

Quarterly Indicators

Provided by OneKey® MLS

Putnam County

Q4-2025

The U.S. housing market showed early signs of stabilization in the fourth quarter of 2025. Average 30-year mortgage rates have trended downward since the summer, settling into the low 6% range and remaining there for the quarter, improving affordability enough to draw some buyers back into the market. Monthly existing-home sales rose in October and November, according to the National Association of REALTORS® (NAR), suggesting that momentum may be starting to build.

- Single-Family Closed Sales were up 35.7 percent to 270.
- Condos Closed Sales were up 30.6 percent to 47.
- Co-ops Closed Sales landed at 1.
- Single-Family Median Sales Price decreased 1.7 percent to \$565,500.
- Condos Median Sales Price increased 33.3 percent to \$449,900.
- Co-ops Median Sales Price landed at \$210,000.

Inventory edged higher nationwide, giving buyers more options than a year ago, though supply remains below long-term norms. Home prices have continued to rise on a year-over-year basis, but the pace of appreciation has moderated in recent months. The rapid price gains seen during the pandemic have eased as the market transitions toward a slower, more sustainable rhythm. Together, these trends point to a housing market that is gradually moving toward balance.



Quarterly Snapshot

+ 35.3% **- 4.5%** **+ 2.5%**

One-Year Change in Closed Sales All Properties	One-Year Change in Homes for Sale All Properties	One-Year Change in Median Sales Price All Properties
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Residential real estate activity in Putnam County, comprised of single family properties, condominiums, and co-ops. Percent changes are calculated using rounded figures.

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Single Family Homes Market Overview

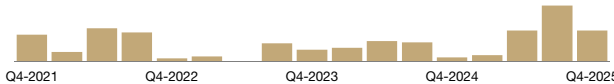
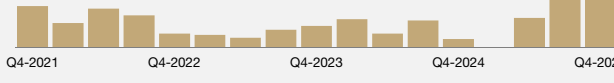
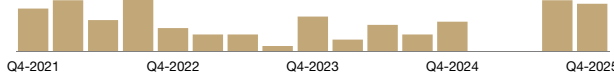
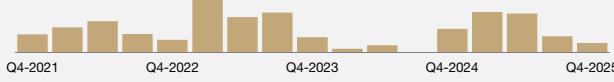
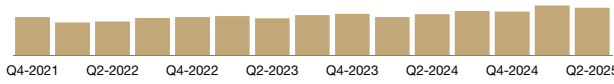
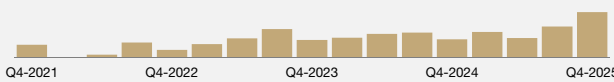
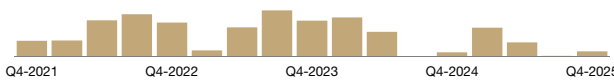
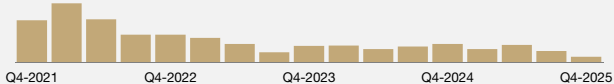
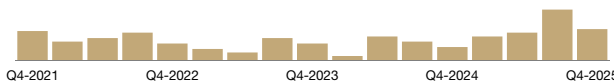
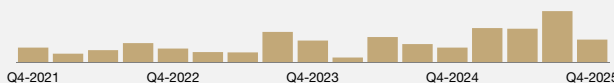
Key metrics for **Single-Family Homes Only** for the report quarter and for year-to-date (YTD) starting from the first of the year.



Key Metrics	Historical Sparkbars	Q4-2024	Q4-2025	Percent Change	YTD 2024	YTD 2025	Percent Change
New Listings		166	189	+ 13.9%	934	1,066	+ 14.1%
Pending Sales		174	218	+ 25.3%	715	867	+ 21.3%
Closed Sales		199	270	+ 35.7%	724	850	+ 17.4%
Days on Market		57	51	- 10.5%	52	52	0.0%
Median Pending Price		\$530,000	\$565,000	+ 6.6%	\$575,000	\$597,000	+ 3.8%
Median Sales Price		\$575,000	\$565,500	- 1.7%	\$565,000	\$594,000	+ 5.1%
Pct. of Orig. Price Received		99.3%	100.1%	+ 0.8%	99.9%	99.9%	0.0%
Housing Affordability Index		89	95	+ 6.7%	91	91	0.0%
Inventory of Homes for Sale		142	125	- 12.0%	--	--	--
Months Supply of Inventory		2.4	1.7	- 29.2%	--	--	--

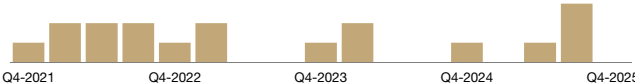

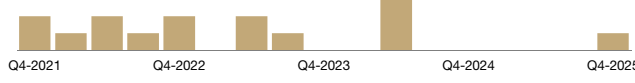

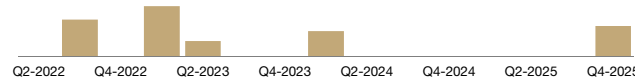
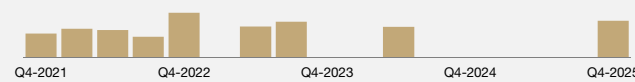
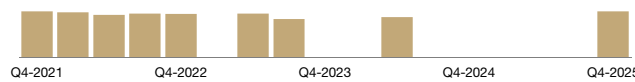
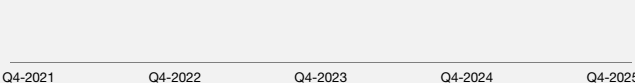
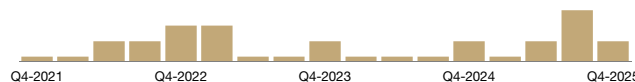
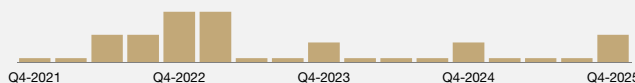
Condos Market Overview

Key metrics for **Condominiums Only** for the report quarter and for year-to-date (YTD) starting from the first of the year.

Key Metrics	Historical Sparkbars	Q4-2024	Q4-2025	Percent Change	YTD 2024	YTD 2025	Percent Change
New Listings		25	50	+ 100.0%	138	200	+ 44.9%
Pending Sales		22	55	+ 150.0%	121	162	+ 33.9%
Closed Sales		36	47	+ 30.6%	123	132	+ 7.3%
Days on Market		42	32	- 23.8%	32	39	+ 21.9%
Median Pending Price		\$367,500	\$423,500	+ 15.2%	\$359,000	\$414,000	+ 15.3%
Median Sales Price		\$337,500	\$449,900	+ 33.3%	\$360,000	\$400,000	+ 11.1%
Pct. of Orig. Price Received		98.8%	98.9%	+ 0.1%	99.9%	99.2%	- 0.7%
Housing Affordability Index		152	120	- 21.1%	143	135	- 5.6%
Inventory of Homes for Sale		13	23	+ 76.9%	--	--	--
Months Supply of Inventory		1.3	1.7	+ 30.8%	--	--	--

Co-ops Market Overview

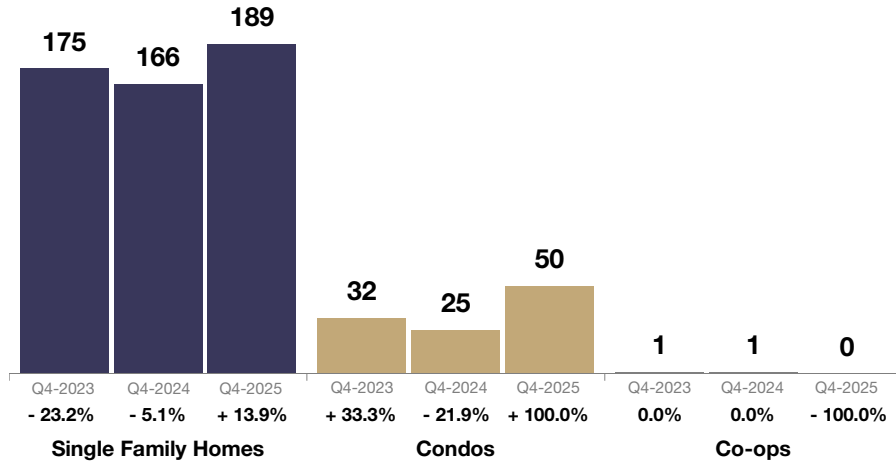
Key metrics for **Co-operatives Only** for the report quarter and for year-to-date (YTD) starting from the first of the year.

