

Local Market Update – July 2024

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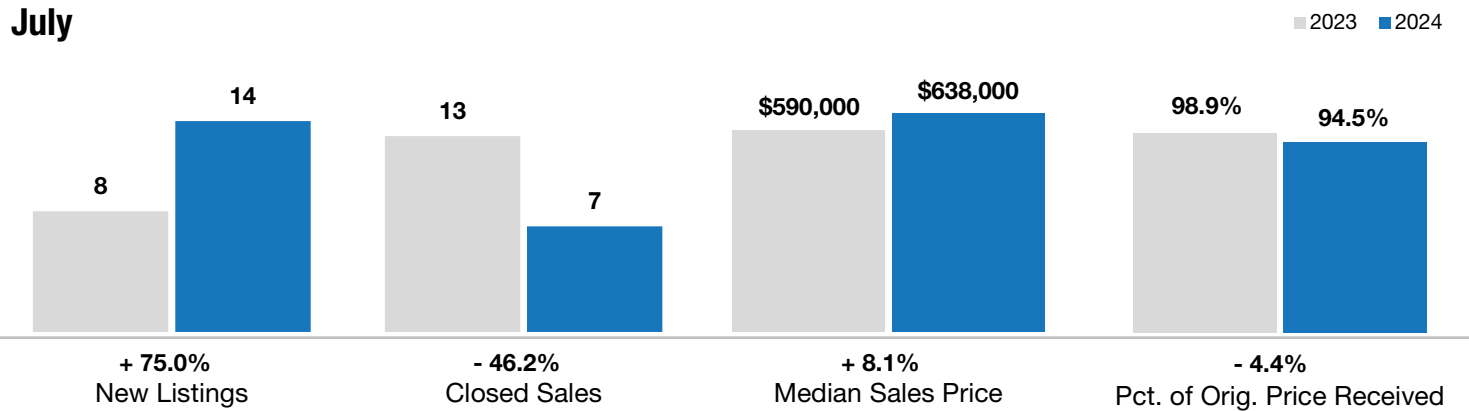


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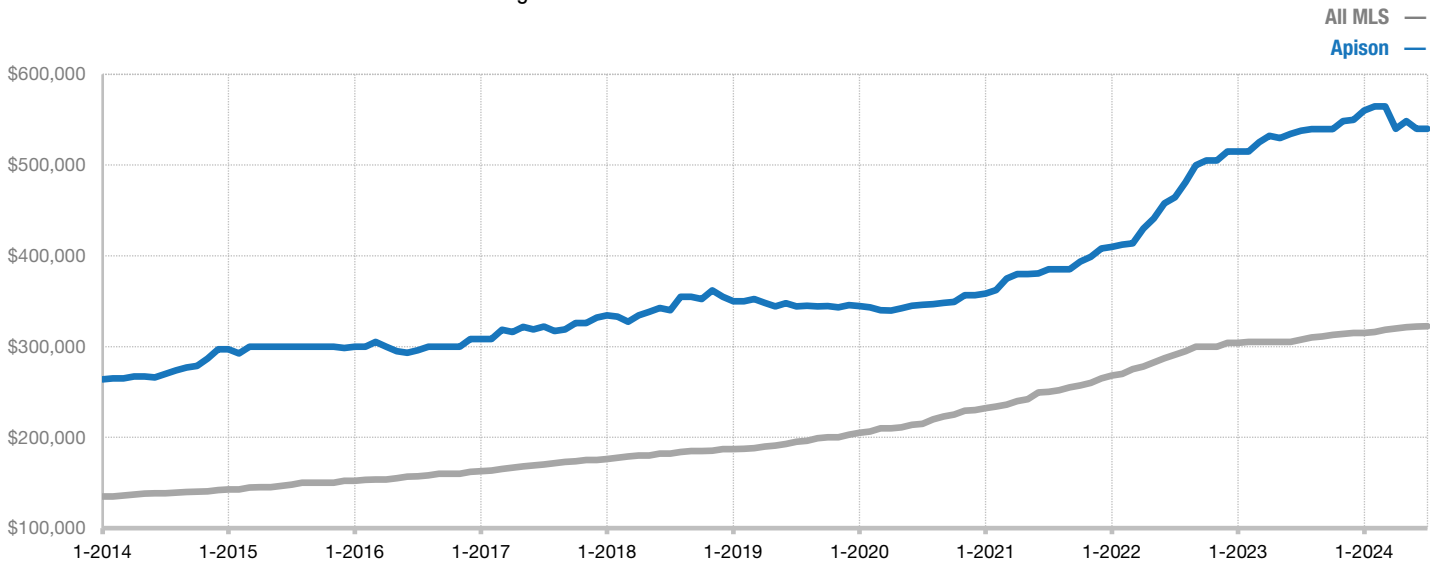
Apison

Key Metrics	July			YTD		
	2023	2024	Percent Change	2023	2024	Percent Change
New Listings	8	14	+ 75.0%	62	94	+ 51.6%
Closed Sales	13	7	- 46.2%	65	53	- 18.5%
Median Sales Price	\$590,000	\$638,000	+ 8.1%	\$550,000	\$519,900	- 5.5%
Pct. of Orig. Price Received	98.9%	94.5%	- 4.4%	99.6%	96.8%	- 2.8%
Days on Market Until Sale	53	79	+ 49.1%	74	49	- 33.8%
Inventory of Homes for Sale	25	44	+ 76.0%	--	--	--
Months Supply of Inventory	2.9	5.9	+ 103.4%	--	--	--

Does not account for seller concessions. | Activity for one month can sometimes look extreme due to small sample size.



Historical Median Sales Price Rolling 12-Month Calculation



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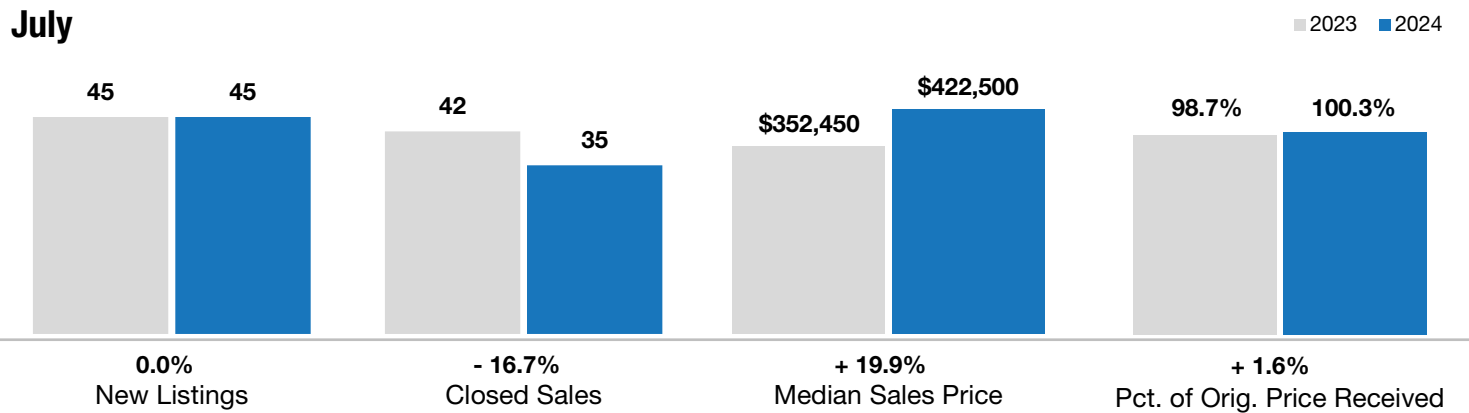
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Bakewell / Lakesite / Sale Creek / Soddy

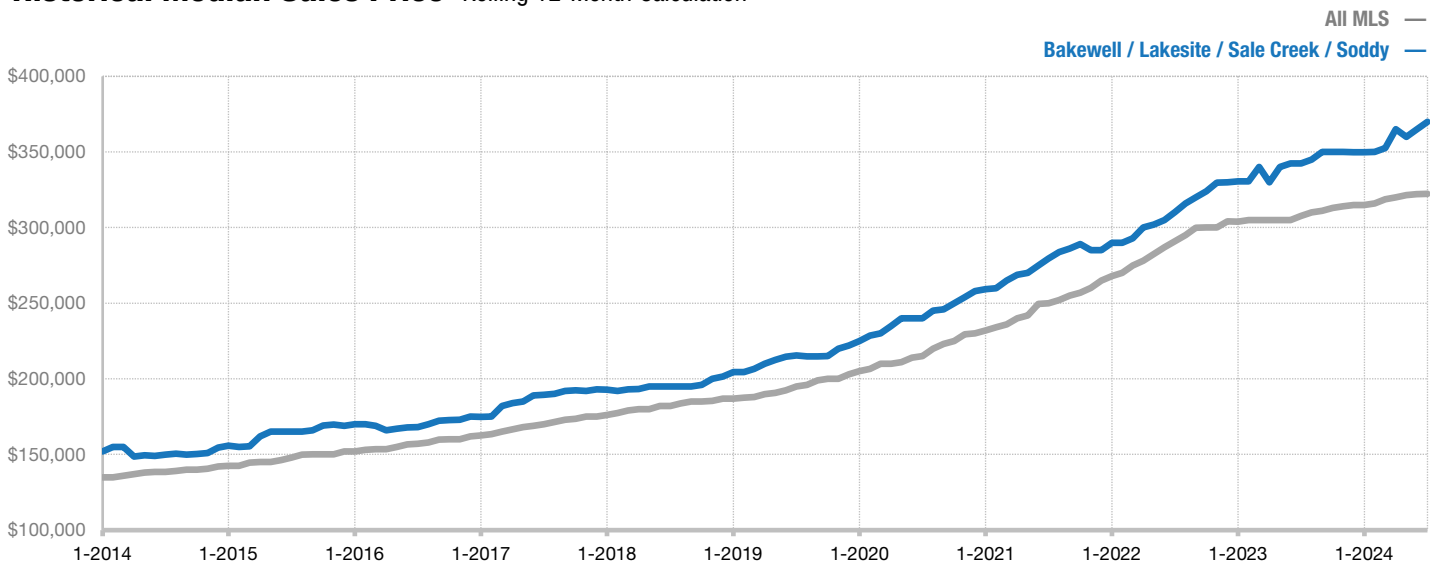
ZIP Codes: 37379 and 37384

Key Metrics	July			YTD		
	2023	2024	Percent Change	2023	2024	Percent Change
New Listings	45	45	0.0%	301	312	+ 3.7%
Closed Sales	42	35	- 16.7%	258	237	- 8.1%
Median Sales Price	\$352,450	\$422,500	+ 19.9%	\$346,450	\$383,000	+ 10.5%
Pct. of Orig. Price Received	98.7%	100.3%	+ 1.6%	98.2%	98.2%	0.0%
Days on Market Until Sale	25	36	+ 44.0%	29	37	+ 27.6%
Inventory of Homes for Sale	54	79	+ 46.3%	--	--	--
Months Supply of Inventory	1.2	2.3	+ 91.7%	--	--	--

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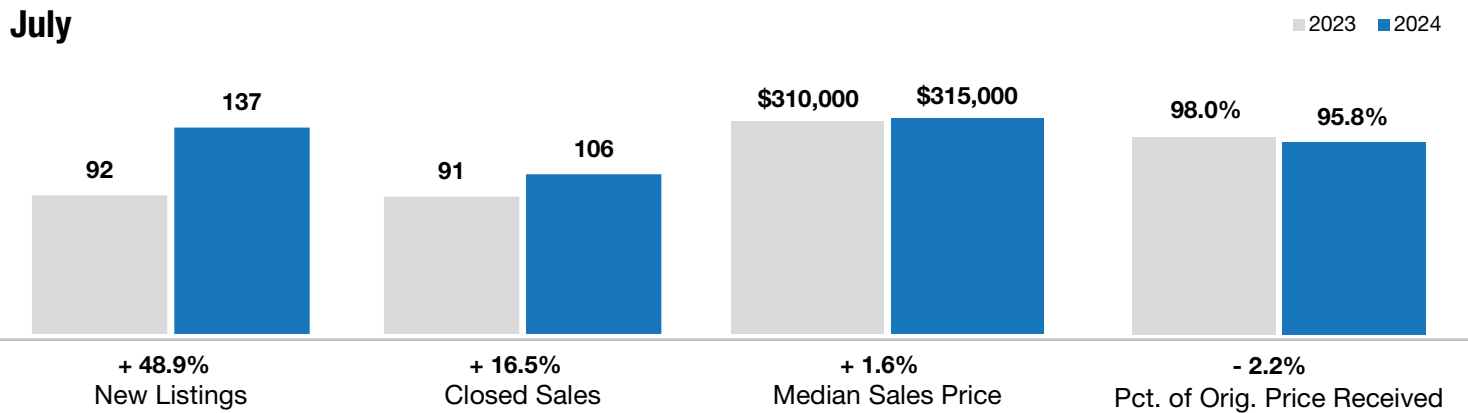


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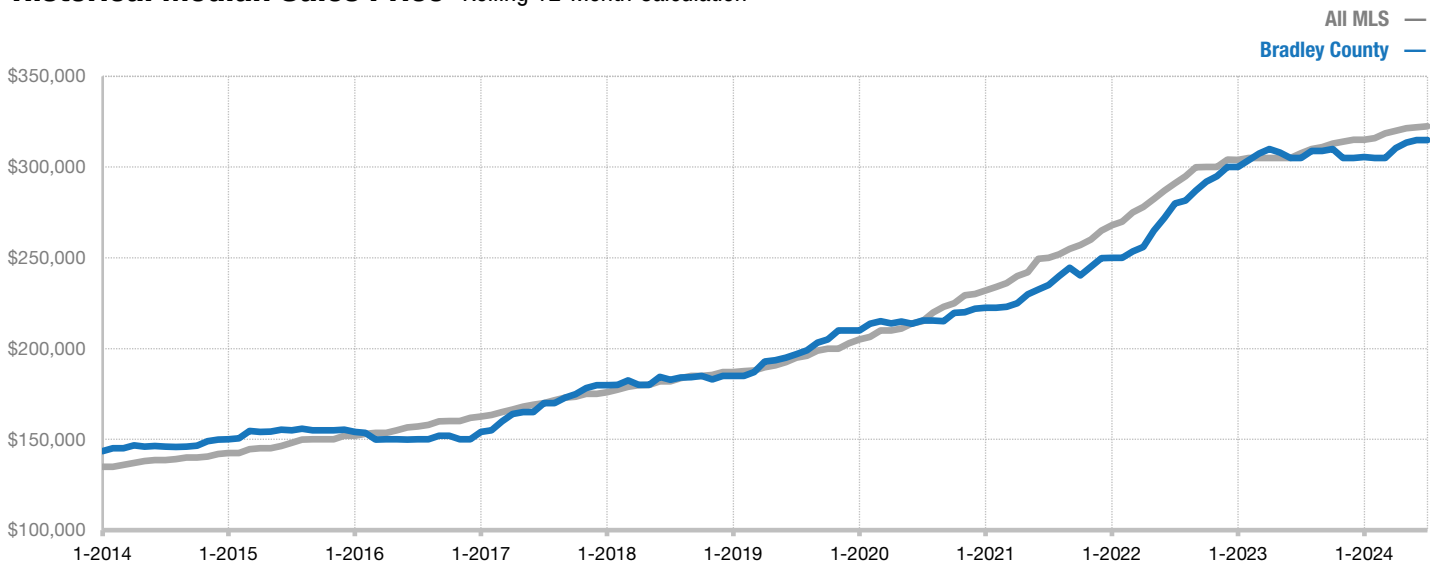
Bradley County

Key Metrics	July			YTD		
	2023	2024	Percent Change	2023	2024	Percent Change
New Listings	92	137	+ 48.9%	713	971	+ 36.2%
Closed Sales	91	106	+ 16.5%	611	647	+ 5.9%
Median Sales Price	\$310,000	\$315,000	+ 1.6%	\$307,500	\$323,500	+ 5.2%
Pct. of Orig. Price Received	98.0%	95.8%	- 2.2%	96.2%	96.6%	+ 0.4%
Days on Market Until Sale	52	37	- 28.8%	43	40	- 7.0%
Inventory of Homes for Sale	139	304	+ 118.7%	--	--	--
Months Supply of Inventory	1.5	2.9	+ 93.3%	--	--	--

