Blount County Market Intelligence

October 2026 | Beacon House Realty

Homes that sold in Blount County this October had higher prices overall, but they also took longer to sell than a year ago. Buyers had slightly more active listings to consider, while fewer listings were reported as pending.

The price increase needs some context. In our comparison of three-bedroom, two-bath homes with two garage spaces, the homes sold this year were larger at the median and sold for less per square foot. A higher countywide sale price does not tell the whole story of what buyers received for their money.

October compared with last year

Blount County Single Family	October 2025	October 2026	Change
Active listings	562	582	+3.6%
Pending listings	184	147	−20.1%
New listings	229	192	−16.2%
Completed sales	165	164	−0.6%
Median sale price	$390,915	$425,000	+8.7%
Average sale price	$484,901	$506,075	+4.4%
Median cumulative marketing time	29 days	39 days	+10 days
Average cumulative marketing time	47 days	70 days	+23 days

Source: FlexMLS Market Summary, Blount County Single Family, October 2026.

Higher prices and longer selling timelines

October’s median sale price was $425,000, up 8.7% from last year. The median is the middle sale price: half the sales were above it and half below. It describes the homes that sold, rather than the change in value of every home in the county.

Median cumulative marketing time increased from 29 to 39 days. The average reached 70 days because homes with longer marketing histories pulled it upward. Showing both numbers gives a clearer picture than saying a typical home took 70 days to sell. Marketing time is separate from the time needed to finish closing.

Did buyers get less home for their money

We took a closer look at October sales with three bedrooms, two full bathrooms, no half bath, and two recorded garage spaces.

Among these homes	October 2025	October 2026
Number of sales	24	28
Median sale price	$395,500	$412,450
Median reported living area	1,697 sq. ft.	1,791 sq. ft.
Median price per square foot	$246.79	$238.03

In this group, the median sale price rose 4.3%, while median living area increased 5.5%. Median price per square foot fell 3.5%. Higher total prices accompanied larger homes and a lower cost per square foot.

That does not support saying buyers universally got less space for their money. It also does not prove that an unchanged home lost value. These are different properties, and location, condition, age, and land still matter. For a particular home, recent sales of similar nearby properties are the stronger guide.

A little more choice and fewer pending listings

FlexMLS reported 582 active listings, compared with 562 a year earlier. New listings fell from 229 to 192. Those numbers can move in opposite directions when homes remain available longer, although the summary cannot establish every reason the active count changed.

Reported pending listings fell from 184 to 147, a decline of about 20%. Pending generally means a property is under contract but has not completed the sale. Closings were almost unchanged, but those reflect agreements made earlier. The drop in pending activity suggests a slower pipeline worth watching; one month does not establish a lasting trend.

Mortgage rates and the monthly payment

Mortgage rates reached double digits during parts of the 1970s and 1980s. That history puts today's rates in perspective, but it does not make today's home prices easier to afford. What matters to a buyer is how the payment fits the household budget. [1]

Freddie Mac's national weekly average for a 30-year fixed mortgage was 7.24% on October 29, 2026. It eased to 7.18% on November 5, compared with 6.22% a year earlier. These are national benchmarks, not individual loan quotes. [2]

For a $400,000 home with 20% down, financing $320,000 over 30 years, the monthly principal and interest would be:

Interest rate	Monthly principal and interest
3.00% — illustrative low-rate comparison	$1,349
6.22% — year-earlier weekly benchmark	$1,964
7.18% — November 5 benchmark	$2,168

These examples exclude property taxes, insurance, HOA charges, and loan fees. At the two year-over-year weekly benchmarks, the same loan costs about $204 more each month, even without a higher

purchase price. Buyers should plan around the payment available today, with a future refinance treated as a possibility.

For buyers

Compare what the price buys: the space, condition, location, and land. Slightly more listings and longer selling times may give you room to discuss repairs, closing costs, price, or moving dates. The opportunity depends on the home and competing offers. Get a current financing estimate early so you can judge the full monthly cost.

For sellers

Price your home against recent comparable sales and the listings buyers can choose from today. The county's 8.7% median price increase is not an automatic increase for your property. Prepare carefully, pay attention to showing feedback, and allow flexibility in your moving plans. If interest is weak, review both price and presentation with your agent.

Policy watch

October proposals with updates through November 9, 2026. Proposals and public meetings do not themselves change the rules.

Blount County zoning review

The county's Ad Hoc Zoning Review Task Force scheduled a November 9 meeting for discussion and possible action on county zoning regulations. The notice confirms a review, rather than adoption of a particular change. [3]

Zoning governs what can be built and how land can be used. Before buying land or planning a project, confirm the property's current rules with the appropriate county or city planning office. There is not enough verified detail here to predict a particular effect on prices.

Tennessee property taxes

During October, voters were considering Amendment 2, which would prohibit a state-level property tax. It did not propose eliminating county or city property taxes. Post-election reporting says voters approved it on November 3. Homeowners and buyers should continue to budget for applicable local property taxes. [4]

Proposed federal down payment assistance

The Homeownership Promise Act, introduced September 23, proposes a $5 federal match for each $1 of eligible first-time buyers' down-payment savings, with a maximum federal contribution of $50,000, subject to program requirements. Introducing the bill did not create an available benefit. [5]

If enacted and funded, it could help eligible buyers save enough to purchase. It would not guarantee mortgage approval or an affordable payment. For a purchase today, ask your lender about assistance programs that are already available.

Sources and methods

The main table uses the FlexMLS Market Summary prepared November 9, 2026, with the report's Active and Pending definitions. The supplied pages do not explain their historical counting rules. The summary reports 164 October 2026 sales, while the detailed export contains 165; that difference remains unresolved. The main table consistently uses the summary.

The three-bedroom comparison uses the detailed October exports. Price per square foot was calculated for each qualifying sale from sale price and reported approximate living area, then the median was taken. The separate price, size, and price-per-square-foot medians do not represent one actual home. These small groups are not a repeat-sale measure of the same properties. Cumulative marketing time in the summary differs from the export's DOM field. MLS results do not include every county transaction.

1. Freddie Mac historical mortgage rates via the Federal Reserve Bank of St. Louis
2. Freddie Mac mortgage-rate archive
2. Freddie Mac November 5 mortgage-rate release
3. Blount County zoning task force notice
4. Tennessee legislative summary of constitutional amendments
4. November 4 reporting on Tennessee amendment results
5. Homeownership Promise Act introduced bill
5. Sponsor explanation of proposed buyer savings assistance

The Beacon House Take

October's market calls for a closer look at the home behind the headline. Sale prices were higher overall, but homes took longer to sell. In our three-bedroom comparison, a higher purchase price came with more space at the median and a lower price per square foot.

For buyers, the question is what you are getting and whether the full payment fits your life. For sellers, it is how your home compares with today's alternatives and what buyers can afford.

This report shows the broader picture. Your next move comes down to the details of your home, your budget, and your plans.

At Beacon House Realty, we help you connect those numbers to your next move, with local knowledge, clear advice, and a plan built around you.