

Quarterly Indicators

Provided by OneKey® MLS

Westchester County

Q4-2025

The U.S. housing market showed early signs of stabilization in the fourth quarter of 2025. Average 30-year mortgage rates have trended downward since the summer, settling into the low 6% range and remaining there for the quarter, improving affordability enough to draw some buyers back into the market. Monthly existing-home sales rose in October and November, according to the National Association of REALTORS® (NAR), suggesting that momentum may be starting to build.

- Single-Family Closed Sales were up 7.2 percent to 1,107.
- Condos Closed Sales were up 10.1 percent to 306.
- Co-ops Closed Sales were down 4.6 percent to 392.

- Single-Family Median Sales Price increased 4.0 percent to \$931,125.
- Condos Median Sales Price increased 5.0 percent to \$525,000.
- Co-ops Median Sales Price increased 4.5 percent to \$230,000.

Inventory edged higher nationwide, giving buyers more options than a year ago, though supply remains below long-term norms. Home prices have continued to rise on a year-over-year basis, but the pace of appreciation has moderated in recent months. The rapid price gains seen during the pandemic have eased as the market transitions toward a slower, more sustainable rhythm. Together, these trends point to a housing market that is gradually moving toward balance.



Quarterly Snapshot

+ 4.8% **- 11.5%** **+ 5.0%**

One-Year Change in Closed Sales All Properties	One-Year Change in Homes for Sale All Properties	One-Year Change in Median Sales Price All Properties
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Residential real estate activity in Westchester County, comprised of single family properties, condominiums, and co-ops. Percent changes are calculated using rounded figures.

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Single Family Homes Market Overview

Key metrics for Single-Family Homes Only for the report quarter and for year-to-date (YTD) starting from the first of the year.



Key Metrics	Historical Sparkbars					Q4-2024	Q4-2025	Percent Change	YTD 2024	YTD 2025	Percent Change
	Q4-2021	Q4-2022	Q4-2023	Q4-2024	Q4-2025						
New Listings						870	818	- 6.0%	5,501	5,794	+ 5.3%
Pending Sales						1,004	1,002	- 0.2%	4,494	4,713	+ 4.9%
Closed Sales						1,033	1,107	+ 7.2%	4,422	4,704	+ 6.4%
Days on Market						47	42	- 10.6%	39	40	+ 2.6%
Median Pending Price						\$877,000	\$915,000	+ 4.3%	\$925,000	\$995,000	+ 7.6%
Median Sales Price						\$895,500	\$931,125	+ 4.0%	\$933,000	\$990,000	+ 6.1%
Pct. of Orig. Price Received						101.4%	101.7%	+ 0.3%	102.5%	103.2%	+ 0.7%
Housing Affordability Index						61	62	+ 1.6%	59	58	- 1.7%
Inventory of Homes for Sale						543	477	- 12.2%	--	--	--
Months Supply of Inventory						1.4	1.2	- 14.3%	--	--	--

Condos Market Overview

Key metrics for Condominiums Only for the report quarter and for year-to-date (YTD) starting from the first of the year.



Key Metrics	Historical Sparkbars					Q4-2024	Q4-2025	Percent Change	YTD 2024	YTD 2025	Percent Change
	Q4-2021	Q4-2022	Q4-2023	Q4-2024	Q4-2025	Q4-2024	Q4-2025		YTD 2024	YTD 2025	
New Listings		272	294	+ 8.1%	1,492	1,516	+ 1.6%				
Pending Sales		281	299	+ 6.4%	1,251	1,242	- 0.7%				
Closed Sales		278	306	+ 10.1%	1,201	1,200	- 0.1%				
Days on Market		42	44	+ 4.8%	42	46	+ 9.5%				
Median Pending Price		\$537,000	\$529,500	- 1.4%	\$520,000	\$529,500	+ 1.8%				
Median Sales Price		\$500,000	\$525,000	+ 5.0%	\$500,000	\$529,500	+ 5.9%				
Pct. of Orig. Price Received		100.5%	99.7%	- 0.8%	100.5%	100.0%	- 0.5%				
Housing Affordability Index		110	109	- 0.9%	110	108	- 1.8%				
Inventory of Homes for Sale		197	204	+ 3.6%	--	--	--				
Months Supply of Inventory		1.9	2.0	+ 5.3%	--	--	--				

Co-ops Market Overview

Key metrics for Co-operatives Only for the report quarter and for year-to-date (YTD) starting from the first of the year.



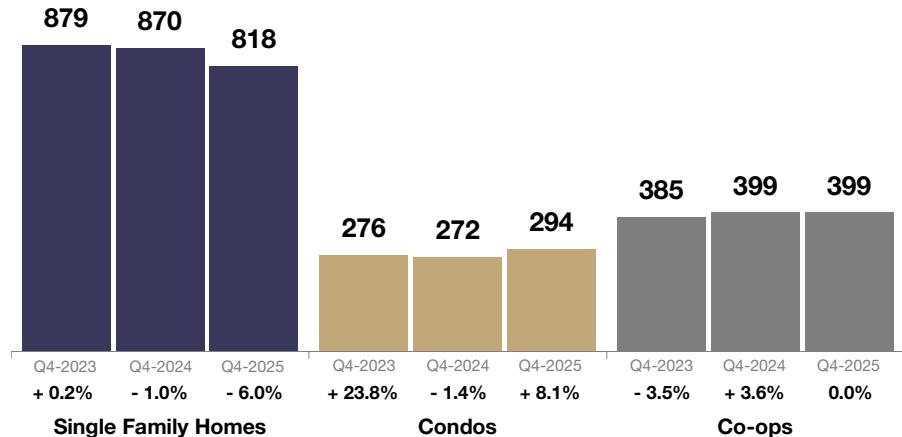
Key Metrics	Historical Sparkbars					Q4-2024	Q4-2025	Percent Change	YTD 2024	YTD 2025	Percent Change
	Q4-2021	Q4-2022	Q4-2023	Q4-2024	Q4-2025						
New Listings						399	399	0.0%	1,962	1,995	+ 1.7%
Pending Sales						365	415	+ 13.7%	1,517	1,673	+ 10.3%
Closed Sales						411	392	- 4.6%	1,508	1,589	+ 5.4%
Days on Market						54	47	- 13.0%	58	61	+ 5.2%
Median Pending Price						\$225,000	\$233,000	+ 3.6%	\$215,000	\$225,000	+ 4.7%
Median Sales Price						\$220,000	\$230,000	+ 4.5%	\$207,500	\$225,000	+ 8.4%
Pct. of Orig. Price Received						99.6%	99.7%	+ 0.1%	98.8%	98.6%	- 0.2%
Housing Affordability Index						249	250	+ 0.4%	264	255	- 3.4%
Inventory of Homes for Sale						412	338	- 18.0%	--	--	--
Months Supply of Inventory						3.3	2.4	- 27.3%	--	--	--

New Listings

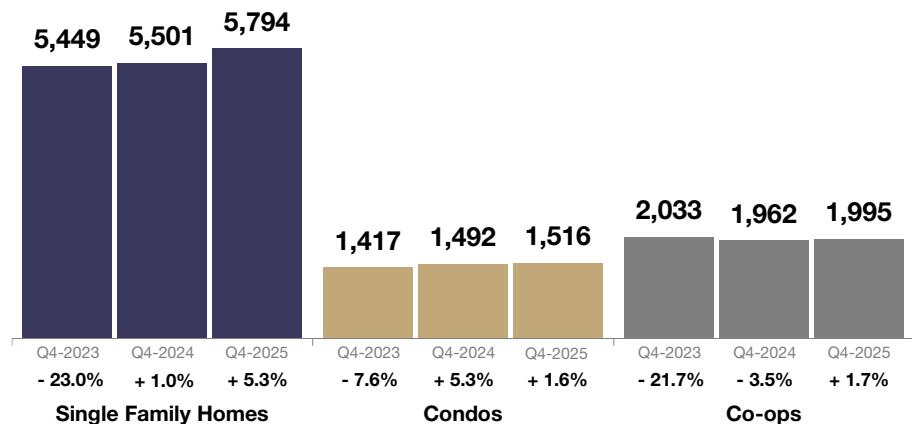
A count of the properties that have been newly listed on the market in a given quarter.

