



Blount County Market Intelligence Report

SEPTEMBER 2026

\$400,900

Median sale price

23 days

Median market time

165

September sales

Prices held up. Fewer homes went under contract. Buyers have more choices, while sellers need to watch competing prices and terms.

Monthly Measure	September	August
Active inventory (MLS)	582	564
New listings	219	234
New contracts	163	201
Closed sales	165	177
Total sales dollars	\$84.44 million	\$78.99 million
Median sale price	\$400,900	\$395,000

Fewer sales, more total sales dollars. Sales fell 6.8%, but dollar volume rose 6.9%. Seven homes sold for \$1 million or more, accounting for 21.3% of September's total sales dollars.

BUY RIGHT. SELL RIGHT. LIVE *well.*





Market Time and Pricing

Where the Pressure Shows

Median  23 days

Average  55 days

More than half of September closings recorded 30 market days or less. A few long-duration sales lifted the average. The median describes the middle closing.

Negotiation was common. About 41% had a net asking-price reduction, 62% sold below final asking price, and 39% recorded seller help with closing costs.

New Homes Have Different Timelines

Construction Label	Sales	Median Time
Never Occupied	11	24 days
Under Construction	14	82.5 days
Not marked new	140	21 days

Some new homes were listed before they were finished. Their longer time on the market may partly reflect construction timing, rather than difficulty finding a buyer.

Many Sellers Lowered Their Asking Price

Of homes listed by September 30 that were still for sale when we pulled the data, nearly 6 in 10 had a lower asking price than when they first went on the market. Some price changes may have happened in October.

** Market time means reported MLS days on market, not the full closing timeline. Reduction figures compare original with exported asking prices; September reduction-event counts are unavailable.*



Local Differences

Your Part of Blount County

September Sale Price	Sales	Median Time
Under \$300,000	40	34.5 days
\$300,000-\$499,999	81	16 days
\$500,000-\$749,999	29	24 days
\$750,000-\$999,999	8	38 days
\$1 million and above	7	10 days

Cheaper did not always mean faster. Nearly half of sales were \$300,000-\$499,999. The upper-price groups contain very few sales.

Different Places, Different Experiences

City vs. County: Median market time was almost the same: 23 versus 22 days. Longer-duration county sales lifted its average to 63 days, versus 39.9 inside city limits.

Maryville & Alcoa: Median sale prices were \$400,000 and \$396,000, respectively. Median market times were 20 and 21 days (114 and 15 sales).

Townsend: The 80 retained active listings had a 119-day median at export. 6 September sales had a 93.5-day median. This is a small sample.

Louisville: 3 of 6 September sales topped \$2 million. Distinctive sales can shift local averages dramatically.

** City names reflect mailing addresses, which may differ from city boundaries. City vs. County follows the MLS designation. Confirm city limits and applicable taxes for each property. Active records may include October updates.*



Mortgage-Rate Outlook

The Payment Is Changing

Freddie Mac's 30-year fixed average reached **7.40% on October 8, 2026**, up from 7.03% on September 24, 2026. The comparable October 2025 week was 6.30%. Actual lender quotes vary. [1]

\$400,000 Home. 20% down.

Rate Period	Interest Rate	Monthly Principal + Interest
October 2025*	6.30%	\$1,981
Sept. 24, 2026	7.03%	\$2,135
Oct. 8, 2026	7.40%	\$2,216

* October 2025: comparable week. \$320,000 loan, 30 years. Excludes taxes, insurance, HOA fees, points, and other costs.

About \$80 More per Month

At 7.40%, this loan costs about \$80 more monthly than at 7.03%, or \$235 more than at 6.30%. This is payment math, not a home-price forecast.

Buying: Budget for the full payment and upfront costs.

Selling: Buyers may be more sensitive to monthly cost. Watch competing prices and terms.

Staying: Your fixed mortgage rate stays fixed. Taxes and insurance can change the payment. [2]

* Higher rates may discourage owners from moving. [3] The data does not prove rates caused September's pending decline.

[1] Freddie Mac rates | [2] CFPB payments | [3] Rate lock-in



Local Development Watch

What Could Shape Choices

** Status checked October 12, 2026. Proposals are not completed housing.*

County: A Proposed 12-Month Pause

The October 13th agenda proposes a pause on subdivisions of **more than 10 lots**, new apartments, and new multifamily projects. Smaller subdivisions and applications already granted preliminary approval are exempt in the draft. It has not been adopted. [4]

It could slow future housing approvals, but does not predict prices. City projects need separate review.

Alcoa: More Attached Homes Proposed

Springbrook Farm's October 15 concept proposes **147 homes, up from 130**: 90 detached and 57 attached. Pellissippi Lofts proposes converting 28 studios to one-bedroom apartments, without adding units. Both are pending. [5]

Also watch: Manor in the Foothills' 39-lot phase off Best Road has no finalized September action posted. [6] Maryville's Brown School Road church annexation proposal is not a new subdivision. [7]

** Data: October 14 ETNR MLS summary and supplied listing records. Monthly totals differ slightly from price-range subtotals. The 831 filtered listings include October updates, not a September 30 snapshot. Small samples and field inconsistencies limit conclusions.*

[4] [County proposal](#) | [5] [Alcoa packet](#)

[6] [Best Road project](#) | [7] [Maryville annexation](#)

Beacon House Realty, LLC | 865.224.3468

Prepared by Katie Beeler, Owner and Principal Broker.

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