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 October 2026.

> In October 2026, landlords in Bay Ridge asked about $2,650 a month for a typical apartment, up 6.0% from a year earlier. The typical house for sale was listed at $1,650,000, and houses made up 195 of the 384 recorded home sales from November 2025 through October 2026.

RENTING

What landlords ask

APARTMENT SIZE	OCT 2025	OCT 2026	CHANGE
Studio	$1,800	$1,950	+8.3%
1 bedroom	$2,200	$2,300	+4.5%
2 bedrooms	$2,900	$3,000	+3.4%
3+ bedrooms	$3,800	$3,600	-5.3%
All sizes	**$2,500**	**$2,650**	**+6.0%**

Typical (median) asking rent. Rentals listed in October 2026: 168, against 189 a year earlier.

BUYING

What homes are listed at, and what sells

HOME TYPE	TYPICAL ASKING PRICE	LISTED, OCT 2026	SOLD, LAST 12 MONTHS
Co-ops	$372,500	126	176
Condos	$742,500	18	13
Houses	$1,650,000	84	195
All homes	**$589,000**	**228**	**384**

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

31 days
Typical time on the market for a house (a year ago: 80)

92.3%
Of the asking price, the typical house sale in October 2026

15.5%
Of house listings cut their price in October 2026

The typical house that sold in October 2026 sold for $1,375,000 (15 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, October 2026	$1,650,000
Down payment, 20%	$330,000
Loan amount	$1,320,000
30-year fixed rate (Freddie Mac average, Nov 12, 2026)	7.11%
Loan payment	**$8,880 a month**

OWN: LOAN PAYMENT

$8,880

plus property taxes, upkeep and insurance

RENT: TYPICAL ASKING

$2,650

all apartment sizes, October 2026

The loan payment alone on the typical house is about $6,230 a month above the typical rent, before the property taxes, upkeep and insurance, and before the $330,000 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 October 2026, monthly figures for October 2025 and October 2026; sales counts sum November 2025 through October 2026. Mortgage rate: Freddie Mac Primary Mortgage Market Survey, 30-year fixed average, Nov 12, 2026. Payment uses standard amortization on the loan amount shown. Figures change monthly; ask for the latest before you decide.

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