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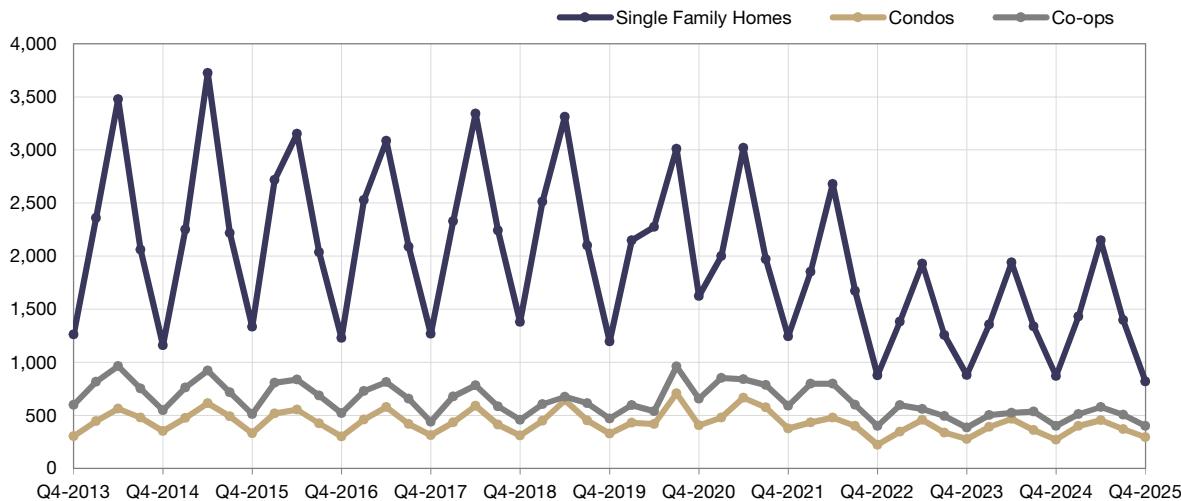
Q4-2025



Year to Date



Historical New Listings by Quarter



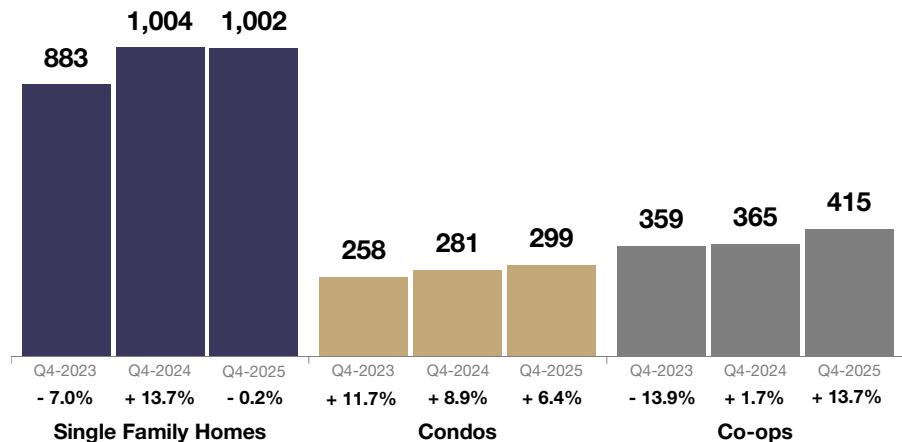
Note: If no activity occurred during a quarter, no data point is shown and the line extends to the next available data point.

Quarter	Single Family Homes	Condos	Co-ops
Q1-2023	1,384	345	595
Q2-2023	1,929	458	560
Q3-2023	1,257	338	493
Q4-2023	879	276	385
Q1-2024	1,355	392	502
Q2-2024	1,939	466	525
Q3-2024	1,337	362	536
Q4-2024	870	272	399
Q1-2025	1,430	399	512
Q2-2025	2,149	454	578
Q3-2025	1,397	369	506
Q4-2025	818	294	399

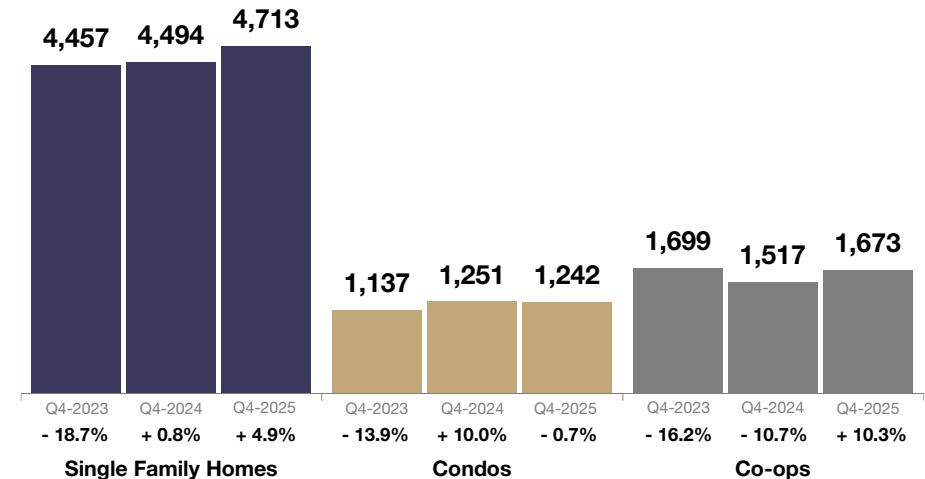
Pending Sales

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

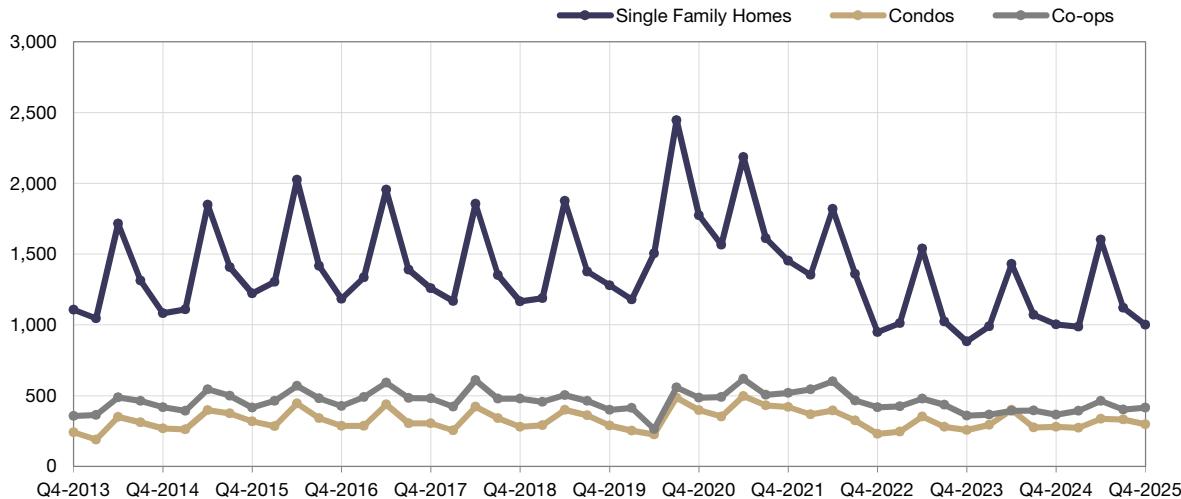
Q4-2025



Year to Date



Historical Pending Sales by Quarter



Note: If no activity occurred during a quarter, no data point is shown and the line extends to the next available data point.

