Quarterly Indicators

New York State Association of REALTORS®, Inc.

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.

Pending Sales in New York State were down 2.3 percent to 29,773. Closed Sales increased 2.4 percent to 32,074. Inventory grew 9.8 percent to 35,294 units.

Prices gazed upward as the Median Sales Price was up 5.7 percent to $465,000. Days on Market increased 2.4 percent to 43 days. Months Supply of Inventory was up 11.1 percent to 4.0 months.

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.

Activity Snapshot

+ 2.4%	+ 5.7%	+ 9.8%
One-Year Change in **Closed Sales**	One-Year Change in **Median Sales Price**	One-Year Change in **Homes for Sale**

Residential activity in New York State composed of single-family properties, townhomes and condominiums combined. Percent changes are calculated using rounded figures.

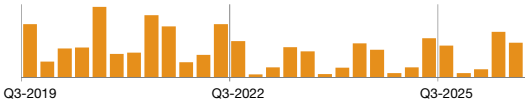
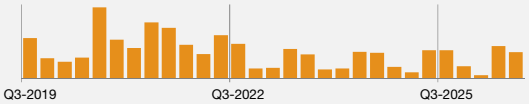
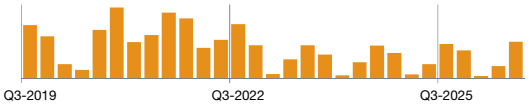
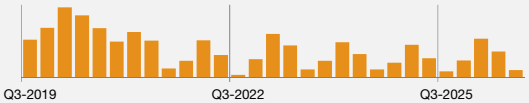
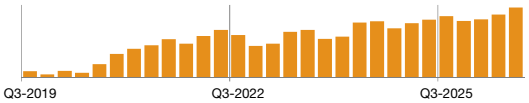
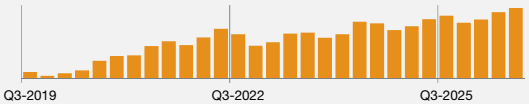
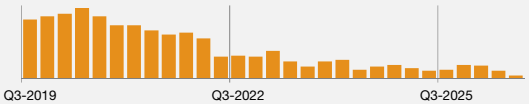
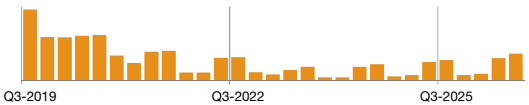
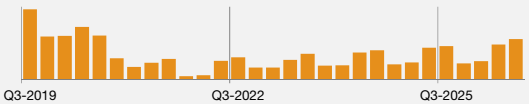
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Current as of October 10, 2026. All data from the multiple listing services in the state of New York. Report © 2026 ShowingTime Plus, LLC.

Activity Overview

Key metrics by reported quarter and for year-to-date (YTD) starting from the first of the year.

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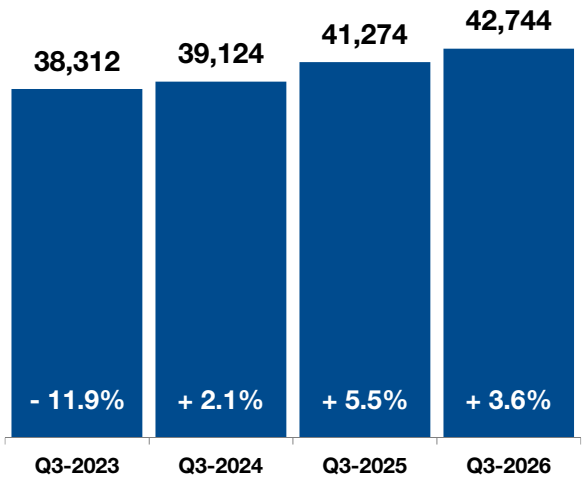
Key Metrics	Historical Sparkbars	Q3-2025	Q3-2026	Percent Change	YTD 2025	YTD 2026	Percent Change
New Listings		41,274	**42,744**	+ 3.6%	116,326	**119,967**	+ 3.1%
Pending Sales		30,471	**29,773**	- 2.3%	82,535	**82,404**	- 0.2%
Closed Sales		31,337	**32,074**	+ 2.4%	76,768	**76,249**	- 0.7%
Days on Market		42	**43**	+ 2.4%	49	**51**	+ 4.1%
Median Sales Price		$440,000	**$465,000**	+ 5.7%	$430,000	**$450,000**	+ 4.7%
Average Sales Price		$589,037	**$619,643**	+ 5.2%	$573,103	**$601,879**	+ 5.0%
Pct. of List Price Received		102.5%	**102.7%**	+ 0.2%	101.9%	**101.9%**	0.0%
Housing Affordability Index		95	**88**	- 7.4%	97	**91**	- 6.2%
Inventory of Homes for Sale		32,149	**35,294**	+ 9.8%	--	--	--
Months Supply of Inventory		3.6	**4.0**	+ 11.1%	--	--	--

New Listings

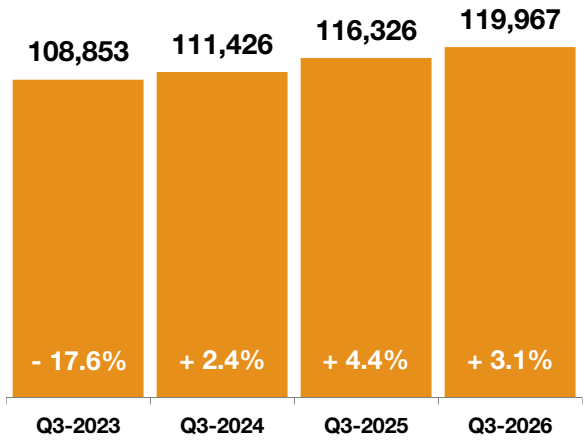
A count of the properties that have been newly listed on the market in a given quarter.

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Third Quarter

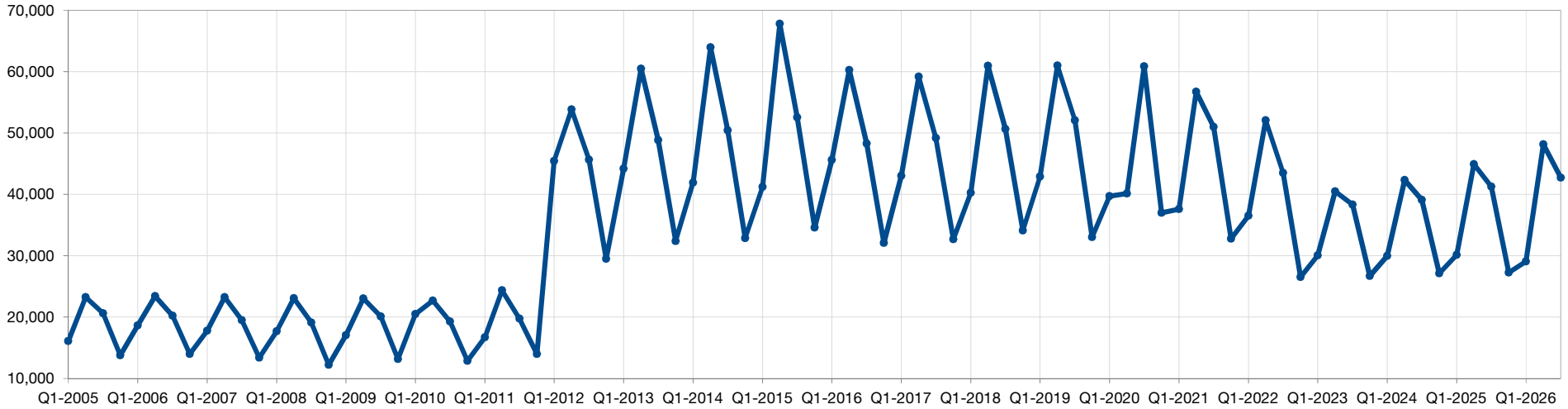


Year to Date



	New Listings	Percent Change
Q4-2023	26,699	+0.7%
Q1-2024	29,984	-0.3%
Q2-2024	42,318	+4.6%
Q3-2024	39,124	+2.1%
Q4-2024	27,136	+1.6%
Q1-2025	30,136	+0.5%
Q2-2025	44,916	+6.1%
Q3-2025	41,274	+5.5%
Q4-2025	27,243	+0.4%
Q1-2026	29,057	-3.6%
Q2-2026	48,166	+7.2%
Q3-2026	**42,744**	**+3.6%**