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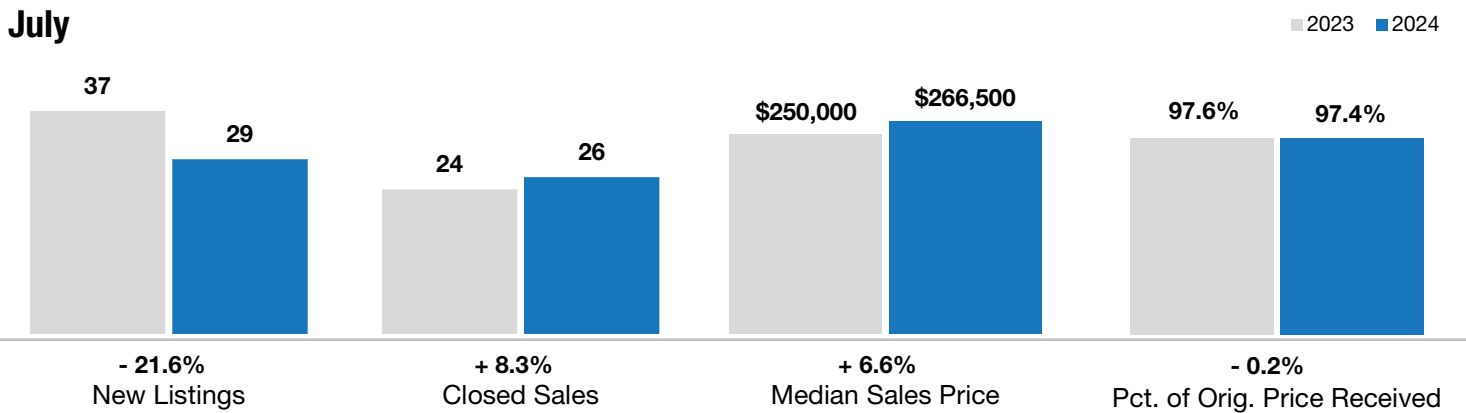
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Brainerd

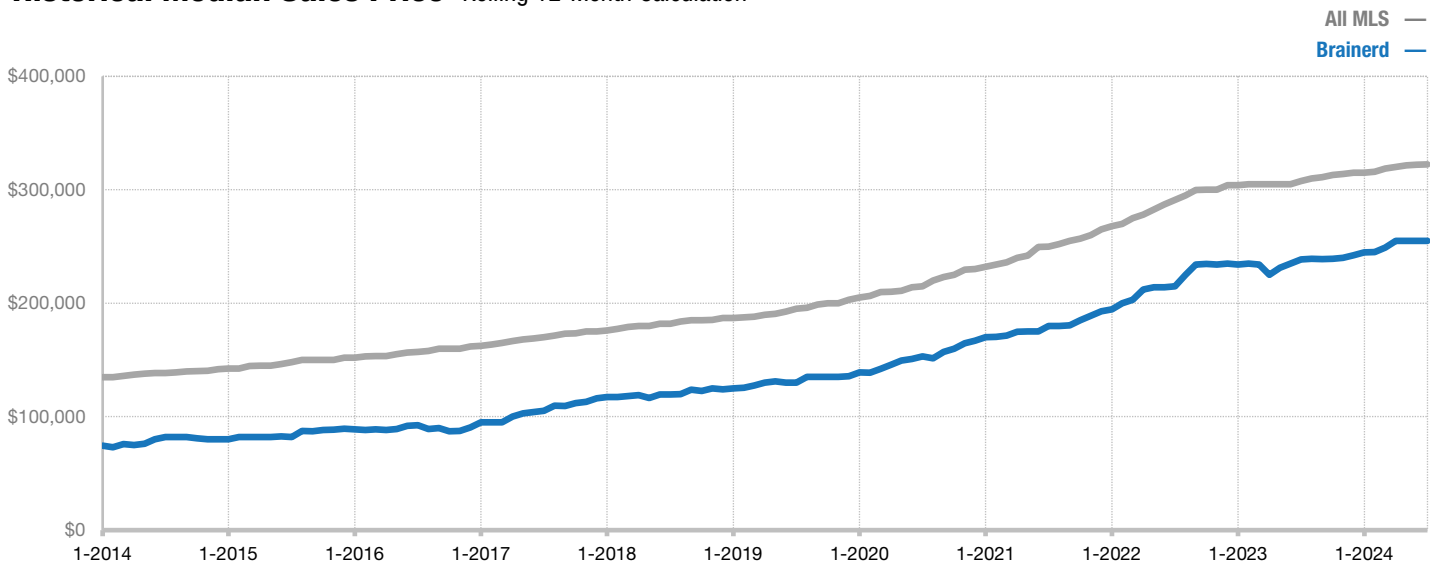
Includes the Ridgeside Community

Key Metrics	July			YTD		
	2023	2024	Percent Change	2023	2024	Percent Change
New Listings	37	29	- 21.6%	209	182	- 12.9%
Closed Sales	24	26	+ 8.3%	169	137	- 18.9%
Median Sales Price	\$250,000	\$266,500	+ 6.6%	\$239,000	\$255,000	+ 6.7%
Pct. of Orig. Price Received	97.6%	97.4%	- 0.2%	97.9%	98.0%	+ 0.1%
Days on Market Until Sale	12	27	+ 125.0%	19	27	+ 42.1%
Inventory of Homes for Sale	30	48	+ 60.0%	--	--	--
Months Supply of Inventory	1.3	2.5	+ 92.3%	--	--	--

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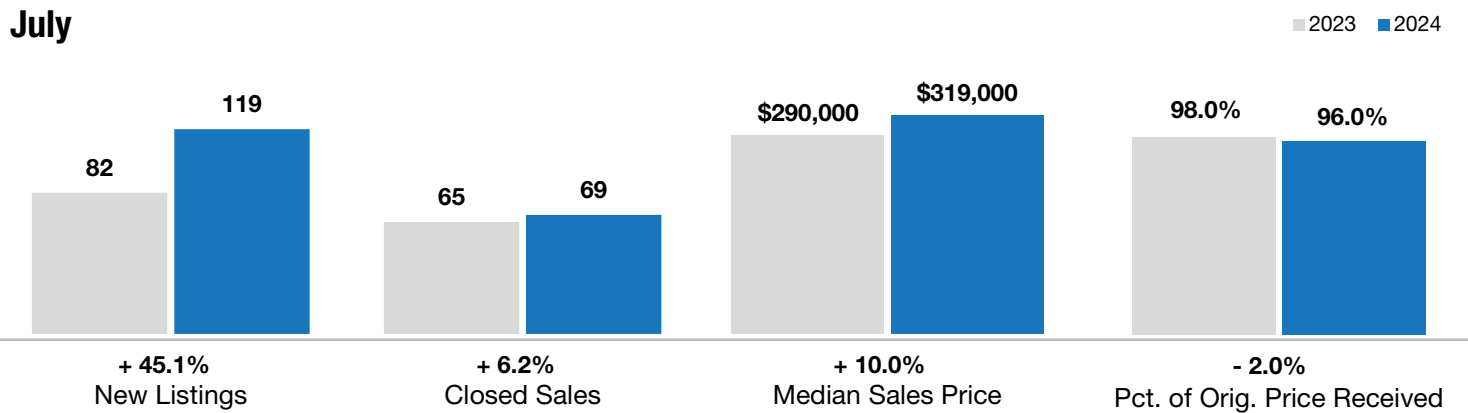


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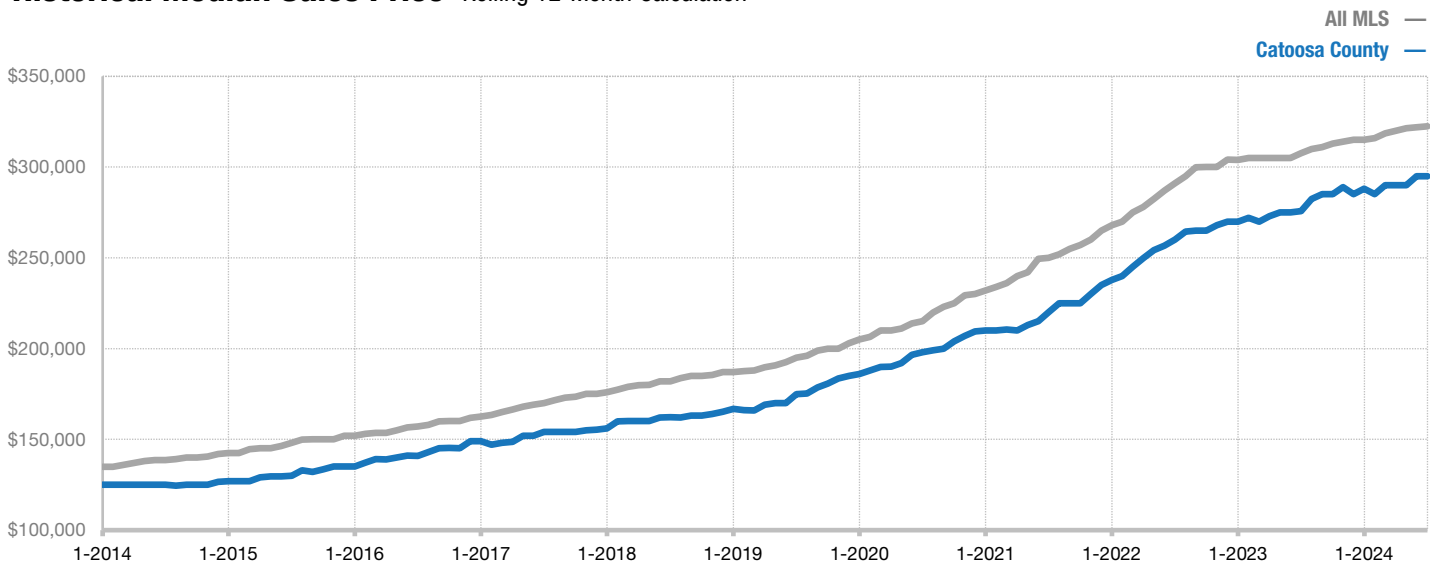
Catoosa County

Key Metrics	July			YTD		
	2023	2024	Percent Change	2023	2024	Percent Change
New Listings	82	119	+ 45.1%	606	714	+ 17.8%
Closed Sales	65	69	+ 6.2%	469	520	+ 10.9%
Median Sales Price	\$290,000	\$319,000	+ 10.0%	\$280,000	\$298,000	+ 6.4%
Pct. of Orig. Price Received	98.0%	96.0%	- 2.0%	97.1%	97.1%	0.0%
Days on Market Until Sale	25	30	+ 20.0%	36	38	+ 5.6%
Inventory of Homes for Sale	129	212	+ 64.3%	--	--	--
Months Supply of Inventory	1.9	2.9	+ 52.6%	--	--	--

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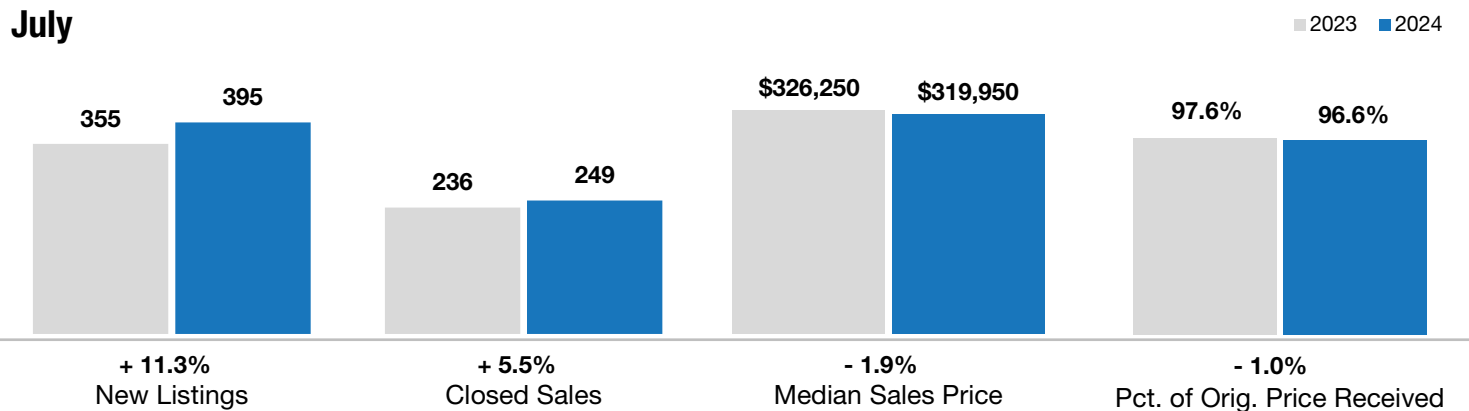


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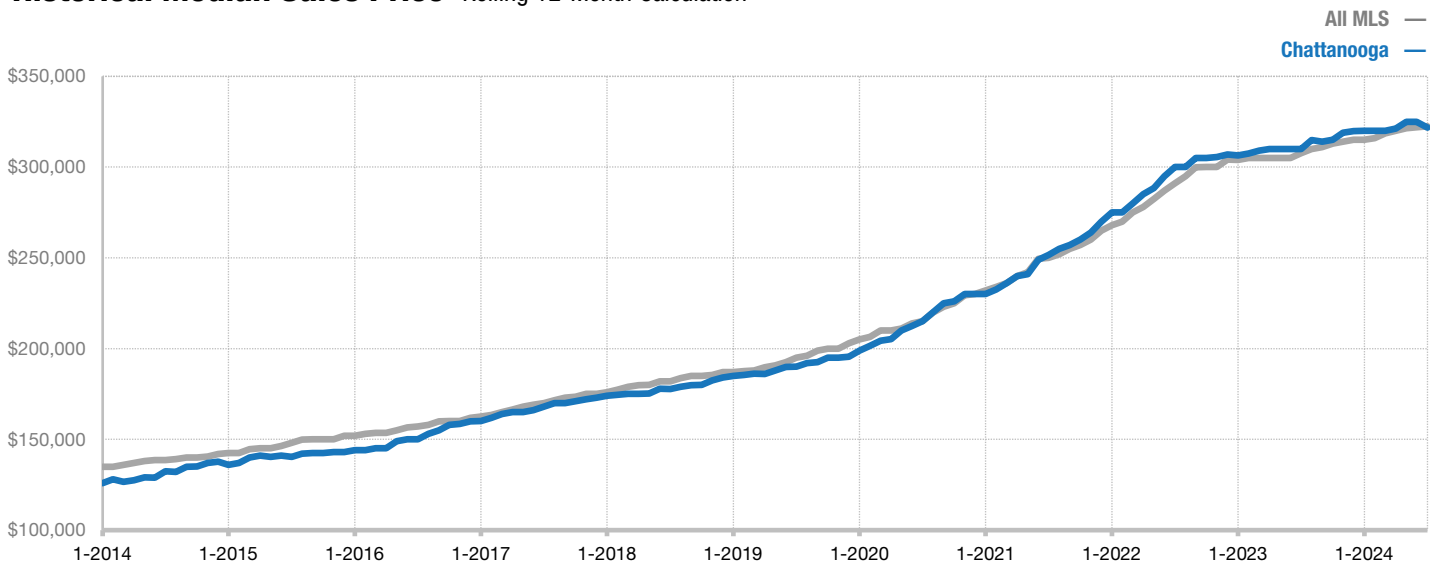
Chattanooga

Key Metrics	July			YTD		
	2023	2024	Percent Change	2023	2024	Percent Change
New Listings	355	395	+ 11.3%	2,315	2,721	+ 17.5%
Closed Sales	236	249	+ 5.5%	1,809	1,779	- 1.7%
Median Sales Price	\$326,250	\$319,950	- 1.9%	\$320,000	\$325,000	+ 1.6%
Pct. of Orig. Price Received	97.6%	96.6%	- 1.0%	97.4%	96.8%	- 0.6%
Days on Market Until Sale	24	27	+ 12.5%	27	32	+ 18.5%
Inventory of Homes for Sale	457	691	+ 51.2%	--	--	--
Months Supply of Inventory	1.6	2.5	+ 56.3%	--	--	--