Key Metrics	Historical Sparkbars	Q4-2024	Q4-2025	Percent Change	YTD 2024	YTD 2025	Percent Change
New Listings		1	0	- 100.0%	3	4	+ 33.3%
Pending Sales		0	1	--	3	1	- 66.7%
Closed Sales		0	1	--	3	1	- 66.7%
Days on Market		--	49	--	40	49	+ 22.5%
Median Pending Price		--	\$210,000	--	\$175,000	\$210,000	+ 20.0%
Median Sales Price		--	\$210,000	--	\$175,000	\$210,000	+ 20.0%
Pct. of Orig. Price Received		--	105.5%	--	92.0%	105.5%	+ 14.7%
Housing Affordability Index		--	--	--	--	--	--
Inventory of Homes for Sale		1	1	0.0%	--	--	--
Months Supply of Inventory		0.7	1.0	+ 42.9%	--	--	--

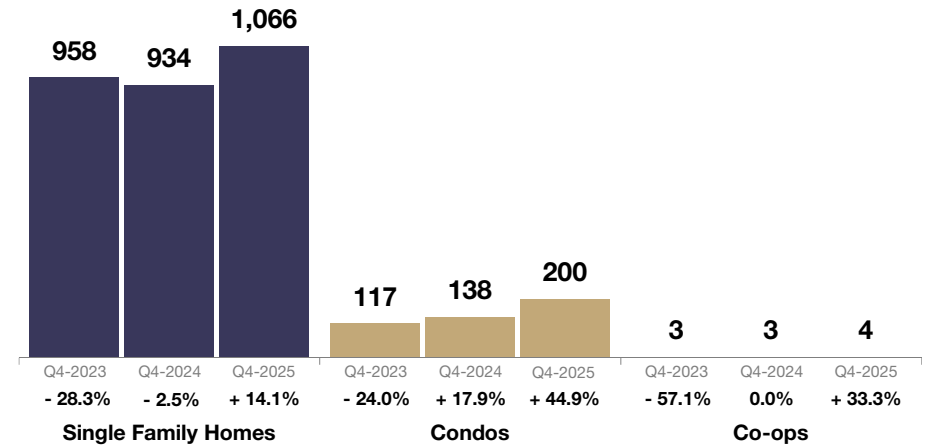
New Listings

A count of the properties that have been newly listed on the market in a given quarter.

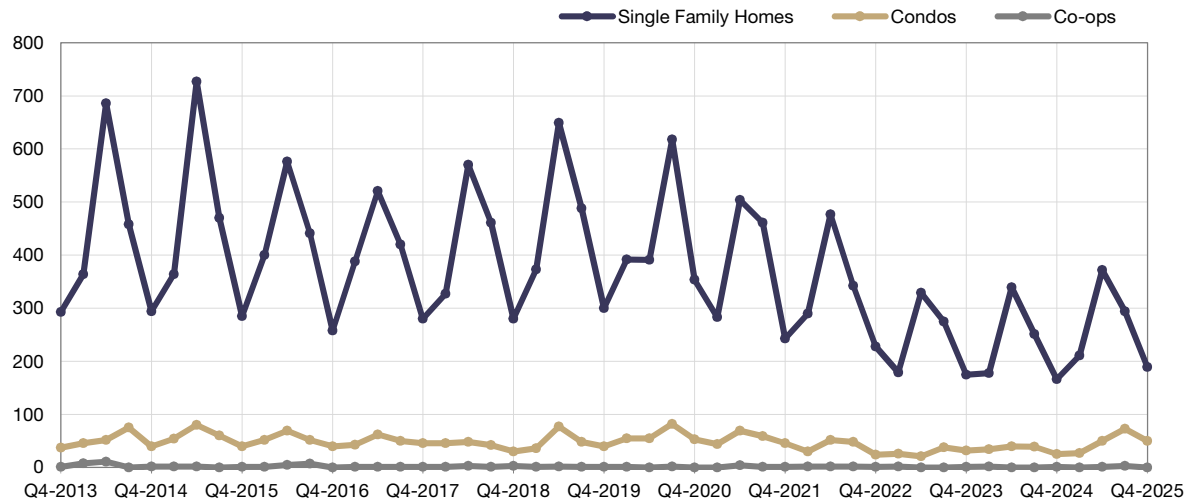
Q4-2025



Year to Date



Historical New Listings by Quarter



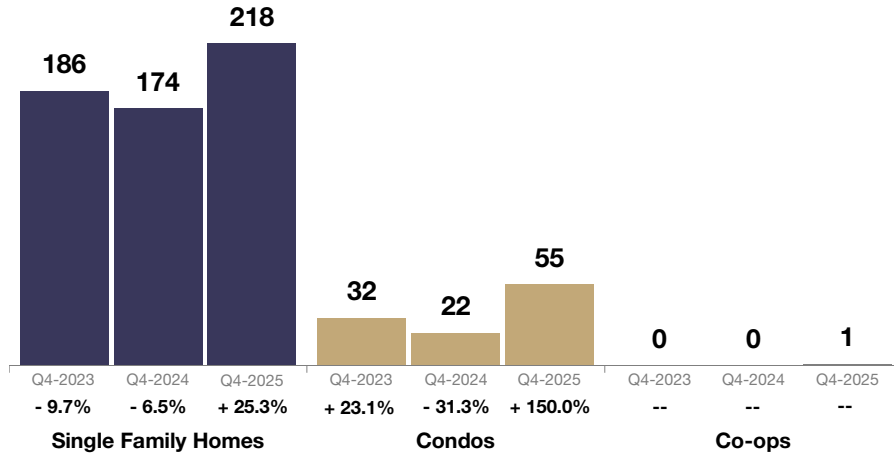
Note: If no activity occurred during a quarter, no data point is shown and the line extends to the next available data point.

Quarter	Single Family Homes	Condos	Co-ops
Q1-2023	179	26	2
Q2-2023	329	21	0
Q3-2023	275	38	0
Q4-2023	175	32	1
Q1-2024	178	34	2
Q2-2024	339	40	0
Q3-2024	251	39	0
Q4-2024	166	25	1
Q1-2025	211	27	0
Q2-2025	372	50	1
Q3-2025	294	73	3
Q4-2025	189	50	0

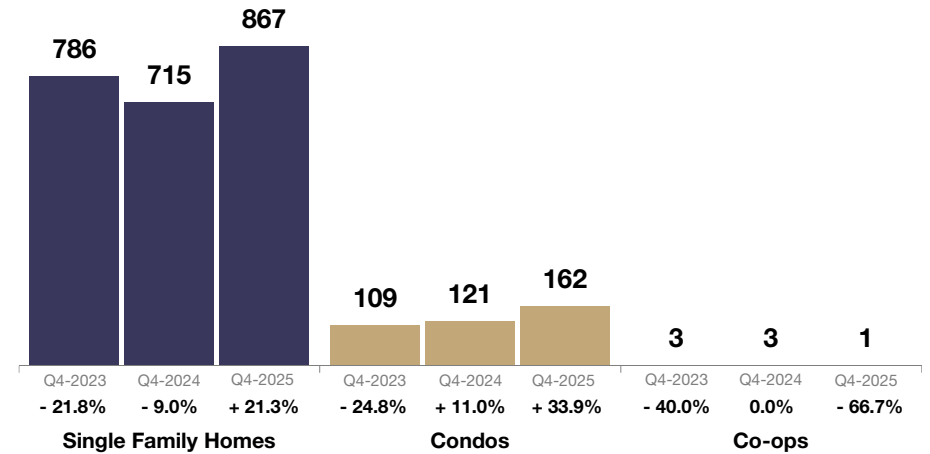
Pending Sales

A count of the properties on which offers have been accepted in a given quarter.