Historical New Listings by Quarter

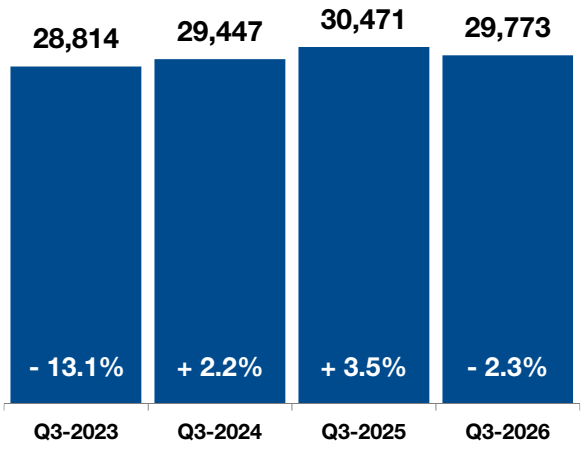


Pending Sales

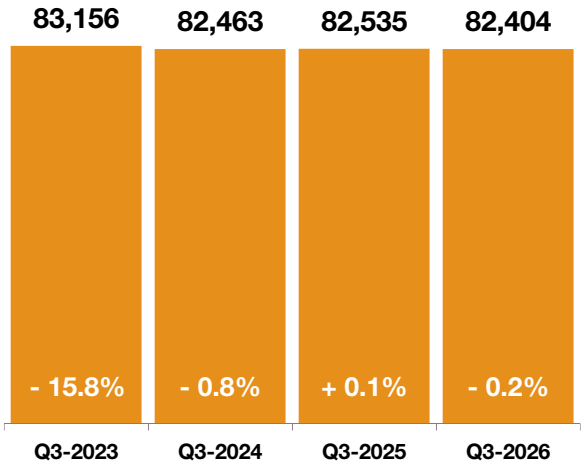
A count of the properties on which offers have been accepted in a given quarter.

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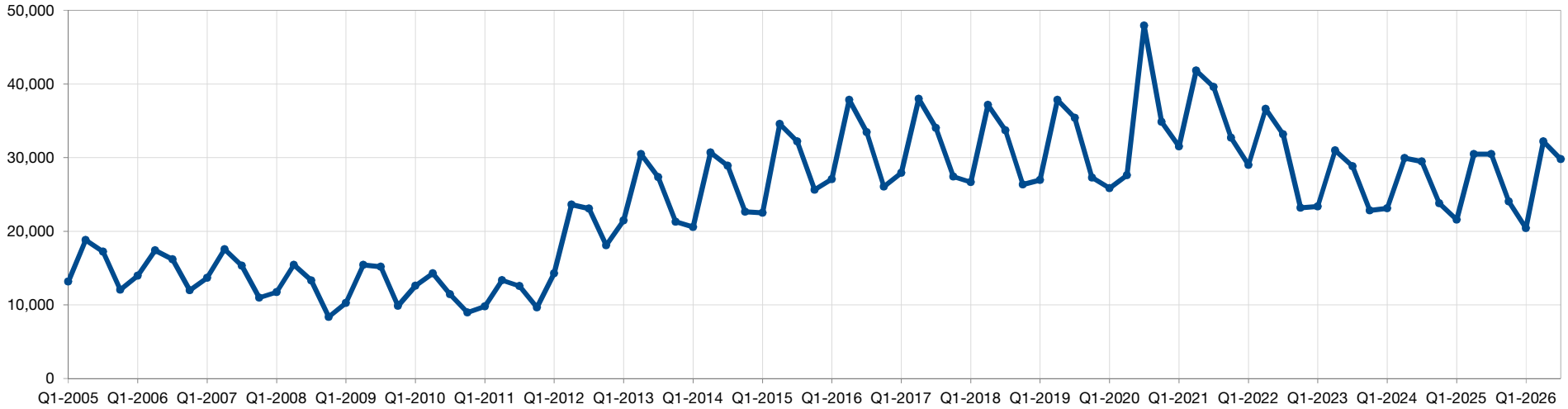


Year to Date



	Pending Sales	Percent Change
Q4-2023	22,811	-1.6%
Q1-2024	23,091	-1.2%
Q2-2024	29,925	-3.4%
Q3-2024	29,447	+2.2%
Q4-2024	23,778	+4.2%
Q1-2025	21,579	-6.5%
Q2-2025	30,485	+1.9%
Q3-2025	30,471	+3.5%
Q4-2025	24,027	+1.0%
Q1-2026	20,424	-5.4%
Q2-2026	32,207	+5.6%
Q3-2026	**29,773**	**-2.3%**

Historical Pending Sales by Quarter

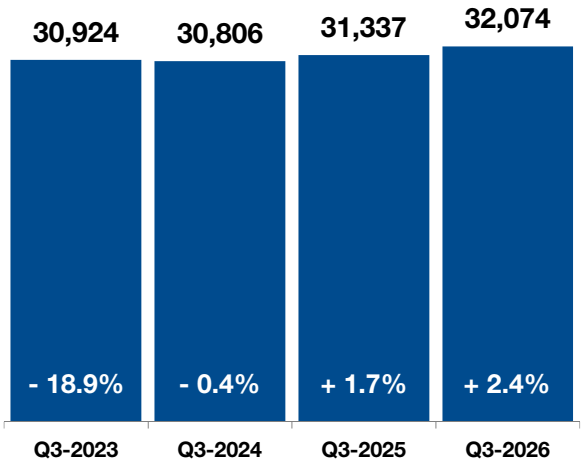


Closed Sales

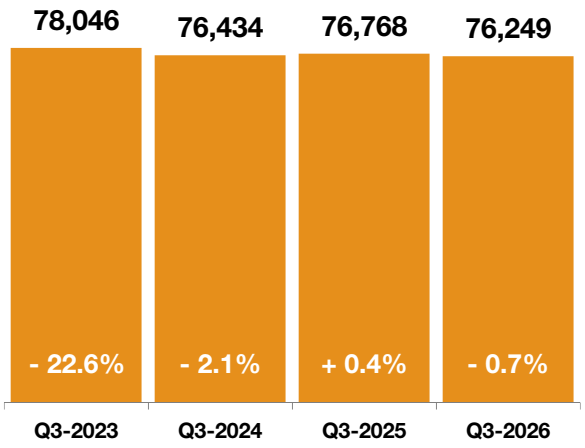
A count of the actual sales that closed in a given quarter.

