



HOULIHAN LAWRENCE

SINCE 1888

3rd Quarter 2015
Market Report



HOULIHAN LAWRENCE
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Presented By

CHRIS MEYERS
Managing Principal

Houlihan Lawrence



HOULIHAN LAWRENCE

SINCE 1888

EXECUTIVE SUMMARY

THIRD QUARTER 2015

Start chilling the champagne. New Year's Eve may still be a few months away, but here at Houlihan Lawrence we are already celebrating what is shaping up to be a fantastic 2015. Westchester County is on pace for the most single-family homes sold in a decade. Putnam and Dutchess County are not far behind, closing in on the most single-family homes sold since 2006. There aren't a whole lot of houses on the market in most price ranges, but buyers remain undeterred.

Ready for the lifestyle. Buyers continue to leave New York City, looking for better property options at more affordable prices. More than one-third of all Westchester homebuyers so far this year are moving from New York City. That is the highest level since we started keeping track back in 2003. Prior to 2011, New York City buyers were about a quarter of Westchester buyers.

Our homes remain affordable. Even though prices are moving higher in many markets, the gains are modest. Although we do expect to see higher interest rates at some point later in 2015, or early next year, interest rates remain at historic lows.

The luxury market has become precarious. There are many fantastic homes in the \$2 million-plus market. In the current environment, that is not a good thing for sellers. Luxury inventory is up more than 30 percent from a year ago. At the same time, sales activity is showing signs of softening. In fact, pending homes are down a worrisome 22 percent. Buyers have more choice, and they know it. We are monitoring this market very carefully this fall, so we can work strategically with sellers to find the price point that will work for their property.

Here are some trends we are seeing as we move into the final months of the year:

Buyers are picking up the pace. For example, in Westchester County, Days On Market so far this year is the lowest in a decade. In Putnam County, it is the lowest in 6 years.

All markets are not created equal. Buyers are increasingly focused on select communities. Hastings-on-Hudson is red hot right now. Sales surged 110 percent from a year ago. Prices there only rose 3 percent, but we are ready to see that change if interest continues to rise. Pelham sales are up 50 percent. Prices there jumped 25 percent. Greenburgh and Croton-on-Hudson also stand out with sales in those communities rising 34 percent and 46 percent.

The Condo market is on our radar. Putnam County year-to-date sales are up 40 percent, with prices trending higher the past few years. In Westchester, year-to-date sales are up about 22 percent. The average sales price is the best in a decade at more than \$435,000. Days-On-Market is also the lowest in a decade. Dutchess County is also showing improvements.

Outlook for the rest of 2015: The early Fall market conditions have been unusually bifurcated. For homes priced under \$2 million, we continue to see eager buyers moving quickly against limited inventory. For homes priced above \$2 million, inventory is building and buyers have become more cautious. These cross-currents suggest our market may be entering a transitional phase after 5 years of uninterrupted growth following the financial crisis. Stay tuned for our year-end report to see which side of the market's split personality is likely to prevail in 2016.

Stephen Meyers
President and CEO

Chris Meyers
Managing Principal



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WESTCHESTER COUNTY

Single Family Home Overview

NEW YORK CITY GATEWAY

Mount Vernon, New Rochelle, Pelham, Yonkers

LOWER WESTCHESTER

Bronxville, Eastchester, Edgemont, Scarsdale, Tuckahoe

THE RIVERTOWNS

Ardsley, Briarcliff Manor, Dobbs Ferry, Elmsford, Hastings, Irvington, Mount Pleasant, Ossining, Pleasantville, Pocantico Hills, Tarrytown

GREATER WHITE PLAINS

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THE SOUND SHORE

Blind Brook, Harrison, Mamaroneck, Port Chester, Rye City, Rye Neck

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Bedford, Byram Hills, Chappaqua, Katonah-Lewisboro, North Salem, Somers

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WESTCHESTER COUNTY

Condominium Overview

WESTCHESTER COUNTY

Co-Operative Overview

PUTNAM COUNTY

Brewster, Carmel, Garrison, Haldane, Mahopac, Putnam Valley

PUTNAM COUNTY

Condominium Overview

DUTCHESS COUNTY

Single Family Home Overview

SOUTHEAST DUTCHESS

Beekman, Dover, Pawling, Union Vale

SOUTHWEST DUTCHESS

Beacon, East Fishkill, Fishkill, LaGrange, Poughkeepsie, Poughkeepsie/City, Wappinger

NORTHEAST DUTCHESS

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NORTHWEST DUTCHESS

Clinton, Hyde Park, Milan, Pleasant Valley, Red Hook, Rhinebeck

DUTCHESS COUNTY

Condominium Overview

WESTCHESTER COUNTY

SINGLE FAMILY HOMES

QUARTERLY MARKET OVERVIEW

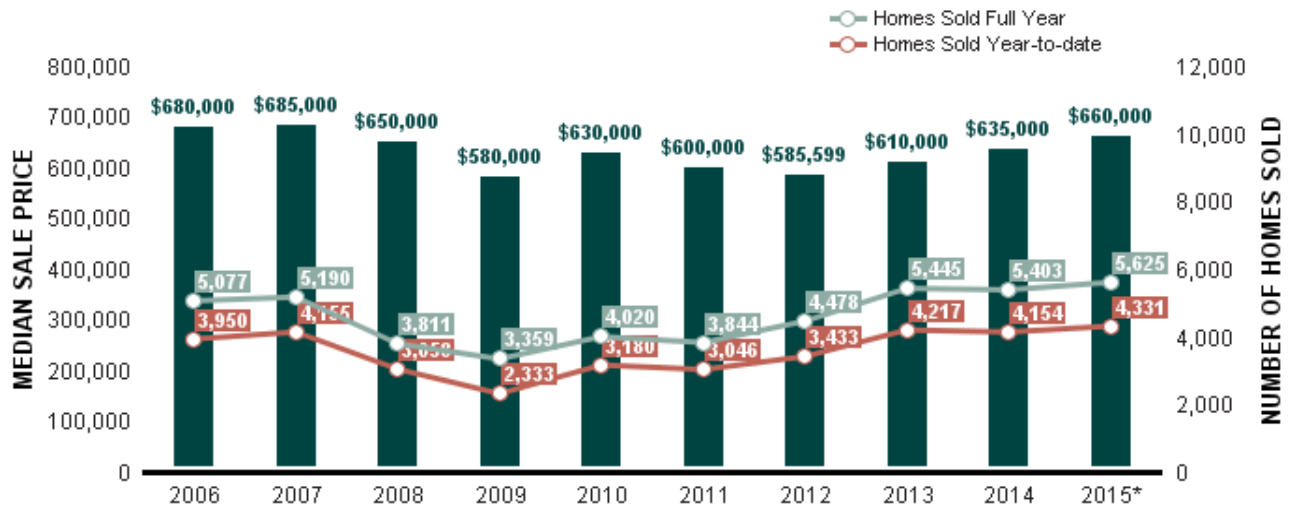
	Q3 2015	Q3 2014	% CHANGE	YTD 2015	YTD 2014	% CHANGE
HOMES SOLD	2067	1956	5.7%	4331	4154	4.3%
AVERAGE SALE PRICE	\$893,810	\$917,246	-2.6%	\$870,220	\$889,129	-2.1%
MEDIAN SALE PRICE	\$676,500	\$680,000	-0.5%	\$660,000	\$651,250	1.3%
AVERAGE PRICE PER SQUARE FOOT	\$325	\$324	0.3%	\$318	\$313	1.6%
% SALE PRICE TO LIST PRICE	97.5	97.3	0.2%	97.1	97.0	0.1%

SUPPLY DEMAND ANALYSIS

PRICE RANGE	AS OF SEPTEMBER 30, 2015			AS OF SEPTEMBER 30, 2014			2015 vs. 2014	
	SUPPLY: ACTIVE LISTINGS	DEMAND: PENDING SALES	SUPPLY/ DEMAND RATIO*	SUPPLY: ACTIVE LISTINGS	DEMAND: PENDING SALES	SUPPLY/ DEMAND RATIO*	% CHANGE IN LISTINGS	% CHANGE IN PENDING
\$0 - \$499,999	1015	509	2	1151	452	3	-11.8%	12.6%
\$500,000 - \$699,999	709	283	3	731	240	3	-3.0%	17.9%
\$700,000 - \$999,999	656	188	3	649	156	4	1.1%	20.5%
\$1,000,000 - \$1,499,999	430	94	5	431	97	4	-0.2%	-3.1%
\$1,500,000 - \$1,999,999	260	37	7	250	39	6	4.0%	-5.1%
\$2,000,000 - \$2,499,999	157	19	8	104	22	5	51.0%	-13.6%
\$2,500,000 - \$2,999,999	106	17	6	98	24	4	8.2%	-29.2%
\$3,000,000 - \$3,999,999	116	15	8	97	17	6	19.6%	-11.8%
\$4,000,000 and up	166	7	24	126	12	11	31.7%	-41.7%
Market Totals	3615	1169	3	3637	1059	3	-0.6%	10.4%

*Supply Demand Ratio Key 1-4: High Demand 5-6: Balanced 7-9: Low Demand 10+: Very Low Demand

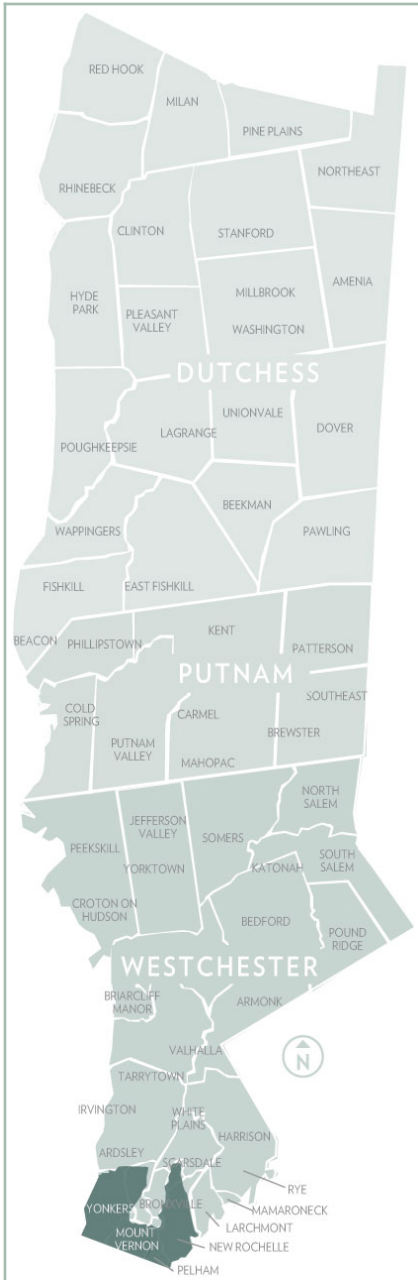
TEN-YEAR MARKET HISTORY



Average Sale Price	\$914,144	\$935,515	\$881,108	\$763,462	\$827,687	\$814,126	\$800,088	\$811,056	\$861,231	\$870,220	Average Sale Price
Average Price/SqFt	\$348	\$350	\$334	\$297	\$305	\$292	\$286	\$297	\$308	\$318	Average Price/SqFt
Days On Market	95	108	113	121	119	121	124	112	99	93	Days On Market
%Sale Price to List Price	96.4	96.0	95.2	92.9	94.2	94.3	94.4	96.0	96.7	97.1	%Sale Price to List Price

NEW YORK CITY GATEWAY

SINGLE FAMILY HOMES



HOMES SOLD

SCHOOL DISTRICT	Q3 2015	Q3 2014	% CHANGE	YTD 2015	YTD 2014	% CHANGE
MOUNT VERNON	44	44	0%	91	97	-6%
NEW ROCHELLE	141	122	16%	269	246	9%
PELHAM	66	44	50%	129	98	32%
YONKERS	158	158	0%	327	346	-6%
NYC Gateway	409	368	11%	816	787	4%

CLICK ON A SCHOOL DISTRICT FOR THE LATEST MONTHLY MARKET REPORT.

MOUNT VERNON
PELHAM

NEW ROCHELLE
YONKERS

HOMES SOLD

Q3- 2015 VS. Q3- 2014

▲
11%

MEDIAN SALE PRICE

Q3- 2015 VS. Q3- 2014

▲
7%

NEW ROCHELLE



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MEDIAN SALE PRICE

SCHOOL DISTRICT	Q3 2015	Q3 2014	% CHANGE	YTD 2015	YTD 2014	% CHANGE
MOUNT VERNON	\$383,000	\$395,000	-3%	\$365,000	\$390,000	-6%
NEW ROCHELLE	\$654,400	\$642,500	2%	\$651,500	\$645,000	1%
PELHAM	\$942,500	\$755,000	25%	\$900,000	\$847,000	6%
YONKERS	\$459,000	\$436,000	5%	\$429,000	\$433,500	-1%
NYC Gateway	\$575,000	\$535,500	7%	\$538,000	\$531,250	1%

NEW YORK CITY GATEWAY

SINGLE FAMILY HOMES

MOUNT VERNON, NEW ROCHELLE, PELHAM, YONKERS

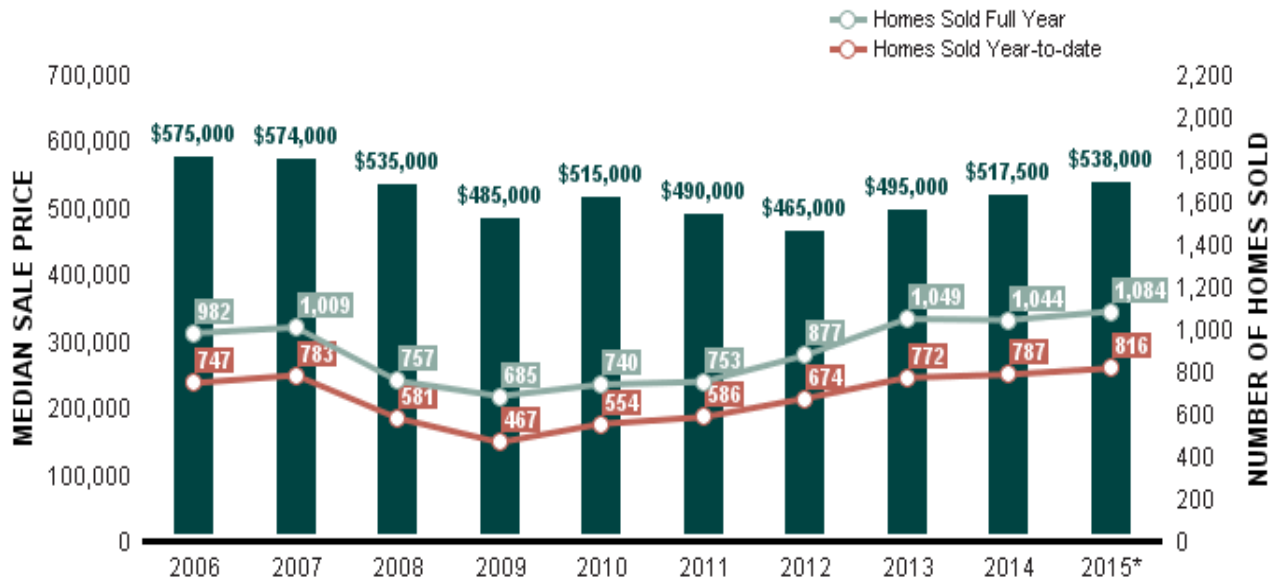
Click on a School district to obtain the latest monthly market report.

