

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.

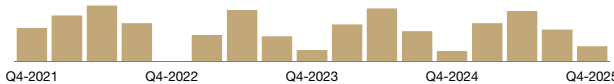
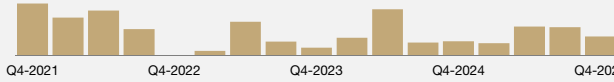
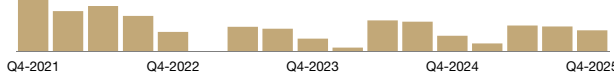
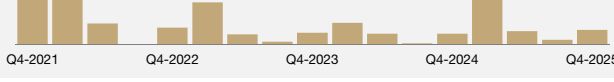


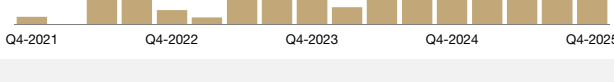

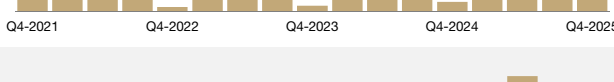
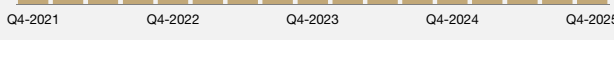


Key Metrics	Historical Sparkbars	Q4-2024	Q4-2025	Percent Change	YTD 2024	YTD 2025	Percent Change
New Listings		870	818	- 6.0%	5,501	5,794	+ 5.3%
Pending Sales		1,004	1,002	- 0.2%	4,494	4,713	+ 4.9%
Closed Sales		1,033	1,107	+ 7.2%	4,422	4,704	+ 6.4%
Days on Market		47	42	- 10.6%	39	40	+ 2.6%
Median Pending 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
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.

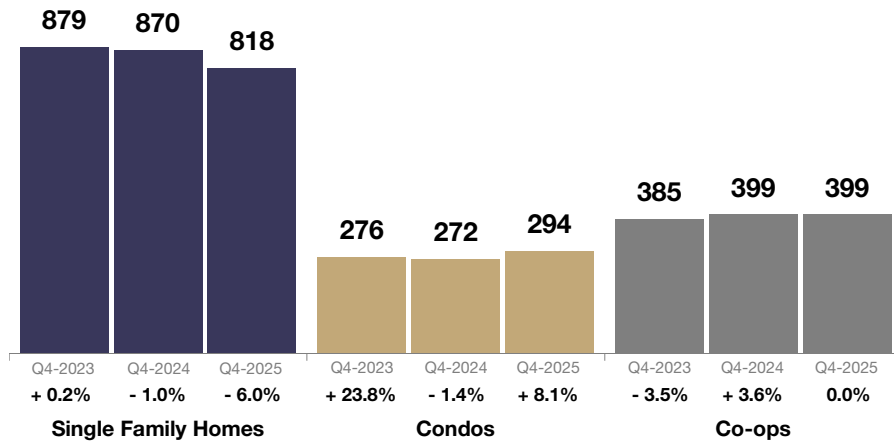


Key Metrics	Historical Sparkbars	Q4-2024	Q4-2025	Percent Change	YTD 2024	YTD 2025	Percent Change
New Listings		399	399	0.0%	1,962	1,995	+ 1.7%
Pending Sales		365	415	+ 13.7%	1,517	1,673	+ 10.3%
Closed Sales		411	392	- 4.6%	1,508	1,589	+ 5.4%
Days on Market		54	47	- 13.0%	58	61	+ 5.2%
Median Pending Price		\$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%	--	--	--

