PioneerTitleCo
GOING BEYOND

THE PTC INDEX

JULY 2026

The **PTC Index held steady at 323 points** in June, matching May's performance. Overall, June reflected a market that remains fundamentally healthy but is searching for stronger momentum. Construction activity, new home sales, existing home sales, and home prices all continued to move in a positive direction, even as refinancing activity eased. As the Treasure Valley moves deeper into the summer selling season, all eyes will be on whether buyer activity accelerates enough to push the PTC Index higher in the months ahead.

Building permit filings increased 19.8 percent from the previous month, marking the second consecutive monthly increase, and were 67.4 percent higher than June 2025. The continued rise in permitting activity reflects builder confidence and a healthy pipeline of future housing inventory.

The **new home market** also showed renewed strength after softening in previous months. New home sales rebounded seven percent in June compared to May and were 21.9 percent higher than one year ago, signaling that buyers remain active in the new construction market.

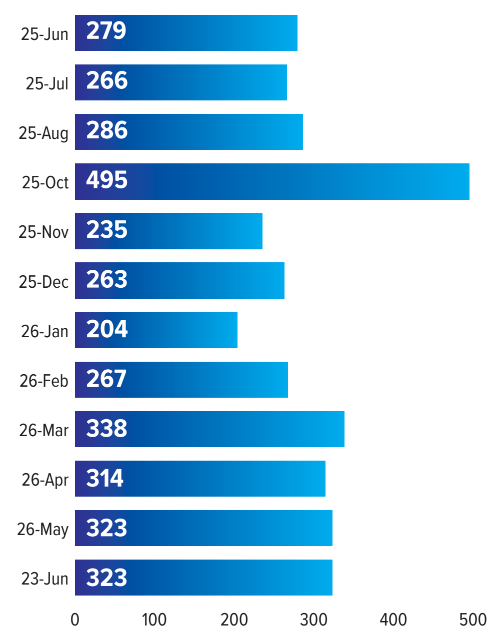
Existing home sales followed a similar trend, posting a five percent increase from the previous month and climbing 19.5 percent year over year. June marked the second consecutive month of gains, suggesting resale inventory continues to attract motivated buyers as more homes become available.

Refinance activity, however, softened modestly during the month. Refinances declined six percent compared to May, though activity remained over two percent above June 2025 activity. Higher refi rates continue to limit refinancing opportunities for many homeowners, keeping overall refinance volume relatively subdued.

Home values continued their steady upward climb. For the third consecutive month, the **average Treasure Valley sales** price increased just over one percent from the previous month and finished nearly two percent higher than a year ago. While appreciation has moderated compared to the rapid gains seen in prior years, the sustained increases underscore continued demand and the resilience of the local housing market.

As of 14 July 2026

	April 2026	May 2026	June 2026
Building Permits:	295	369	442
New Home Sales:	543	515	551
Existing Home Sales:	879	1008	1058
Refinances:	492	417	392
Average Sales Price:	$578,518	$598,254	$604,206
Days on Market:	47	38.5	37.5
Financial Bond Market: (10-Year Treasury)	4.32	4.48	4.47
Notices of Default:	52	43	57
PTC INDEX:	**314**	**323**	**323**



The PTC Index, developed by Pioneer Title Company, is a monthly measurement of the vibrancy of the Treasure Valley Real Estate Market. Based on a custom-weighted algorithm, it combines nine critical measurements of the real estate market in a single, useful number: The PTC Index. Read more and see full county-by-county details at ptcindex.com. Pioneer Title Company offers no guarantees, expressed or implied, with regard to this data. Though gathered from various sources, the PTC Index or the underlying data should not be used as a substitute for legal, real estate, or other professional advice. The PTC Index algorithm data collection methods and other functions are subject to change at any time.