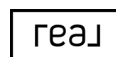


ANNUAL MARKET TRENDS

Sandpoint's #1 Boutique Real Estate Team



2025 | NORTH IDAHO



MARKET REVIEW

by Ben Geanetta, REALTOR® | (208) 400-6162

In 2025, the Sandpoint housing market continued to move at a slower, more deliberate pace, even as mortgage rates showed modest downward trends. Inventory steadily increased throughout the year, giving buyers more choices and reducing the urgency that defined earlier market cycles. As a result, overall pricing remained largely stagnant, with appreciation varying by price point rather than across the board.

What became increasingly clear was a noticeable split in the market. Homes priced below \$850,000 consistently sold faster and closer to their asking price, supported by stronger buyer demand and greater affordability. Properties above \$850,000, however, experienced longer days on market and required more strategic preparations and patience to achieve a sold transaction.

Overall, 2025 reinforced the importance of realistic pricing, strong presentation, and understanding where actual buyer demand exists in the Sandpoint market.

MARKET OUTLOOK

by Nedra Kanavel, Associate Broker | (208) 266-6959

The North Idaho real estate market is poised for continued stability in 2026. While dramatic shifts are unlikely, gradual improvements in affordability and inventory will create a more balanced environment for both buyers and sellers.

Buyers can anticipate modest relief from slightly lower interest rates, with forecasts suggesting 30-year fixed mortgages averaging around 6% to 6.3% nationally and similarly in Idaho. This easing, combined with a slight increase in available inventory, driven by new listings and normalizing supply, will provide more options and negotiating leverage without overwhelming the market.

Importantly, a market crash is not expected. Strong underlying demand, fueled by ongoing population growth, remote work trends, and the region's unparalleled lifestyle appeal, will support property values. Prices are projected to remain steady or appreciate modestly, aligning with broader Idaho and national trends of low single-digit growth.

For sellers, increased competition may require strategic pricing and presentation, yet pent-up buyer demand will help sustain values. Overall, 2026 promises a healthy, resilient market that rewards informed decision-making.

Staging That Sells

by Lindsay Booze, Northern Gem Home Staging | (208) 620-9735

Home staging is important as it helps buyers visualize living in the space and understand how rooms function. Well-staged homes often sell faster and for more money because staging increases the perceived value of a home. Before putting a home on the market, homeowners should declutter, depersonalize, and complete needed repairs to present a clean, neutral environment.

It is also important to deep clean and address odors, lighting, and curb appeal so the first impression is strong. One effective tip is to remove excess furniture and arrange remaining pieces to highlight room size and flow. A second tip is to use neutral colors, simple décor, and consistent styling to appeal to a wide range of buyers. A third tip is to enhance lighting by opening curtains, adding lamps, and using brighter bulbs to make spaces feel inviting.

Overall, staging helps buyers focus on a home's best features and reinforces a higher perceived value, making it a smart step before listing.

MARKET AT-A-GLANCE

	2024	2025	
*AVG SALES PRICE	644,898	697,631	Data in this chart is reflecting the 3 northern counties
*MEDIAN SALES PRICE	523,520	547,538	
*MEDIAN PRICE/SQFT	298	307	
*DAYS ON MARKET	100	100	
CLOSED SALES	4728	4891	

*Indicates a rolling 12-month calculation. Statistics compiled using residential sales reported in the CDA MLS database for the date ranges through 1/1/2024 - 12/31/2025, and while deemed reliable, this information is not guaranteed. If you are currently working with another agent, this is not intended to be a solicitation.

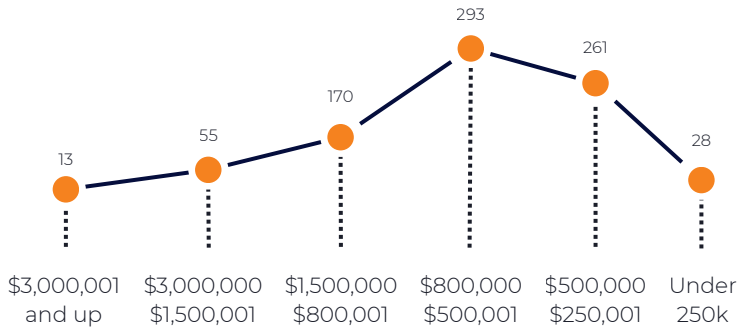
DIRECTORY

- 04 Bonner County
- 05 Boundary County
- 06 Kootenai County
- 07 Sandpoint | Dover
- 08 *Sellers, Buyers, and Home Inspections*
- 09 Schweitzer Mountain
- 10 Sagle | Cocolalla
- 11 Hope | Clark Fork
- 12 Bonners Ferry
- 13 *Homeowner Insurance is Changing.*
- 14 New Construction, North Idaho
- 15 Priest River/Lake
- 16 Coeur d'Alene | Hayden
- 17 Athol | Rathdrum
- 18 *Modern Marketing.*
- 19 *Roof Make or Break A Home Sale*
- 20-23 Significant Sales



