

Quarterly Indicators

Provided by OneKey® MLS

Westchester County

Q3-2026

The U.S. housing market slowed during July and August, the latest third-quarter sales data available. Existing-home sales declined in both months, easing from a seasonally adjusted annual rate of 4.06 million in July to 3.98 million in August, the first reading below 4 million since June 2025, according to the National Association of REALTORS® (NAR). August sales were 1.2% below a year earlier. NAR Chief Economist Lawrence Yun said high mortgage rates contributed to the mild dip in homebuying activity, noting that mortgage rates and home sales move in opposite directions. In August, the median existing-home price rose 1.6% year-over-year to \$429,100, the 38th consecutive month of annual gains.

- Single-Family Closed Sales were up 0.4 percent to 1,625.
- Condos Closed Sales were up 4.9 percent to 341.
- Co-ops Closed Sales were down 3.5 percent to 439.
- Single-Family Median Sales Price increased 10.0 percent to \$1,189,000.
- Condos Median Sales Price increased 17.1 percent to \$615,000.
- Co-ops Median Sales Price increased 6.4 percent to \$250,000.

Borrowing costs climbed over the course of the quarter. The Federal Reserve raised the target range for the federal funds rate by a quarter point on September 16 to 3.75%–4%, its first increase since July 2023. The 30-year fixed-rate mortgage averaged 7.03% as of September 24, up from an August average of 6.67%, according to Freddie Mac. Inventory reached 1.62 million units in August, the first time it exceeded 1.6 million since November 2019, while supply rose from 4.6 months in July to 4.9 months at the current sales pace. Yun described the 4.9-month supply as the highest level in over ten years and said the ample supply is giving buyers better opportunities to negotiate. In August, pending home sales were 4.7% below a year earlier, with contract signings declining in all four regions. Nationally, contract signings are running roughly 30% below where they were in the years leading up to the pandemic, according to Yun.



Quarterly Snapshot

+ 0.3% **- 0.2%** **+ 8.0%**

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	Q3-2025	Q3-2026	Percent Change	YTD 2025	YTD 2026	Percent Change
New Listings		1,400	1,350	- 3.6%	4,986	4,840	- 2.9%
Pending Sales		1,112	1,067	- 4.0%	3,698	3,611	- 2.4%
Closed Sales		1,619	1,625	+ 0.4%	3,598	3,455	- 4.0%
Days on Market		30	28	- 6.7%	39	35	- 10.3%
Median Pending Price		\$935,000	\$958,500	+ 2.5%	\$1,000,000	\$1,101,000	+ 10.1%
Median Sales Price		\$1,081,000	\$1,189,000	+ 10.0%	\$999,000	\$1,126,250	+ 12.7%
Pct. of Orig. Price Received		104.2%	106.2%	+ 1.9%	103.7%	105.3%	+ 1.5%
Housing Affordability Index		54	48	- 11.1%	58	51	- 12.1%
Inventory of Homes for Sale		1,024	956	- 6.6%	--	--	--
Months Supply of Inventory		2.6	2.5	- 3.8%	--	--	--

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	Q3-2025	Q3-2026	Percent Change	YTD 2025	YTD 2026	Percent Change
New Listings		369	416	+ 12.7%	1,222	1,291	+ 5.6%
Pending Sales		331	316	- 4.5%	942	973	+ 3.3%
Closed Sales		325	341	+ 4.9%	894	938	+ 4.9%
Days on Market		39	40	+ 2.6%	47	48	+ 2.1%
Median Pending Price		\$527,500	\$549,000	+ 4.1%	\$530,000	\$575,000	+ 8.5%
Median Sales Price		\$525,000	\$615,000	+ 17.1%	\$530,000	\$570,000	+ 7.5%
Pct. of Orig. Price Received		100.2%	101.0%	+ 0.8%	100.0%	100.3%	+ 0.3%
Housing Affordability Index		111	93	- 16.2%	110	100	- 9.1%
Inventory of Homes for Sale		289	321	+ 11.1%	--	--	--
Months Supply of Inventory		2.8	3.0	+ 7.1%	--	--	--

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.

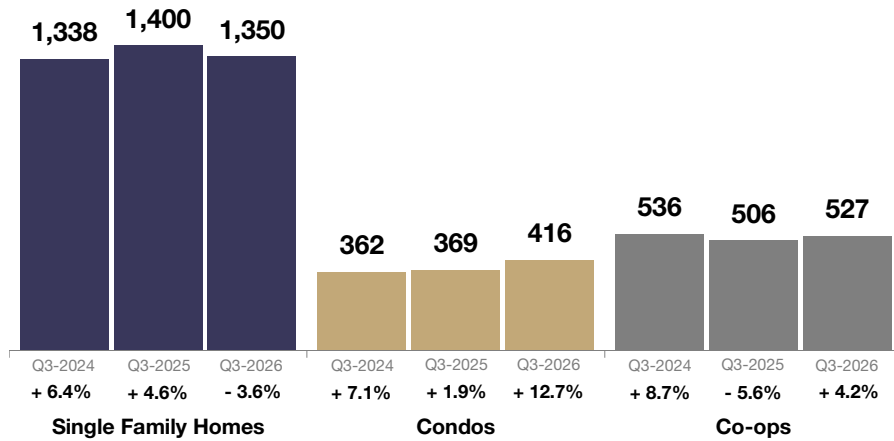


Key Metrics	Historical Sparkbars	Q3-2025	Q3-2026	Percent Change	YTD 2025	YTD 2026	Percent Change
New Listings		506	527	+ 4.2%	1,596	1,685	+ 5.6%
Pending Sales		390	435	+ 11.5%	1,242	1,257	+ 1.2%
Closed Sales		455	439	- 3.5%	1,197	1,161	- 3.0%
Days on Market		60	56	- 6.7%	66	58	- 12.1%
Median Pending Price		\$235,000	\$235,500	+ 0.2%	\$225,000	\$240,000	+ 6.7%
Median Sales Price		\$235,000	\$250,000	+ 6.4%	\$225,000	\$240,000	+ 6.7%
Pct. of Orig. Price Received		99.0%	99.1%	+ 0.1%	98.3%	98.9%	+ 0.6%
Housing Affordability Index		248	228	- 8.1%	259	237	- 8.5%
Inventory of Homes for Sale		465	498	+ 7.1%	--	--	--
Months Supply of Inventory		3.5	3.7	+ 5.7%	--	--	--