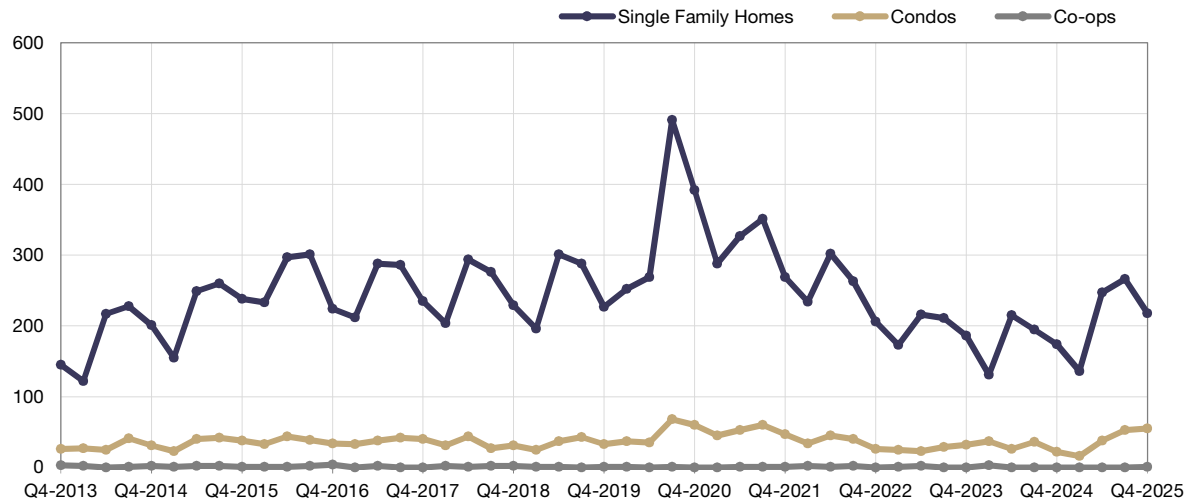
Q4-2025



Year to Date



Historical Pending Sales by Quarter



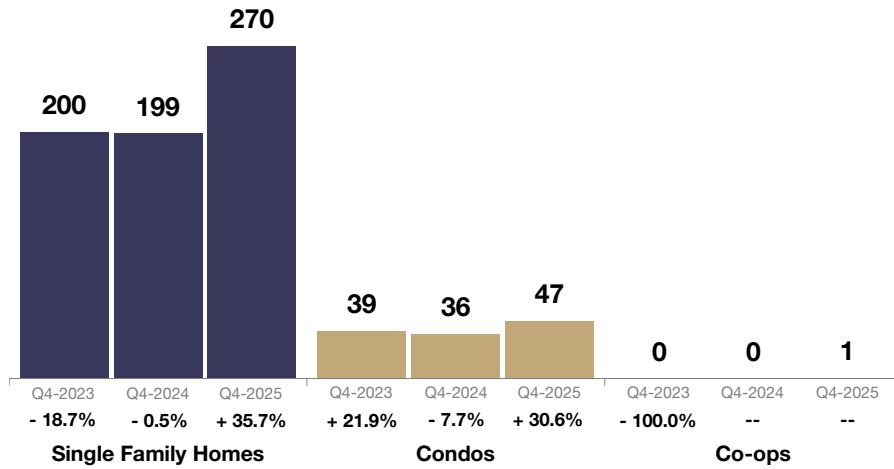
Note: If no activity occurred during a quarter, no data point is shown and the line extends to the next available data point.

Quarter	Single Family Homes	Condos	Co-ops
Q1-2023	173	25	1
Q2-2023	216	23	2
Q3-2023	211	29	0
Q4-2023	186	32	0
Q1-2024	131	37	3
Q2-2024	215	26	0
Q3-2024	195	36	0
Q4-2024	174	22	0
Q1-2025	136	16	0
Q2-2025	247	38	0
Q3-2025	266	53	0
Q4-2025	218	55	1

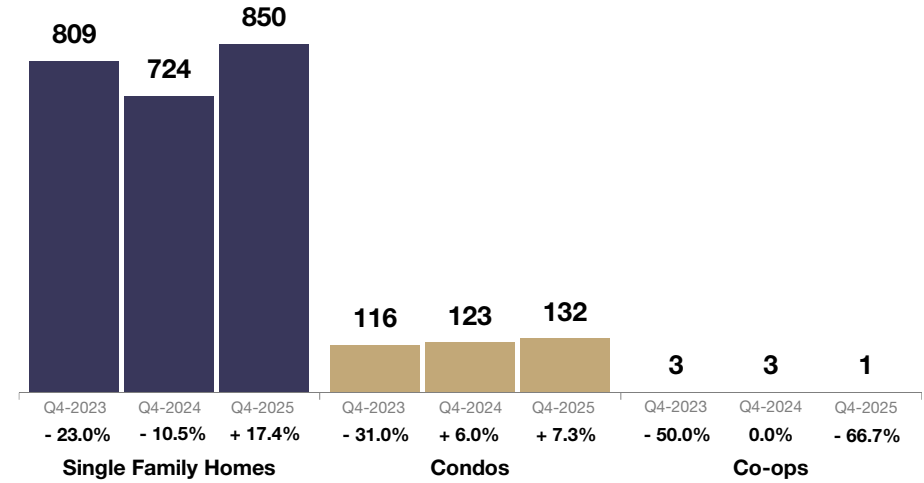
Closed Sales

A count of the actual sales that closed in a given quarter.

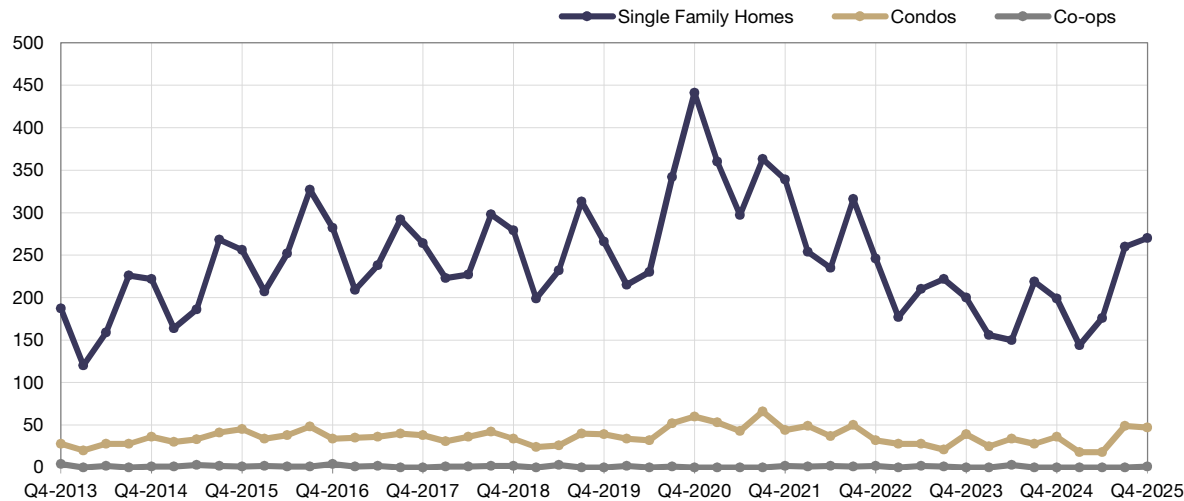
Q4-2025



Year to Date



Historical Closed Sales by Quarter



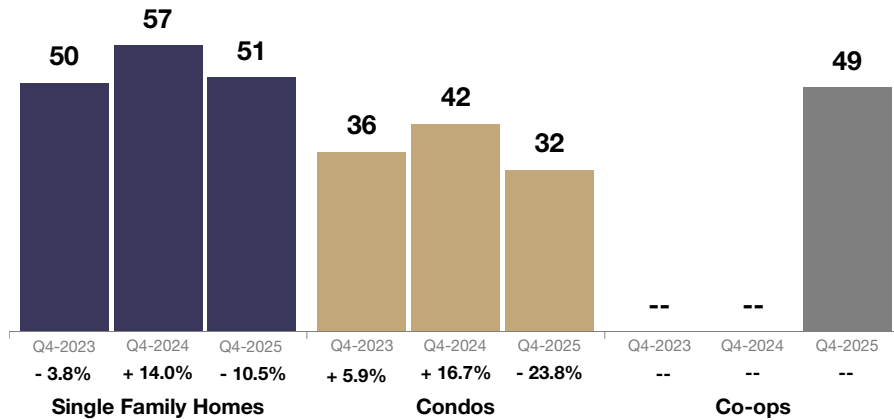
Note: If no activity occurred during a quarter, no data point is shown and the line extends to the next available data point.