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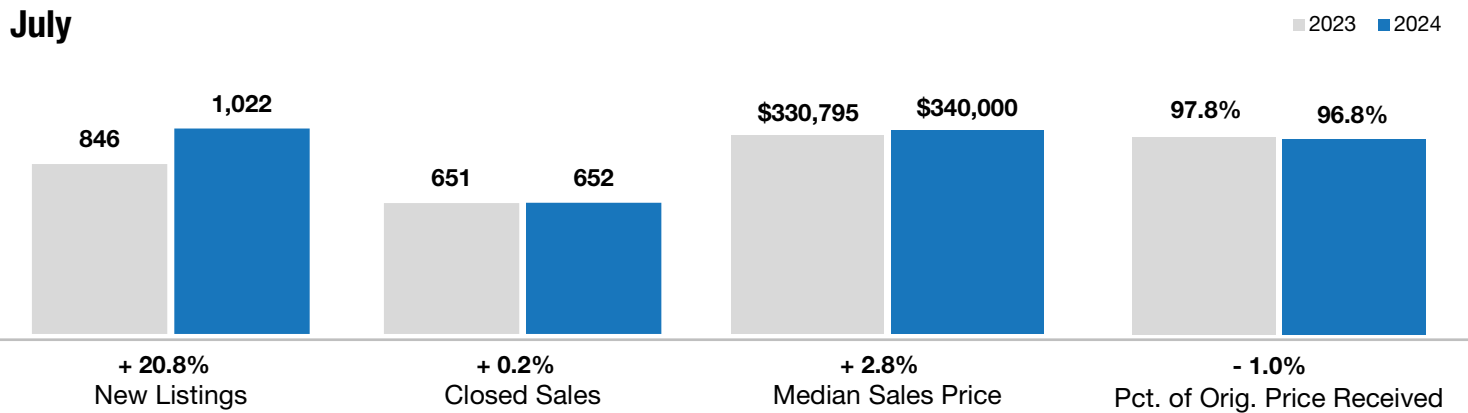
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Chattanooga MSA

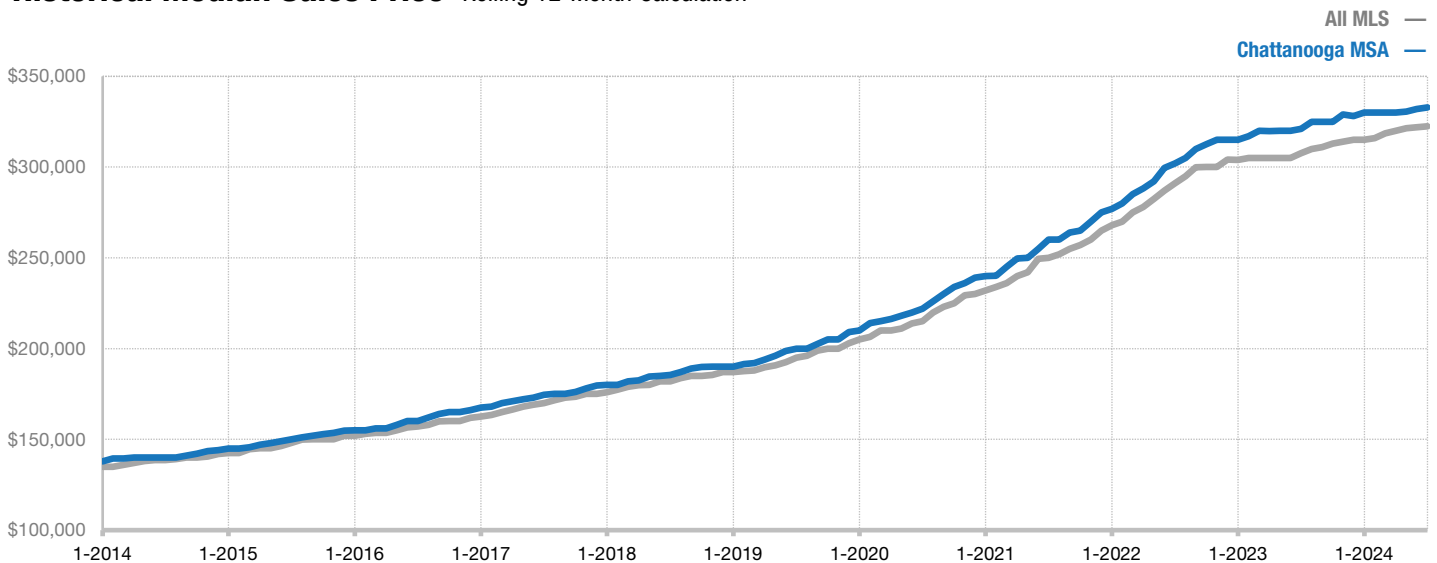
Includes Catoosa, Dade, Hamilton, Marion, Sequatchie and Walker Counties

Key Metrics	July			YTD		
	2023	2024	Percent Change	2023	2024	Percent Change
New Listings	846	1,022	+ 20.8%	5,710	6,599	+ 15.6%
Closed Sales	651	652	+ 0.2%	4,537	4,521	- 0.4%
Median Sales Price	\$330,795	\$340,000	+ 2.8%	\$328,500	\$339,900	+ 3.5%
Pct. of Orig. Price Received	97.8%	96.8%	- 1.0%	97.3%	96.9%	- 0.4%
Days on Market Until Sale	27	34	+ 25.9%	32	36	+ 12.5%
Inventory of Homes for Sale	1,225	1,880	+ 53.5%	--	--	--
Months Supply of Inventory	1.8	2.9	+ 61.1%	--	--	--

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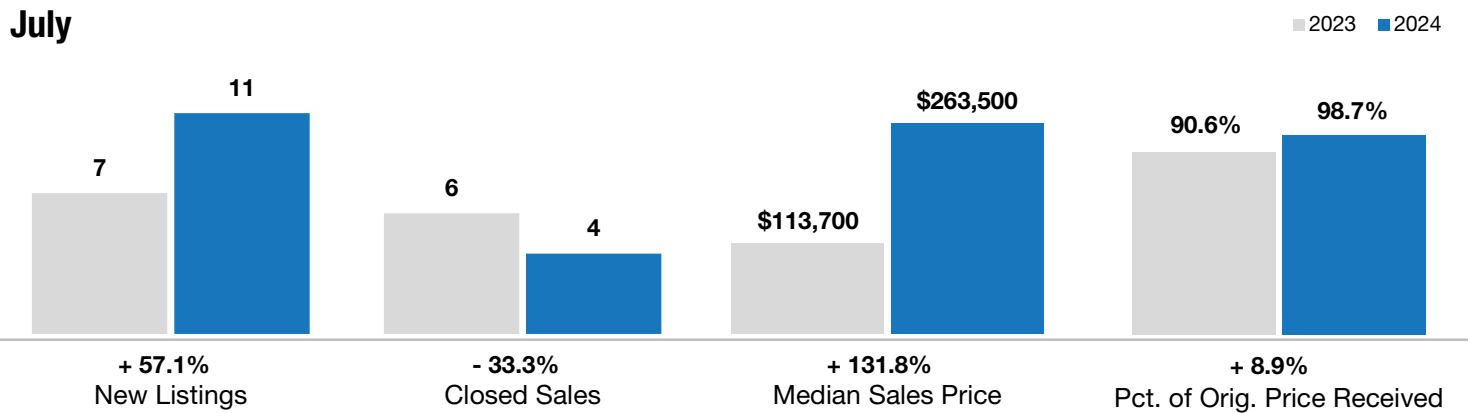


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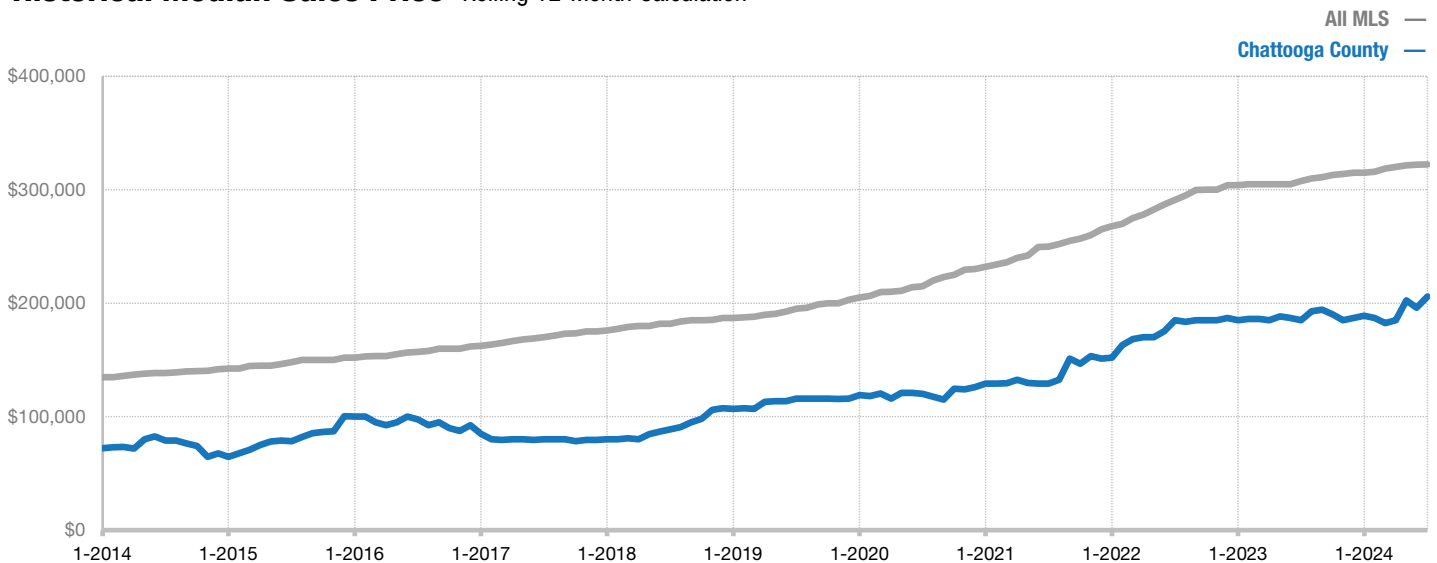
Chattooga County

Key Metrics	July			YTD		
	2023	2024	Percent Change	2023	2024	Percent Change
New Listings	7	11	+ 57.1%	60	58	- 3.3%
Closed Sales	6	4	- 33.3%	44	40	- 9.1%
Median Sales Price	\$113,700	\$263,500	+ 131.8%	\$181,000	\$222,000	+ 22.7%
Pct. of Orig. Price Received	90.6%	98.7%	+ 8.9%	95.0%	95.1%	+ 0.1%
Days on Market Until Sale	43	10	- 76.7%	33	28	- 15.2%
Inventory of Homes for Sale	17	25	+ 47.1%	--	--	--
Months Supply of Inventory	2.8	4.2	+ 50.0%	--	--	--

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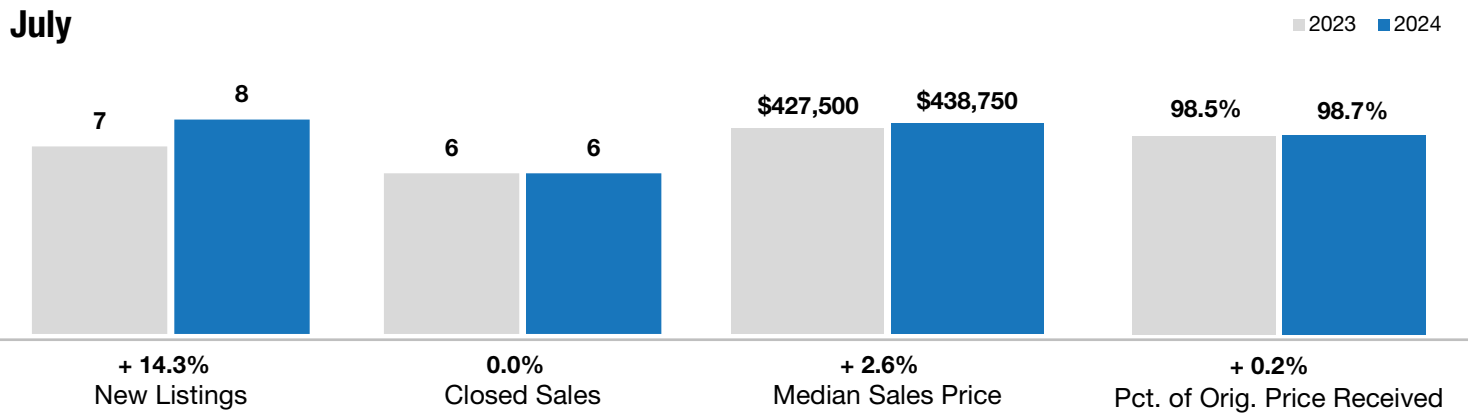


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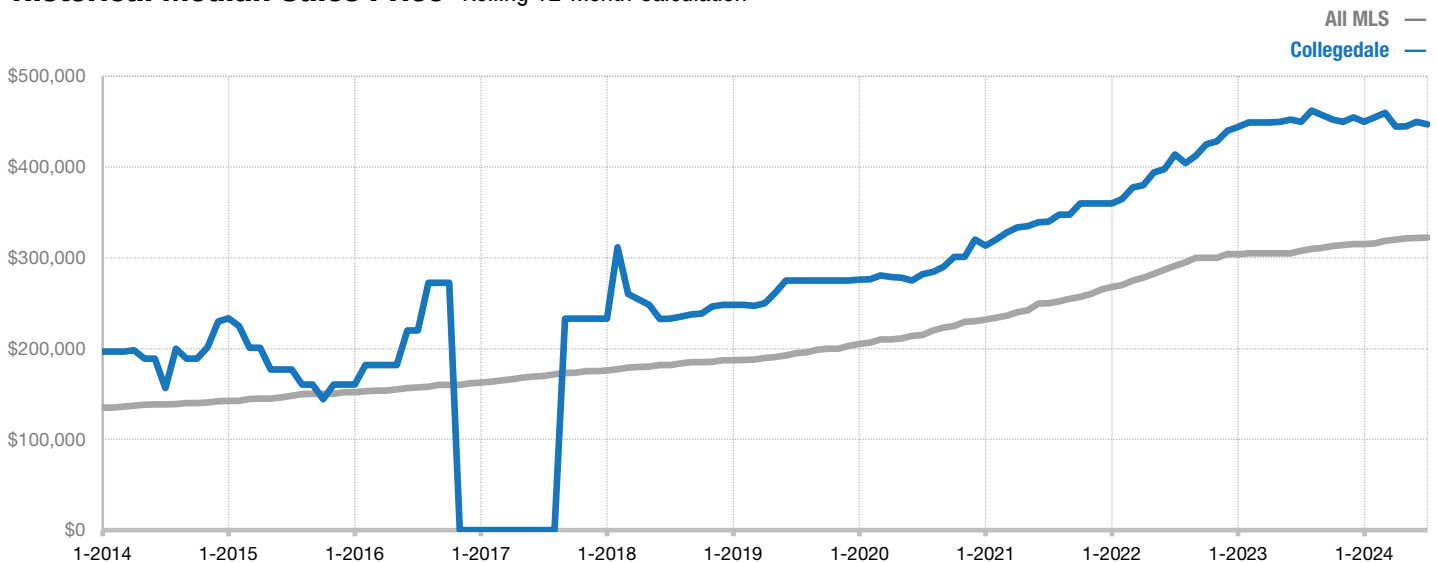
Collegedale

Key Metrics	July			YTD		
	2023	2024	Percent Change	2023	2024	Percent Change
New Listings	7	8	+ 14.3%	78	89	+ 14.1%
Closed Sales	6	6	0.0%	63	53	- 15.9%
Median Sales Price	\$427,500	\$438,750	+ 2.6%	\$479,000	\$485,000	+ 1.3%
Pct. of Orig. Price Received	98.5%	98.7%	+ 0.2%	97.7%	98.6%	+ 0.9%
Days on Market Until Sale	81	26	- 67.9%	84	48	- 42.9%
Inventory of Homes for Sale	28	32	+ 14.3%	--	--	--
Months Supply of Inventory	2.9	3.9	+ 34.5%	--	--	--

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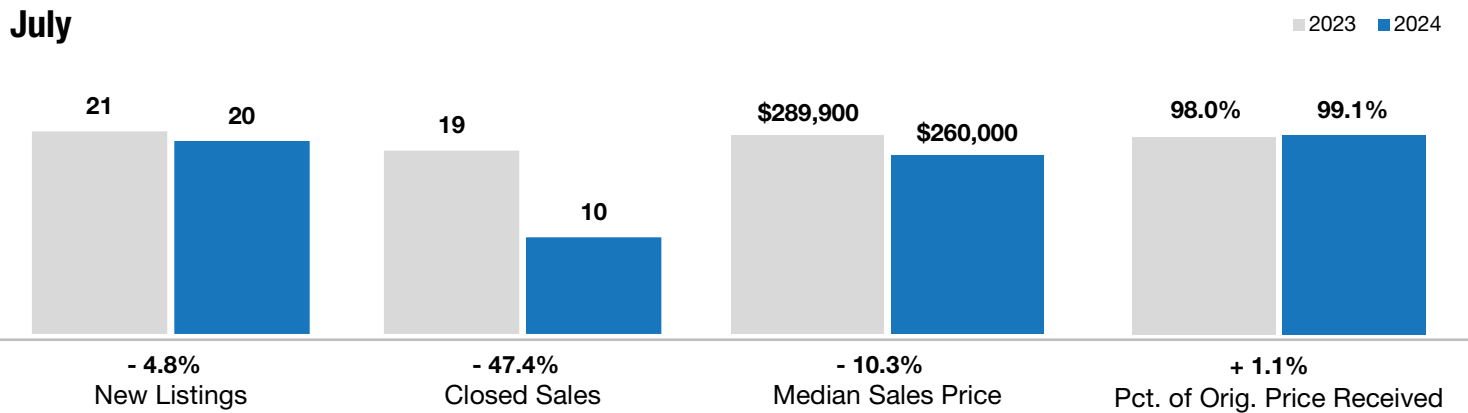