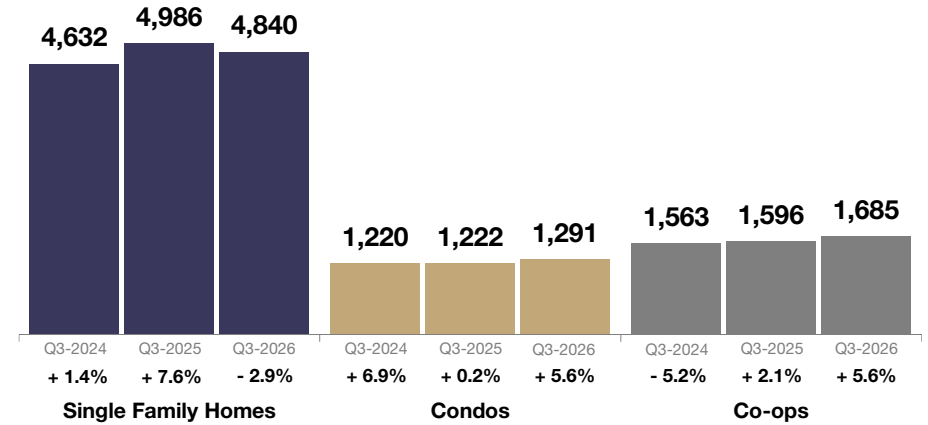
New Listings

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

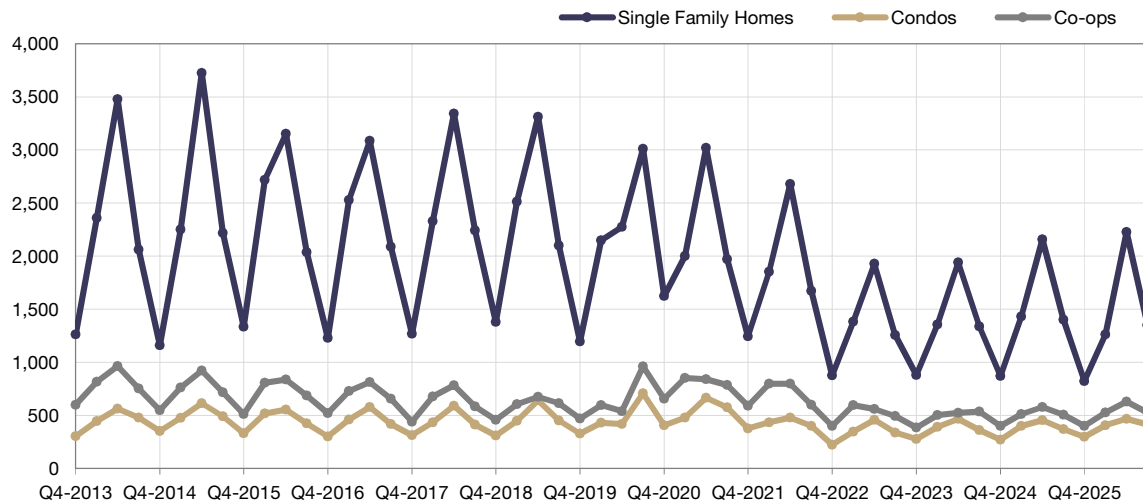
Q3-2026



Year to Date



Historical New Listings by Quarter



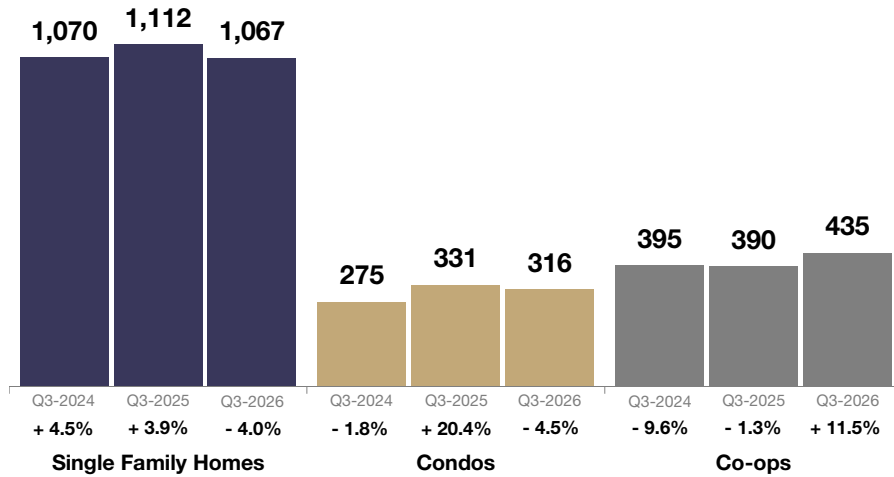
Note: If no activity occurred during a quarter, no data point is shown and the line extends to the next available data point.

Quarter	Single Family Homes	Condos	Co-ops
Q4-2023	879	276	385
Q1-2024	1,355	392	502
Q2-2024	1,939	466	525
Q3-2024	1,338	362	536
Q4-2024	871	272	399
Q1-2025	1,430	399	512
Q2-2025	2,156	454	578
Q3-2025	1,400	369	506
Q4-2025	823	299	400
Q1-2026	1,263	407	527
Q2-2026	2,227	468	631
Q3-2026	1,350	416	527