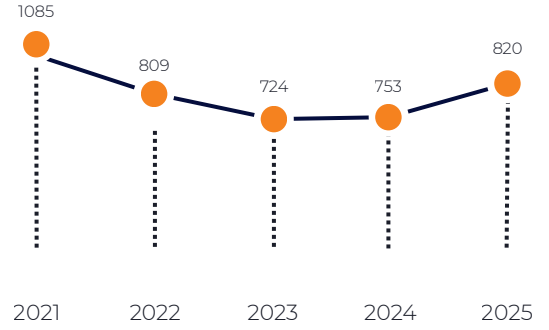
RESIDENTIAL *homes* closed : 2025

by price point



RESIDENTIAL

units sold



AVERAGE
DAYS ON MARKET

108 days

2024: 97 days

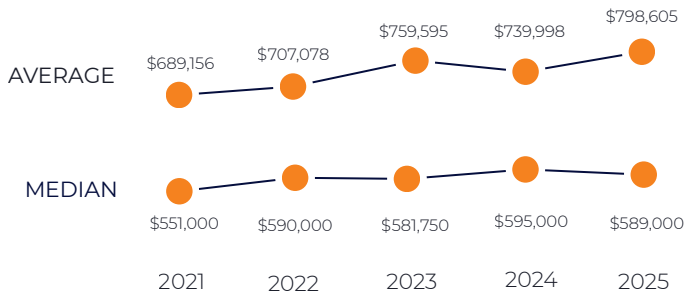
MONTHS
SUPPLY

7.3 months

2024: 6.9 months

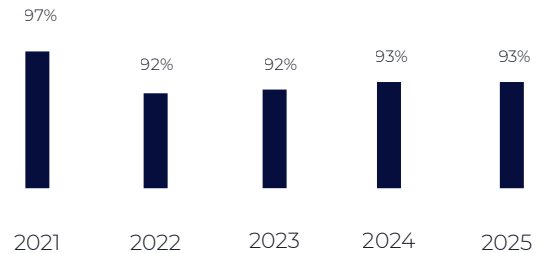
AVERAGE & MEDIAN *sales price*

residential



AVERAGE SOLD PRICE

original list price to sold price



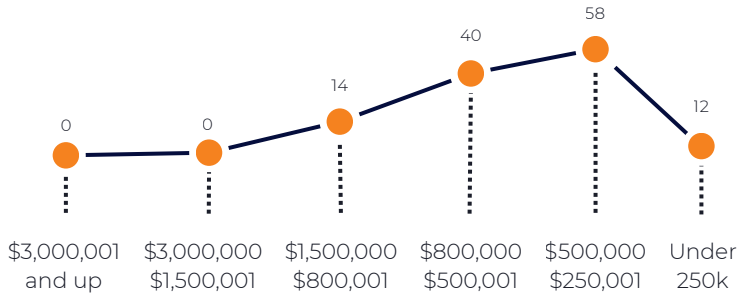
TOTAL GROSS

sales volume



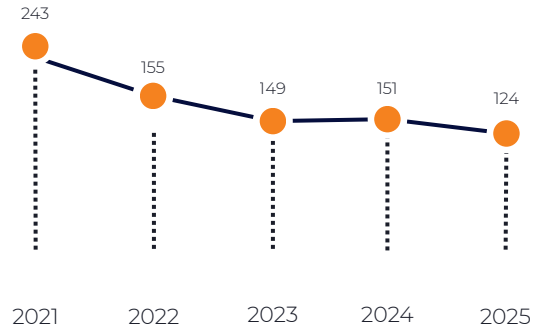
RESIDENTIAL *homes* closed : 2025

by price point



RESIDENTIAL

units sold



AVERAGE
DAYS ON MARKET

101 days

2024: 112 days

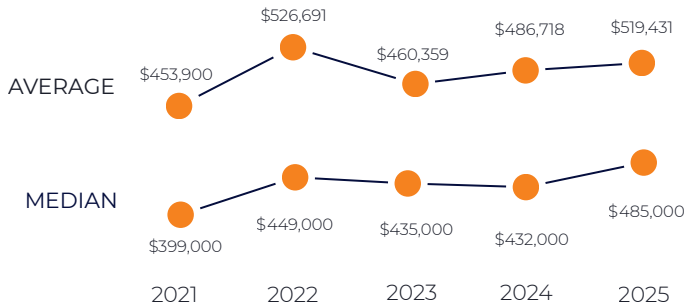
MONTHS
SUPPLY

6.3 months

2024: 5.7 months

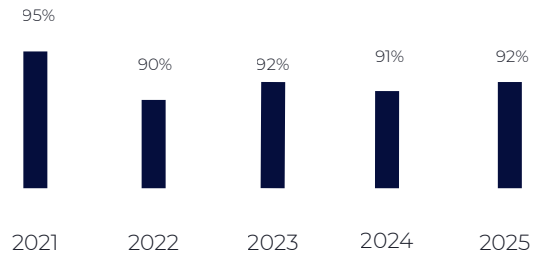
AVERAGE & MEDIAN *sales price*

residential



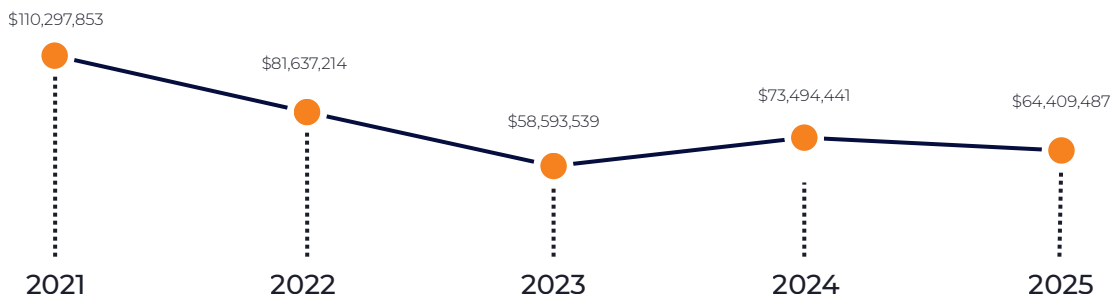
AVERAGE SOLD PRICE

original list price to sold price



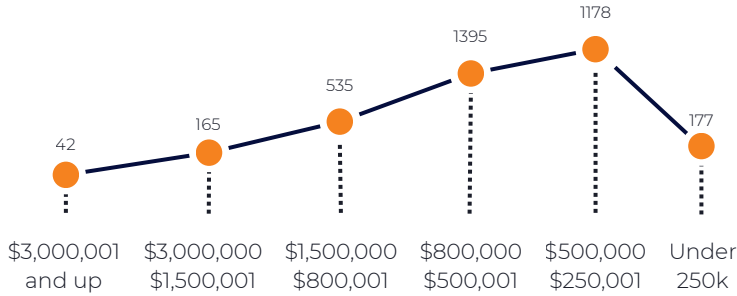
TOTAL GROSS

sales volume



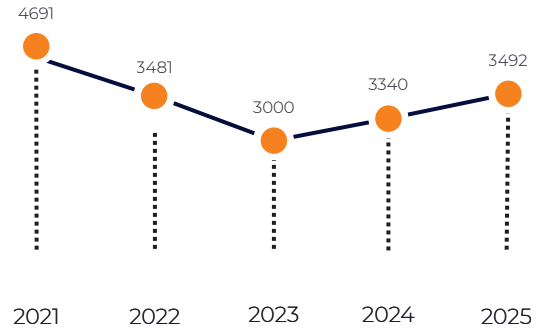
RESIDENTIAL *homes* closed : 2025

by price point



RESIDENTIAL

units sold



AVERAGE
DAYS ON MARKET

100 days

2024: 97 days

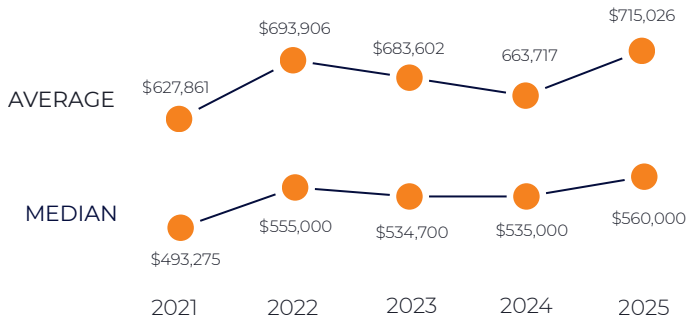
MONTHS
SUPPLY

3.6 months

2024: 3.5 months

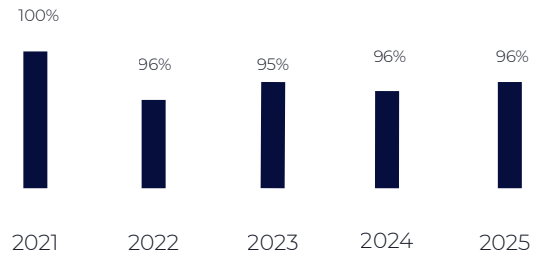
AVERAGE & MEDIAN *sales price*

residential



AVERAGE SOLD PRICE

original list price to sold price



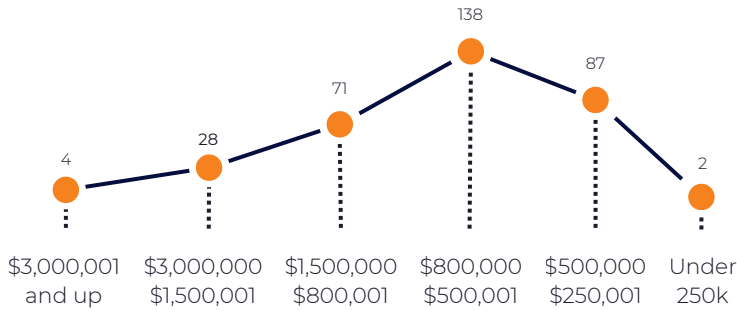
TOTAL GROSS

sales volume



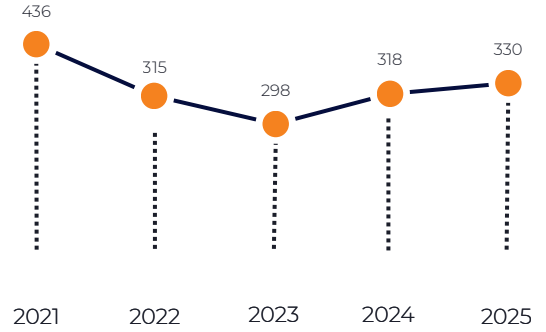
RESIDENTIAL *homes* closed : 2025

by price point



RESIDENTIAL

units sold



AVERAGE
DAYS ON MARKET

114 days

2024: 96 days

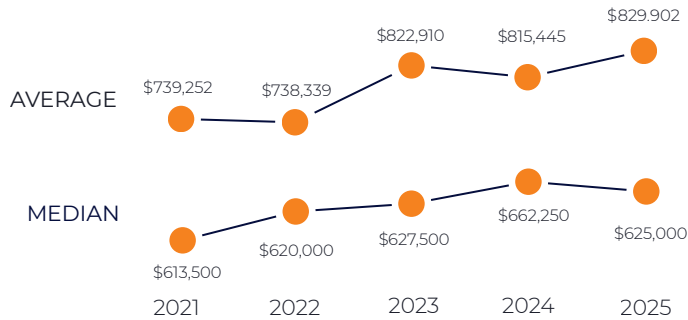
MONTHS
SUPPLY

4.5 months

2024: 4.4 months

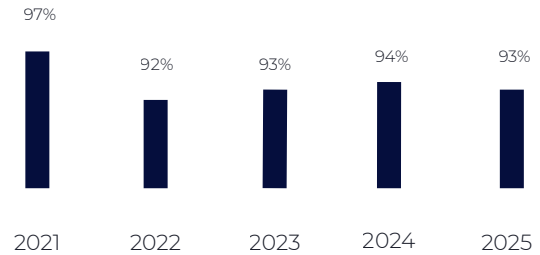
AVERAGE & MEDIAN *sales price*

residential



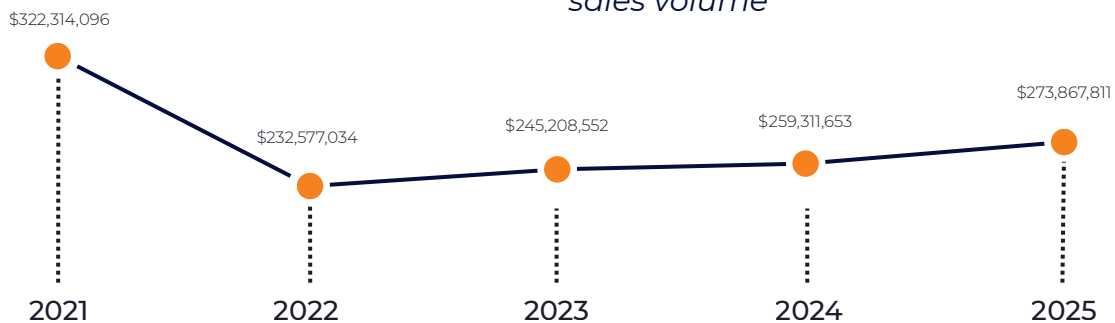
AVERAGE SOLD PRICE

original list price to sold price



TOTAL GROSS

sales volume



How Sellers Can Win, 2026

by Whitney Pappas, Associate Broker (208) 266-6900

As we move into 2026, successful home sales are less about timing the market and more about preparation, positioning, and strategy. Buyers are thoughtful, well-informed, and selective, which means homes that are priced appropriately and presented well from day one tend to perform the strongest.

Homeowners can best position themselves for a successful sale by focusing on three key areas: condition, pricing, and presentation. Taking care of deferred maintenance, addressing inspection-related concerns early, and making minor, thoughtful updates can go a long way in building buyer confidence. Pricing accurately from the start, based on current market data rather than past highs, helps generate early interest and avoids the stagnation that can come from overpricing.