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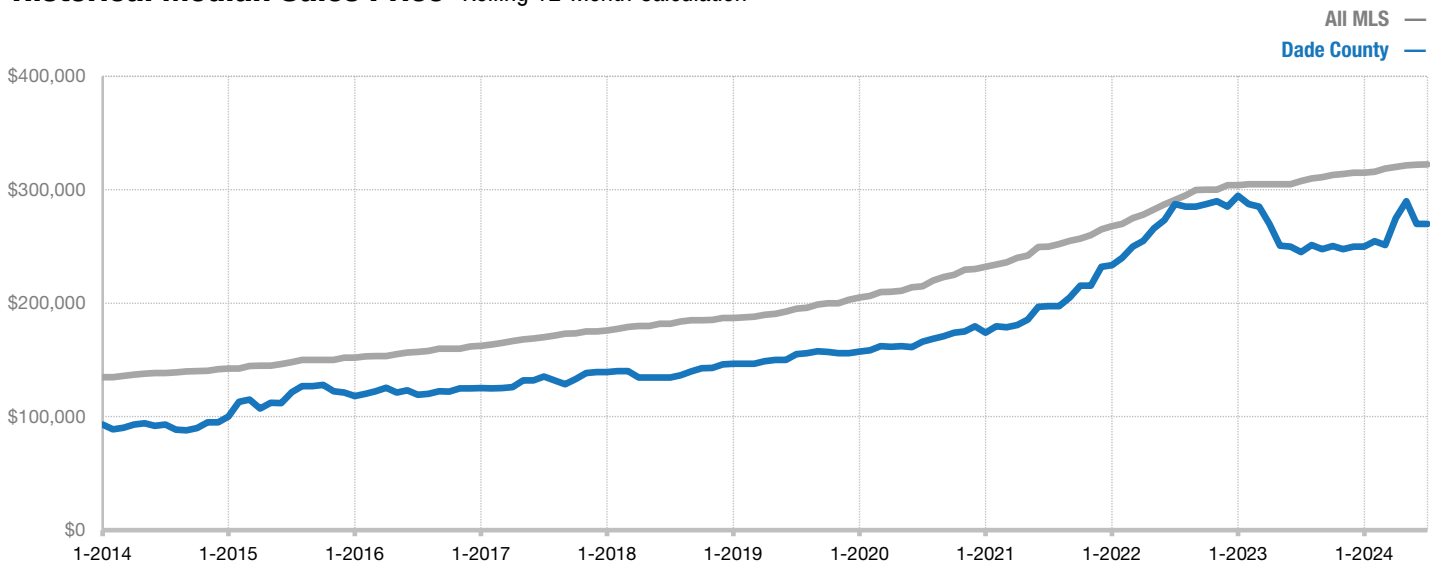
Dade County

Key Metrics	July			YTD		
	2023	2024	Percent Change	2023	2024	Percent Change
New Listings	21	20	- 4.8%	120	129	+ 7.5%
Closed Sales	19	10	- 47.4%	94	81	- 13.8%
Median Sales Price	\$289,900	\$260,000	- 10.3%	\$245,000	\$273,000	+ 11.4%
Pct. of Orig. Price Received	98.0%	99.1%	+ 1.1%	94.6%	94.9%	+ 0.3%
Days on Market Until Sale	23	9	- 60.9%	41	45	+ 9.8%
Inventory of Homes for Sale	37	53	+ 43.2%	--	--	--
Months Supply of Inventory	3.0	4.4	+ 46.7%	--	--	--

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Downtown Chattanooga

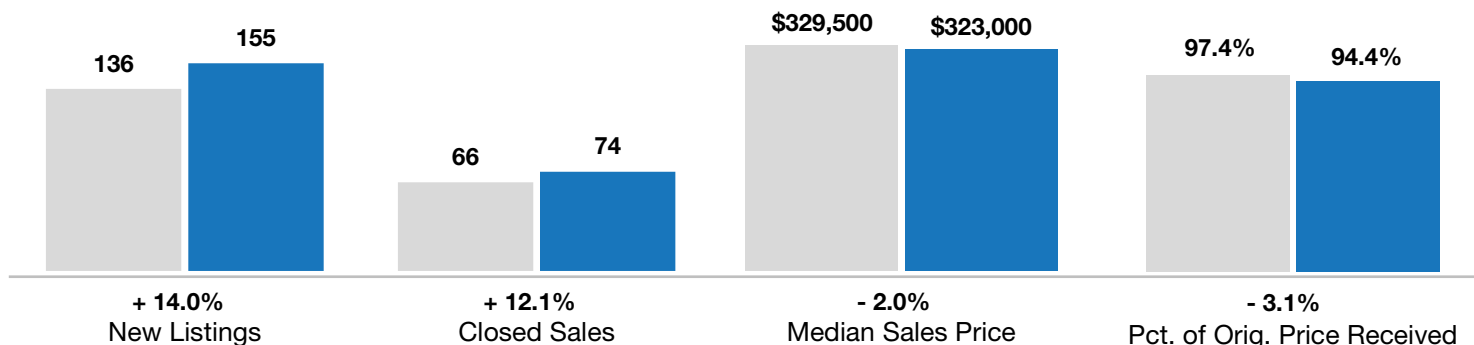
ZIP Codes: 37402, 37403, 37404, 37405, 37406, 37408 and 37450

Key Metrics	July			YTD		
	2023	2024	Percent Change	2023	2024	Percent Change
New Listings	136	155	+ 14.0%	835	1,052	+ 26.0%
Closed Sales	66	74	+ 12.1%	547	549	+ 0.4%
Median Sales Price	\$329,500	\$323,000	- 2.0%	\$339,950	\$340,000	+ 0.0%
Pct. of Orig. Price Received	97.4%	94.4%	- 3.1%	96.2%	95.1%	- 1.1%
Days on Market Until Sale	29	32	+ 10.3%	33	39	+ 18.2%
Inventory of Homes for Sale	222	311	+ 40.1%	--	--	--
Months Supply of Inventory	2.3	3.3	+ 43.5%	--	--	--

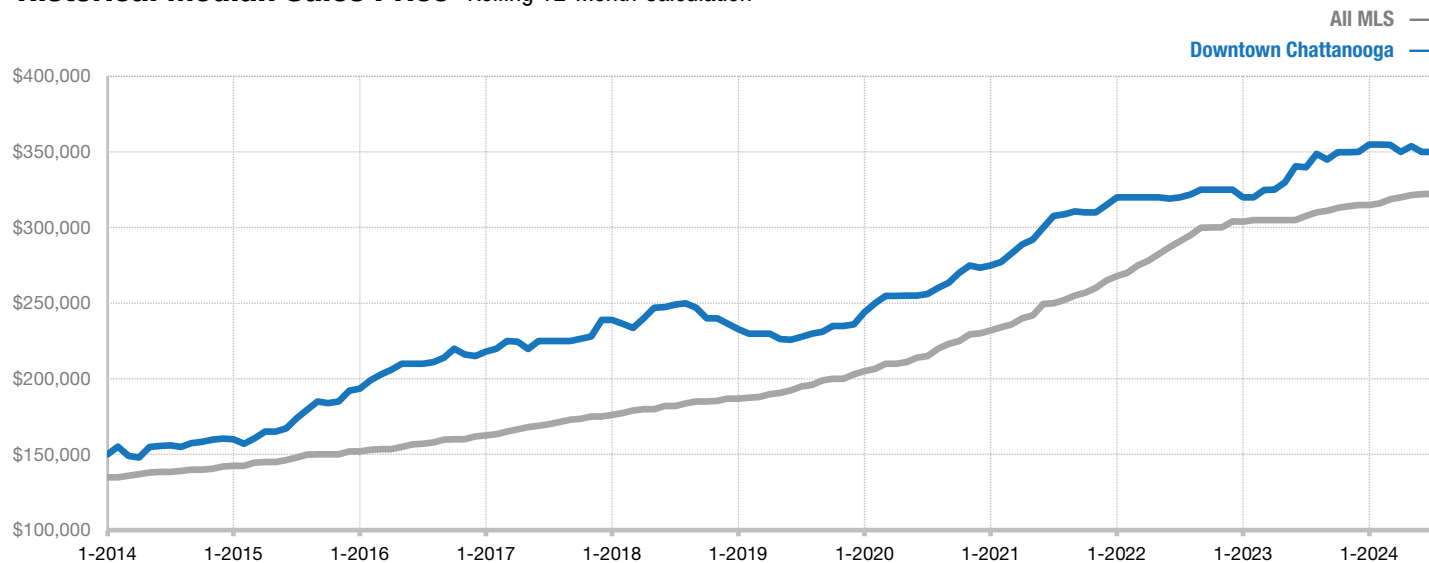
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July

■ 2023 ■ 2024



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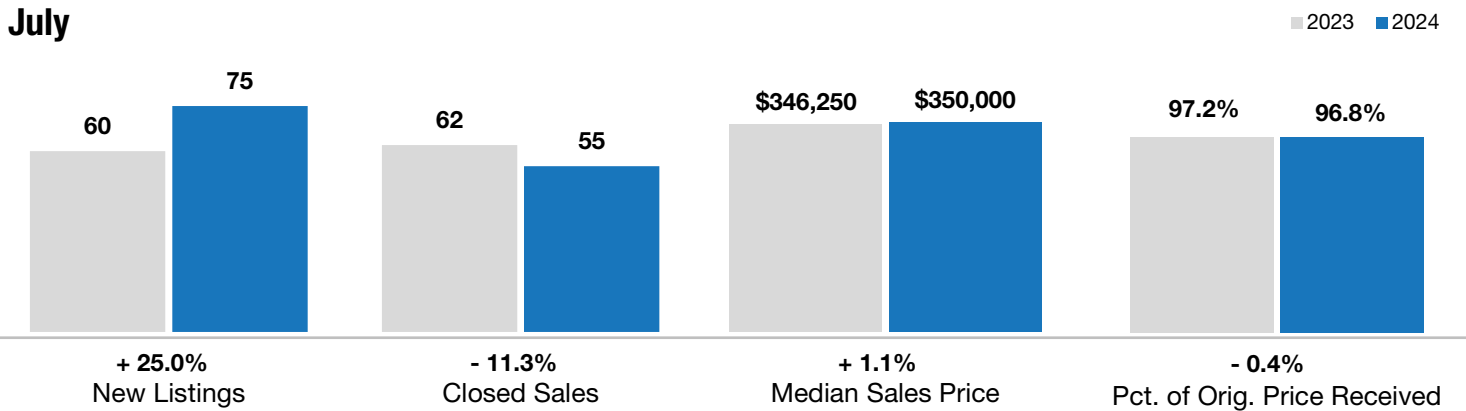
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East Brainerd

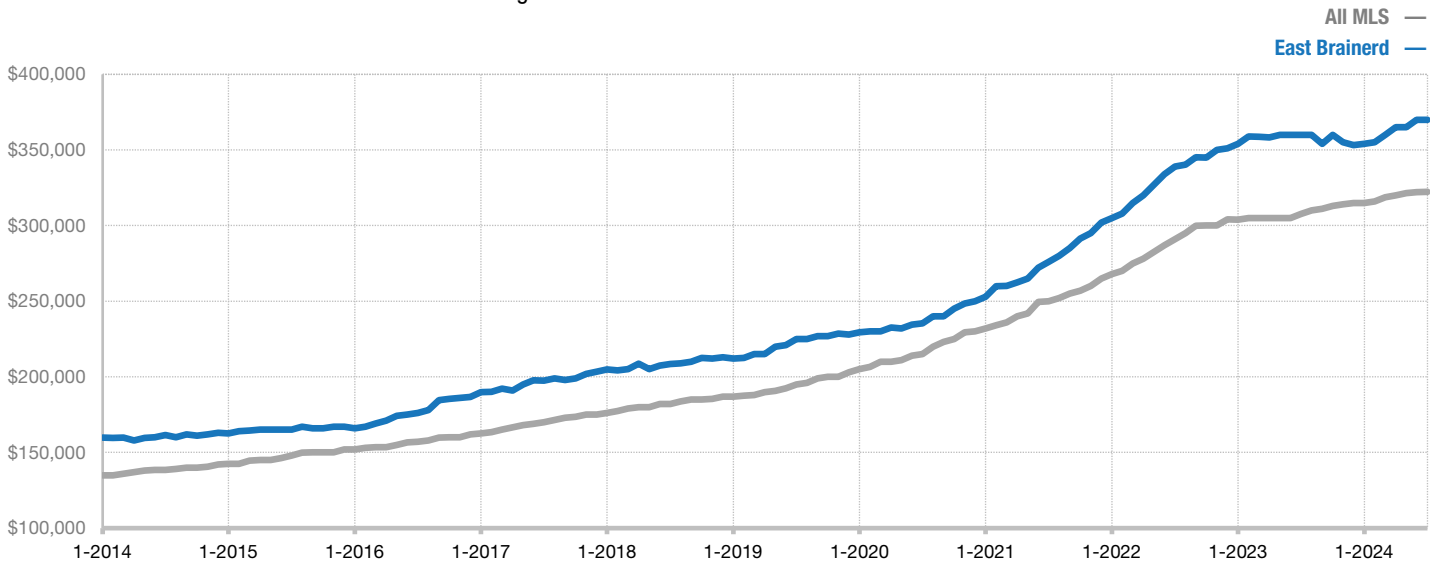
Includes the Cromwell, Dalewood, Eastdale & Tyner Communities

Key Metrics	July			YTD		
	2023	2024	Percent Change	2023	2024	Percent Change
New Listings	60	75	+ 25.0%	426	518	+ 21.6%
Closed Sales	62	55	- 11.3%	383	369	- 3.7%
Median Sales Price	\$346,250	\$350,000	+ 1.1%	\$360,000	\$375,000	+ 4.2%
Pct. of Orig. Price Received	97.2%	96.8%	- 0.4%	98.1%	97.4%	- 0.7%
Days on Market Until Sale	32	22	- 31.3%	32	32	0.0%
Inventory of Homes for Sale	69	127	+ 84.1%	--	--	--
Months Supply of Inventory	1.2	2.5	+ 108.3%	--	--	--

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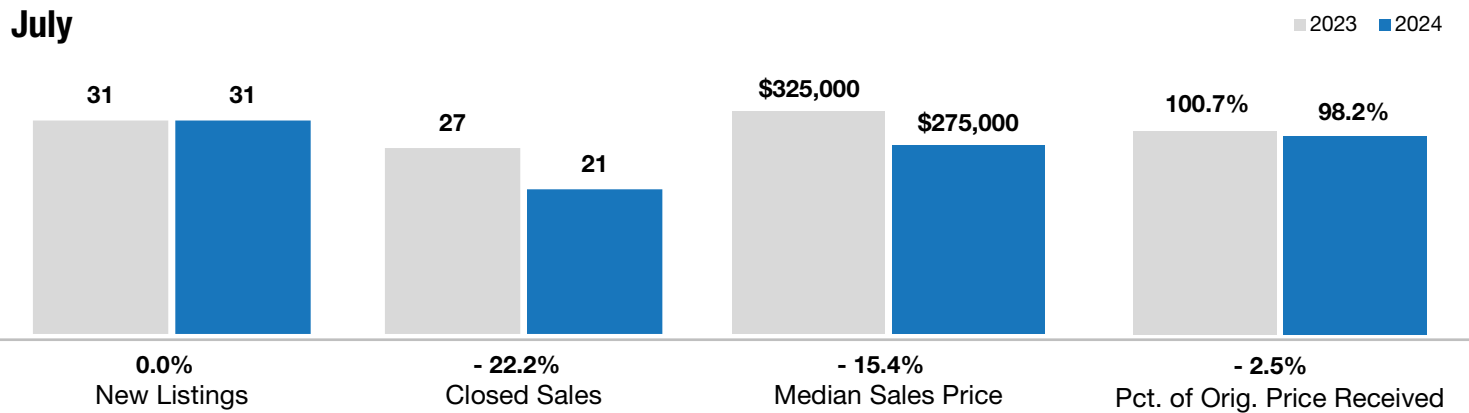