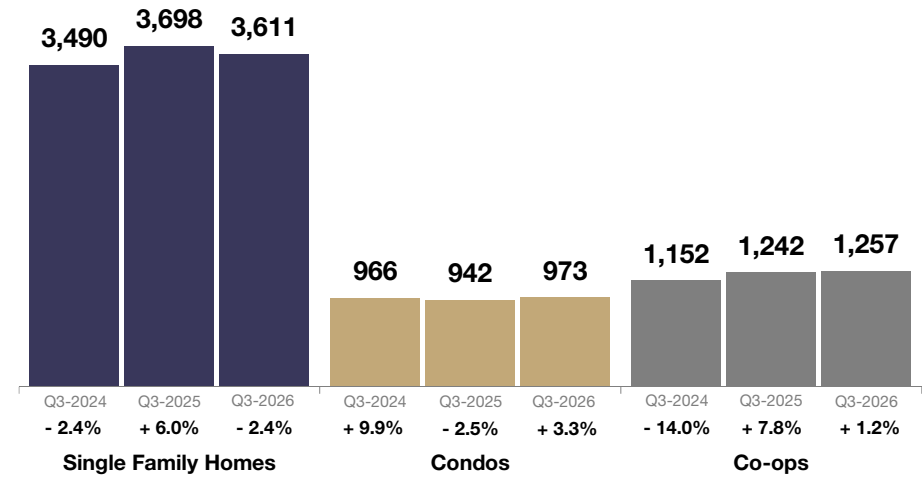
Pending Sales

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

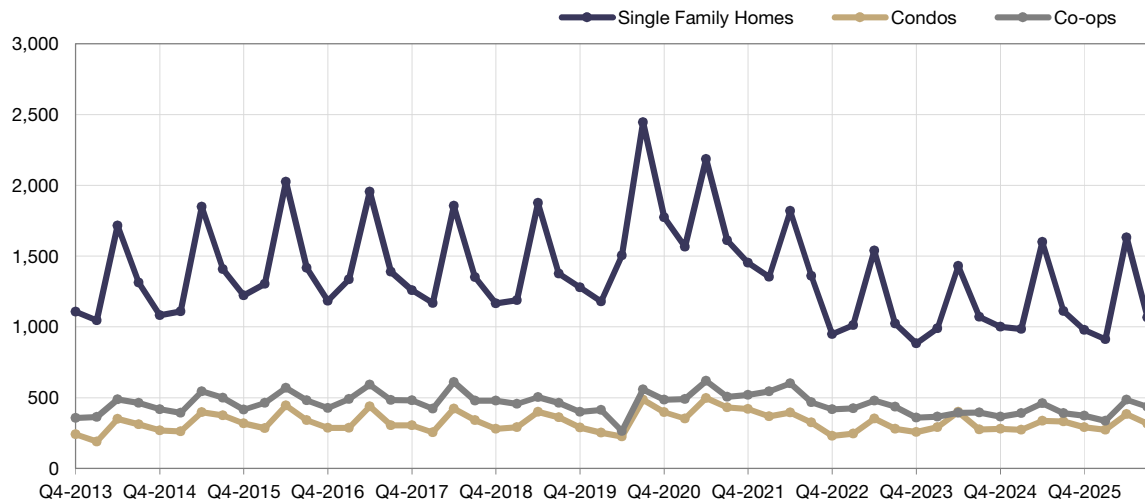
Q3-2026



Year to Date



Historical Pending Sales by Quarter

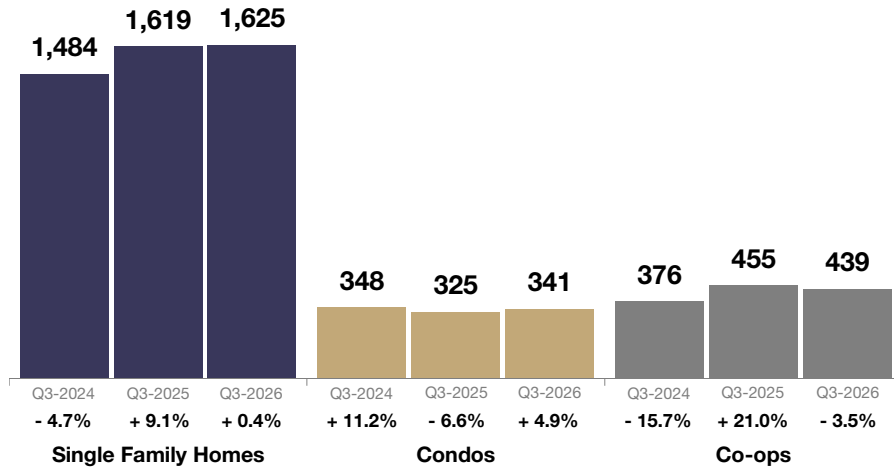


Quarter	Single Family Homes	Condos	Co-ops
Q4-2023	883	258	359
Q1-2024	989	291	365
Q2-2024	1,431	400	392
Q3-2024	1,070	275	395
Q4-2024	1,001	281	365
Q1-2025	986	274	391
Q2-2025	1,600	337	461
Q3-2025	1,112	331	390
Q4-2025	978	291	372
Q1-2026	912	274	336
Q2-2026	1,632	383	486
Q3-2026	1,067	316	435

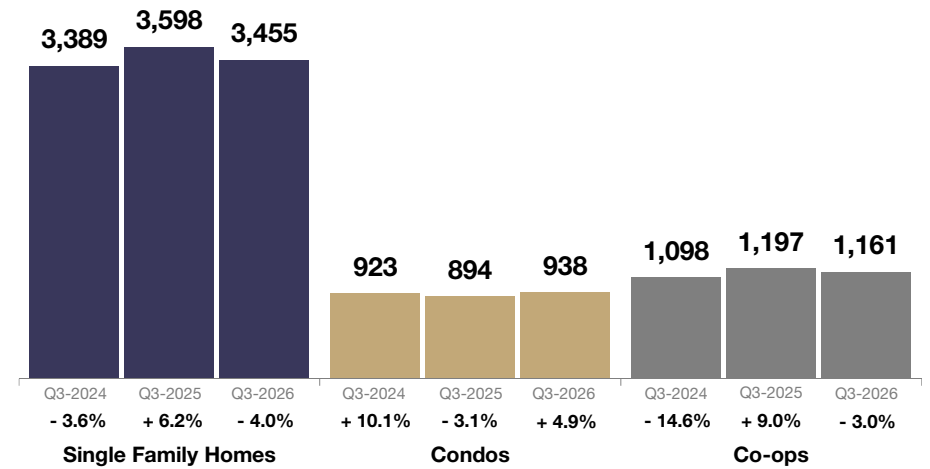
Closed Sales

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

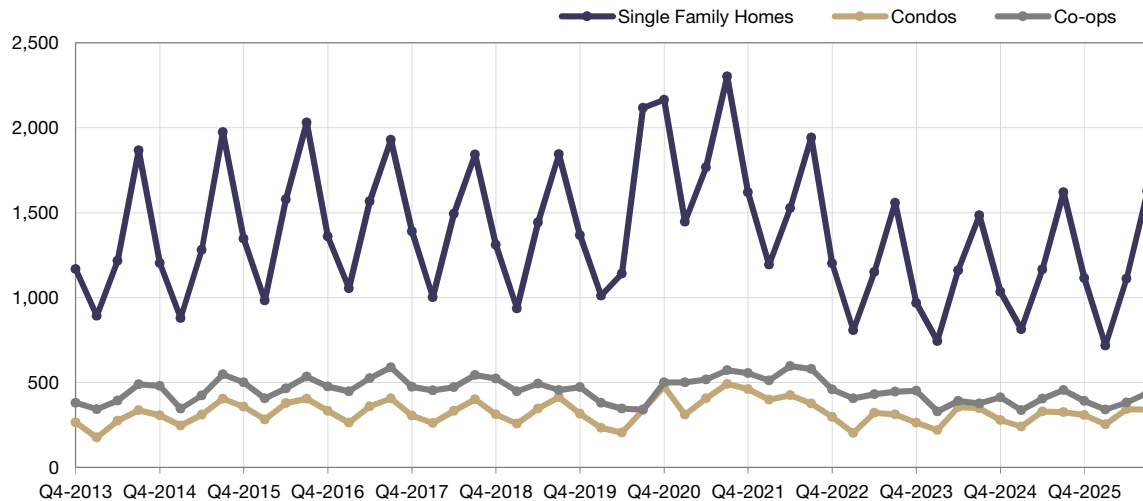
Q3-2026



Year to Date



Historical Closed Sales by Quarter



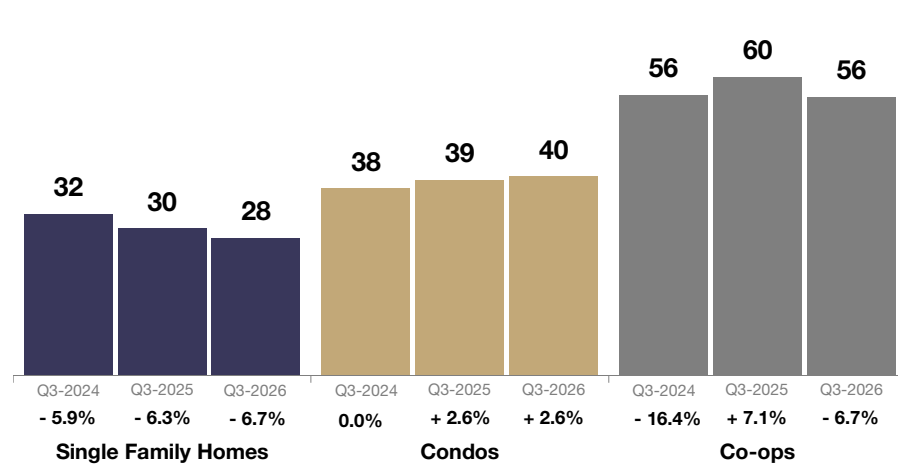
Note: If no activity occurred during a quarter, no data point is shown and the line extends to the next available data point.