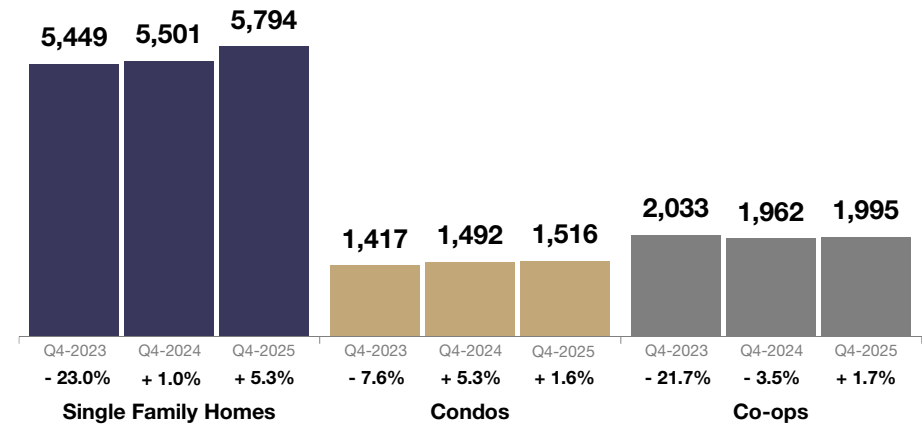
New Listings

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

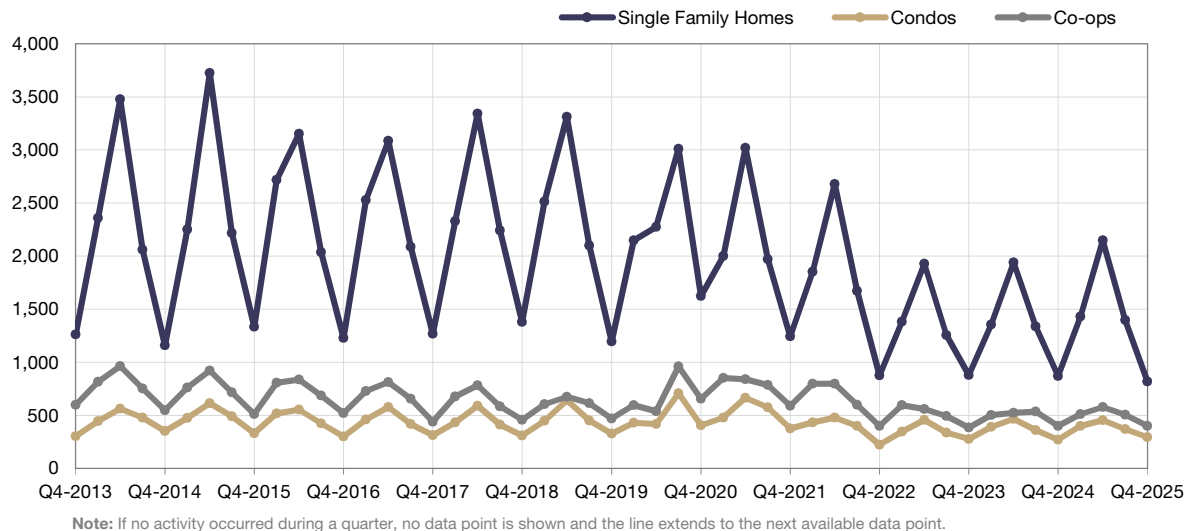
Q4-2025



Year to Date



Historical New Listings by Quarter

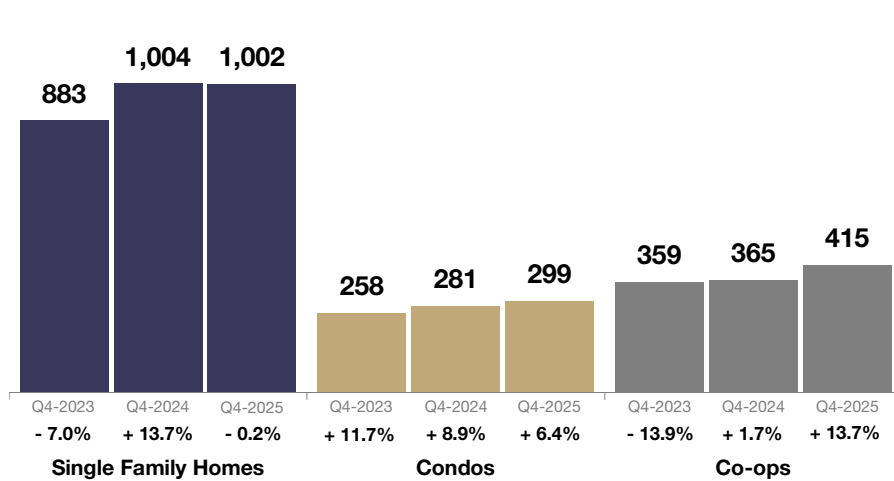


Quarter	Single Family Homes	Condos	Co-ops
Q1-2023	1,384	345	595
Q2-2023	1,929	458	560
Q3-2023	1,257	338	493
Q4-2023	879	276	385
Q1-2024	1,355	392	502
Q2-2024	1,939	466	525
Q3-2024	1,337	362	536
Q4-2024	870	272	399
Q1-2025	1,430	399	512
Q2-2025	2,149	454	578
Q3-2025	1,397	369	506
Q4-2025	818	294	399

