

Monthly Indicators



July 2026

U.S. existing-home sales declined 2.4% from the previous month to a seasonally adjusted annual rate of 4.09 million units, according to the National Association of REALTORS® (NAR). Regionally, sales increased in the Northeast but declined in the West, South, and Midwest. Compared to a year earlier, existing-home sales rose 2.8%, with gains in the Midwest, South, and West while remaining unchanged in the Northeast.

New Listings increased 3.2 percent to 15,055. Pending Sales increased 1.0 percent to 10,727. Inventory increased 5.4 percent to 33,585.

Median Sales Price increased 6.7 percent from \$450,000 to \$480,000. Days on Market were dead even with last year. Months Supply of Inventory increased 5.6 percent to 3.8.

Nationally, the median existing-home price hit a new record of \$440,600, a 1.8% increase from a year earlier, NAR reported. Home prices have now increased on an annual basis for 36 consecutive months, reflecting continued demand despite inventory remaining below historically balanced levels. Heading into July, there were 1.56 million properties for sale, down 0.6% month-over-month but up 1.3% from the same period last year, representing a 4.6-month supply at the current sales pace. Homes spent a median of 28 days on the market, with first-time homebuyers accounting for 33% of home purchases.

Activity Snapshot

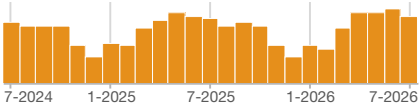
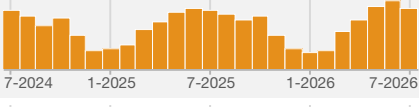
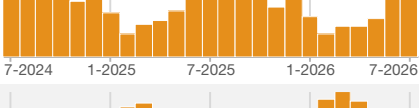
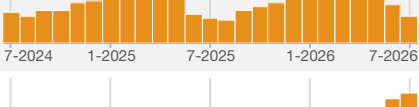
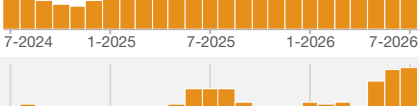
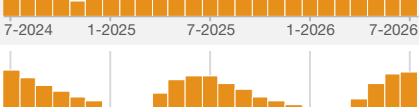
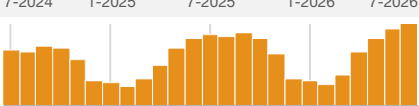
+ 4.5%	+ 6.7%	+ 5.4%
One-Year Change in Closed Sales All Properties	One-Year Change in Median Sales Price All Properties	One-Year Change in Homes for Sale All Properties

Residential activity in New York State composed of single-family properties, townhomes and condominiums combined. Percent changes are calculated using rounded figures.

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Activity Overview

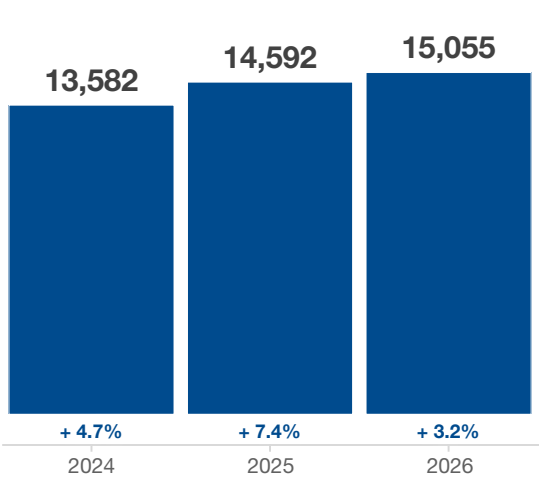
Key metrics by report month and for year-to-date (YTD) starting from the first of the year.

Key Metrics	Historical Sparkbars	7-2025	7-2026	% Change	YTD 2025	YTD 2026	% Change
New Listings		14,592	15,055	+ 3.2%	89,633	92,132	+ 2.8%
Pending Sales		10,622	10,727	+ 1.0%	62,689	63,475	+ 1.3%
Closed Sales		10,439	10,911	+ 4.5%	55,864	54,972	- 1.6%
Days on Market Until Sale		41	41	0.0%	51	54	+ 5.9%
Median Sales Price		\$450,000	\$480,000	+ 6.7%	\$430,000	\$450,000	+ 4.7%
Average Sales Price		\$597,142	\$632,325	+ 5.9%	\$568,666	\$597,895	+ 5.1%
Percent of List Price Received		103.1%	103.5%	+ 0.4%	101.8%	101.7%	- 0.1%
Housing Affordability Index		91	86	- 5.5%	95	91	- 4.2%
Inventory of Homes for Sale		31,853	33,585	+ 5.4%	—	—	—
Months Supply of Inventory		3.6	3.8	+ 5.6%	—	—	—