Quarter	Single Family Homes	Condos	Co-ops
Q4-2023	967	264	452
Q1-2024	744	220	330
Q2-2024	1,161	355	392
Q3-2024	1,484	348	376
Q4-2024	1,034	278	412
Q1-2025	814	240	337
Q2-2025	1,165	329	405
Q3-2025	1,619	325	455
Q4-2025	1,114	308	391
Q1-2026	718	255	340
Q2-2026	1,112	342	382
Q3-2026	1,625	341	439

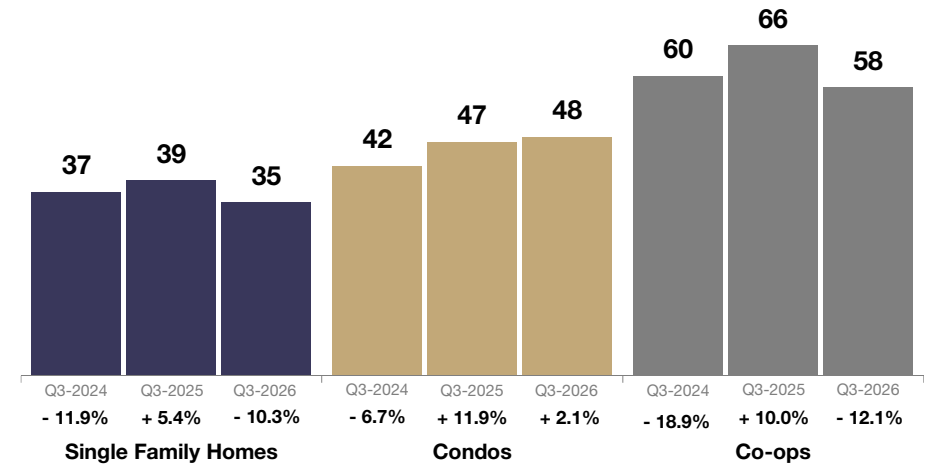
Days on Market Until Sale

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

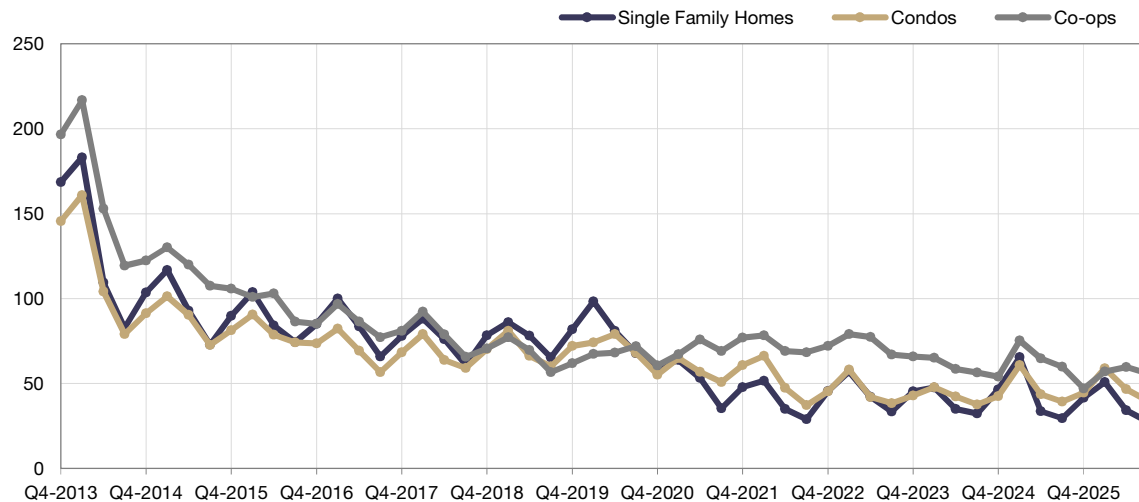
Q3-2026



Year to Date



Historical Days on Market Until Sale by Quarter



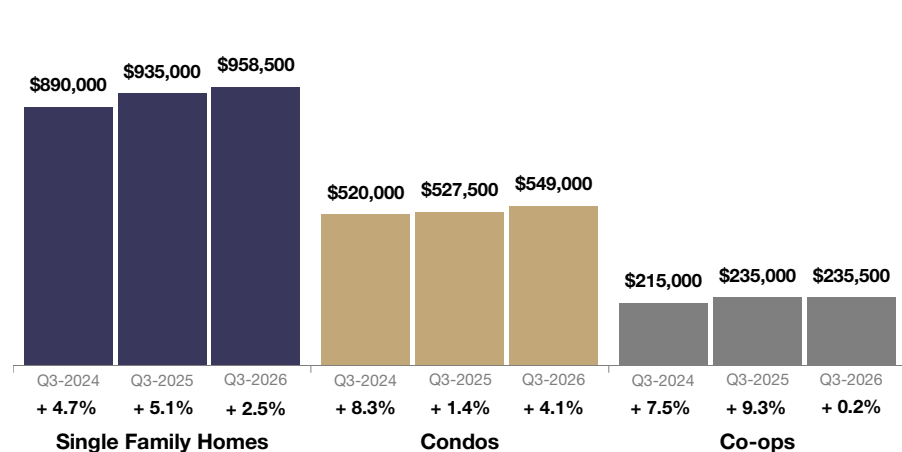
Note: If no activity occurred during a quarter, no data point is shown and the line extends to the next available data point.

Quarter	Single Family Homes	Condos	Co-ops
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	65	61	75
Q2-2025	34	44	65
Q3-2025	30	39	60
Q4-2025	42	45	47
Q1-2026	51	59	57
Q2-2026	34	47	60
Q3-2026	28	40	56

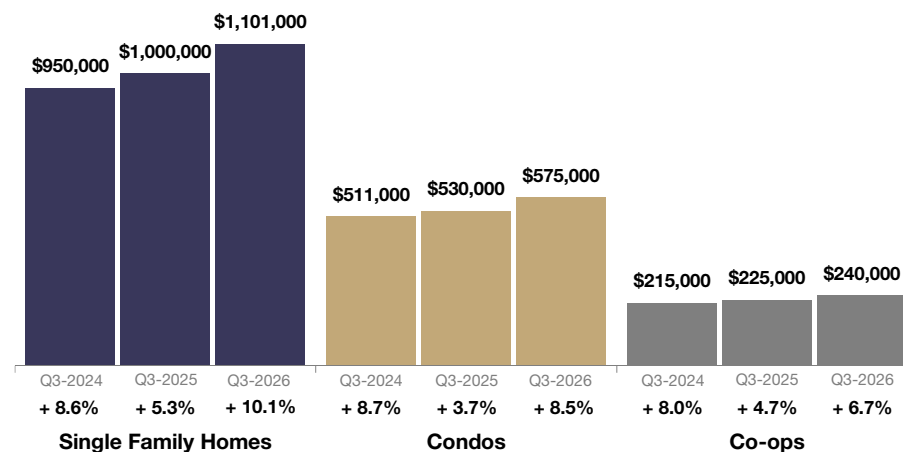
Median Pending Price

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.

