

Quarterly Indicators

Provided by OneKey® MLS

Putnam County

Q3-2026

The U.S. housing market slowed during July and August, the latest third-quarter sales data available. Existing-home sales declined in both months, easing from a seasonally adjusted annual rate of 4.06 million in July to 3.98 million in August, the first reading below 4 million since June 2025, according to the National Association of REALTORS® (NAR). August sales were 1.2% below a year earlier. NAR Chief Economist Lawrence Yun said high mortgage rates contributed to the mild dip in homebuying activity, noting that mortgage rates and home sales move in opposite directions. In August, the median existing-home price rose 1.6% year-over-year to \$429,100, the 38th consecutive month of annual gains.

- Single-Family Closed Sales remained flat at 260.
- Condos Closed Sales were up 4.1 percent to 51.
- Co-ops Closed Sales were 2.
- Single-Family Median Sales Price decreased 0.2 percent to \$609,000.
- Condos Median Sales Price increased 17.9 percent to \$460,000.
- Co-ops Median Sales Price was \$62,500.

Borrowing costs climbed over the course of the quarter. The Federal Reserve raised the target range for the federal funds rate by a quarter point on September 16 to 3.75%–4%, its first increase since July 2023. The 30-year fixed-rate mortgage averaged 7.03% as of September 24, up from an August average of 6.67%, according to Freddie Mac. Inventory reached 1.62 million units in August, the first time it exceeded 1.6 million since November 2019, while supply rose from 4.6 months in July to 4.9 months at the current sales pace. Yun described the 4.9-month supply as the highest level in over ten years and said the ample supply is giving buyers better opportunities to negotiate. In August, pending home sales were 4.7% below a year earlier, with contract signings declining in all four regions. Nationally, contract signings are running roughly 30% below where they were in the years leading up to the pandemic, according to Yun.



Quarterly Snapshot

+ 1.3% **+ 10.2%** **- 0.7%**

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

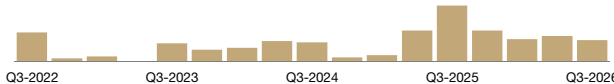
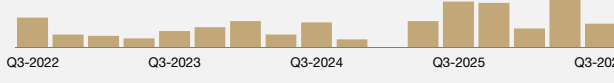
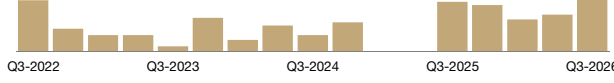
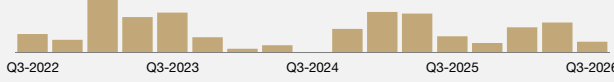
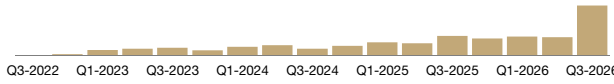
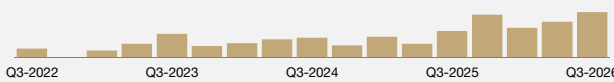
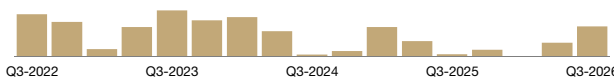
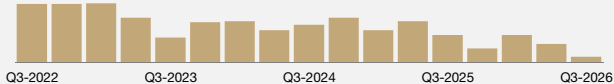
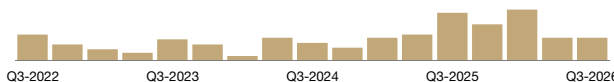
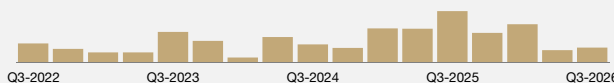
Key metrics for **Single-Family Homes Only** for the report quarter and for year-to-date (YTD) starting from the first of the year.



Key Metrics	Historical Sparkbars	Q3-2025	Q3-2026	Percent Change	YTD 2025	YTD 2026	Percent Change
New Listings		294	296	+ 0.7%	877	890	+ 1.5%
Pending Sales		265	213	- 19.6%	646	592	- 8.4%
Closed Sales		260	260	0.0%	580	582	+ 0.3%
Days on Market		42	35	- 16.7%	52	47	- 9.6%
Median Pending Price		\$580,000	\$583,000	+ 0.5%	\$602,300	\$600,000	- 0.4%
Median Sales Price		\$610,000	\$609,000	- 0.2%	\$600,000	\$600,000	0.0%
Pct. of Orig. Price Received		100.6%	101.2%	+ 0.6%	99.7%	100.7%	+ 1.0%
Housing Affordability Index		90	88	- 2.2%	92	90	- 2.2%
Inventory of Homes for Sale		218	260	+ 19.3%	--	--	--
Months Supply of Inventory		3.2	3.9	+ 21.9%	--	--	--

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	Q3-2025	Q3-2026	Percent Change	YTD 2025	YTD 2026	Percent Change
New Listings		73	41	- 43.8%	150	128	- 14.7%
Pending Sales		53	35	- 34.0%	106	124	+ 17.0%
Closed Sales		49	51	+ 4.1%	85	130	+ 52.9%
Days on Market		37	33	- 10.8%	43	40	- 7.0%
Median Pending Price		\$445,000	\$689,000	+ 54.8%	\$408,500	\$460,000	+ 12.6%
Median Sales Price		\$390,000	\$460,000	+ 17.9%	\$375,000	\$435,000	+ 16.0%
Pct. of Orig. Price Received		98.5%	101.2%	+ 2.7%	99.3%	99.9%	+ 0.6%
Housing Affordability Index		141	117	- 17.0%	146	124	- 15.1%
Inventory of Homes for Sale		34	19	- 44.1%	--	--	--
Months Supply of Inventory		3.2	1.3	- 59.4%	--	--	--

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.

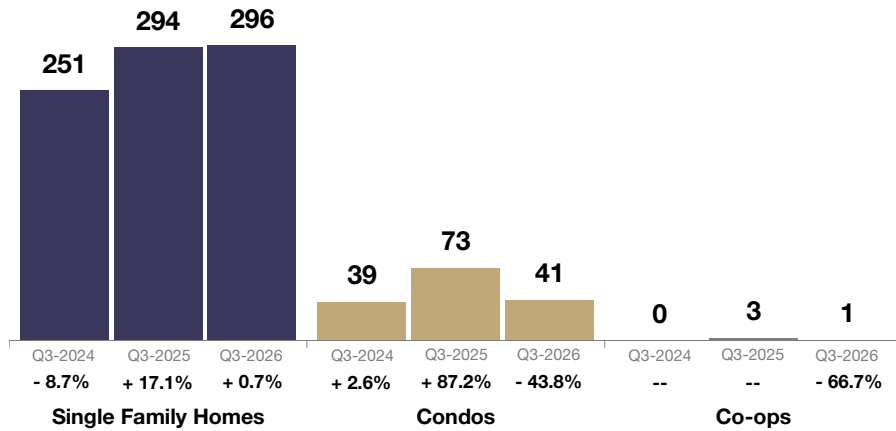


Key Metrics	Historical Sparkbars	Q3-2025	Q3-2026	Percent Change	YTD 2025	YTD 2026	Percent Change
New Listings		3	1	- 66.7%	4	4	0.0%
Pending Sales		0	2	--	0	2	--
Closed Sales		0	2	--	0	2	--
Days on Market		--	75	--	--	75	--
Median Pending Price		--	\$62,500	--	--	\$62,500	--
Median Sales Price		--	\$62,500	--	--	\$62,500	--
Pct. of Orig. Price Received		--	83.7%	--	--	83.7%	--
Housing Affordability Index		--	--	--	--	--	--
Inventory of Homes for Sale		3	2	- 33.3%	--	--	--
Months Supply of Inventory		--	1.3	--	--	--	--