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Third Quarter

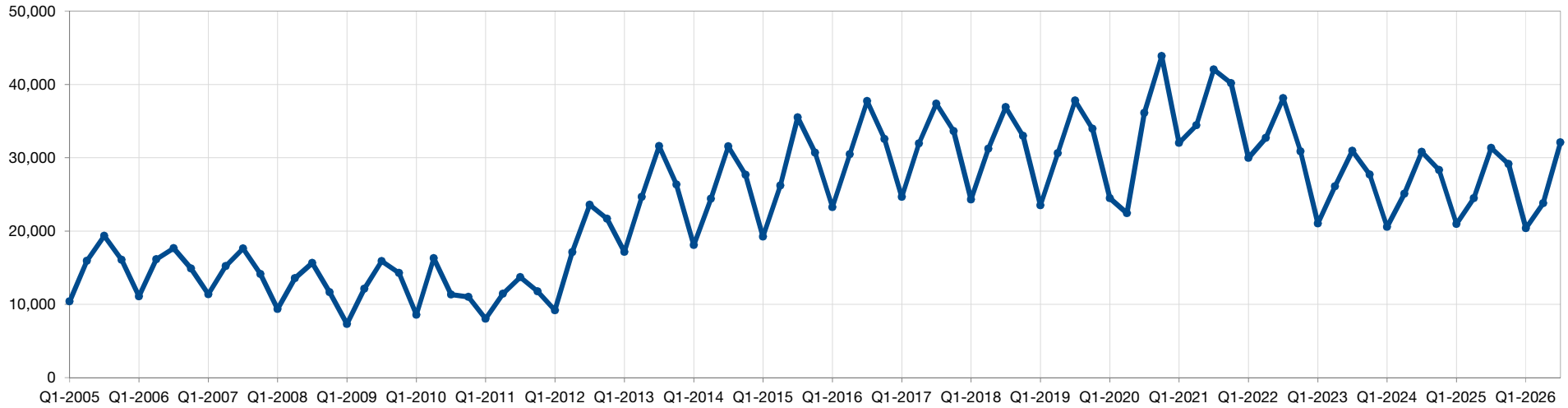


Year to Date



	Closed Sales	Percent Change
Q4-2023	27,688	-10.3%
Q1-2024	20,548	-2.3%
Q2-2024	25,080	-3.9%
Q3-2024	30,806	-0.4%
Q4-2024	28,306	+2.2%
Q1-2025	20,961	+2.0%
Q2-2025	24,470	-2.4%
Q3-2025	31,337	+1.7%
Q4-2025	29,132	+2.9%
Q1-2026	20,379	-2.8%
Q2-2026	23,796	-2.8%
Q3-2026	**32,074**	**+2.4%**

Historical Closed Sales by Quarter

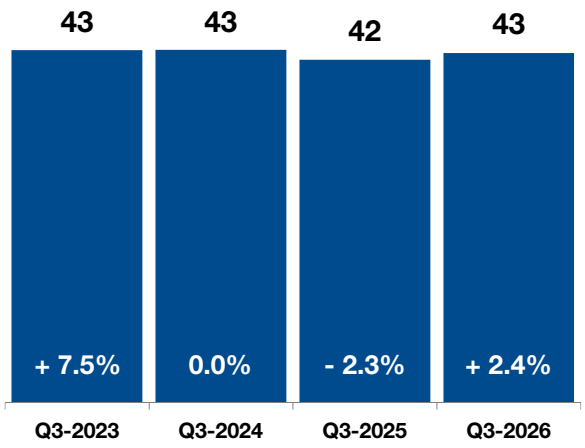


Days on Market

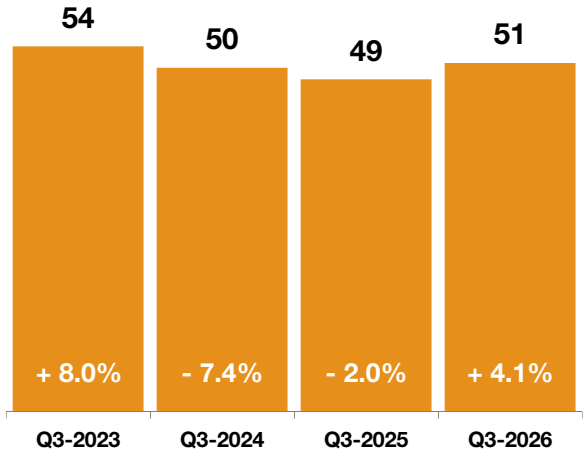
Average number of days between when a property is listed and when an offer is accepted in a given quarter.

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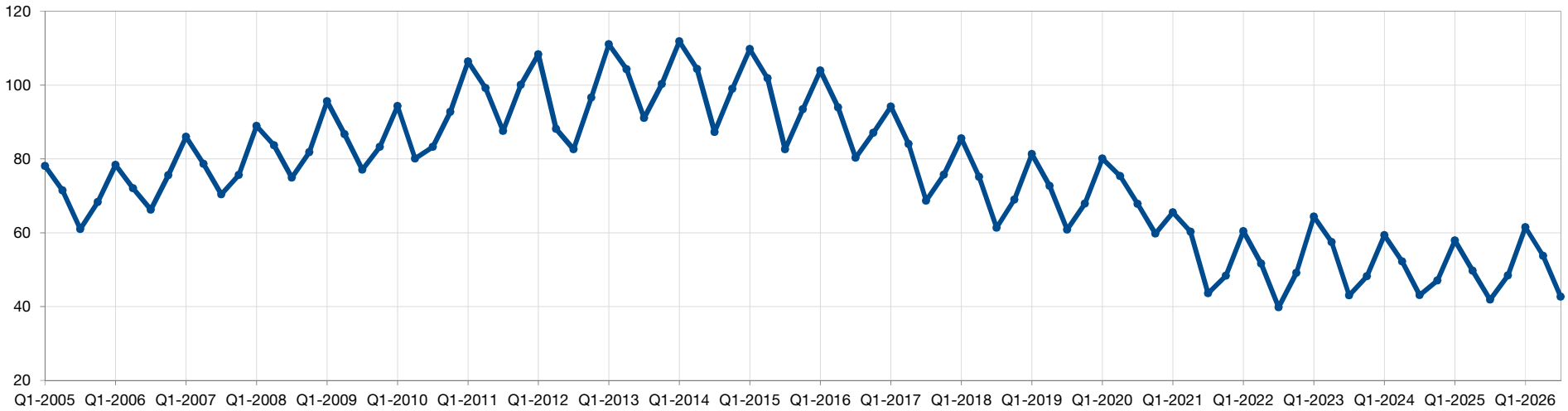


Year to Date



	Days on Market	Percent Change
Q4-2023	48	-2.0%
Q1-2024	59	-7.8%
Q2-2024	52	-8.8%
Q3-2024	43	0.0%
Q4-2024	47	-2.1%
Q1-2025	58	-1.7%
Q2-2025	50	-3.8%
Q3-2025	42	-2.3%
Q4-2025	48	+2.1%
Q1-2026	61	+5.2%
Q2-2026	54	+8.0%
Q3-2026	**43**	**+2.4%**