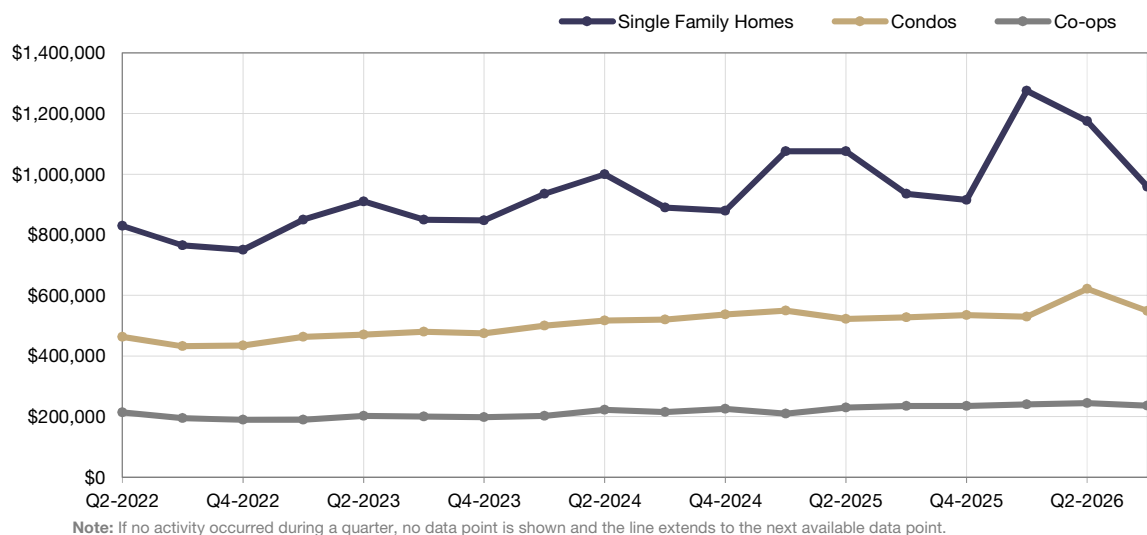
Q3-2026



Year to Date



Historical Median Pending Price by Quarter

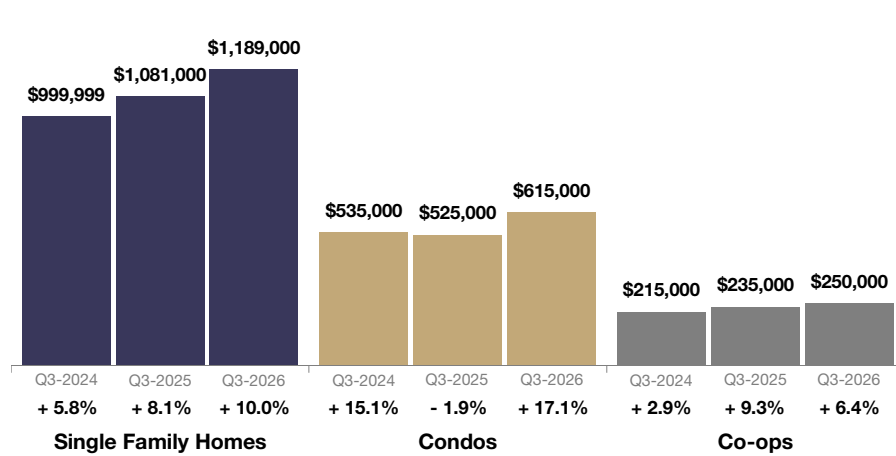


Quarter	Single Family Homes	Condos	Co-ops
Q4-2023	\$847,000	\$475,000	\$198,000
Q1-2024	\$935,000	\$500,000	\$202,000
Q2-2024	\$999,000	\$517,000	\$222,500
Q3-2024	\$890,000	\$520,000	\$215,000
Q4-2024	\$879,000	\$537,000	\$225,000
Q1-2025	\$1,075,000	\$550,000	\$210,000
Q2-2025	\$1,075,000	\$522,500	\$229,900
Q3-2025	\$935,000	\$527,500	\$235,000
Q4-2025	\$915,000	\$535,000	\$235,000
Q1-2026	\$1,275,000	\$530,000	\$240,000
Q2-2026	\$1,175,000	\$621,250	\$244,000
Q3-2026	\$958,500	\$549,000	\$235,500