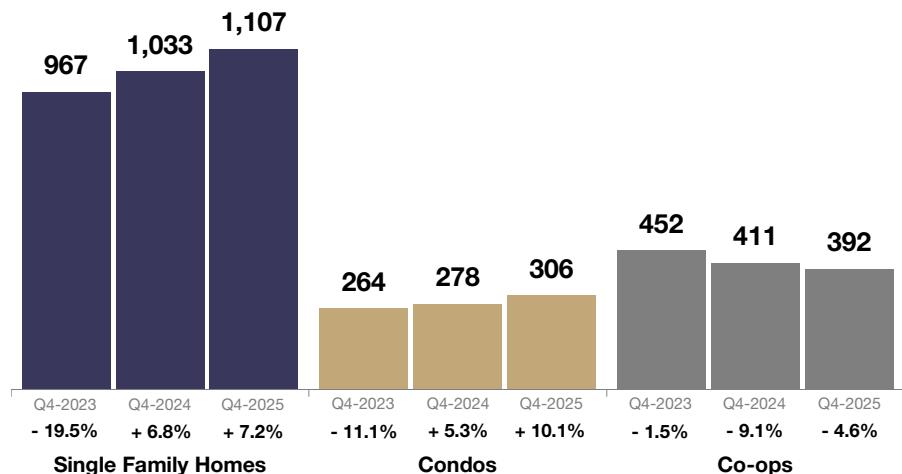
Quarter	Single Family Homes	Condos	Co-ops
Q1-2023	1,012	246	424
Q2-2023	1,538	353	479
Q3-2023	1,024	280	437
Q4-2023	883	258	359
Q1-2024	989	294	365
Q2-2024	1,431	400	392
Q3-2024	1,070	276	395
Q4-2024	1,004	281	365
Q1-2025	987	274	392
Q2-2025	1,603	336	463
Q3-2025	1,121	333	403
Q4-2025	1,002	299	415

Closed Sales

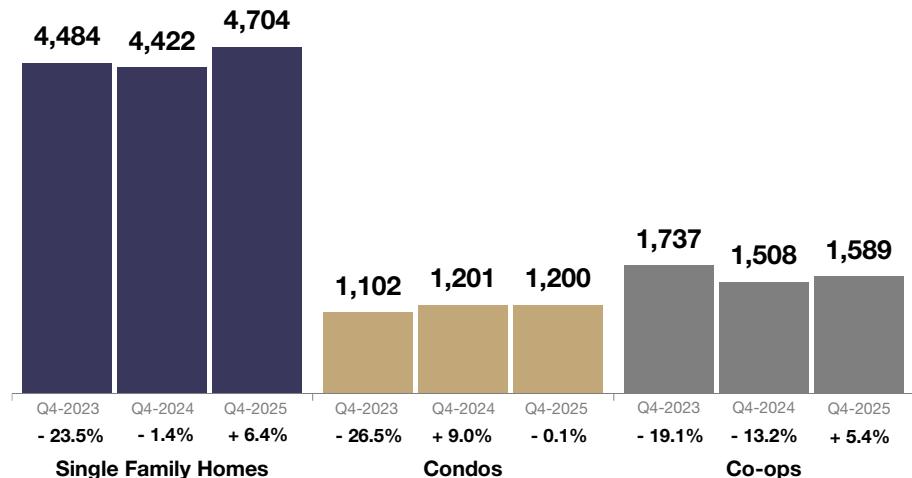
A count of the actual sales that closed in a given quarter.

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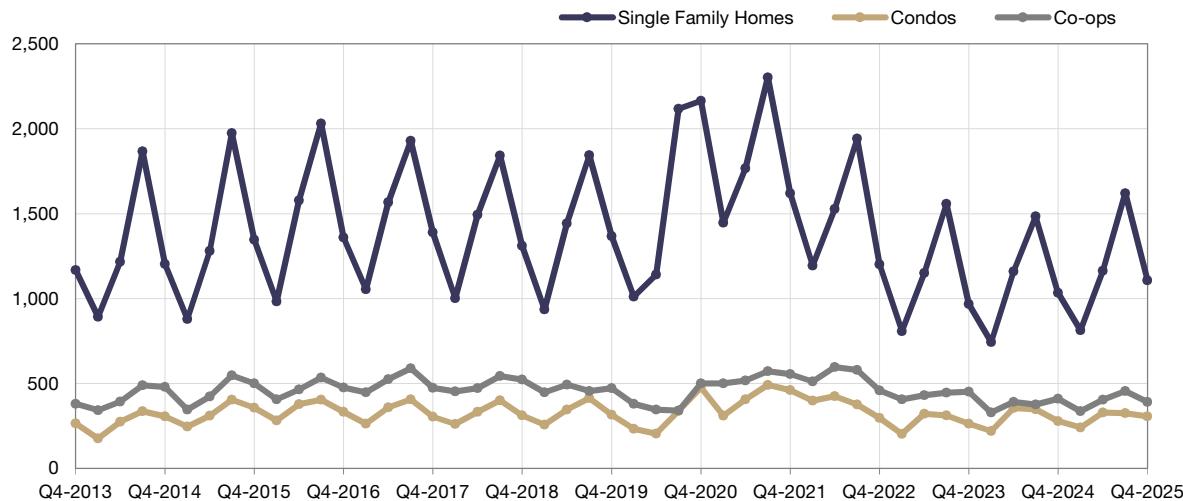
Q4-2025



Year to Date



Historical Closed Sales by Quarter



Note: If no activity occurred during a quarter, no data point is shown and the line extends to the next available data point.

Quarter	Single Family Homes	Condos	Co-ops
Q1-2023	808	203	407
Q2-2023	1,151	322	432
Q3-2023	1,558	313	446
Q4-2023	967	264	452
Q1-2024	744	220	329
Q2-2024	1,161	355	392
Q3-2024	1,484	348	376
Q4-2024	1,033	278	411
Q1-2025	814	240	337
Q2-2025	1,164	329	405
Q3-2025	1,619	325	455
Q4-2025	1,107	306	392

