

Norfolk County Property Sales, Mortgage Activity Up In 2nd Quarter

Norfolk County Register of Deeds William P. O'Donnell reports that real estate recording activity for the second quarter of 2026 (April, May, and June) reflected continued strength in overall real estate activity across Norfolk County, with increases in document recordings, property sales, and mortgage activity compared to the same period in

2025.

The Norfolk County Registry of Deeds recorded 30,055 documents during the second quarter of 2026, marking a five percent increase compared to the same period in 2025. June was the busiest month of the quarter for real estate activity, with 11,172 documents recorded, marking a seven percent increase from June 2025.

"The second quarter showed continued stability in overall real estate activity throughout Norfolk County," O'Donnell said. "Despite ongoing economic uncertainties and affordability concerns, residents and businesses continue to actively engage in the real estate market through property purchases, financing transactions, and other recorded land-related activities."

The number of deeds recorded during the second quarter of 2026, which reflect both commercial and residential real estate transfers, was 4,711, marking a five percent increase compared to the same period in

2025. Deeds recorded for consideration, representing actual sales, totaled 2,471, marking a one percent increase compared to the second quarter of 2025.

"The increase in both deed recordings and actual property sales is an encouraging sign for the Norfolk County real estate market," said O'Donnell. "While inventory challenges remain and affordability continues to be a concern for many buyers, the market continues to benefit from the strong appeal of Norfolk County communities."

The total volume of commercial and residential real estate sales during the second quarter of 2026 reached

\$2.85 billion, marking a 10 percent decrease compared to the same period in 2025. The average sale price for commercial and residential properties was \$1,152,488, marking an 11 percent decrease compared to the second quarter of 2025.

"Although overall sales volume and average sale prices declined compared to the second quarter of 2025, property values in Norfolk County remain historically high," O'Donnell said. "The continued level of sales activity demonstrates that buyers remain committed to investing in our communities despite ongoing affordability challenges."

Dr. Elliott Eisenberg, Chief Economist for GraphsandLaughs, LLC, highlighted the financial realities facing today's homebuyers. "With the median sales price of an existing single-family house at \$409,000 in the fourth quarter of 2025, as-

suming a 3.5 percent down payment and a 6.23 percent interest rate, the monthly mortgage payment would be \$2,420 per month, versus \$1,240 at the end of 2020. Add taxes, insurance, maintenance, and other costs, and the total housing cost rises to \$3,120 per month. To afford that, a buyer needs an income of \$120,800, up from just \$68,700 five years earlier."

"Despite these challenges, many homebuyers continue to move forward with their purchasing plans, which is reflected in the growth of mortgage activity during the quarter," O'Donnell added.

Mortgage activity increased during the second quarter of 2026. A total of 5,006 mortgages were recorded, marking a seven percent increase compared to the same period in 2025. Total mortgage indebted-

Cont'd On Page 11

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Norfolk County Property Sales, Mortgage Activity Up In 2nd Quarter

Cont'd From Page 6

ness rose to \$5.30 billion, a 26 percent increase from the second quarter of 2025.

"The increase in mortgage activity demonstrates that buyers and property owners continue to access financing opportunities despite higher borrowing costs than those experienced several years ago," O'Donnell said. "Strong mortgage lending activity suggests continued confidence in the long-term value of Norfolk County real estate."

The Registry continues to closely monitor foreclo-

sure activity. In the second quarter of 2026 there were 12 foreclosure deeds recorded as a result of mortgage foreclosures taking place in Norfolk County, compared to 11 recorded during the second quarter of 2025. Notices to foreclose, which represent the first step in the foreclosure process, decreased to 68 in the second quarter of 2026 compared to 74 during the same time period last year.

"While foreclosure deeds remain low this quarter, the increase in notices to foreclose is something we

are watching closely," said O'Donnell. "Foreclosure activity has a real impact on families and communities, and we want residents to know that resources are available if they are facing financial hardship."

For the past several years, the Norfolk County Registry of Deeds has partnered with Quincy Community Action Programs (617-479-8181 x376) and NeighborWorks Housing Solutions (508-587-0950) to help anyone facing challenges paying their mortgage. Another option for

homeowners is to contact the Massachusetts Attorney General's Consumer Advocacy and Response Division (CARD) at 617-727-8400.

"The second quarter results demonstrate a Norfolk County real estate market that remains active and resilient," O'Donnell said. "Increased recording activity, rising sales transactions, and continued strength in mortgage lending all point

to sustained confidence in our communities. As we move through the remainder of 2026, time will tell if this level of activity will continue."

The Norfolk County Registry of Deeds, located at 649 High St., Dedham, is the principal office for real property in Norfolk County. The Registry is a resource for homeowners, title examiners, mortgage lenders,

municipalities, and others with a need for secure, accurate, and accessible land record information.

All land record research information can be found on the Registry's website, www.norfolkdeeds.org. Residents in need of assistance can call the Registry of Deeds Customer Service Center at (781) 461-6101] email registerodonnell@norfolkdeeds.org.

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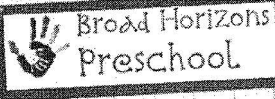
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