SUPPLY DEMAND ANALYSIS

PRICE RANGE	AS OF SEPTEMBER 30, 2015			AS OF SEPTEMBER 30, 2014			2015 vs. 2014	
	SUPPLY: ACTIVE LISTINGS	DEMAND: PENDING SALES	SUPPLY/ DEMAND RATIO*	SUPPLY: ACTIVE LISTINGS	DEMAND: PENDING SALES	SUPPLY/ DEMAND RATIO*	% CHANGE IN LISTINGS	% CHANGE IN PENDINGS
\$0 - \$299,999	84	44	2	80	36	2	5.0%	22.2%
\$300,000 - \$399,999	99	59	2	127	51	2	-22.0%	15.7%
\$400,000 - \$499,999	128	59	2	133	61	2	-3.8%	-3.3%
\$500,000 - \$599,999	96	35	3	93	38	2	3.2%	-7.9%
\$600,000 - \$799,999	135	42	3	121	30	4	11.6%	40.0%
\$800,000 - \$999,999	51	15	3	43	15	3	18.6%	0.0%
\$1,000,000 - \$1,999,999	80	14	6	85	14	6	-5.9%	0.0%
\$2,000,000 and up	17	1	17	7	0	Not Valid	142.9%	0.0%
Market Totals	690	269	3	689	245	3	0.1%	9.8%

*Supply Demand Ratio Key 1-4: High Demand 5-6: Balanced 7-9: Low Demand 10+: Very Low Demand

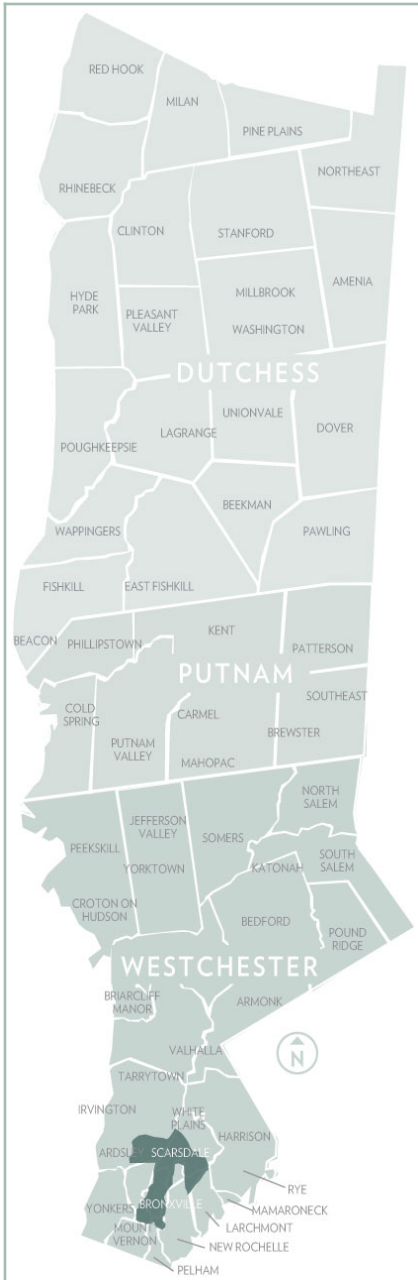
TEN-YEAR MARKET HISTORY



Average Sale Price	\$658,763	\$668,933	\$619,854	\$539,928	\$572,784	\$574,874	\$539,314	\$567,284	\$596,011	\$627,332	Average Sale Price
Average Price/SqFt	\$292	\$298	\$283	\$254	\$253	\$245	\$239	\$253	\$261	\$270	Average Price/SqFt
Days On Market	94	105	113	121	118	121	130	119	100	92	Days On Market
%Sale Price to List Price	96.7	96.4	95.6	94.1	94.5	94.3	94.4	95.8	96.6	97.5	%Sale Price to List Price

LOWER WESTCHESTER

SINGLE FAMILY HOMES



HOMES SOLD

SCHOOL DISTRICT	Q3 2015	Q3 2014	% CHANGE	YTD 2015	YTD 2014	% CHANGE
BRONXVILLE	21	38	-45%	53	74	-28%
EASTCHESTER	45	51	-12%	88	101	-13%
EDGEMONT	42	45	-7%	90	81	11%
SCARSDALE	101	102	-1%	196	211	-7%
TUCKAHOE	18	14	29%	37	40	-8%
Lower Westchester	227	250	-9%	464	507	-9%

CLICK ON A SCHOOL DISTRICT FOR THE LATEST MONTHLY MARKET REPORT.

BRONXVILLE
EDGEMONT
TUCKAHOE

EASTCHESTER
SCARSDALE

HOMES SOLD



9%

Q3- 2015 VS. Q3- 2014

MEDIAN SALE PRICE



8%

Q3- 2015 VS. Q3- 2014

SCARSDALE



Scarsdale, NY

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MEDIAN SALE PRICE

SCHOOL DISTRICT	Q3 2015	Q3 2014	% CHANGE	YTD 2015	YTD 2014	% CHANGE
BRONXVILLE	\$2,200,000	\$1,637,500	34%	\$2,105,000	\$1,775,000	19%
EASTCHESTER	\$715,000	\$725,000	-1%	\$725,500	\$695,000	4%
EDGEMONT	\$1,137,350	\$1,250,000	-9%	\$1,128,850	\$1,221,000	-8%
SCARSDALE	\$1,600,000	\$1,504,500	6%	\$1,450,509	\$1,497,000	-3%
TUCKAHOE	\$753,750	\$774,500	-3%	\$695,000	\$732,500	-5%
Lower Westchester	\$1,180,000	\$1,277,000	-8%	\$1,144,250	\$1,225,000	-7%

LOWER WESTCHESTER

SINGLE FAMILY HOMES

BRONXVILLE, EASTCHESTER, EDGEMONT, SCARSDALE, TUCKAHOE

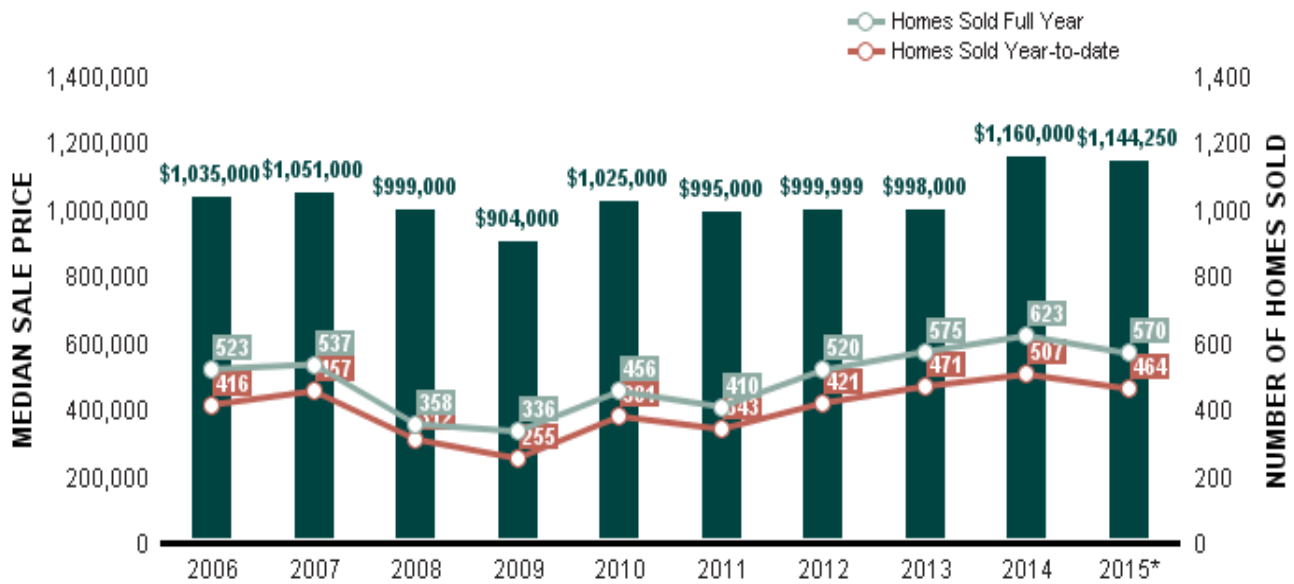
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SUPPLY DEMAND ANALYSIS

PRICE RANGE	AS OF SEPTEMBER 30, 2015			AS OF SEPTEMBER 30, 2014			2015 vs. 2014	
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\$0 - \$499,999	3	4	1	5	5	1	-40.0%	-20.0%
\$500,000 - \$699,999	27	12	2	33	22	2	-18.2%	-45.5%
\$700,000 - \$999,999	38	28	1	54	26	2	-29.6%	7.7%
\$1,000,000 - \$1,499,999	46	11	4	52	14	4	-11.5%	-21.4%
\$1,500,000 - \$1,999,999	37	9	4	36	7	5	2.8%	28.6%
\$2,000,000 - \$2,499,999	30	3	10	12	5	2	150.0%	-40.0%
\$2,500,000 - \$2,999,999	20	7	3	23	5	5	-13.0%	40.0%
\$3,000,000 - \$3,999,999	27	8	3	22	8	3	22.7%	0.0%
\$4,000,000 and up	42	4	11	23	3	8	82.6%	33.3%
Market Totals	270	86	3	260	95	3	3.8%	-9.5%

*Supply Demand Ratio Key 1-4: High Demand 5-6: Balanced 7-9: Low Demand 10+: Very Low Demand

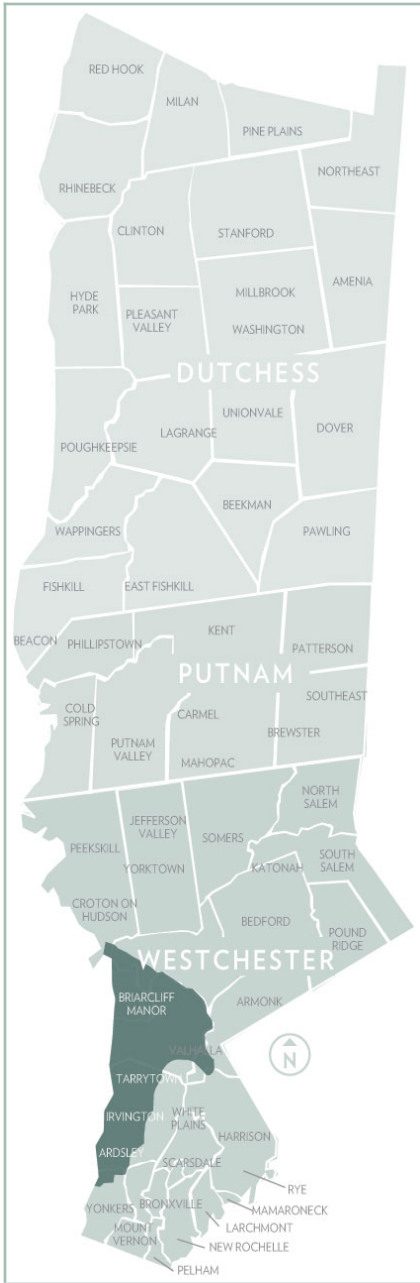
TEN-YEAR MARKET HISTORY



Average Sale Price	\$1,351,736	\$1,393,748	\$1,297,435	\$1,212,153	\$1,302,610	\$1,282,116	\$1,312,425	\$1,263,156	\$1,388,882	\$1,424,069	Average Sale Price
Average Price/SqFt	\$456	\$455	\$440	\$387	\$411	\$398	\$402	\$413	\$443	\$455	Average Price/SqFt
Days On Market	96	100	97	125	113	105	100	103	76	69	Days On Market
%Sale Price to List Price	96.5	96.6	95.6	91.9	94.6	95.0	96.0	96.3	97.7	97.9	%Sale Price to List Price

THE RIVERTOWNS

SINGLE FAMILY HOMES



HOMES SOLD

SCHOOL DISTRICT	Q3 2015	Q3 2014	% CHANGE	YTD 2015	YTD 2014	% CHANGE
ARDSLEY	34	49	-31%	79	94	-16%
BRIARCLIFF MANOR	31	29	7%	55	46	20%
DOBBS FERRY	36	27	33%	78	53	47%
ELMSFORD	22	18	22%	41	47	-13%
HASTINGS	42	20	110%	66	51	29%
IRVINGTON	33	33	0%	57	64	-11%
MOUNT PLEASANT	38	36	6%	72	75	-4%
OSSINING	61	55	11%	144	117	23%
PLEASANTVILLE	17	25	-32%	41	57	-28%
POCANTICO HILLS	5	4	25%	8	8	0%
TARRYTOWN	32	17	88%	68	61	12%
The Rivertowns	351	313	12%	709	673	5%

CLICK ON A SCHOOL DISTRICT FOR THE LATEST MONTHLY MARKET REPORT.

ARDSLEY
DOBBS FERRY
HASTINGS
MOUNT PLEASANT
PLEASANTVILLE
TARRYTOWN

BRIARCLIFF MANOR
ELMSFORD
IRVINGTON
OSSINING
POCANTICO HILLS

HOMES SOLD

Q3- 2015 VS. Q3- 2014

▲
12%

MEDIAN SALE PRICE

Q3- 2015 VS. Q3- 2014

▼
2%

MEDIAN SALE PRICE

SCHOOL DISTRICT	Q3 2015	Q3 2014	% CHANGE	YTD 2015	YTD 2014	% CHANGE
ARDSLEY	\$677,500	\$650,000	4%	\$651,000	\$635,000	3%
BRIARCLIFF MANOR	\$855,000	\$848,000	1%	\$795,000	\$785,000	1%
DOBBS FERRY	\$715,000	\$851,000	-16%	\$727,500	\$750,000	-3%
ELMSFORD	\$477,500	\$415,000	15%	\$460,000	\$364,500	26%
HASTINGS	\$812,500	\$788,250	3%	\$780,000	\$700,000	11%
IRVINGTON	\$930,006	\$925,000	1%	\$925,000	\$963,146	-4%
MOUNT PLEASANT	\$555,800	\$531,250	5%	\$577,450	\$530,000	9%
OSSINING	\$390,000	\$405,000	-4%	\$389,750	\$390,000	0%
PLEASANTVILLE	\$625,000	\$575,000	9%	\$615,000	\$617,000	0%
POCANTICO HILLS	\$714,500	\$677,500	6%	\$702,250	\$622,500	13%
TARRYTOWN	\$657,250	\$559,000	18%	\$599,500	\$580,000	3%
The Rivertowns	\$625,000	\$635,000	-2%	\$602,800	\$604,000	0%

THE RIVERTOWNS



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THE RIVERTOWNS

SINGLE FAMILY HOMES

ARDSLEY, BRIARCLIFF MANOR, DOBBS FERRY, ELMSFORD, HASTINGS, IRVINGTON, MOUNT PLEASANT, OSSINING, PLEASANTVILLE, POCANTICO HILLS, TARRYTOWN

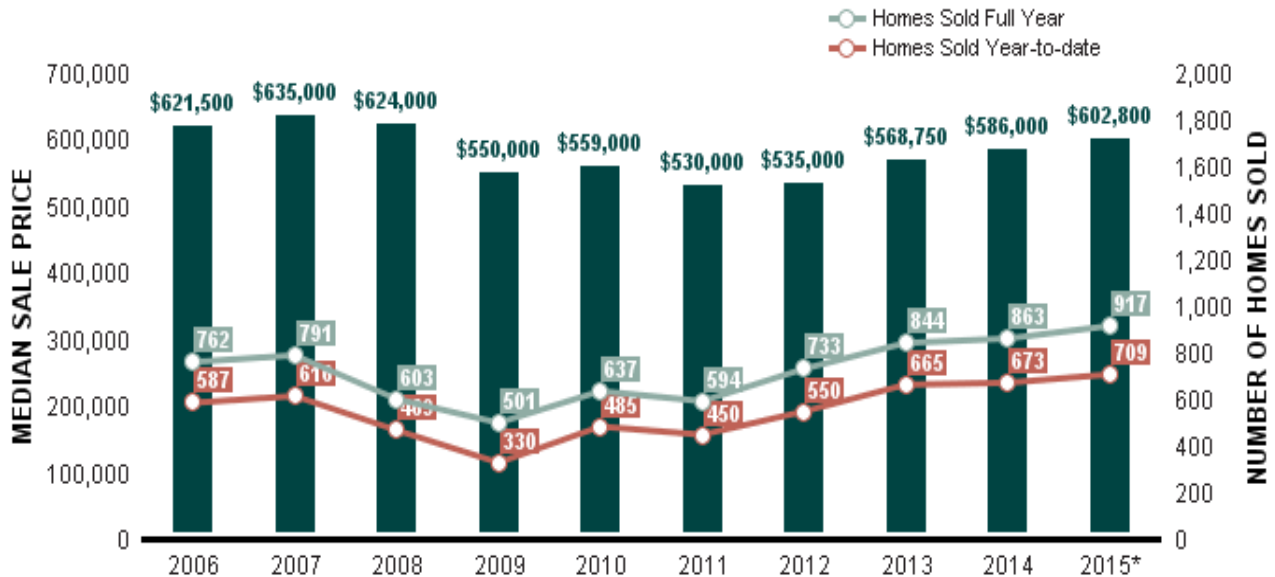
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SUPPLY DEMAND ANALYSIS

