RENT OR BUY · MARKET REPORT · NOVEMBER 2026

Central Harlem, Manhattan

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

> In September 2026, landlords in Central Harlem asked about $3,350 a month for a typical apartment, down 4.3% from a year earlier. The typical condo for sale was listed at $849,500, and condos made up 187 of the 324 recorded home sales from October 2025 through September 2026.

RENTING

What landlords ask

APARTMENT SIZE	SEP 2025	SEP 2026	CHANGE
Studio	$2,495	$2,500	+0.2%
1 bedroom	$3,333	$3,100	-7.0%
2 bedrooms	$3,750	$3,885	+3.6%
3+ bedrooms	$4,300	$4,750	+10.5%
All sizes	**$3,500**	**$3,350**	**-4.3%**

Typical (median) asking rent. Rentals listed in September 2026: 600, against 667 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	$446,737	117	85
Condos	$849,500	184	187
Houses	$2,700,000	70	52
All homes	**$800,000**	**371**	**324**

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

147 days
Typical time on the market for a condo (a year ago: 78)

93.8%
Of the asking price, the typical condo sale in September 2026

15.2%
Of condo listings cut their price in September 2026

The typical condo that sold in September 2026 sold for $1,200,000 (9 recorded sales that month).

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RENT OR OWN, BY THE MONTH

The typical condo at today's rate

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

Typical condo asking price, Central Harlem, September 2026	$849,500
Down payment, 20%	$169,900
Loan amount	$679,600
30-year fixed rate (Freddie Mac average, Nov 5, 2026)	7.18%
Loan payment	**$4,604 a month**

OWN: LOAN PAYMENT

$4,604

plus common charges and property taxes and insurance

RENT: TYPICAL ASKING

$3,350

all apartment sizes, September 2026

The loan payment alone on the typical condo is about $1,250 a month above the typical rent, before the common charges and property taxes and insurance, and before the $169,900 down payment and closing costs you put in up front.

Want the real numbers for a specific home?

Send me your budget and I'll show you what it buys here and the full monthly cost, line by line. 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 Central Harlem, 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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