

An Analytical Report on Homebuying Trends in Bronxville, New York: Mid-Year 2025

The Bronxville Real Estate Market Landscape: A 2025 Mid-Year Analysis

Executive Summary: A Market in Transition

The Bronxville, New York real estate market in mid-2025 is characterized by a sophisticated recalibration rather than a downturn. The frenetic, post-pandemic pace has given way to a more measured, yet still highly competitive, environment. This transition is defined by several key dynamics: a significant compositional shift in sales that distorts headline price metrics, a bifurcation of the market where premium, move-in-ready properties command intense competition while others linger, and a modest but noteworthy increase in local inventory that sets Bronxville apart from the supply-starved conditions prevalent across Westchester County. Discerning buyers, shaped by a new normal of elevated financing costs, are now the primary drivers of a market that rewards value, quality, and precise pricing. This report provides a granular analysis of these trends, offering a data-driven perspective on the forces shaping one of New York's most exclusive suburban enclaves.

Decoding the Price Paradox: Compositional Shifts vs. Value Depreciation

An initial review of the Bronxville market reveals seemingly contradictory pricing data that can

be misleading without deeper analysis. On one hand, data for July 2025 indicates a dramatic 38.8% year-over-year (YoY) decline in the median sale price for all home types, bringing it to \$1,575,000.¹ However, this figure is juxtaposed with data showing the median sale price per square foot has simultaneously surged by 22.0% YoY to \$765.¹ Further complicating this picture, data specific to single-family homes in August 2025 shows a median sale price of \$2.7 million, a more moderate 10.4% YoY decrease.² This contrasts with the first quarter of 2025, which, despite low transaction volume, recorded an elevated median sale price of \$2,925,000 for the few single-family homes that closed.³

The resolution to this paradox lies not in a market-wide depreciation of asset values, but in a significant **compositional shift** in the types of properties sold in mid-2025 compared to the same period in 2024. The median sale price is a metric highly susceptible to the mix of sales within a given period. Bronxville's market, with its relatively low transaction volume—only eight homes sold in July 2025, down from 13 the previous year—is particularly prone to such statistical volatility.¹ A period dominated by the sale of multi-million-dollar estates will yield a much higher median price than a period where sales of co-ops, condos, or smaller single-family homes are more prevalent.

Therefore, the price per square foot metric serves as a more reliable barometer of underlying property value, as it normalizes for variations in size and property type. The substantial YoY increases in this metric—reported as +22.0% and +26.6% by different sources—provide the clearest evidence that the intrinsic value of Bronxville real estate is appreciating.¹ The headline decline in the median sale price is a statistical artifact reflecting a different mix of inventory changing hands, likely with fewer ultra-high-end properties closing in mid-2025 than in mid-2024.

Sales Velocity and Volume: A Decelerating but Selectively Intense Market

The pace of the Bronxville market has demonstrably slowed. The median Days on Market (DOM) for all property types doubled to 34 days in July 2025, up from 16 days the prior year.¹ For single-family homes specifically, the average DOM in August 2025 was 21 days, a 56.1% YoY increase.² This deceleration is mirrored in sales volume, which has contracted significantly. The eight homes sold in July 2025 represent a 38.5% YoY decrease in transactions.¹ On a year-to-date basis through August, single-family home sales are down 36.6% compared to the previous year.²

Despite these clear signs of a slowdown, the market retains a "very competitive" rating, with a Redfin Compete Score of 80 out of 100.¹ This is supported by reports that many homes still

receive multiple offers and that "hot homes"—properties that are particularly desirable—can sell in as few as 9 to 10 days for approximately 4% above the list price.¹

This apparent contradiction points to a bifurcated market dynamic. The market is not uniformly hot; rather, it is characterized by selective intensity. Expert commentary from the first quarter of 2025 noted that buyers have become "more discerning and value-driven," and that "well-priced, move-in ready homes continue to command strong interest".³ This suggests a market split into two tiers. "A-tier" properties, which are turnkey, well-located, and priced accurately, continue to attract multiple bids and sell rapidly, sustaining the market's competitive reputation. Conversely, "B-tier" properties that are dated, overpriced, or require significant work are being bypassed by these discerning buyers. These less-desirable homes are lingering on the market, thereby driving up the

average Days on Market statistic. The slowdown is therefore concentrated in the segment of the market that fails to meet the heightened expectations of today's buyers.

