MOMENTUM REALTY

MOMENTUM MARKET PULSE™
INDEPENDENT HOUSING RESEARCH

CENTRAL FLORIDA · MONTHLY REPORT

October 2026 *Market Pulse*



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

MEDIAN SOLD · SF
$390,000 +1.3%



monthly median

SAME-HOME APPRECIATION
n/a



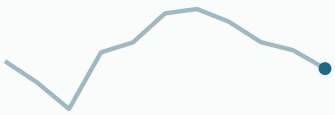
3,526,281 records - repeat-sales pass skipped for size

DAYS ON MARKET
39 -15.2%



list → close, median

NEW CONTRACTS (OCTOBER)
n/a



counted once deals close

MONTHS OF SUPPLY
n/a
buyer-leaning

SOLD OVER LIST
10% +23.9%



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 +1.3% year over year. Down 2 points from September (52).

Speed **68** Over-list **33**



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Stellar MLS data · closings through 2026-11-19

Executive summary

THE SIGNATURE FINDING

8,865 closings (-4.0% YoY), median $390,000 (+1.3% YoY).

The median was $390,000 (+1.3% YoY) and $/sq ft +0.1%; Closings -4.0% YoY.

$390,000
Median price — **+1.3% YoY**

8,865
Single-family closings in October — **-4.0% vs a year ago**

n/a
Of **current active listings** have cut their price (point-in-time, as of 2026-11-12)

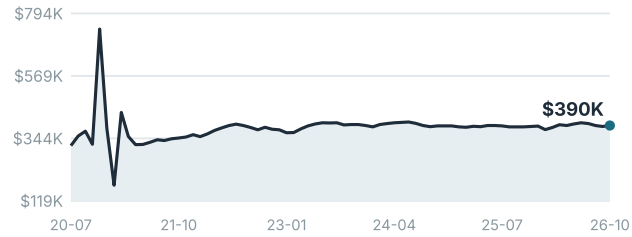
- Median $390,000, +1.3% year over year; $/sq ft +0.1%.
- **10% sold over list**.
- Largest county median changes (YoY): **St Johns +22.4%**, **Lee +10.2%**; Duval down 15.9%.
- **Momentum Market Score: 50/100 — Balanced, firm.** Median +1.3% YoY.

Five biggest surprises

- **New construction was 20% of closings**.

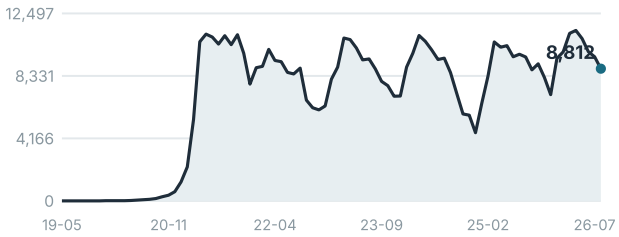
The market in eight charts

MEDIAN PRICE · 25 YEARS



$390,000 — +1.3% 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



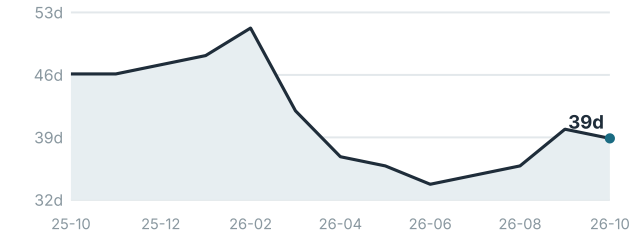
Constant-mix reweights this month by the prior year price tiers.

MEDIAN PRICE CHANGE BY COUNTY · YOY



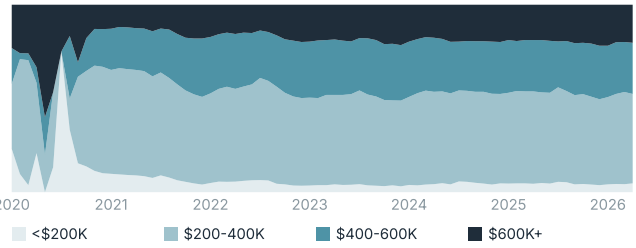
Hillsborough leads on volume; **St Johns** leads on growth.