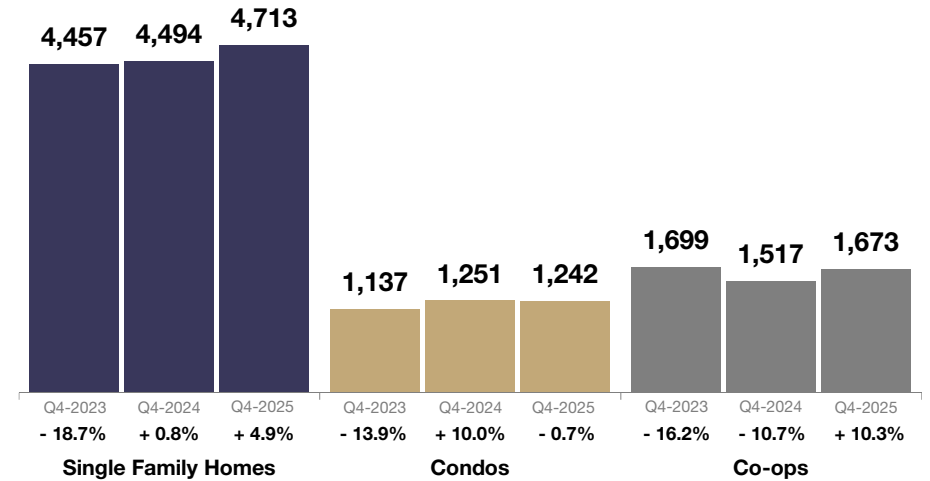
Pending Sales

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

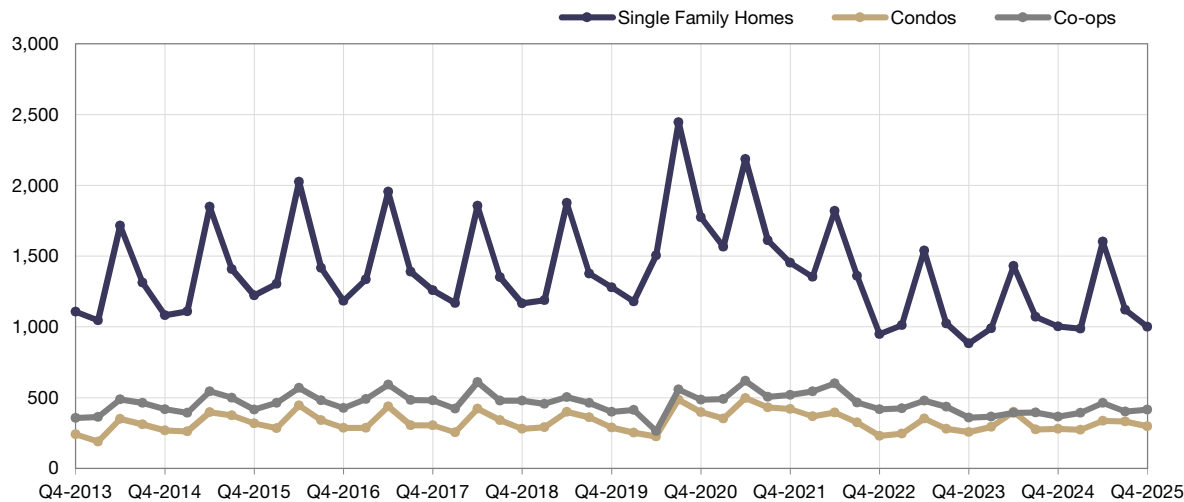
Q4-2025



Year to Date



Historical Pending Sales by Quarter

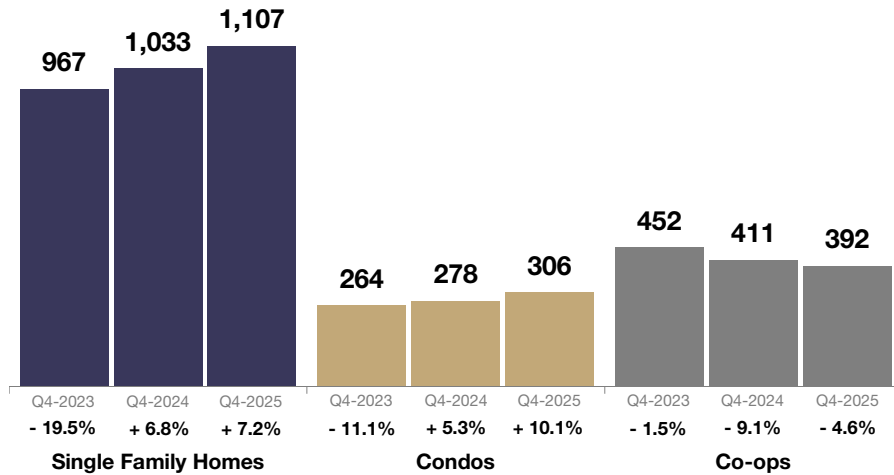


Quarter	Single Family Homes	Condos	Co-ops
Q1-2023	1,012	246	424
Q2-2023	1,538	353	479
Q3-2023	1,024	280	437
Q4-2023	883	258	359
Q1-2024	989	294	365
Q2-2024	1,431	400	392
Q3-2024	1,070	276	395
Q4-2024	1,004	281	365
Q1-2025	987	274	392
Q2-2025	1,603	336	463
Q3-2025	1,121	333	403
Q4-2025	1,002	299	415

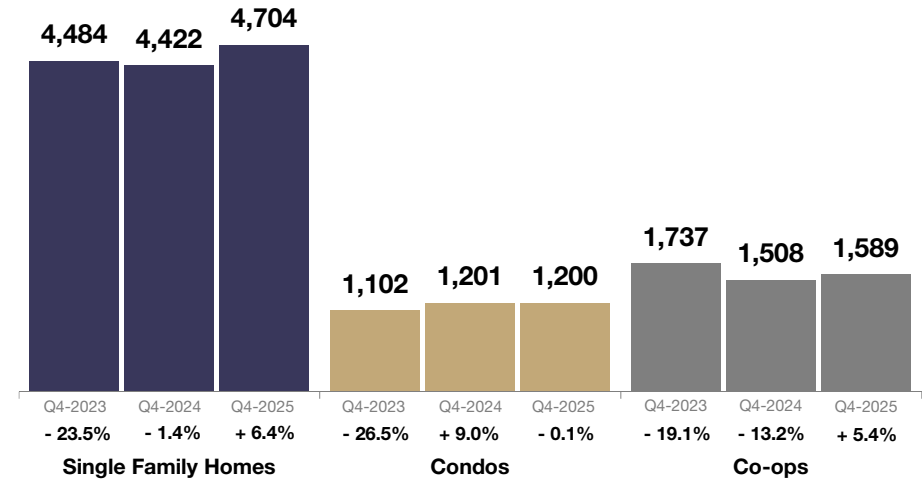
Closed Sales

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

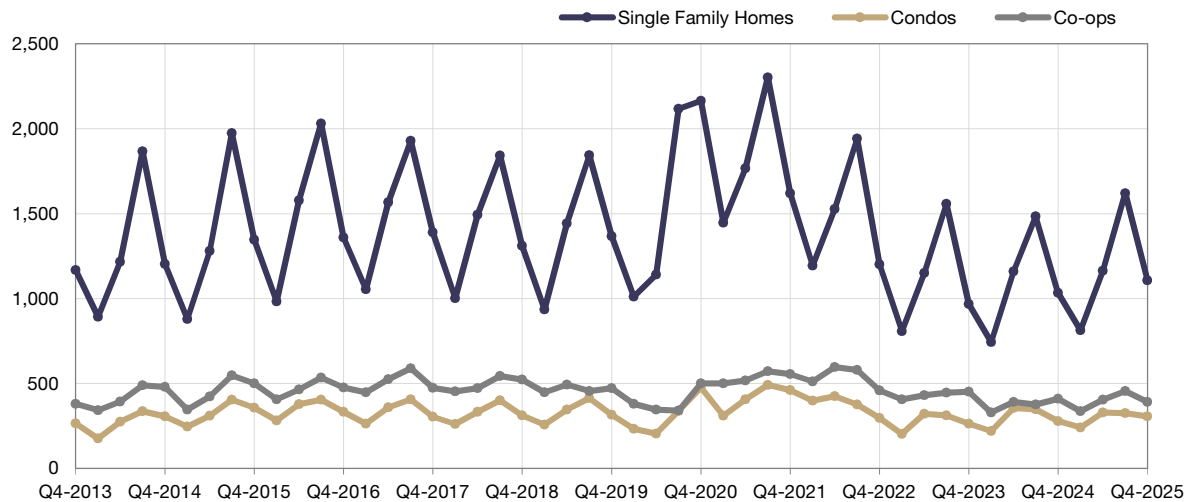
Q4-2025



Year to Date



Historical Closed Sales by Quarter



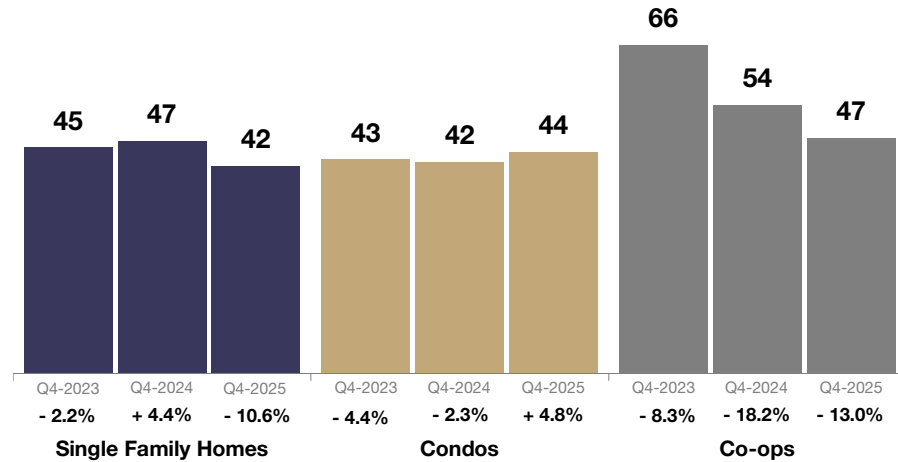
Note: If no activity occurred during a quarter, no data point is shown and the line extends to the next available data point.