Inventory and Supply: A Local Anomaly in a Starved Region

The inventory situation in Bronxville presents a notable divergence from the broader regional trend. Westchester County as a whole is grappling with what is described as a "persistent and severe housing shortage," with only 2.4 to 2.7 months of supply available in mid-2025.⁵ This is significantly below the 6 to 9 months typically associated with a balanced market, cementing Westchester's status as a strong seller's market.

In contrast, Bronxville is showing signs of loosening supply. The total monthly inventory of single-family homes stood at 28 units in August 2025, a substantial 47.4% increase compared to August 2024.² While this number is still low in absolute terms, the upward trend is a significant anomaly within the county. This increase is likely the result of two concurrent factors: a modest rise in new listings as sellers acclimate to the current interest rate environment, and an accumulation of unsold "B-tier" properties that are contributing to the higher DOM figures.

This local increase in inventory, combined with the market's decelerating pace, suggests that supply in Bronxville is beginning to better align with the recalibrated level of demand. This marks a subtle but important shift in market dynamics. While Westchester at large remains firmly in seller's territory, Bronxville is exhibiting the early signs of a transition toward a more balanced state. For prospective buyers, this may translate into slightly more negotiating leverage and the ability to be more selective than in other supply-constrained communities in the county. For sellers, it underscores the critical importance of accurate pricing and impeccable property presentation, as the level of competition from other listings is on the

rise.

Table 1: Bronxville Real Estate Market - Key Performance Indicators (Mid-2025)

Metric	Data Point	Period	YoY % Change	Source(s)
Median Sale Price (All Types)	\$1,575,000	Jul 2025	-38.8%	1
Median Sale Price (SFH)	\$2,700,000	Aug 2025	-10.4%	2
Average Home Value	\$1,463,515	Jul 2025	-12.9%	7
Median Price/Sq. Ft.	\$765	Jul 2025	+22.0%	1
Median Price/Sq. Ft. (Village)	\$794	Mid-2025	+26.6%	4
Median Days on Market	34	Jul 2025	+112.5%	1
Average Days on Market (SFH)	21	Aug 2025	+56.1%	2
Homes Sold	8	Jul 2025	-38.5%	1
YTD Homes Sold (SFH)	26	Jan-Aug 2025	-36.6%	2

Monthly Inventory (SFH)	28 units	Aug 2025	+47.4%	²
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Note: SFH denotes Single-Family Homes. Data points may vary based on source and methodology.

The Anatomy of a Bronxville Home Sale: Transactional Dynamics

From Listing to Closing: The Sale-to-List Price Ratio

Transactional data reveals the same bifurcated pattern observed in broader market metrics. For single-family homes, the average sale price in August 2025 was 101% of the asking price, an increase of 4.5 percentage points YoY, indicating that this segment still commands prices at or slightly above list, on average.² However, when considering all property types, the sale-to-list ratio for July 2025 was 96.0%, a decrease of 3.3 percentage points from the previous year.¹

This discrepancy suggests that while high-end single-family homes that meet buyer criteria are achieving premium prices, the broader market, which includes a larger volume of co-ops and condos, is experiencing more negotiation. The most telling statistic is the sharp decline in the percentage of homes selling above the list price. For all home types, only 12.5% sold above list in July 2025, a significant drop from the prior year.¹ An examination of recently sold properties confirms this mixed environment: some homes sold for as much as 7%

over their list price, while others closed at significant discounts, including one property that sold for 19% *under* its asking price.¹ This wide variance in outcomes underscores a market where buyer leverage is growing, particularly for properties that do not align perfectly with their demands.

