RENT OR BUY · MARKET REPORT · NOVEMBER 2026

Bay Ridge, Brooklyn

Two numbers that decide it: what landlords ask, and what homes are listed at. Data through September 2026.

> In September 2026, landlords in Bay Ridge asked about $2,695 a month for a typical apartment, up 12.3% from a year earlier. The typical house for sale was listed at $1,689,000, and houses made up 194 of the 385 recorded home sales from October 2025 through September 2026.

RENTING

What landlords ask

APARTMENT SIZE	SEP 2025	SEP 2026	CHANGE
Studio	$1,900	$1,995	+5.0%
1 bedroom	$2,199	$2,300	+4.6%
2 bedrooms	$2,850	$3,000	+5.3%
3+ bedrooms	$3,750	$3,800	+1.3%
All sizes	**$2,400**	**$2,695**	**+12.3%**

Typical (median) asking rent. Rentals listed in September 2026: 156, against 191 a year earlier.

BUYING

What homes are listed at, and what sells

HOME TYPE	TYPICAL ASKING PRICE	LISTED, SEP 2026	SOLD, LAST 12 MONTHS
Co-ops	$375,000	112	176
Condos	$710,000	19	15
Houses	$1,689,000	84	194
All homes	**$625,000**	**215**	**385**

Typical (median) asking price in September 2026. Sold = recorded sales, October 2025 through September 2026.

99 days
Typical time on the market for a house (a year ago: 22)

94.2%
Of the asking price, the typical house sale in September 2026

14.3%
Of house listings cut their price in September 2026

The typical house that sold in September 2026 sold for $1,350,000 (14 recorded sales that month).

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RENT OR OWN, BY THE MONTH

The typical house at today's rate

An example with 20% down on a 30-year fixed loan. Loan payment only, not lending advice.

Typical house asking price, Bay Ridge, September 2026	$1,689,000
Down payment, 20%	$337,800
Loan amount	$1,351,200
30-year fixed rate (Freddie Mac average, Nov 5, 2026)	7.18%
Loan payment	**$9,153 a month**

OWN: LOAN PAYMENT

$9,153

plus property taxes, upkeep and insurance

RENT: TYPICAL ASKING

$2,695

all apartment sizes, September 2026

The loan payment alone on the typical house is about $6,460 a month above the typical rent, before the property taxes, upkeep and insurance, and before the $337,800 down payment and closing costs you put in up front. A loan this size is usually a jumbo loan, and jumbo rates can differ from the Freddie Mac average.

Want the real numbers for a specific home?

Send me a house you like and I'll pull its taxes, recent sales nearby and your full monthly cost. Call or text 917.416.7433, email mcoste@kwnyc.com, or book 15 minutes at cal.com/miltoncoste/15min.

PLAIN ENGLISH

What the terms mean

Typical (median)
The middle figure: half the listings or sales are above it, half below.

Asking price and asking rent
What sellers and landlords ask. Signed deals can land higher or lower.

Recorded sales
Sales that closed and were filed with the city.

Days on the market
How long a listing stays up before it goes into contract or comes off the market.

Sources. Rents, asking prices, listings, sales, days on the market, sale-to-asking and price cuts: StreetEasy data for Bay Ridge, data through September 2026, monthly figures for September 2025 and September 2026; sales counts sum October 2025 through September 2026. Mortgage rate: Freddie Mac Primary Mortgage Market Survey, 30-year fixed average, Nov 5, 2026. Payment uses standard amortization on the loan amount shown. Figures change monthly; ask for the latest before you decide.

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