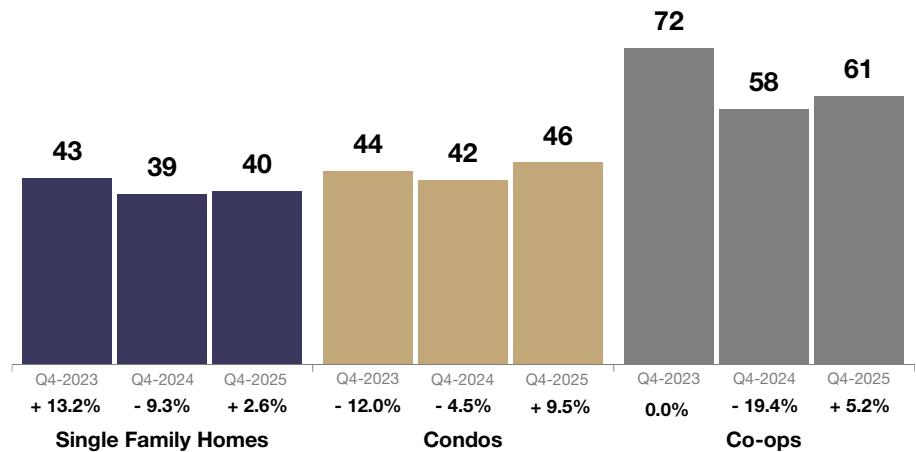
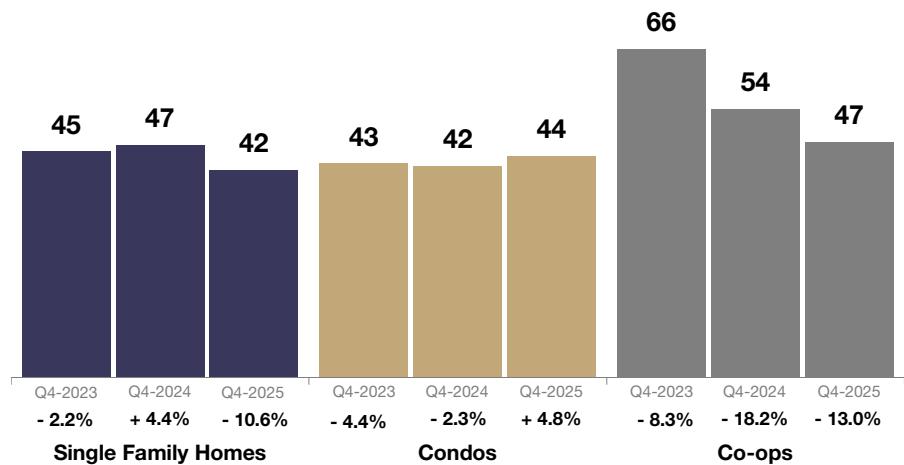
Days on Market Until Sale

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

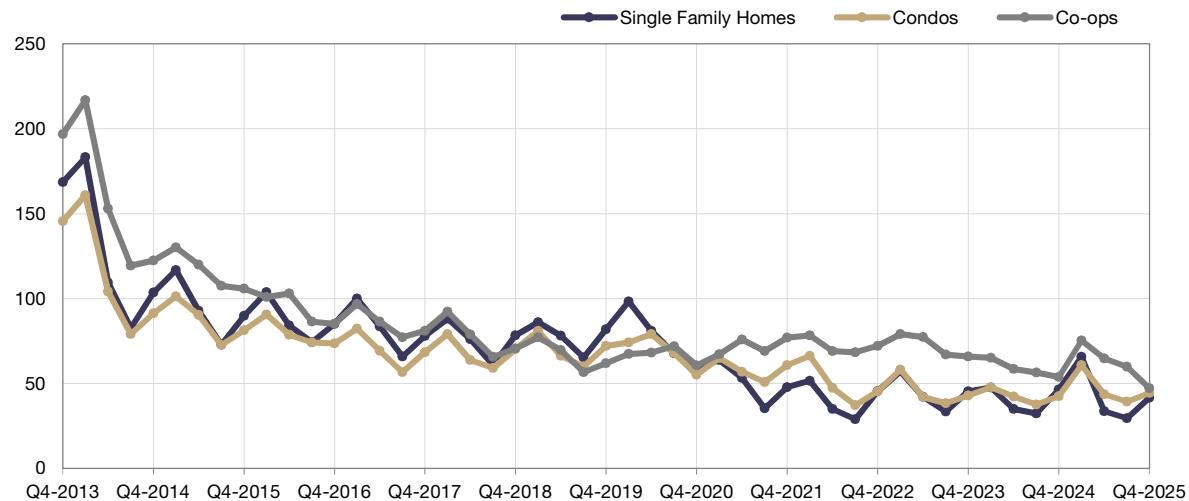
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Year to Date



Historical Days on Market Until Sale by Quarter



Note: If no activity occurred during a quarter, no data point is shown and the line extends to the next available data point.

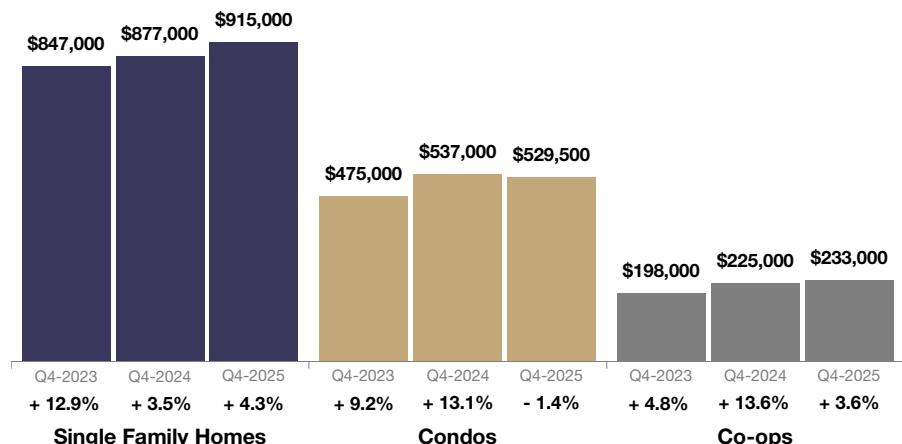
Quarter	Single Family Homes	Condos	Co-ops
Q1-2023	57	58	79
Q2-2023	42	42	77
Q3-2023	34	38	67
Q4-2023	45	43	66
Q1-2024	48	48	65
Q2-2024	35	42	59
Q3-2024	32	38	56
Q4-2024	47	42	54
Q1-2025	66	61	75
Q2-2025	34	44	65
Q3-2025	30	39	60
Q4-2025	42	44	47

Median Pending Price

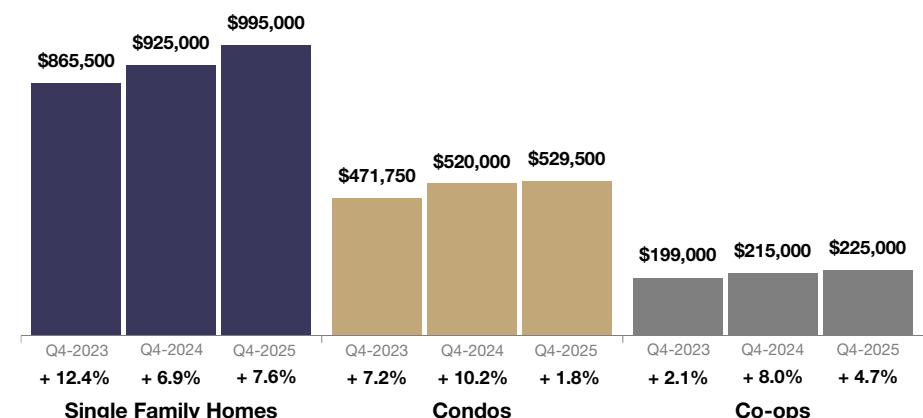
Point at which half of the pending sales sold for more and half sold for less, not accounting for seller concessions, in a given quarter.