The State of Bidding Wars: From Frenzy to Calculated Competition

Bidding wars remain a feature of the Bronxville landscape, but their character has fundamentally changed. The broader New York City suburban market continues to see a high incidence of competitive bidding, with market share for such sales ranging from 25% to 50%.⁸ In Westchester County, the average home sold for between 105.1% and 106.6% of its list price during the second quarter of 2025, confirming that bidding over the asking price is still a common occurrence.⁶ Desirable properties in Bronxville continue to attract multiple offers.⁴

However, the nature of these bidding wars has evolved from speculative to strategic. In the low-interest-rate environment of 2021-2022, competition was often fueled by a fear of missing out and the availability of inexpensive capital, leading to indiscriminate overbidding. With 30-year fixed mortgage rates now hovering near 6.75%, buyers are operating with reduced purchasing power and a more analytical mindset.⁵ They are no longer bidding aggressively on every property. Instead, they are reserving their competitive efforts for A-tier homes that they perceive as offering strong long-term value. The dynamic has shifted from a fear-based to a value-based competition. Sellers of premium, well-positioned homes can still anticipate robust interest, but they will be negotiating with well-prepared, discerning buyers rather than emotionally driven speculators.

The Luxury Segment Deep Dive (Properties >\$2.5M)

The luxury segment of the Bronxville market, while still achieving landmark sales, is the most sensitive to the market's overall deceleration. The 2024 year-end report highlighted strong demand in this tier, with 40% of all sales occurring between \$3 million and \$5 million.¹⁰ The high median price of \$2,925,000 for single-family homes in the first quarter of 2025 further reflects the activity at the top end.³

However, this segment is not immune to the broader slowdown. County-wide data indicates that homes priced above \$1 million are experiencing longer days on the market and are subject to more negotiation.⁵ This is evident in recent Bronxville sales, where high-end properties have shown a wide range of DOM, from 61 days to as long as 175 days.¹ The discerning nature of the 2025 buyer is amplified at this price point, where the financial stakes are highest. A prime example is the sale of a home on Sunset Avenue, originally listed for \$4.75 million, which ultimately sold for \$4.35 million—an 8% discount—after 126 days on the market.¹ This illustrates that even in the luxury tier, sellers must be prepared for a longer marketing period and price flexibility to secure a transaction.

The Bronxville Buyer Profile: Evolving Demands in an Affluent Market

Demographic and Psychographic Sketch

The typical Bronxville homebuyer is exceptionally affluent and highly educated. The average household income in the area is \$310,000, with a median of \$215,726.¹¹ The educational attainment is among the highest in the nation, with 94% of residents holding a college degree.¹²

Migration data reveals that the market is sustained primarily by local and regional demand. In mid-2025, 68% of prospective Bronxville homebuyers were already located within the New York metropolitan area.¹ This points to a market driven by existing residents seeking to move within the village, or by buyers from New York City and nearby suburbs who are already intimately familiar with Bronxville's unique appeal. The demand from outside the metropolitan area is minimal, with only 3% of searches originating from other regions.¹

Architectural and Amenity Preferences: The Enduring Appeal of Classic Style and Modern Convenience

Buyers are drawn to Bronxville for its distinctive and high-quality housing stock. The village is renowned for its diverse collection of classic architectural styles, including Tudor, Colonial, and Georgian Colonial homes. Many of these residences were constructed in the early 20th century and feature a level of character and craftsmanship that stands in stark contrast to the "cookie-cutter" construction found elsewhere.¹³

Beyond architecture, a specific set of lifestyle amenities drives purchasing decisions:

- **Walkability and Transit:** A primary consideration for many buyers is the convenience of the Bronxville Metro-North station, which offers a direct and efficient commute to Grand Central Terminal in Manhattan.¹⁴ The village's charming and highly walkable downtown, with its array of boutique shops, gourmet restaurants, and local services, is central to the lifestyle proposition.¹³
- **Top-Rated Schools:** The Bronxville Union Free School District is consistently ranked

among the best in the nation, making it a powerful magnet for families with school-aged children.¹³

- **Desired Home Features:** An analysis of current listings reveals a clear preference for modern interiors within classic exteriors. Features that are frequently highlighted and command buyer attention include stylishly renovated kitchens and bathrooms, refinished hardwood floors, open-concept layouts for entertaining, generous closet space, and an abundance of natural light.¹⁶ Private outdoor space is also a significant premium, with many properties featuring sizable, tree-filled lots, and in some cases, swimming pools.¹³

The "Move-In Ready" Premium: A Third-Order Effect of High Interest Rates

A recurring theme in expert commentary is the exceptionally strong demand for "well-priced, move-in ready homes".³ This preference is more than a matter of convenience; it is a direct behavioral consequence of the current high-interest-rate environment.