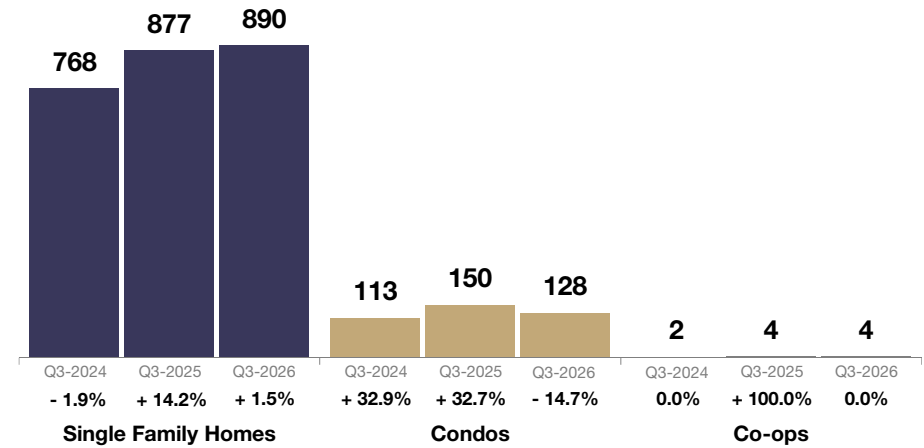
New Listings

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

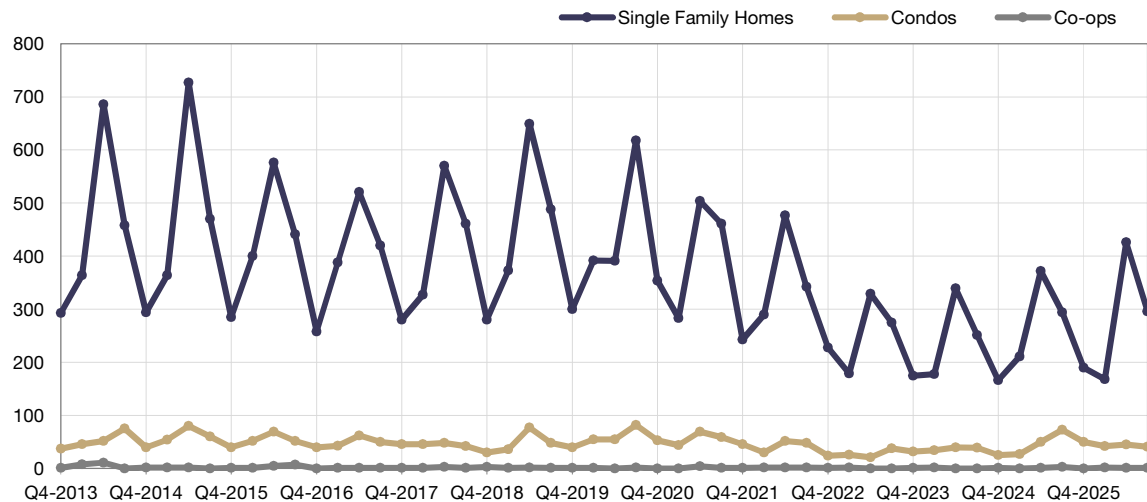
Q3-2026



Year to Date



Historical New Listings by Quarter



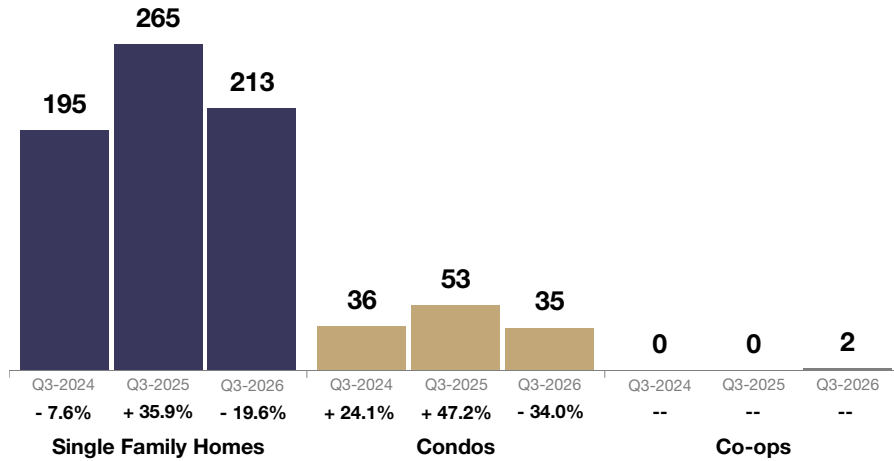
Note: If no activity occurred during a quarter, no data point is shown and the line extends to the next available data point.

Quarter	Single Family Homes	Condos	Co-ops
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	190	50	0
Q1-2026	168	42	2
Q2-2026	426	45	1
Q3-2026	296	41	1