Quarter	Single Family Homes	Condos	Co-ops
Q1-2023	177	28	0
Q2-2023	210	28	2
Q3-2023	222	21	1
Q4-2023	200	39	0
Q1-2024	156	25	0
Q2-2024	150	34	3
Q3-2024	219	28	0
Q4-2024	199	36	0
Q1-2025	144	18	0
Q2-2025	176	18	0
Q3-2025	260	49	0
Q4-2025	270	47	1

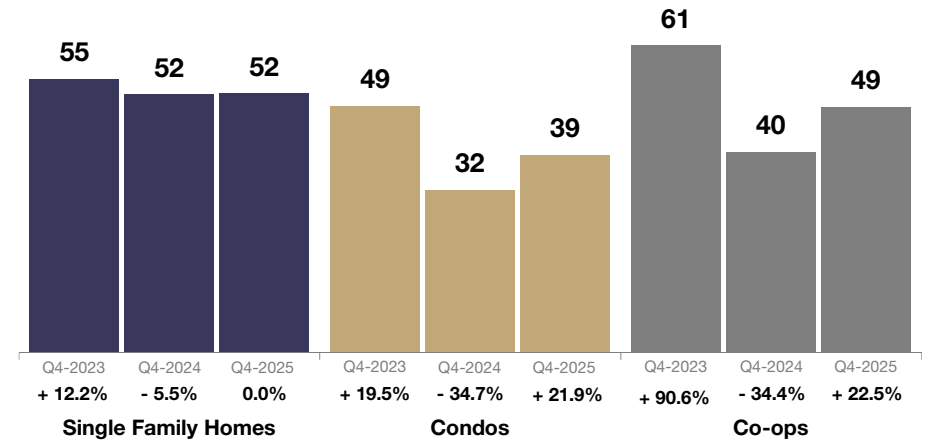
Days on Market Until Sale

Average number of days between when a property is listed and when an offer is accepted in a given quarter.

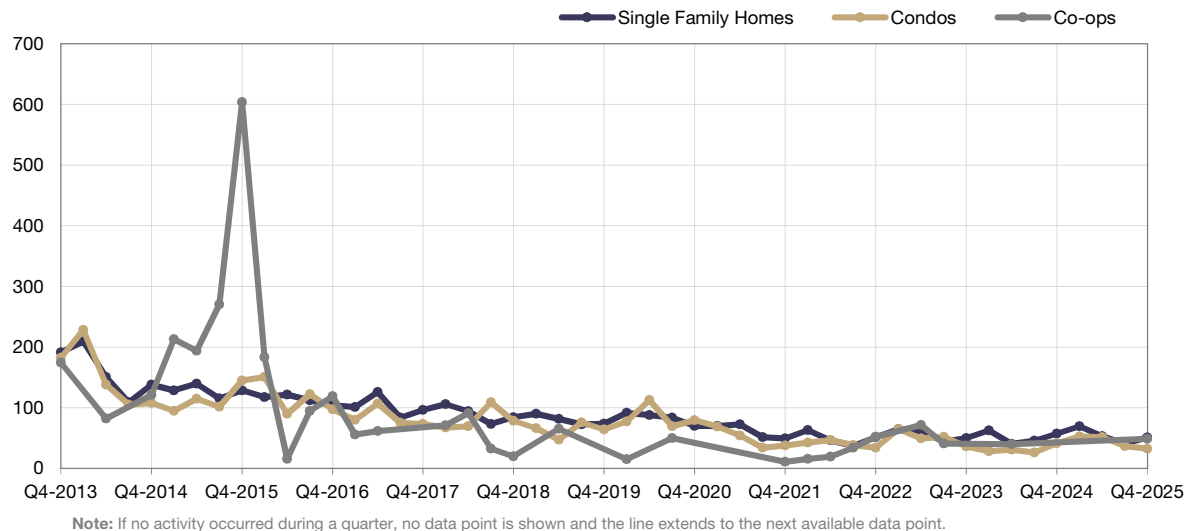
Q4-2025



Year to Date



Historical Days on Market Until Sale by Quarter

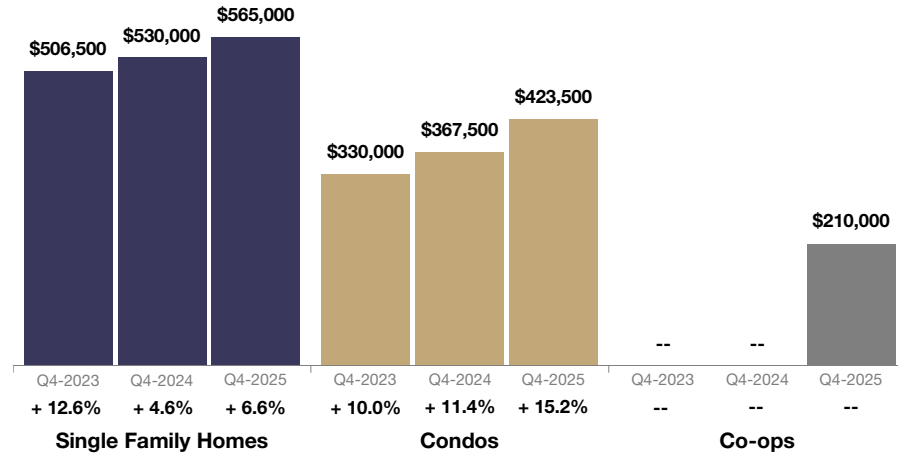


Quarter	Single Family Homes	Condos	Co-ops
Q1-2023	65	65	--
Q2-2023	62	49	72
Q3-2023	44	52	41
Q4-2023	50	36	--
Q1-2024	63	28	--
Q2-2024	41	31	40
Q3-2024	46	26	--
Q4-2024	57	42	--
Q1-2025	69	53	--
Q2-2025	53	52	--
Q3-2025	42	37	--
Q4-2025	51	32	49

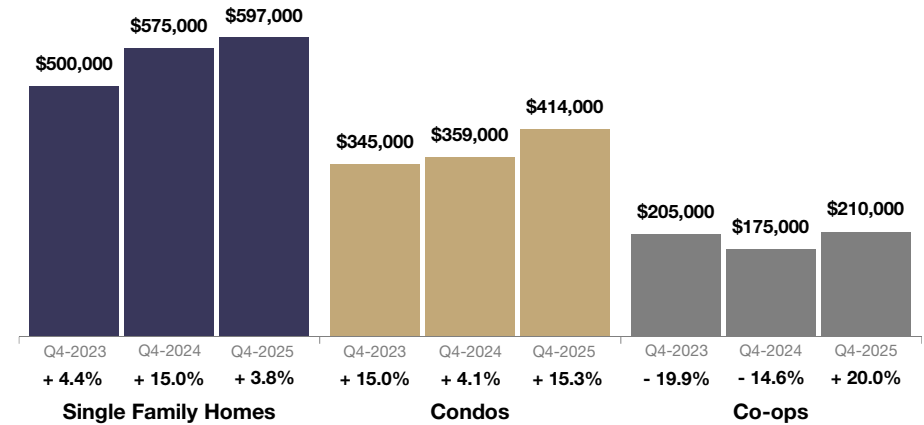
Median Pending Price

Point at which half of the pending sales sold for more and half sold for less, not accounting for seller concessions, in a given quarter.

