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GOING BEYOND

THE PTC INDEX • NOVEMBER 2026

The Treasure Valley real estate market continued its seasonal slowdown in October, with the **PTC Index slipping slightly to 252 points**. The decline isn't surprising as we move further beyond the prime buying and selling season, with interest rates remaining elevated despite a gradual downward trend. While building permits posted a strong rebound, softer existing home sales and refinance activity reflected a quieter market.

Building Permits jumped 36 percent from September, reversing three consecutive monthly declines. Permit activity also finished about three percent above October 2025, providing a bright spot for the month and suggesting renewed activity in the construction pipeline. Whether that momentum continues will be worth watching as winter approaches.

New Home Sales showed a modest improvement in October, rising about one and a half percent from the previous month. Despite that uptick, sales remained 17 percent below October 2025, underscoring the gap between a small monthly rebound and a sustained recovery.

Existing Home Sales declined again in October, falling nearly 12 percent from September and finishing four percent below the same month last year. The pullback is consistent with a slower fall market, as fewer buyers and sellers make moves outside the busiest months of the year.

Refinancing also lost ground, dropping nearly 15 percent month over month and 50 percent compared with October 2025. Although interest rates have been trending somewhat lower, they remain a hurdle for homeowners seeking a meaningful reduction in their borrowing costs

Meanwhile, the average Treasure Valley sales price edged down just under one percent in October, remaining six percent above a year ago. That modest monthly dip suggests prices have held relatively steady even as sales activity has slowed, though changes in the mix of homes sold can also influence the average.

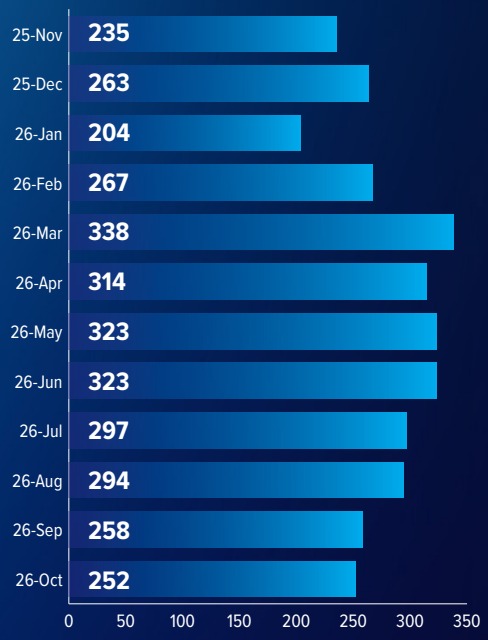
October's figures reflect a market settling into its quieter season. The rebound in building permits offers an encouraging sign, while slower sales and refinancing point to continued affordability pressures. Average sales prices remain above last year's levels, keeping the balance between borrowing costs and purchasing power central to the market's next move.

	August 2026	September 2026	October 2026
Building Permits:	263	219	298
New Home Sales:	496	414	420
Existing Home Sales:	931	859	759
Refinances:	349	369	315
Average Sales Price:	$621,570	$618,521	$613,955
Days on Market:	39.5	43.5	42
Financial Bond Market: (10-Year Treasury)	4.68	4.99	5.13
Notices of Default:	37	52	31
PTC INDEX:	**294**	**258**	**252**



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As of 16 November 2026



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.

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