Equally important is how a home is marketed. Professional photography, clear and intentional messaging, and targeting the right buyer all contribute to creating momentum. In 2026, the homes that stand out are the ones that feel well cared for, thoughtfully marketed, and realistically priced.

With proper preparation and a clear strategy, sellers can still achieve strong results, even in a more balanced, competitive market.

Moldy Attics: How to Keep It Healthy

by Matt Abbott, Owner of Northern Home Inspections | (208) 304-7417

Living in the North Idaho Panhandle is a unique experience, and our homes require a specific kind of care to stay healthy through our long winters. While many believe attic mold is a summertime heat issue, in our region, it's actually a wintertime "wellness" concern. By understanding how your attic breathes, you can protect your home's integrity and your family's health.

The key to a healthy attic is proper moisture management. I often find bathroom fans that were improperly installed. They are designed to exhaust moisture completely outside, but often end up dumping that air into the attic instead. When that warm air meets a cold roof deck, it creates "attic rain." This isn't just a maintenance headache; it's a preventable defect that can lead to mold and structural rot if left unchecked.

The goal is to keep your attic air as fresh as the Idaho outdoors. When plumbing vents or bathroom fans aren't venting correctly, it can impact the air quality throughout the entire house, especially in homes where ductwork runs through the attic. Ensuring these systems are sealed and venting properly is one of the best things you can do for your family's respiratory health.

Pro-Tip for Homeowners: Think of your attic as the "lungs" of your home. To keep them clear, you want plenty of ventilation, whether it's ridge, gable, or soffit vents. Take a quick peek in your attic this winter. If you see dark staining or disconnected hoses, it's a simple fix that prevents a major repair down the road. A healthy home shouldn't "sweat" in the winter; it should stay cool, dry, and protected.

How Buyers Can Win, 2026

by Kortney Leavitt, REALTOR® | (208) 203-8603

Buying a home in Sandpoint is rarely just about the house. It's about lifestyle, timing, and the next chapter for you and your family.