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

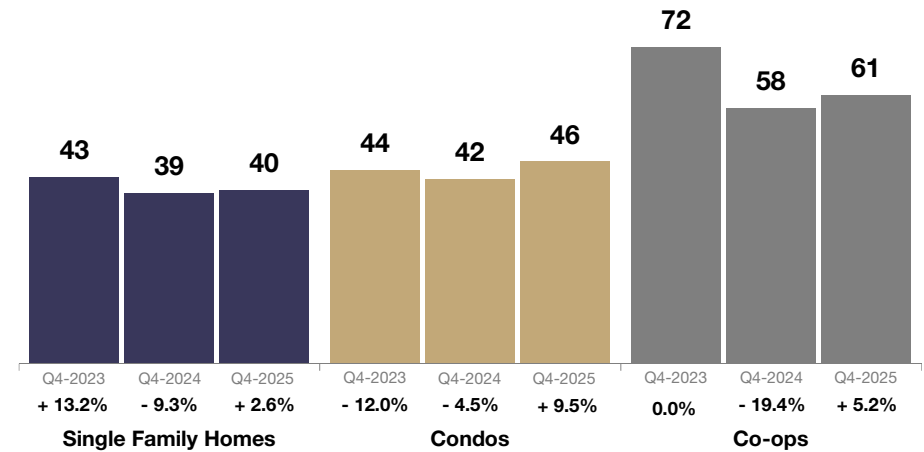
Days on Market Until Sale

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

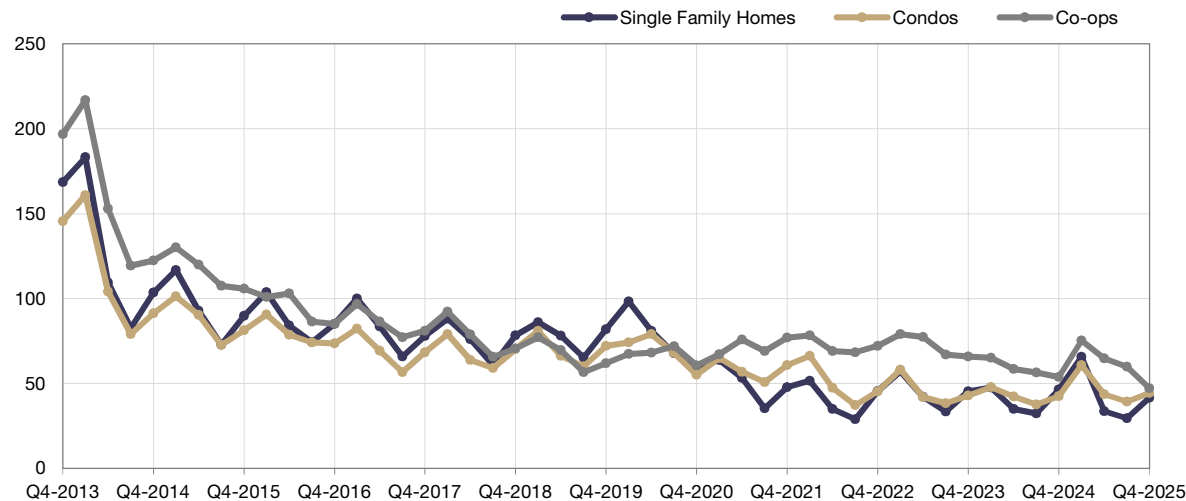
Q4-2025



Year to Date



Historical Days on Market Until Sale by Quarter



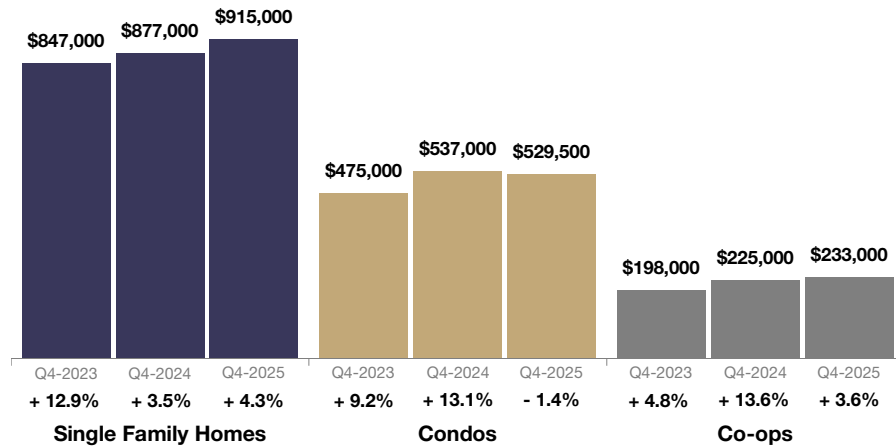
Note: If no activity occurred during a quarter, no data point is shown and the line extends to the next available data point.

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

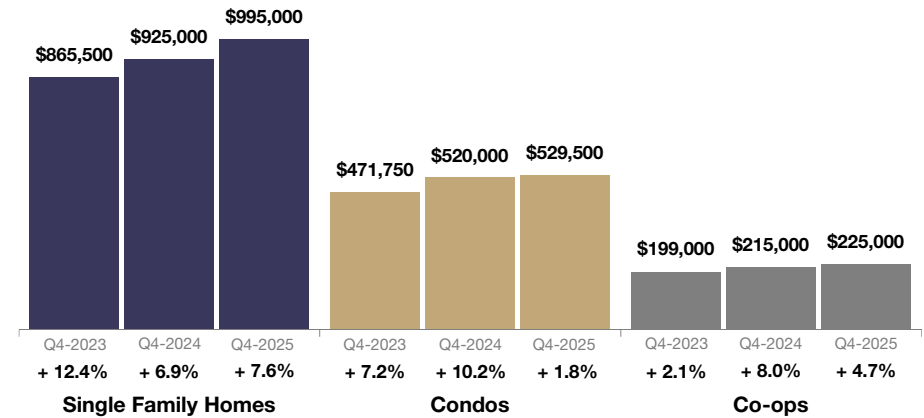
Median Pending Price

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.