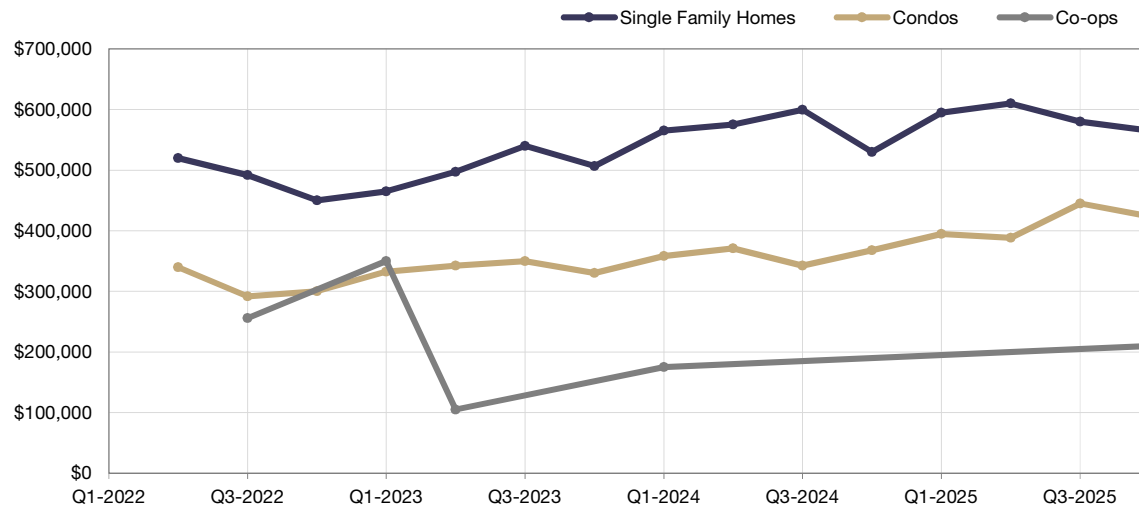
Q4-2025



Year to Date



Historical Median Pending Price by Quarter

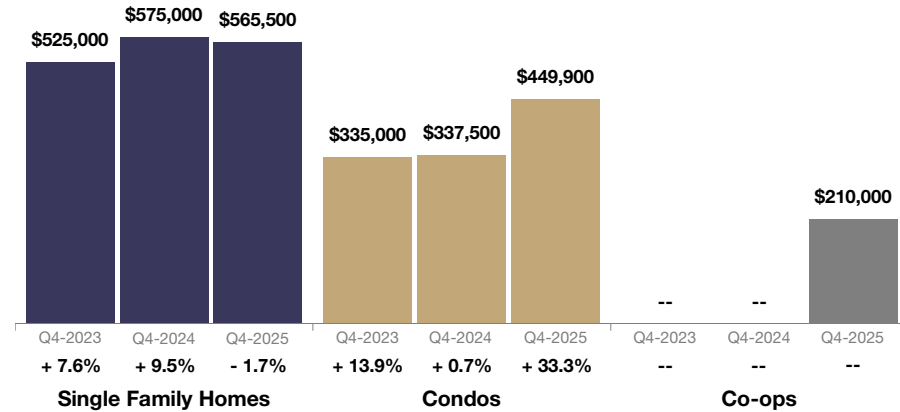


Quarter	Single Family Homes	Condos	Co-ops
--	--	--	--
Q2-2023	\$497,000	\$342,500	\$105,000
Q3-2023	\$540,000	\$350,000	--
Q4-2023	\$506,500	\$330,000	--
Q1-2024	\$565,000	\$358,000	\$175,000
Q2-2024	\$575,000	\$371,000	--
Q3-2024	\$599,500	\$342,500	--
Q4-2024	\$530,000	\$367,500	--
Q1-2025	\$595,000	\$394,653	--
Q2-2025	\$610,000	\$388,500	--
Q3-2025	\$580,000	\$445,000	--
Q4-2025	\$565,000	\$423,500	\$210,000

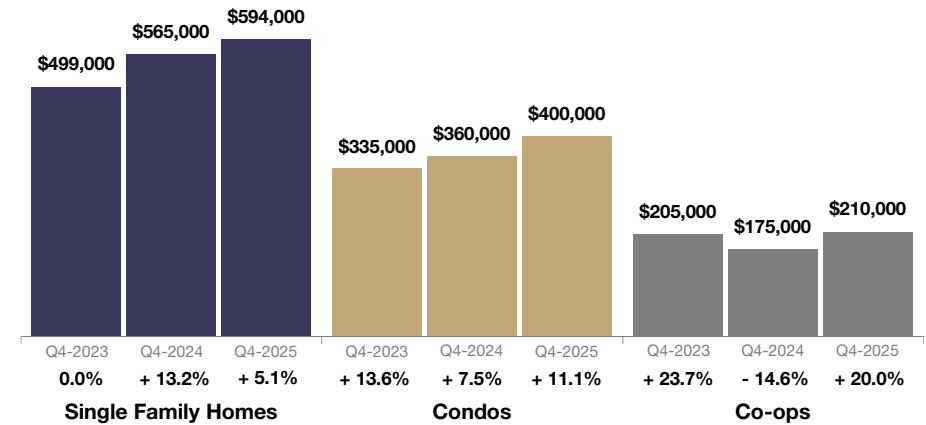
Median Sales Price

Point at which half of the sales sold for more and half sold for less, not accounting for seller concessions, in a given quarter.