DAYS ON MARKET · 12 MONTHS



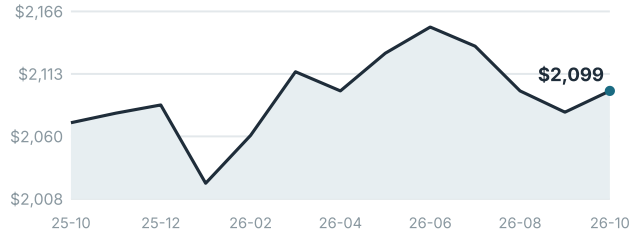
39 days — faster 15.2% than a year ago.

SHARE OF SALES BY PRICE TIER · 25 YEARS



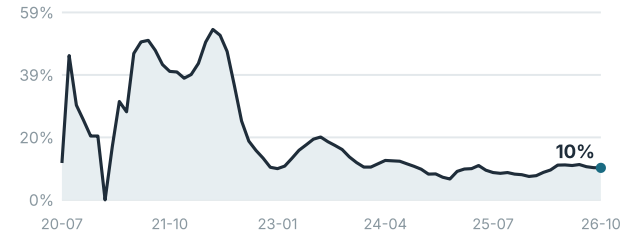
$600K+ is 20% of sales.

AFFORDABILITY · MONTHLY PAYMENT FOR THE MEDIAN HOME



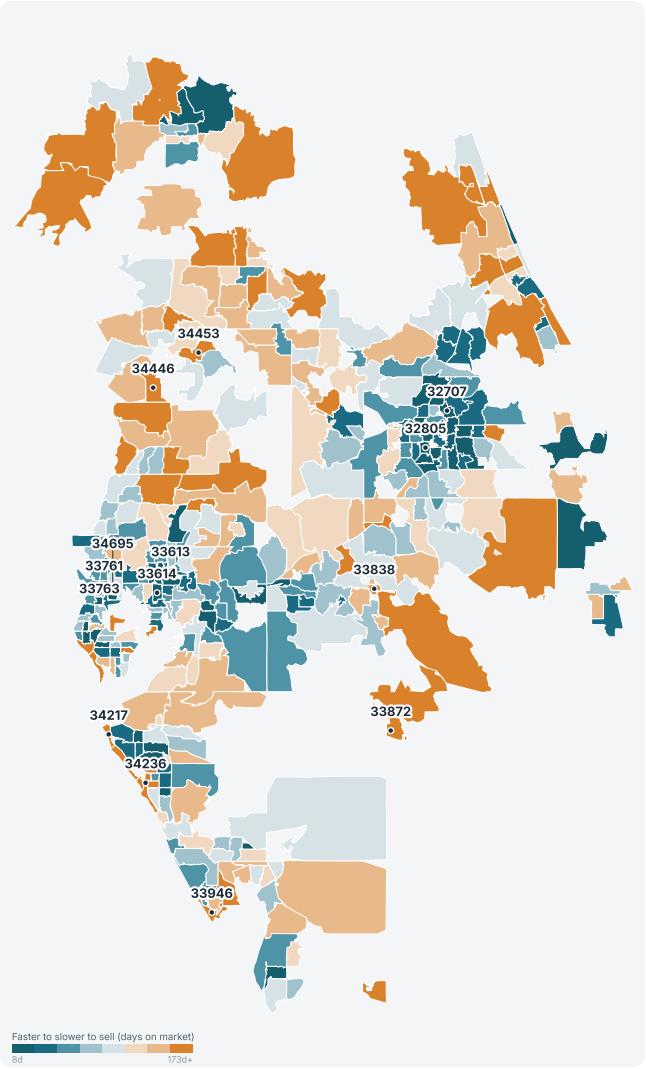
$2,099/mo at 7.11% (20% down, 30-yr), +1.3% YoY.

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 Stellar 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. **Casselberry** ZIPs run hot; **Placida** is the slow end.