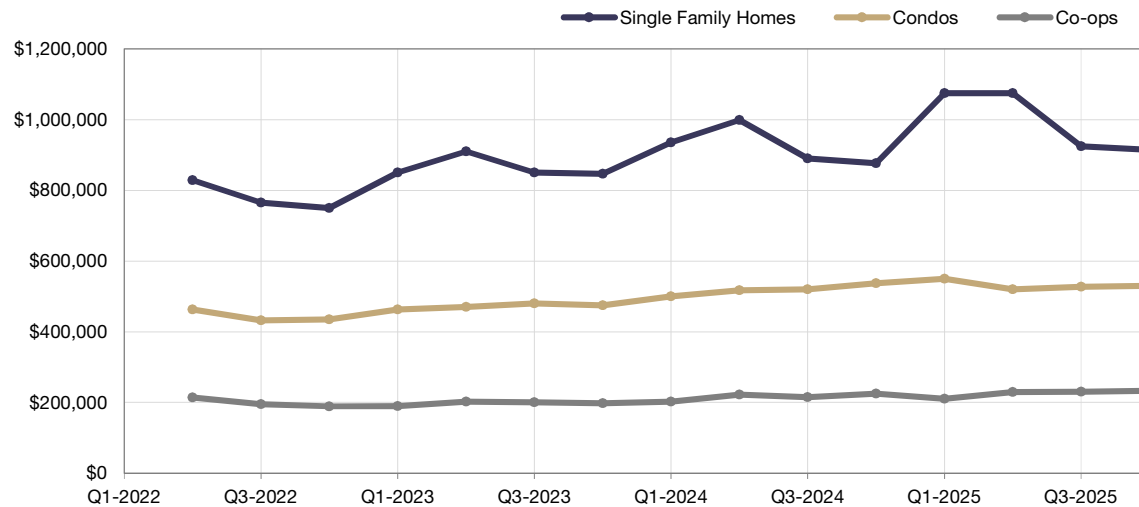
Q4-2025



Year to Date



Historical Median Pending Price by Quarter

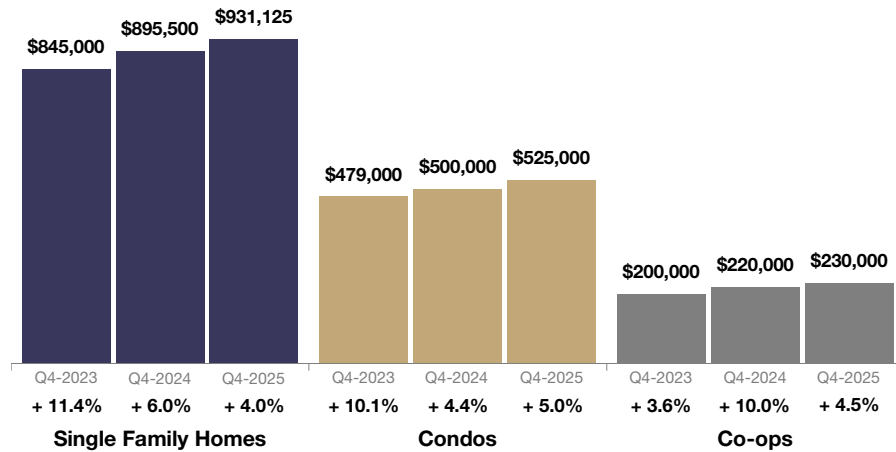


Quarter	Single Family Homes	Condos	Co-ops
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Q2-2023	\$910,000	\$470,000	\$202,000
Q3-2023	\$850,000	\$480,000	\$200,000
Q4-2023	\$847,000	\$475,000	\$198,000
Q1-2024	\$935,000	\$500,000	\$202,000
Q2-2024	\$999,000	\$517,000	\$222,500
Q3-2024	\$890,000	\$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