Historical Days on Market by Quarter

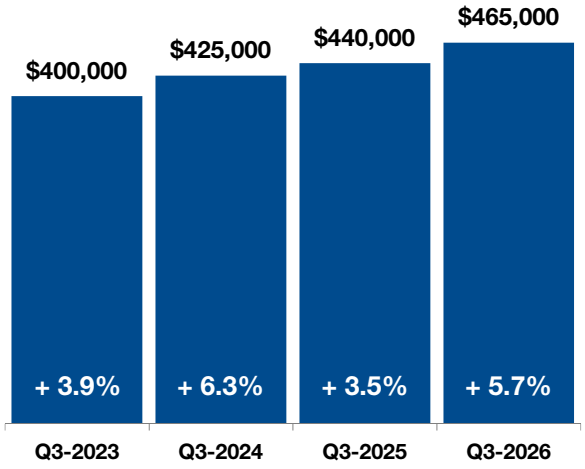


Median Sales Price

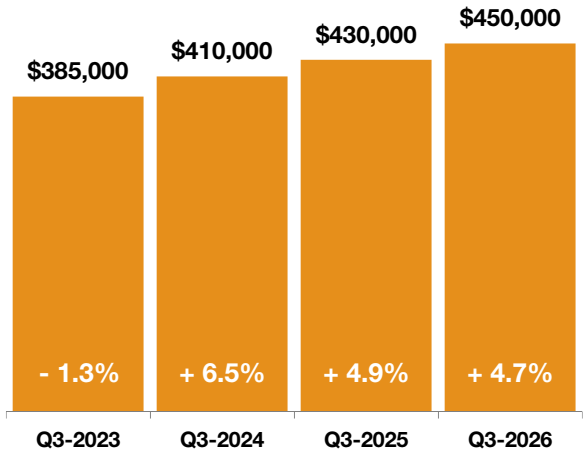
Point at which half of the sales sold for more and half sold for less, not accounting for seller concessions, in a given quarter.

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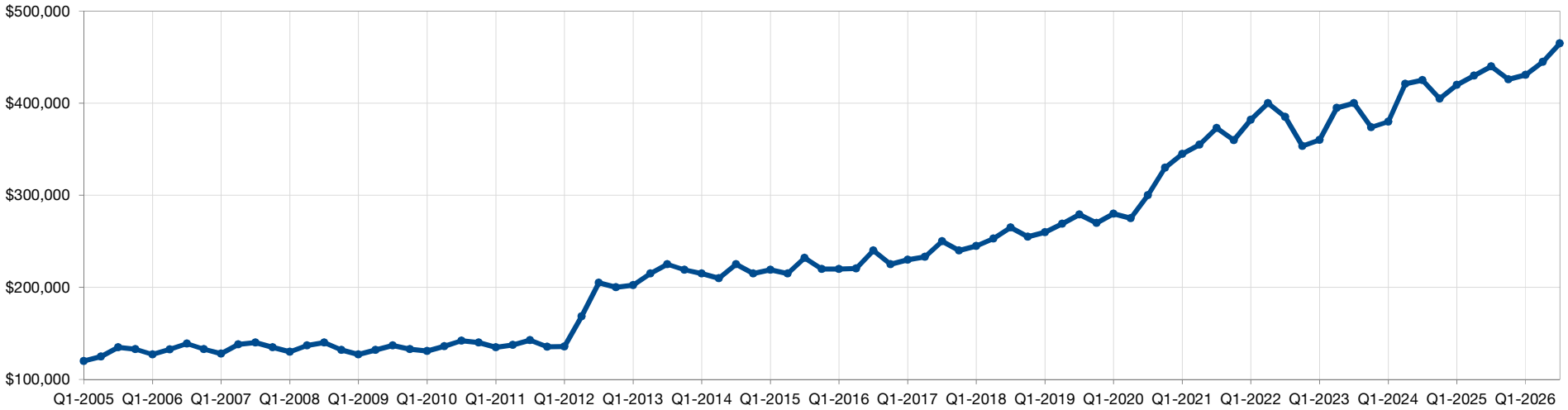


Year to Date



	Median Sales Price	Percent Change
Q4-2023	$374,000	+5.8%
Q1-2024	$380,000	+5.6%
Q2-2024	$421,000	+6.6%
Q3-2024	$425,000	+6.3%
Q4-2024	$405,000	+8.3%
Q1-2025	$420,000	+10.5%
Q2-2025	$430,000	+2.1%
Q3-2025	$440,000	+3.5%
Q4-2025	$426,000	+5.2%
Q1-2026	$430,675	+2.5%
Q2-2026	$445,000	+3.5%
Q3-2026	**$465,000**	**+5.7%**

Historical Median Sales Price by Quarter

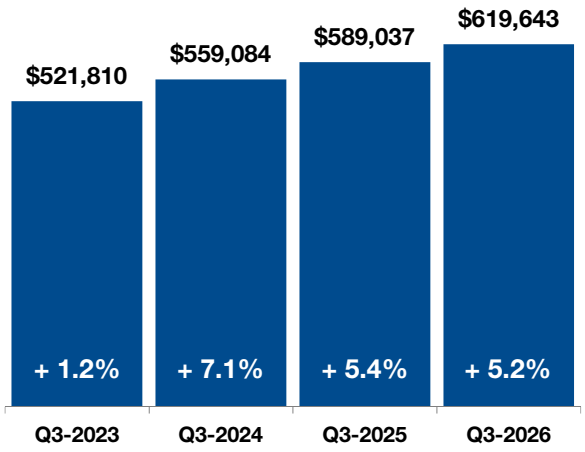


Average Sales Price

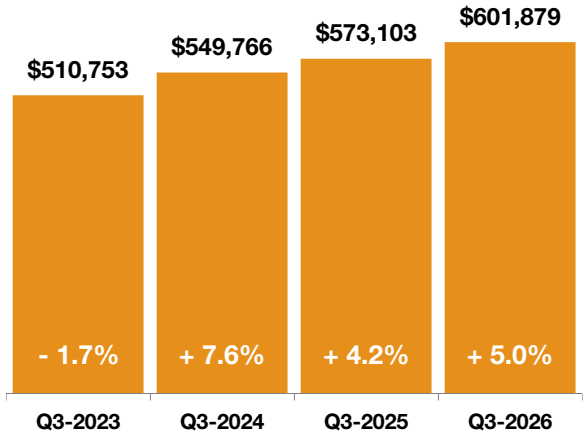
Average sales price for all closed sales, not accounting for seller concessions, in a given quarter.