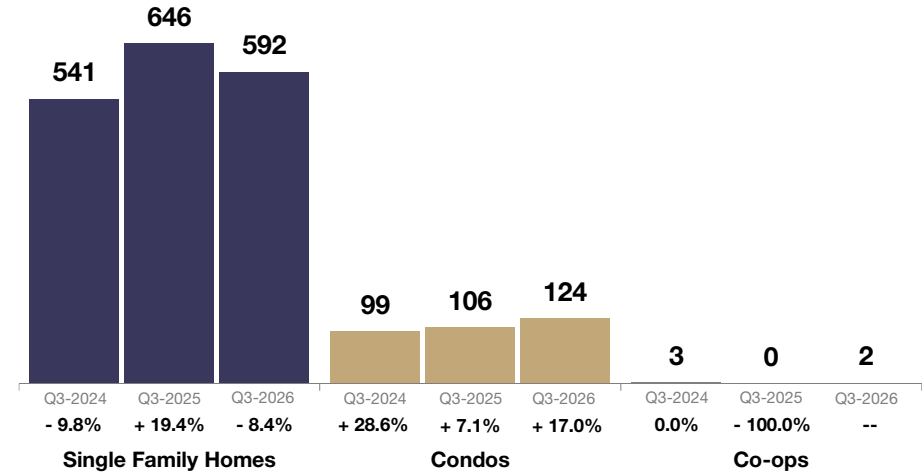
Pending Sales

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

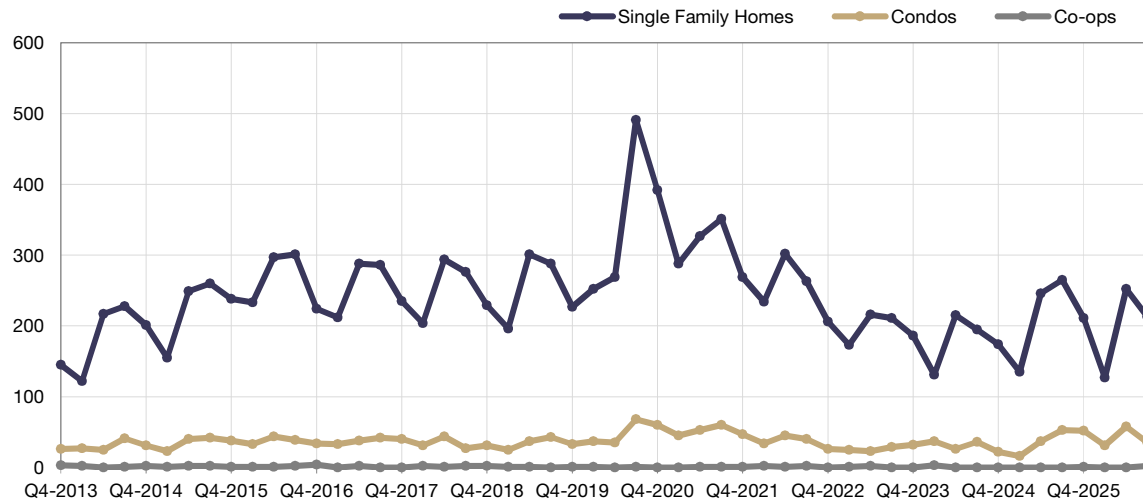
Q3-2026



Year to Date



Historical Pending Sales by Quarter



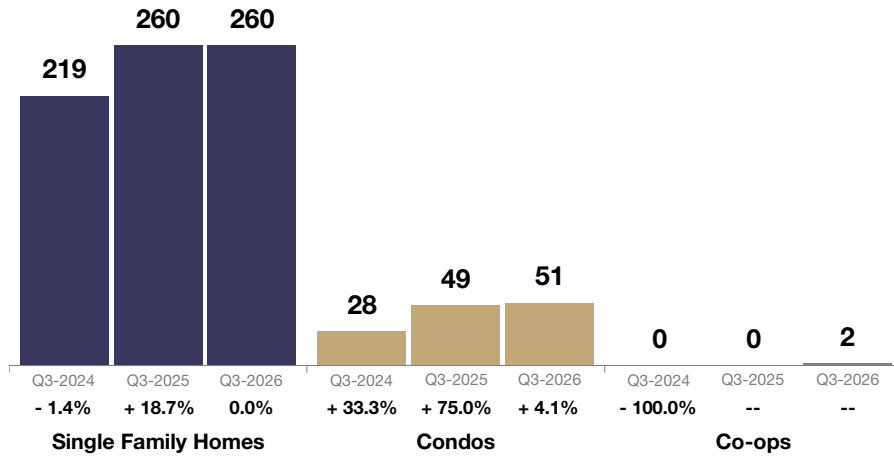
Note: If no activity occurred during a quarter, no data point is shown and the line extends to the next available data point.

Quarter	Single Family Homes	Condos	Co-ops
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	135	16	0
Q2-2025	246	37	0
Q3-2025	265	53	0
Q4-2025	211	52	1
Q1-2026	127	31	0
Q2-2026	252	58	0
Q3-2026	213	35	2

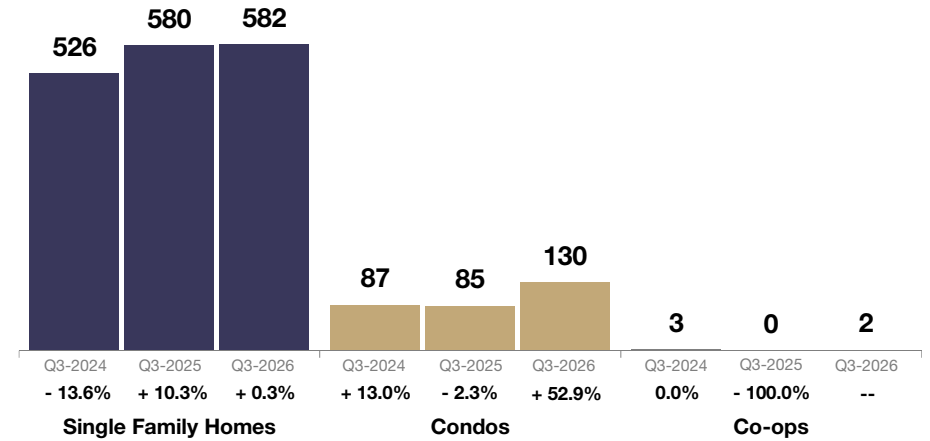
Closed Sales

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

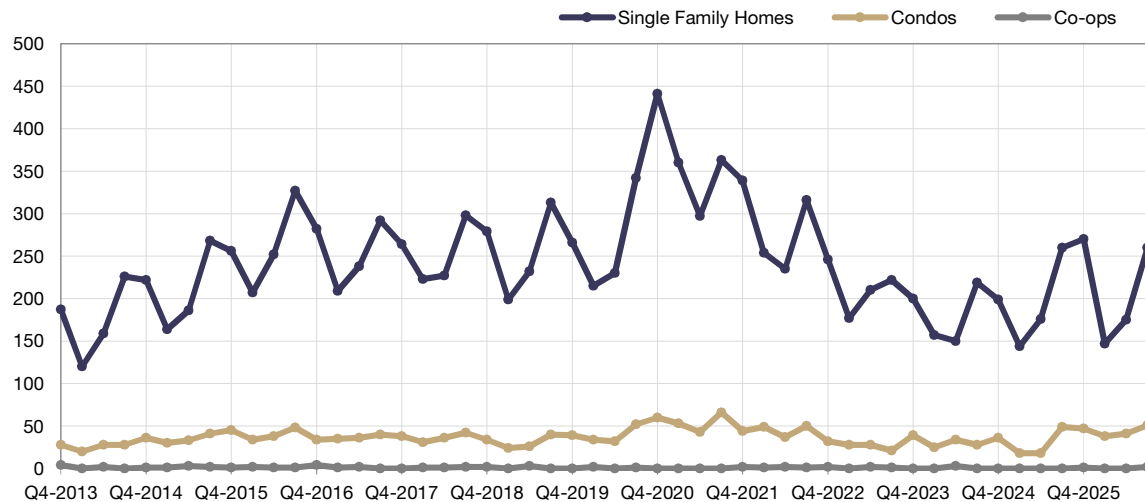
Q3-2026



Year to Date



Historical Closed Sales by Quarter



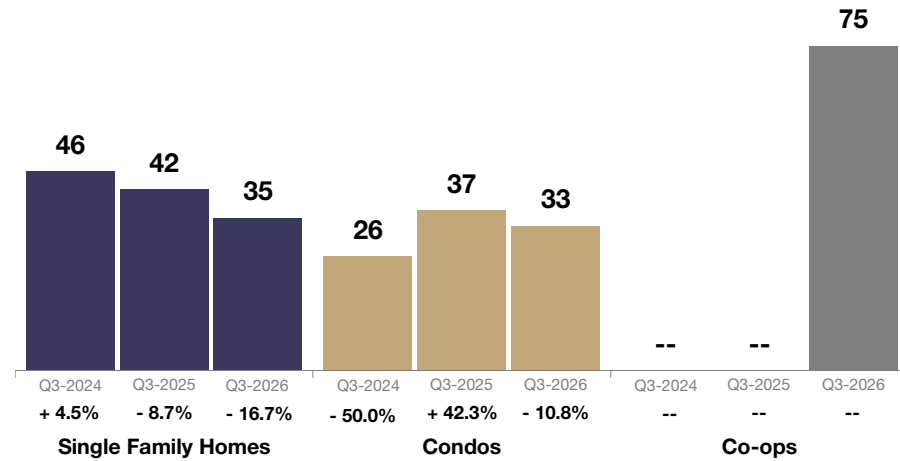
Note: If no activity occurred during a quarter, no data point is shown and the line extends to the next available data point.

