Monthly Indicators

Adirondack-Champlain Valley
MULTIPLE LISTING SERVICE

July 2026

U.S. existing-home sales declined 2.4% from the previous month to a seasonally adjusted annual rate of 4.09 million units, according to the National Association of REALTORS® (NAR). Regionally, sales increased in the Northeast but declined in the West, South, and Midwest. Compared to a year earlier, existing-home sales rose 2.8%, with gains in the Midwest, South, and West while remaining unchanged in the Northeast.

New Listings decreased 2.7 percent to 215. Pending Sales decreased 1.3 percent to 155. Inventory decreased 6.5 percent to 708.

Median Sales Price increased 14.0 percent from $241,250 to $275,000. Days on Market decreased 22.2 percent to 56. Months Supply of Inventory decreased 12.7 percent to 6.2.

Nationally, the median existing-home price hit a new record of $440,600, a 1.8% increase from a year earlier, NAR reported. Home prices have now increased on an annual basis for 36 consecutive months, reflecting continued demand despite inventory remaining below historically balanced levels. Heading into July, there were 1.56 million properties for sale, down 0.6% month-over-month but up 1.3% from the same period last year, representing a 4.6-month supply at the current sales pace. Homes spent a median of 28 days on the market, with first-time homebuyers accounting for 33% of home purchases.

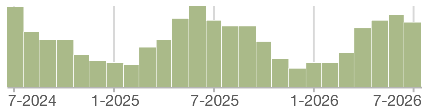
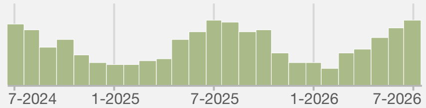
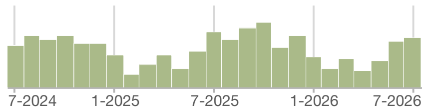
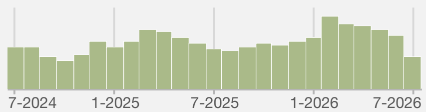
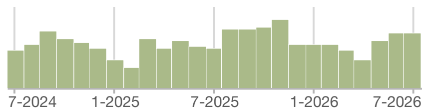
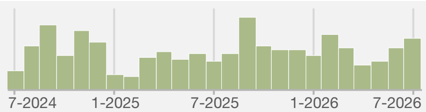
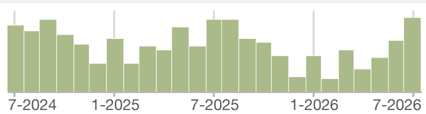
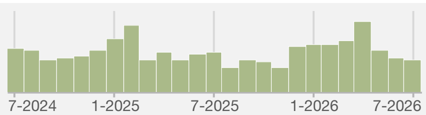
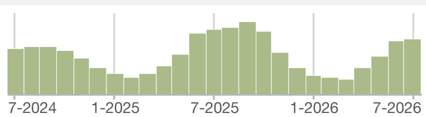
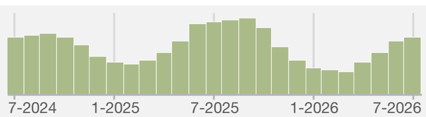
Activity Snapshot

- 7.9%	+ 14.0%	- 6.5%
One-Year Change in **Closed Sales** All Properties	One-Year Change in **Median Sales Price** All Properties	One-Year Change in **Homes for Sale** All Properties

Residential activity in Clinton, Essex, Franklin, Hamilton, and Warren counties composed of single-family properties, townhomes and condominiums combined. Percent changes are calculated using rounded figures.

Activity Overview

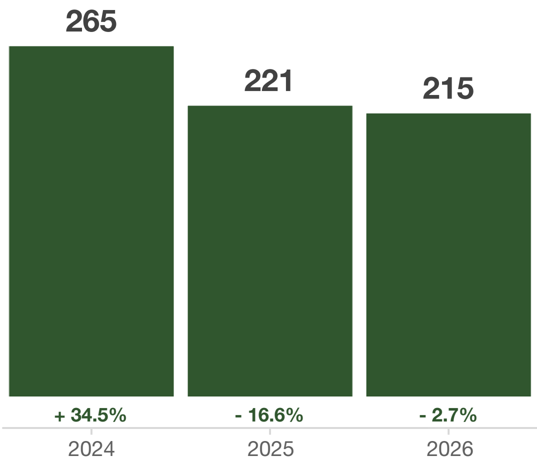
Key metrics by report month and for year-to-date (YTD) starting from the first of the year.

Key Metrics	Historical Sparkbars	7-2025	7-2026	% Change	YTD 2025	YTD 2026	% Change
New Listings		221	**215**	- 2.7%	1,186	**1,165**	- 1.8%
Pending Sales		157	**155**	- 1.3%	742	**774**	+ 4.3%
Closed Sales		140	**129**	- 7.9%	657	**666**	+ 1.4%
Days on Market Until Sale		72	**56**	- 22.2%	86	**97**	+ 12.8%
Median Sales Price		$241,250	**$275,000**	+ 14.0%	$239,948	**$250,000**	+ 4.2%
Average Sales Price		$330,418	**$426,729**	+ 29.1%	$326,411	**$379,639**	+ 16.3%
Percent of List Price Received		96.9%	**97.0%**	+ 0.1%	95.5%	**94.9%**	- 0.6%
Housing Affordability Index		153	**144**	- 5.9%	154	**159**	+ 3.2%
Inventory of Homes for Sale		757	**708**	- 6.5%	—	**—**	—
Months Supply of Inventory		7.1	**6.2**	- 12.7%	—	**—**	—