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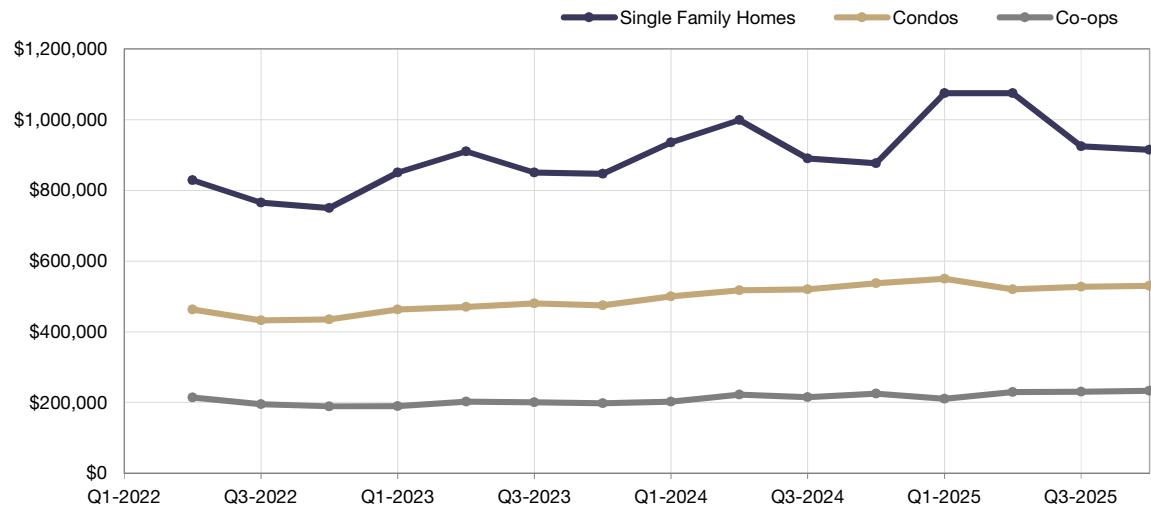
Q4-2025



Year to Date



Historical Median Pending Price by Quarter



Note: If no activity occurred during a quarter, no data point is shown and the line extends to the next available data point.

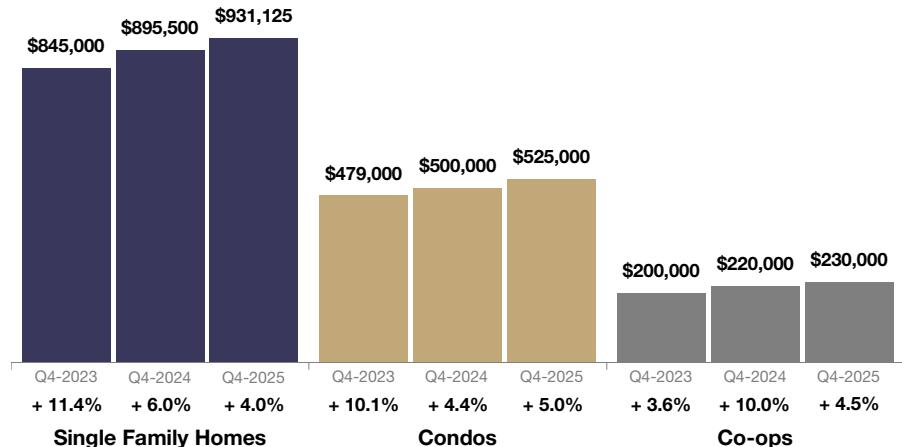
Quarter	Single Family Homes	Condos	Co-ops
--	--	--	--
Q2-2023	\$910,000	\$470,000	\$202,000
Q3-2023	\$850,000	\$480,000	\$200,000
Q4-2023	\$847,000	\$475,000	\$198,000
Q1-2024	\$935,000	\$500,000	\$202,000
Q2-2024	\$999,000	\$517,000	\$222,500
Q3-2024	\$890,000	\$520,000	\$215,000
Q4-2024	\$877,000	\$537,000	\$225,000
Q1-2025	\$1,075,000	\$550,000	\$210,000
Q2-2025	\$1,075,000	\$520,000	\$229,000
Q3-2025	\$925,000	\$527,500	\$230,000
Q4-2025	\$915,000	\$529,500	\$233,000

Median Sales Price

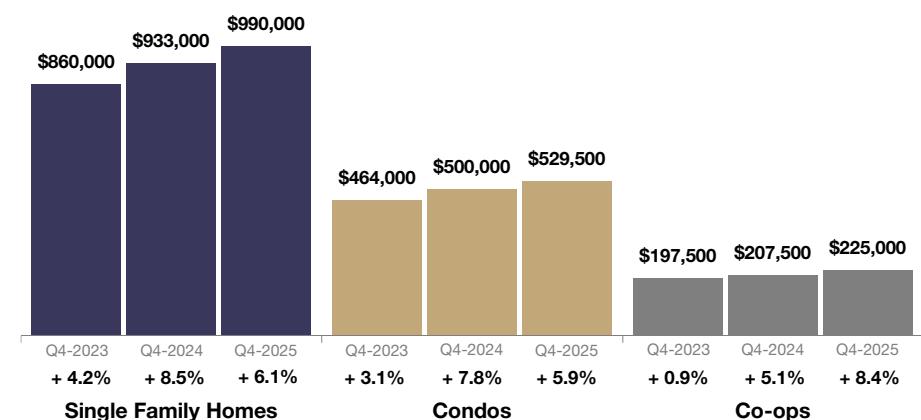
Point at which half of the sales sold for more and half sold for less, not accounting for seller concessions, in a given quarter.

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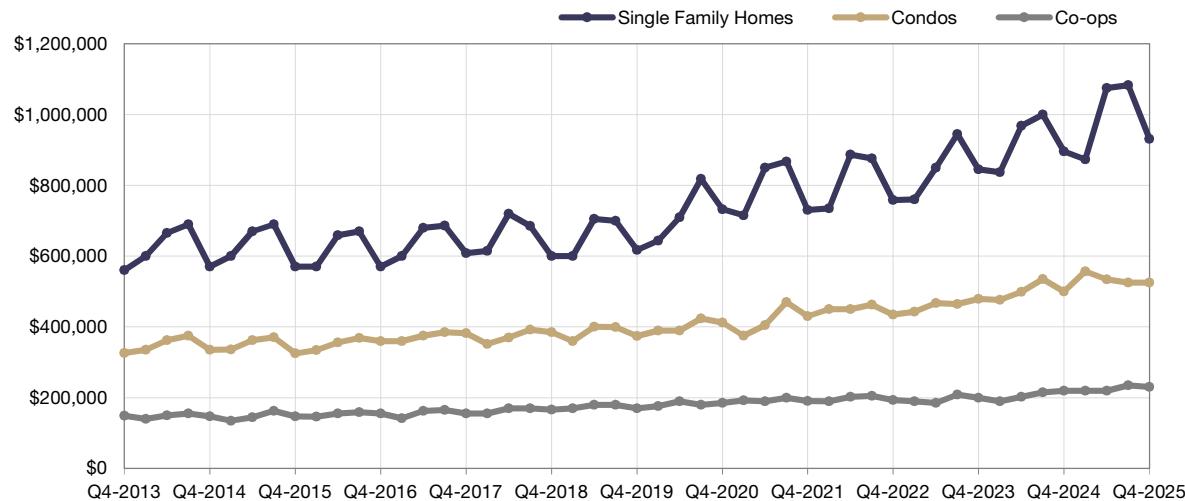
Q4-2025



Year to Date



Historical Median Sales Price by Quarter



Note: If no activity occurred during a quarter, no data point is shown and the line extends to the next available data point.