Quarter	Single Family Homes	Condos	Co-ops
Q4-2023	200	39	0
Q1-2024	157	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
Q1-2026	147	38	0
Q2-2026	175	41	0
Q3-2026	260	51	2

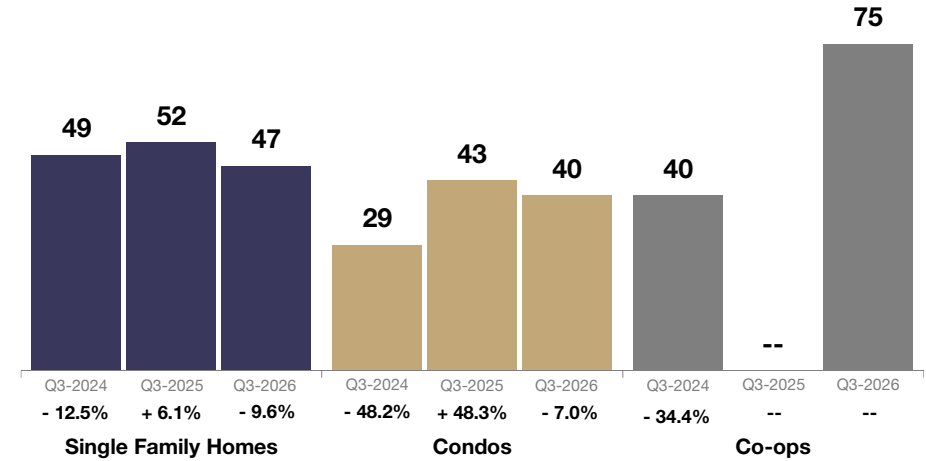
Days on Market Until Sale

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

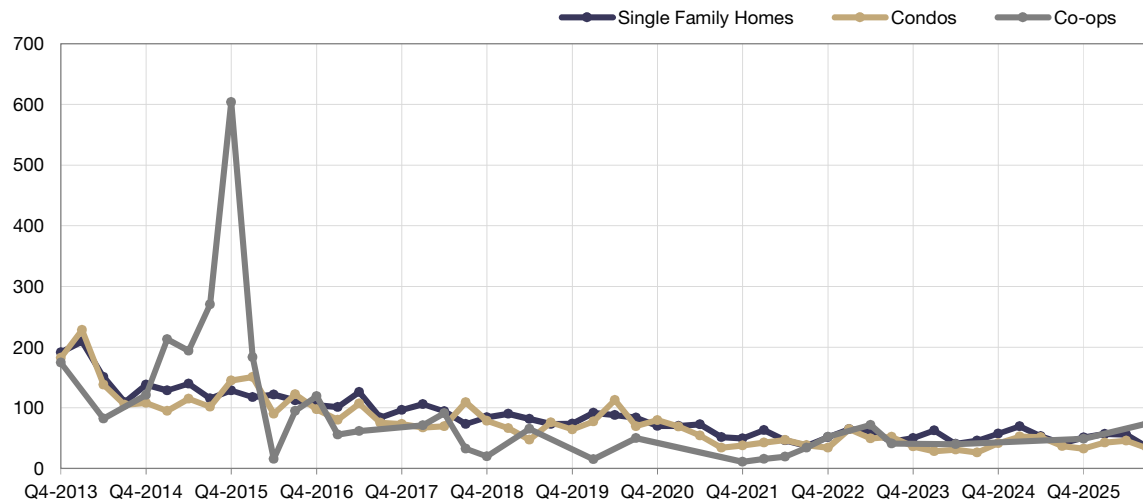
Q3-2026



Year to Date



Historical Days on Market Until Sale by Quarter



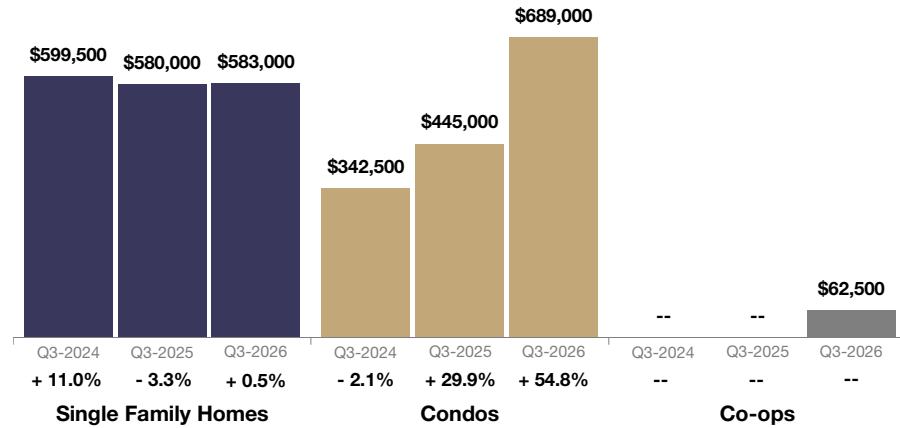
Note: If no activity occurred during a quarter, no data point is shown and the line extends to the next available data point.

Quarter	Single Family Homes	Condos	Co-ops
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
Q1-2026	57	43	--
Q2-2026	56	46	--
Q3-2026	35	33	75

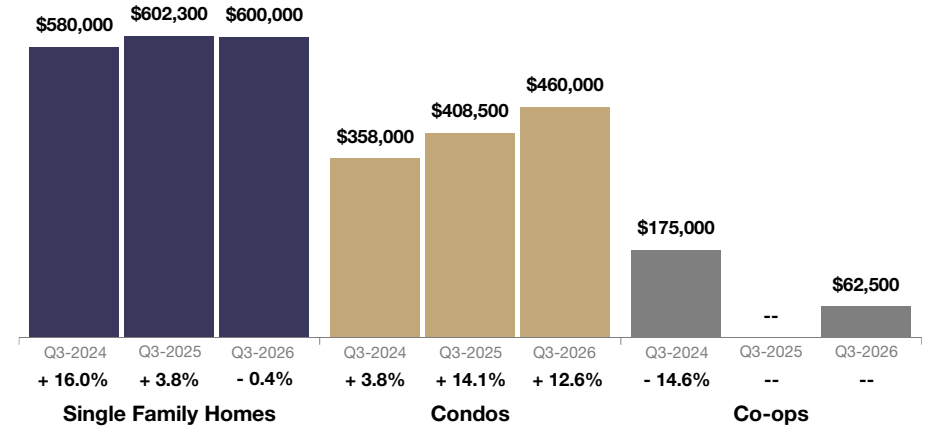
Median Pending Price

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.