The chain of effects is clear. The primary effect of elevated mortgage rates is a direct reduction in a buyer's purchasing power. A secondary effect is the corresponding increase in the cost of other forms of financing, such as home equity lines of credit (HELOCs) or personal loans that might be used for renovations. The tertiary, and most impactful, behavioral effect is that buyers have significantly diminished financial capacity and appetite to undertake a major renovation project immediately following an already expensive home purchase. Their monthly budget is stretched thin by the mortgage payment alone, leaving little room for additional capital-intensive projects.

Consequently, a home that requires substantial work is no longer viewed as a mere inconvenience but as a major, and potentially unfinanceable, liability. This has caused the price premium for a truly "move-in ready" or turnkey property to expand significantly. At the same time, the price discount required to attract a buyer for a "fixer-upper" has widened considerably. This dynamic represents a crucial strategic consideration for both buyers, who must accurately assess the all-in cost of a property, and sellers, who must decide on the value of making pre-listing improvements.

Regional Context: Bronxville's Position Within the Greater New York Suburban Market

Westchester County Performance Review: A Tale of Record Prices and Tight Supply

To fully understand the trends in Bronxville, they must be viewed within the context of the broader Westchester County market. In 2025, the county's real estate market has been defined by record-breaking prices and a severe lack of inventory. The median sale price for a single-family home in Westchester surpassed the \$1 million mark for the first time, with reports citing figures as high as \$1.2 million to \$1.5 million, representing YoY increases of 11% to 14%.⁵

This price appreciation is fueled by a critical inventory shortage, with only 2.4 to 2.7 months of supply available—far below the threshold of a balanced market.⁵ This imbalance has created an intensely competitive environment across the county, characterized by extremely low DOM (averaging just 18 to 19 days) and a high prevalence of bidding wars, resulting in the average home selling for 105% to 107% of its list price.⁵

Against this backdrop, Bronxville's performance stands out. With a higher DOM (21 to 34 days) and, most notably, a YoY inventory increase of 47.4%, Bronxville is demonstrably cooling at a faster rate than the county as a whole.¹ While its price points remain among the highest in the region, its market velocity is now lagging the county average. This positions Bronxville as a potential leading indicator of a broader market normalization, where the initial signs of a shift toward equilibrium are first becoming visible.

Comparative Community Analysis: Gauging Value Against Peers

A comparison with adjacent and peer communities further contextualizes Bronxville's unique market position. While it maintains its status as a premium market, the performance of its neighbors reveals the varied dynamics at play across southern Westchester.

Table 2: Comparative Market Analysis - Bronxville vs. Adjacent Communities (July 2025)

Community	Median Sale Price	YoY Price Change	Median Days on Market	Source(s)
Bronxville	\$1,575,000	-38.8%	34	¹
Eastchester	\$974,500	+16.7%	19	¹⁹
New Rochelle	\$895,000	-1.6%	18	²⁰
Tuckahoe	\$813,849 (Avg. Value)	+1.3%	N/A	²¹
Mount Vernon	\$499,950	-5.7%	50	²²
Yonkers	\$475,000	N/A	49	²³

Note: Data reflects July 2025 or the most recent available period. Price metrics and methodologies may vary by source (e.g., median sale price vs. average home value).

This comparative analysis immediately quantifies Bronxville's premium status, with its median sale price significantly exceeding those of its neighbors. It also highlights divergent performance trends. For example, while Bronxville saw a (compositionally-driven) price decline and a sharp increase in DOM, the adjacent town of Eastchester experienced a 16.7% YoY price *increase* and a *decrease* in its DOM to just 19 days.¹⁹ This demonstrates that micro-market conditions can vary substantially even over short distances. For buyers, this data can help identify relative value in neighboring communities. For sellers in Bronxville, it provides a realistic set of benchmarks against which their property will be evaluated by cross-shopping buyers.

Macroeconomic Headwinds: The Impact of Interest Rates and Market Sentiment

Navigating the New Normal of Mortgage Rates

The primary external force shaping the 2025 real estate market is the cost of capital. In mid-2025, 30-year fixed mortgage rates were consistently hovering in the 6.4% to 6.75% range, establishing a "new normal" that has fundamentally altered market dynamics.⁵ In a high-cost market like Bronxville, the impact of this shift is magnified.