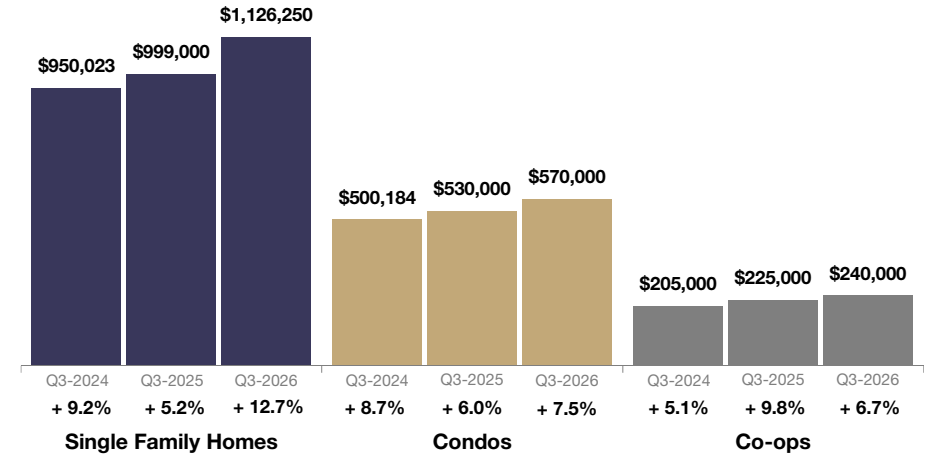
Median Sales Price

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

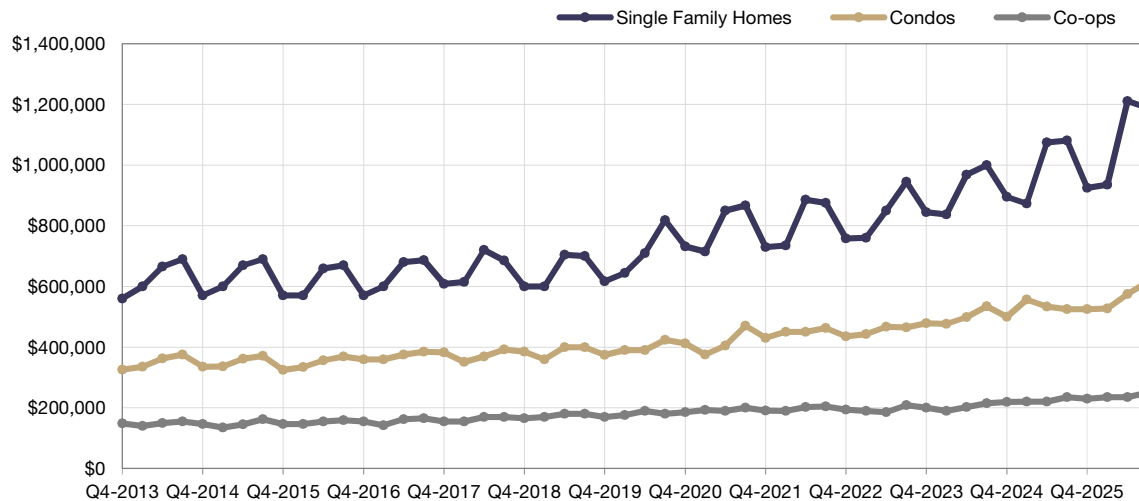
Q3-2026



Year to Date



Historical Median Sales Price by Quarter



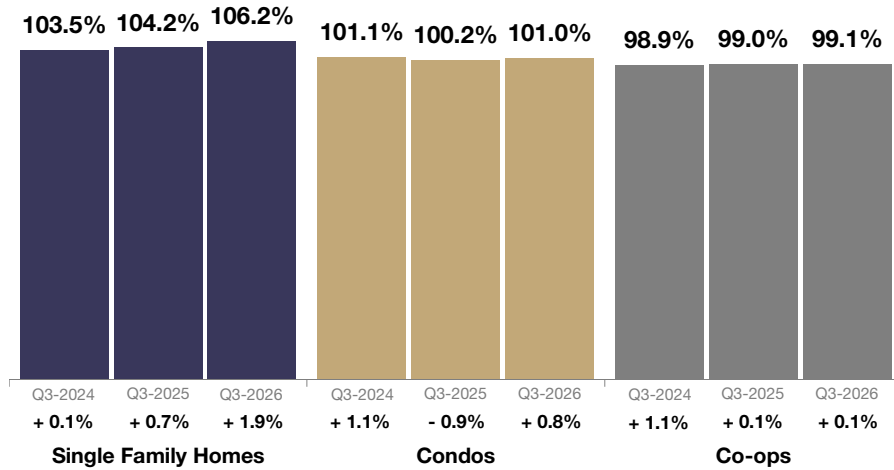
Note: If no activity occurred during a quarter, no data point is shown and the line extends to the next available data point.

Quarter	Single Family Homes	Condos	Co-ops
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	\$895,400	\$500,000	\$218,750
Q1-2025	\$873,500	\$557,000	\$220,000
Q2-2025	\$1,075,000	\$534,000	\$220,000
Q3-2025	\$1,081,000	\$525,000	\$235,000
Q4-2025	\$925,000	\$525,000	\$230,000
Q1-2026	\$935,000	\$527,000	\$235,500
Q2-2026	\$1,211,228	\$575,250	\$235,500
Q3-2026	\$1,189,000	\$615,000	\$250,000

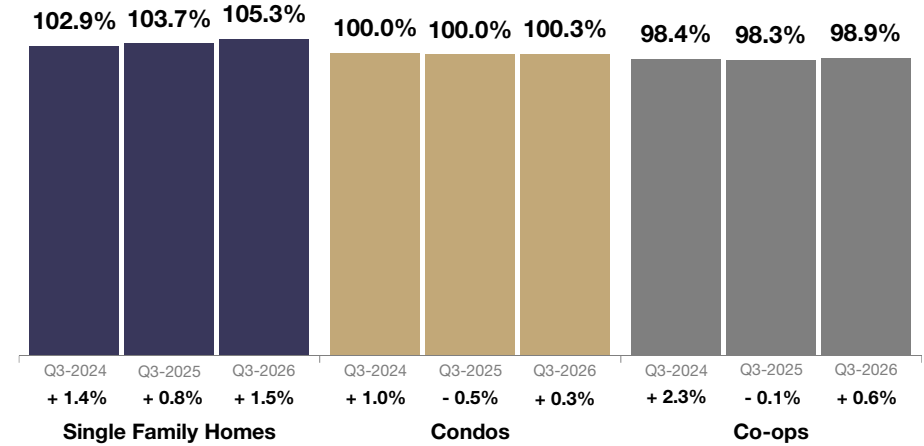
Percent of Original List Price Received

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.

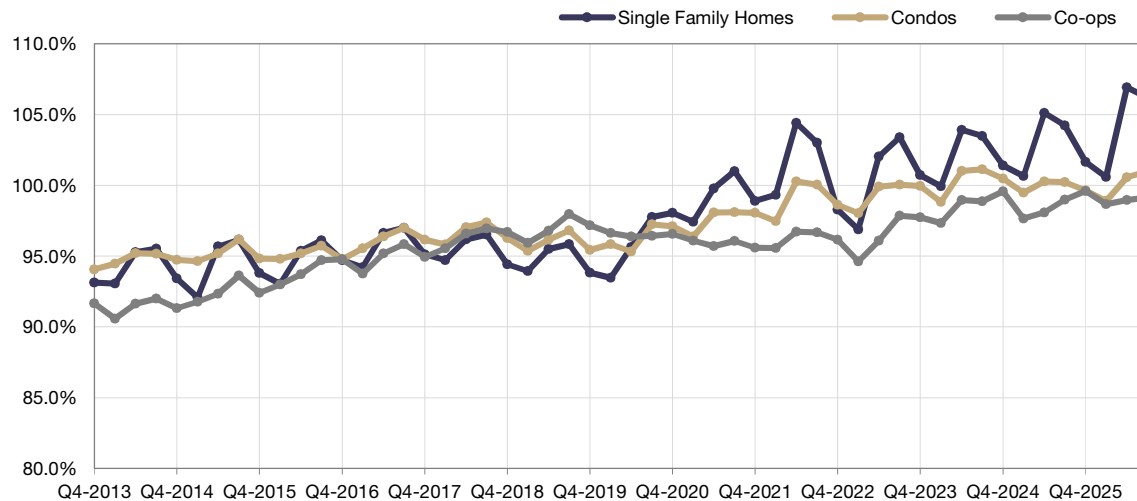
Q3-2026



Year to Date



Historical Percent of Original List Price Received by Quarter

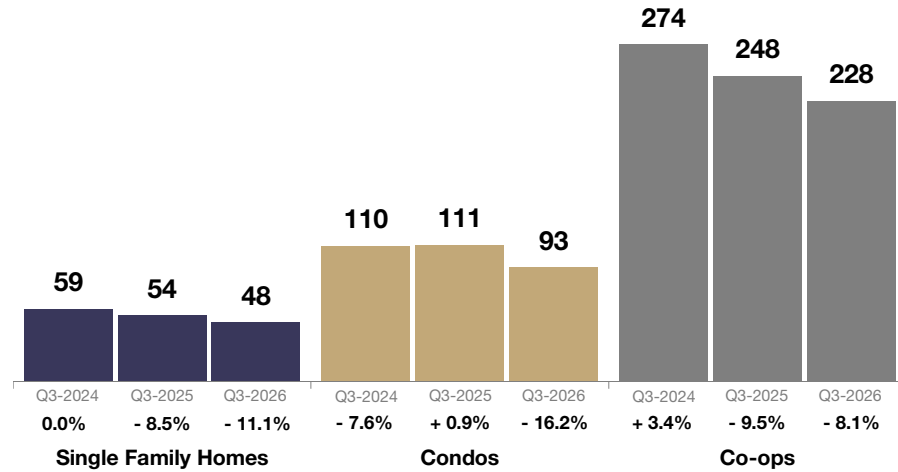


Quarter	Single Family Homes	Condos	Co-ops
Q4-2023	100.7%	100.0%	97.7%
Q1-2024	99.9%	98.8%	97.3%
Q2-2024	103.9%	101.0%	99.0%
Q3-2024	103.5%	101.1%	98.9%
Q4-2024	101.4%	100.5%	99.6%
Q1-2025	100.7%	99.5%	97.7%
Q2-2025	105.1%	100.3%	98.1%
Q3-2025	104.2%	100.2%	99.0%
Q4-2025	101.6%	99.6%	99.6%
Q1-2026	100.6%	98.9%	98.7%
Q2-2026	106.9%	100.6%	99.0%
Q3-2026	106.2%	101.0%	99.1%