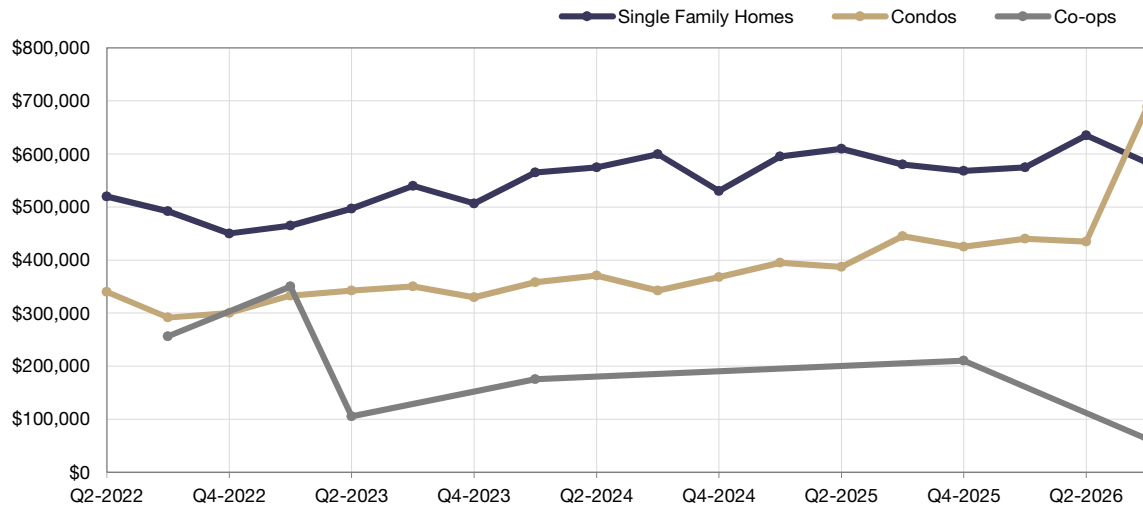
Q3-2026



Year to Date



Historical Median Pending Price by Quarter

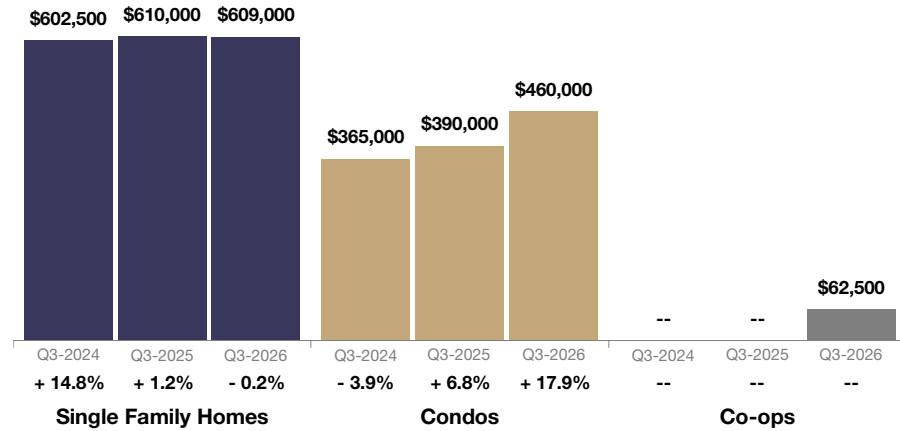


Quarter	Single Family Homes	Condos	Co-ops
Q4-2023	\$506,500	\$330,000	--
Q1-2024	\$565,000	\$358,000	\$175,000
Q2-2024	\$575,000	\$371,000	--
Q3-2024	\$599,500	\$342,500	--
Q4-2024	\$530,000	\$367,500	--
Q1-2025	\$595,000	\$394,653	--
Q2-2025	\$610,000	\$387,000	--
Q3-2025	\$580,000	\$445,000	--
Q4-2025	\$568,400	\$425,000	\$210,000
Q1-2026	\$575,000	\$440,000	--
Q2-2026	\$635,000	\$435,000	--
Q3-2026	\$583,000	\$689,000	\$62,500

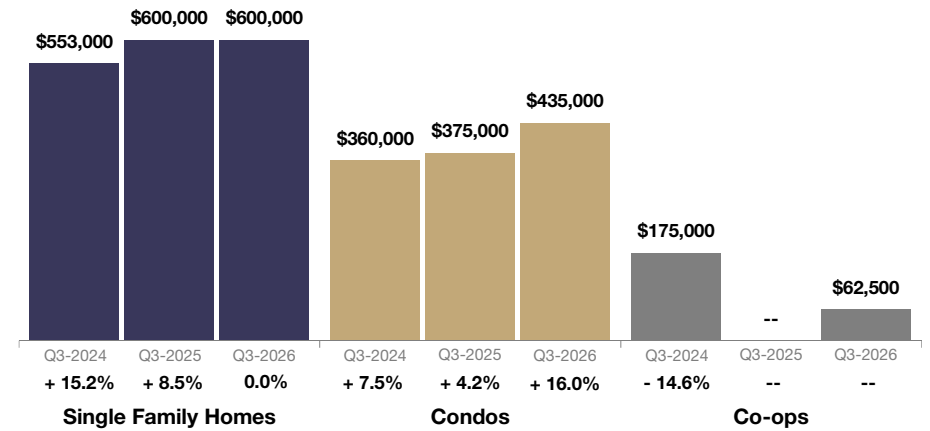
Median Sales Price

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

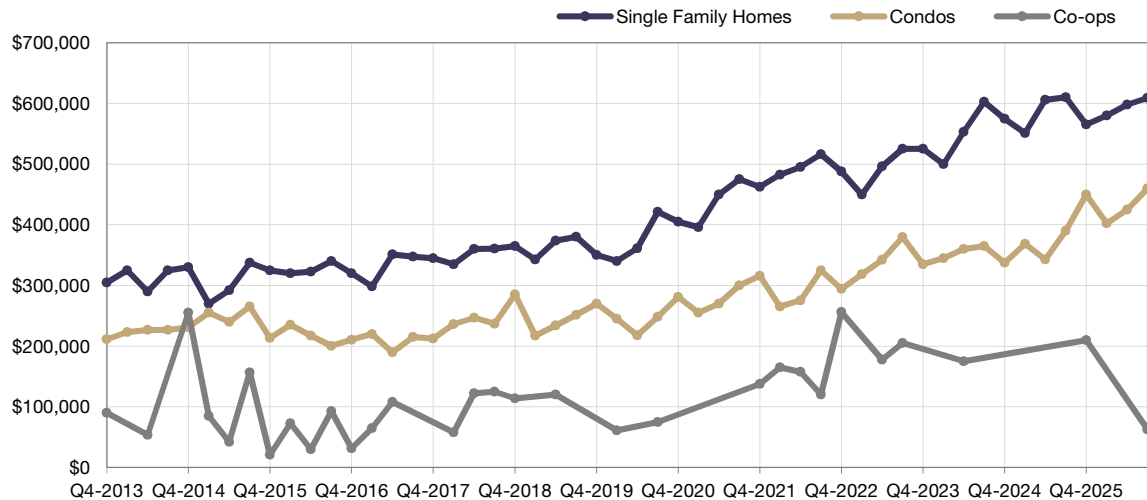
Q3-2026



Year to Date



Historical Median Sales Price by Quarter



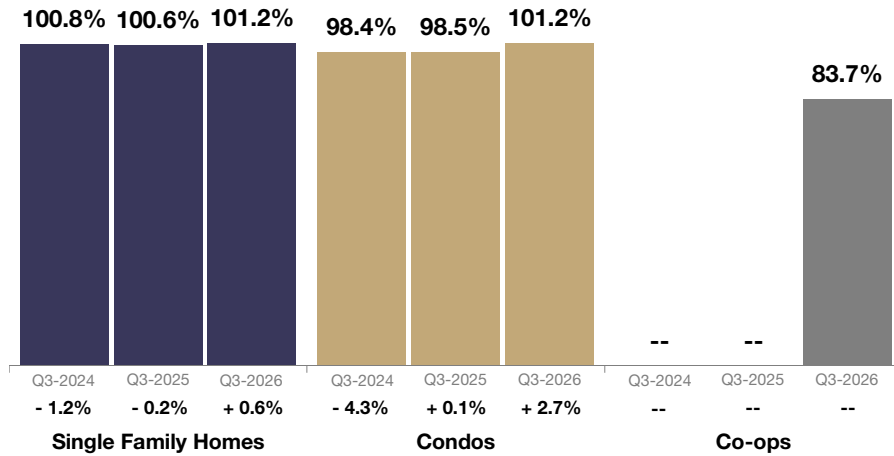
Quarter	Single Family Homes	Condos	Co-ops
Q4-2023	\$525,000	\$335,000	--
Q1-2024	\$500,000	\$345,000	--
Q2-2024	\$553,000	\$360,000	\$175,000
Q3-2024	\$602,500	\$365,000	--
Q4-2024	\$575,000	\$337,500	--
Q1-2025	\$551,000	\$368,750	--
Q2-2025	\$606,000	\$343,000	--
Q3-2025	\$610,000	\$390,000	--
Q4-2025	\$565,500	\$449,900	\$210,000
Q1-2026	\$580,000	\$402,500	--
Q2-2026	\$598,200	\$425,000	--
Q3-2026	\$609,000	\$460,000	\$62,500