PRICE RANGE	AS OF SEPTEMBER 30, 2015			AS OF SEPTEMBER 30, 2014			2015 vs. 2014	
	SUPPLY: ACTIVE LISTINGS	DEMAND: PENDING SALES	SUPPLY/ DEMAND RATIO*	SUPPLY: ACTIVE LISTINGS	DEMAND: PENDING SALES	SUPPLY/ DEMAND RATIO*	% CHANGE IN LISTINGS	% CHANGE IN PENDING
\$0 - \$299,999	24	25	1	37	19	2	-35.1%	31.6%
\$300,000 - \$399,999	55	21	3	48	20	2	14.6%	5.0%
\$400,000 - \$499,999	49	36	1	82	32	3	-40.2%	12.5%
\$500,000 - \$599,999	68	31	2	74	29	3	-8.1%	6.9%
\$600,000 - \$799,999	105	53	2	84	25	3	25.0%	112.0%
\$800,000 - \$999,999	74	23	3	66	12	6	12.1%	91.7%
\$1,000,000 - \$1,999,999	89	24	4	80	36	2	11.3%	-33.3%
\$2,000,000 and up	42	8	5	27	7	4	55.6%	14.3%
Market Totals	506	221	2	498	180	3	1.6%	22.8%

*Supply Demand Ratio Key 1-4: High Demand 5-6: Balanced 7-9: Low Demand 10+: Very Low Demand

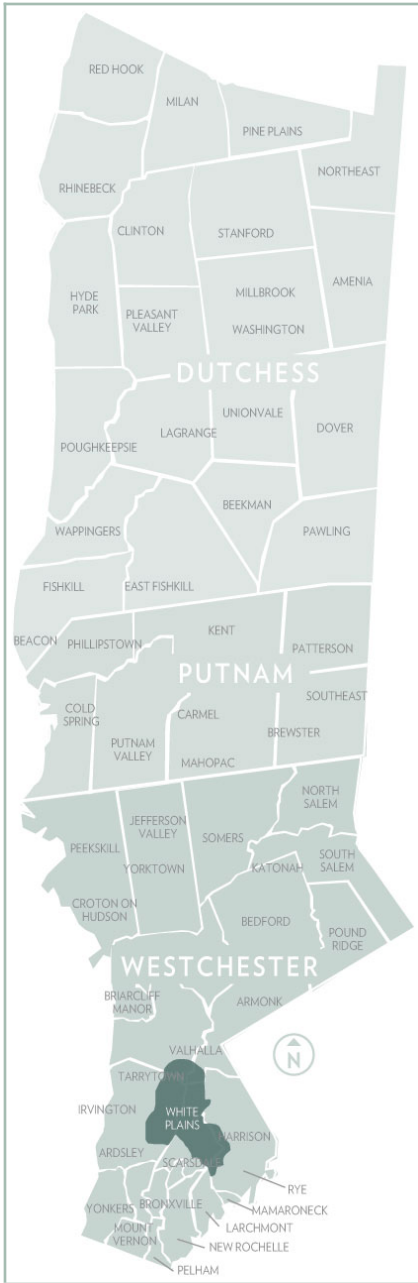
TEN-YEAR MARKET HISTORY



Average Sale Price	\$739,862	\$719,413	\$727,417	\$622,480	\$630,618	\$620,144	\$608,046	\$664,832	\$690,394	\$710,525	Average Sale Price
Average Price/SqFt	\$329	\$327	\$313	\$288	\$281	\$274	\$264	\$285	\$294	\$307	Average Price/SqFt
Days On Market	91	105	119	117	119	125	130	105	99	91	Days On Market
%Sale Price to List Price	96.5	96.6	95.6	94.7	94.7	95.1	95.3	97.5	98.2	97.7	%Sale Price to List Price

GREATER WHITE PLAINS

SINGLE FAMILY HOMES



HOMES SOLD

SCHOOL DISTRICT	Q3 2015	Q3 2014	% CHANGE	YTD 2015	YTD 2014	% CHANGE
GREENBURGH	43	32	34%	107	91	18%
VALHALLA	32	28	14%	67	46	46%
WHITE PLAINS	84	80	5%	175	169	4%
Greater White Plains	159	140	14%	349	306	14%

CLICK ON A SCHOOL DISTRICT FOR THE LATEST MONTHLY MARKET REPORT.

GREENBURGH VALHALLA WHITE PLAINS

HOMES SOLD

Q3- 2015 VS. Q3- 2014

▲
14%

MEDIAN SALE PRICE

Q3- 2015 VS. Q3- 2014

▲
10%

WHITE PLAINS



Preview all our HD Videos of Westchester, Putnam and Dutchess

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MEDIAN SALE PRICE

SCHOOL DISTRICT	Q3 2015	Q3 2014	% CHANGE	YTD 2015	YTD 2014	% CHANGE
GREENBURGH	\$525,000	\$473,000	11%	\$480,000	\$485,000	-1%
VALHALLA	\$503,750	\$505,000	0%	\$489,000	\$497,500	-2%
WHITE PLAINS	\$642,500	\$575,500	12%	\$649,000	\$590,000	10%
Greater White Plains	\$577,500	\$525,000	10%	\$549,000	\$529,500	4%

GREATER WHITE PLAINS

SINGLE FAMILY HOMES

GREENBURGH, VALHALLA, WHITE PLAINS

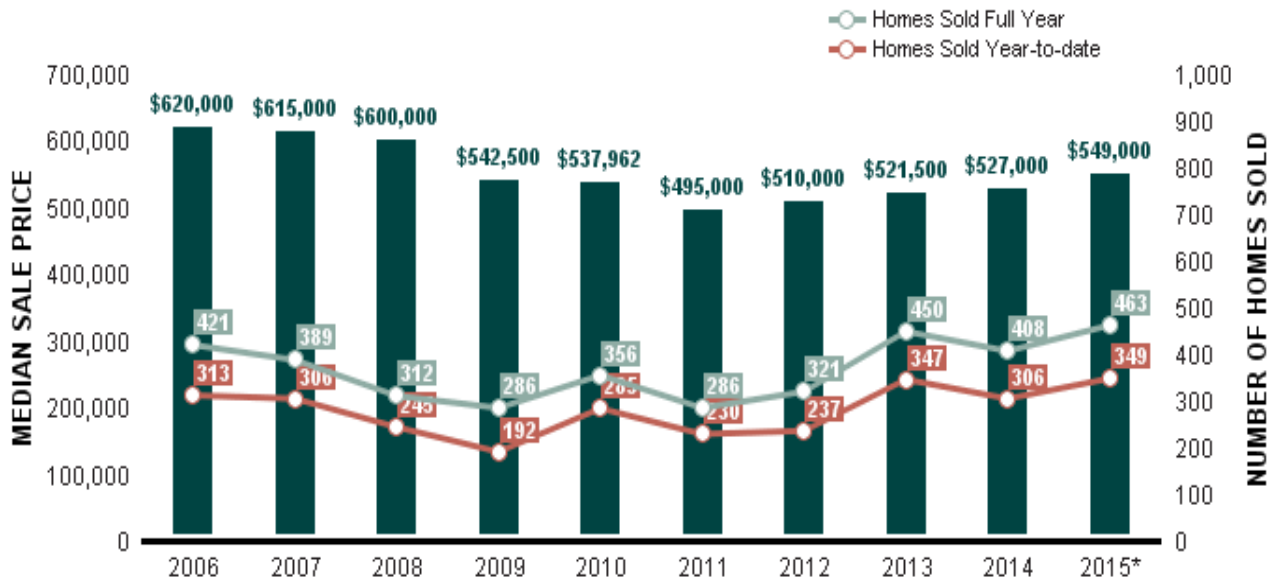
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	SUPPLY: ACTIVE LISTINGS	DEMAND: PENDING SALES	SUPPLY/ DEMAND RATIO*	SUPPLY: ACTIVE LISTINGS	DEMAND: PENDING SALES	SUPPLY/ DEMAND RATIO*	% CHANGE IN LISTINGS	% CHANGE IN PENDINGS
\$0 - \$299,999	7	4	2	10	5	2	-30.0%	-20.0%
\$300,000 - \$399,999	30	14	2	33	6	6	-9.1%	133.3%
\$400,000 - \$499,999	30	21	1	47	26	2	-36.2%	-19.2%
\$500,000 - \$599,999	46	28	2	39	20	2	17.9%	40.0%
\$600,000 - \$799,999	36	13	3	38	13	3	-5.3%	0.0%
\$800,000 - \$999,999	33	5	7	35	8	4	-5.7%	-37.5%
\$1,000,000 - \$1,999,999	19	5	4	17	6	3	11.8%	-16.7%
\$2,000,000 and up	2	0	Not Valid	3	0	Not Valid	-33.3%	0.0%
Market Totals	203	90	2	222	84	3	-8.6%	7.1%

*Supply Demand Ratio Key 1-4: High Demand 5-6: Balanced 7-9: Low Demand 10+: Very Low Demand

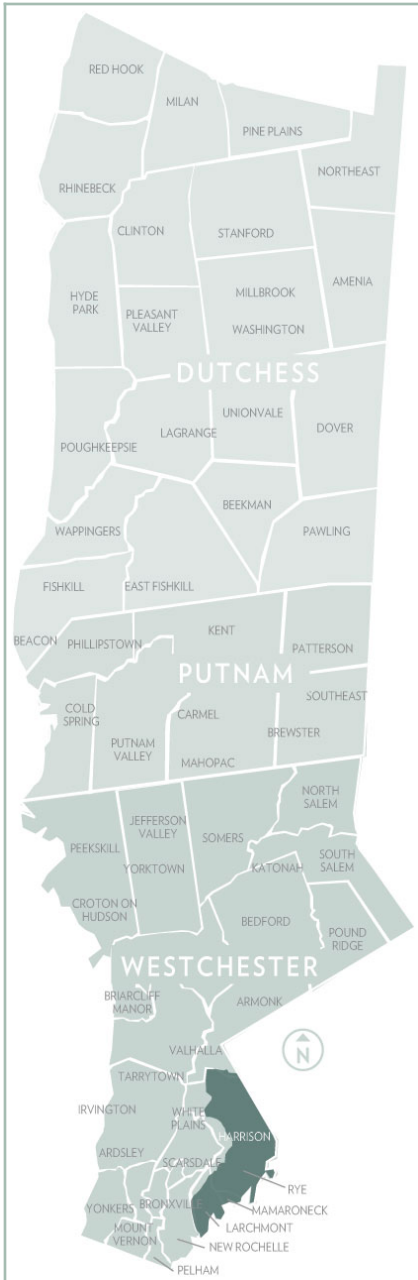
TEN-YEAR MARKET HISTORY



Average Sale Price	\$675,274	\$672,834	\$658,832	\$579,604	\$578,480	\$532,545	\$563,760	\$555,397	\$594,770	\$617,957	Average Sale Price
Average Price/SqFt	\$328	\$325	\$308	\$284	\$272	\$258	\$252	\$264	\$272	\$282	Average Price/SqFt
Days On Market	80	89	110	112	113	114	128	107	93	88	Days On Market
%Sale Price to List Price	97.3	97.1	95.9	93.9	95.4	95.1	95.0	96.8	97.2	97.6	%Sale Price to List Price

THE SOUND SHORE

SINGLE FAMILY HOMES



HOMES SOLD

SCHOOL DISTRICT	Q3 2015	Q3 2014	% CHANGE	YTD 2015	YTD 2014	% CHANGE
BLIND BROOK	41	40	3%	77	72	7%
HARRISON	53	44	21%	122	111	10%
MAMARONECK	105	125	-16%	217	238	-9%
PORT CHESTER	25	30	-17%	69	71	-3%
RYE CITY	60	61	-2%	125	119	5%
RYE NECK	25	30	-17%	52	47	11%
<i>The Sound Shore</i>	<i>309</i>	<i>330</i>	<i>-6%</i>	<i>662</i>	<i>658</i>	<i>1%</i>

CLICK ON A SCHOOL DISTRICT FOR THE LATEST MONTHLY MARKET REPORT.

BLIND BROOK
MAMARONECK
RYE CITY

HARRISON
PORT CHESTER
RYE NECK

HOMES SOLD



6%

Q3- 2015 VS. Q3- 2014

MEDIAN SALE PRICE



20%

Q3- 2015 VS. Q3- 2014

MEDIAN SALE PRICE

SCHOOL DISTRICT	Q3 2015	Q3 2014	% CHANGE	YTD 2015	YTD 2014	% CHANGE
BLIND BROOK	\$845,000	\$815,000	4%	\$811,500	\$829,500	-2%
HARRISON	\$1,200,000	\$1,342,500	-11%	\$1,087,500	\$1,300,000	-16%
MAMARONECK	\$1,307,500	\$1,059,000	24%	\$1,295,000	\$1,049,500	23%
PORT CHESTER	\$476,000	\$420,000	13%	\$457,700	\$422,500	8%
RYE CITY	\$1,712,500	\$2,175,000	-21%	\$1,700,000	\$1,895,000	-10%
RYE NECK	\$865,000	\$943,750	-8%	\$860,000	\$950,000	-10%
<i>The Sound Shore</i>	<i>\$1,195,000</i>	<i>\$999,999</i>	<i>20%</i>	<i>\$1,099,944</i>	<i>\$1,035,900</i>	<i>6%</i>

THE SOUND SHORE



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THE SOUND SHORE

SINGLE FAMILY HOMES

BLIND BROOK, HARRISON, MAMARONECK, PORT CHESTER, RYE CITY, RYE NECK

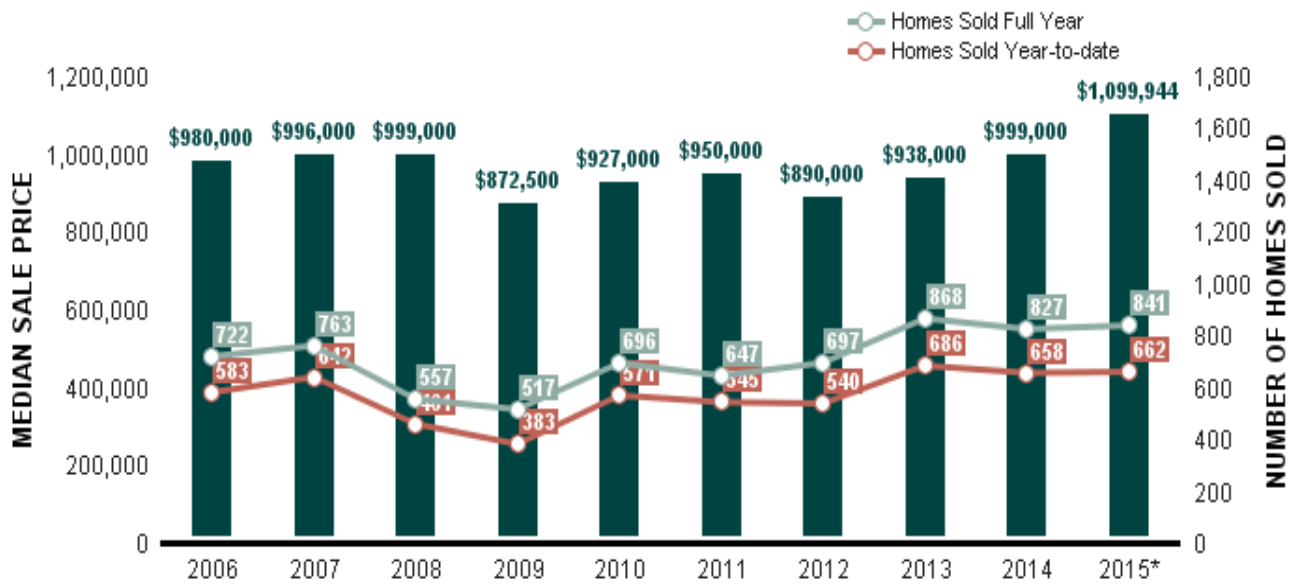
Click on a School district to obtain the latest monthly market report.