HOTTEST: FASTEST & MOST COMPETITIVE

ZIP · CITY	SALES	DOM	OVER	MEDIAN
32707 · Casselberry	67	8	25%	$399,999
34695 · Safety Harbor	39	10	18%	$668,000
33761 · Clearwater	32	10	16%	$613,500
33763 · Clearwater	26	11	4%	$367,500
32805 · Orlando	25	11	8%	$244,000
33614 · Tampa	53	12	17%	$420,000
33613 · Tampa	20	12	10%	$414,450

COOLEST: SLOWEST TO SELL

ZIP · CITY	SALES	DOM	OVER	MEDIAN
33946 · Placida	28	173	4%	$567,500
34236 · Sarasota	20	144	5%	$2,590,000
34217 · Holmes Beach	37	129	0%	$1,569,000
33872 · Sebring	26	119	12%	$274,995
33838 · Dundee	38	102	13%	$292,490
34446 · Homosassa	41	101	7%	$332,000
34453 · Inverness	24	100	8%	$279,338

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 2026-11-12).

SINGLE-FAMILY PIPELINE, OCTOBER 2026

STAGE	COUNT	WHAT IT MEANS
Active (available)	70,438	Listed, not under contract
Active under contract	0	Contingent — still taking backups
Pending	8,900	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.

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 **$2,099/month** with 20% down, +1.3% 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

- **n/a** of active listings have cut their price (as of 2026-11-12).
- **10%** of closings sold over the original list price; median **39 days** on market.
- Median price per sq ft **$213** (+0.1% YoY).

If you're selling

- Closings received a median **95.7%** of the original list price.
- Months of supply is not available for this feed.
- **8,865** single-family closings in October.

By property type

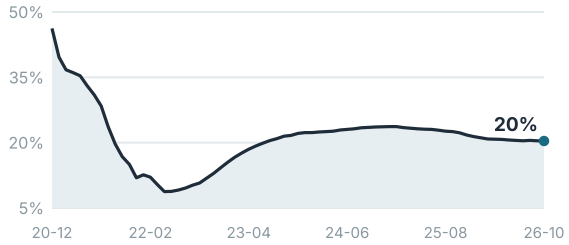
CLOSED SALES BY PROPERTY TYPE, OCTOBER 2026

TYPE	CLOSED	MEDIAN	YOY	$/SQ FT	DOM	CASH
Single-family	8,865	$390,000	+1.3%	$213	39	n/a
Townhouse	1,118	$300,000	-3.8%	$193	51	n/a
Condominium	1,288	$220,000	+4.8%	$188	65	n/a

Condos: +4.8% YoY, 65 days on market, n/a cash. New construction was 20% of single-family closings.

New construction

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



Now ~**20%** of single-family sales.

About **one in 5** 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
Hillsborough	901	$425,000	+0.6%	-0.7%	36	n/a
Orange	784	$501,000	+0.2%	+11.0%	31	n/a
Polk	774	$324,945	0.0%	-5.7%	40	n/a
Pinellas	705	$455,000	+0.3%	+2.4%	32	n/a
Marion	620	$287,750	-0.1%	+0.6%	51	n/a
Pasco	606	$370,000	+0.1%	-4.3%	46	n/a
Sarasota	591	$490,000	+9.3%	-3.7%	35	n/a
Manatee	551	$499,000	+4.1%	-9.3%	44	n/a
Lake	496	$375,000	-3.2%	-2.2%	47	n/a
Osceola	418	$416,500	-0.3%	-5.1%	48	n/a
Volusia	394	$350,000	-1.5%	+2.2%	36	n/a
Charlotte	346	$339,995	-1.0%	-11.7%	46	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), Stellar 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	285	262	+8.8%	2889	2396	+20.6%
100,000-119,999	169	167	+1.2%	1714	1381	+24.1%
120,000-139,999	255	204	+25.0%	2544	1933	+31.6%
140,000-159,999	250	257	-2.7%	2770	2405	+15.2%
160,000-179,999	285	288	-1.0%	3009	2707	+11.2%
180,000-199,999	296	268	+10.4%	3232	2767	+16.8%
200,000-249,999	1066	1124	-5.2%	11438	10066	+13.6%
250,000-299,999	1541	1514	+1.8%	16702	14807	+12.8%
300,000-399,999	3030	3305	-8.3%	33990	31933	+6.4%
400,000-499,999	1753	1807	-3.0%	19497	17531	+11.2%
500,000-749,999	1763	1849	-4.7%	19608	17003	+15.3%
750,000-999,999	576	601	-4.2%	6621	5624	+17.7%
1,000,000+	679	556	+22.1%	7705	5920	+30.2%
Totals	**11948**	**12202**	**-2.1%**	**131719**	**116473**	**+13.1%**