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

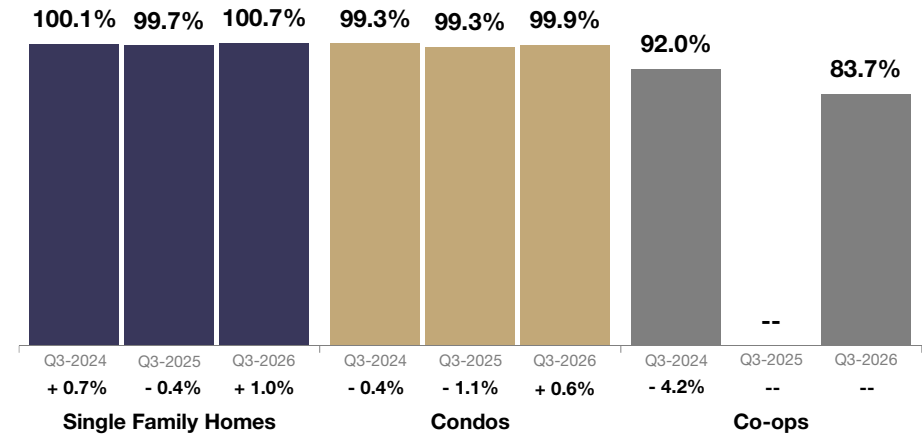
Percent of Original List Price Received

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.

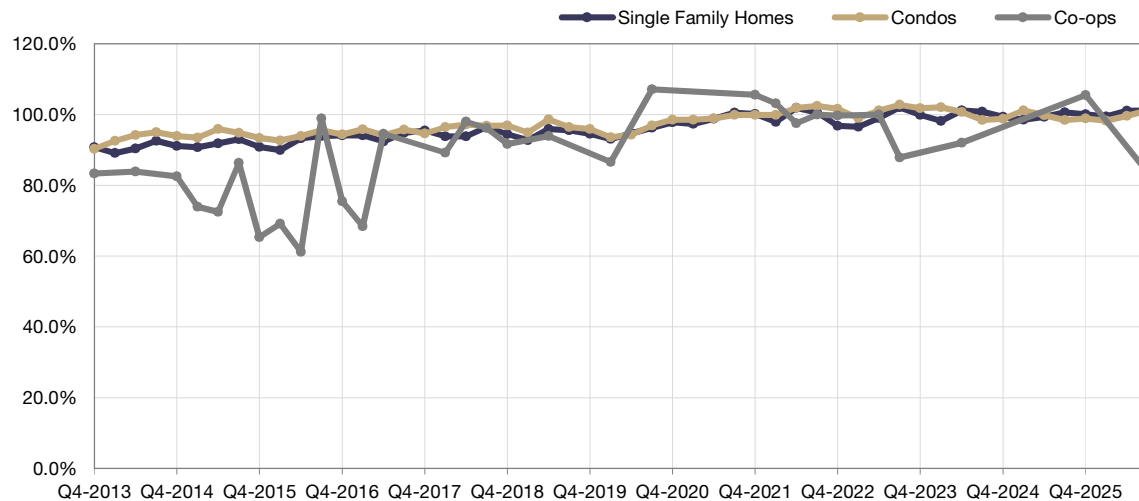
Q3-2026



Year to Date



Historical Percent of Original List Price Received by Quarter



Q4-2013 Q4-2014 Q4-2015 Q4-2016 Q4-2017 Q4-2018 Q4-2019 Q4-2020 Q4-2021 Q4-2022 Q4-2023 Q4-2024 Q4-2025

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

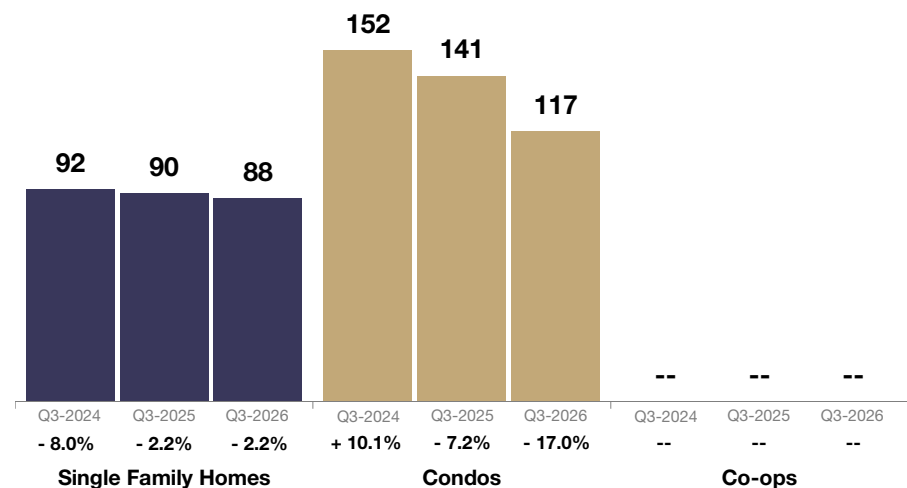
Quarter	Single Family Homes	Condos	Co-ops
Q4-2023	99.9%	101.8%	--
Q1-2024	98.2%	102.1%	--
Q2-2024	101.2%	100.7%	92.0%
Q3-2024	100.8%	98.4%	--
Q4-2024	99.3%	98.8%	--
Q1-2025	98.6%	101.2%	--
Q2-2025	99.4%	99.8%	--
Q3-2025	100.6%	98.5%	--
Q4-2025	100.1%	98.9%	105.5%
Q1-2026	99.4%	98.3%	--
Q2-2026	101.0%	99.6%	--
Q3-2026	101.2%	101.2%	83.7%

Housing Affordability Index

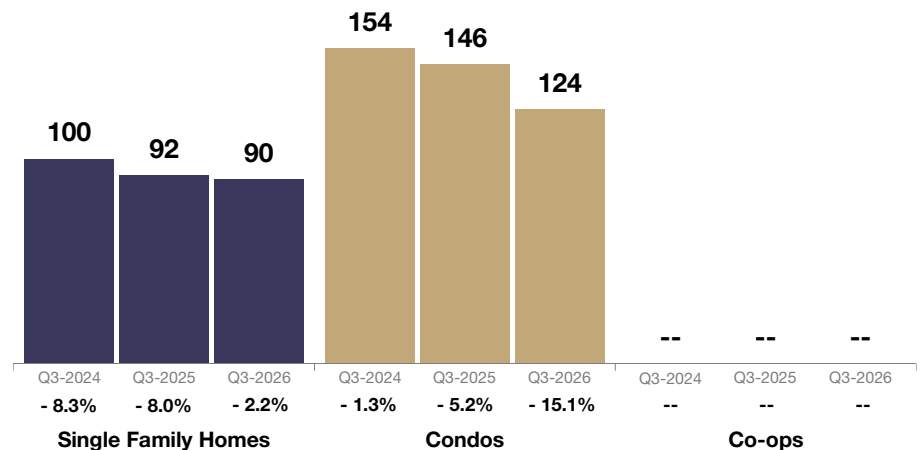
This index measures housing affordability for the region. For example, an index of 120 means the median household income is 120% of what is necessary to qualify for the median-priced home under prevailing interest rates. A higher number means greater affordability.