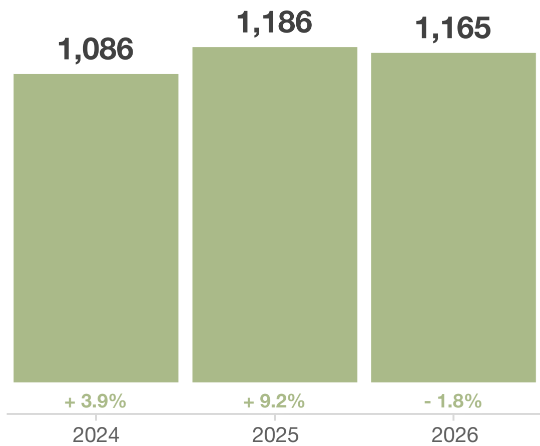
New Listings

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

July

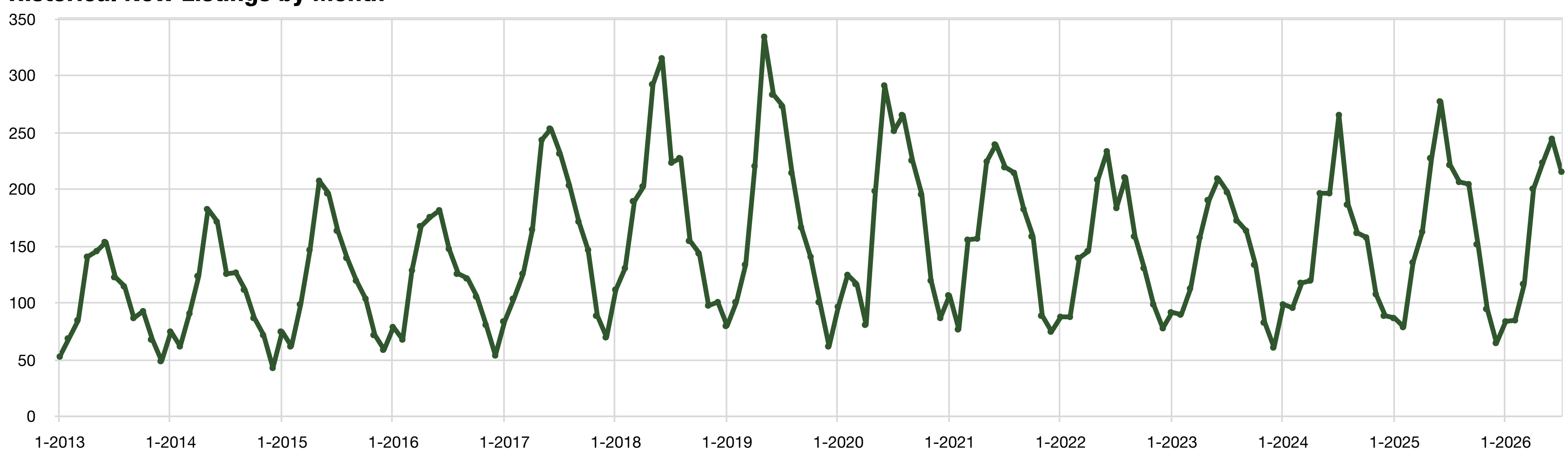


Year to Date



New Listings		Prior Year	Percent Change
August 2025	206	186	+ 10.8%
September 2025	204	161	+ 26.7%
October 2025	151	157	- 3.8%
November 2025	94	107	- 12.1%
December 2025	64	88	- 27.3%
January 2026	83	86	- 3.5%
February 2026	84	78	+ 7.7%
March 2026	116	135	- 14.1%
April 2026	200	162	+ 23.5%
May 2026	223	227	- 1.8%
June 2026	244	277	- 11.9%
July 2026	**215**	**221**	**- 2.7%**
12-Month Avg	157	157	0.0%

Historical New Listings by Month



Pending Sales

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

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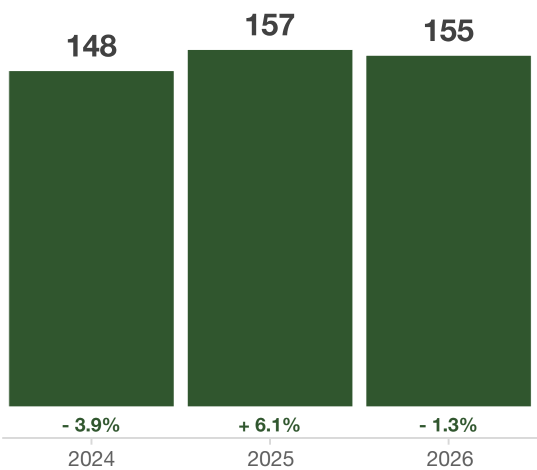
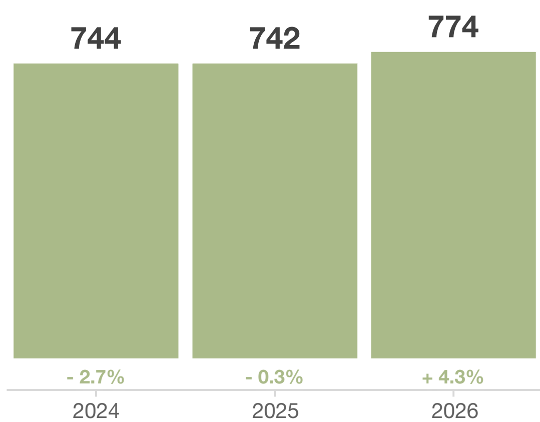
July

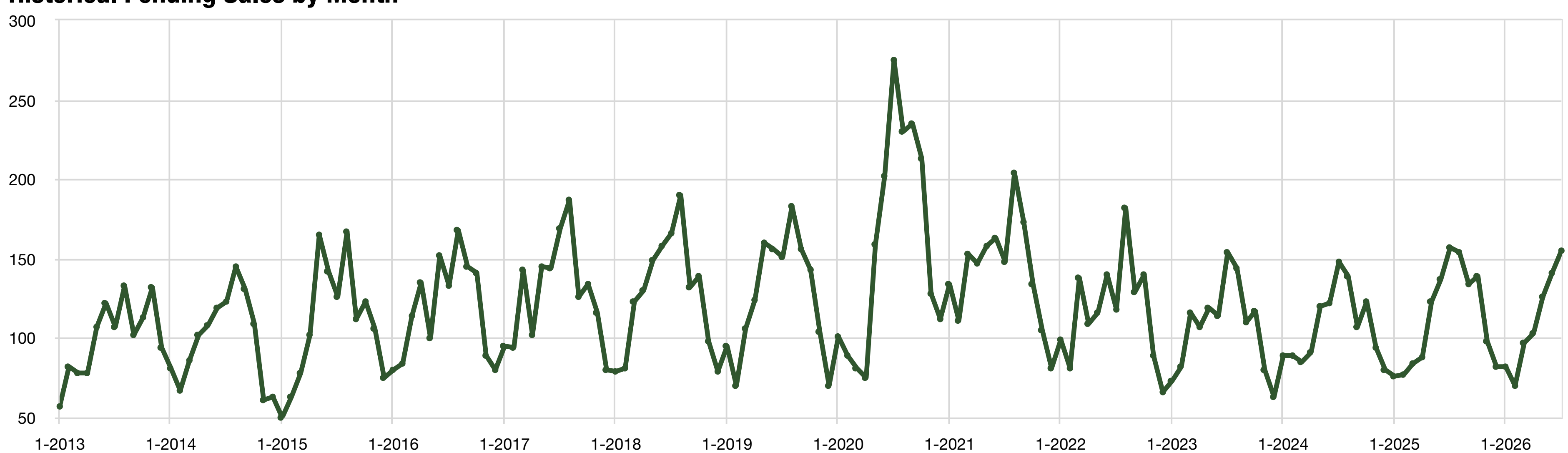


Year to Date



Pending Sales		Prior Year	Percent Change
August 2025	154	139	+ 10.8%
September 2025	134	107	+ 25.2%
October 2025	139	123	+ 13.0%
November 2025	98	94	+ 4.3%
December 2025	82	80	+ 2.5%
January 2026	82	76	+ 7.9%
February 2026	70	77	- 9.1%
March 2026	97	84	+ 15.5%
April 2026	103	88	+ 17.0%
May 2026	126	123	+ 2.4%
June 2026	141	137	+ 2.9%
July 2026	**155**	**157**	**- 1.3%**
12-Month Avg	115	107	+ 7.5%