SUPPLY DEMAND ANALYSIS

PRICE RANGE	AS OF SEPTEMBER 30, 2015			AS OF SEPTEMBER 30, 2014			2015 vs. 2014	
	SUPPLY: ACTIVE LISTINGS	DEMAND: PENDING SALES	SUPPLY/ DEMAND RATIO*	SUPPLY: ACTIVE LISTINGS	DEMAND: PENDING SALES	SUPPLY/ DEMAND RATIO*	% CHANGE IN LISTINGS	% CHANGE IN PENDING
\$0 - \$499,999	37	26	1	56	27	2	-33.9%	-3.7%
\$500,000 - \$699,999	59	13	5	66	28	2	-10.6%	-53.6%
\$700,000 - \$999,999	77	29	3	86	21	4	-10.5%	38.1%
\$1,000,000 - \$1,499,999	75	18	4	61	18	3	23.0%	0.0%
\$1,500,000 - \$1,999,999	57	11	5	58	14	4	-1.7%	-21.4%
\$2,000,000 - \$2,499,999	47	8	6	35	9	4	34.3%	-11.1%
\$2,500,000 - \$2,999,999	30	7	4	28	11	3	7.1%	-36.4%
\$3,000,000 - \$3,999,999	37	6	6	29	5	6	27.6%	20.0%
\$4,000,000 and up	59	3	20	45	8	6	31.1%	-62.5%
Market Totals	478	121	4	464	141	3	3.0%	-14.2%

*Supply Demand Ratio Key 1-4: High Demand 5-6: Balanced 7-9: Low Demand 10+: Very Low Demand

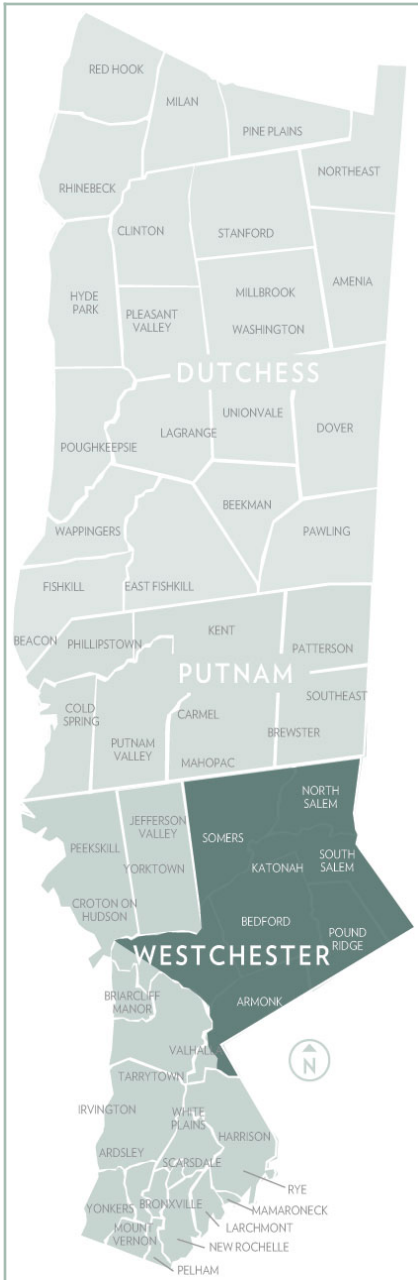
TEN-YEAR MARKET HISTORY



Average Sale Price	\$1,316,380	\$1,356,202	\$1,344,403	\$1,149,544	\$1,215,667	\$1,262,051	\$1,225,038	\$1,271,109	\$1,298,331	\$1,408,270	Average Sale Price
Average Price/SqFt	\$455	\$453	\$450	\$395	\$398	\$402	\$392	\$406	\$418	\$442	Average Price/SqFt
Days On Market	90	106	114	122	114	108	107	100	85	86	Days On Market
%Sale Price to List Price	96.7	95.6	94.8	91.2	93.7	94.1	93.9	96.1	96.9	96.6	%Sale Price to List Price

NORTHERN WESTCHESTER

SINGLE FAMILY HOMES



HOMES SOLD

SCHOOL DISTRICT	Q3 2015	Q3 2014	% CHANGE	YTD 2015	YTD 2014	% CHANGE
BEDFORD	68	80	-15%	159	195	-19%
BYRAM HILLS	44	51	-14%	107	116	-8%
CHAPPAQUA	86	78	10%	190	140	36%
KATONAH-LEWISBORO	85	57	49%	174	147	18%
NORTH SALEM	18	19	-5%	35	45	-22%
SOMERS	55	39	41%	104	95	10%
Northern Westchester	356	324	10%	769	738	4%

CLICK ON A SCHOOL DISTRICT FOR THE LATEST MONTHLY MARKET REPORT.

- BEDFORD
- BYRAM HILLS
- CHAPPAQUA
- KATONAH-LEWISBORO
- NORTH SALEM
- SOMERS

HOMES SOLD

Q3- 2015 VS. Q3- 2014

▲
10%

MEDIAN SALE PRICE

Q3- 2015 VS. Q3- 2014

▼
5%

MEDIAN SALE PRICE

SCHOOL DISTRICT	Q3 2015	Q3 2014	% CHANGE	YTD 2015	YTD 2014	% CHANGE
BEDFORD	\$750,000	\$731,000	3%	\$828,500	\$785,000	6%
BYRAM HILLS	\$1,185,000	\$1,056,001	12%	\$1,150,000	\$1,053,000	9%
CHAPPAQUA	\$918,500	\$915,999	0%	\$907,000	\$945,000	-4%
KATONAH-LEWISBORO	\$665,000	\$665,000	0%	\$632,500	\$635,000	0%
NORTH SALEM	\$455,000	\$515,000	-12%	\$442,500	\$515,000	-14%
SOMERS	\$495,000	\$624,900	-21%	\$512,500	\$565,000	-9%
Northern Westchester	\$750,000	\$785,000	-5%	\$770,000	\$770,000	0%

BEDFORD



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NORTHERN WESTCHESTER

SINGLE FAMILY HOMES

BEDFORD, BYRAM HILLS, CHAPPAQUA, KATONAH-LEWISBORO, NORTH SALEM, SOMERS

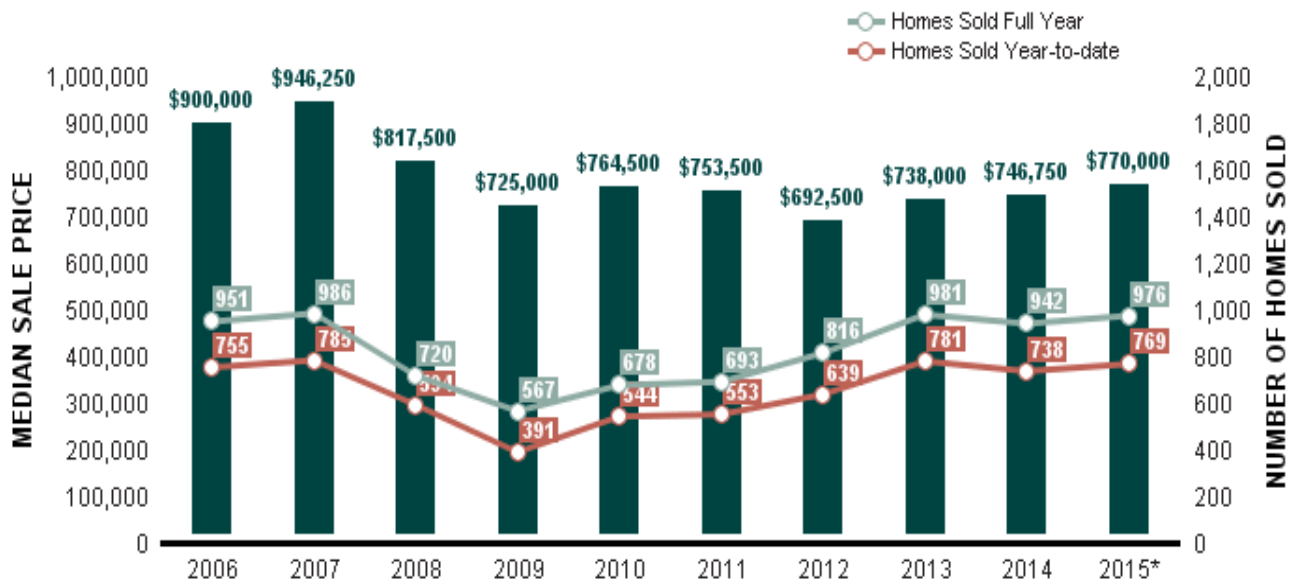
Click on a School district to obtain the latest monthly market report.

SUPPLY DEMAND ANALYSIS

PRICE RANGE	AS OF SEPTEMBER 30, 2015			AS OF SEPTEMBER 30, 2014			2015 vs. 2014	
	SUPPLY: ACTIVE LISTINGS	DEMAND: PENDING SALES	SUPPLY/ DEMAND RATIO*	SUPPLY: ACTIVE LISTINGS	DEMAND: PENDING SALES	SUPPLY/ DEMAND RATIO*	% CHANGE IN LISTINGS	% CHANGE IN PENDING
\$0 - \$499,999	143	49	3	158	32	5	-9.5%	53.1%
\$500,000 - \$699,999	134	51	3	165	31	5	-18.8%	64.5%
\$700,000 - \$999,999	227	39	6	210	32	7	8.1%	21.9%
\$1,000,000 - \$1,499,999	179	26	7	172	21	8	4.1%	23.8%
\$1,500,000 - \$1,999,999	91	11	8	100	3	33	-9.0%	266.7%
\$2,000,000 - \$2,499,999	60	2	30	44	3	15	36.4%	-33.3%
\$2,500,000 - \$2,999,999	39	0	Not Valid	36	6	6	8.3%	-100.0%
\$3,000,000 - \$3,999,999	33	1	33	37	4	9	-10.8%	-75.0%
\$4,000,000 and up	56	0	Not Valid	51	1	51	9.8%	-100.0%
Market Totals	962	179	5	973	133	7	-1.1%	34.6%

*Supply Demand Ratio Key 1-4: High Demand 5-6: Balanced 7-9: Low Demand 10+: Very Low Demand

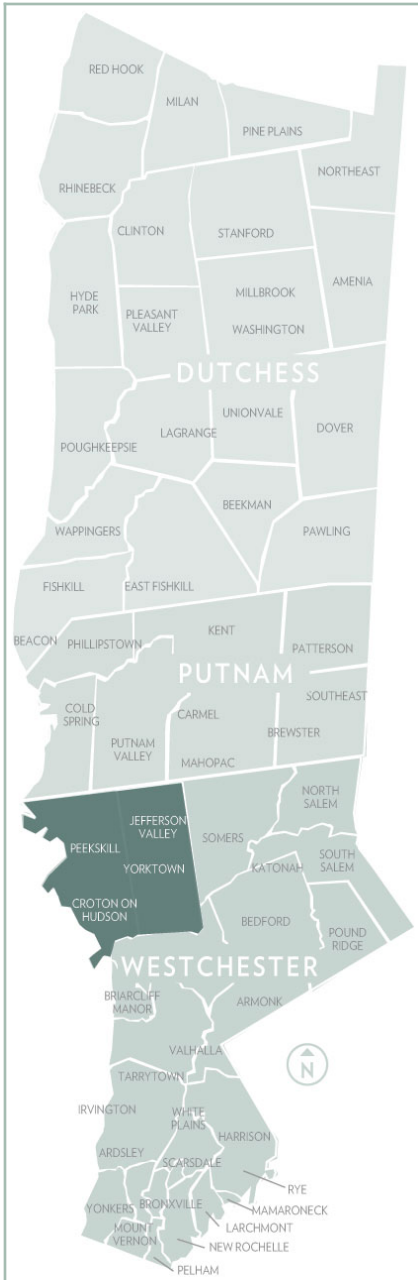
TEN-YEAR MARKET HISTORY



Average Sale Price	\$1,172,111	\$1,219,303	\$1,073,808	\$917,065	\$979,814	\$939,854	\$912,747	\$929,282	\$1,020,339	\$911,345	Average Sale Price
Average Price/SqFt	\$360	\$368	\$340	\$289	\$299	\$274	\$267	\$278	\$284	\$285	Average Price/SqFt
Days On Market	105	122	115	126	129	136	136	125	119	107	Days On Market
%Sale Price to List Price	95.8	95.2	94.6	92.7	93.6	93.2	92.8	94.7	94.8	96.2	%Sale Price to List Price

NORTHWEST WESTCHESTER

SINGLE FAMILY HOMES



YORKTOWN



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HOMES SOLD

SCHOOL DISTRICT	Q3 2015	Q3 2014	% CHANGE	YTD 2015	YTD 2014	% CHANGE
CROTON-HARMON	41	28	46%	91	57	60%
HENDRICK HUDSON	41	38	8%	85	83	2%
LAKELAND	85	72	18%	191	158	21%
PEEKSKILL	24	23	4%	53	54	-2%
YORKTOWN	62	65	-5%	135	122	11%
Northwest Westchester	253	226	12%	555	474	17%

CLICK ON A SCHOOL DISTRICT FOR THE LATEST MONTHLY MARKET REPORT.

CROTON-HARMON
LAKELAND
YORKTOWN

HENDRICK HUDSON
PEEKSKILL

HOMES SOLD

Q3- 2015 VS. Q3- 2014 **12%**

MEDIAN SALE PRICE

Q3- 2015 VS. Q3- 2014 **1%**

MEDIAN SALE PRICE

SCHOOL DISTRICT	Q3 2015	Q3 2014	% CHANGE	YTD 2015	YTD 2014	% CHANGE
CROTON-HARMON	\$590,000	\$549,950	7%	\$553,000	\$549,900	1%
HENDRICK HUDSON	\$420,000	\$420,000	0%	\$425,000	\$420,000	1%
LAKELAND	\$370,000	\$367,500	1%	\$355,000	\$345,000	3%
PEEKSKILL	\$303,489	\$275,000	10%	\$285,000	\$269,500	6%
YORKTOWN	\$487,000	\$420,000	16%	\$430,000	\$422,500	2%
Northwest Westchester	\$400,000	\$394,500	1%	\$395,000	\$375,000	5%

NORTHWEST WESTCHESTER

SINGLE FAMILY HOMES

CROTON-HARMON, HENDRICK HUDSON, LAKELAND, PEEKSKILL, YORKTOWN

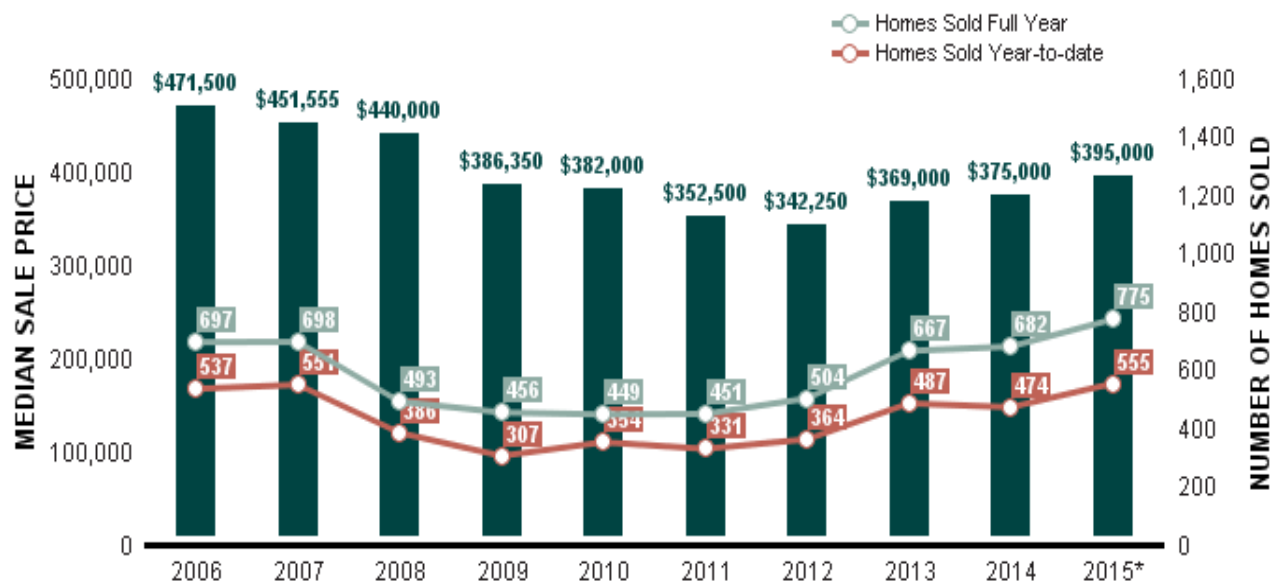
Click on a School district to obtain the latest monthly market report.