PENDING — CONTRACTS WRITTEN IN OCTOBER STILL OPEN

PRICE BAND	OCTOBER	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%

ACTIVE LISTINGS — CURRENT FOR-SALE INVENTORY

PRICE BAND	COUNT	SHARE
Under 100,000	1428	2.0%
100,000-119,999	1009	1.4%
120,000-139,999	1464	2.1%
140,000-159,999	1561	2.2%
160,000-179,999	1865	2.6%
180,000-199,999	2057	2.9%
200,000-249,999	5881	8.3%
250,000-299,999	8384	11.9%
300,000-399,999	16383	23.3%
400,000-499,999	9955	14.1%
500,000-749,999	10095	14.3%
750,000-999,999	3977	5.6%
1,000,000+	6379	9.1%

Snapshot as of 2026-11-12 — 70,438 active residential listings.

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

PRICE BAND	COUNT	SHARE
Under 100,000	241	1.6%
100,000-119,999	174	1.2%
120,000-139,999	270	1.8%
140,000-159,999	324	2.2%
160,000-179,999	387	2.6%
180,000-199,999	411	2.7%
200,000-249,999	1142	7.6%
250,000-299,999	1826	12.1%
300,000-399,999	3682	24.5%
400,000-499,999	2267	15.1%
500,000-749,999	2217	14.7%
750,000-999,999	855	5.7%
1,000,000+	1260	8.4%

15,056 listings with a October on-market date still active at the snapshot.

The numbers — single-family reference

OCTOBER 2026 (STELLAR MLS REGION)

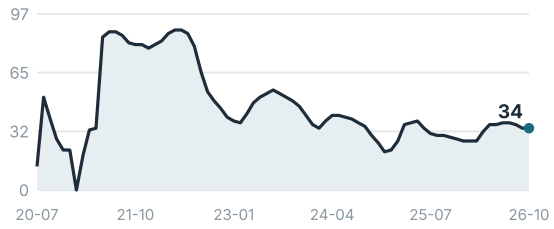
METRIC	OCTOBER 2026	VS. OCTOBER 2025	VS. SEPTEMBER 2026
Median sale price	$390,000	+1.3%	+0.9%
Average sale price	$513,260	+5.5%	+0.8%
Closed sales	8,865	-4.0%	-5.2%
New contracts written	n/a	—	—
Median days on market	39	-15.2%	-2.5%
Median $/sq ft	$213	+0.1%	+0.1%
Received vs. original list	95.7%	+0.9%	-0.2%
Received vs. final list	98.3%	+0.2%	-0.2%
Closed over list price	10.0%	+23.9%	-0.9%
Cash share	n/a	—	—

Single-family, Stellar MLS region. Computed from 8,865 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

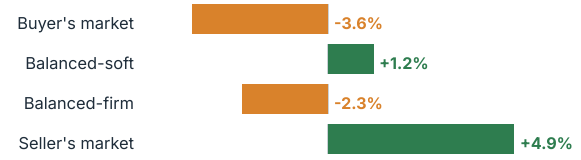
We computed a closed-sales version of the **Momentum Market Score** every month back to 2005 (pace, over-list share and price-cut discipline), then measured what the median price actually did over the **next six months**. It bottomed at 0 in January 2021 and peaked at 88 in April 2022; today it reads 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 **+0.33** across 71 monthly readings since 2005.

In seller-market months (Score 67+), the median rose +4.9% over the next six months on average; in buyer-market months (0-33) it moved -3.6%. 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 (-15.2% 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



• **65%** Shortening • **25%** Flat • **10%** 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 Stellar MLS closed records (not a third-party dashboard), for single-family homes in the Orlando, Tampa Bay, Sarasota, Lakeland and the I-4 corridor 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 Stellar MLS. 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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