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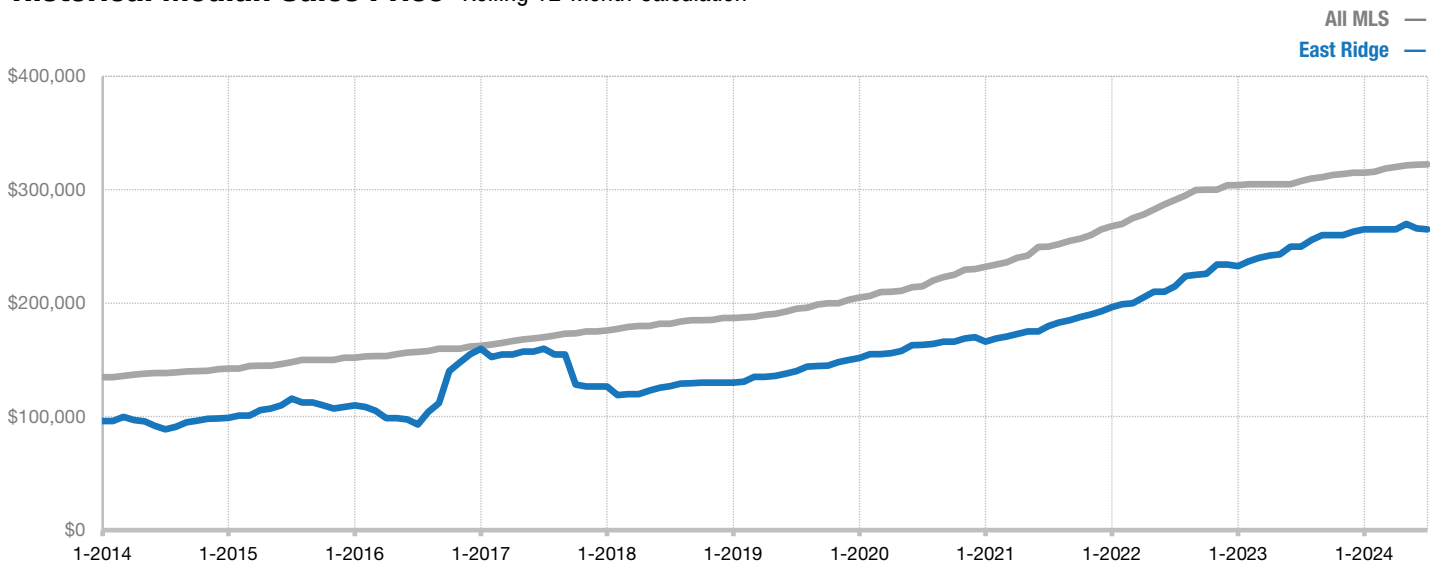
East Ridge

Key Metrics	July			YTD		
	2023	2024	Percent Change	2023	2024	Percent Change
New Listings	31	31	0.0%	220	211	- 4.1%
Closed Sales	27	21	- 22.2%	191	154	- 19.4%
Median Sales Price	\$325,000	\$275,000	- 15.4%	\$266,000	\$270,000	+ 1.5%
Pct. of Orig. Price Received	100.7%	98.2%	- 2.5%	98.0%	97.5%	- 0.5%
Days on Market Until Sale	13	12	- 7.7%	20	20	0.0%
Inventory of Homes for Sale	35	44	+ 25.7%	--	--	--
Months Supply of Inventory	1.4	1.8	+ 28.6%	--	--	--

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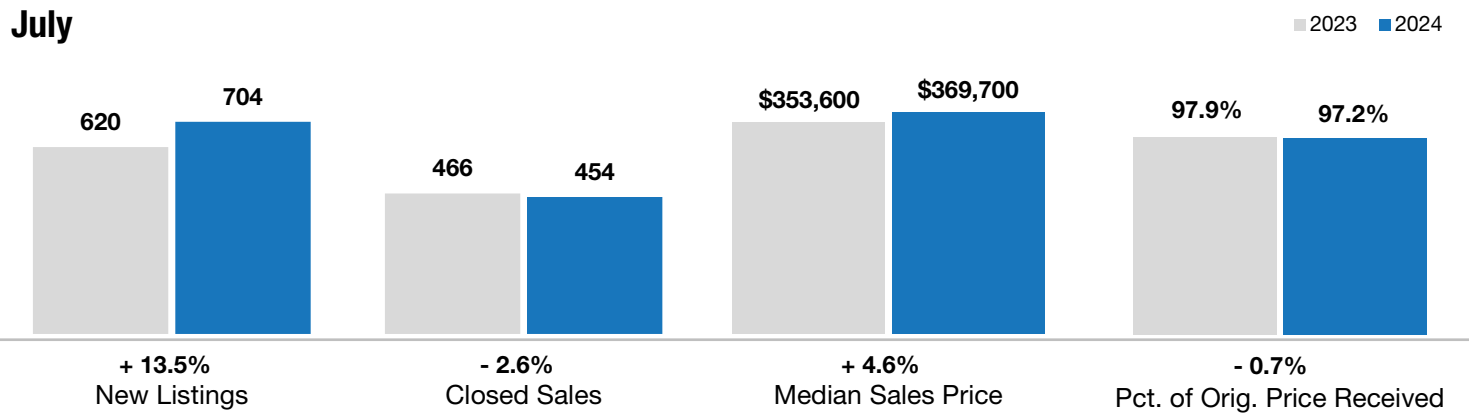


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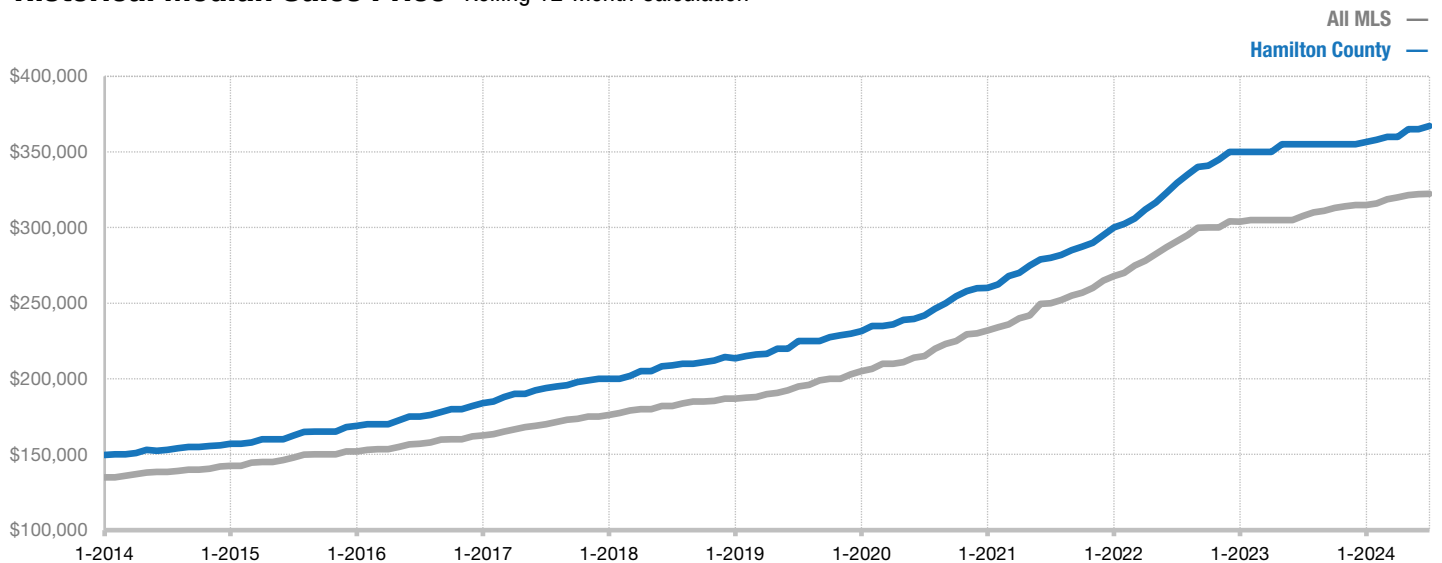
Hamilton County

Key Metrics	July			YTD		
	2023	2024	Percent Change	2023	2024	Percent Change
New Listings	620	704	+ 13.5%	4,070	4,660	+ 14.5%
Closed Sales	466	454	- 2.6%	3,283	3,153	- 4.0%
Median Sales Price	\$353,600	\$369,700	+ 4.6%	\$355,000	\$375,000	+ 5.6%
Pct. of Orig. Price Received	97.9%	97.2%	- 0.7%	97.7%	97.3%	- 0.4%
Days on Market Until Sale	28	32	+ 14.3%	30	35	+ 16.7%
Inventory of Homes for Sale	841	1,262	+ 50.1%	--	--	--
Months Supply of Inventory	1.7	2.7	+ 58.8%	--	--	--

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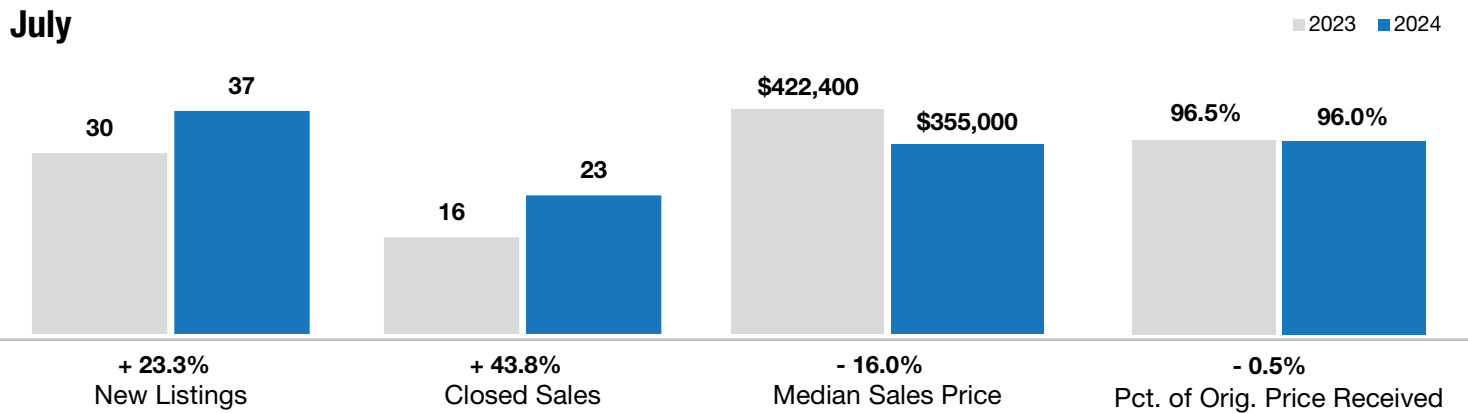
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Harrison / Georgetown

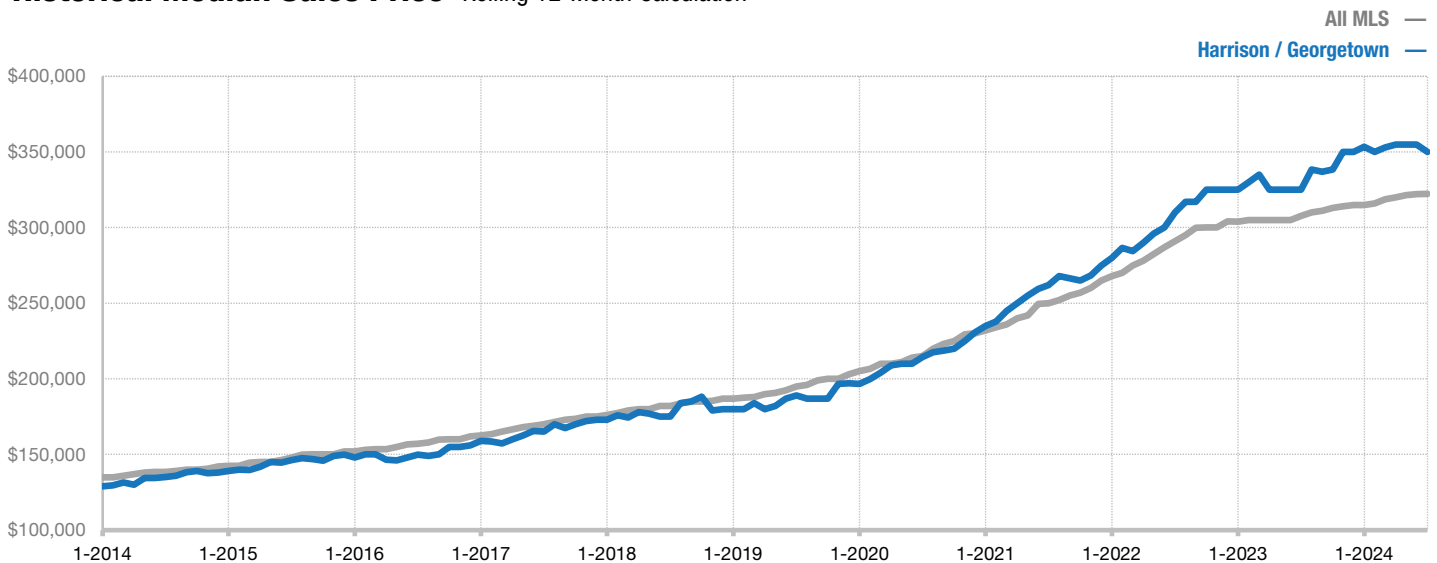
ZIP Codes: 37341 and 37308

Key Metrics	July			YTD		
	2023	2024	Percent Change	2023	2024	Percent Change
New Listings	30	37	+ 23.3%	154	183	+ 18.8%
Closed Sales	16	23	+ 43.8%	120	115	- 4.2%
Median Sales Price	\$422,400	\$355,000	- 16.0%	\$361,500	\$367,000	+ 1.5%
Pct. of Orig. Price Received	96.5%	96.0%	- 0.5%	97.4%	96.7%	- 0.7%
Days on Market Until Sale	45	40	- 11.1%	56	38	- 32.1%
Inventory of Homes for Sale	36	63	+ 75.0%	--	--	--
Months Supply of Inventory	2.0	3.7	+ 85.0%	--	--	--

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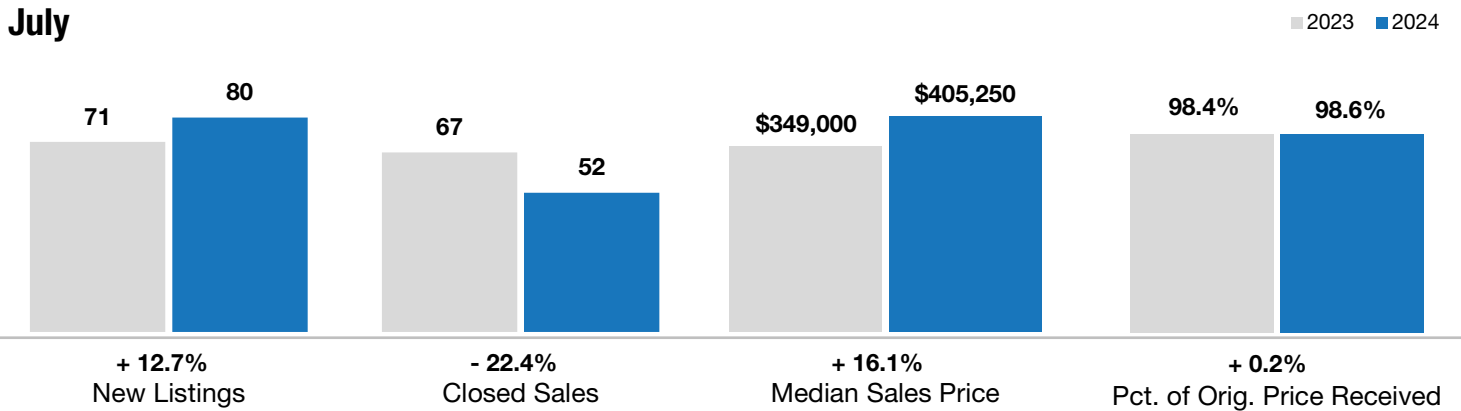