Buyers who succeed in 2026 prepare early and surround themselves with the right team to support the journey. In a market as unique as Sandpoint, with a wide range of property types and lifestyles, having clarity around the type of home you want, the area that fits your lifestyle, and your spending comfort creates a strong foundation, even as priorities evolve.

Preparing early with a full pre-approval is key. When the right home comes along, being ready allows you to act confidently instead of reacting under pressure. Most sellers will not entertain an offer without one.

Financial readiness also means understanding costs during escrow, so decisions can be made without stress. Flexibility matters as timelines, seasonal shifts, and property nuances often influence outcomes. Inspections remain essential to provide clarity beyond first impressions and protect your investment.

By preparing early, getting pre-approved, working with the right real estate team, and remaining flexible with timelines and expectations while staying focused on the bigger picture, you can find the perfect home for you.



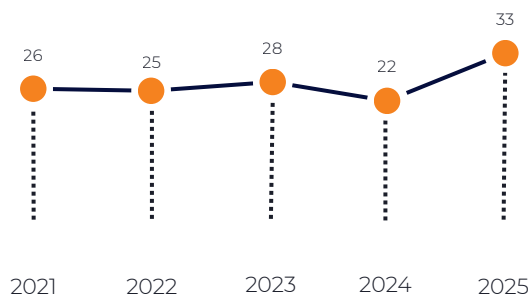
RESIDENTIAL *homes* closed : 2025

by price point



RESIDENTIAL

units sold



AVERAGE
DAYS ON MARKET

155 days

2024: 155 days

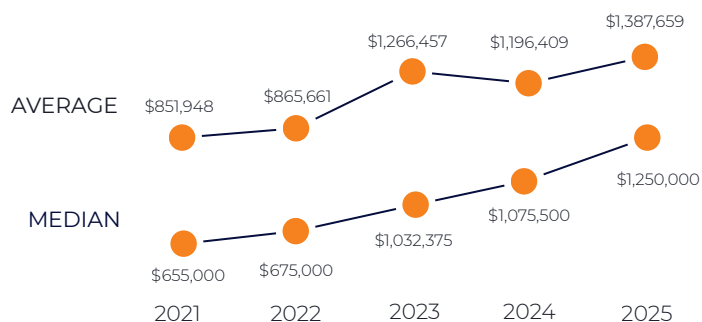
MONTHS
SUPPLY

10.1 months

2024: 10.3 months

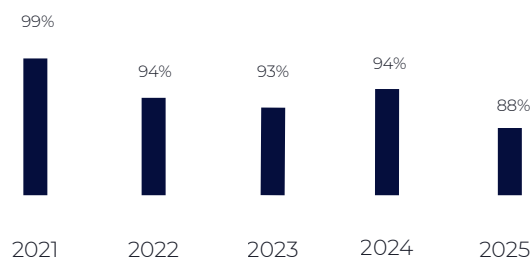
AVERAGE & MEDIAN *sales price*

residential



AVERAGE SOLD PRICE

original list price to sold price



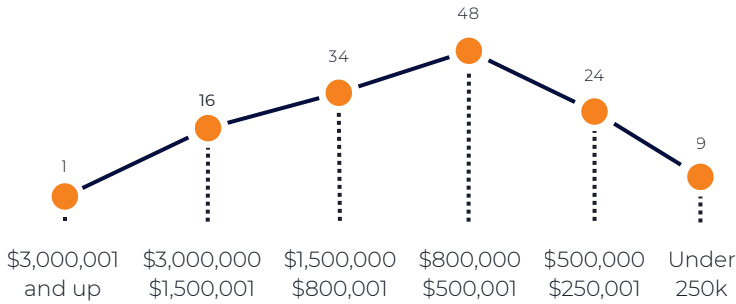
TOTAL GROSS

sales volume



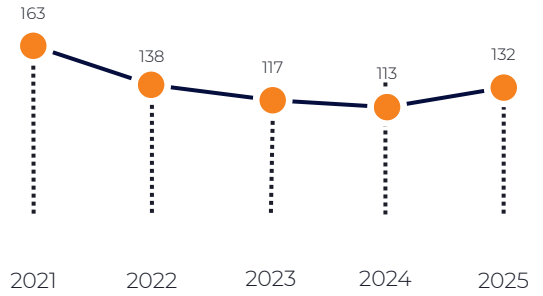
RESIDENTIAL *homes* closed : 2025

by price point



RESIDENTIAL

units sold



AVERAGE
DAYS ON MARKET

99 days

2024: 101 days

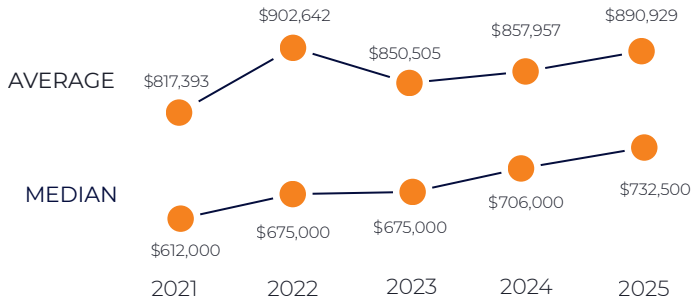
MONTHS
SUPPLY

6.6 months

2024: 6.6 months

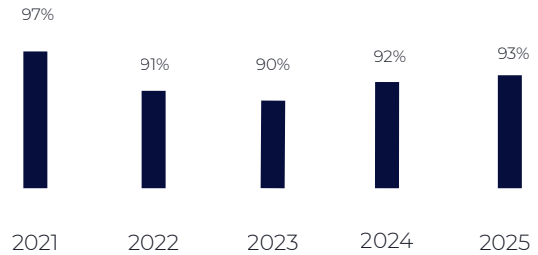
AVERAGE & MEDIAN *sales price*

residential



AVERAGE SOLD PRICE

original list price to sold price



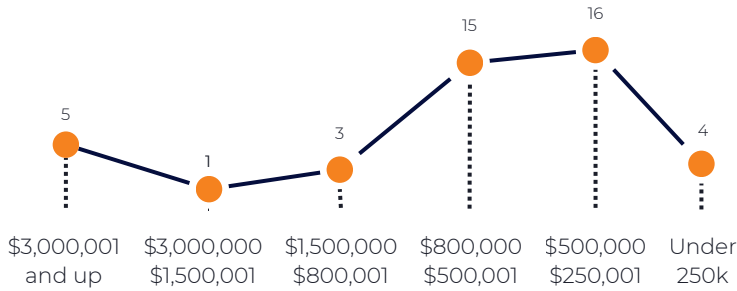
TOTAL GROSS

sales volume



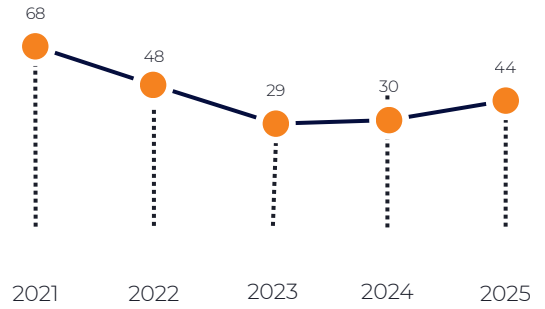
RESIDENTIAL homes closed : 2025

by price point



RESIDENTIAL

units sold



AVERAGE DAYS ON MARKET

138 days

2024: 1081 days

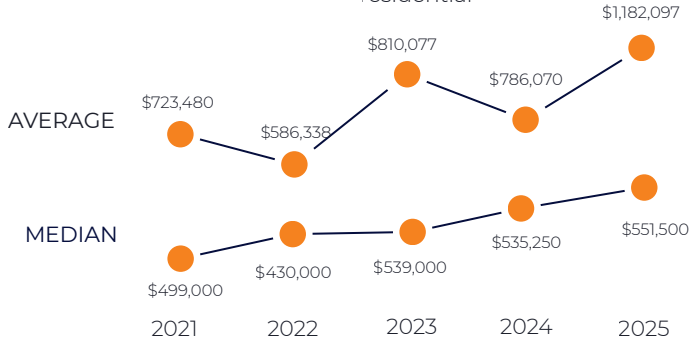
MONTHS SUPPLY

8.0 months

2024: 9.4 months

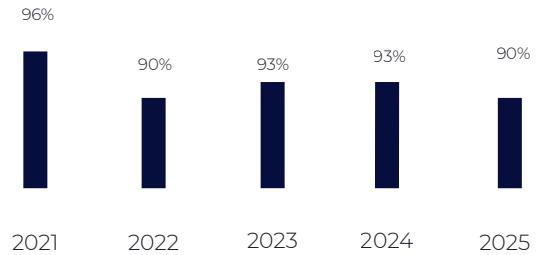
AVERAGE & MEDIAN sales price

residential



AVERAGE SOLD PRICE

original list price to sold price



TOTAL GROSS

sales volume



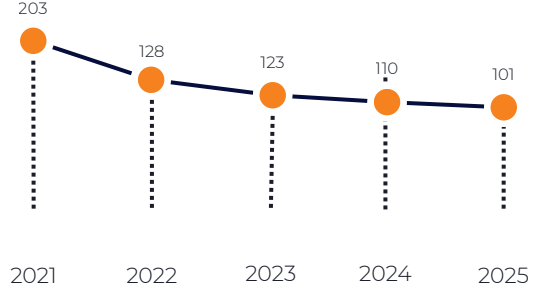
RESIDENTIAL *homes* closed : 2025

by price point



RESIDENTIAL

units sold



AVERAGE
DAYS ON MARKET

103 days

2024: 115 days

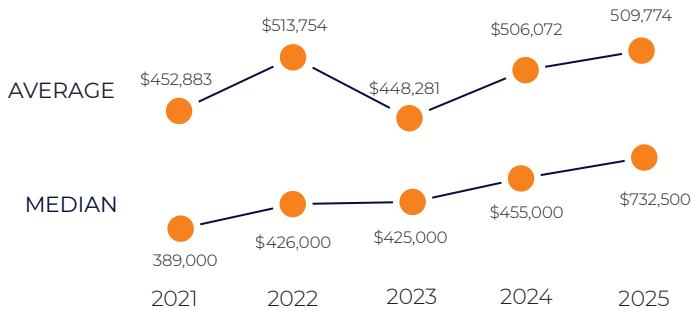
MONTHS
SUPPLY

6.3 months

2024: 5.2 months

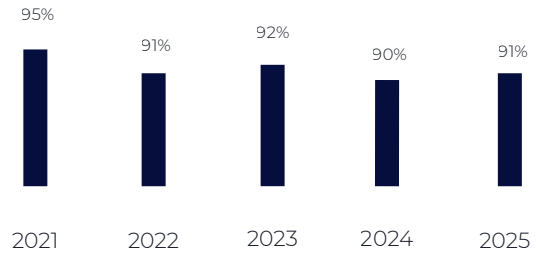
AVERAGE & MEDIAN *sales price*

residential



AVERAGE SOLD PRICE

original list price to sold price



TOTAL GROSS

sales volume



The State of Insurance

as Seen by a North Idaho Local Insurance Agent

