RENT OR BUY · MARKET REPORT · NOVEMBER 2026

West 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 West Harlem asked about $3,700 a month for a typical apartment, up 0.6% from a year earlier. The typical co-op for sale was listed at $335,000, and co-ops made up 14 of the 14 recorded home sales from October 2025 through September 2026.

RENTING

What landlords ask

APARTMENT SIZE	SEP 2025	SEP 2026	CHANGE
Studio	$2,950	$2,750	-6.8%
1 bedroom	$2,775	$2,995	+7.9%
2 bedrooms	$3,895	$3,765	-3.3%
3+ bedrooms	$4,500	$4,795	+6.6%
All sizes	**$3,678**	**$3,700**	**+0.6%**

Typical (median) asking rent. Rentals listed in September 2026: 68, against 100 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	$335,000	12	14
Condos	$665,000	7	0
Houses	Too few listings	0	0
All homes	**$398,000**	**19**	**14**

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

8.3%

Of co-op listings cut their price in September 2026

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RENT OR OWN, BY THE MONTH

The typical co-op at today's rate

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

Typical co-op asking price, West Harlem, September 2026	$335,000
Down payment, 20%	$67,000
Loan amount	$268,000
30-year fixed rate (Freddie Mac average, Nov 5, 2026)	7.18%
Loan payment	**$1,816 a month**

OWN: LOAN PAYMENT

$1,816

plus monthly maintenance (in a co-op it includes the building's property taxes) and insurance

RENT: TYPICAL ASKING

$3,700

all apartment sizes, September 2026

The loan payment on the typical co-op is about $1,880 a month below the typical rent. That difference is what has to cover the monthly maintenance (in a co-op it includes the building's property taxes) and insurance, before you count the $67,000 down payment and closing costs you put in up front.

Want the real numbers for a specific home?
Send me a building and I'll pull its maintenance, the board's down payment rule 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 West 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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