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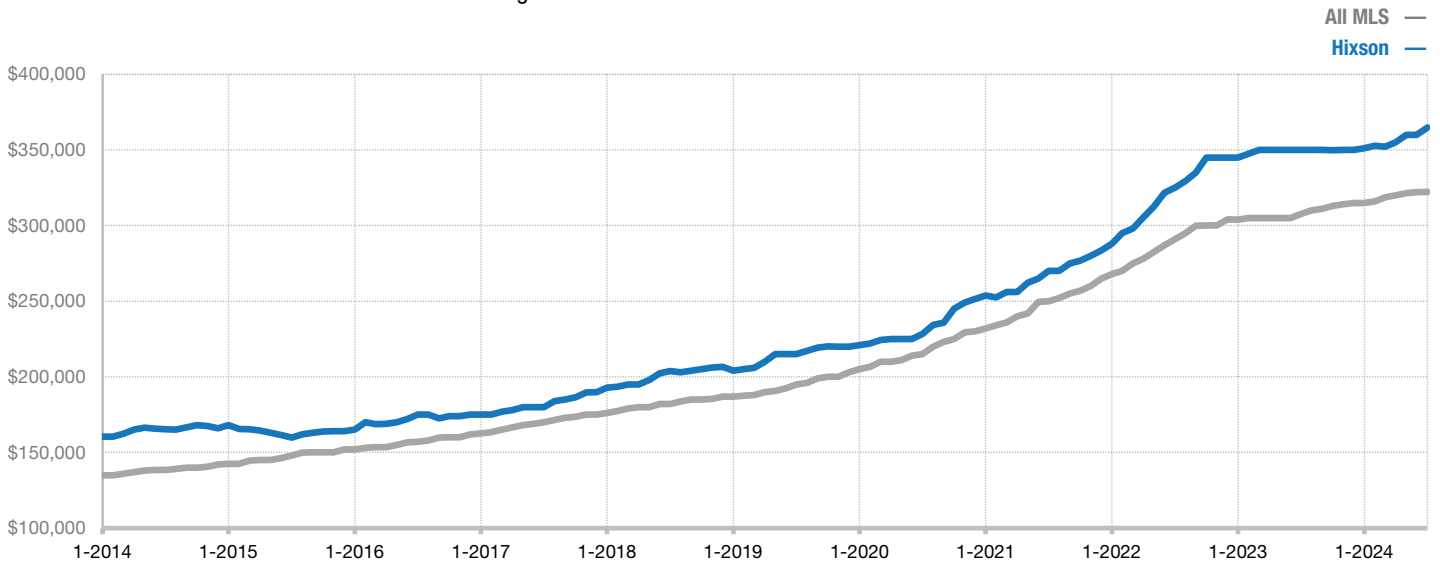
Hixson

Key Metrics	July			YTD		
	2023	2024	Percent Change	2023	2024	Percent Change
New Listings	71	80	+ 12.7%	455	450	- 1.1%
Closed Sales	67	52	- 22.4%	401	355	- 11.5%
Median Sales Price	\$349,000	\$405,250	+ 16.1%	\$349,950	\$370,000	+ 5.7%
Pct. of Orig. Price Received	98.4%	98.6%	+ 0.2%	98.5%	98.0%	- 0.5%
Days on Market Until Sale	19	14	- 26.3%	22	31	+ 40.9%
Inventory of Homes for Sale	58	88	+ 51.7%	--	--	--
Months Supply of Inventory	0.8	1.8	+ 125.0%	--	--	--

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Local Market Update – July 2024

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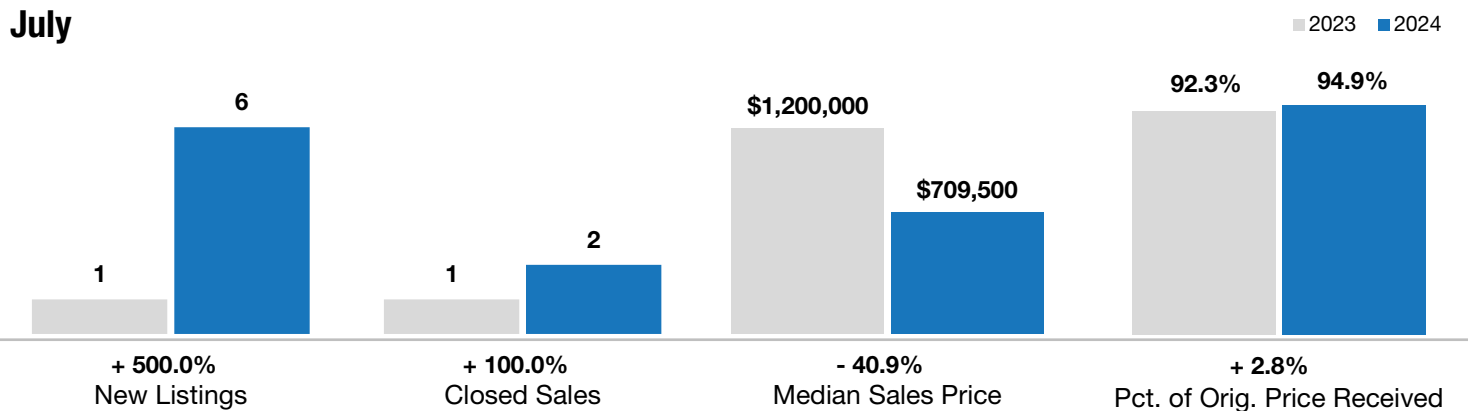
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Lookout Mountain

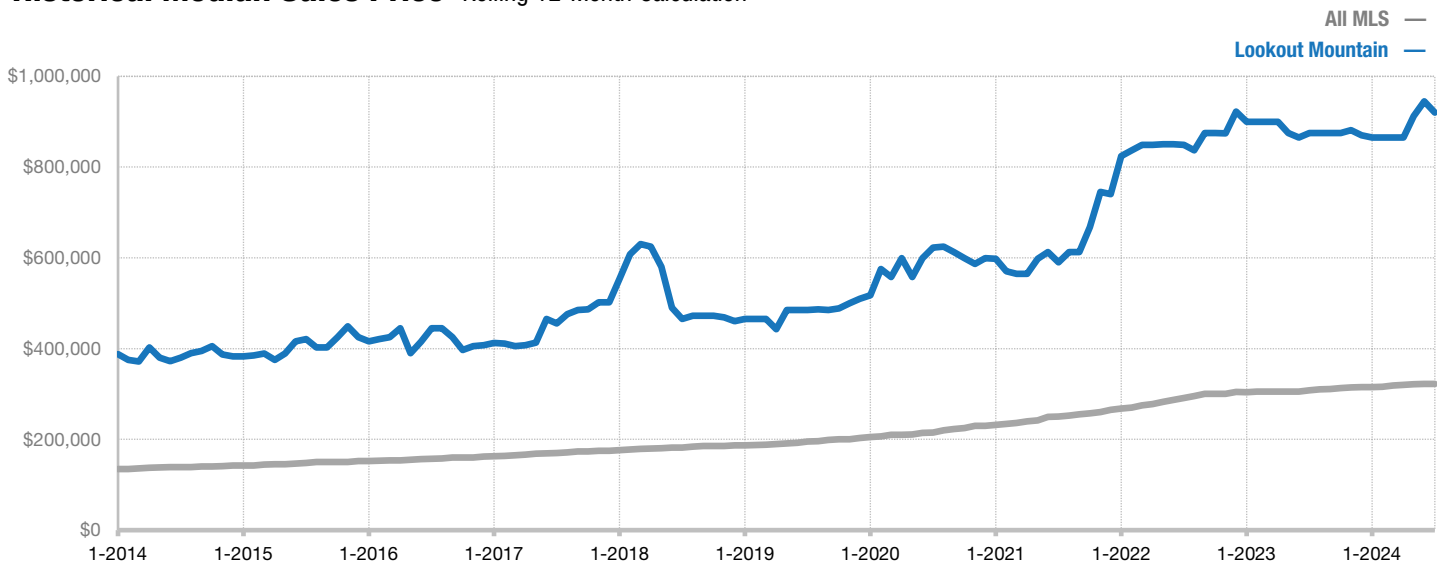
Hamilton County Only

Key Metrics	July			YTD		
	2023	2024	Percent Change	2023	2024	Percent Change
New Listings	1	6	+ 500.0%	21	29	+ 38.1%
Closed Sales	1	2	+ 100.0%	23	21	- 8.7%
Median Sales Price	\$1,200,000	\$709,500	- 40.9%	\$875,000	\$995,000	+ 13.7%
Pct. of Orig. Price Received	92.3%	94.9%	+ 2.8%	95.4%	95.4%	0.0%
Days on Market Until Sale	142	5	- 96.5%	33	16	- 51.5%
Inventory of Homes for Sale	2	6	+ 200.0%	--	--	--
Months Supply of Inventory	0.7	1.8	+ 157.1%	--	--	--

Does not account for seller concessions. | Activity for one month can sometimes look extreme due to small sample size.



Historical Median Sales Price Rolling 12-Month Calculation



Local Market Update – July 2024

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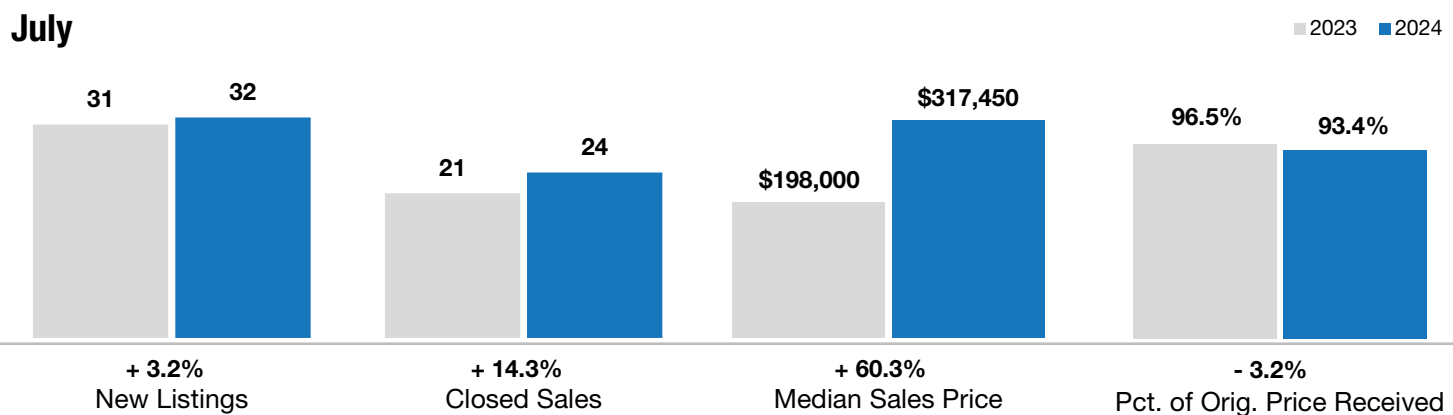


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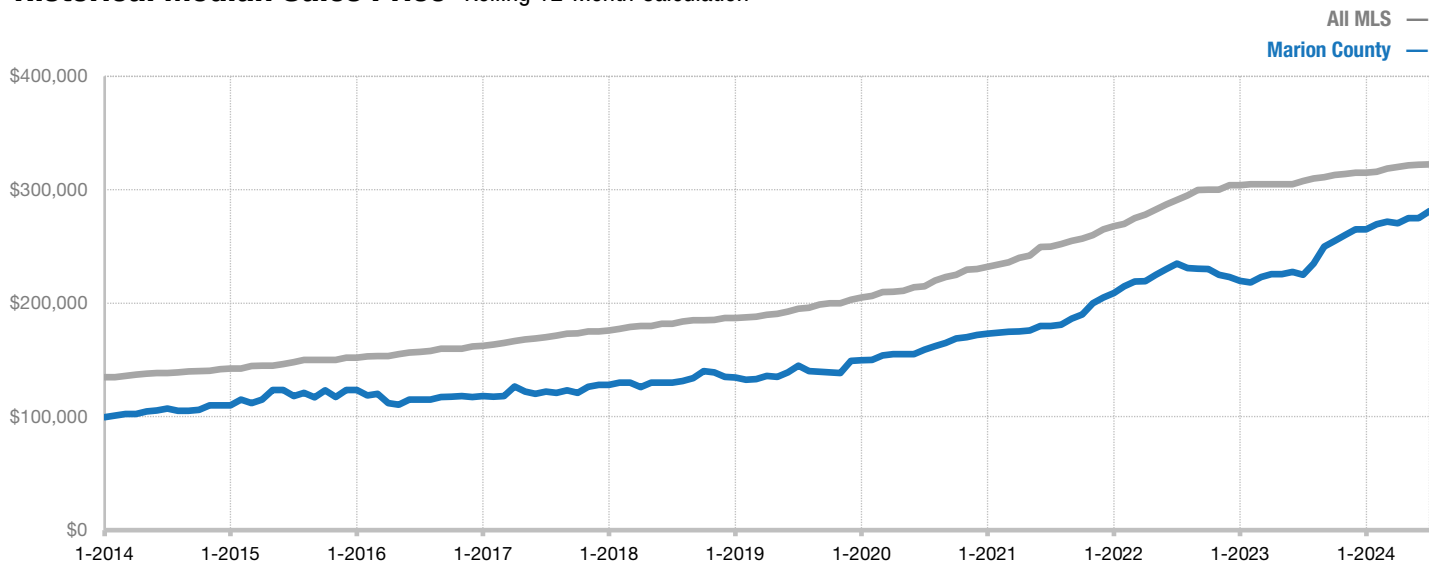
Marion County

Key Metrics	July			YTD		
	2023	2024	Percent Change	2023	2024	Percent Change
New Listings	31	32	+ 3.2%	200	216	+ 8.0%
Closed Sales	21	24	+ 14.3%	141	136	- 3.5%
Median Sales Price	\$198,000	\$317,450	+ 60.3%	\$255,000	\$285,000	+ 11.8%
Pct. of Orig. Price Received	96.5%	93.4%	- 3.2%	93.7%	94.1%	+ 0.4%
Days on Market Until Sale	19	48	+ 152.6%	47	43	- 8.5%
Inventory of Homes for Sale	61	85	+ 39.3%	--	--	--
Months Supply of Inventory	3.1	4.4	+ 41.9%	--	--	--

Does not account for seller concessions. | Activity for one month can sometimes look extreme due to small sample size.