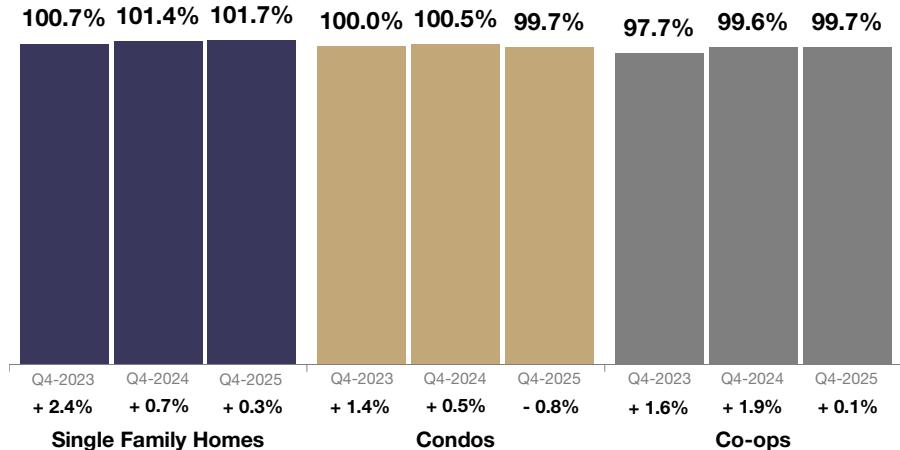
Quarter	Single Family Homes	Condos	Co-ops
Q1-2023	\$760,000	\$443,000	\$189,500
Q2-2023	\$850,000	\$467,500	\$185,000
Q3-2023	\$945,000	\$465,000	\$209,000
Q4-2023	\$845,000	\$479,000	\$200,000
Q1-2024	\$837,500	\$476,500	\$190,000
Q2-2024	\$968,500	\$499,000	\$202,500
Q3-2024	\$999,999	\$535,000	\$215,000
Q4-2024	\$895,500	\$500,000	\$220,000
Q1-2025	\$873,500	\$557,000	\$220,000
Q2-2025	\$1,075,000	\$534,000	\$220,000
Q3-2025	\$1,083,000	\$525,000	\$235,000
Q4-2025	\$931,125	\$525,000	\$230,000

Percent of Original List Price Received

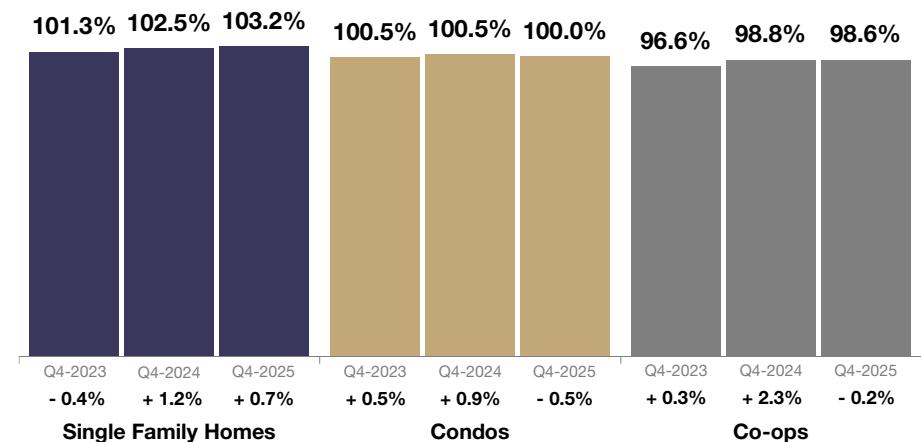
Percentage found when dividing a property's sales price by its original list price, then taking the average for all properties sold in a given month, not accounting for seller concessions.



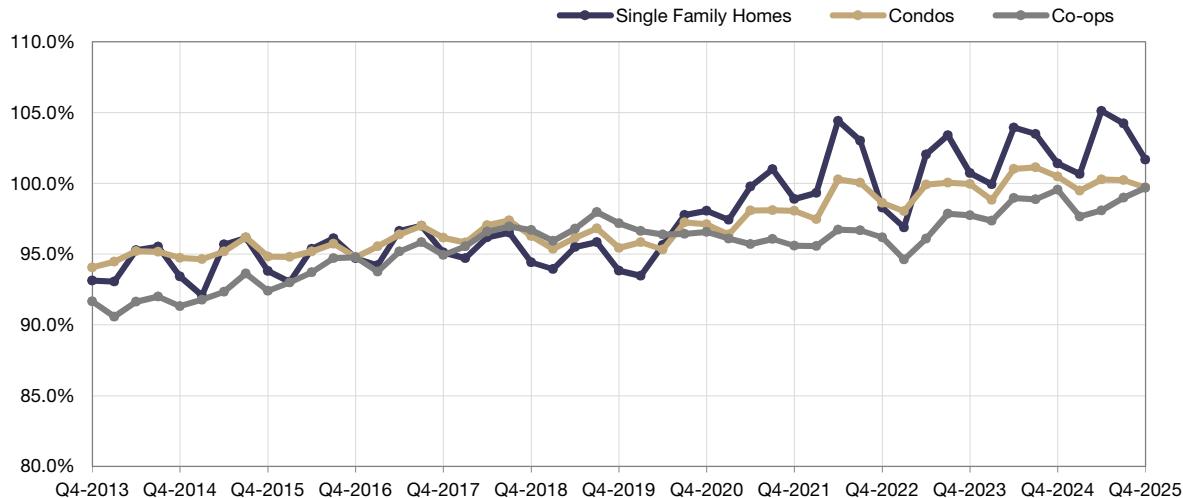
Q4-2025



Year to Date



Historical Percent of Original List Price Received by Quarter



Note: If no activity occurred during a quarter, no data point is shown and the line extends to the next available data point.

Quarter	Single Family Homes	Condos	Co-ops
Q1-2023	96.9%	98.0%	94.6%
Q2-2023	102.0%	99.9%	96.1%
Q3-2023	103.4%	100.0%	97.8%
Q4-2023	100.7%	100.0%	97.7%
Q1-2024	99.9%	98.8%	97.4%
Q2-2024	103.9%	101.0%	99.0%
Q3-2024	103.5%	101.1%	98.9%
Q4-2024	101.4%	100.5%	99.6%
Q1-2025	100.7%	99.5%	97.7%
Q2-2025	105.1%	100.3%	98.1%
Q3-2025	104.2%	100.2%	99.0%
Q4-2025	101.7%	99.7%	99.7%