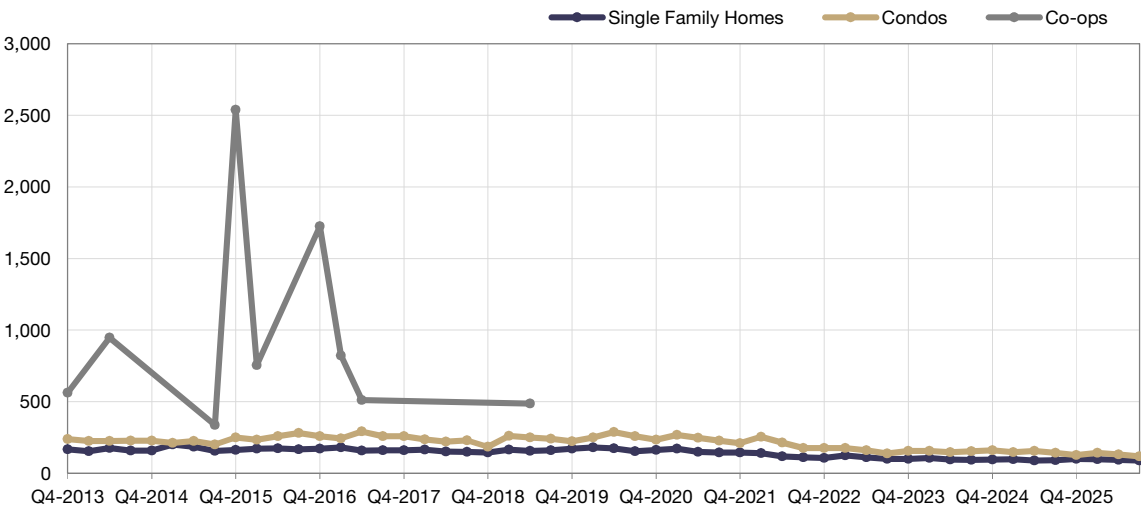
Q3-2026



Year to Date



Historical Housing Affordability Index by Quarter



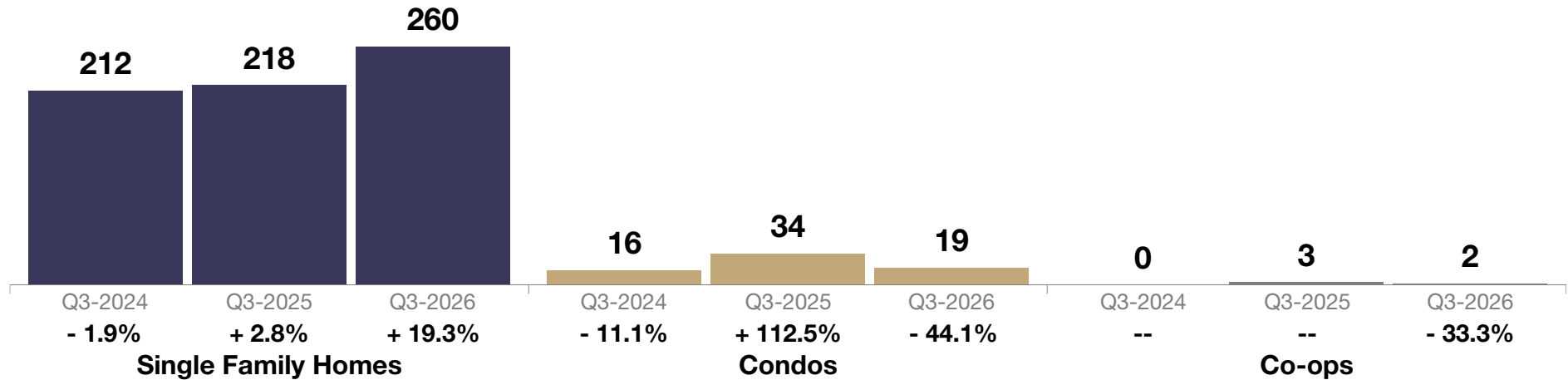
Note: If no activity occurred during a quarter, no data point is shown and the line extends to the next available data point.

Quarter	Single Family Homes	Condos	Co-ops
Q4-2023	99	155	--
Q1-2024	107	156	--
Q2-2024	95	146	--
Q3-2024	92	152	--
Q4-2024	94	160	--
Q1-2025	98	146	--
Q2-2025	88	156	--
Q3-2025	90	141	--
Q4-2025	100	126	--
Q1-2026	98	141	--
Q2-2026	93	131	--
Q3-2026	88	117	--