Historical Pending Sales by Month



Closed Sales

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

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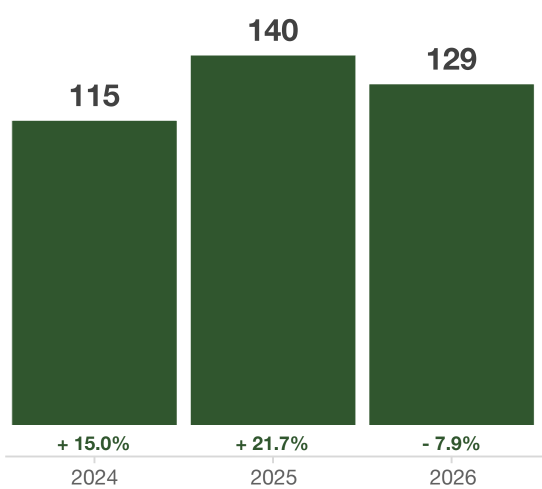
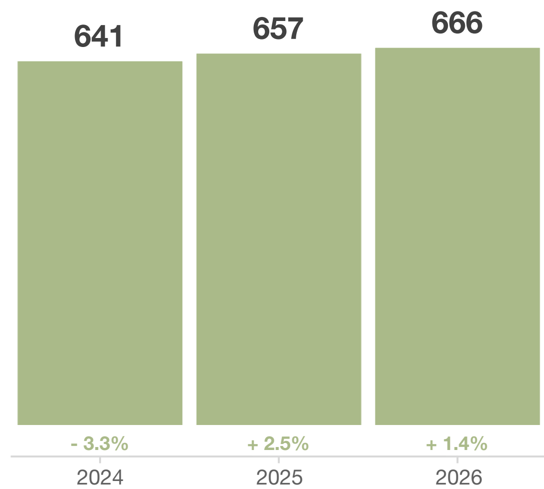
July

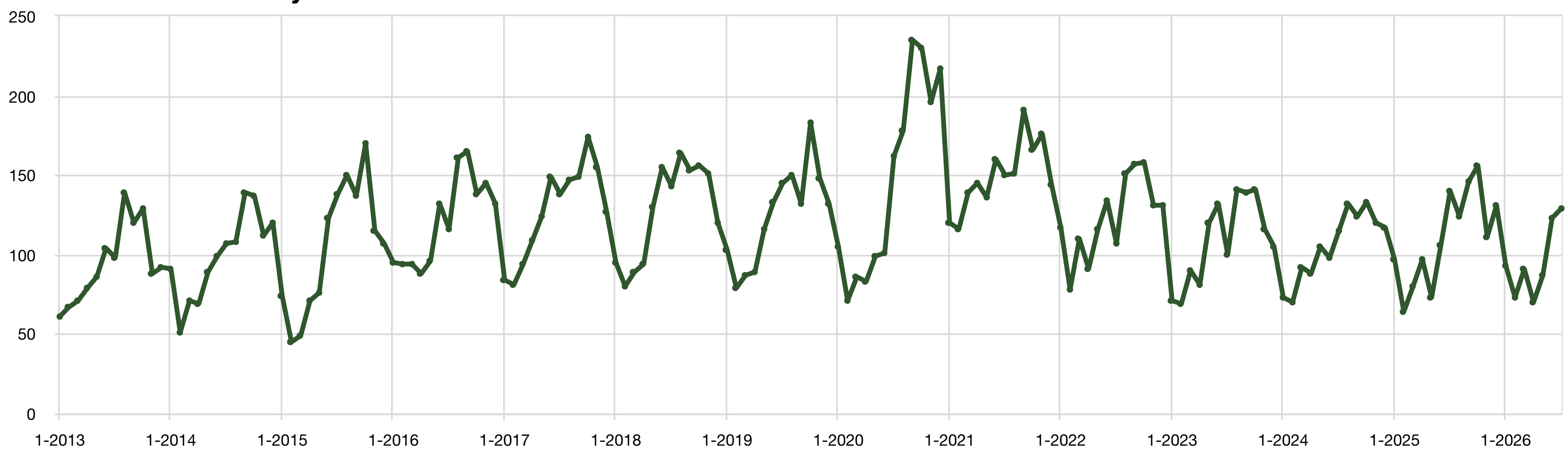


Year to Date



Closed Sales		Prior Year	Percent Change
August 2025	124	132	- 6.1%
September 2025	146	124	+ 17.7%
October 2025	156	133	+ 17.3%
November 2025	111	120	- 7.5%
December 2025	131	117	+ 12.0%
January 2026	93	97	- 4.1%
February 2026	73	64	+ 14.1%
March 2026	91	80	+ 13.8%
April 2026	70	97	- 27.8%
May 2026	87	73	+ 19.2%
June 2026	123	106	+ 16.0%
July 2026	**129**	**140**	**- 7.9%**
12-Month Avg	111	107	+ 3.7%

Historical Closed Sales by Month



Days on Market Until Sale

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

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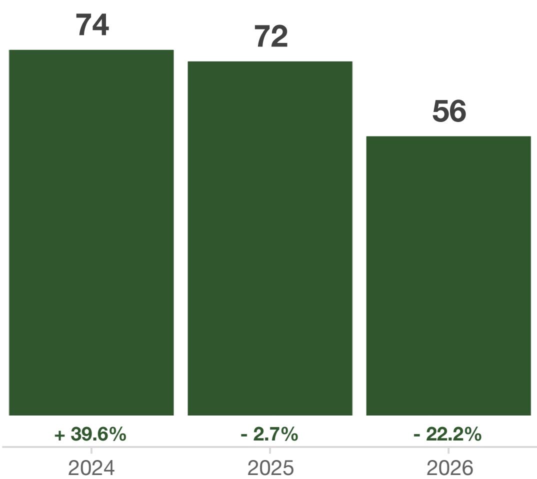
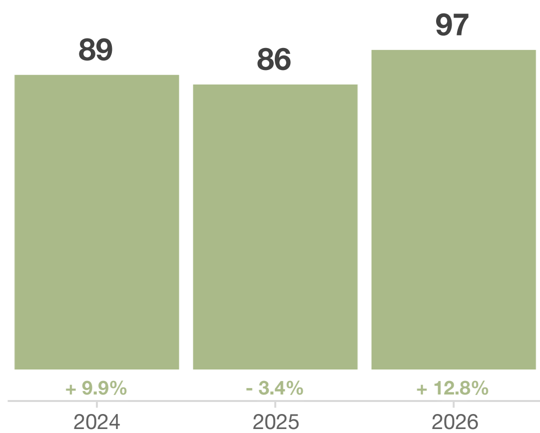