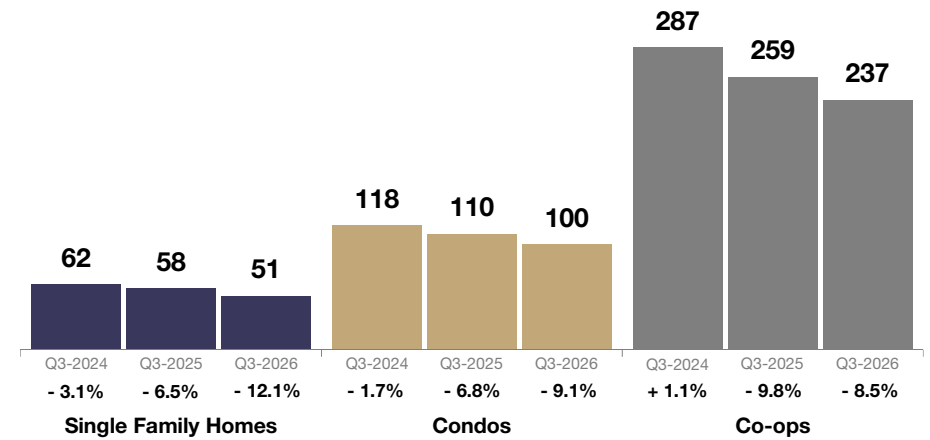
Housing Affordability Index

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.

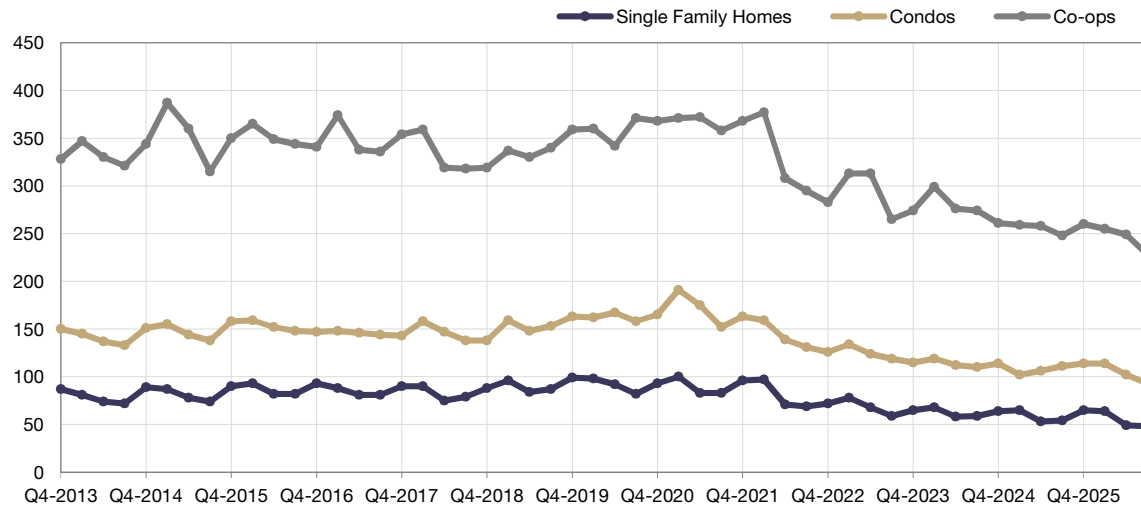
Q3-2026



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Historical Housing Affordability Index by Quarter

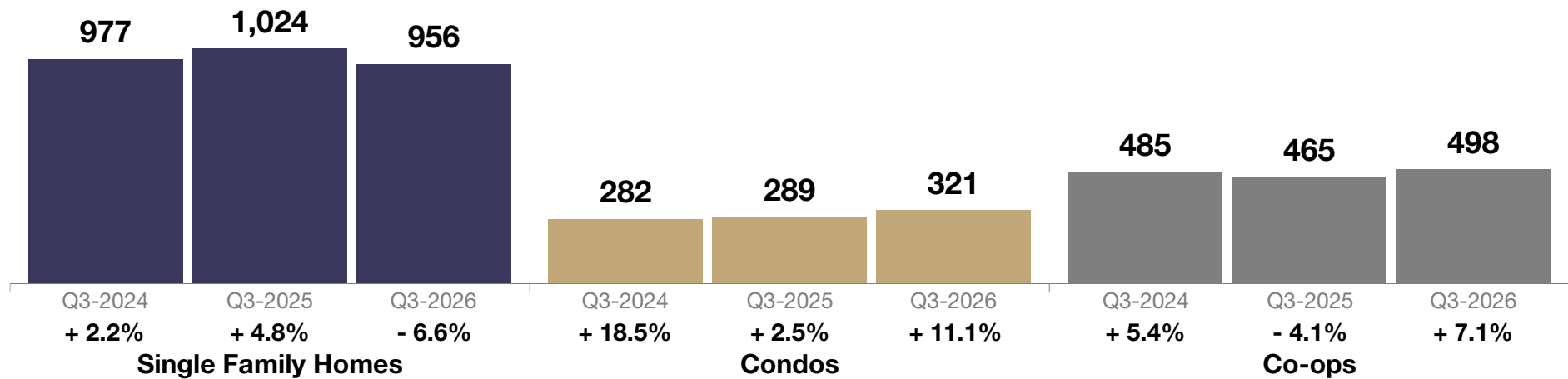


Quarter	Single Family Homes	Condos	Co-ops
Q4-2023	65	115	274
Q1-2024	68	119	299
Q2-2024	58	112	276
Q3-2024	59	110	274
Q4-2024	64	114	261
Q1-2025	65	102	259
Q2-2025	53	106	258
Q3-2025	54	111	248
Q4-2025	65	114	260
Q1-2026	64	114	255
Q2-2026	49	102	249
Q3-2026	48	93	228