These elevated rates have directly contributed to the market's deceleration by slowing the pace of buyer decision-making.³ They have also fostered a more critical and value-conscious approach among buyers, who are now forced to scrutinize each potential purchase with greater financial discipline.³ This affordability pressure has also led to an increased exploration of more accessible property types, such as condominiums and co-ops, as alternatives to single-family homes.⁵ The high cost of financing is the single most significant factor driving the market's overall slowdown and the clear bifurcation between A-tier and B-tier properties.

Expert Sentiment and Consumer Confidence: Cautious Confidence Prevails

Despite these headwinds, the prevailing sentiment among local real estate experts is one of "cautious confidence".³ The consensus view is that the market is undergoing a healthy transition, not a downturn.⁵ The enduring desire for homeownership, combined with the unique quality-of-life attributes offered by Bronxville and other premier Westchester communities, continues to fuel a resilient base of demand.³ Buyer confidence is described as "strong," particularly for properties that are well-prepared and accurately priced.²⁴ This suggests that while the market has become more challenging, the fundamental appeal of the area remains intact, supporting stable long-term values.

Strategic Outlook & Forward Guidance for 2026

Market Forecast for 2026: A Move Towards Stability

National housing market forecasts for 2026 point toward a period of increasing stability and balance. Projections from leading housing economists anticipate modest home price appreciation in the range of approximately 4%.²⁵ This will likely be accompanied by a slight easing of mortgage rates into the low 6% range, a modest expansion of for-sale inventory, and a corresponding increase in overall sales activity.²⁵ A widespread market crash is considered highly improbable, as persistent, underlying inventory shortages in most markets will continue to provide a floor for property values.²⁵

Applying these national trends to the local context suggests that the Bronxville market will continue on its path of normalization in 2026. Price growth is expected to be modest, likely tracking the national average. The recent trend of increasing local inventory may persist, further balancing the supply-demand equation and providing buyers with more options. The market bifurcation will remain a key feature, with premium, move-in-ready properties continuing to retain their value and command a competitive edge.

Actionable Insights for Buyers: Strategy in a Discerning Market

For prospective buyers navigating the 2026 Bronxville market, a strategy of preparedness combined with patience will be essential.

- **Be Prepared, Be Patient:** It is imperative to have financing fully pre-approved and be ready to act decisively when an A-tier property becomes available. However, the anticipated increase in inventory and longer average marketing times afford buyers the luxury of patience. The pressure to overbid on a property that is not an ideal fit has diminished.
- **Focus on Value, Not Just Price:** Buyers should leverage the price per square foot metric to make objective comparisons between properties and identify true value. Properties with extended DOMs or recent price reductions should be viewed as potential negotiating opportunities.
- **Factor in Renovation Costs:** In the current high-rate environment, the all-in cost of a home must be rigorously calculated. The apparent "deal" on a fixer-upper can quickly evaporate once the high cost of financing renovations is factored into the equation.

Recommendations for Sellers: Maximizing Outcomes in a Calibrated Market

For homeowners considering a sale in 2026, success will hinge on a strategic approach that acknowledges the market's new realities.

- **Price Precisely:** Overpricing is the most significant strategic error a seller can make in this market. Today's discerning buyers will simply ignore properties that are not priced in line with current, comparable sales data.²⁴ The list price should be viewed as a competitive starting point for negotiations, not an aspirational ceiling.⁶
- **Invest in Pre-Listing Preparation:** The market premium for "move-in ready" homes is at a cyclical high. Investing in targeted cosmetic updates, professional staging, and a comprehensive marketing plan—including high-quality digital assets such as virtual tours and floor plans—is no longer optional. It is an essential prerequisite for attracting serious buyers and achieving a top-tier price.²⁴
- **Understand Your Competition:** With local inventory levels rising, it is critical for sellers to understand how their property is positioned relative to other available listings. Differentiating a home by highlighting its unique strengths—whether they be walkability, specific architectural details, recent high-end renovations, or superior outdoor space—will be key to capturing buyer attention and maximizing the final sale price.

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