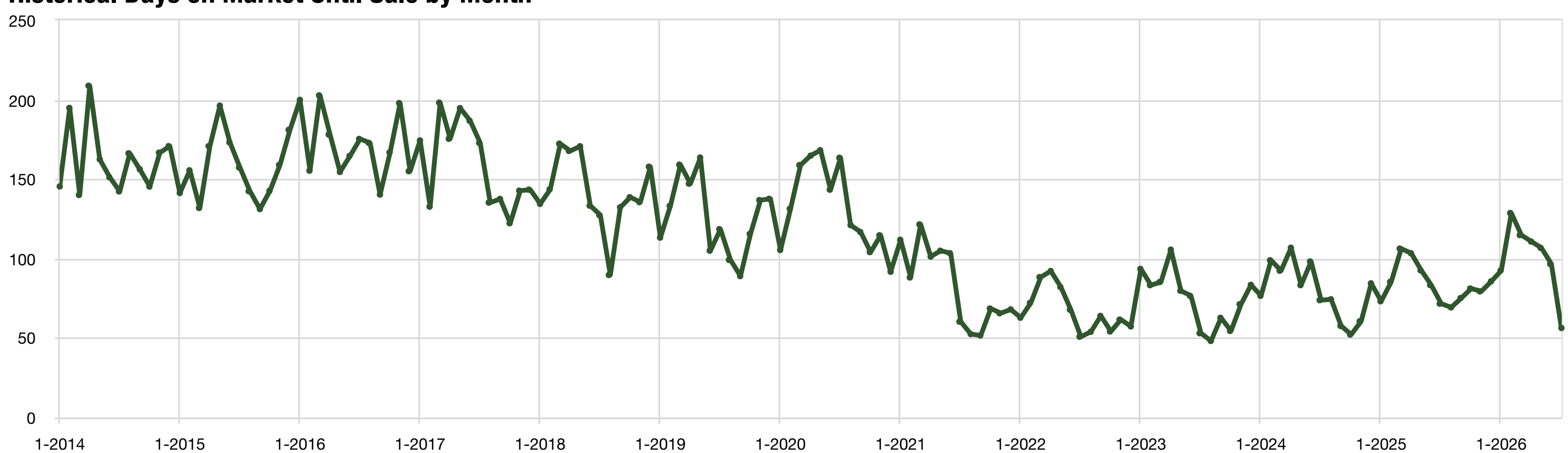
Year to Date



Days on Market		Prior Year	Percent Change
August 2025	69	74	- 6.8%
September 2025	75	58	+ 29.3%
October 2025	81	52	+ 55.8%
November 2025	79	61	+ 29.5%
December 2025	86	84	+ 2.4%
January 2026	93	73	+ 27.4%
February 2026	129	85	+ 51.8%
March 2026	115	106	+ 8.5%
April 2026	111	103	+ 7.8%
May 2026	107	93	+ 15.1%
June 2026	97	83	+ 16.9%
July 2026	**56**	**72**	**- 22.2%**
12-Month Avg*	88	76	+ 15.0%

* Days on Market for all properties from August 2025 through July 2026. This is not the average of the individual figures above.

Historical Days on Market Until Sale by Month



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 month.

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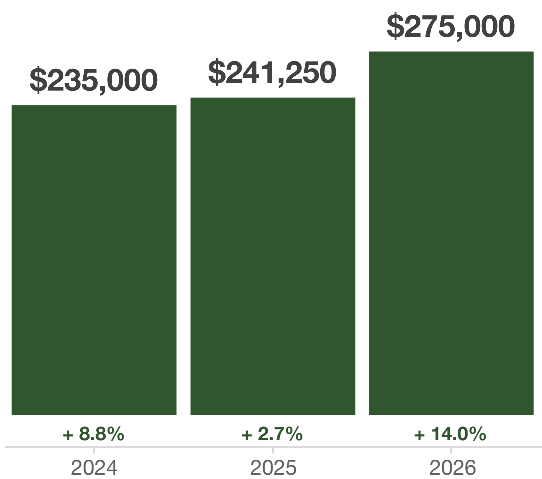
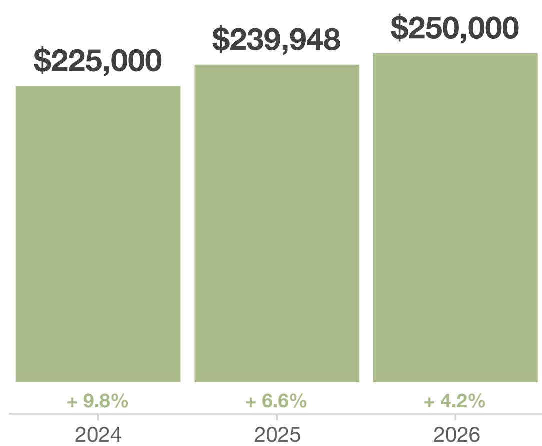