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Third Quarter

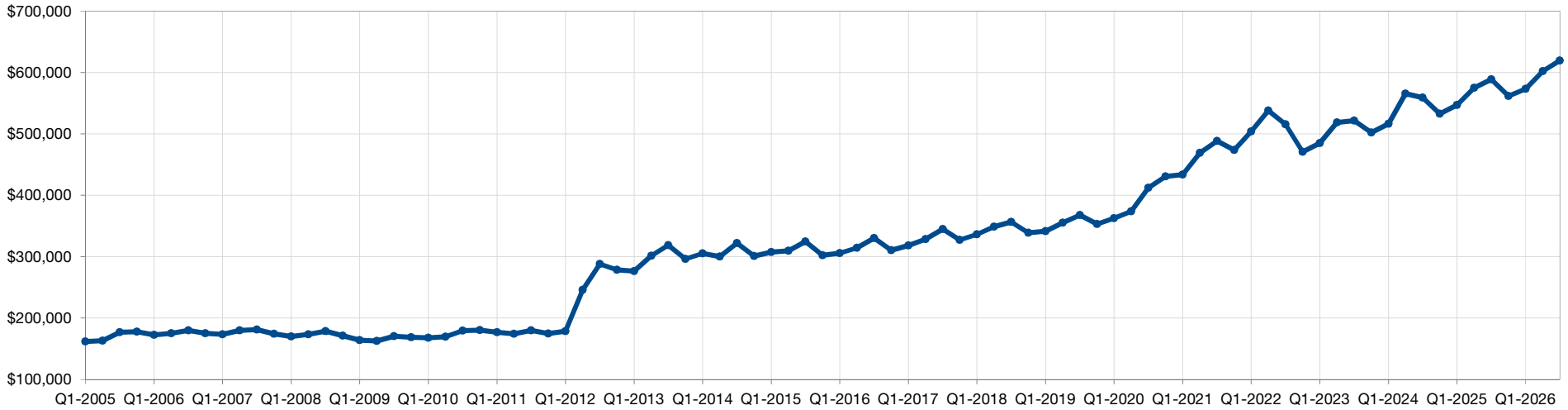


Year to Date



	Avg. Sales Price	Percent Change
Q4-2023	$502,216	+6.6%
Q1-2024	$516,404	+6.5%
Q2-2024	$565,637	+9.1%
Q3-2024	$559,084	+7.1%
Q4-2024	$532,801	+6.1%
Q1-2025	$546,980	+5.9%
Q2-2025	$575,037	+1.7%
Q3-2025	$589,037	+5.4%
Q4-2025	$561,764	+5.4%
Q1-2026	$573,294	+4.8%
Q2-2026	$602,410	+4.8%
Q3-2026	**$619,643**	**+5.2%**

Historical Average Sales Price by Quarter

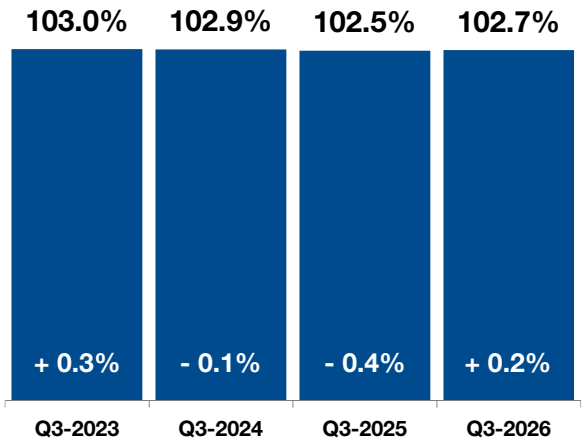


Percent of List Price Received

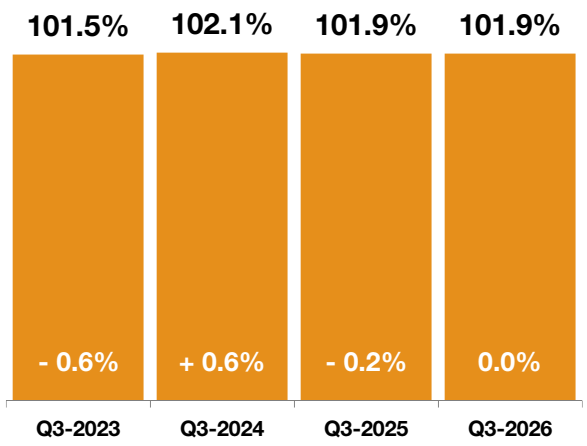
Percentage found when dividing a property's sales price by its most recent list price, then taking the average for all properties sold in a given quarter, not accounting for seller concessions.

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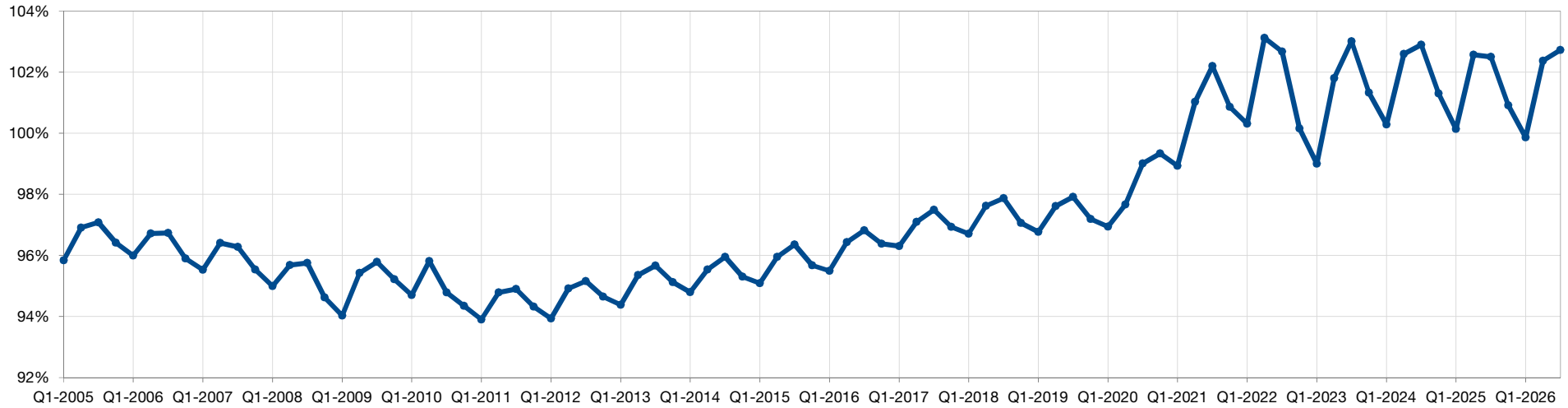


Year to Date



	Pct. of List Price Received	Percent Change
Q4-2023	101.3%	+1.1%
Q1-2024	100.3%	+1.3%
Q2-2024	102.6%	+0.8%
Q3-2024	102.9%	-0.1%
Q4-2024	101.3%	0.0%
Q1-2025	100.1%	-0.2%
Q2-2025	102.6%	0.0%
Q3-2025	102.5%	-0.4%
Q4-2025	100.9%	-0.4%
Q1-2026	99.9%	-0.2%
Q2-2026	102.4%	-0.2%
Q3-2026	**102.7%**	**+0.2%**

Historical Percent of List Price Received by Quarter

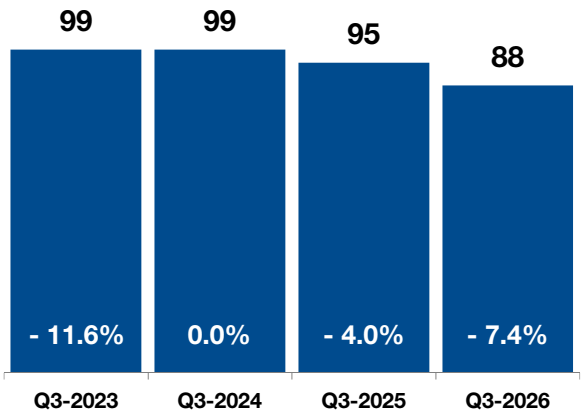


Housing Affordability Index

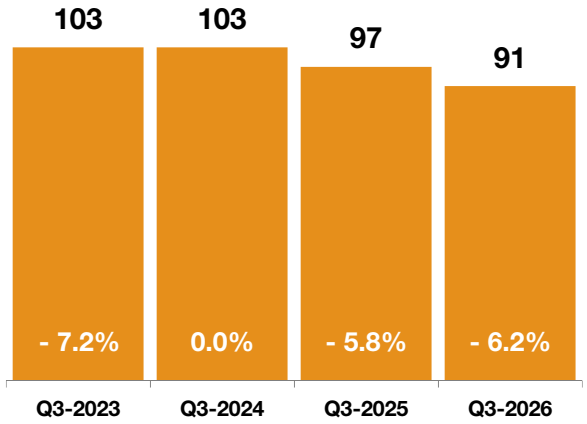
This index measures housing affordability for the region. For example, an index of 120 means the median household income is 120% of what is necessary to qualify for the median-priced home under prevailing interest rates. A higher number means greater affordability.