by John Nish, Owner, Farm Bureau Insurance of North Idaho | (208) 408-1446

Insurance works on a foundation of reserves. Government regulators require that every policy issued by insurance carriers maintain a certain level of reserves to cover routine claims, large losses, and even catastrophic events. In some states, such as California, regulators require especially high reserve levels but have not allowed carriers to raise rates enough to replenish those reserves. As a result, national insurance carriers have taken significant financial hits. In 2024, catastrophic events such as Hurricane Helene and Hurricane Milton in the southern United States caused billions of dollars in losses. In 2025, the fires in Pacific Palisades, California added billions more in claims, further straining insurance company reserves.

Because carriers are required to rebuild those reserves, they are also re-evaluating their overall risk exposure. That means taking a hard look at where and how they do business. For North Idaho, this has real consequences. National carriers are increasingly trying to avoid higher-risk areas, particularly those with elevated wildfire exposure. In Idaho, properties are evaluated using several rating systems, including the Fire Protection Class established by the ISRB Idaho Surveying and Rating Bureau, as well as wildfire risk or "fire line" scores. These scores take into account slope, forest density, access, and a parcel's geographic location. When those risk indicators are high, national carriers often choose to reduce or eliminate coverage altogether.

This shift has led many national insurers to pull back from higher-risk areas of North Idaho. Fortunately, as a locally owned Farm Bureau Insurance agency, we have a different perspective. Farm Bureau Insurance of Idaho is an Idaho-based company, focused on Idaho risks. We are not directly impacted by hurricanes in the South or earthquakes along the West Coast. Because of this local focus, we are often able to consider risks that national carriers will not, especially when those risks can be properly evaluated and managed.



In today's insurance market, it is more important than ever for buyers to speak with a knowledgeable local insurance agent before making an offer on a property. Or, at least before closing on a property. Homes advertised as "off-grid" can be extremely difficult, if not impossible, to insure. Older manufactured homes are challenging but sometimes insurable, while single-wide trailers in high-fire-risk areas are among the hardest to insure. The bottom line is simple: before you commit to a purchase, make sure the home is insurable. A local North Idaho insurance agent who understands the area can help you avoid costly surprises.

What This Means for Buyers and Sellers in Sandpoint

by Ben Geanetta, REALTOR® (208) 400-6162

Not long ago, homeowner's insurance was a formality. Today, in North Idaho, it has become one of the most important factors in whether a real estate transaction moves forward or falls apart.