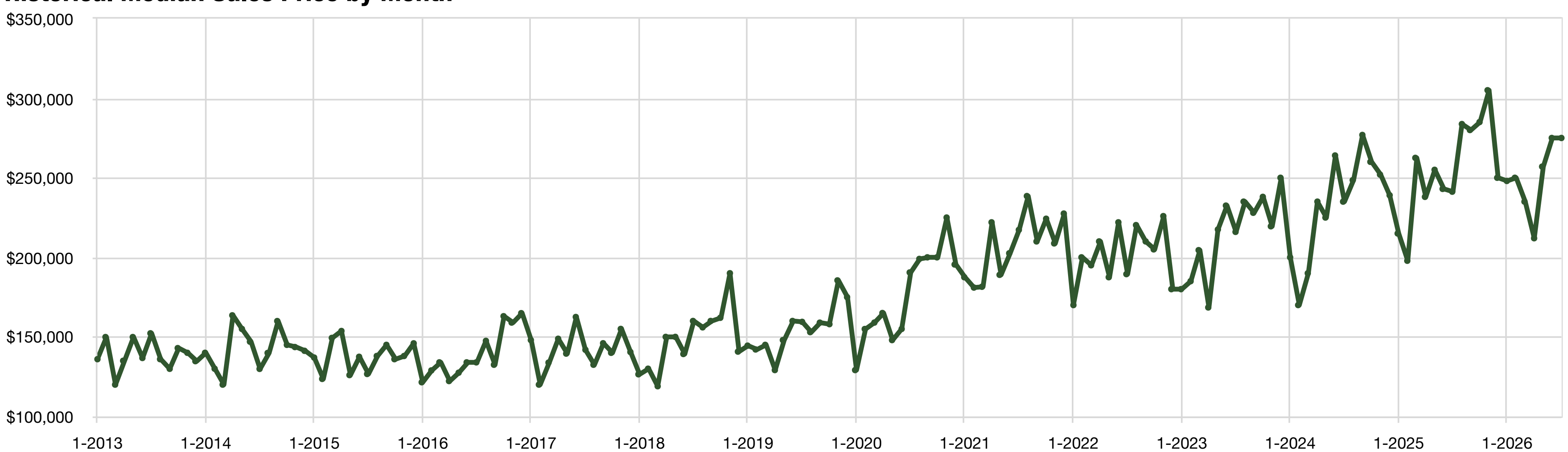
Year to Date



Median Sales Price		Prior Year	Percent Change
August 2025	$283,750	$248,500	+ 14.2%
September 2025	$280,000	$276,900	+ 1.1%
October 2025	$285,000	$260,000	+ 9.6%
November 2025	$305,000	$252,000	+ 21.0%
December 2025	$250,000	$239,000	+ 4.6%
January 2026	$248,000	$215,000	+ 15.3%
February 2026	$250,000	$197,850	+ 26.4%
March 2026	$235,000	$262,500	- 10.5%
April 2026	$212,000	$238,000	- 10.9%
May 2026	$257,000	$255,000	+ 0.8%
June 2026	$275,000	$243,000	+ 13.2%
July 2026	**$275,000**	**$241,250**	**+ 14.0%**
12-Month Avg*	$265,000	$247,500	+ 7.1%

* Median Sales Price for all properties from August 2025 through July 2026. This is not the average of the individual figures above.

Historical Median Sales Price by Month



Average Sales Price

Average sales price for all closed sales, not accounting for seller concessions, in a given month.

Adirondack-Champlain Valley
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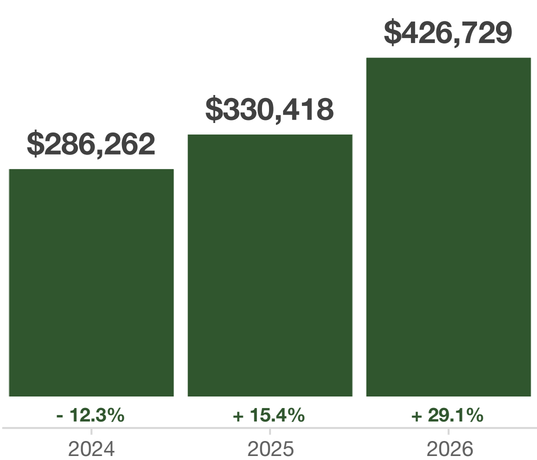
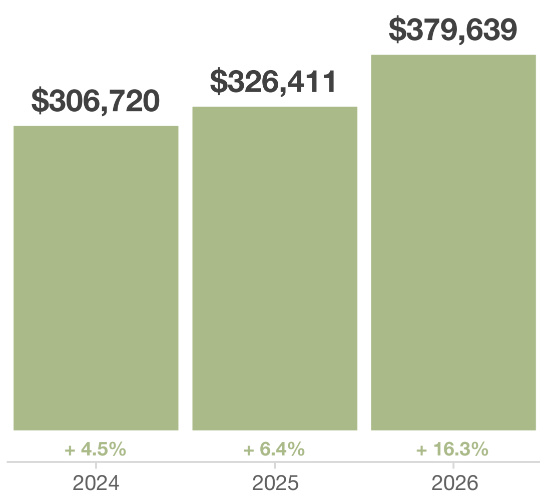


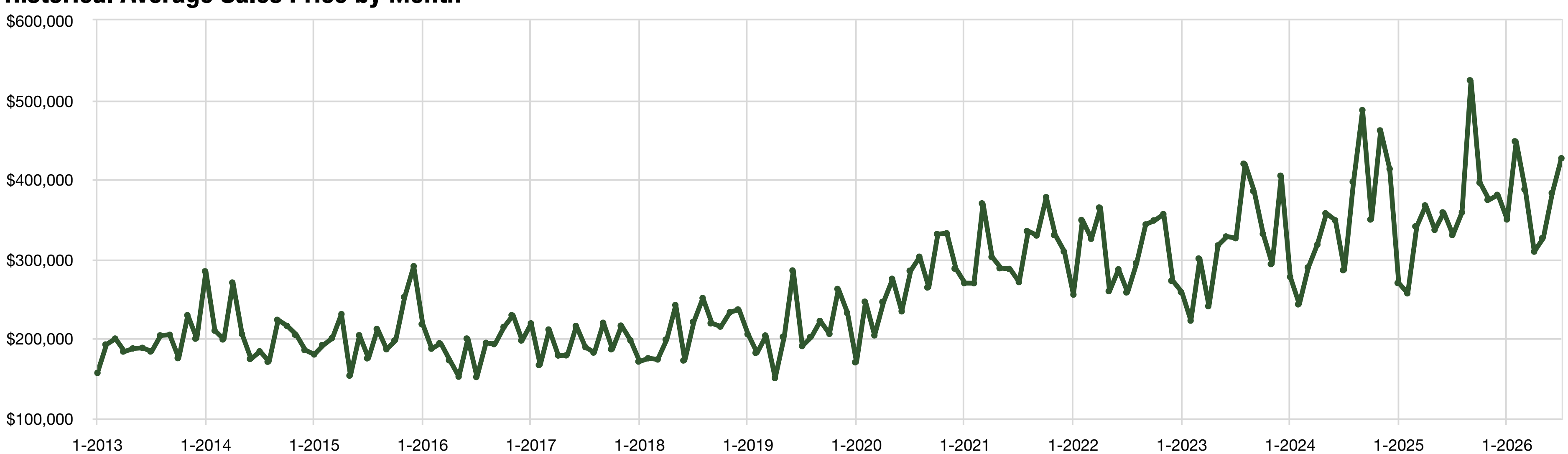
Year to Date



Avg. Sales Price		Prior Year	Percent Change
August 2025	$358,722	$397,309	- 9.7%
September 2025	$524,633	$487,180	+ 7.7%
October 2025	$396,048	$349,885	+ 13.2%
November 2025	$374,588	$461,688	- 18.9%
December 2025	$380,767	$413,456	- 7.9%
January 2026	$349,943	$270,131	+ 29.5%
February 2026	$448,012	$257,169	+ 74.2%
March 2026	$387,747	$341,192	+ 13.6%
April 2026	$309,565	$367,507	- 15.8%
May 2026	$326,387	$336,887	- 3.1%
June 2026	$383,239	$358,755	+ 6.8%
July 2026	**$426,729**	**$330,418**	**+ 29.1%**
12-Month Avg*	$395,185	$372,233	+ 6.2%

* Avg. Sales Price for all properties from August 2025 through July 2026. This is not the average of the individual figures above.