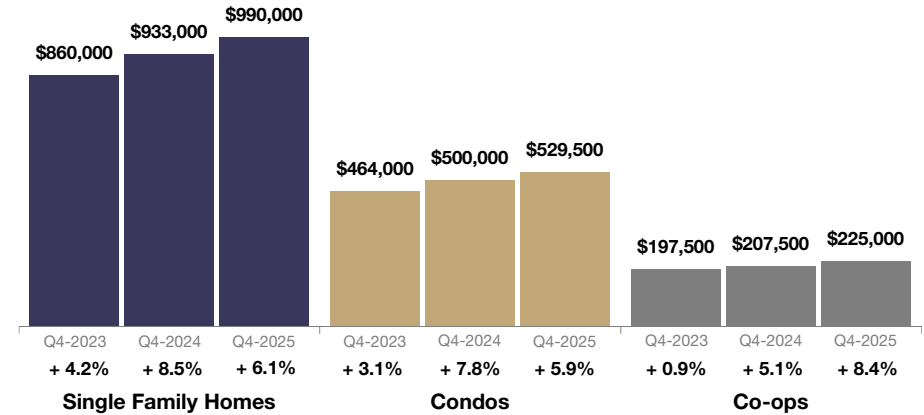
Median Sales Price

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

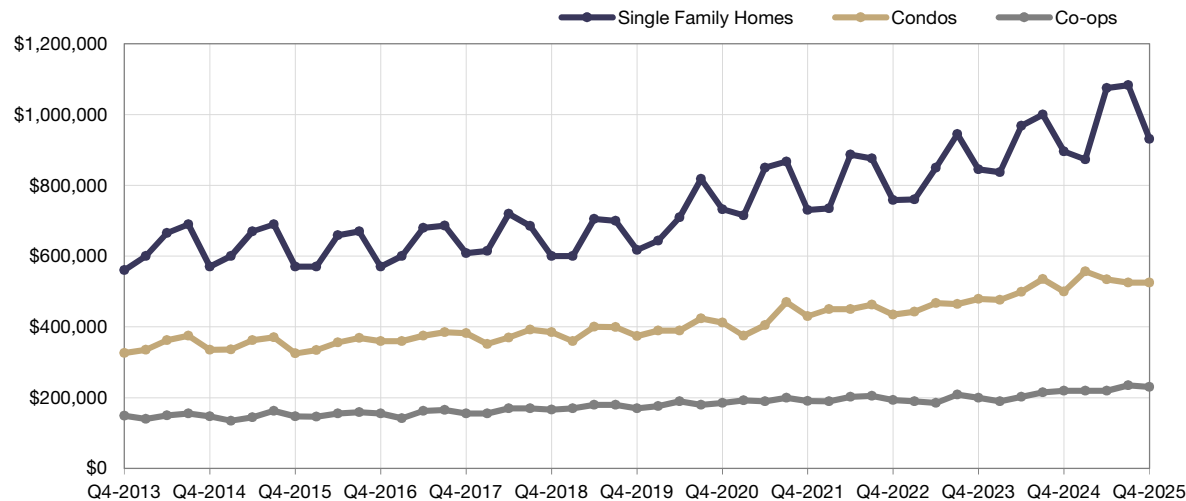
Q4-2025



Year to Date



Historical Median Sales Price by Quarter



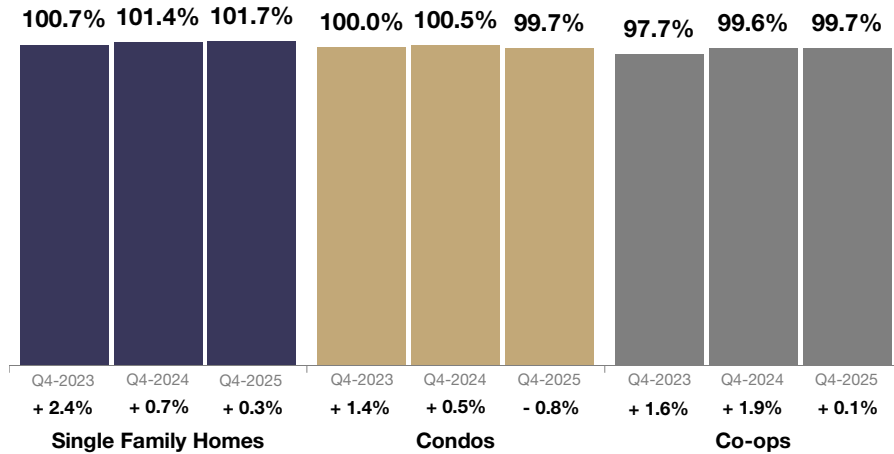
Quarter	Single Family Homes	Condos	Co-ops
Q1-2023	\$760,000	\$443,000	\$189,500
Q2-2023	\$850,000	\$467,500	\$185,000
Q3-2023	\$945,000	\$465,000	\$209,000
Q4-2023	\$845,000	\$479,000	\$200,000
Q1-2024	\$837,500	\$476,500	\$190,000
Q2-2024	\$968,500	\$499,000	\$202,500
Q3-2024	\$999,999	\$535,000	\$215,000
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

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

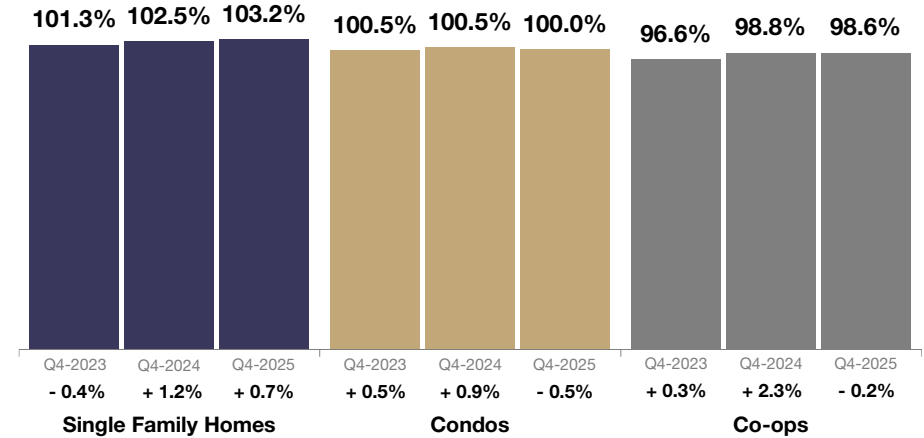
Percent of Original List Price Received

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.

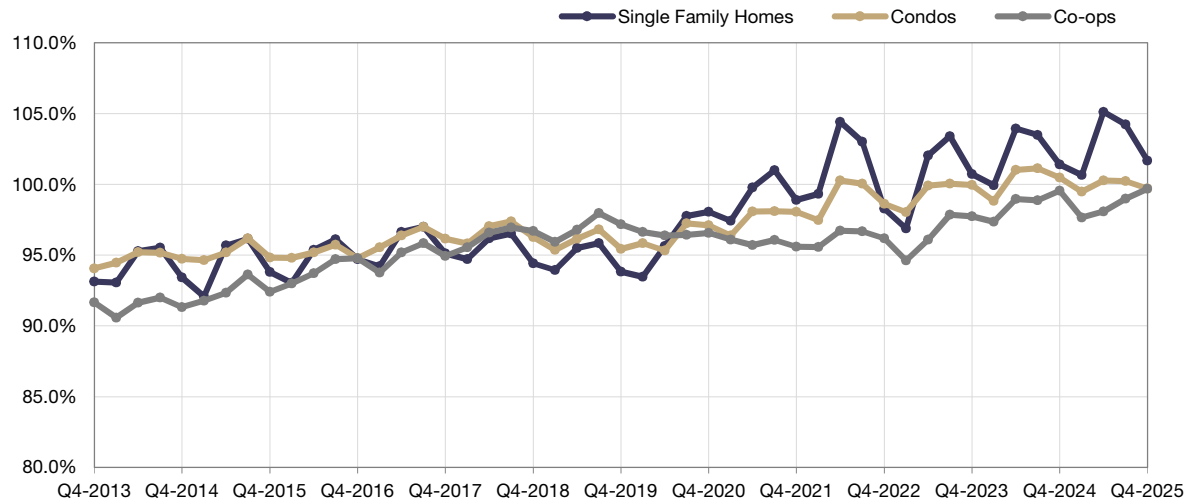
Q4-2025



Year to Date



Historical Percent of Original List Price Received by Quarter



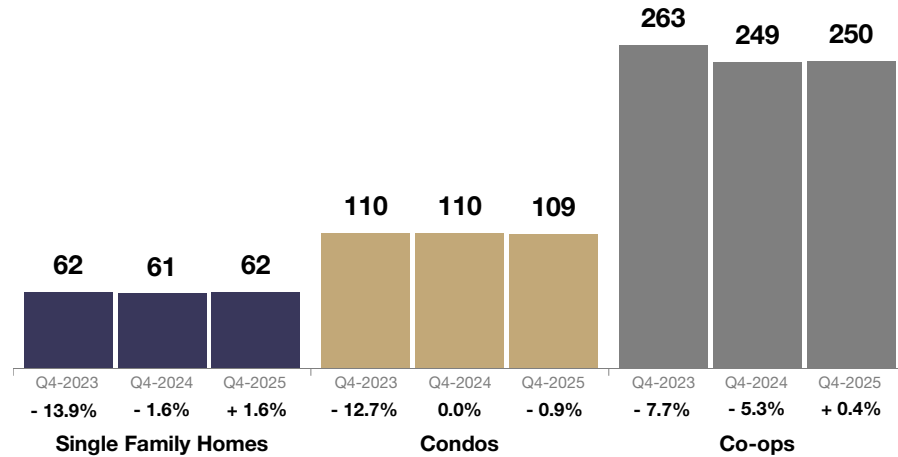
Quarter	Single Family Homes	Condos	Co-ops
Q1-2023	96.9%	98.0%	94.6%
Q2-2023	102.0%	99.9%	96.1%
Q3-2023	103.4%	100.0%	97.8%
Q4-2023	100.7%	100.0%	97.7%
Q1-2024	99.9%	98.8%	97.4%
Q2-2024	103.9%	101.0%	99.0%
Q3-2024	103.5%	101.1%	98.9%
Q4-2024	101.4%	100.5%	99.6%
Q1-2025	100.7%	99.5%	97.7%
Q2-2025	105.1%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