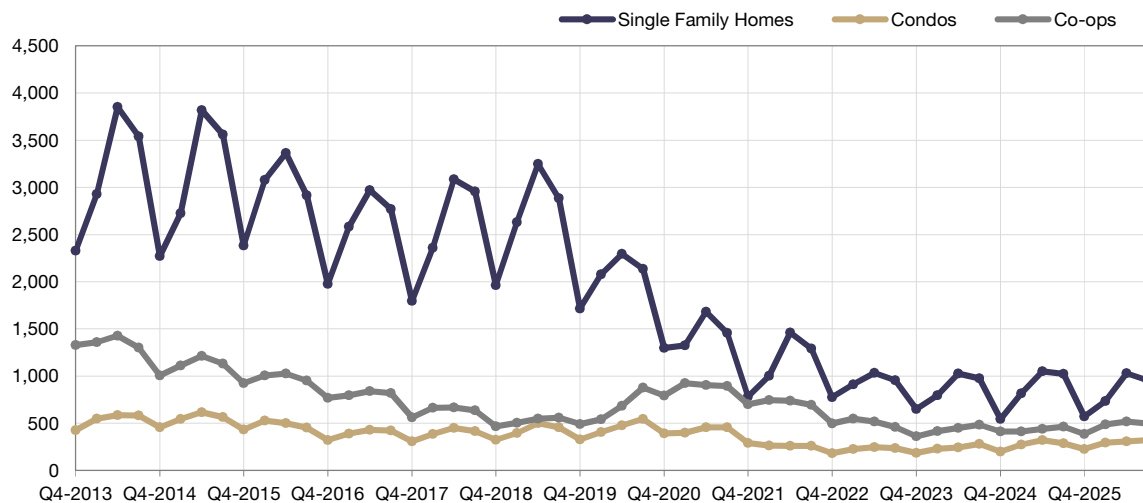
Inventory of Homes for Sale

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

Q3-2026



Historical Inventory of Homes for Sale by Quarter



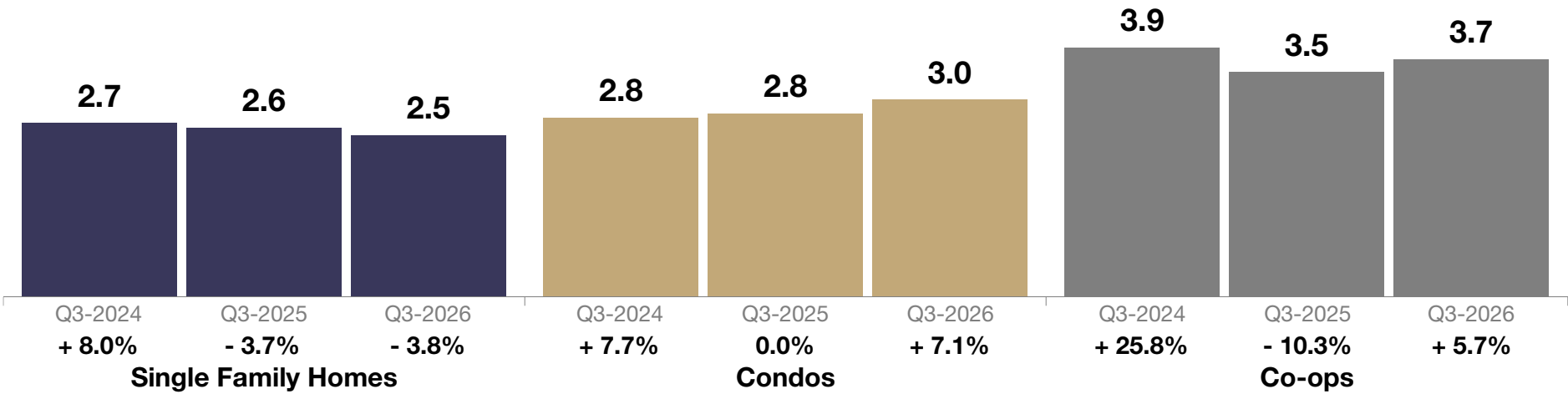
Note: If no activity occurred during a quarter, no data point is shown and the line extends to the next available data point.

Quarter	Single Family Homes	Condos	Co-ops
Q4-2023	649	187	361
Q1-2024	797	230	416
Q2-2024	1,027	245	451
Q3-2024	977	282	485
Q4-2024	545	198	412
Q1-2025	816	275	413
Q2-2025	1,051	323	440
Q3-2025	1,024	289	465
Q4-2025	574	228	387
Q1-2026	736	296	487
Q2-2026	1,031	308	518
Q3-2026	956	321	498

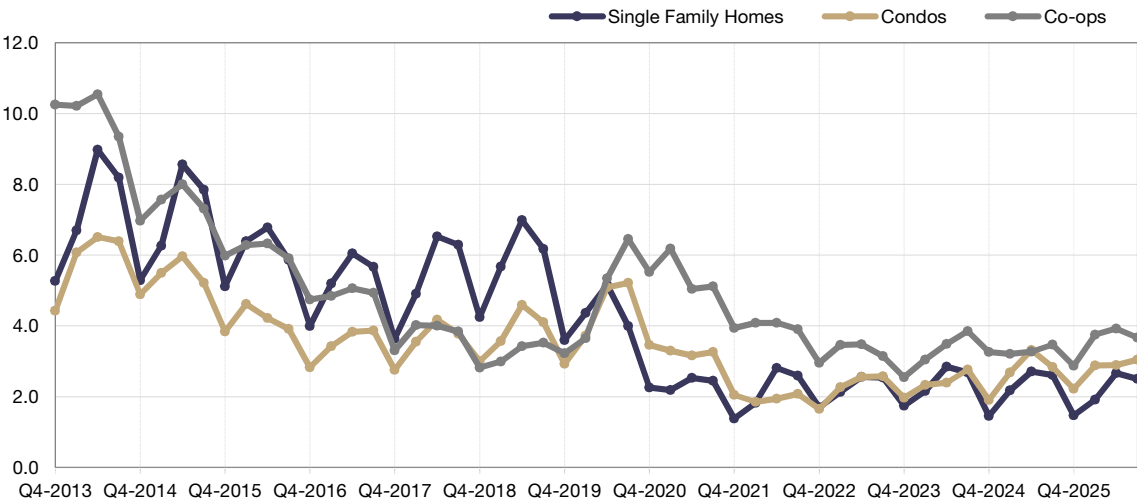
Months Supply of Inventory

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.

Q3-2026



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
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	2.8	3.9
Q4-2024	1.5	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	3.5
Q4-2025	1.5	2.2	2.9
Q1-2026	1.9	2.9	3.7
Q2-2026	2.7	2.9	3.9
Q3-2026	2.5	3.0	3.7

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	Q3-2025	Q3-2026	Percent Change	YTD 2025	YTD 2026	Percent Change
New Listings		2,275	2,293	+ 0.8%	7,804	7,816	+ 0.2%
Pending Sales		1,833	1,818	- 0.8%	5,882	5,841	- 0.7%
Closed Sales		2,399	2,405	+ 0.3%	5,689	5,554	- 2.4%
Days on Market		37	35	- 5.4%	46	42	- 8.7%
Median Pending Price		\$730,000	\$725,000	- 0.7%	\$770,000	\$800,000	+ 3.9%
Median Sales Price		\$810,000	\$875,000	+ 8.0%	\$769,000	\$810,000	+ 5.3%
Pct. of Orig. Price Received		102.7%	104.2%	+ 1.5%	102.0%	103.1%	+ 1.1%
Housing Affordability Index		72	65	- 9.7%	76	70	- 7.9%
Inventory of Homes for Sale		1,778	1,775	- 0.2%	--	--	--
Months Supply of Inventory		2.8	2.8	0.0%	--	--	--