Historical Average Sales Price by Month



Percent of List Price Received

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

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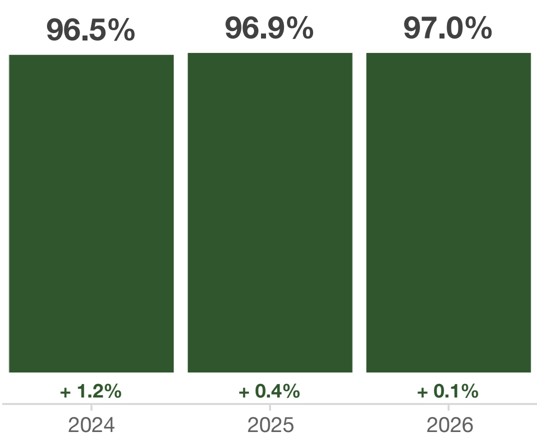
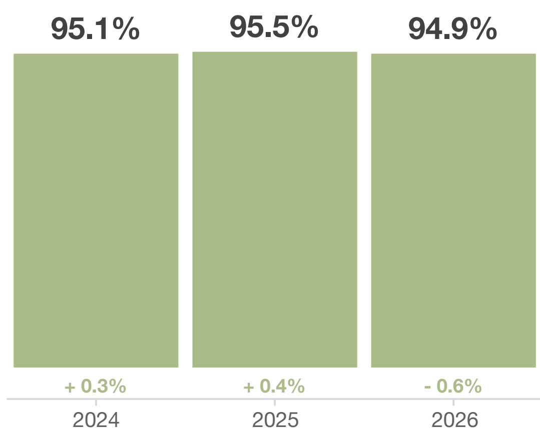


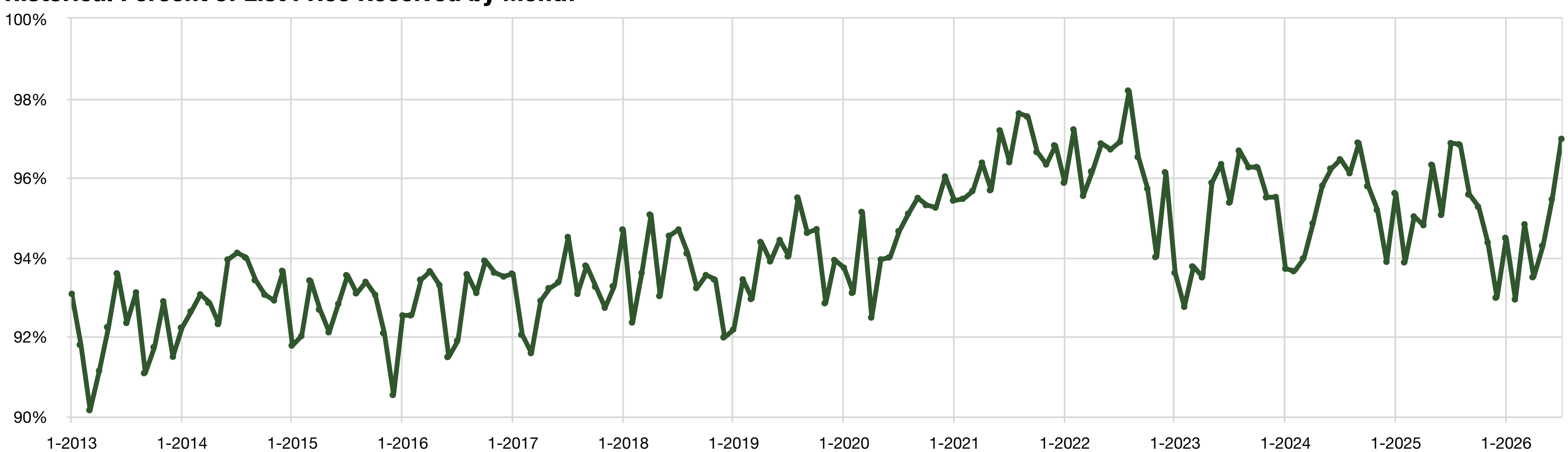
Year to Date



Pct. of List Price Received		Prior Year	Percent Change
August 2025	96.8%	96.1%	+ 0.7%
September 2025	95.6%	96.9%	- 1.3%
October 2025	95.3%	95.8%	- 0.5%
November 2025	94.4%	95.2%	- 0.8%
December 2025	93.0%	93.9%	- 1.0%
January 2026	94.5%	95.6%	- 1.2%
February 2026	92.9%	93.9%	- 1.1%
March 2026	94.8%	95.0%	- 0.2%
April 2026	93.5%	94.8%	- 1.4%
May 2026	94.3%	96.3%	- 2.1%
June 2026	95.5%	95.1%	+ 0.4%
July 2026	**97.0%**	**96.9%**	**+ 0.1%**
12-Month Avg*	95.0%	95.6%	- 0.6%

* Pct. of List Price Received for all properties from August 2025 through July 2026. This is not the average of the individual figures above.

Historical Percent of List Price Received by Month



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.

