THE BRIDGESIDE GROUP

A GUIDE FOR YONKERS AND WESTCHESTER HOMEOWNERS

Thinking of Selling in 2027?

A clear plan for Yonkers homeowners. Today's numbers, what selling really costs, and what to do this week.

A GUIDE FROM

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Equal Housing Opportunity

If you're looking, I will find it.

Start with a plan, not a sign in the yard

I moved my family to Yonkers on Halloween 2020. I planned every step of that move. Planning is how I live and work, and selling a home works the same way. The best sales I see start months before the listing goes live.

If you are thinking of selling in 2027, fall 2026 is the time to plan. That does not mean you list now. It means you get ready now, so you choose your moment instead of rushing it.

This guide covers what Yonkers looks like right now, what selling really costs here, a simple timeline to 2027, and what I would do this week if I were selling next year.

What Yonkers looks like right now

$649,691	36 days	101.2%
YONKERS MEDIAN SALE PRICE, SEPT 2026	MEDIAN DAYS ON MARKET	SALE PRICE VS LIST PRICE

Yonkers, September 2026 (Redfin Data Center): the median sale price was $649,691, up 8.8% from a year ago. 309 homes sold, homes went under contract in a median of 36 days, and the average home sold for 101.2% of its list price. Over the last 3 months, 46.7% of homes sold above list. Yonkers is a strong market for well priced, well prepared homes.

Westchester County, September 2026 (OneKey MLS): the single family median was $999,950, up 0.9% from $991,500 a year earlier. Yonkers sits well below the county median, which keeps it on the list for buyers priced out of other towns.

Mortgage rates (Freddie Mac, November 5, 2026): the 30 year fixed averaged 7.18%, down from 7.24% the week before and the third weekly drop in a row. A year ago it was 6.22%, so buyers are still paying more to borrow than last fall.

Prices across the region (S&P Cotality Case Shiller, released October 27, 2026): New York metro prices rose 6.2% over the 12 months through August, more than the 2.7% gain for the 20 city composite.

> Every town is its own market, and your street is not the town average. These numbers describe today. They do not predict 2027. Your plan starts with recent sales near you.

A simple timeline to 2027

NOV AND DEC 2026	**Learn and prep.** Get your home value and recent sales near you. Walk through your home the way a buyer would. Make a short list of small fixes.
JAN AND FEB 2027	**Get ready.** Finish the small fixes. Clear the rooms buyers will see first in photos. Gather your records. Plan your next move so your sale and your purchase line up.
SPRING 2027	**Decide.** More buyers shop in spring, and more homes come on the market too. The right time depends on your home, your move and the numbers that month.

You do not have to list in spring to sell in 2027. You have to be ready when your moment comes.

Five steps to get ready

1. **Get your number.** Start with a free home value and the recent sales closest to you. Send me your address privately and I will pull both.
2. **Walk your home with fresh eyes.** Front door first, then the kitchen, the main bath and the bedrooms. A clean entry, working lights and fresh paint where needed go a long way.
3. **Fix small.** A new kitchen does not always pay you back. Ask what buyers near you want before you spend. Spend on what shows.
4. **Clear space for photos.** Buyers shop online first. Clear counters, open curtains and let the light in. Buyers need to picture themselves living there.
5. **Price with comps.** Pricing comes from recent sales of homes like yours, nearby, plus condition and the market that week. We build that plan together.

What selling in Yonkers really costs

Plan for these early so nothing surprises you at closing. Here is the math on a $650,000 sale, close to the current Yonkers median:

SELLER COST	ON $650,000
New York State transfer tax (0.4%, $2 per $500)	$2,600
City of Yonkers transfer tax (1.5%)	$9,750
Total transfer taxes on a $650,000 sale	$12,350

On top of transfer taxes, plan for your attorney, paying off your mortgage, brokerage compensation agreed in your listing agreement, any credits you give the buyer, small repairs, staging if you choose it, and moving.

New York disclosure rule. Since March 20, 2024, sellers must give buyers the Property Condition Disclosure Statement, including new questions on flood risk, flood history and flood insurance. The old option of a $500 credit instead of the form is gone. Start it early.

Capital gains. If you lived in the home 2 of the last 5 years, federal rules let you exclude up to $250,000 of gain, or $500,000 for married couples filing jointly (IRS Publication 523). Talk to your CPA or attorney about your situation.

What I would do this week if I were selling in 2027

1. Get my home value and the recent sales near me. Know where I stand before I decide anything.
2. Walk through my home with a pen and write down the 5 small fixes that matter most.
3. Finish 1 thing this week. One room, one repair or one closet.
4. Run my rough numbers, including about $12,350 in transfer taxes on a $650,000 sale, so I know what I walk away with.
5. Talk timing with my advisor. Not to list this week, but to know what ready looks like.

A home sells on condition, price and timing. Get those 3 right and the rest follows. Save this guide and share it with someone in Yonkers who is thinking about selling next year.

Want your home value and a plan?

Call or text me at **(917) 243-1531**, or scan the code to reach me at franchelmendoza.com. I will send your value and the recent sales near you.

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SOURCES

- Redfin Data Center, Yonkers housing market, September 2026: median sale price $649,691 (up 8.8% year over year), 309 homes sold, 36 median days on market, 101.2% sale to list, 46.7% sold above list (last 3 months).
- OneKey MLS market statistics, Westchester County single family median, September 2026: $999,950 vs $991,500 in September 2025.
- Freddie Mac Primary Mortgage Market Survey, November 5, 2026: 30 year fixed 7.18% (prior week 7.24%, year ago 6.22%).
- S&P Cotality Case Shiller Home Price Indices, released October 27, 2026: New York 6.2% annual gain through August; 20 city composite 2.7%.
- City of Yonkers, Real Estate Transfer Tax (yonkersny.gov): 1.5% of the sale price, paid by the seller. New York State Department of Taxation and Finance: real estate transfer tax of $2 per $500.
- New York State Bar Association, March 20, 2024: Property Condition Disclosure Statement now required; $500 credit option removed; flood questions added.
- IRS Publication 523, Selling Your Home: home sale gain exclusion of $250,000 or $500,000 for joint filers.

Figures checked November 7 and 8, 2026. Educational information only, not legal, tax or lending advice.