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Third Quarter

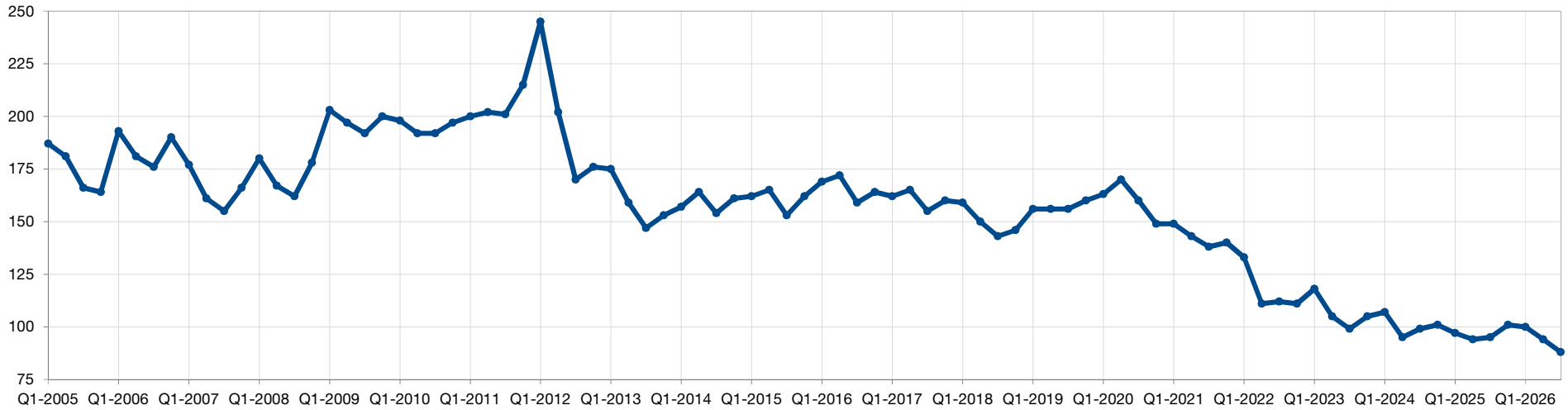


Year to Date



	Affordability Index	Percent Change
Q4-2023	105	-5.4%
Q1-2024	107	-9.3%
Q2-2024	95	-9.5%
Q3-2024	99	0.0%
Q4-2024	101	-3.8%
Q1-2025	97	-9.3%
Q2-2025	94	-1.1%
Q3-2025	95	-4.0%
Q4-2025	101	0.0%
Q1-2026	100	+3.1%
Q2-2026	94	0.0%
Q3-2026	**88**	**-7.4%**

Historical Housing Affordability Index by Quarter

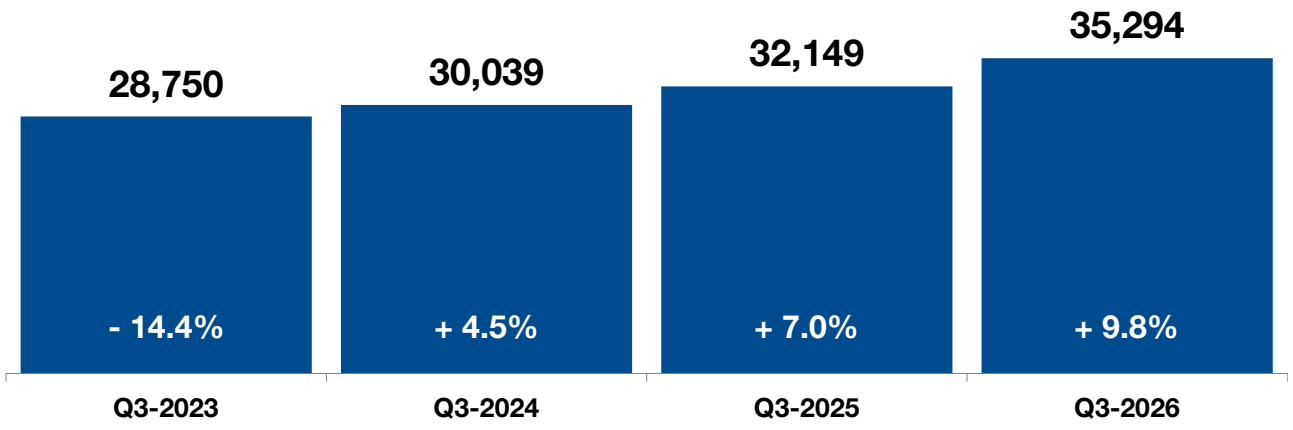


Inventory of Homes for Sale

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

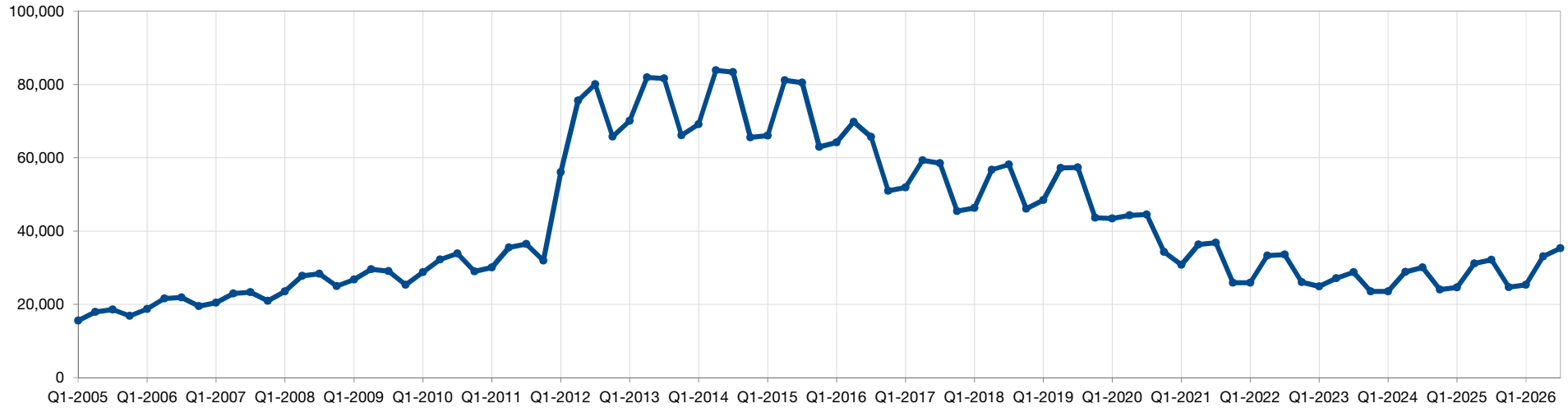
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Third Quarter



	Homes for Sale	Percent Change
Q4-2023	23,489	-9.9%
Q1-2024	23,495	-5.5%
Q2-2024	28,805	+6.1%
Q3-2024	30,039	+4.5%
Q4-2024	24,030	+2.3%
Q1-2025	24,611	+4.7%
Q2-2025	31,138	+8.1%
Q3-2025	32,149	+7.0%
Q4-2025	24,634	+2.5%
Q1-2026	25,309	+2.8%
Q2-2026	33,087	+6.3%
Q3-2026	**35,294**	**+9.8%**