Adirondack-Champlain Valley
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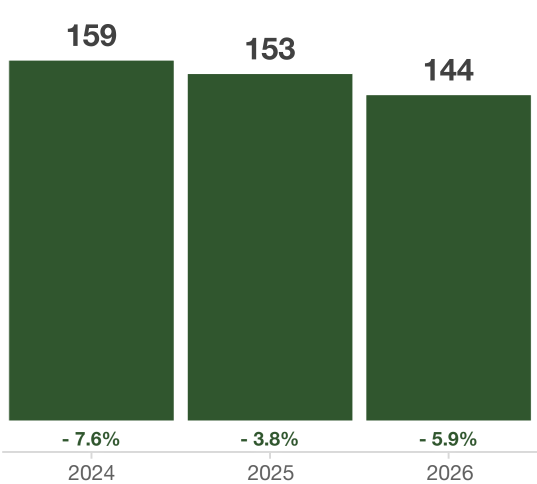
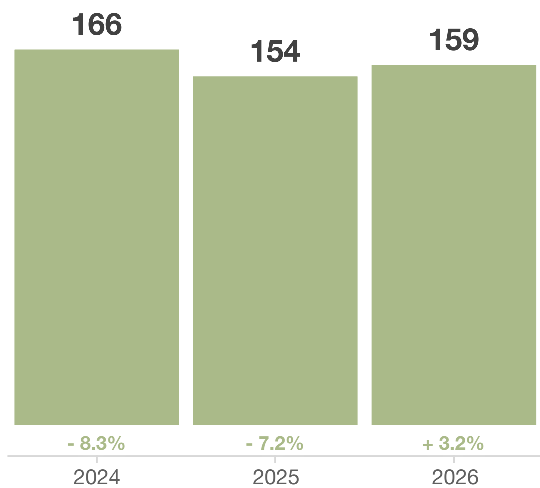
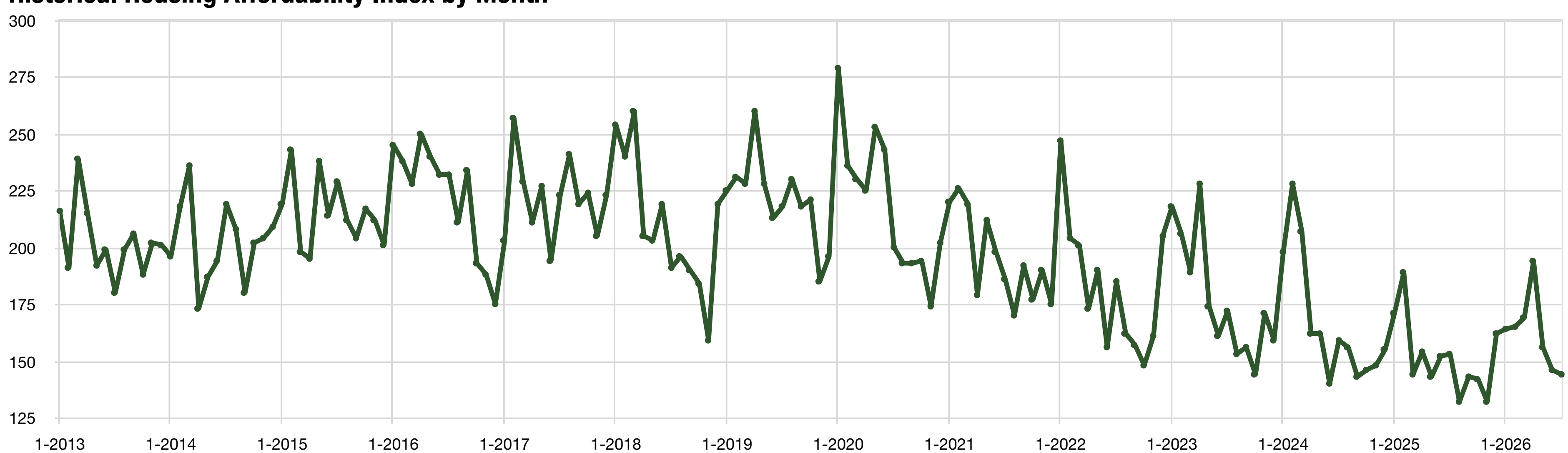


Year to Date



Affordability Index		Prior Year	Percent Change
August 2025	132	156	- 15.4%
September 2025	143	143	0.0%
October 2025	142	146	- 2.7%
November 2025	132	148	- 10.8%
December 2025	162	155	+ 4.5%
January 2026	164	171	- 4.1%
February 2026	165	189	- 12.7%
March 2026	169	144	+ 17.4%
April 2026	194	154	+ 26.0%
May 2026	156	143	+ 9.1%
June 2026	146	152	- 3.9%
July 2026	**144**	**153**	**- 5.9%**
12-Month Avg	154	155	- 0.6%

Historical Housing Affordability Index by Month



Inventory of Homes for Sale

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

Adirondack-Champlain Valley
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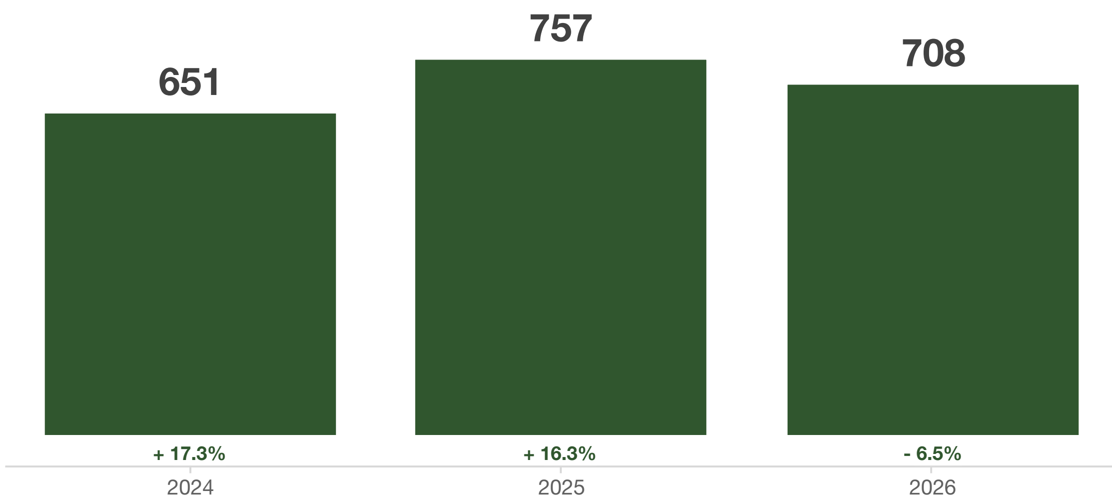
July



Homes for Sale		Prior Year	Percent Change
August 2025	772	663	+ 16.4%
September 2025	802	663	+ 21.0%
October 2025	752	650	+ 15.7%
November 2025	639	606	+ 5.4%
December 2025	554	550	+ 0.7%
January 2026	511	515	- 0.8%
February 2026	497	491	+ 1.2%
March 2026	482	513	- 6.0%
April 2026	548	555	- 1.3%
May 2026	615	626	- 1.8%
June 2026	695	739	- 6.0%
July 2026	**708**	**757**	**- 6.5%**
12-Month Avg	631	611	+ 3.3%

Historical Inventory of Homes for Sale by Month

Months Supply of Inventory

The inventory of homes for sale at the end of a given month, divided by the average monthly pending sales from the last 12 months.