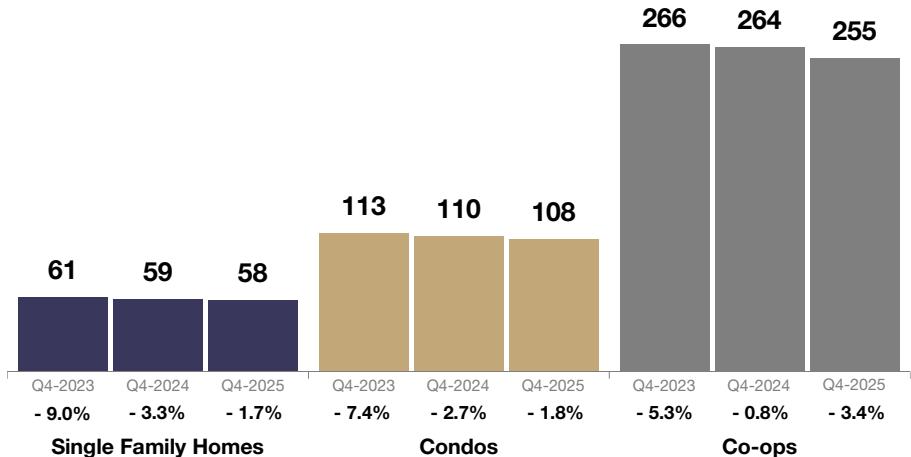
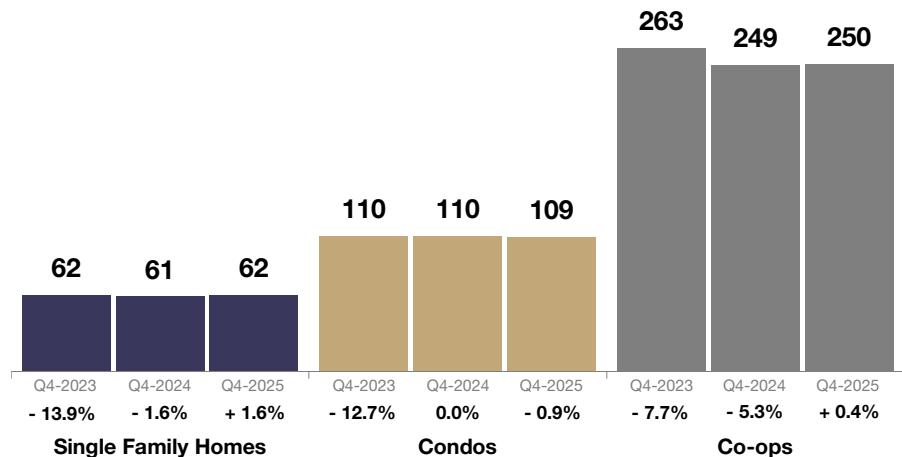
Housing Affordability Index

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.

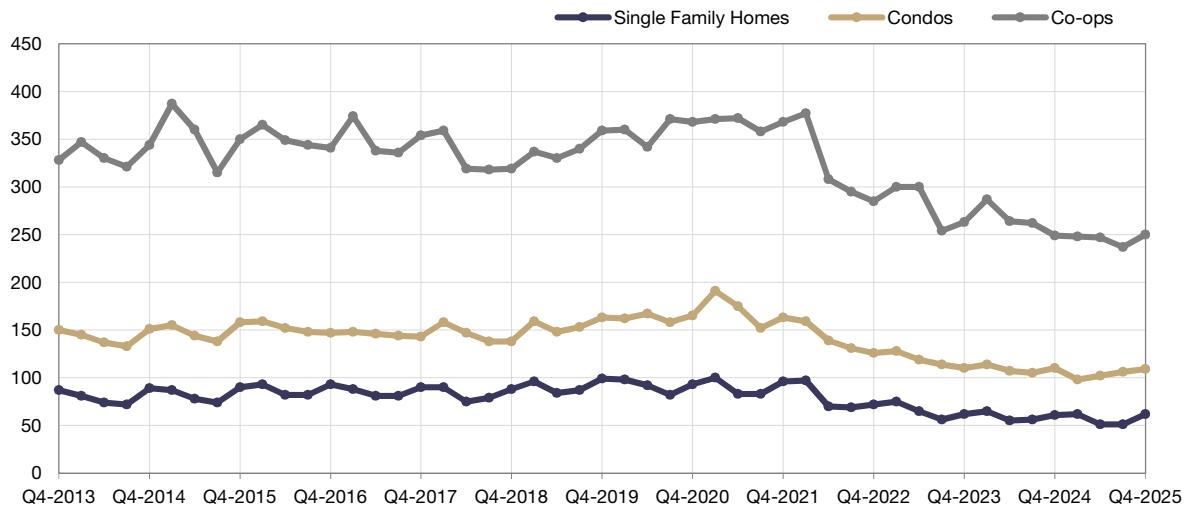
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Year to Date



Historical Housing Affordability Index by Quarter



Note: If no activity occurred during a quarter, no data point is shown and the line extends to the next available data point.

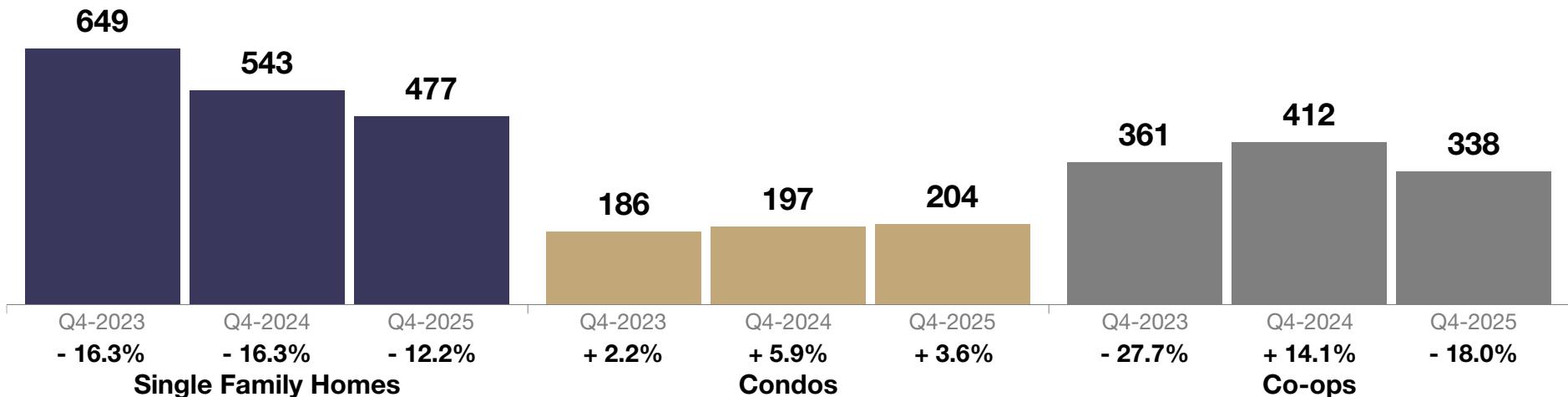
Quarter	Single Family Homes	Condos	Co-ops
Q1-2023	75	128	300
Q2-2023	65	119	300
Q3-2023	56	114	254
Q4-2023	62	110	263
Q1-2024	65	114	287
Q2-2024	55	107	264
Q3-2024	56	105	262
Q4-2024	61	110	249
Q1-2025	62	98	248
Q2-2025	51	102	247
Q3-2025	51	106	237
Q4-2025	62	109	250

Inventory of Homes for Sale

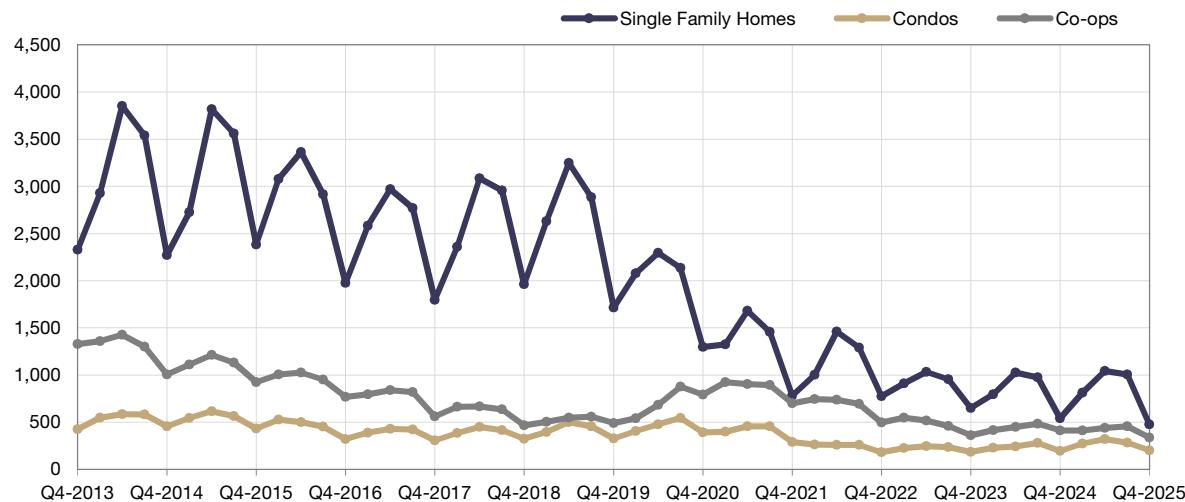
The number of properties available for sale in active status at the end of a given quarter.