SUPPLY DEMAND ANALYSIS

PRICE RANGE	AS OF SEPTEMBER 30, 2015			AS OF SEPTEMBER 30, 2014			2015 vs. 2014	
	SUPPLY: ACTIVE LISTINGS	DEMAND: PENDING SALES	SUPPLY/ DEMAND RATIO*	SUPPLY: ACTIVE LISTINGS	DEMAND: PENDING SALES	SUPPLY/ DEMAND RATIO*	% CHANGE IN LISTINGS	% CHANGE IN PENDING
\$0 - \$299,999	112	45	2	110	48	2	1.8%	-6.3%
\$300,000 - \$399,999	131	66	2	145	58	3	-9.7%	13.8%
\$400,000 - \$499,999	78	33	2	75	25	3	4.0%	32.0%
\$500,000 - \$599,999	57	26	2	73	20	4	-21.9%	30.0%
\$600,000 - \$799,999	75	26	3	71	19	4	5.6%	36.8%
\$800,000 - \$999,999	25	2	13	24	7	3	4.2%	-71.4%
\$1,000,000 - \$1,999,999	17	2	9	20	3	7	-15.0%	-33.3%
\$2,000,000 and up	4	0	Not Valid	3	0	Not Valid	33.3%	0.0%
Market Totals	499	200	2	521	180	3	-4.2%	11.1%

*Supply Demand Ratio Key 1-4: High Demand 5-6: Balanced 7-9: Low Demand 10+: Very Low Demand

TEN-YEAR MARKET HISTORY



Average Sale Price	\$524,300	\$511,158	\$513,692	\$419,037	\$421,273	\$395,090	\$394,377	\$398,011	\$421,695	\$434,090	Average Sale Price
Average Price/SqFt	\$256	\$248	\$243	\$215	\$207	\$195	\$187	\$194	\$202	\$208	Average Price/SqFt
Days On Market	97	110	117	121	122	128	129	121	108	105	Days On Market
%Sale Price to List Price	96.5	96.3	95.0	94.8	94.9	94.8	94.9	96.5	96.2	97.6	%Sale Price to List Price

WESTCHESTER COUNTY

CONDOMINIUMS

QUARTERLY MARKET OVERVIEW

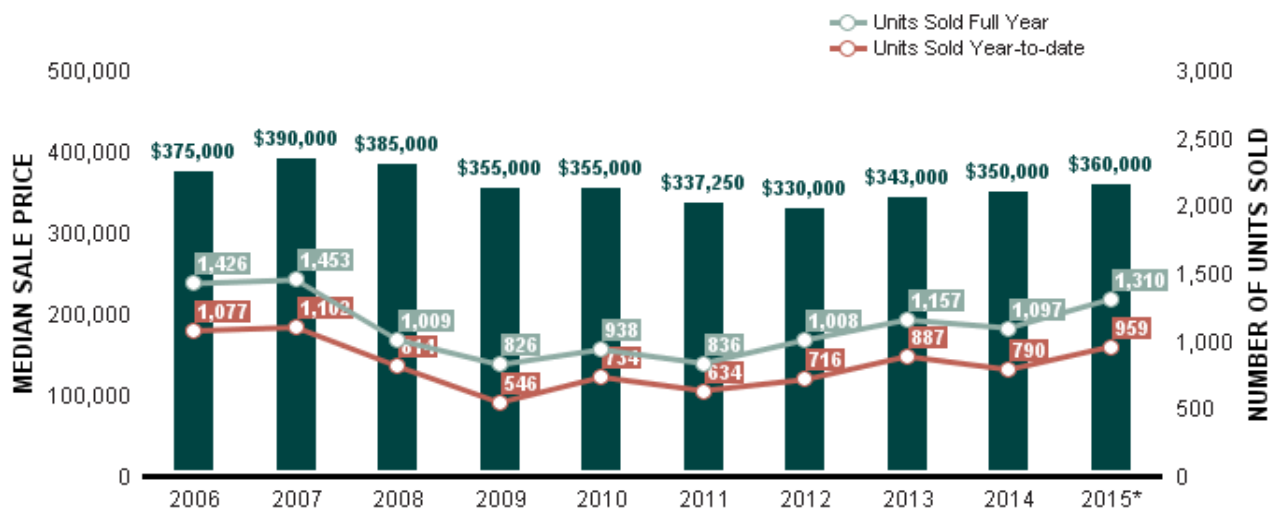
	Q3 2015	Q3 2014	% CHANGE	YTD 2015	YTD 2014	% CHANGE
UNITS SOLD	403	338	19.2%	959	790	21.4%
AVERAGE SALE PRICE	\$439,292	\$423,909	3.6%	\$435,461	\$418,563	4.0%
MEDIAN SALE PRICE	\$373,000	\$375,000	-0.5%	\$360,000	\$355,250	1.3%
AVERAGE PRICE PER SQUARE FOOT	\$305	\$288	5.9%	\$302	\$284	6.3%
AVERAGE DAYS ON MARKET	78	83	-6.0%	89	94	-5.3%
% SALE PRICE TO LIST PRICE	97.4	97.2	0.2%	97.3	96.9	0.4%

SUPPLY DEMAND ANALYSIS

PRICE RANGE	AS OF SEPTEMBER 30, 2015			AS OF SEPTEMBER 30, 2014			2015 vs. 2014	
	SUPPLY: ACTIVE LISTINGS	DEMAND: PENDING SALES	SUPPLY/ DEMAND RATIO*	SUPPLY: ACTIVE LISTINGS	DEMAND: PENDING SALES	SUPPLY/ DEMAND RATIO*	% CHANGE IN LISTINGS	% CHANGE IN PENDING
\$0 - \$299,999	203	119	2	189	109	2	7.4%	9.2%
\$300,000 - \$399,999	112	75	1	168	78	2	-33.3%	-3.8%
\$400,000 - \$499,999	83	32	3	62	35	2	33.9%	-8.6%
\$500,000 - \$599,999	39	18	2	41	17	2	-4.9%	5.9%
\$600,000 - \$799,999	44	21	2	36	22	2	22.2%	-4.5%
\$800,000 - \$999,999	39	17	2	31	11	3	25.8%	54.5%
\$1,000,000 - \$1,999,999	43	9	5	35	9	4	22.9%	0.0%
\$2,000,000 and up	3	1	3	10	0	Not Valid	-70.0%	0.0%
Market Totals	566	292	2	572	281	2	-1.0%	3.9%

*Supply Demand Ratio Key 1-4: High Demand 5-6: Balanced 7-9: Low Demand 10+: Very Low Demand

TEN-YEAR MARKET HISTORY



Average Sale Price	\$424,248	\$434,812	\$429,759	\$396,861	\$400,599	\$411,994	\$371,630	\$397,179	\$423,000	\$435,461	Average Sale Price
Average Price/SqFt	\$328	\$330	\$321	\$291	\$286	\$277	\$262	\$276	\$288	\$302	Average Price/SqFt
Days On Market	99	110	115	121	125	128	128	111	94	89	Days On Market
%Sale Price to List Price	97.2	96.6	95.8	94.2	94.8	94.2	94.9	96.4	96.8	97.3	%Sale Price to List Price

Source: Hudson Gateway Multiple Listing Service, Condominiums

* Homes sold for 2015 are annualized based on actual sales year-to-date.

WESTCHESTER COUNTY

CO-OPERATIVES

QUARTERLY MARKET OVERVIEW

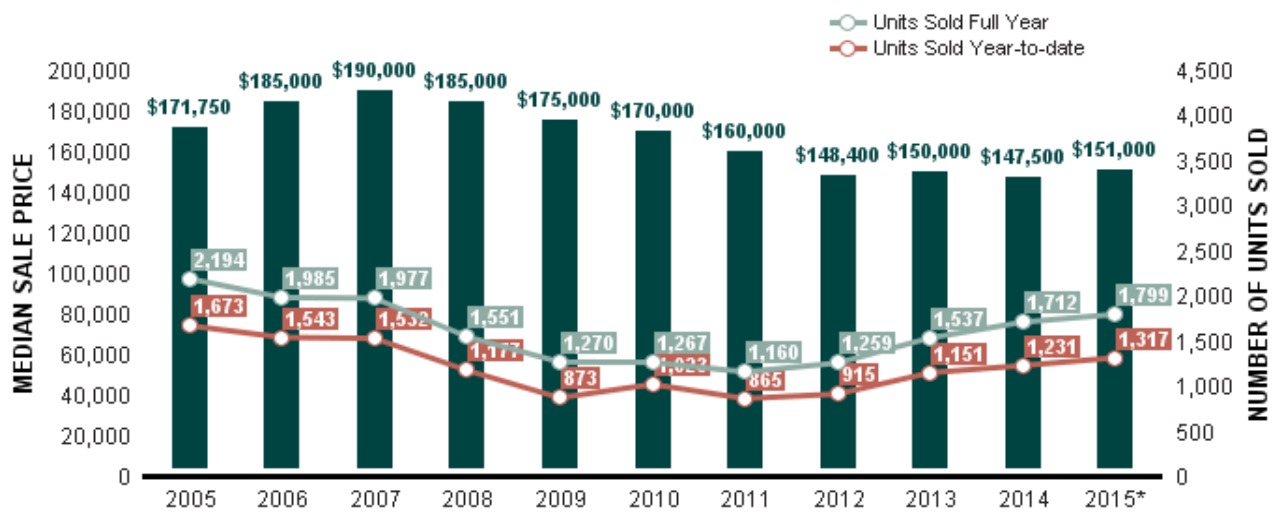
	Q3 2015	Q3 2014	% CHANGE	YTD 2015	YTD 2014	% CHANGE
UNITS SOLD	548	491	11.6%	1317	1231	7.0%
AVERAGE SALE PRICE	\$193,305	\$188,484	2.6%	\$183,098	\$180,653	1.4%
MEDIAN SALE PRICE	\$162,750	\$155,000	5.0%	\$151,000	\$149,000	1.3%
AVERAGE PRICE PER SQUARE FOOT	\$190	\$179	6.1%	\$180	\$174	3.4%
AVERAGE DAYS ON MARKET	112	128	-12.5%	126	142	-11.3%
% SALE PRICE TO LIST PRICE	96.5	95.6	0.9%	96.2	95.5	0.7%

SUPPLY DEMAND ANALYSIS

PRICE RANGE	AS OF SEPTEMBER 30, 2015			AS OF SEPTEMBER 30, 2014			2015 vs. 2014	
	SUPPLY: ACTIVE LISTINGS	DEMAND: PENDING SALES	SUPPLY/ DEMAND RATIO*	SUPPLY: ACTIVE LISTINGS	DEMAND: PENDING SALES	SUPPLY/ DEMAND RATIO*	% CHANGE IN LISTINGS	% CHANGE IN PENDING
\$0 - \$299,999	1076	523	2	1165	507	2	-7.6%	3.2%
\$300,000 - \$399,999	47	25	2	69	22	3	-31.9%	13.6%
\$400,000 - \$499,999	18	2	9	10	8	1	80.0%	-75.0%
\$500,000 - \$599,999	5	5	1	8	4	2	-37.5%	25.0%
\$600,000 - \$799,999	6	1	6	7	0	Not Valid	-14.3%	0.0%
\$800,000 - \$999,999	3	4	1	3	3	1	0.0%	33.3%
\$1,000,000 - \$1,999,999	1	0	Not Valid	3	1	3	-66.7%	-100.0%
\$2,000,000 and up	0	0	0	0	0	0	0.0%	0.0%
Market Totals	1156	560	2	1265	545	2	-8.6%	2.8%

*Supply Demand Ratio Key 1-4: High Demand 5-6: Balanced 7-9: Low Demand 10+: Very Low Demand

TEN-YEAR MARKET HISTORY



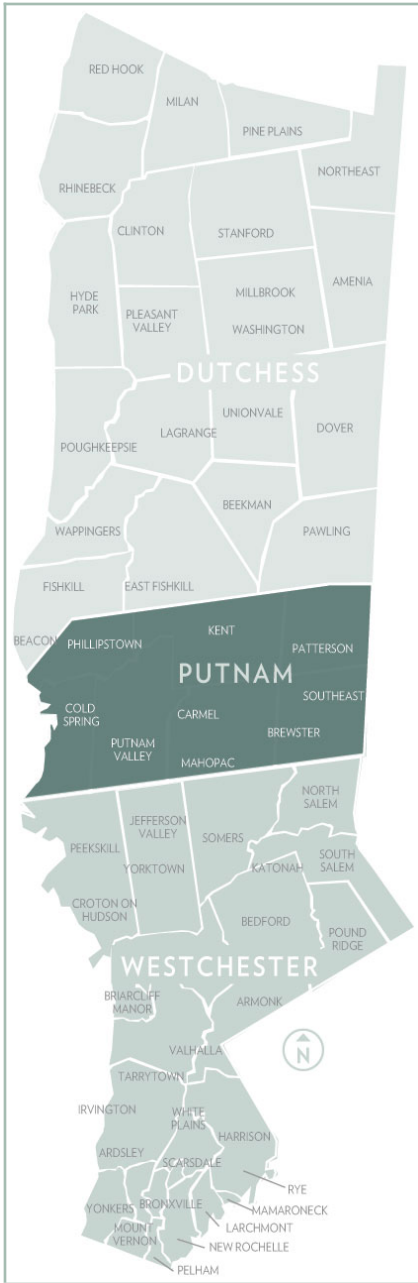
Average Sale Price	\$200,536	\$207,205	\$213,747	\$205,763	\$192,922	\$195,024	\$185,347	\$178,012	\$188,081	\$179,697	Average Sale Price
Average Price/SqFt	\$209	\$218	\$223	\$219	\$202	\$197	\$185	\$174	\$181	\$174	Average Price/SqFt
Days On Market	83	94	108	111	134	145	151	152	152	138	Days On Market
%Sale Price to List Price	98.3	96.6	96.0	95.3	93.9	93.8	93.6	94.0	94.8	95.5	%Sale Price to List Price

Source: Hudson Gateway Multiple Listing Service, Co-Operatives

* Homes sold for 2015 are annualized based on actual sales year-to-date.

PUTNAM COUNTY

SINGLE FAMILY HOMES



HOMES SOLD

SCHOOL DISTRICT	Q3 2015	Q3 2014	% CHANGE	YTD 2015	YTD 2014	% CHANGE
BREWSTER	40	45	-11%	103	103	0%
CARMEL	67	72	-7%	165	159	4%
GARRISON	13	10	30%	23	25	-8%
HALDANE	21	8	163%	40	27	48%
LAKELAND	15	8	88%	39	22	77%
MAHOPAC	70	66	6%	142	134	6%
PUTNAM VALLEY	41	22	86%	105	53	98%
Putnam County	267	231	16%	617	523	18%

CLICK ON A SCHOOL DISTRICT FOR THE LATEST MONTHLY MARKET REPORT.

BREWSTER
GARRISON
LAKELAND
PUTNAM VALLEY

CARMEL
HALDANE
MAHOPAC

HOMES SOLD

Q3- 2015 VS. Q3- 2014

▲
16%

MEDIAN SALE PRICE

Q3- 2015 VS. Q3- 2014

▲
5%

MEDIAN SALE PRICE

SCHOOL DISTRICT	Q3 2015	Q3 2014	% CHANGE	YTD 2015	YTD 2014	% CHANGE
BREWSTER	\$341,225	\$275,000	24%	\$290,000	\$280,500	3%
CARMEL	\$247,000	\$267,600	-8%	\$235,000	\$253,000	-7%
GARRISON	\$590,000	\$565,000	4%	\$569,000	\$690,000	-18%
HALDANE	\$450,000	\$492,000	-9%	\$450,000	\$459,000	-2%
LAKELAND	\$300,000	\$331,250	-9%	\$280,000	\$336,250	-17%
MAHOPAC	\$376,000	\$328,350	15%	\$363,750	\$325,850	12%
PUTNAM VALLEY	\$250,000	\$304,500	-18%	\$247,000	\$280,000	-12%
Putnam County	\$332,000	\$316,000	5%	\$300,000	\$300,000	0%

BREWSTER-MAHOPAC



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PUTNAM COUNTY

SINGLE FAMILY HOMES

BREWSTER, CARMEL, GARRISON, HALDANE, LAKELAND, MAHOPAC, PUTNAM VALLEY

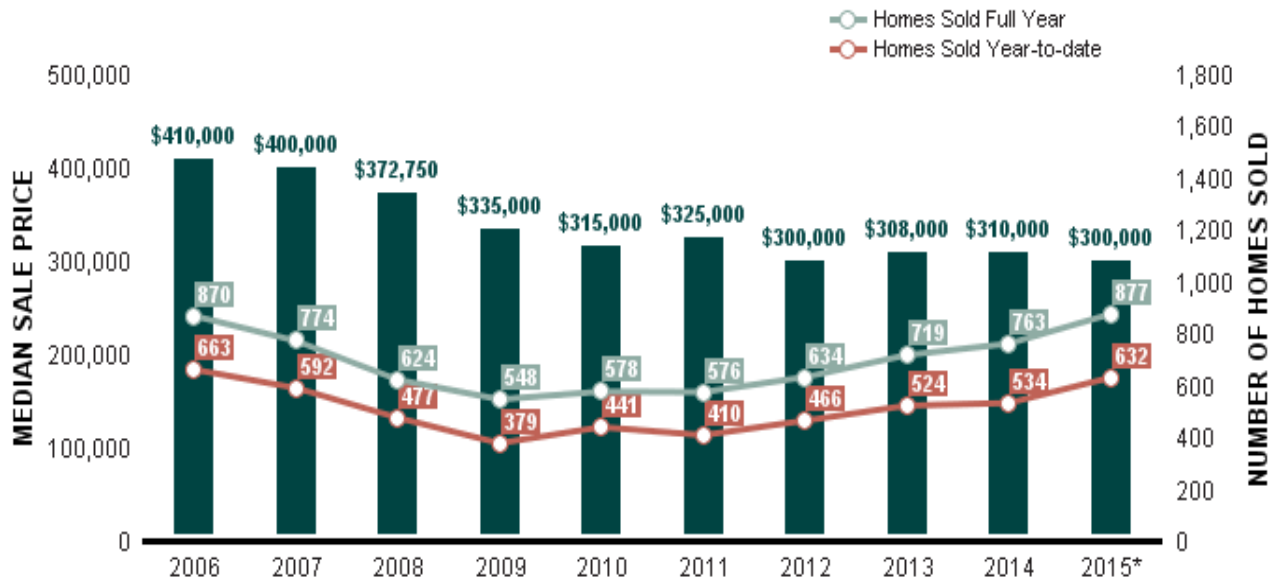
Click on a School district to obtain the latest monthly market report.