Historical Inventory of Homes for Sale by Quarter

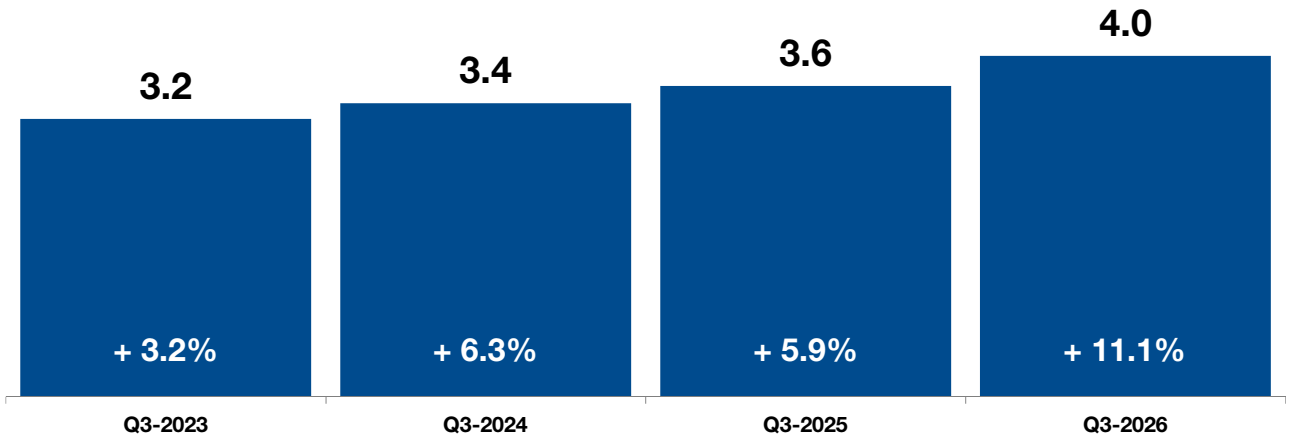


Months Supply of Inventory

The inventory of homes for sale at the end of a given quarter, divided by the average monthly pending sales from the last 12 months.

New York State Association of REALTORS®, Inc.

Third Quarter



	Months Supply	Percent Change
Q4-2023	2.7	+3.8%
Q1-2024	2.7	+3.8%
Q2-2024	3.3	+13.8%
Q3-2024	3.4	+6.3%
Q4-2024	2.7	0.0%
Q1-2025	2.8	+3.7%
Q2-2025	3.5	+6.1%
Q3-2025	3.6	+5.9%
Q4-2025	2.8	+3.7%
Q1-2026	2.9	+3.6%
Q2-2026	3.7	+5.7%
Q3-2026	**4.0**	**+11.1%**

Historical Months Supply of Inventory by Quarter



Activity by County

Key metrics by report quarter for the counties in the state of New York.

nysar
New York State Association of REALTORS®, Inc.

	New Listings			Closed Sales			Median Sales Price			Homes for Sale			Months Supply		
	Q3-2025	Q3-2026	+ / –	Q3-2025	Q3-2026	+ / –	Q3-2025	Q3-2026	+ / –	Q3-2025	Q3-2026	+ / –	Q3-2025	Q3-2026	+ / –
Albany*	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Allegany	156	157	**+0.6%**	100	95	**-5.0%**	$162,500	$150,000	**-7.7%**	132	131	**-0.8%**	5.1	4.6	**-9.8%**
Bronx	631	713	**+13.0%**	343	362	**+5.5%**	$460,000	$440,000	**-4.3%**	913	983	**+7.7%**	8.5	8.2	**-3.5%**
Broome	562	643	**+14.4%**	418	439	**+5.0%**	$210,000	$221,546	**+5.5%**	338	389	**+15.1%**	2.6	2.9	**+11.5%**
Cattaraugus	252	277	**+9.9%**	197	206	**+4.6%**	$175,500	$185,000	**+5.4%**	235	254	**+8.1%**	4.2	4.6	**+9.5%**
Cayuga	240	249	**+3.8%**	154	169	**+9.7%**	$250,000	$262,500	**+5.0%**	148	200	**+35.1%**	3.2	4.2	**+31.3%**
Chautauqua	489	496	**+1.4%**	323	345	**+6.8%**	$175,000	$199,500	**+14.0%**	308	395	**+28.2%**	3.4	4.4	**+29.4%**
Chemung	289	301	**+4.2%**	203	215	**+5.9%**	$175,000	$172,170	**-1.6%**	213	293	**+37.6%**	3.3	5.1	**+54.5%**
Chenango	135	150	**+11.1%**	94	94	**0.0%**	$185,000	$199,500	**+7.8%**	136	157	**+15.4%**	5.2	5.4	**+3.8%**
Clinton	225	251	**+11.6%**	159	158	**-0.6%**	$228,000	$268,000	**+17.5%**	207	240	**+15.9%**	4.4	5.2	**+18.2%**
Columbia	327	316	**-3.4%**	177	198	**+11.9%**	$532,450	$545,000	**+2.4%**	396	390	**-1.5%**	6.9	6.6	**-4.3%**
Cortland	99	116	**+17.2%**	98	90	**-8.2%**	$199,910	$228,000	**+14.1%**	64	88	**+37.5%**	2.6	3.4	**+30.8%**
Delaware	256	287	**+12.1%**	131	123	**-6.1%**	$269,000	$305,000	**+13.4%**	293	357	**+21.8%**	7.5	8.9	**+18.7%**
Dutchess	935	985	**+5.3%**	728	733	**+0.7%**	$465,000	$520,000	**+11.8%**	837	910	**+8.7%**	4.0	4.4	**+10.0%**
Erie	2,977	3,237	**+8.7%**	2,376	2,481	**+4.4%**	$302,000	$320,000	**+6.0%**	1,165	1,461	**+25.4%**	1.9	2.3	**+21.1%**
Essex	197	203	**+3.0%**	146	155	**+6.2%**	$350,000	$375,000	**+7.1%**	290	292	**+0.7%**	7.7	7.6	**-1.3%**
Franklin	183	129	**-29.5%**	96	97	**+1.0%**	$189,950	$198,000	**+4.2%**	260	183	**-29.6%**	10.6	6.6	**-37.7%**
Fulton*	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Genesee	139	165	**+18.7%**	116	130	**+12.1%**	$225,500	$232,000	**+2.9%**	61	71	**+16.4%**	1.8	2.1	**+16.7%**
Greene	319	305	**-4.4%**	148	163	**+10.1%**	$360,000	$370,000	**+2.8%**	488	491	**+0.6%**	9.6	9.8	**+2.1%**
Hamilton	61	56	**-8.2%**	46	33	**-28.3%**	$254,500	$365,000	**+43.4%**	63	49	**-22.2%**	7.4	5.3	**-28.4%**
Herkimer	213	237	**+11.3%**	133	147	**+10.5%**	$201,400	$190,800	**-5.3%**	187	209	**+11.8%**	5.2	5.1	**-1.9%**

* Data is included in the calculation of state totals. Contact the following local association for a noted county's statistical data:
Greater Capital Association of REALTORS®, 451 New Karner Road, Albany, NY 12205, 518.464.0191

Activity by County (continued)

Key metrics by report quarter for the counties in the state of New York.

nysar
New York State Association of REALTORS®, Inc.

