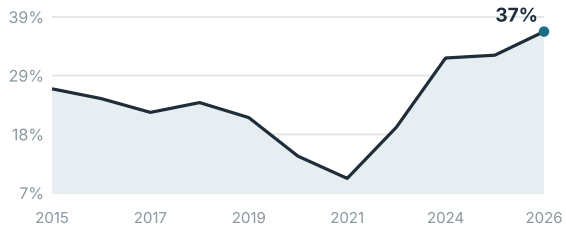
Active-under-contract and pending are tracked **separately** — AUC deals are contingent and can fall through; pending have cleared contingencies. New contracts are counted by contract month once those deals have closed (shown through August 2026). **55% of active listings have cut their price** (as of 2026-11-20).

SINGLE-FAMILY PIPELINE, OCTOBER 2026

STAGE	COUNT	WHAT IT MEANS
Active (available)	6,808	Listed, not under contract
Active under contract	973	Contingent — still taking backups
Pending	2,286	Contingencies cleared — headed to closing
New under contract in October	n/a	Counted once those deals close
Months of supply	3.8	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 October, **1,159 listings expired, were withdrawn or canceled** against **2,007 closings** — a **37% 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 +4.0% YoY vs same-home +1.5%/yr across 1,413 short-hold pairs. Owners who bought 5+ years ago have averaged +6.3%/yr (5,314 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 **$2,126/month** with 20% down, +4.0% from a year ago. Cash buyers were **25%** of October closings, 59% 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

- **55%** of active listings have cut their price (as of 2026-11-20).
- **12%** of closings sold over the original list price; median **39 days** on market.
- Median price per sq ft **$206** (+1.4% YoY).

If you're selling

- Closings received a median **96.5%** of the original list price.
- **3.8 months** of supply.
- **37%** 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	1,599	$395,000	+4.0%	$206	39	25%
Townhouse	191	$272,000	-2.5%	$180	52	21%
Condominium	155	$203,000	-7.7%	$173	65	59%

Condos: -7.7% YoY, 65 days on market, 59% cash. New construction was 25% of single-family closings.

New construction

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



Now ~**24%** of single-family sales.

About **one in 4** 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
Duval	756	$337,250	+3.8%	-3.6%	33	22%
St. Johns	395	$562,990	-0.4%	-1.9%	44	31%
Clay	222	$364,675	+1.4%	-5.3%	43	16%
Nassau	75	$505,000	+10.4%	+20.2%	26	27%
Flagler	69	$359,997	-4.0%	-15.3%	83	26%
Putnam	33	$272,900	+1.3%	+1.4%	81	48%
Baker	14	$458,000	+26.2%	+25.5%	100	21%
Bradford	8	$248,500	-4.4%	-18.5%	26	38%
Volusia	5	$315,000	-3.5%	-30.8%	143	40%
Marion	5	$204,000	—	—	39	40%

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), NEFAR MLS (realMLS) 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	61	63	-3.2%	654	617	+6.0%
100,000-119,999	23	26	-11.5%	265	304	-12.8%
120,000-139,999	36	49	-26.5%	382	376	+1.6%
140,000-159,999	52	50	+4.0%	447	489	-8.6%
160,000-179,999	64	61	+4.9%	551	569	-3.2%
180,000-199,999	43	77	-44.2%	595	627	-5.1%
200,000-249,999	162	240	-32.5%	2172	2507	-13.4%
250,000-299,999	246	320	-23.1%	3099	3060	+1.3%
300,000-399,999	493	575	-14.3%	5829	5956	-2.1%
400,000-499,999	289	301	-4.0%	3420	3333	+2.6%
500,000-749,999	314	363	-13.5%	3774	3596	+4.9%
750,000-999,999	108	124	-12.9%	1251	1258	-0.6%
1,000,000+	144	123	+17.1%	1374	1300	+5.7%
Totals	**2035**	**2372**	**-14.2%**	**23813**	**23992**	**-0.7%**

PENDING — CONTRACTS WRITTEN IN OCTOBER STILL OPEN

PRICE BAND	OCTOBER	SHARE
Under 100,000	6	1.1%
100,000-119,999	10	1.8%
120,000-139,999	16	2.9%
140,000-159,999	11	2.0%
160,000-179,999	8	1.5%
180,000-199,999	11	2.0%
200,000-249,999	30	5.5%
250,000-299,999	56	10.3%
300,000-399,999	156	28.7%
400,000-499,999	79	14.5%
500,000-749,999	81	14.9%
750,000-999,999	40	7.4%
1,000,000+	39	7.2%

ACTIVE LISTINGS — CURRENT FOR-SALE INVENTORY

PRICE BAND	COUNT	SHARE
Under 100,000	199	2.2%
100,000-119,999	126	1.4%
120,000-139,999	175	1.9%
140,000-159,999	195	2.2%
160,000-179,999	231	2.6%
180,000-199,999	314	3.5%
200,000-249,999	875	9.7%
250,000-299,999	1102	12.2%
300,000-399,999	2094	23.2%
400,000-499,999	1231	13.7%
500,000-749,999	1381	15.3%
750,000-999,999	455	5.0%
1,000,000+	634	7.0%

Snapshot as of 2026-11-20 — 9,012 active residential listings.