SUPPLY DEMAND ANALYSIS

PRICE RANGE	AS OF SEPTEMBER 30, 2015			AS OF SEPTEMBER 30, 2014			2015 vs. 2014	
	SUPPLY: ACTIVE LISTINGS	DEMAND: PENDING SALES	SUPPLY/ DEMAND RATIO*	SUPPLY: ACTIVE LISTINGS	DEMAND: PENDING SALES	SUPPLY/ DEMAND RATIO*	% CHANGE IN LISTINGS	% CHANGE IN PENDING
\$0 - \$299,999	306	110	3	360	97	4	-15.0%	13.4%
\$300,000 - \$399,999	174	51	3	191	39	5	-8.9%	30.8%
\$400,000 - \$499,999	139	29	5	116	21	6	19.8%	38.1%
\$500,000 - \$599,999	85	11	8	84	15	6	1.2%	-26.7%
\$600,000 - \$799,999	111	15	7	85	15	6	30.6%	0.0%
\$800,000 - \$999,999	28	3	9	27	5	5	3.7%	-40.0%
\$1,000,000 - \$1,999,999	40	1	40	38	3	13	5.3%	-66.7%
\$2,000,000 and up	17	1	17	16	3	5	6.3%	-66.7%
Market Totals	900	221	4	917	198	5	-1.9%	11.6%

*Supply Demand Ratio Key 1-4: High Demand 5-6: Balanced 7-9: Low Demand 10+: Very Low Demand

TEN-YEAR MARKET HISTORY



Average Sale Price	\$466,984	\$463,756	\$438,500	\$373,616	\$356,730	\$372,785	\$350,828	\$359,387	\$366,901	\$354,510	Average Sale Price
Average Price/SqFt	\$245	\$232	\$214	\$190	\$176	\$178	\$169	\$173	\$175	\$174	Average Price/SqFt
Days On Market	107	132	133	139	150	154	146	160	140	137	Days On Market
%Sale Price to List Price	96.3	95.6	94.5	92.7	94.3	93.7	94.0	94.6	94.9	95.8	%Sale Price to List Price

PUTNAM COUNTY

CONDOMINIUMS

QUARTERLY MARKET OVERVIEW

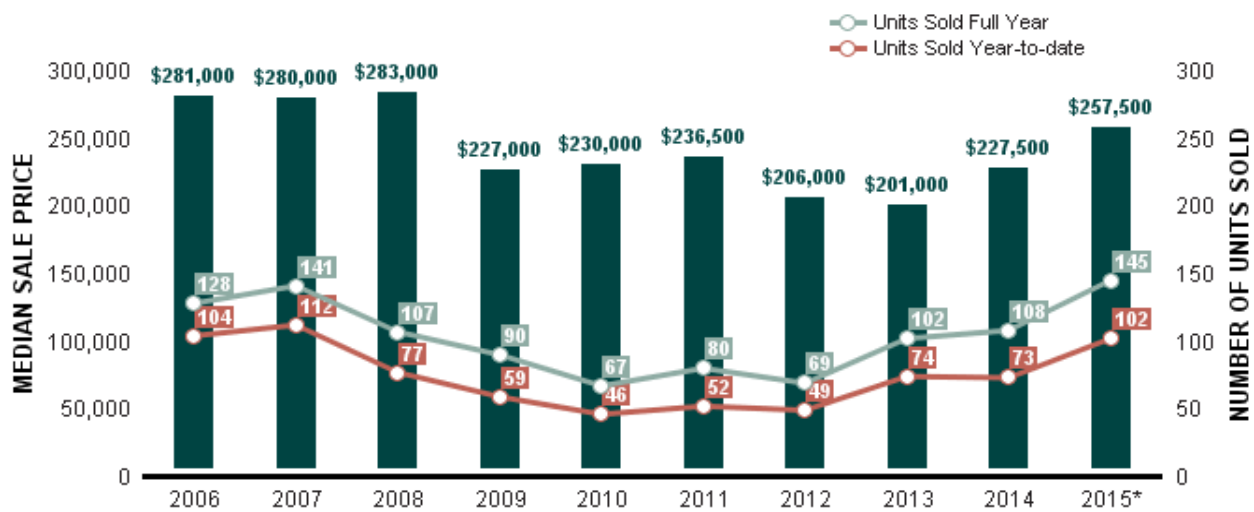
	Q3 2015	Q3 2014	% CHANGE	YTD 2015	YTD 2014	% CHANGE
UNITS SOLD	41	27	51.9%	102	73	39.7%
AVERAGE SALE PRICE	\$279,799	\$261,150	7.1%	\$281,956	\$258,588	9.0%
MEDIAN SALE PRICE	\$265,000	\$228,000	16.2%	\$257,500	\$228,000	12.9%
AVERAGE PRICE PER SQUARE FOOT	\$171	\$166	3.0%	\$177	\$164	7.9%
AVERAGE DAYS ON MARKET	108	100	8.0%	111	115	-3.5%
% SALE PRICE TO LIST PRICE	97.1	95.9	1.3%	97.0	95.7	1.4%

SUPPLY DEMAND ANALYSIS

PRICE RANGE	AS OF SEPTEMBER 30, 2015			AS OF SEPTEMBER 30, 2014			2015 vs. 2014	
	SUPPLY: ACTIVE LISTINGS	DEMAND: PENDING SALES	SUPPLY/ DEMAND RATIO*	SUPPLY: ACTIVE LISTINGS	DEMAND: PENDING SALES	SUPPLY/ DEMAND RATIO*	% CHANGE IN LISTINGS	% CHANGE IN PENDING
\$0 - \$299,999	81	23	4	59	32	2	37.3%	-28.1%
\$300,000 - \$399,999	7	1	7	12	2	6	-41.7%	-50.0%
\$400,000 - \$499,999	3	0	Not Valid	2	4	1	50.0%	-100.0%
\$500,000 - \$599,999	6	7	1	6	5	1	0.0%	40.0%
\$600,000 - \$799,999	1	6	0	8	1	8	-87.5%	500.0%
\$800,000 - \$999,999	0	0	0	1	0	Not Valid	-100.0%	0.0%
\$1,000,000 - \$1,999,999	1	0	Not Valid	0	0	0	0.0%	0.0%
\$2,000,000 and up	2	0	Not Valid	1	0	Not Valid	100.0%	0.0%
Market Totals	101	37	3	89	44	2	13.5%	-15.9%

*Supply Demand Ratio Key 1-4: High Demand 5-6: Balanced 7-9: Low Demand 10+: Very Low Demand

TEN-YEAR MARKET HISTORY



Average Sale Price	\$277,229	\$290,809	\$296,499	\$248,638	\$248,143	\$266,995	\$231,039	\$229,906	\$254,240	\$281,956	Average Sale Price
Average Price/SqFt	\$223	\$217	\$211	\$188	\$174	\$169	\$155	\$158	\$163	\$177	Average Price/SqFt
Days On Market	94	108	115	126	144	136	187	197	114	111	Days On Market
%Sale Price to List Price	97.2	96.6	96.2	95.4	94.8	95.0	94.7	95.8	95.8	97.0	%Sale Price to List Price

Source: Hudson Gateway Multiple Listing Service, Condominiums

* Homes sold for 2015 are annualized based on actual sales year-to-date.

DUTCHESS COUNTY

SINGLE FAMILY HOMES

QUARTERLY MARKET OVERVIEW

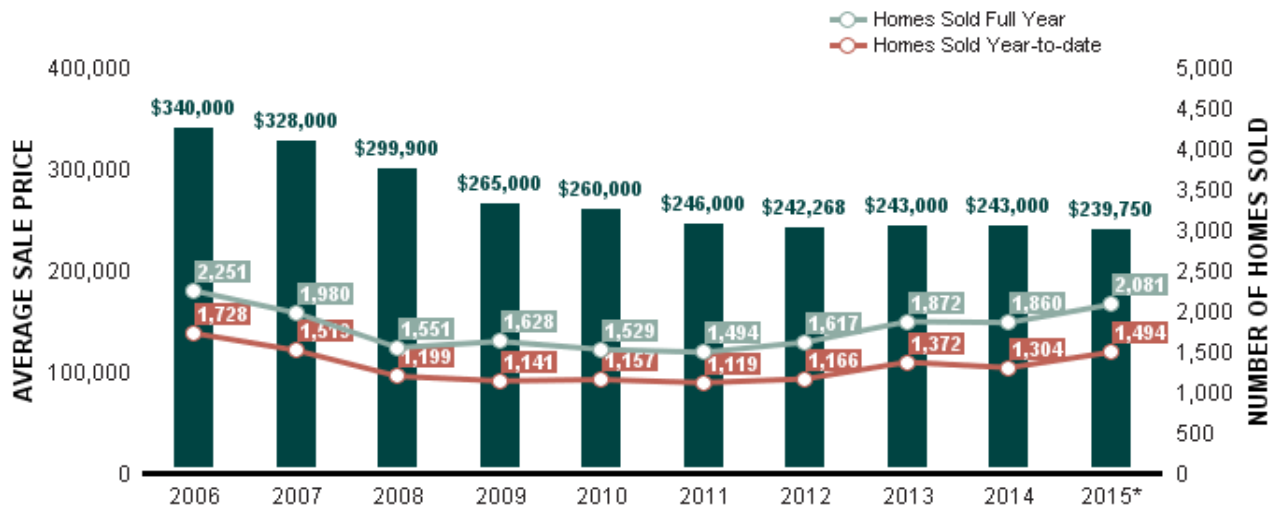
	Q3 2015	Q3 2014	% CHANGE	YTD 2015	YTD 2014	% CHANGE
HOMES SOLD	628	569	10.4%	1494	1304	14.6%
AVERAGE SALE PRICE	\$276,431	\$286,159	-3.4%	\$278,477	\$284,540	-2.1%
MEDIAN SALE PRICE	\$246,250	\$250,000	-1.5%	\$239,750	\$244,250	-1.8%
AVERAGE PRICE PER SQUARE FOOT	\$133	\$131	1.5%	\$132	\$133	-0.8%
% SALE PRICE TO LIST PRICE	95.5	95.1	0.4%	94.8	94.8	0.0%

SUPPLY DEMAND ANALYSIS

PRICE RANGE	AS OF SEPTEMBER 30, 2015			AS OF SEPTEMBER 30, 2014			2015 vs. 2014	
	SUPPLY: ACTIVE LISTINGS	DEMAND: PENDING SALES	SUPPLY/ DEMAND RATIO*	SUPPLY: ACTIVE LISTINGS	DEMAND: PENDING SALES	SUPPLY/ DEMAND RATIO*	% CHANGE IN LISTINGS	% CHANGE IN PENDING
\$0 - \$299,999	1132	327	3	1214	325	4	-6.8%	0.6%
\$300,000 - \$399,999	339	83	4	371	79	5	-8.6%	5.1%
\$400,000 - \$499,999	201	28	7	216	15	14	-6.9%	86.7%
\$500,000 - \$599,999	142	29	5	135	33	4	5.2%	-12.1%
\$600,000 - \$799,999	117	15	8	123	15	8	-4.9%	0.0%
\$800,000 - \$999,999	49	2	25	51	6	9	-3.9%	-66.7%
\$1,000,000 - \$1,999,999	77	5	15	79	8	10	-2.5%	-37.5%
\$2,000,000 and up	62	3	21	57	2	29	8.8%	50.0%
Market Totals	2119	492	4	2246	483	5	-5.7%	1.9%

*Supply Demand Ratio Key 1-4: High Demand 5-6: Balanced 7-9: Low Demand 10+: Very Low Demand

TEN-YEAR MARKET HISTORY



Average Sale Price	\$396,631	\$386,895	\$347,398	\$304,326	\$307,938	\$311,943	\$291,761	\$296,479	\$287,587	\$278,477	Average Sale Price
Average Price/SqFt	\$188	\$181	\$165	\$149	\$147	\$140	\$136	\$137	\$135	\$132	Average Price/SqFt
Days On Market	151	155	160	164	172	187	190	180	171	172	Days On Market
%Sale Price to List Price	96.2	95.2	94.6	93.7	94.0	92.0	93.6	94.3	93.7	94.8	%Sale Price to List Price

SOUTHWEST DUTCHESS

SINGLE FAMILY HOMES



HOMES SOLD

TOWN/CITY	Q3 2015	Q3 2014	% CHANGE	YTD 2015	YTD 2014	% CHANGE
BEACON	37	19	95%	88	50	76%
EAST FISHKILL	84	82	2%	171	177	-3%
FISHKILL	32	31	3%	69	73	-6%
LA GRANGE	45	47	-4%	112	90	24%
POUGHKEEPSIE	114	91	25%	241	218	11%
CITY OF POUGHKEEPSIE	26	39	-33%	77	79	-3%
WAPPINGER	49	43	14%	111	107	4%
Southwest Dutchess	387	352	10%	869	794	9%

CLICK TO OBTAIN A SPECIFIC TOWN/CITY MONTHLY MARKET REPORT.