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

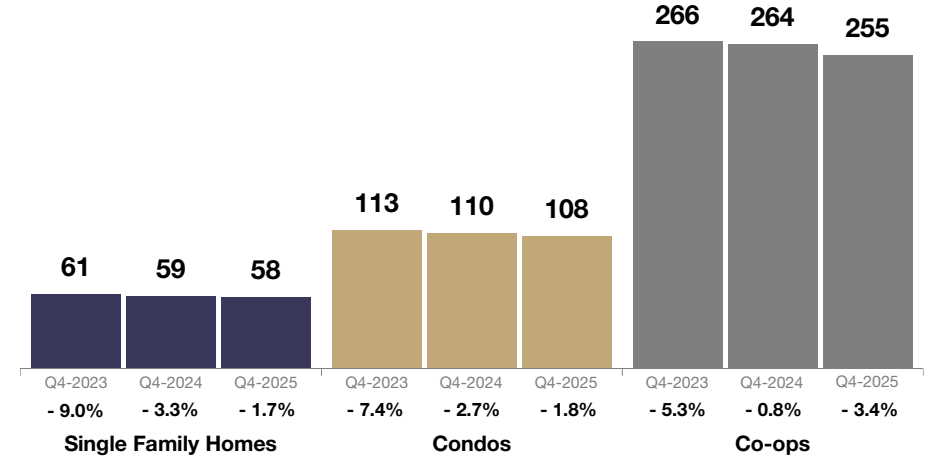
Housing Affordability Index

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.

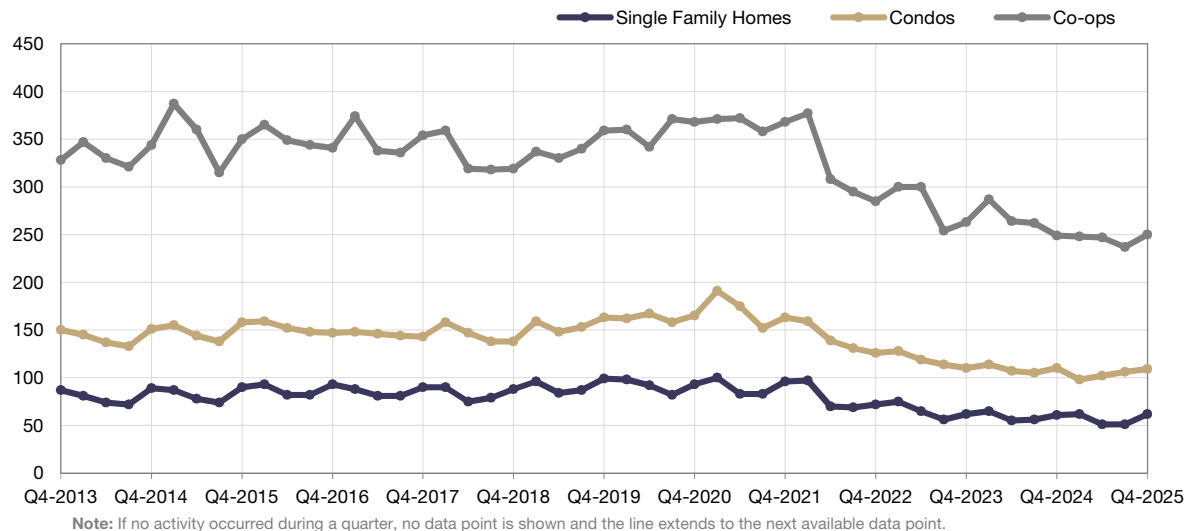
Q4-2025



Year to Date



Historical Housing Affordability Index by Quarter

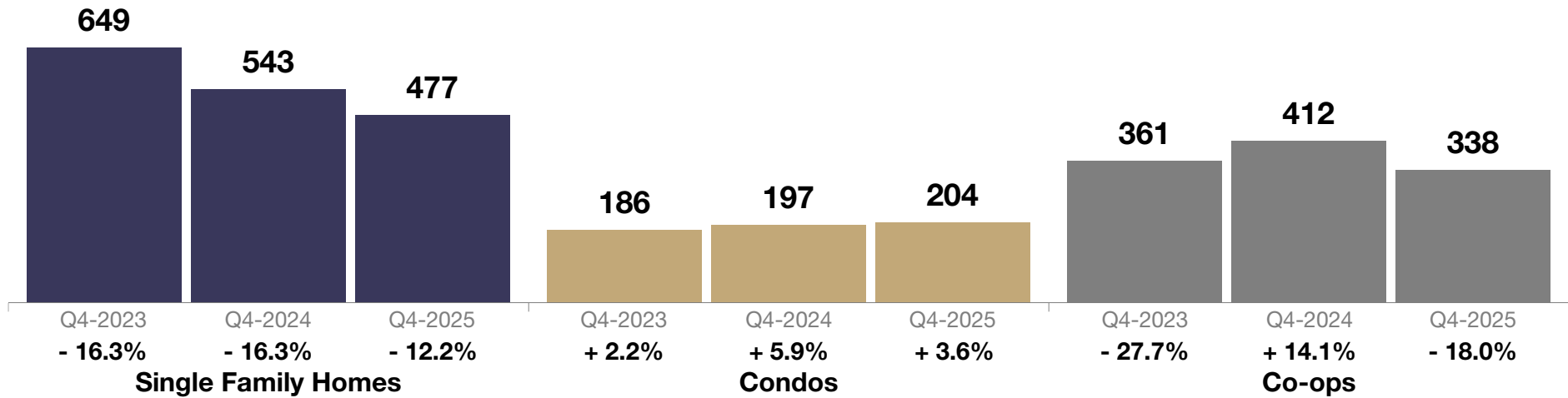


Quarter	Single Family Homes	Condos	Co-ops
Q1-2023	75	128	300
Q2-2023	65	119	300
Q3-2023	56	114	254
Q4-2023	62	110	263
Q1-2024	65	114	287
Q2-2024	55	107	264
Q3-2024	56	105	262
Q4-2024	61	110	249
Q1-2025	62	98	248
Q2-2025	51	102	247
Q3-2025	51	106	237
Q4-2025	62	109	250