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Q4-2025



Historical Inventory of Homes for Sale by Quarter



Note: If no activity occurred during a quarter, no data point is shown and the line extends to the next available data point.

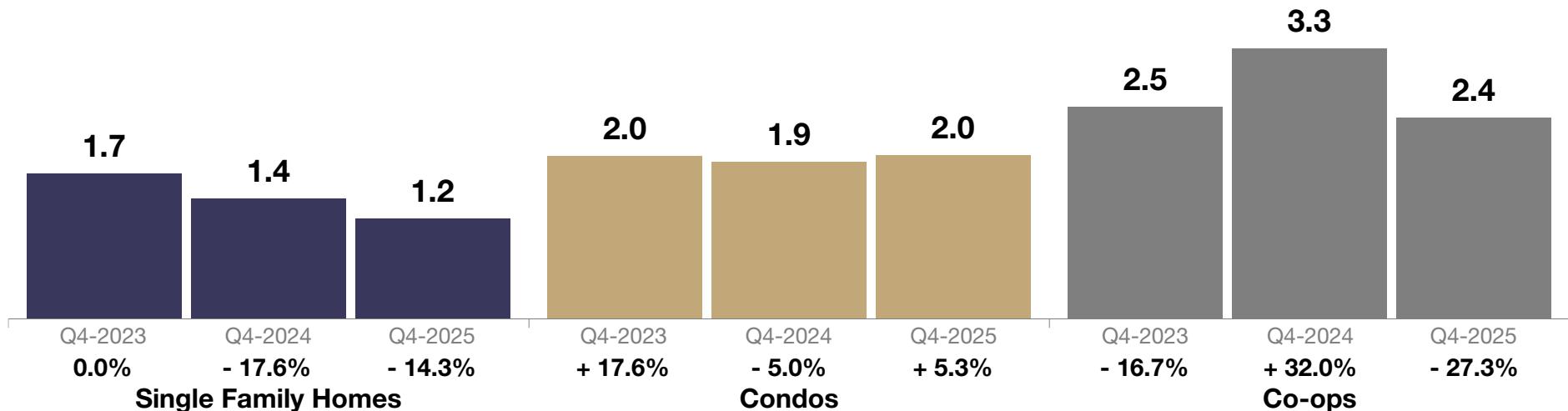
Quarter	Single Family Homes	Condos	Co-ops
Q1-2023	912	226	550
Q2-2023	1,034	246	518
Q3-2023	956	237	460
Q4-2023	649	186	361
Q1-2024	797	229	416
Q2-2024	1,027	244	451
Q3-2024	977	281	485
Q4-2024	543	197	412
Q1-2025	815	274	412
Q2-2025	1,043	322	439
Q3-2025	1,007	286	459
Q4-2025	477	204	338

Months Supply of Inventory

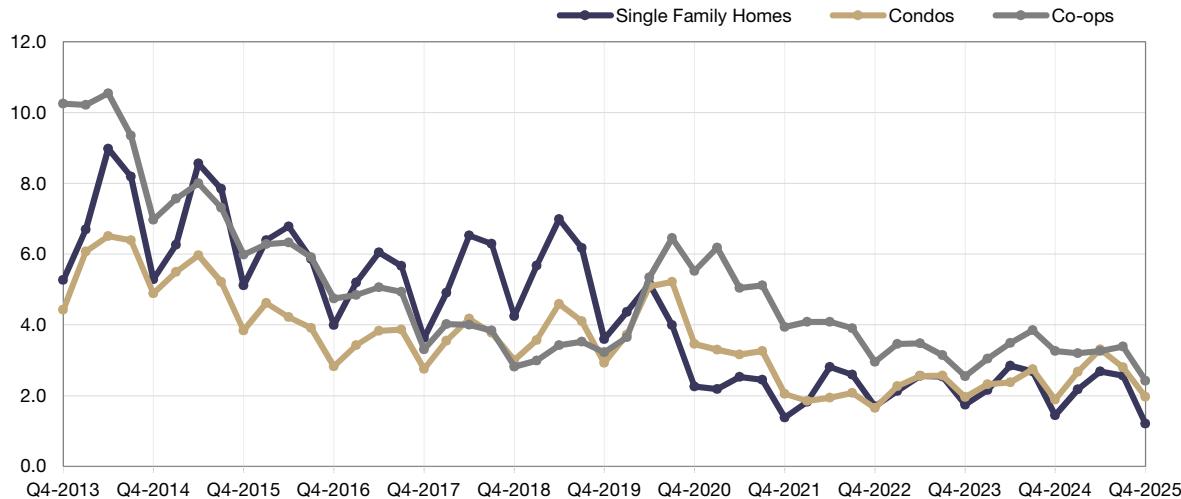
The inventory of homes for sale at the end of a given quarter, divided by the average monthly pending sales from the last 4 quarters.

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Historical Months Supply of Inventory by Quarter



Note: If no activity occurred during a quarter, no data point is shown and the line extends to the next available data point.

Quarter	Single Family Homes	Condos	Co-ops
Q1-2023	2.1	2.3	3.5
Q2-2023	2.6	2.6	3.5
Q3-2023	2.5	2.6	3.1
Q4-2023	1.7	2.0	2.5
Q1-2024	2.2	2.3	3.0
Q2-2024	2.8	2.4	3.5
Q3-2024	2.7	2.7	3.9
Q4-2024	1.4	1.9	3.3
Q1-2025	2.2	2.7	3.2
Q2-2025	2.7	3.3	3.3
Q3-2025	2.6	2.8	3.4
Q4-2025	1.2	2.0	2.4

Total Market Overview

Key metrics for single-family homes, condominiums and co-operatives combined for the report quarter and for year-to-date (YTD) starting from the first of the year.



Key Metrics	Historical Sparkbars					Q4-2024	Q4-2025	Percent Change	YTD 2024	YTD 2025	Percent Change
	Q4-2021	Q4-2022	Q4-2023	Q4-2024	Q4-2025						
New Listings						1,541	1,511	- 1.9%	8,955	9,305	+ 3.9%
Pending Sales						1,650	1,716	+ 4.0%	7,262	7,628	+ 5.0%
Closed Sales						1,722	1,805	+ 4.8%	7,131	7,493	+ 5.1%
Days on Market						48	43	- 10.4%	44	45	+ 2.3%
Median Pending Price						\$690,000	\$705,000	+ 2.2%	\$715,000	\$752,000	+ 5.2%
Median Sales Price						\$690,500	\$725,000	+ 5.0%	\$715,000	\$753,700	+ 5.4%
Pct. of Orig. Price Received						100.8%	100.9%	+ 0.1%	101.4%	101.7%	+ 0.3%
Housing Affordability Index						79	79	0.0%	77	76	- 1.3%
Inventory of Homes for Sale						1,152	1,019	- 11.5%	--	--	--
Months Supply of Inventory						1.9	1.6	- 15.8%	--	--	--