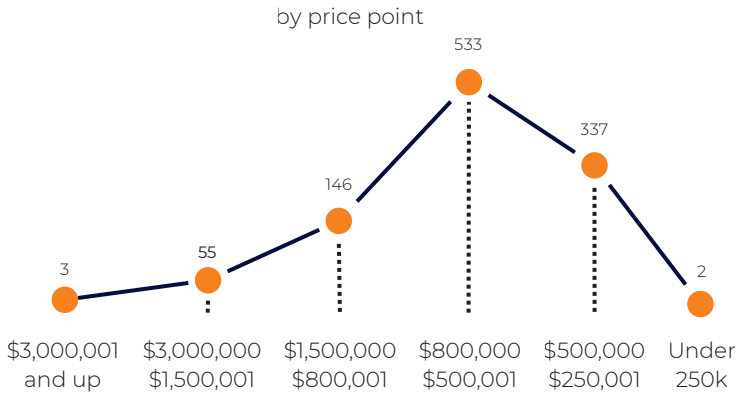
Insurance carriers are tightening guidelines, especially in areas with elevated wildfire exposure. A home that looks perfect on paper can still be flagged as high-risk due to location, access, vegetation, or active fire conditions. And without insurance, a buyer cannot obtain a mortgage.

For buyers, this means insurance needs to be addressed early. Waiting until the final week before closing can leave you exposed if coverage is delayed, denied, or suddenly pulled. I advise buyers to contact a local insurance agent as soon as they go under contract so we can identify potential issues before other contingencies are removed.

From a contract standpoint, The Realtor should take steps to protect buyers by addressing insurance directly in the offer. In some instances, that means adding language that allows a buyer to exit the contract if suitable coverage cannot be secured or is unreasonably high. It also means ensuring insurance is not automatically removed as a contingency late in the process, when options are limited, and risk is highest.

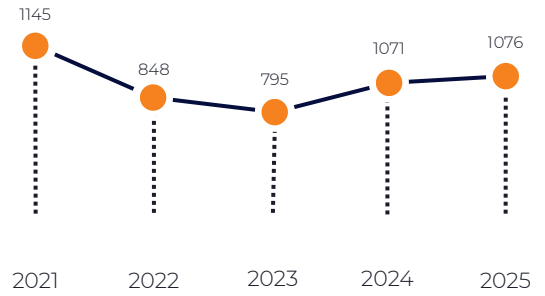
For sellers, insurance availability directly impacts marketability. If a property is difficult to insure, the buyer pool shrinks, sometimes dramatically. That can affect pricing, negotiations, and time on market. Sellers who proactively understand their insurance options are better positioned to avoid surprises and keep deals moving forward. It's important to remember that just because you have insurance now doesn't mean the buyer will be able to obtain a new policy, even with your current carrier.

