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 October 2026.

> In October 2026, landlords in Central Harlem asked about $3,300 a month for a typical apartment, down 3.6% from a year earlier. The typical condo for sale was listed at $859,000, and condos made up 196 of the 326 recorded home sales from November 2025 through October 2026.

RENTING

What landlords ask

APARTMENT SIZE	OCT 2025	OCT 2026	CHANGE
Studio	$2,600	$2,500	-3.8%
1 bedroom	$3,250	$3,050	-6.2%
2 bedrooms	$3,800	$3,800	+0.0%
3+ bedrooms	$4,375	$4,950	+13.1%
All sizes	**$3,425**	**$3,300**	**-3.6%**

Typical (median) asking rent. Rentals listed in October 2026: 531, against 676 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	$450,000	110	82
Condos	$859,000	197	196
Houses	$2,699,997	66	48
All homes	**$825,000**	**373**	**326**

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

78 days
Typical time on the market for a condo (a year ago: 131)

93.7%
Of the asking price, the typical condo sale in October 2026

20.8%
Of condo listings cut their price in October 2026

The typical condo that sold in October 2026 sold for $760,000 (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, October 2026	$859,000
Down payment, 20%	$171,800
Loan amount	$687,200
30-year fixed rate (Freddie Mac average, Nov 12, 2026)	7.11%
Loan payment	**$4,623 a month**

OWN: LOAN PAYMENT

$4,623

plus common charges and property taxes and insurance

RENT: TYPICAL ASKING

$3,300

all apartment sizes, October 2026

The loan payment alone on the typical condo is about $1,320 a month above the typical rent, before the common charges and property taxes and insurance, and before the $171,800 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 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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