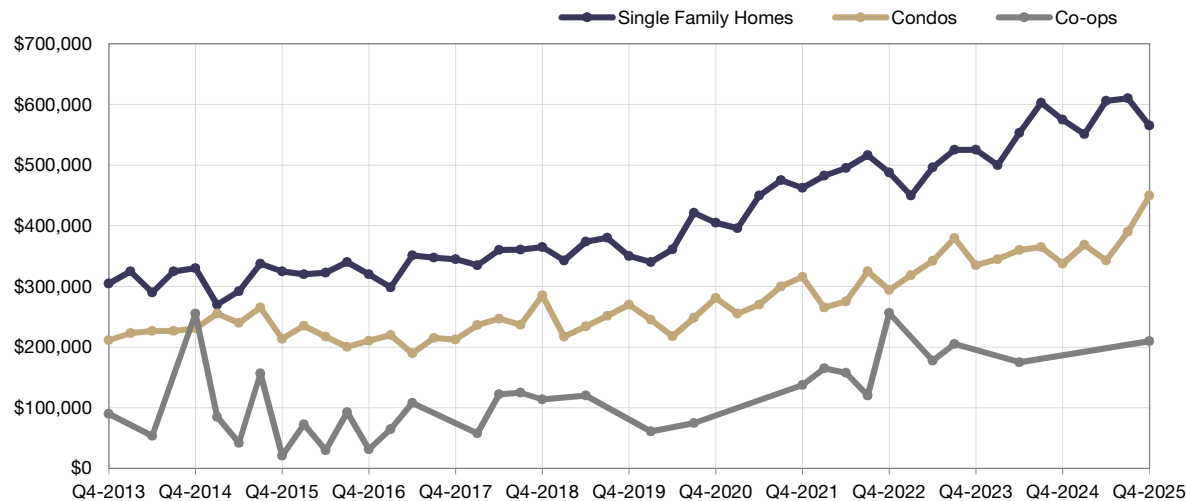
Q4-2025



Year to Date



Historical Median Sales Price by Quarter

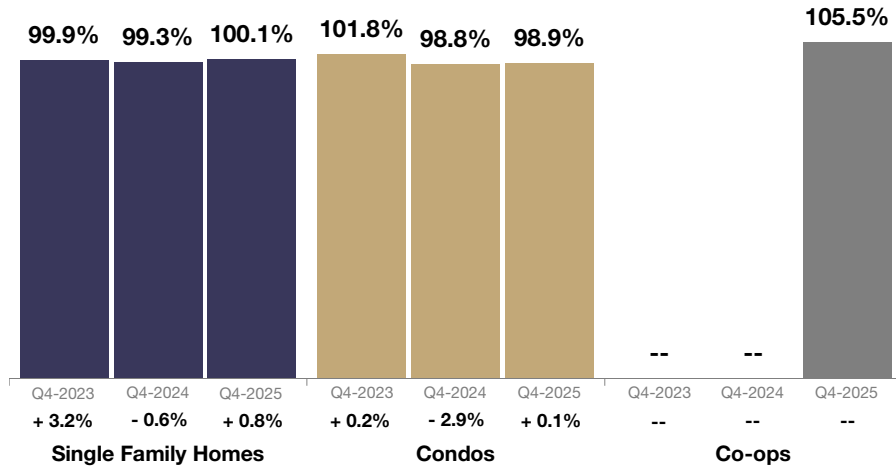


Quarter	Single Family Homes	Condos	Co-ops
Q1-2023	\$450,000	\$318,250	--
Q2-2023	\$496,000	\$342,450	\$177,500
Q3-2023	\$525,000	\$379,900	\$205,000
Q4-2023	\$525,000	\$335,000	--
Q1-2024	\$500,000	\$345,000	--
Q2-2024	\$553,000	\$360,000	\$175,000
Q3-2024	\$602,500	\$365,000	--
Q4-2024	\$575,000	\$337,500	--
Q1-2025	\$551,000	\$368,750	--
Q2-2025	\$606,000	\$343,000	--
Q3-2025	\$610,000	\$390,000	--
Q4-2025	\$565,500	\$449,900	\$210,000

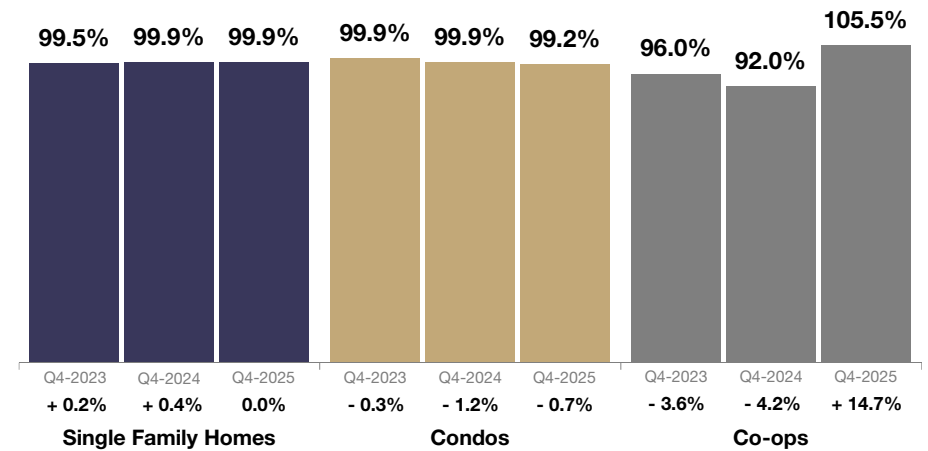
Percent of Original List Price Received

Percentage found when dividing a property's sales price by its original list price, then taking the average for all properties sold in a given month, not accounting for seller concessions.

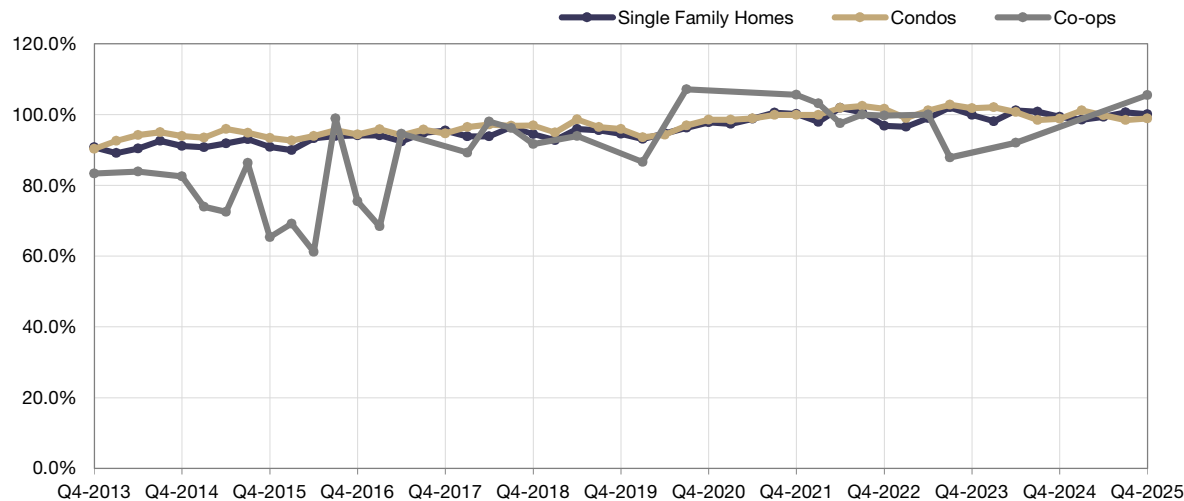
Q4-2025



Year to Date



Historical Percent of Original List Price Received by Quarter



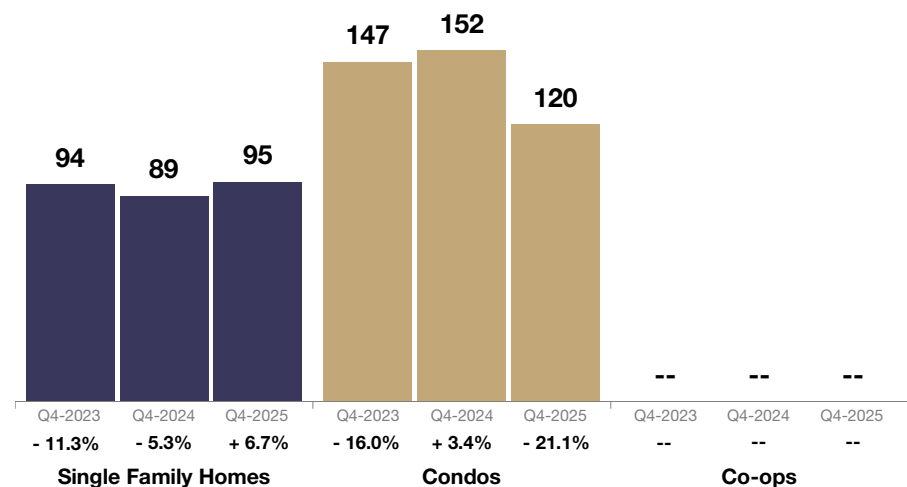
Quarter	Single Family Homes	Condos	Co-ops
Q1-2023	96.5%	99.0%	--
Q2-2023	99.0%	101.2%	100.0%
Q3-2023	102.0%	102.8%	87.9%
Q4-2023	99.9%	101.8%	--
Q1-2024	98.1%	102.1%	--
Q2-2024	101.2%	100.7%	92.0%
Q3-2024	100.8%	98.4%	--
Q4-2024	99.3%	98.8%	--
Q1-2025	98.6%	101.2%	--
Q2-2025	99.4%	99.8%	--
Q3-2025	100.6%	98.5%	--
Q4-2025	100.1%	98.9%	105.5%

Housing Affordability Index

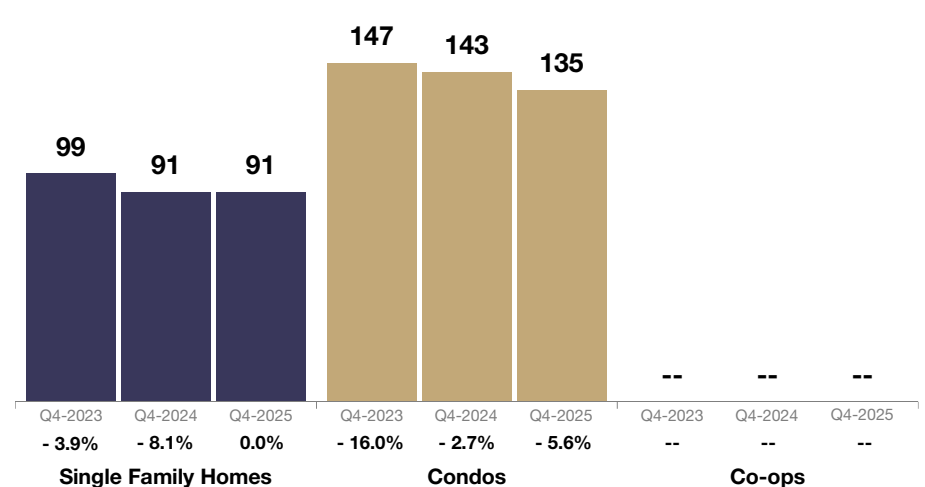
This index measures housing affordability for the region. For example, an index of 120 means the median household income is 120% of what is necessary to qualify for the median-priced home under prevailing interest rates. A higher number means greater affordability.