RESIDENTIAL *homes* closed : 2025



RESIDENTIAL

units sold



AVERAGE
DAYS ON MARKET

165 days

2024: 146 days

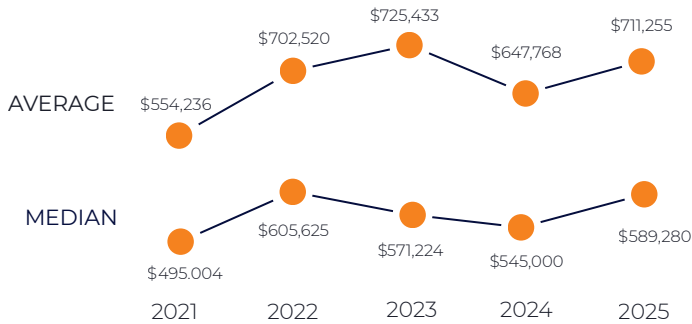
MONTHS
SUPPLY

4.5 months

2024: 4.4 months

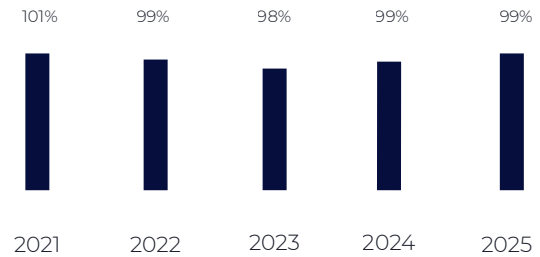
AVERAGE & MEDIAN *sales price*

residential



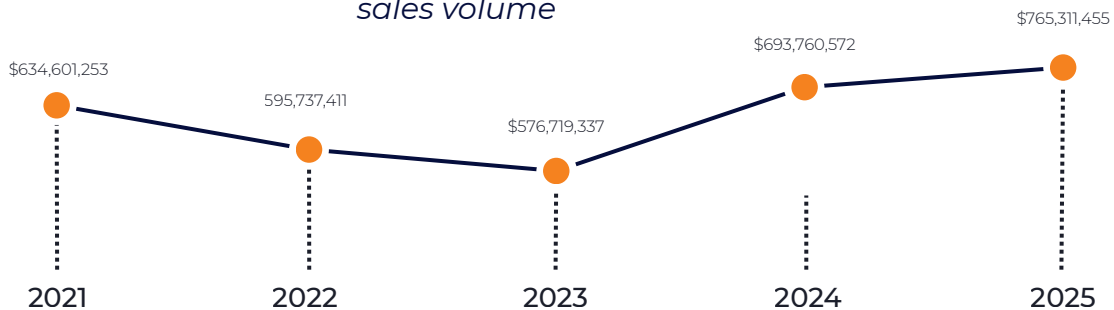
AVERAGE SOLD PRICE

original list price to sold price



TOTAL GROSS

sales volume



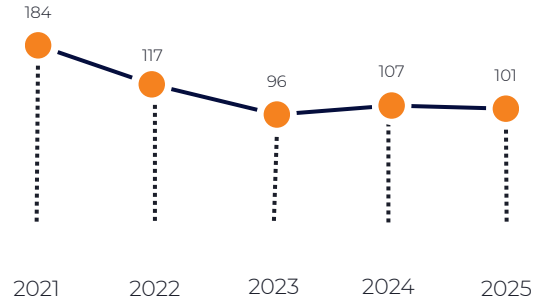
RESIDENTIAL *homes* closed : 2025

by price point



RESIDENTIAL

units sold



AVERAGE
DAYS ON MARKET

99 days

2024: 105 days

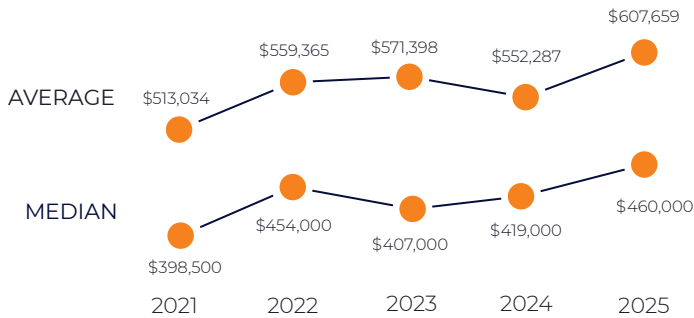
MONTHS
SUPPLY

5.5 months

2024: 6.0 months

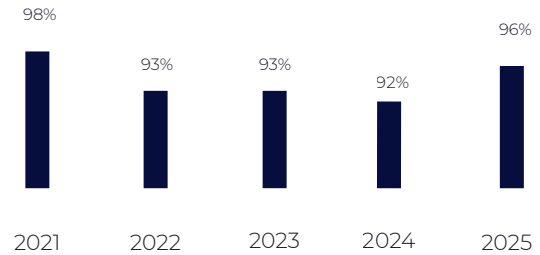
AVERAGE & MEDIAN *sales price*

residential



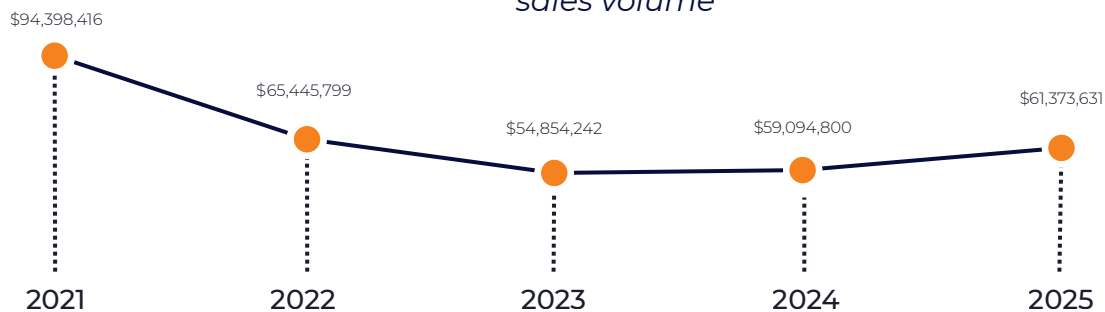
AVERAGE SOLD PRICE

original list price to sold price



TOTAL GROSS

sales volume



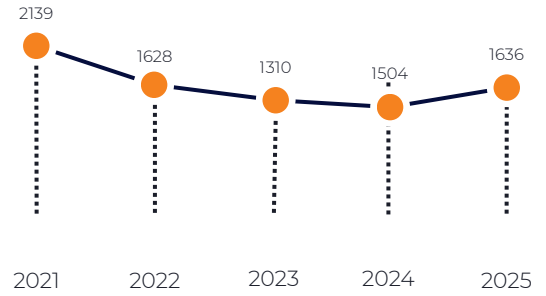
RESIDENTIAL homes closed : 2025

by price point



RESIDENTIAL units sold

units sold



AVERAGE DAYS ON MARKET

104 days

2024: 90 days

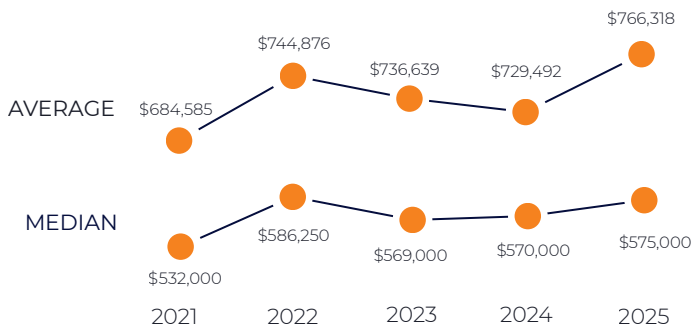
MONTHS SUPPLY

4.1 months

2024: 4.3 months

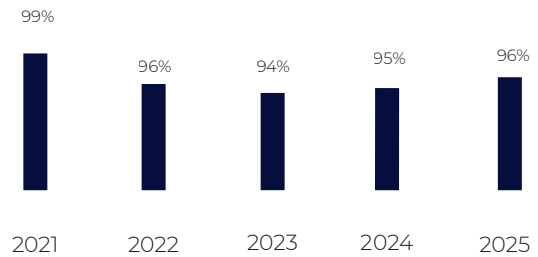
AVERAGE & MEDIAN sales price

residential



AVERAGE SOLD PRICE

original list price to sold price



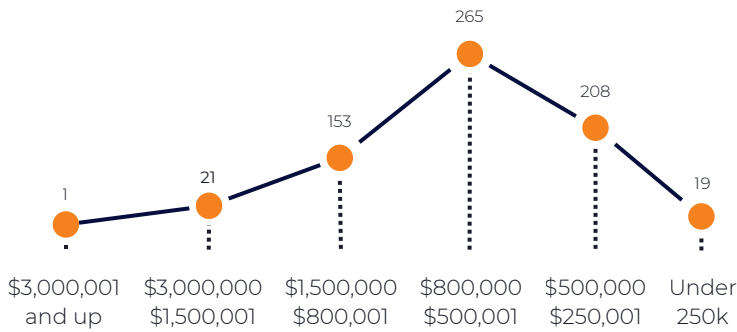
TOTAL GROSS

sales volume



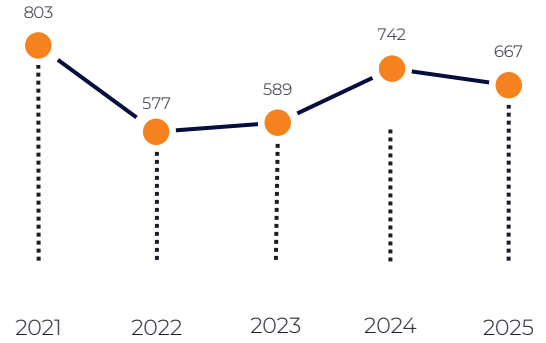
RESIDENTIAL homes closed : 2025

by price point



RESIDENTIAL

units sold



AVERAGE
DAYS ON MARKET

121 days

2024: 118 days

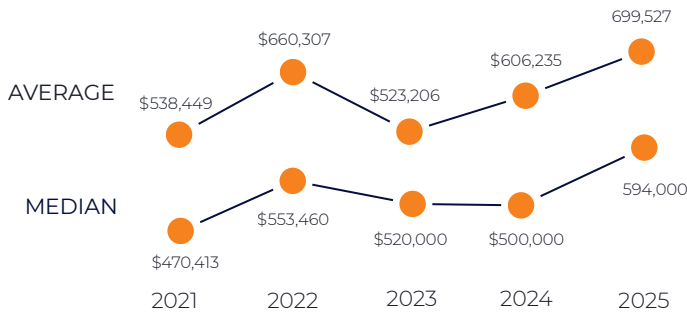
MONTHS
SUPPLY

3.5 months

2024: 3.0 months

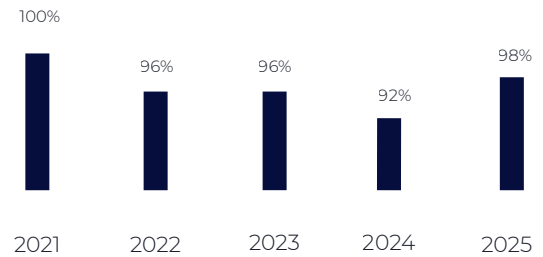
AVERAGE & MEDIAN sales price

residential



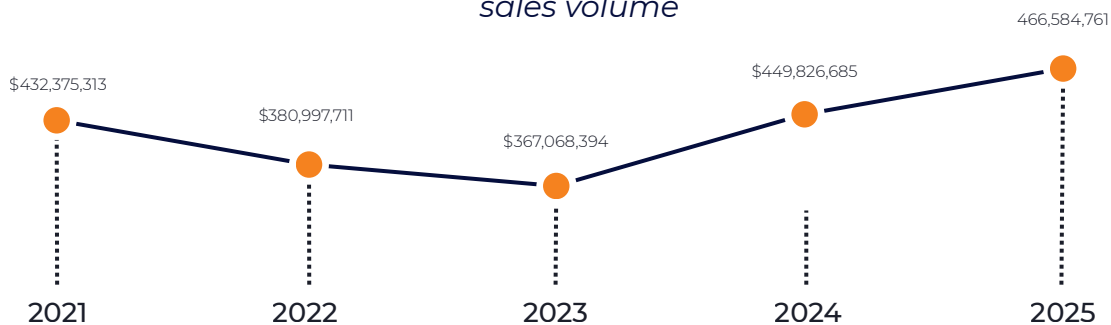
AVERAGE SOLD PRICE

original list price to sold price



TOTAL GROSS

sales volume



Modern Marketing Starts With Media

by Soma Gulick, Keyframes Media | (208) 597-7886

In today's market, the first showing almost always happens online. Before anyone schedules a tour, they have already studied the photos and often watched a video. That first impression matters because strong visuals do more than document a home. They shape how a buyer feels, how seriously they take the listing, and whether they decide to take the next step.

One of the most common questions we hear before a shoot is, "Are you going to notice all the little imperfections?"

Probably not. Small imperfections are normal, and our job is not to present a home as flawless. Our job is to understand how the home lives and translate that honestly and beautifully through the media. What matters most is the overall feel: open, clean, and welcoming. Preparation helps create that feeling, but perfection is not the goal.

Preparing for the photo session

The goal is balance. Homes photograph best when they are decluttered but not empty.

A few simple steps make the biggest difference:

- Clear countertops and surfaces
- Put away personal items
- Open curtains and blinds to bring in natural light
- Focus on a deep clean, especially floors, windows, and main living areas

If you want an easy, step-by-step prep checklist, use your phones camera and scan the QR code.



Why social media is part of the process

Homeowners sometimes ask, "Why is my agent filming social media videos of my house?" The answer is reach. Social media creates organic exposure, builds early interest, and helps direct buyers back to the full listing presentation.

In the National Association of REALTORS® 2025 Technology Survey, social media was the top lead-generating technology tool, with 39% of respondents saying it produced their highest number of quality leads.

More than photos

Professional real estate media goes beyond standard photos. Each tool plays a role in helping a listing stand out and helping buyers make confident decisions before they ever step inside.

- Matterport tours help buyers understand layout and flow before touring
- Social media video expands organic reach and drives attention back to the listing
- MLS video adds emotion and strengthens the overall presentation