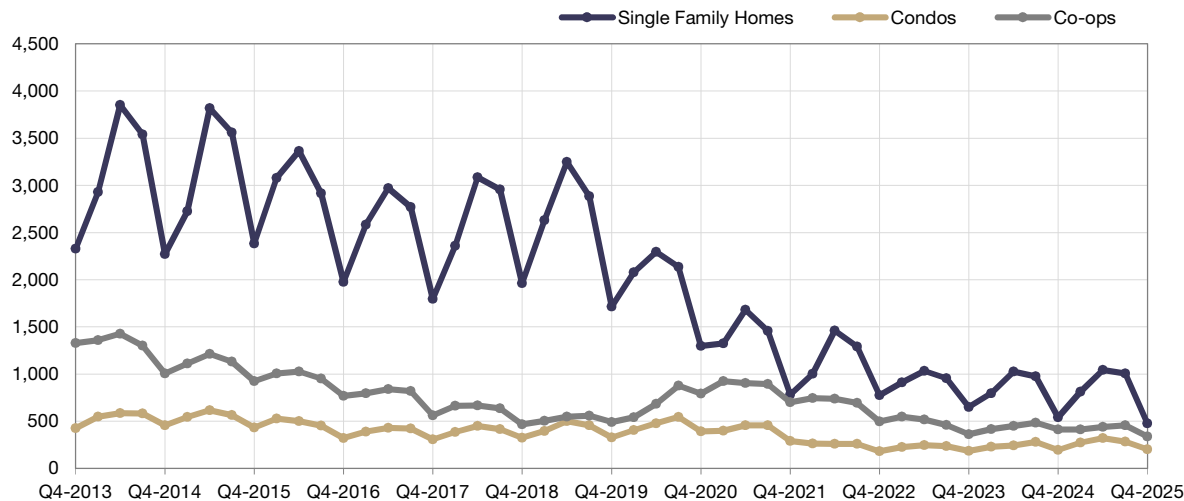
Inventory of Homes for Sale

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

Q4-2025



Historical Inventory of Homes for Sale by Quarter



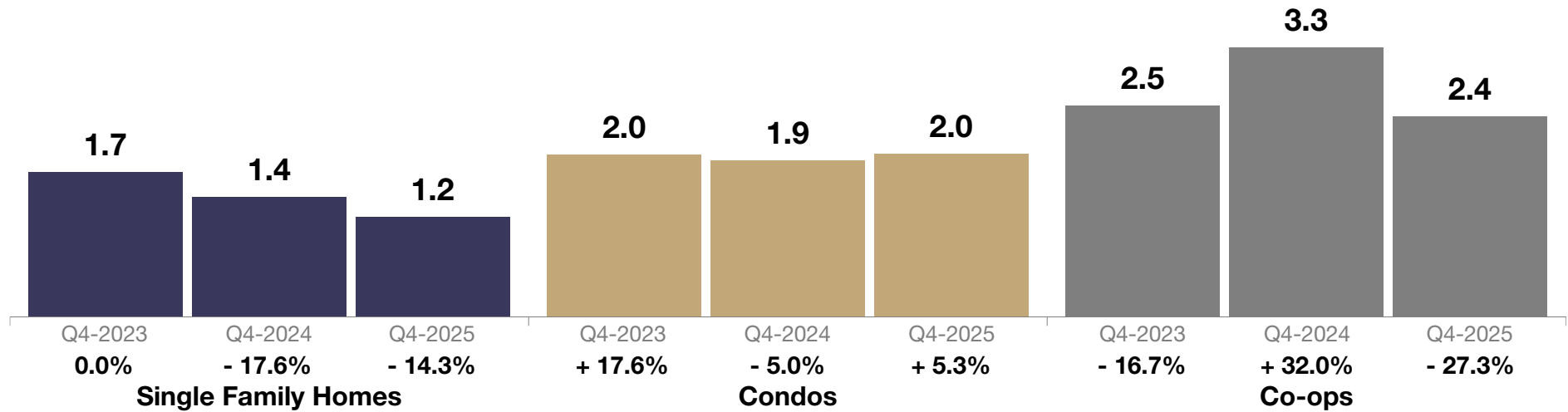
Note: If no activity occurred during a quarter, no data point is shown and the line extends to the next available data point.

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

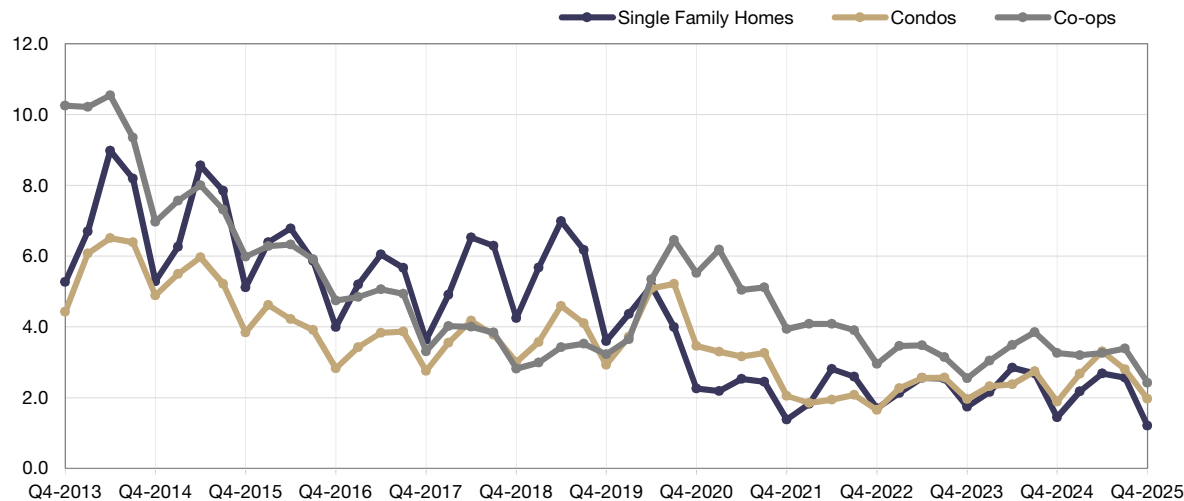
Months Supply of Inventory

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.

Q4-2025



Historical Months Supply of Inventory by Quarter



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

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

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
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%	--	--	--