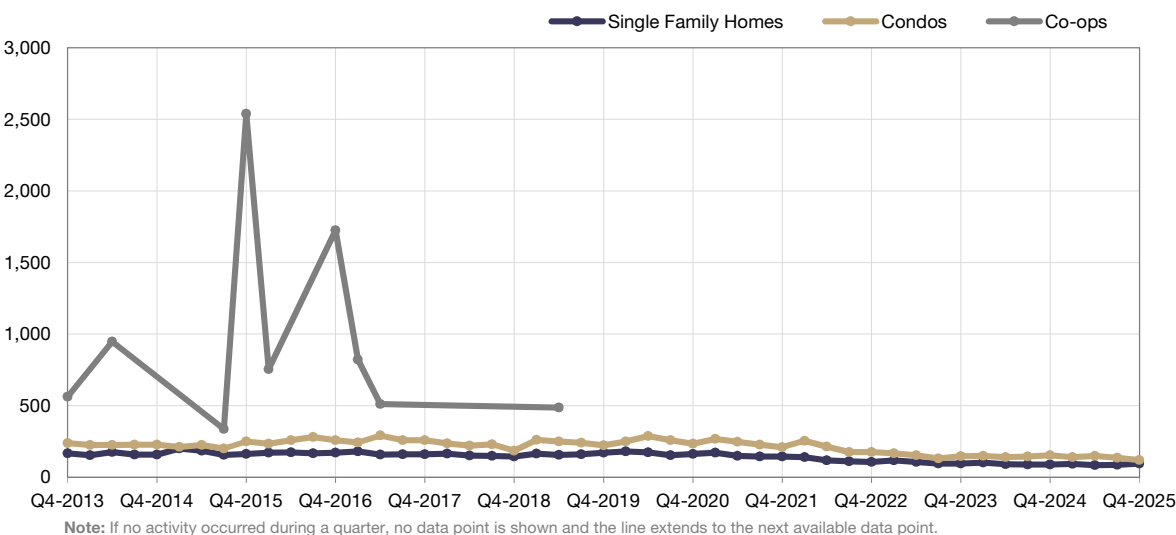
Q4-2025



Year to Date



Historical Housing Affordability Index by Quarter

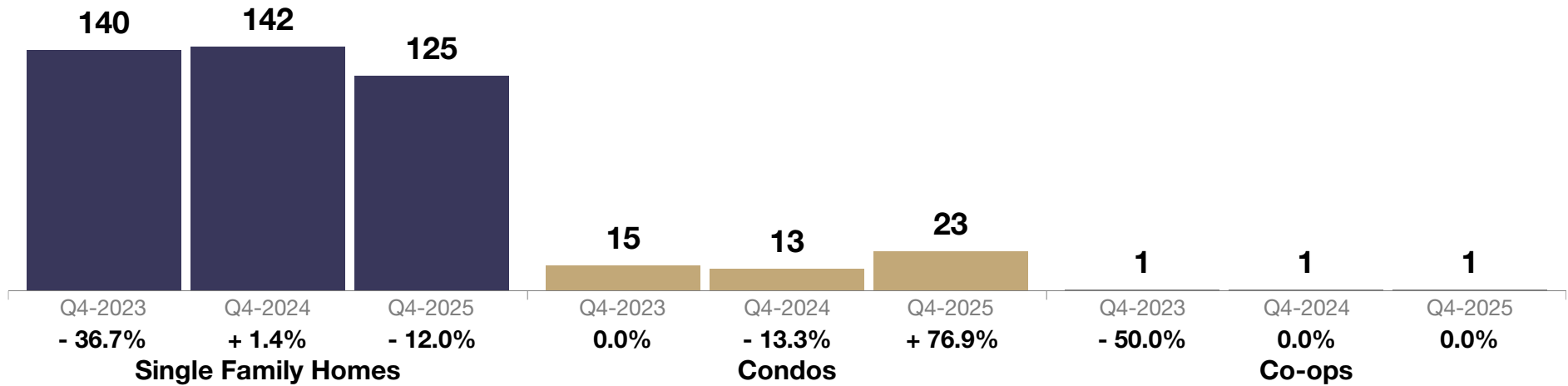


Quarter	Single Family Homes	Condos	Co-ops
Q1-2023	118	167	--
Q2-2023	105	152	--
Q3-2023	95	131	--
Q4-2023	94	147	--
Q1-2024	102	148	--
Q2-2024	91	139	--
Q3-2024	88	145	--
Q4-2024	89	152	--
Q1-2025	93	139	--
Q2-2025	84	149	--
Q3-2025	86	134	--
Q4-2025	95	120	--

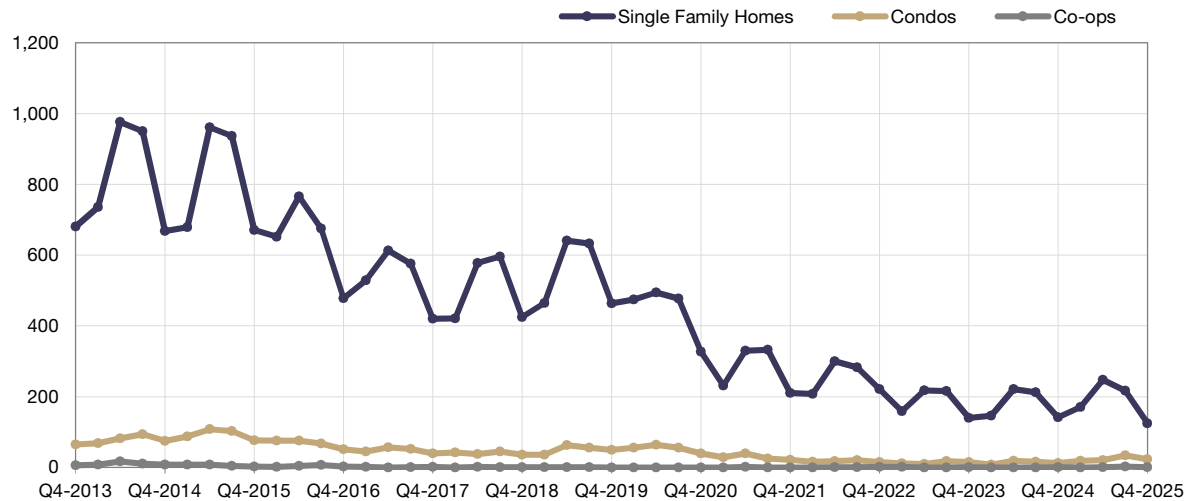
Inventory of Homes for Sale

The number of properties available for sale in active status at the end of a given quarter.