- Drone imagery shows scale, surroundings, and context
- Twilight photos help a listing pop online, especially as a cover image

Used together, these tools increase visibility, create clarity for buyers, and support a stronger listing launch.



Why the Roof Can Make or Break a Home Sale in Today's Market

by **Jorn Reger, CEO & Owner of SkyRight Roofing and Gutters | (208) 597-0101**

In today's market, the roof has become one of the most important components of a real estate transaction. Beyond protecting the home, a roof now plays a major role in inspections, insurance approval, and final negotiations.

For sellers, a well-maintained roof builds confidence. Simple steps like replacing missing roofing, addressing active leaks, cleaning debris (often moss on shingle roofs and tree debris on metal roofs), and documenting past repairs or installation dates can go a long way. Even if a roof is older, showing that it has been cared for often reduces buyer concerns and inspection fallout.

Insurance has changed significantly when it comes to roofs. Many buyers are discovering that insurance companies will not insure homes with older roofs, or they require replacement shortly after closing. In some cases, current homeowners are being forced to replace roofs simply to maintain coverage. This makes roof age and condition something to discuss early, before listing or making an offer.

Repairs versus replacement is another common challenge. While repairs can make sense in certain situations, they are often more expensive than expected and don't always extend the roof's life enough to justify the cost. In many cases, buyers and sellers find that a full replacement is a cleaner, more predictable solution than negotiating multiple repairs. Make sure to call a reputable roofer to help evaluate- getting a second opinion after an inspection can be worth it!

Finally, roofs are a major point of negotiation. Buyers frequently request credits or price reductions when a roof is near the end of its life. In some situations, completing the roof before listing can lead to smoother transactions, stronger offers, and fewer last-minute surprises. When replacement isn't feasible, sellers should be prepared for realistic price adjustments to reflect the remaining roof life. Work with your REALTOR® to evaluate these points before listing or going on the buying hunt!

Sandpoint's #1 Boutique Real Estate Team



**WORK
HARD.**
Be Kind



Statistics compiled using residential sales reported in the CDA MLS database for the date ranges through 1/1/2021 - 12/31/2025, and while deemed reliable, this information is not guaranteed. If you are currently working with another agent, this is not intended to be a solicitation.

Significant Sales



395 Rincon Dr, Sandpoint, Idaho | PRESENTED BY NEDRA KANAVEL



2519 Selkirk Rd, Sandpoint, Idaho | PRESENTED BY WHITNEY PAPPAS



20 Boundless Powder, Sandpoint, Idaho | PRESENTED BY BEN GEANETTA



281 Canoe Cove, Sandpoint, Idaho | PRESENTED BY KORTNEY LEAVITT



50 Carnelian Ave, Ponderay, Idaho | PRESENTED BY BEN GEANETTA & KORTNEY LEAVITT



668 University Park Way, Sandpoint, Idaho | PRESENTED BY NEDRA KANAVAL



723 Forest Ave, Sandpoint, Idaho | PRESENTED BY BEN & WHITNEY



451 Westwood Hights, Sagle, Idaho | PRESENTED BY WHITNEY PAPPAS



251 Louie Knotts Ln, Oldtown, Idaho | PRESENTED BY WHITNEY PAPPAS



2340 Wrenco Loop, Sandpoint, Idaho | PRESENTED BY Kortney Leavitt



323 Alexander Way, Sandpoint, Idaho | PRESENTED BY BEN GEANETTA



36 Granite View, Sandpoint, Idaho | PRESENTED BY BEN GEANETTA

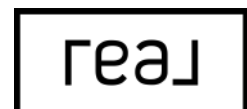


65 Graham Ave, Priest River, Idaho | PRESENTED BY WHITNEY PAPPAS



511 University Park Way, Sandpoint, Idaho | PRESENTED BY NEDRA KANAVAL

**WORK
HARD.**
Be Kind



Sandpoint's #1 Boutique Real Estate Team

Licensed in Idaho and Montana

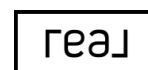


**WORK
HARD.**
Be Kind



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(208) 603-4466



301 North 1st Ave #209C
Sandpoint Idaho 83864