Historical Median Sales Price Rolling 12-Month Calculation



Local Market Update – July 2024

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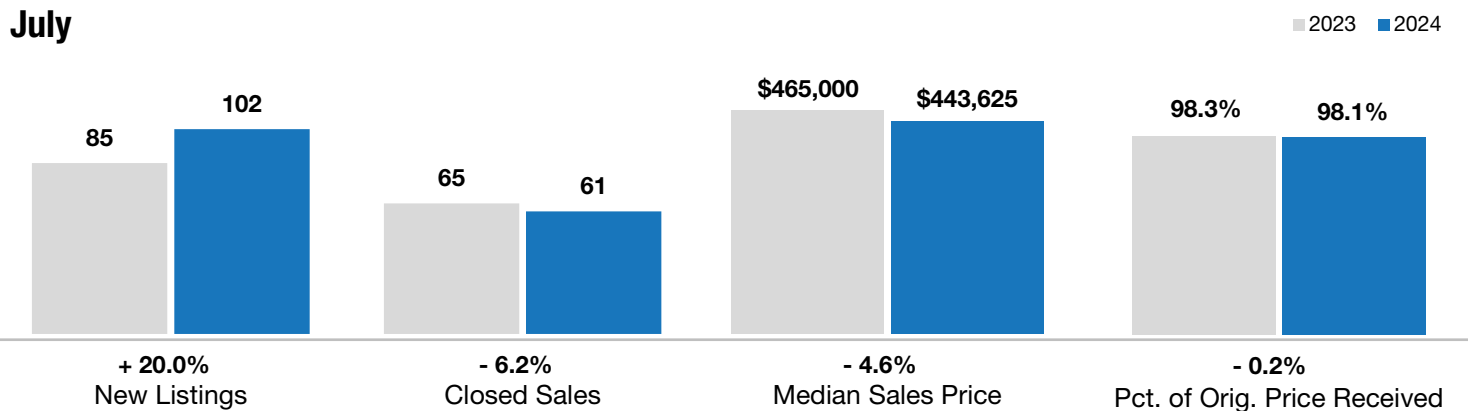


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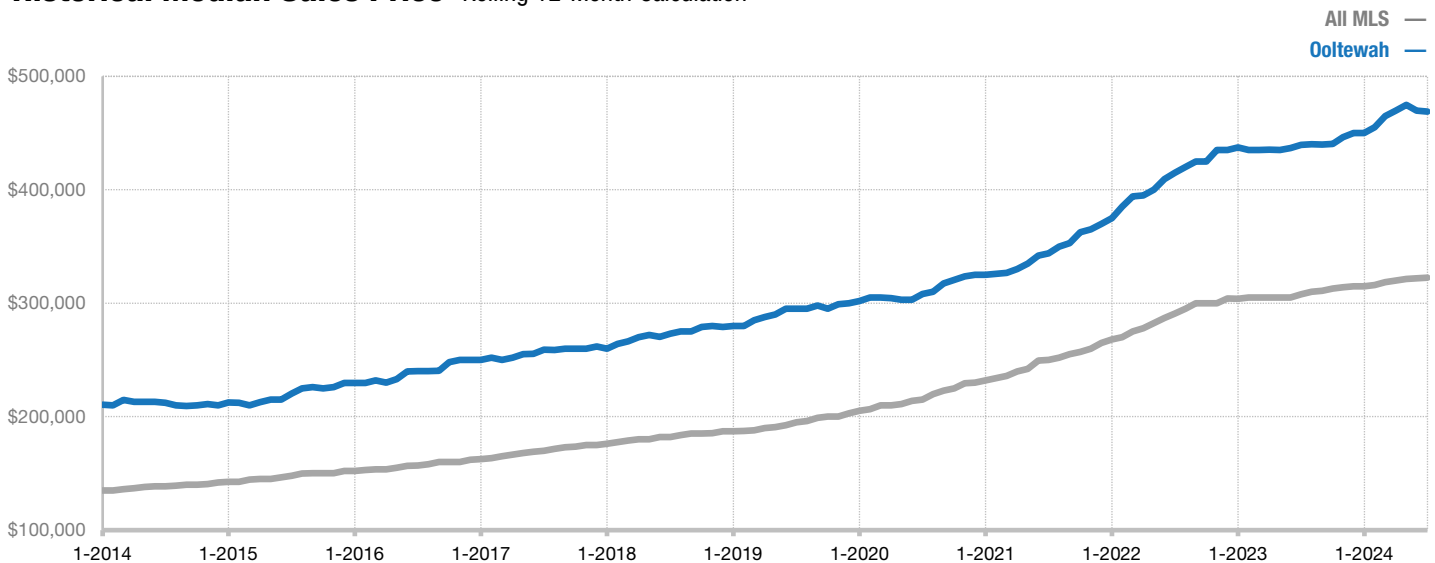
Ooltewah

Key Metrics	July			YTD		
	2023	2024	Percent Change	2023	2024	Percent Change
New Listings	85	102	+ 20.0%	554	661	+ 19.3%
Closed Sales	65	61	- 6.2%	435	442	+ 1.6%
Median Sales Price	\$465,000	\$443,625	- 4.6%	\$441,000	\$468,088	+ 6.1%
Pct. of Orig. Price Received	98.3%	98.1%	- 0.2%	98.2%	98.3%	+ 0.1%
Days on Market Until Sale	45	48	+ 6.7%	38	45	+ 18.4%
Inventory of Homes for Sale	166	229	+ 38.0%	--	--	--
Months Supply of Inventory	2.7	3.6	+ 33.3%	--	--	--

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Historical Median Sales Price Rolling 12-Month Calculation



Local Market Update – July 2024

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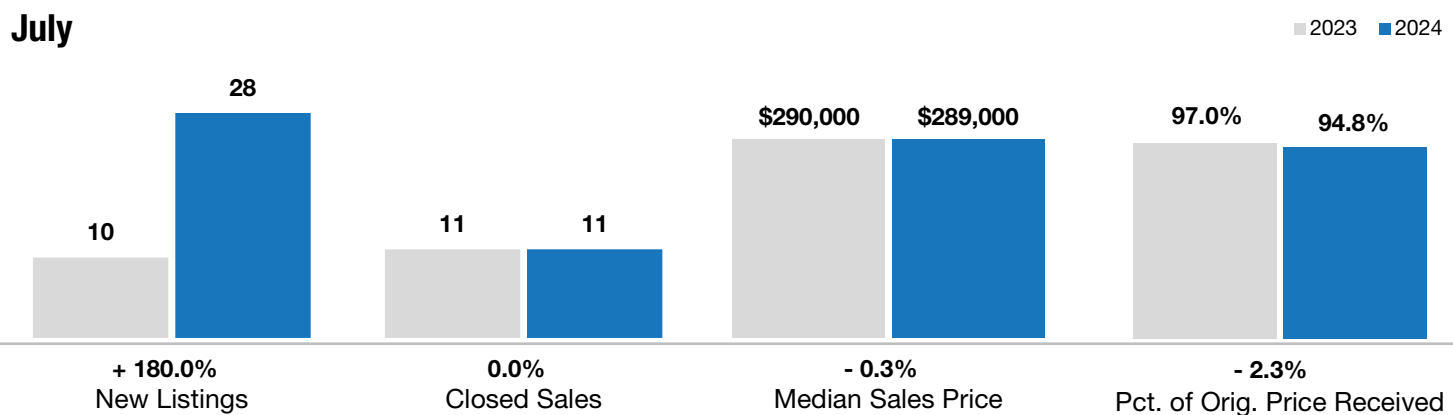


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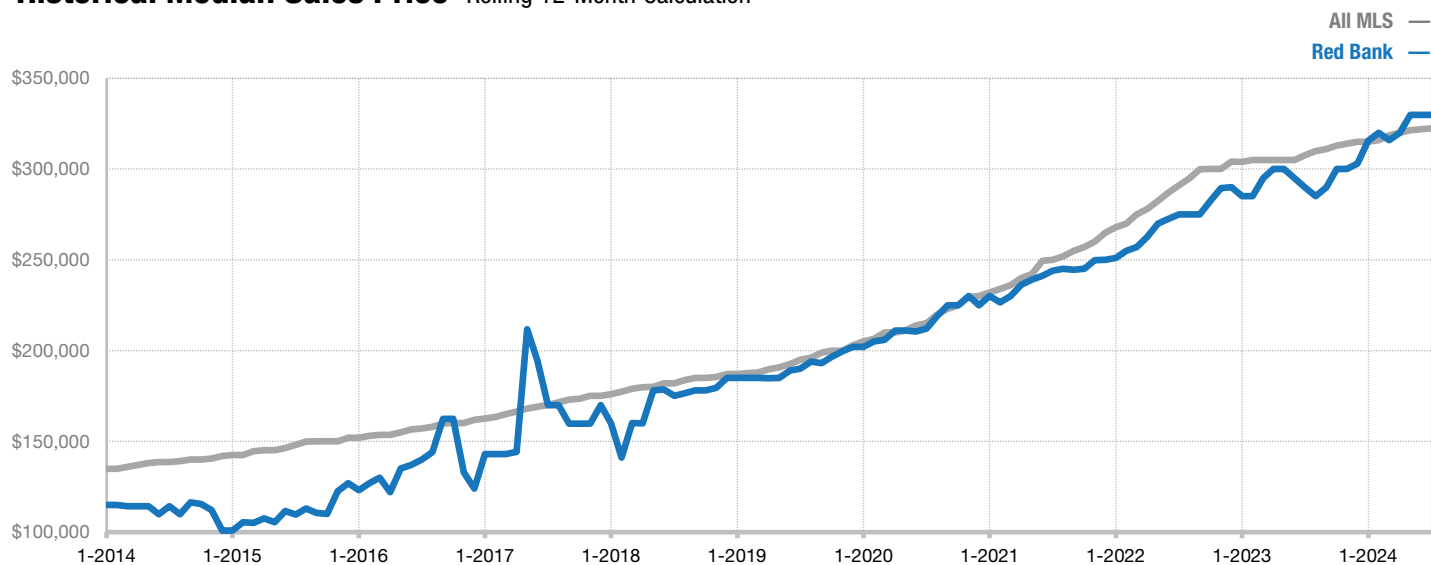
Red Bank

Key Metrics	July			YTD		
	2023	2024	Percent Change	2023	2024	Percent Change
New Listings	10	28	+ 180.0%	120	150	+ 25.0%
Closed Sales	11	11	0.0%	96	99	+ 3.1%
Median Sales Price	\$290,000	\$289,000	- 0.3%	\$285,000	\$320,000	+ 12.3%
Pct. of Orig. Price Received	97.0%	94.8%	- 2.3%	99.7%	96.5%	- 3.2%
Days on Market Until Sale	12	34	+ 183.3%	18	29	+ 61.1%
Inventory of Homes for Sale	18	36	+ 100.0%	--	--	--
Months Supply of Inventory	1.4	2.7	+ 92.9%	--	--	--

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Historical Median Sales Price Rolling 12-Month Calculation



Local Market Update – July 2024

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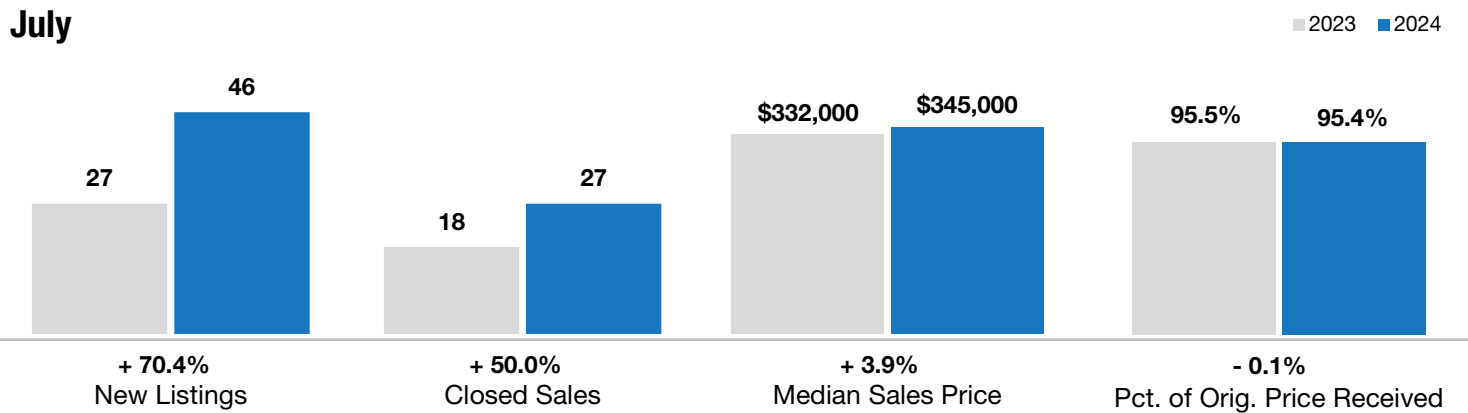


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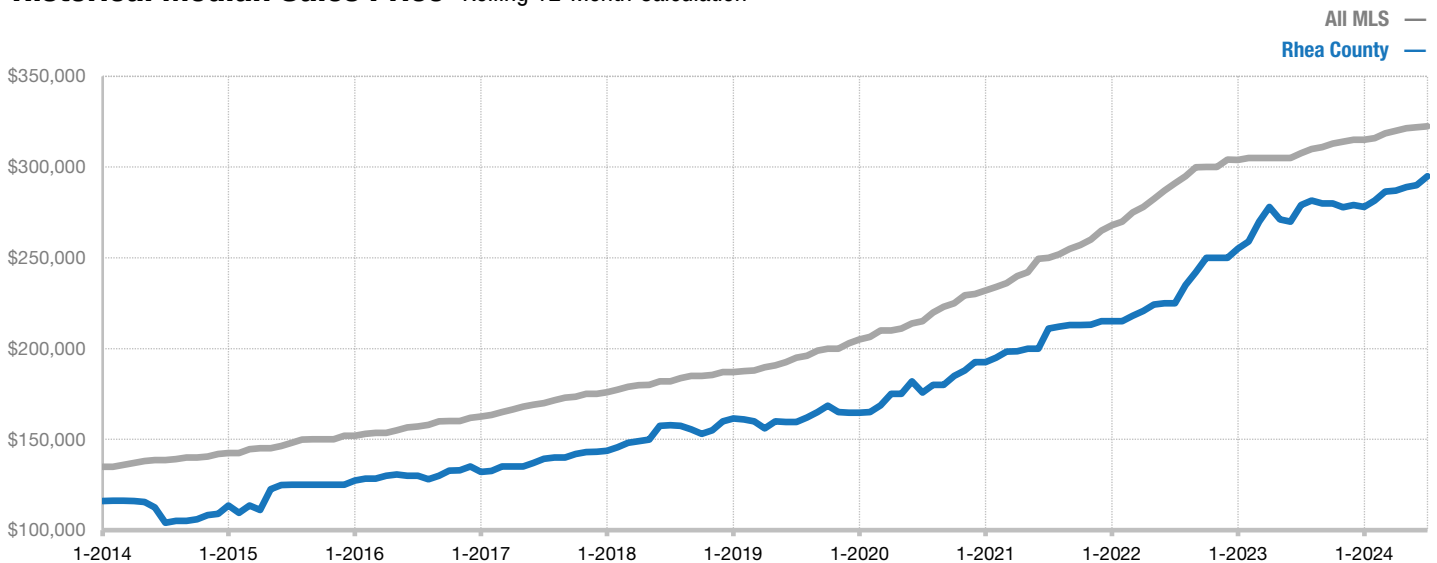
Rhea County

Key Metrics	July			YTD		
	2023	2024	Percent Change	2023	2024	Percent Change
New Listings	27	46	+ 70.4%	175	219	+ 25.1%
Closed Sales	18	27	+ 50.0%	132	130	- 1.5%
Median Sales Price	\$332,000	\$345,000	+ 3.9%	\$274,000	\$295,500	+ 7.8%
Pct. of Orig. Price Received	95.5%	95.4%	- 0.1%	97.8%	95.7%	- 2.1%
Days on Market Until Sale	29	61	+ 110.3%	34	50	+ 47.1%
Inventory of Homes for Sale	53	80	+ 50.9%	--	--	--
Months Supply of Inventory	2.8	4.2	+ 50.0%	--	--	--

Does not account for seller concessions. | Activity for one month can sometimes look extreme due to small sample size.



Historical Median Sales Price Rolling 12-Month Calculation



Local Market Update – July 2024

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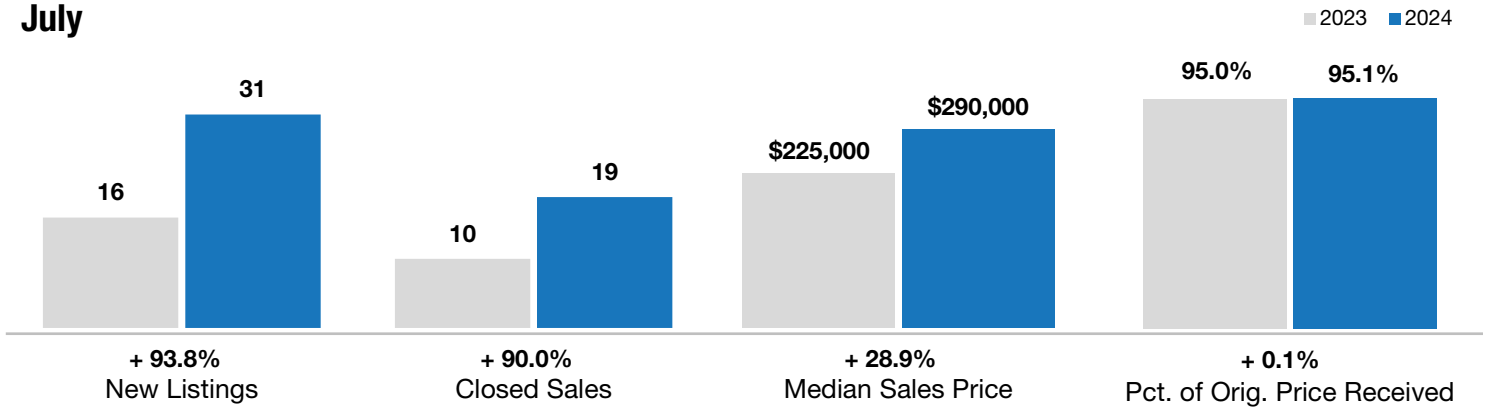
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Sequatchie County