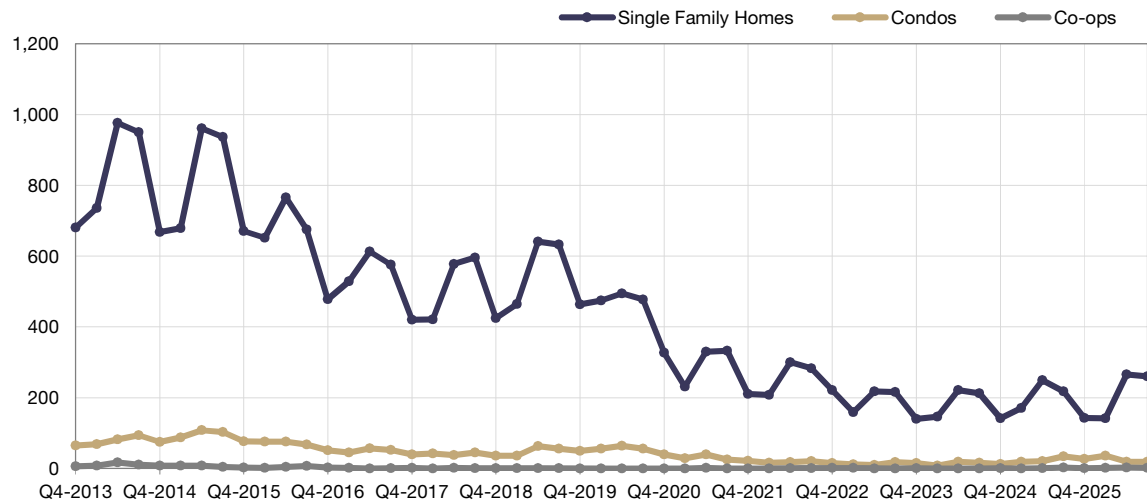
Inventory of Homes for Sale

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

Q3-2026



Historical Inventory of Homes for Sale by Quarter



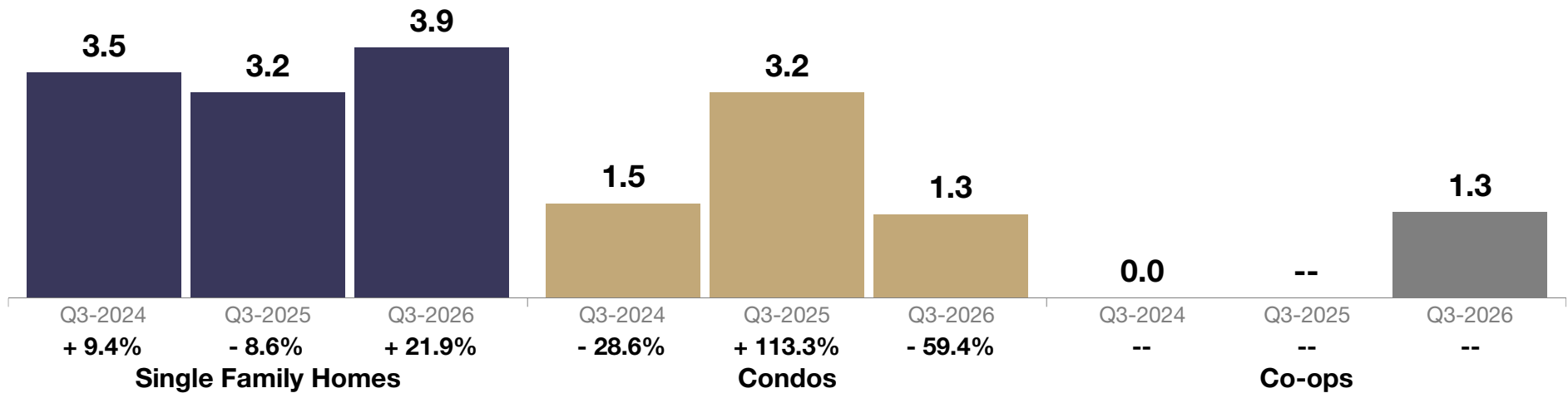
Note: If no activity occurred during a quarter, no data point is shown and the line extends to the next available data point.

Quarter	Single Family Homes	Condos	Co-ops
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	249	21	1
Q3-2025	218	34	3
Q4-2025	143	27	1
Q1-2026	142	36	2
Q2-2026	266	19	3
Q3-2026	260	19	2

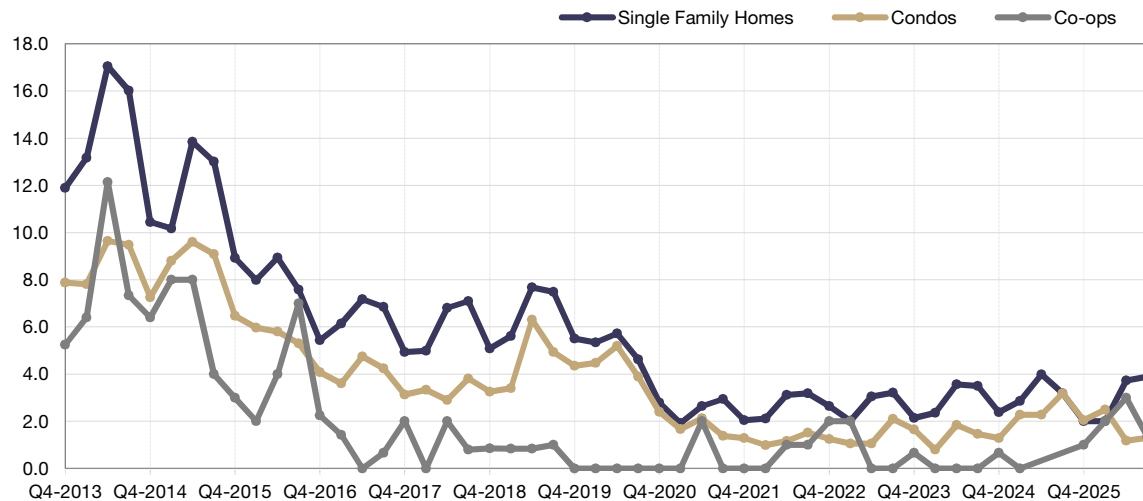
Months Supply of Inventory

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.

Q3-2026



Historical Months Supply of Inventory by Quarter

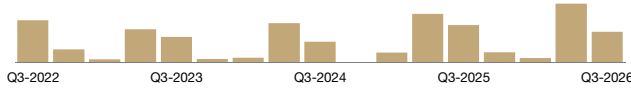
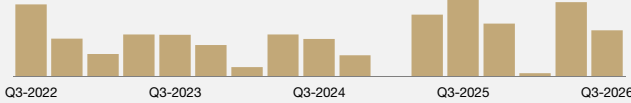
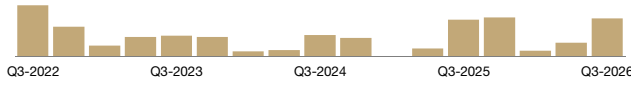
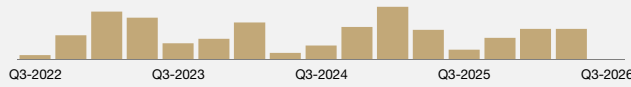
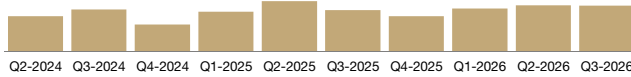
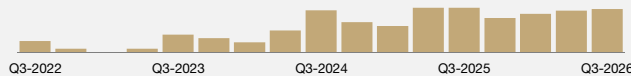
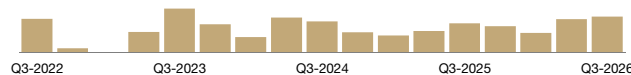
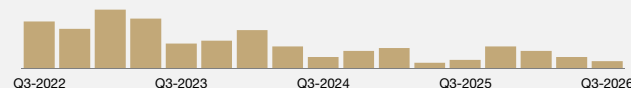
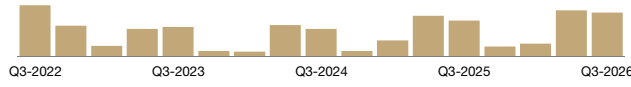
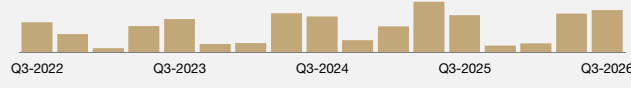


Note: If no activity occurred during a quarter, no data point is shown and the line extends to the next available data point.

Quarter	Single Family Homes	Condos	Co-ops
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	2.0	2.1	1.0
Q1-2026	2.0	2.5	2.0
Q2-2026	3.7	1.2	3.0
Q3-2026	3.9	1.3	1.3

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	Q3-2025	Q3-2026	Percent Change	YTD 2025	YTD 2026	Percent Change
New Listings		370	338	- 8.6%	1,031	1,022	- 0.9%
Pending Sales		318	250	- 21.4%	752	718	- 4.5%
Closed Sales		309	313	+ 1.3%	665	714	+ 7.4%
Days on Market		41	35	- 14.6%	51	46	- 9.8%
Median Pending Price		\$570,000	\$585,000	+ 2.6%	\$580,000	\$580,500	+ 0.1%
Median Sales Price		\$585,000	\$581,000	- 0.7%	\$575,000	\$575,000	0.0%
Pct. of Orig. Price Received		100.3%	101.1%	+ 0.8%	99.7%	100.5%	+ 0.8%
Housing Affordability Index		94	93	- 1.1%	96	94	- 2.1%
Inventory of Homes for Sale		255	281	+ 10.2%	--	--	--
Months Supply of Inventory		3.2	3.4	+ 6.3%	--	--	--