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

PRICE BAND	COUNT	SHARE
Under 100,000	46	2.1%
100,000-119,999	36	1.6%
120,000-139,999	39	1.8%
140,000-159,999	41	1.9%
160,000-179,999	63	2.9%
180,000-199,999	74	3.4%
200,000-249,999	210	9.6%
250,000-299,999	266	12.1%
300,000-399,999	527	24.1%
400,000-499,999	302	13.8%
500,000-749,999	361	16.5%
750,000-999,999	87	4.0%
1,000,000+	138	6.3%

2,190 listings with a October on-market date still active at the snapshot.

The numbers — single-family reference

OCTOBER 2026 (NEFAR MLS (REALMLS) REGION)

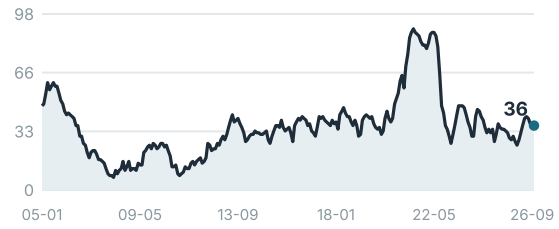
METRIC	OCTOBER 2026	VS. OCTOBER 2025	VS. SEPTEMBER 2026
Median sale price	$395,000	+4.0%	+1.3%
Average sale price	$526,619	+6.3%	-1.2%
Closed sales	1,599	-14.6%	-9.6%
New contracts written	n/a	—	—
Median days on market	39	-17.0%	-4.9%
Median $/sq ft	$206	+1.4%	+0.5%
Received vs. original list	96.5%	+1.3%	0.0%
Received vs. final list	98.9%	+0.7%	0.0%
Closed over list price	11.6%	+44.9%	-0.3%
Cash share	24.6%	+1.2%	+10.1%

Single-family, NEFAR MLS (realMLS) region. Computed from 1,599 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

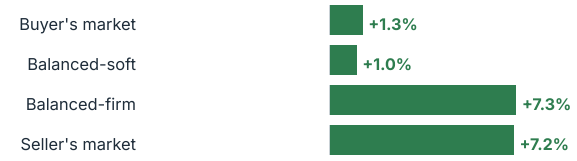
We computed a closed-sales version of the **Momentum Market Score** every month back to 2005 (pace, over-list share and price-cut discipline), then measured what the median price actually did over the **next six months**. It bottomed at 7 in March 2008 and peaked at 90 in June 2021; today it reads 32.

MOMENTUM MARKET SCORE · 2005–2026



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

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

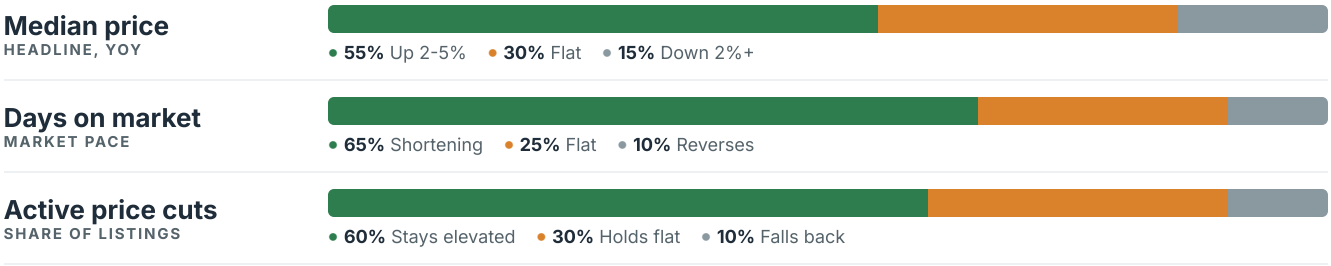


Average median change over the next six months, by Score tier, 2005 on. Correlation **+0.31** across 257 monthly readings since 2005.

In seller-market months (Score 67+), the median rose +7.2% 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 (55%), days on market (-17.0% YoY) and months of supply (3.8). 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 NEFAR MLS (realMLS) closed records (not a third-party dashboard), for single-family homes in the Duval, St. Johns, Clay, Nassau, Baker, Putnam, Flagler and surrounding 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. Source: Data provided by realMLS. 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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