BEACON
FISHKILL
POUGHKEEPSIE
WAPPINGER

EAST FISHKILL
LA GRANGE
CITY OF POUGHKEEPSIE

HOMES SOLD

Q3- 2015 VS. Q3- 2014

▲
10%

AVERAGE SALE PRICE

Q3- 2015 VS. Q3- 2014

▲
1%

AVERAGE SALE PRICE

TOWN/CITY	Q3 2015	Q3 2014	% CHANGE	YTD 2015	YTD 2014	% CHANGE
BEACON	\$243,450	\$270,368	-10%	\$242,975	\$233,000	4%
EAST FISHKILL	\$350,000	\$324,750	8%	\$326,000	\$340,000	-4%
FISHKILL	\$225,250	\$275,000	-18%	\$235,000	\$242,500	-3%
LA GRANGE	\$257,500	\$290,000	-11%	\$247,500	\$275,000	-10%
POUGHKEEPSIE	\$222,875	\$199,900	12%	\$220,000	\$208,000	6%
CITY OF POUGHKEEPSIE	\$175,000	\$167,500	5%	\$180,000	\$167,500	8%
WAPPINGER	\$273,000	\$245,000	11%	\$245,000	\$245,000	0%
Southwest Dutchess	\$250,000	\$248,500	1%	\$242,000	\$238,500	2%

POUGHKEEPSIE AREA



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SOUTHWEST DUTCHESS

SINGLE FAMILY HOMES

BEACON, EAST FISHKILL, FISHKILL, LA GRANGE, POUGHKEEPSIE, CITY OF POUGHKEEPSIE, WAPPINGER

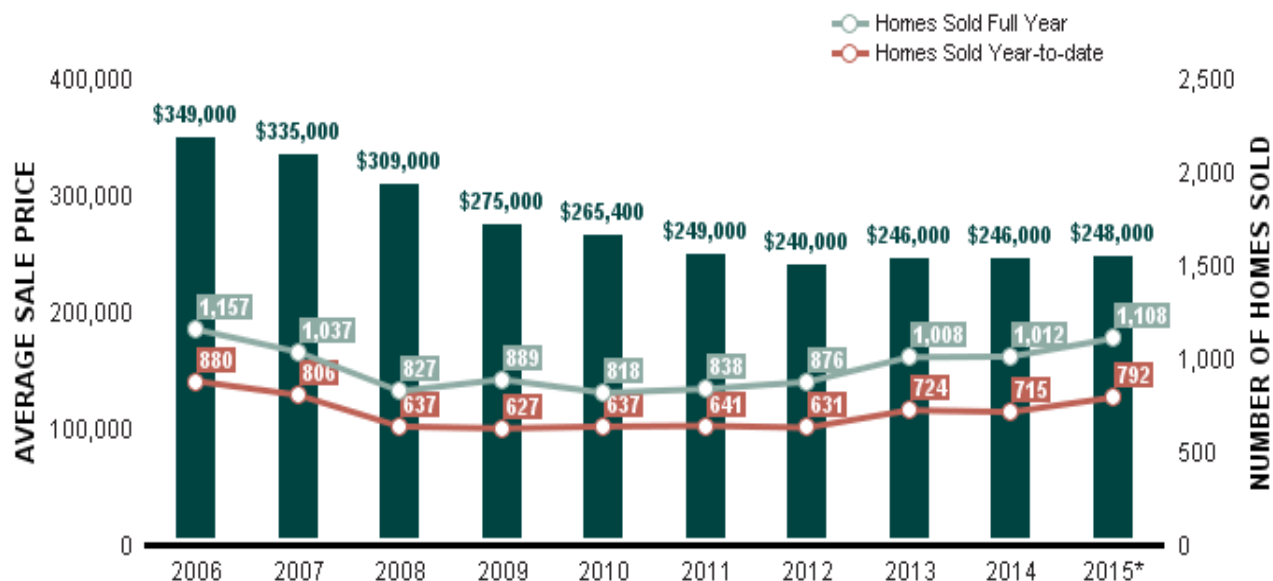
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SUPPLY DEMAND ANALYSIS

PRICE RANGE	AS OF SEPTEMBER 30, 2015			AS OF SEPTEMBER 30, 2014			2015 vs. 2014	
	SUPPLY: ACTIVE LISTINGS	DEMAND: PENDING SALES	SUPPLY/ DEMAND RATIO*	SUPPLY: ACTIVE LISTINGS	DEMAND: PENDING SALES	SUPPLY/ DEMAND RATIO*	% CHANGE IN LISTINGS	% CHANGE IN PENDING
\$0 - \$299,999	587	202	3	620	210	3	-5.3%	-3.8%
\$300,000 - \$399,999	188	59	3	199	50	4	-5.5%	18.0%
\$400,000 - \$499,999	111	20	6	111	12	9	0.0%	66.7%
\$500,000 - \$599,999	87	20	4	78	22	4	11.5%	-9.1%
\$600,000 - \$799,999	36	11	3	35	7	5	2.9%	57.1%
\$800,000 - \$999,999	8	0	Not Valid	10	1	10	-20.0%	-100.0%
\$1,000,000 - \$1,999,999	10	0	Not Valid	8	1	8	25.0%	-100.0%
\$2,000,000 and up	0	0	0	4	0	Not Valid	-100.0%	0.0%
Market Totals	1027	312	3	1065	303	4	-3.6%	3.0%

*Supply Demand Ratio Key 1-4: High Demand 5-6: Balanced 7-9: Low Demand 10+: Very Low Demand

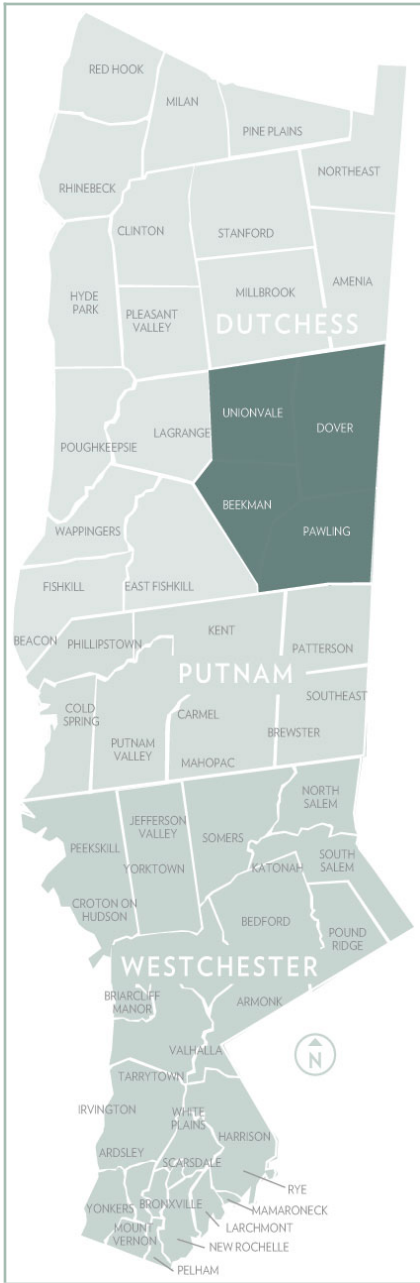
TEN-YEAR MARKET HISTORY



Average Sale Price	\$380,928	\$366,935	\$337,162	\$300,417	\$292,581	\$272,472	\$268,696	\$274,463	\$274,222	\$266,710	Average Sale Price
Average Price/SqFt	\$183	\$176	\$161	\$150	\$142	\$134	\$127	\$134	\$133	\$129	Average Price/SqFt
Days On Market	145	148	154	159	165	183	178	180	166	165	Days On Market
%Sale Price to List Price	97.7	96.4	95.5	95.5	95.4	95.3	95.3	96.4	96.3	96.2	%Sale Price to List Price

SOUTHEAST DUTCHESS

SINGLE FAMILY HOMES



HOMES SOLD

TOWN/CITY	Q3 2015	Q3 2014	% CHANGE	YTD 2015	YTD 2014	% CHANGE
BEEKMAN	34	29	17%	74	56	32%
DOVER	13	8	63%	40	20	100%
PAWLING	13	18	-28%	36	31	16%
UNION VALE	8	13	-39%	29	28	4%
Southest Dutchess	68	68	0%	179	135	33%

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BEEKMAN
PAWLING

DOVER
UNION VALE

HOMES SOLD



Q3- 2015 VS. Q3- 2014

0%

AVERAGE SALE PRICE



Q3- 2015 VS. Q3- 2014

9%

DUTCHESS COUNTY



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AVERAGE SALE PRICE

TOWN/CITY	Q3 2015	Q3 2014	% CHANGE	YTD 2015	YTD 2014	% CHANGE
BEEKMAN	\$292,500	\$305,000	-4%	\$312,000	\$302,500	3%
DOVER	\$170,000	\$199,500	-15%	\$169,950	\$173,250	-2%
PAWLING	\$205,000	\$263,750	-22%	\$247,450	\$260,000	-5%
UNION VALE	\$318,500	\$292,500	9%	\$289,900	\$295,500	-2%
Southest Dutchess	\$260,000	\$285,000	-9%	\$260,000	\$280,000	-7%

SOUTHEAST DUTCHESS

SINGLE FAMILY HOMES

BEEKMAN, DOVER, PAWLING, UNION VALE

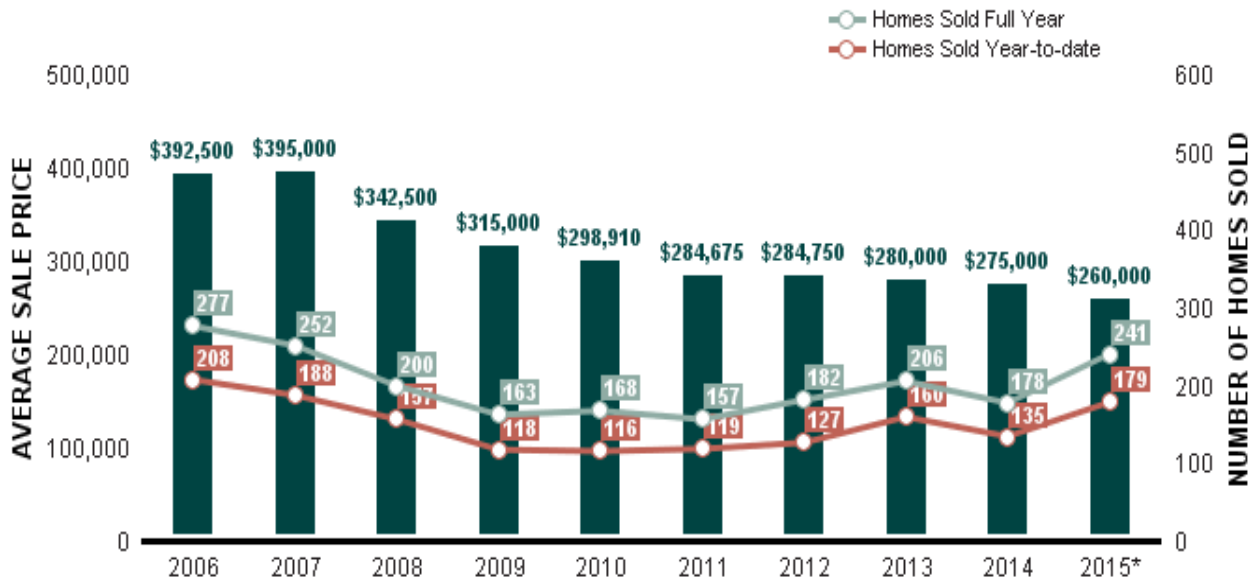
Click to obtain a specific town/city monthly market report.

SUPPLY DEMAND ANALYSIS

PRICE RANGE	AS OF SEPTEMBER 30, 2015			AS OF SEPTEMBER 30, 2014			2015 vs. 2014	
	SUPPLY: ACTIVE LISTINGS	DEMAND: PENDING SALES	SUPPLY/ DEMAND RATIO*	SUPPLY: ACTIVE LISTINGS	DEMAND: PENDING SALES	SUPPLY/ DEMAND RATIO*	% CHANGE IN LISTINGS	% CHANGE IN PENDING
\$0 - \$299,999	158	39	4	145	34	4	9.0%	14.7%
\$300,000 - \$399,999	57	10	6	61	12	5	-6.6%	-16.7%
\$400,000 - \$499,999	34	2	17	32	1	32	6.3%	100.0%
\$500,000 - \$599,999	24	2	12	17	4	4	41.2%	-50.0%
\$600,000 - \$799,999	23	1	23	27	3	9	-14.8%	-66.7%
\$800,000 - \$999,999	15	0	Not Valid	9	0	Not Valid	66.7%	0.0%
\$1,000,000 - \$1,999,999	20	2	10	14	2	7	42.9%	0.0%
\$2,000,000 and up	11	0	Not Valid	8	0	Not Valid	37.5%	0.0%
Market Totals	342	56	6	313	56	6	9.3%	0.0%

*Supply Demand Ratio Key 1-4: High Demand 5-6: Balanced 7-9: Low Demand 10+: Very Low Demand

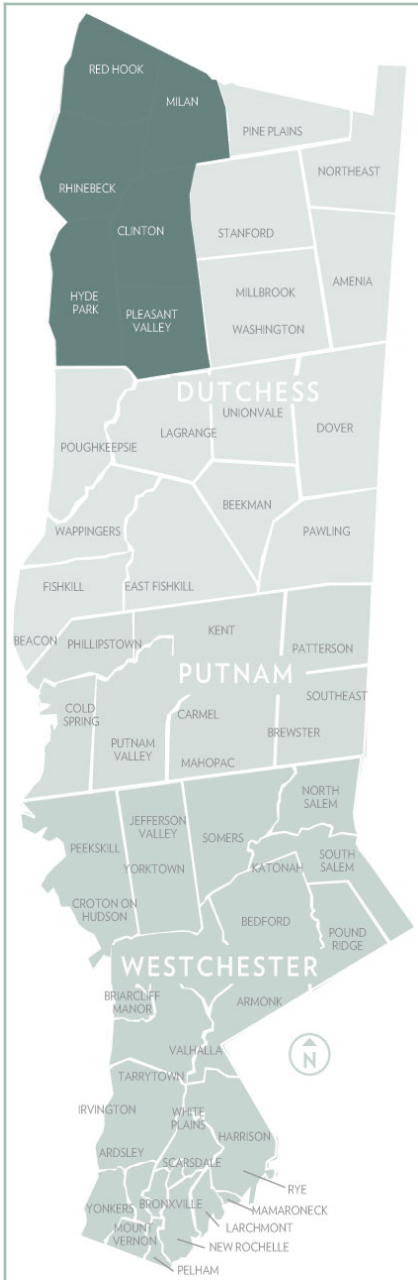
TEN-YEAR MARKET HISTORY



Average Sale Price	\$421,775	\$446,774	\$424,535	\$330,810	\$339,438	\$316,494	\$304,702	\$324,952	\$300,036	\$299,131	Average Sale Price
Average Price/SqFt	\$198	\$190	\$181	\$156	\$154	\$133	\$135	\$143	\$131	\$131	Average Price/SqFt
Days On Market	154	170	157	180	189	219	216	188	176	209	Days On Market
%Sale Price to List Price	96.6	95.4	94.3	93.0	94.2	93.7	96.0	93.7	95.4	94.3	%Sale Price to List Price

NORTHWEST DUTCHESS

SINGLE FAMILY HOMES



HOMES SOLD

TOWN/CITY	Q3 2015	Q3 2014	% CHANGE	YTD 2015	YTD 2014	% CHANGE
CLINTON	9	11	-18%	19	31	-39%
HYDE PARK	40	27	48%	116	76	53%
MILAN	3	4	-25%	12	18	-33%
PLEASANT VALLEY	28	20	40%	60	48	25%
RED HOOK	25	29	-14%	68	52	31%
RHINEBECK	19	16	19%	52	49	6%
Northwest Dutchess	124	107	16%	327	274	19%

CLICK TO OBTAIN A SPECIFIC TOWN/CITY MONTHLY MARKET REPORT.