Adirondack-Champlain Valley
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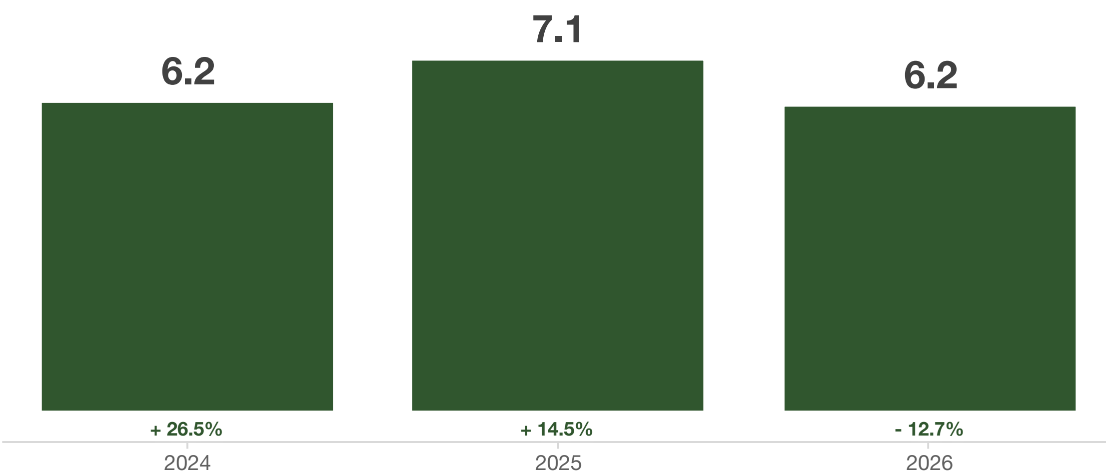
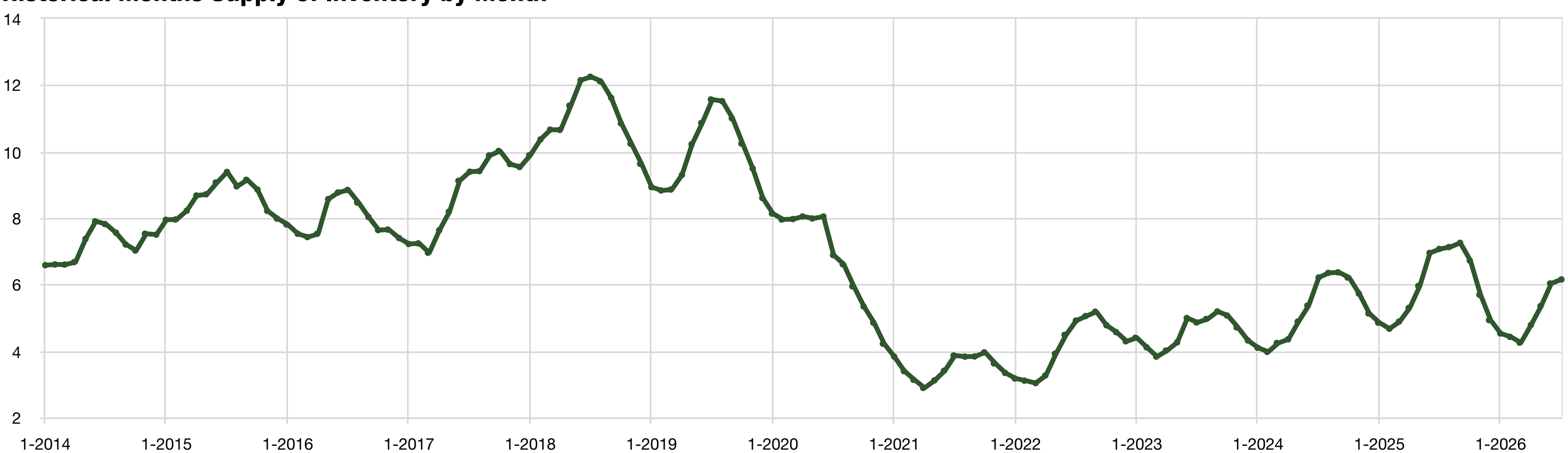
July



Months Supply		Prior Year	Percent Change
August 2025	7.1	6.3	+ 12.7%
September 2025	7.3	6.4	+ 14.1%
October 2025	6.7	6.2	+ 8.1%
November 2025	5.7	5.7	0.0%
December 2025	4.9	5.1	- 3.9%
January 2026	4.5	4.9	- 8.2%
February 2026	4.4	4.7	- 6.4%
March 2026	4.2	4.9	- 14.3%
April 2026	4.8	5.3	- 9.4%
May 2026	5.4	6.0	- 10.0%
June 2026	6.0	6.9	- 13.0%
July 2026	**6.2**	**7.1**	**- 12.7%**
12-Month Avg*	5.6	5.8	- 3.2%

* Months Supply for all properties from August 2025 through July 2026. This is not the average of the individual figures above.

Historical Months Supply of Inventory by Month



Area Overview

New Listings, Closed Sales, Median Sales Price, Homes for Sale, and Months Supply are based on monthly figures.

	New Listings			Closed Sales			Median Sales Price			Homes for Sale			Months Supply		
	7-2025	7-2026	+ / –	7-2025	7-2026	+ / –	7-2025	7-2026	+ / –	7-2025	7-2026	+ / –	7-2025	7-2026	+ / –
Clinton	82	88	**+ 7.3%**	53	62	**+ 17.0%**	$228,000	$273,950	**+ 20.2%**	208	209	**+ 0.5%**	4.7	4.4	**- 6.4%**
Essex	49	50	**+ 2.0%**	40	26	**- 35.0%**	$372,500	$657,500	**+ 76.5%**	216	213	**- 1.4%**	8.4	8.3	**- 1.2%**
Franklin	58	52	**- 10.3%**	30	33	**+ 10.0%**	$164,250	$180,850	**+ 10.1%**	218	190	**- 12.8%**	9.1	7.0	**- 23.1%**
Fulton	0	0	**0.0%**	0	0	**0.0%**	—	—	**—**	0	0	**0.0%**	—	—	**—**
Hamilton	14	10	**- 28.6%**	4	3	**- 25.0%**	$442,500	$512,000	**+ 15.7%**	43	25	**- 41.9%**	11.0	5.7	**- 48.2%**
Herkimer	5	3	**- 40.0%**	0	0	**0.0%**	—	—	**—**	6	16	**+ 166.7%**	2.4	12.8	**+ 433.3%**
Lewis	0	0	**0.0%**	0	0	**0.0%**	—	—	**—**	0	2	**—**	—	2.0	**—**
Oneida	0	0	**0.0%**	0	0	**0.0%**	—	—	**—**	1	5	**+ 400.0%**	0.7	5.0	**+ 614.3%**
Saratoga	5	3	**- 40.0%**	8	3	**- 62.5%**	$389,500	$1,005,000	**+ 158.0%**	23	12	**- 47.8%**	7.9	3.1	**- 60.8%**
St Lawrence	4	5	**+ 25.0%**	2	1	**- 50.0%**	$86,500	$210,000	**+ 142.8%**	19	15	**- 21.1%**	8.6	4.6	**- 46.5%**
Warren	3	4	**+ 33.3%**	3	1	**- 66.7%**	$307,970	$241,000	**- 21.7%**	17	14	**- 17.6%**	7.7	4.2	**- 45.5%**
Washington	1	0	**- 100.0%**	0	0	**0.0%**	—	—	**—**	3	7	**+ 133.3%**	2.1	7.0	**+ 233.3%**
Other	0	0	**0.0%**	0	0	**0.0%**	—	—	**—**	0	0	**0.0%**	—	—	**—**