	New Listings			Closed Sales			Median Sales Price			Homes for Sale			Months Supply		
	Q3-2025	Q3-2026	+ / –	Q3-2025	Q3-2026	+ / –	Q3-2025	Q3-2026	+ / –	Q3-2025	Q3-2026	+ / –	Q3-2025	Q3-2026	+ / –
Jefferson	438	431	**-1.6%**	374	340	**-9.1%**	$238,500	$245,000	**+2.7%**	368	545	**+48.1%**	3.8	7.0	**+84.2%**
Kings	824	808	**-1.9%**	384	441	**+14.8%**	$650,000	$742,000	**+14.2%**	1,314	1,380	**+5.0%**	10.1	10.5	**+4.0%**
Lewis	98	78	**-20.4%**	40	68	**+70.0%**	$187,500	$239,500	**+27.7%**	80	107	**+33.8%**	5.3	6.5	**+22.6%**
Livingston	182	184	**+1.1%**	125	149	**+19.2%**	$232,700	$260,000	**+11.7%**	80	81	**+1.3%**	2.3	2.0	**-13.0%**
Madison	208	237	**+13.9%**	204	171	**-16.2%**	$281,200	$295,000	**+4.9%**	112	167	**+49.1%**	2.3	3.8	**+65.2%**
Monroe	2,431	2,577	**+6.0%**	2,263	2,225	**-1.7%**	$281,000	$312,000	**+11.0%**	583	709	**+21.6%**	1.0	1.2	**+20.0%**
Montgomery*	--	--	**--**	--	--	**--**	--	--	**--**	--	--	**--**	--	--	**--**
Nassau	3,447	3,434	**-0.4%**	2,964	3,004	**+1.3%**	$830,000	$855,000	**+3.0%**	2,787	2,757	**-1.1%**	3.4	3.3	**-2.9%**
New York†	--	--	**--**	--	--	**--**	--	--	**--**	--	--	**--**	--	--	**--**
Niagara	773	838	**+8.4%**	528	524	**-0.8%**	$253,500	$280,000	**+10.5%**	369	474	**+28.5%**	2.3	3.2	**+39.1%**
Oneida	726	836	**+15.2%**	480	516	**+7.5%**	$245,000	$249,000	**+1.6%**	410	623	**+52.0%**	3.1	4.7	**+51.6%**
Onondaga	1,495	1,564	**+4.6%**	1,287	1,303	**+1.2%**	$281,750	$310,000	**+10.0%**	492	815	**+65.7%**	1.4	2.5	**+78.6%**
Ontario	436	488	**+11.9%**	315	383	**+21.6%**	$302,000	$360,000	**+19.2%**	188	261	**+38.8%**	2.1	2.7	**+28.6%**
Orange	1,178	1,259	**+6.9%**	894	919	**+2.8%**	$459,000	$482,500	**+5.1%**	1,149	1,274	**+10.9%**	4.6	5.0	**+8.7%**
Orleans	131	129	**-1.5%**	86	107	**+24.4%**	$196,650	$205,000	**+4.2%**	65	71	**+9.2%**	2.4	2.5	**+4.2%**
Oswego	409	425	**+3.9%**	287	312	**+8.7%**	$226,062	$243,500	**+7.7%**	214	315	**+47.2%**	2.7	3.8	**+40.7%**
Otsego	197	216	**+9.6%**	116	118	**+1.7%**	$210,000	$228,725	**+8.9%**	183	228	**+24.6%**	5.3	6.3	**+18.9%**
Putnam	361	331	**-8.3%**	314	316	**+0.6%**	$583,500	$583,000	**-0.1%**	254	282	**+11.0%**	3.1	3.4	**+9.7%**
Queens	3,210	3,157	**-1.7%**	1,775	1,763	**-0.7%**	$630,000	$670,000	**+6.3%**	4,009	3,990	**-0.5%**	7.0	6.8	**-2.9%**
Rensselaer*	--	--	**--**	--	--	**--**	--	--	**--**	--	--	**--**	--	--	**--**
Richmond	959	875	**-8.8%**	631	646	**+2.4%**	$680,000	$709,450	**+4.3%**	906	731	**-19.3%**	4.5	3.8	**-15.6%**
Rockland	842	864	**+2.6%**	710	675	**-4.9%**	$750,000	$751,000	**+0.1%**	616	719	**+16.7%**	3.2	3.7	**+15.6%**

† Data is included in the calculation of state totals. However, New York County data is incomplete and does not accurately represent activity.

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Activity by County (continued)

Key metrics by report quarter for the counties in the state of New York.



	New Listings			Closed Sales			Median Sales Price			Homes for Sale			Months Supply		
	Q3-2025	Q3-2026	+ / –	Q3-2025	Q3-2026	+ / –	Q3-2025	Q3-2026	+ / –	Q3-2025	Q3-2026	+ / –	Q3-2025	Q3-2026	+ / –
St Lawrence	69	72	**+4.3%**	39	35	**-10.3%**	$127,200	$170,907	**+34.4%**	74	105	**+41.9%**	6.6	11.2	**+69.7%**
Saratoga*	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Schenectady*	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Schoharie*	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Schuyler	56	73	**+30.4%**	45	43	**-4.4%**	$270,000	$325,000	**+20.4%**	42	74	**+76.2%**	3.7	6.6	**+78.4%**
Seneca	98	114	**+16.3%**	77	78	**+1.3%**	$205,000	$228,500	**+11.5%**	51	61	**+19.6%**	2.5	2.8	**+12.0%**
Steuben	296	310	**+4.7%**	232	244	**+5.2%**	$199,000	$199,950	**+0.5%**	188	250	**+33.0%**	2.8	4.1	**+46.4%**
Suffolk	4,747	4,725	**-0.5%**	3,778	3,953	**+4.6%**	$685,000	$725,000	**+5.8%**	3,835	3,792	**-1.1%**	3.5	3.4	**-2.9%**
Sullivan	490	441	**-10.0%**	210	239	**+13.8%**	$362,500	$360,000	**-0.7%**	698	695	**-0.4%**	10.5	9.5	**-9.5%**
Tioga	116	146	**+25.9%**	90	86	**-4.4%**	$200,000	$250,000	**+25.0%**	88	117	**+33.0%**	2.9	4.3	**+48.3%**
Tompkins	291	279	**-4.1%**	205	217	**+5.9%**	$415,000	$408,000	**-1.7%**	184	265	**+44.0%**	3.3	5.0	**+51.5%**
Ulster	702	789	**+12.4%**	493	493	**0.0%**	$470,000	$489,500	**+4.1%**	775	847	**+9.3%**	5.4	6.1	**+13.0%**
Warren	303	343	**+13.2%**	211	240	**+13.7%**	$340,000	$409,500	**+20.4%**	257	275	**+7.0%**	4.0	4.2	**+5.0%**
Washington*	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Wayne	307	326	**+6.2%**	270	261	**-3.3%**	$250,000	$275,000	**+10.0%**	102	125	**+22.5%**	1.5	1.8	**+20.0%**
Westchester	2,235	2,248	**+0.6%**	2,426	2,405	**-0.9%**	$810,000	$875,000	**+8.0%**	1,767	1,783	**+0.9%**	2.8	2.9	**+3.6%**
Wyoming	128	129	**+0.8%**	104	85	**-18.3%**	$200,075	$204,000	**+2.0%**	55	57	**+3.6%**	2.2	2.2	**0.0%**
Yates	102	86	**-15.7%**	68	61	**-10.3%**	$342,450	$352,500	**+2.9%**	50	63	**+26.0%**	2.8	3.9	**+39.3%**
New York State	**41,274**	**42,744**	+3.6%	**31,337**	**32,074**	+2.4%	**$440,000**	**$465,000**	+5.7%	**32,149**	**35,294**	+9.8%	**3.6**	**4.0**	+11.1%

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