CLINTON
MILAN
RED HOOK

HYDE PARK
PLEASANT VALLEY
RHINEBECK

HOMES SOLD

Q3- 2015 VS. Q3- 2014 **16%**

AVERAGE SALE PRICE

Q3- 2015 VS. Q3- 2014 **7%**

AVERAGE SALE PRICE

TOWN/CITY	Q3 2015	Q3 2014	% CHANGE	YTD 2015	YTD 2014	% CHANGE
CLINTON	\$203,000	\$275,000	-26%	\$280,000	\$323,500	-13%
HYDE PARK	\$173,500	\$165,000	5%	\$180,000	\$180,500	0%
MILAN	\$365,000	\$245,000	49%	\$389,350	\$239,950	62%
PLEASANT VALLEY	\$230,000	\$238,620	-4%	\$210,000	\$215,000	-2%
RED HOOK	\$284,500	\$359,000	-21%	\$250,500	\$278,750	-10%
RHINEBECK	\$365,000	\$284,950	28%	\$369,250	\$315,000	17%
Northwest Dutchess	\$222,500	\$239,888	-7%	\$222,000	\$240,000	-8%

DUTCHESS COUNTY



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NORTHWEST DUTCHESS

SINGLE FAMILY HOMES

CLINTON, HYDE PARK, MILAN, PLEASANT VALLEY, RED HOOK, RHINEBECK

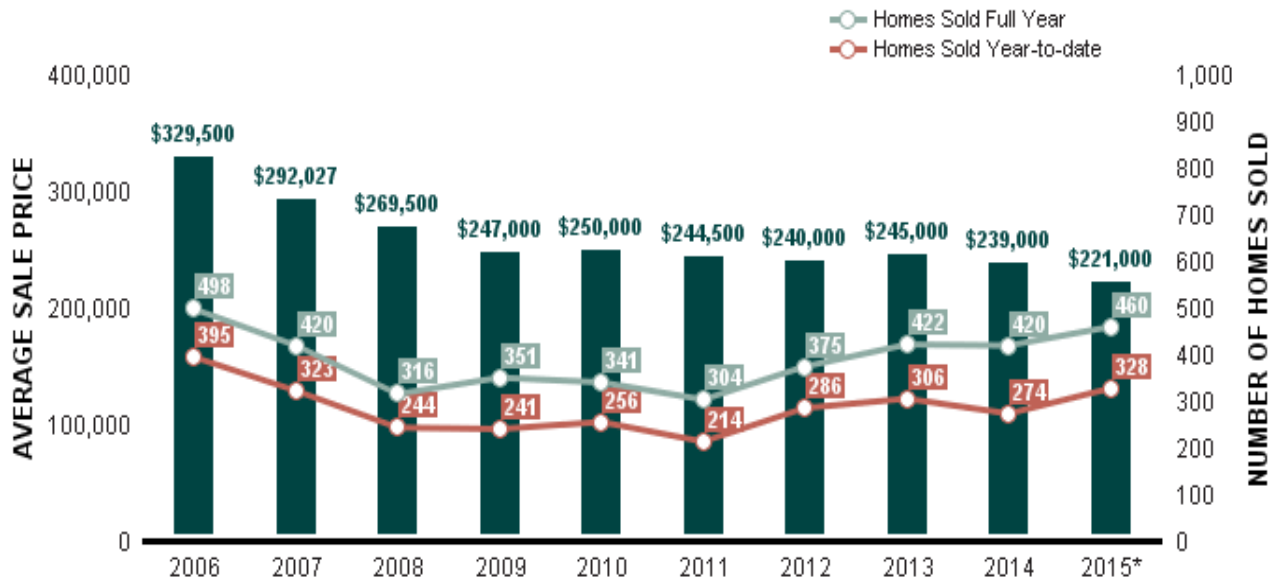
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SUPPLY DEMAND ANALYSIS

PRICE RANGE	AS OF SEPTEMBER 30, 2015			AS OF SEPTEMBER 30, 2014			2015 vs. 2014	
	SUPPLY: ACTIVE LISTINGS	DEMAND: PENDING SALES	SUPPLY/ DEMAND RATIO*	SUPPLY: ACTIVE LISTINGS	DEMAND: PENDING SALES	SUPPLY/ DEMAND RATIO*	% CHANGE IN LISTINGS	% CHANGE IN PENDING
\$0 - \$299,999	265	64	4	322	61	5	-17.7%	4.9%
\$300,000 - \$399,999	60	10	6	84	14	6	-28.6%	-28.6%
\$400,000 - \$499,999	40	5	8	51	2	26	-21.6%	150.0%
\$500,000 - \$599,999	25	3	8	29	7	4	-13.8%	-57.1%
\$600,000 - \$799,999	39	3	13	41	3	14	-4.9%	0.0%
\$800,000 - \$999,999	16	0	Not Valid	17	4	4	-5.9%	-100.0%
\$1,000,000 - \$1,999,999	24	1	24	26	2	13	-7.7%	-50.0%
\$2,000,000 and up	15	1	15	10	0	Not Valid	50.0%	0.0%
Market Totals	484	87	6	580	93	6	-16.6%	-6.5%

*Supply Demand Ratio Key 1-4: High Demand 5-6: Balanced 7-9: Low Demand 10+: Very Low Demand

TEN-YEAR MARKET HISTORY



Average Sale Price	\$397,290	\$369,052	\$331,664	\$283,071	\$308,343	\$292,439	\$298,652	\$297,311	\$305,623	\$285,012	Average Sale Price
Average Price/SqFt	\$193	\$179	\$165	\$145	\$151	\$145	\$140	\$138	\$144	\$133	Average Price/SqFt
Days On Market	155	159	172	166	167	175	199	181	177	173	Days On Market
%Sale Price to List Price	93.6	93.8	93.5	93.1	92.8	92.9	90.9	93.6	93.2	93.5	%Sale Price to List Price

Source: Mid-Hudson Multiple Listing Service, Residential-detached homes.

* Homes sold for 2015 are annualized based on actual sales year-to-date.

NORTHEAST DUTCHESS

SINGLE FAMILY HOMES



HOMES SOLD

TOWN/CITY	Q3 2015	Q3 2014	% CHANGE	YTD 2015	YTD 2014	% CHANGE
AMENIA	8	7	14%	16	12	33%
NORTH EAST	3	1	200%	11	8	38%
PINE PLAINS	4	4	0%	12	8	50%
STANFORD	12	8	50%	27	25	8%
WASHINGTON	5	8	-38%	17	17	0%
Northeast Dutchess	32	28	14%	83	70	19%

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AMENIA
PINE PLAINS
WASHINGTON

NORTH EAST
STANFORD

HOMES SOLD

Q3- 2015 VS. Q3- 2014

▲
14%

AVERAGE SALE PRICE

Q3- 2015 VS. Q3- 2014

▲
18%

AVERAGE SALE PRICE

TOWN/CITY	Q3 2015	Q3 2014	% CHANGE	YTD 2015	YTD 2014	% CHANGE
AMENIA	\$166,000	\$159,000	4%	\$146,000	\$177,000	-18%
NORTH EAST	\$450,000	\$399,000	13%	\$225,000	\$337,000	-33%
PINE PLAINS	\$237,500	\$162,500	46%	\$188,000	\$187,500	0%
STANFORD	\$235,625	\$253,500	-7%	\$312,000	\$270,000	16%
WASHINGTON	\$302,000	\$422,000	-28%	\$320,000	\$450,000	-29%
Northeast Dutchess	\$244,375	\$207,500	18%	\$254,300	\$261,050	-3%

DUTCHESS COUNTY



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Source: Mid-Hudson Multiple Listing Service reports the Average Sale Price.

NORTHEAST DUTCHESS

SINGLE FAMILY HOMES

AMENIA, NORTH EAST, PINE PLAINS, STANFORD, WASHINGTON

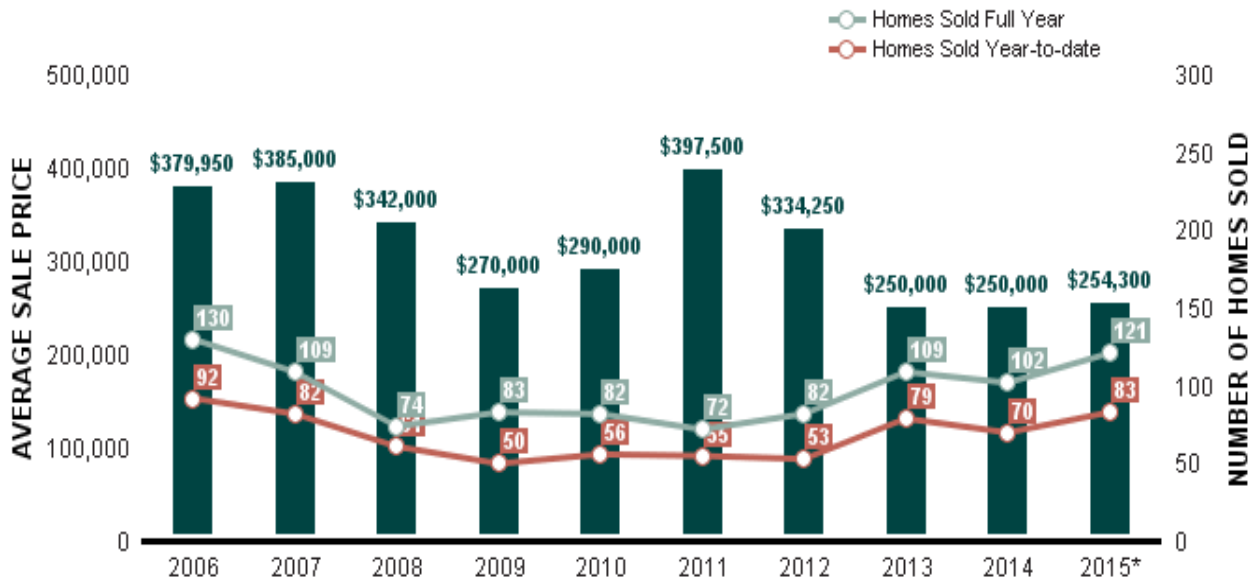
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SUPPLY DEMAND ANALYSIS

PRICE RANGE	AS OF SEPTEMBER 30, 2015			AS OF SEPTEMBER 30, 2014			2015 vs. 2014	
	SUPPLY: ACTIVE LISTINGS	DEMAND: PENDING SALES	SUPPLY/ DEMAND RATIO*	SUPPLY: ACTIVE LISTINGS	DEMAND: PENDING SALES	SUPPLY/ DEMAND RATIO*	% CHANGE IN LISTINGS	% CHANGE IN PENDING
\$0 - \$299,999	93	15	6	92	15	6	1.1%	0.0%
\$300,000 - \$399,999	25	2	13	20	2	10	25.0%	0.0%
\$400,000 - \$499,999	13	1	13	20	0	Not Valid	-35.0%	0.0%
\$500,000 - \$599,999	6	4	2	10	0	Not Valid	-40.0%	0.0%
\$600,000 - \$799,999	19	0	Not Valid	20	2	10	-5.0%	-100.0%
\$800,000 - \$999,999	9	2	5	14	1	14	-35.7%	100.0%
\$1,000,000 - \$1,999,999	23	2	12	31	3	10	-25.8%	-33.3%
\$2,000,000 and up	36	2	18	35	2	18	2.9%	0.0%
Market Totals	224	28	8	242	25	10	-7.4%	12.0%

*Supply Demand Ratio Key 1-4: High Demand 5-6: Balanced 7-9: Low Demand 10+: Very Low Demand

TEN-YEAR MARKET HISTORY



Average Sale Price	\$644,016	\$645,731	\$462,148	\$531,786	\$520,955	\$1,012,500	\$591,015	\$567,693	\$463,158	\$433,507	Average Sale Price
Average Price/SqFt	\$244	\$254	\$207	\$198	\$204	\$252	\$226	\$190	\$167	\$190	Average Price/SqFt
Days On Market	184	205	217	177	219	234	241	197	208	186	Days On Market
%Sale Price to List Price	94.5	91.1	91.5	85.5	88.9	80.9	90.5	87.9	80.5	89.9	%Sale Price to List Price

DUTCHESS COUNTY

CONDOMINIUMS

QUARTERLY MARKET OVERVIEW

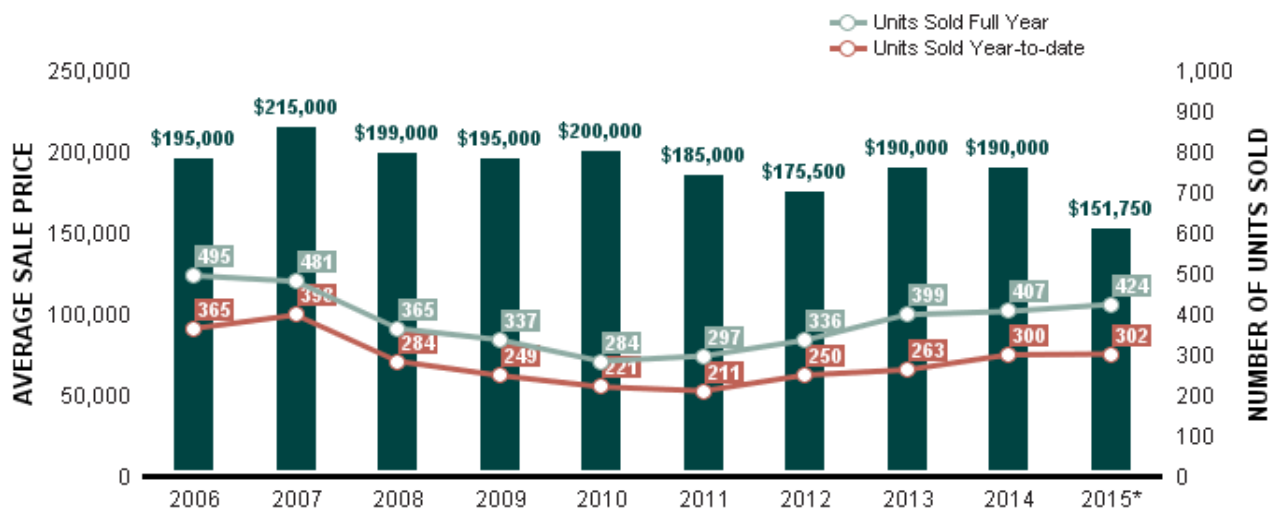
	Q3 2015	Q3 2014	% CHANGE	YTD 2015	YTD 2014	% CHANGE
UNITS SOLD	139	125	11.2%	302	300	0.7%
AVERAGE SALE PRICE	\$179,770	\$218,866	-17.9%	\$177,945	\$209,257	-15.0%
MEDIAN SALE PRICE	\$162,000	\$221,000	-26.7%	\$151,750	\$197,750	-23.3%
AVERAGE PRICE PER SQUARE FOOT	\$125	\$143	-12.6%	\$124	\$138	-10.1%
AVERAGE DAYS ON MARKET	146	179	-18.4%	165	185	-10.8%
% SALE PRICE TO LIST PRICE	95.6	96.9	-1.3%	95.8	97.3	-1.5%

SUPPLY DEMAND ANALYSIS

PRICE RANGE	AS OF SEPTEMBER 30, 2015			AS OF SEPTEMBER 30, 2014			2015 vs. 2014	
	SUPPLY: ACTIVE LISTINGS	DEMAND: PENDING SALES	SUPPLY/ DEMAND RATIO*	SUPPLY: ACTIVE LISTINGS	DEMAND: PENDING SALES	SUPPLY/ DEMAND RATIO*	% CHANGE IN LISTINGS	% CHANGE IN PENDING
\$0 - \$299,999	239	84	3	285	80	4	-16.1%	5.0%
\$300,000 - \$399,999	49	25	2	46	22	2	6.5%	13.6%
\$400,000 - \$499,999	17	10	2	6	12	1	183.3%	-16.7%
\$500,000 - \$599,999	4	1	4	3	1	3	33.3%	0.0%
\$600,000 - \$799,999	1	1	1	0	2	0	0.0%	-50.0%
\$800,000 - \$999,999	1	0	Not Valid	0	0	0	0.0%	0.0%
\$1,000,000 - \$1,999,999	3	0	Not Valid	0	0	0	0.0%	0.0%
\$2,000,000 and up	0	0	0	0	0	0	0.0%	0.0%
Market Totals	314	121	3	340	117	3	-7.6%	3.4%

*Supply Demand Ratio Key 1-4: High Demand 5-6: Balanced 7-9: Low Demand 10+: Very Low Demand

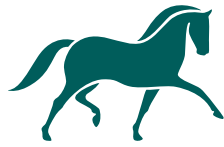
TEN-YEAR MARKET HISTORY



Average Sale Price	\$213,092	\$229,891	\$218,228	\$203,034	\$202,319	\$199,877	\$192,054	\$205,732	\$205,677	\$177,945	Average Sale Price
Average Price/SqFt	\$173	\$175	\$163	\$152	\$146	\$135	\$134	\$142	\$135	\$124	Average Price/SqFt
Days On Market	132	143	172	162	163	209	209	209	178	165	Days On Market
%Sale Price to List Price	97.0	97.2	96.1	95.2	95.1	95.5	95.5	96.7	97.3	95.8	%Sale Price to List Price

Source: Mid-Hudson Multiple Listing Service, Residential-attached homes.

* Homes sold for 2015 are annualized based on actual sales year-to-date.



OUR COMMUNITY PARTNERSHIPS

Our overriding philosophy is that our company's success is intertwined with the greater health of the communities we call home. Houlihan Lawrence is committed to supporting local organizations that help improve the quality of life for our neighbors who live in New York City's northern suburbs. Our principals and agents serve on multiple non-profit boards, and our agent community rallies around fundraisers and volunteer opportunities.



JOIN US BY SPONSORING A PARTICIPATING AGENT
OR WALK WITH US IN ONE OF THIS YEAR'S FUND-RAISING EVENTS

SUPPORT CONNECTION

Support-a-Walk Breast and Ovarian Cancer

supportconnection.org

FDR State Park, Yorktown Heights, NY

October 4, 2015

MILES OF HOPE

Breast Cancer Foundation Walk

milesofhope.org

James Baird State Park, Pleasant Valley, NY

October 4, 2015

AMERICAN CANCER SOCIETY

Making Strides Against Breast Cancer

makingstrideswalk.org

Manhattanville College, Purchase, NY

October 18, 2015

LIGHT THE NIGHT

Leukemia & Lymphoma Society

lightthenight.org

Vassar College, Ballantine Field, Poughkeepsie, NY

October 17, 2015

Playland Amusement Park, Rye, NY

November 7, 2015



HOULIHAN LAWRENCE

SINCE 1888

5 GLOBAL NETWORKS – REACHING 56 COUNTRIES & 6 CONTINENTS

Christie's International Real Estate
Leading Real Estates Companies of the World | Luxury Portfolio International
Mayfair International Realty | Board of Regents Luxury Real Estate