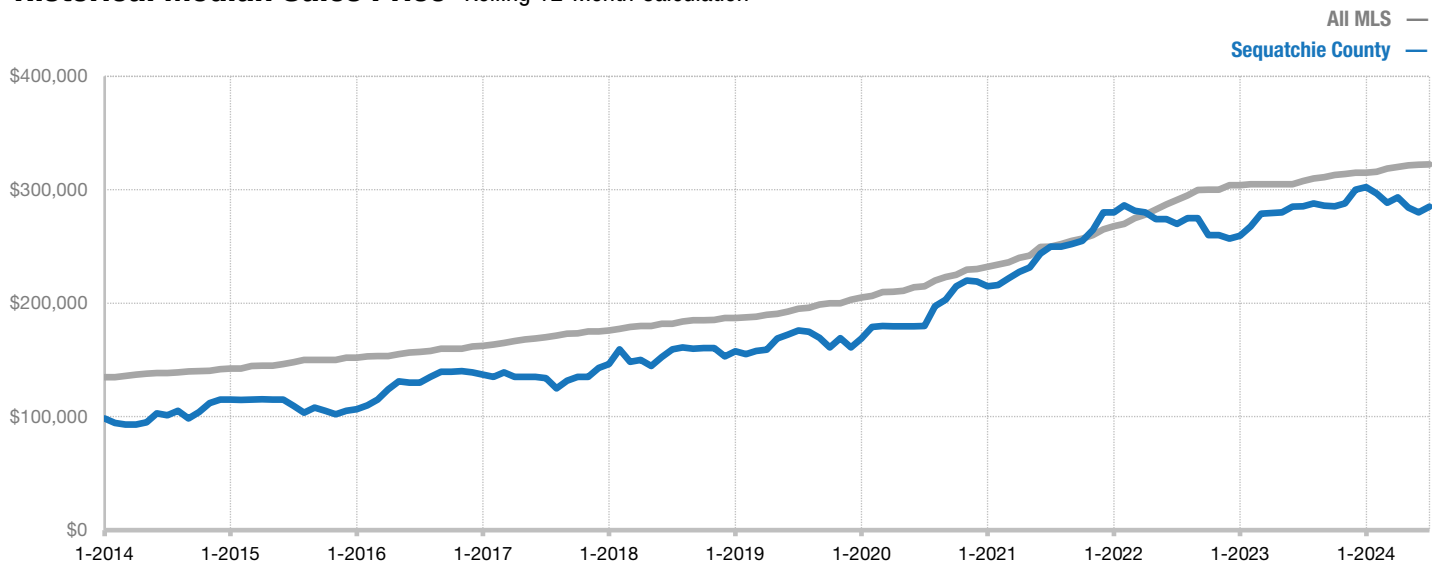
Key Metrics	July			YTD		
	2023	2024	Percent Change	2023	2024	Percent Change
New Listings	16	31	+ 93.8%	112	167	+ 49.1%
Closed Sales	10	19	+ 90.0%	99	93	- 6.1%
Median Sales Price	\$225,000	\$290,000	+ 28.9%	\$299,900	\$275,000	- 8.3%
Pct. of Orig. Price Received	95.0%	95.1%	+ 0.1%	94.0%	93.6%	- 0.4%
Days on Market Until Sale	30	46	+ 53.3%	45	47	+ 4.4%
Inventory of Homes for Sale	32	74	+ 131.3%	--	--	--
Months Supply of Inventory	2.3	5.9	+ 156.5%	--	--	--

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July



Historical Median Sales Price Rolling 12-Month Calculation



Local Market Update – July 2024

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Signal Mountain

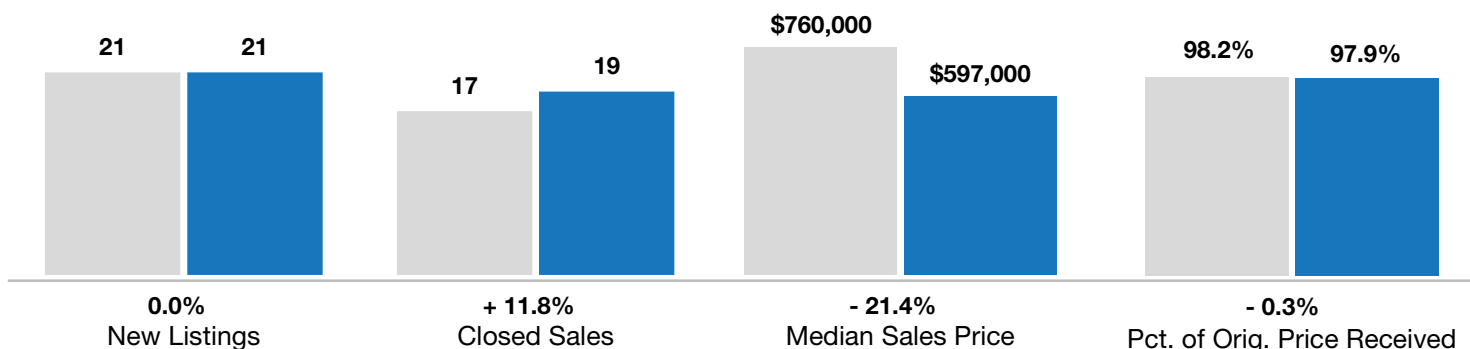
Hamilton County Only

Key Metrics	July			YTD		
	2023	2024	Percent Change	2023	2024	Percent Change
New Listings	21	21	0.0%	151	160	+ 6.0%
Closed Sales	17	19	+ 11.8%	129	110	- 14.7%
Median Sales Price	\$760,000	\$597,000	- 21.4%	\$650,000	\$686,500	+ 5.6%
Pct. of Orig. Price Received	98.2%	97.9%	- 0.3%	96.7%	99.4%	+ 2.8%
Days on Market Until Sale	13	32	+ 146.2%	27	26	- 3.7%
Inventory of Homes for Sale	25	42	+ 68.0%	--	--	--
Months Supply of Inventory	1.2	2.7	+ 125.0%	--	--	--

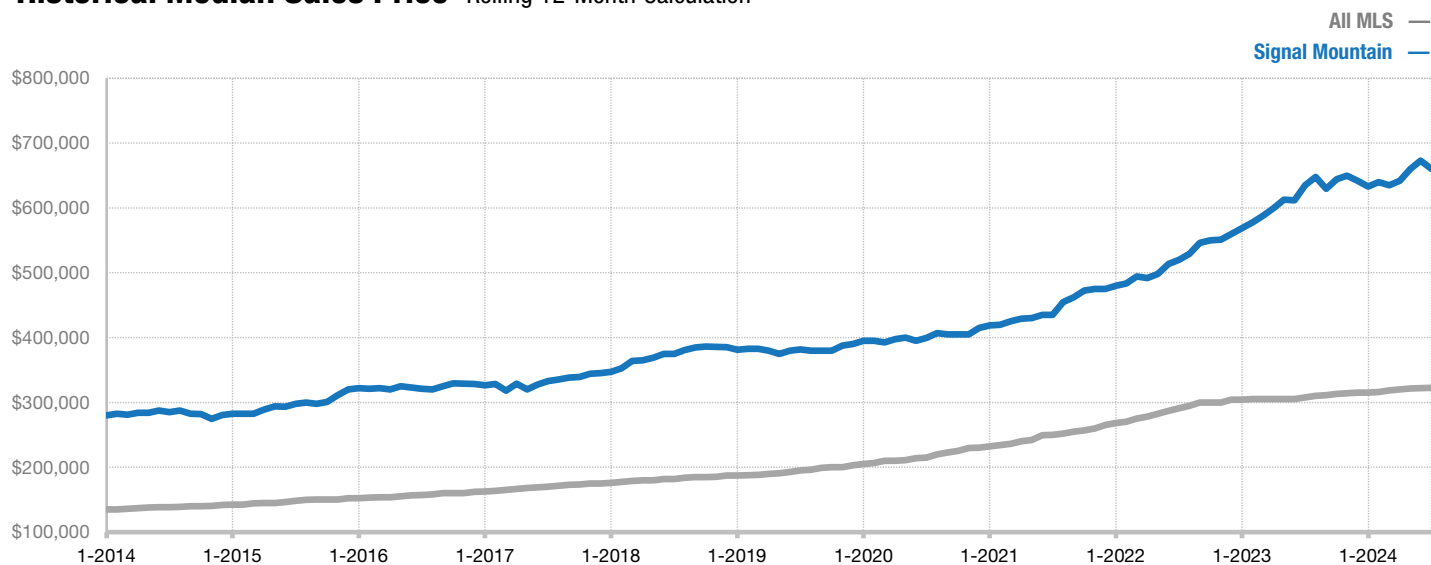
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July

■ 2023 ■ 2024



Historical Median Sales Price Rolling 12-Month Calculation



Local Market Update – July 2024

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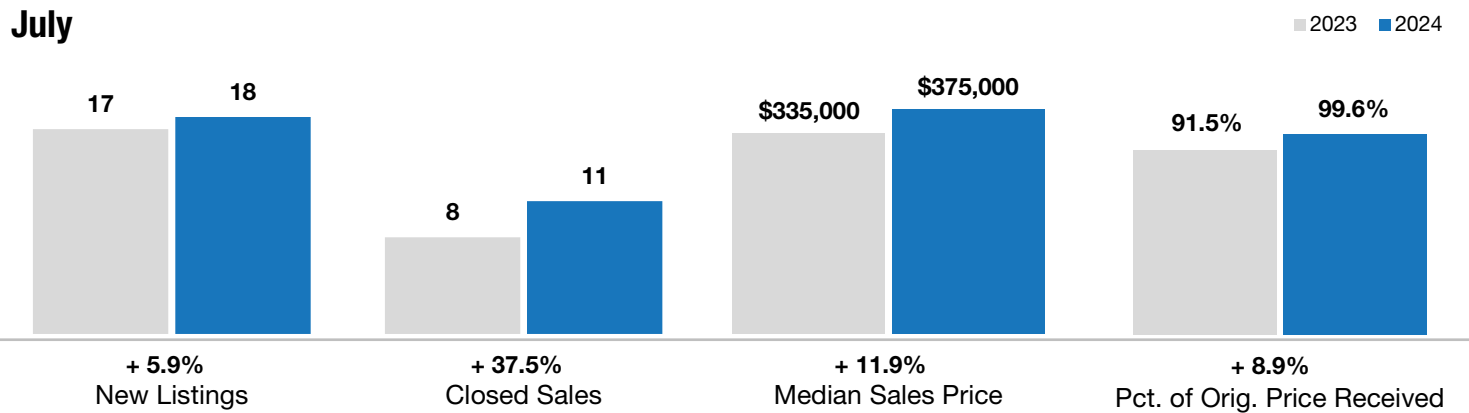
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St. Elmo / High Park / Avondale

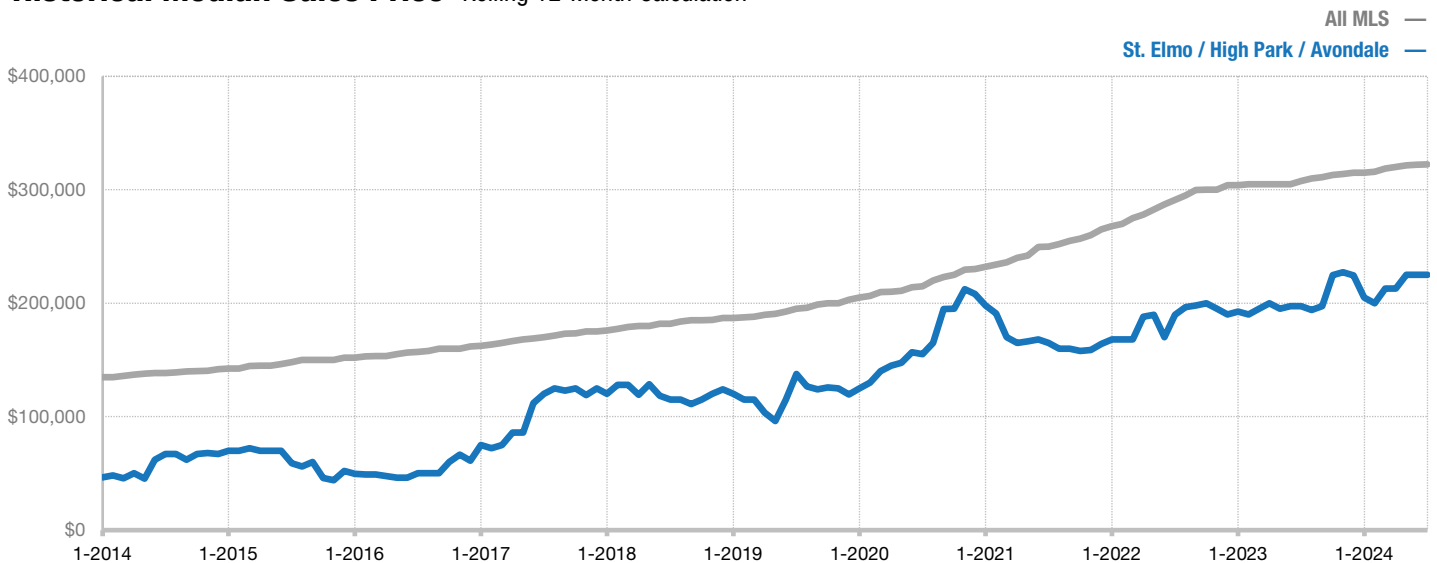
ZIP Codes: 37407, 37409 and 37410

Key Metrics	July			YTD		
	2023	2024	Percent Change	2023	2024	Percent Change
New Listings	17	18	+ 5.9%	120	173	+ 44.2%
Closed Sales	8	11	+ 37.5%	96	124	+ 29.2%
Median Sales Price	\$335,000	\$375,000	+ 11.9%	\$207,500	\$227,756	+ 9.8%
Pct. of Orig. Price Received	91.5%	99.6%	+ 8.9%	95.2%	96.4%	+ 1.3%
Days on Market Until Sale	23	17	- 26.1%	27	23	- 14.8%
Inventory of Homes for Sale	22	33	+ 50.0%	--	--	--
Months Supply of Inventory	1.6	1.8	+ 12.5%	--	--	--

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Historical Median Sales Price Rolling 12-Month Calculation



Local Market Update – July 2024

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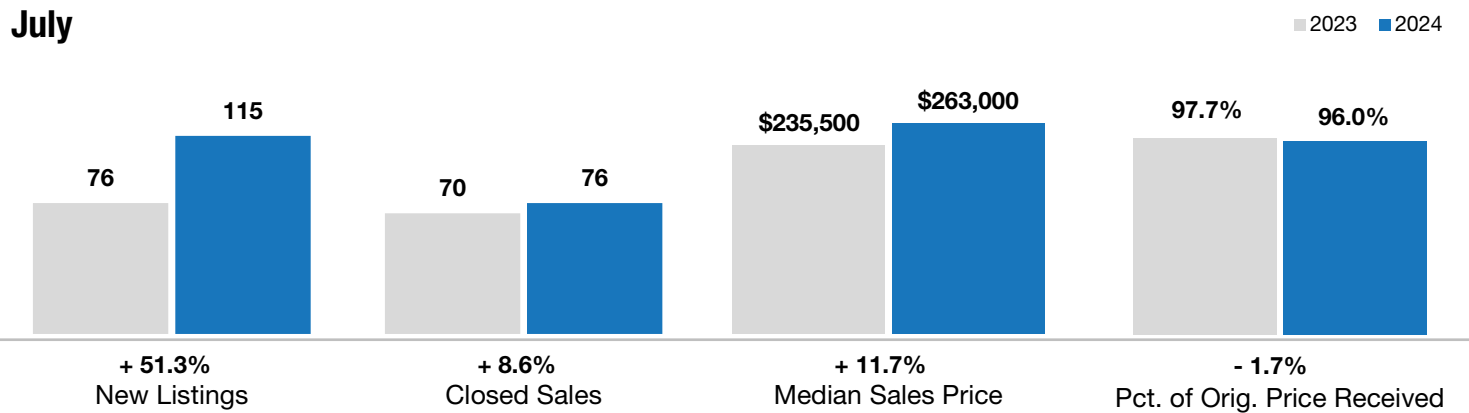


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Walker County

Key Metrics	July			YTD		
	2023	2024	Percent Change	2023	2024	Percent Change
New Listings	76	115	+ 51.3%	602	712	+ 18.3%
Closed Sales	70	76	+ 8.6%	451	538	+ 19.3%
Median Sales Price	\$235,500	\$263,000	+ 11.7%	\$228,000	\$249,950	+ 9.6%
Pct. of Orig. Price Received	97.7%	96.0%	- 1.7%	96.5%	95.4%	- 1.1%
Days on Market Until Sale	21	43	+ 104.8%	30	39	+ 30.0%
Inventory of Homes for Sale	125	194	+ 55.2%	--	--	--
Months Supply of Inventory	1.8	2.7	+ 50.0%	--	--	--

Does not account for seller concessions. | Activity for one month can sometimes look extreme due to small sample size.



Historical Median Sales Price Rolling 12-Month Calculation