Q4-2025



Historical Inventory of Homes for Sale by Quarter



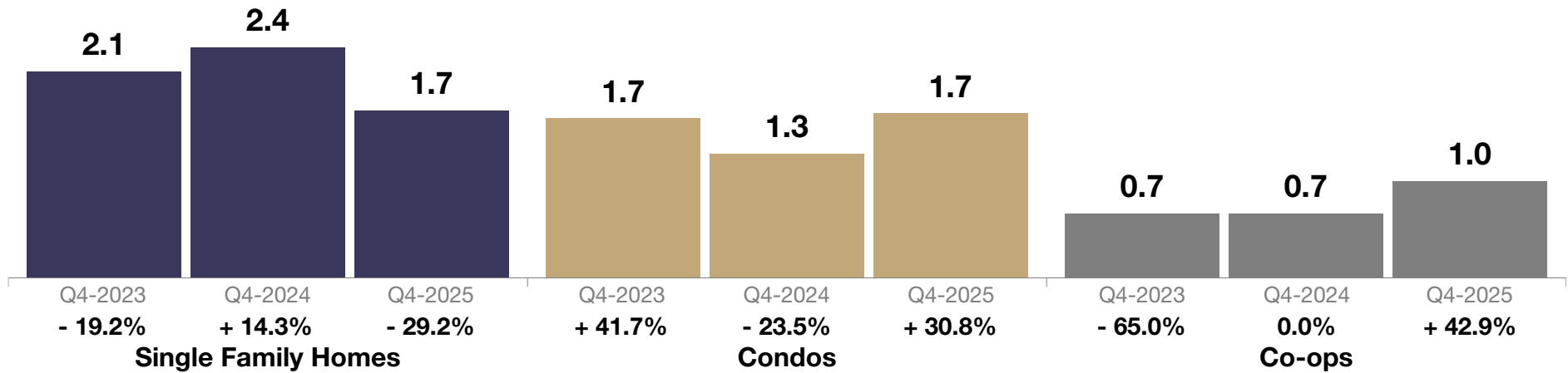
Note: If no activity occurred during a quarter, no data point is shown and the line extends to the next available data point.

Quarter	Single Family Homes	Condos	Co-ops
Q1-2023	159	12	2
Q2-2023	218	10	0
Q3-2023	216	18	0
Q4-2023	140	15	1
Q1-2024	146	8	0
Q2-2024	221	19	0
Q3-2024	212	16	0
Q4-2024	142	13	1
Q1-2025	171	19	0
Q2-2025	248	21	1
Q3-2025	217	34	3
Q4-2025	125	23	1

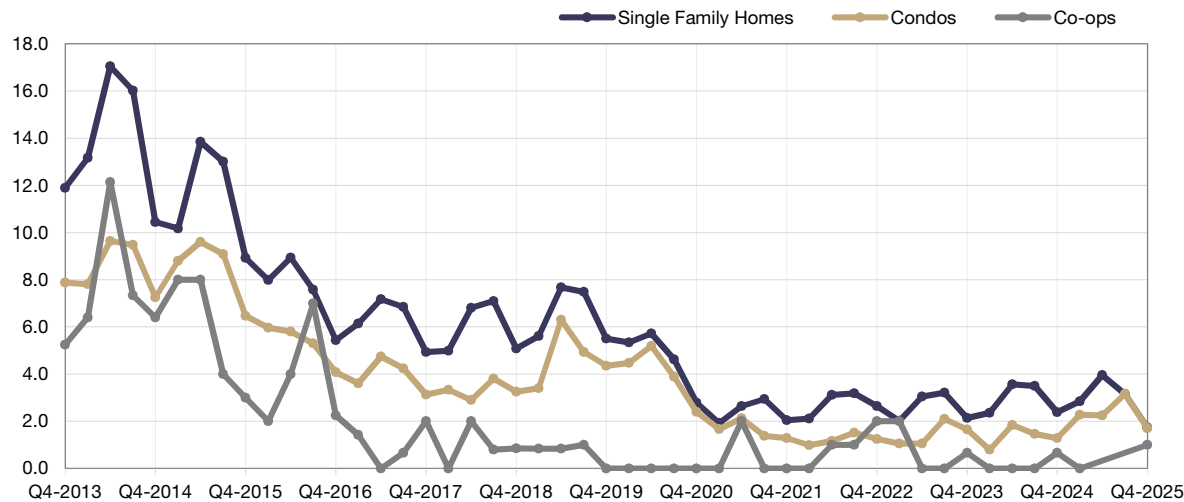
Months Supply of Inventory

The inventory of homes for sale at the end of a given quarter, divided by the average monthly pending sales from the last 4 quarters.

Q4-2025



Historical Months Supply of Inventory by Quarter

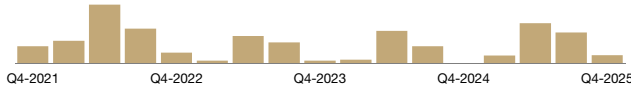
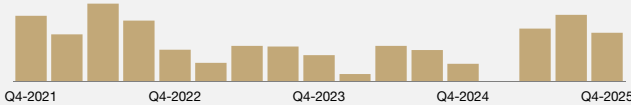
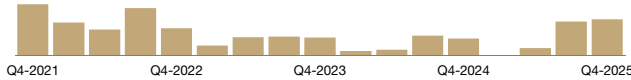
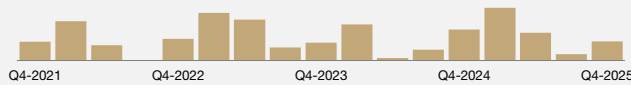
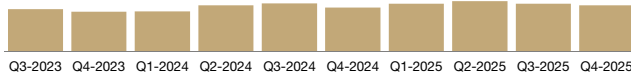
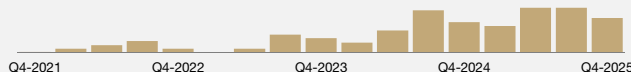
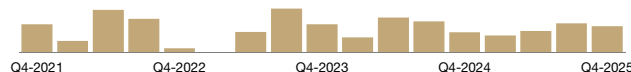
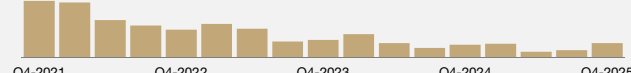
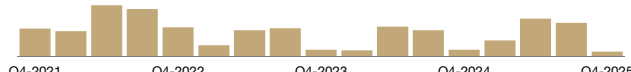
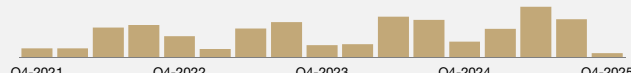


Note: If no activity occurred during a quarter, no data point is shown and the line extends to the next available data point.

Quarter	Single Family Homes	Condos	Co-ops
Q1-2023	2.0	1.1	2.0
Q2-2023	3.0	1.1	0.0
Q3-2023	3.2	2.1	0.0
Q4-2023	2.1	1.7	0.7
Q1-2024	2.4	0.8	0.0
Q2-2024	3.6	1.8	0.0
Q3-2024	3.5	1.5	0.0
Q4-2024	2.4	1.3	0.7
Q1-2025	2.9	2.3	0.0
Q2-2025	4.0	2.3	--
Q3-2025	3.2	3.2	--
Q4-2025	1.7	1.7	1.0

Total Market Overview

Key metrics for single-family homes, condominiums and co-operatives combined for the report quarter and for year-to-date (YTD) starting from the first of the year.

Key Metrics	Historical Sparkbars	Q4-2024	Q4-2025	Percent Change	YTD 2024	YTD 2025	Percent Change
New Listings		192	239	+ 24.5%	1,075	1,270	+ 18.1%
Pending Sales		196	274	+ 39.8%	839	1,030	+ 22.8%
Closed Sales		235	318	+ 35.3%	850	983	+ 15.6%
Days on Market		55	48	- 12.7%	49	50	+ 2.0%
Median Pending Price		\$522,500	\$549,000	+ 5.1%	\$530,000	\$570,000	+ 7.5%
Median Sales Price		\$537,500	\$551,000	+ 2.5%	\$525,000	\$565,000	+ 7.6%
Pct. of Orig. Price Received		99.3%	99.9%	+ 0.6%	99.9%	99.8%	- 0.1%
Housing Affordability Index		96	98	+ 2.1%	98	95	- 3.1%
Inventory of Homes for Sale		156	149	- 4.5%	--	--	--
Months Supply of Inventory		2.2	1.7	- 22.7%	--	--	--