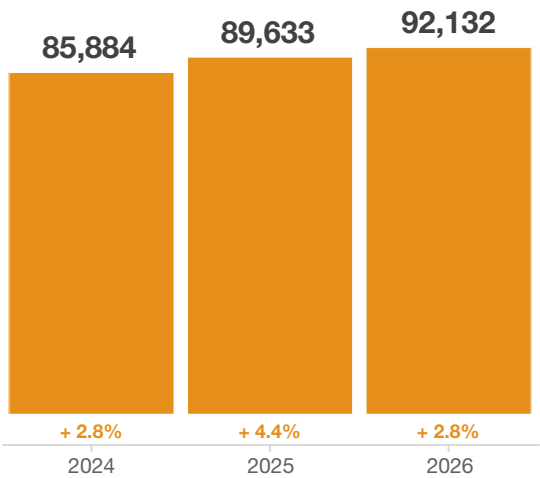
New Listings

A count of the properties that have been newly listed on the market in a given month.

July

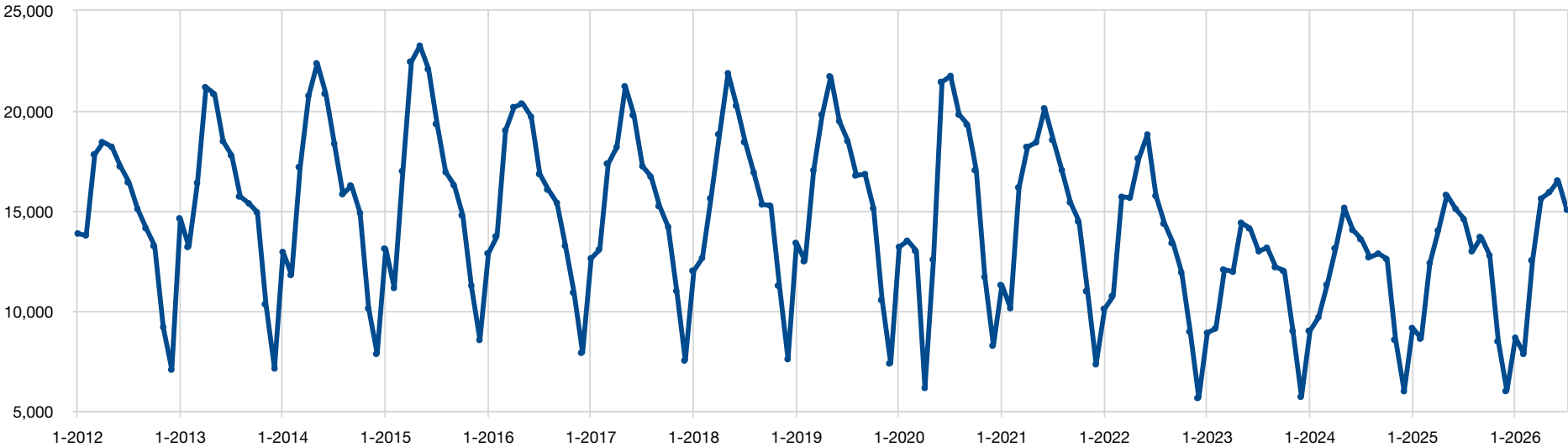


Year to Date



New Listings		Prior Year	Percent Change
August 2025	12,978	12,681	+ 2.3%
September 2025	13,691	12,862	+ 6.4%
October 2025	12,769	12,595	+ 1.4%
November 2025	8,471	8,557	- 1.0%
December 2025	5,989	5,984	+ 0.1%
January 2026	8,655	9,139	- 5.3%
February 2026	7,845	8,609	- 8.9%
March 2026	12,523	12,386	+ 1.1%
April 2026	15,608	14,011	+ 11.4%
May 2026	15,932	15,794	+ 0.9%
June 2026	16,514	15,102	+ 9.3%
July 2026	15,055	14,592	+ 3.2%
12-Month Avg	12,169	11,859	+ 2.6%

Historical New Listings by Month

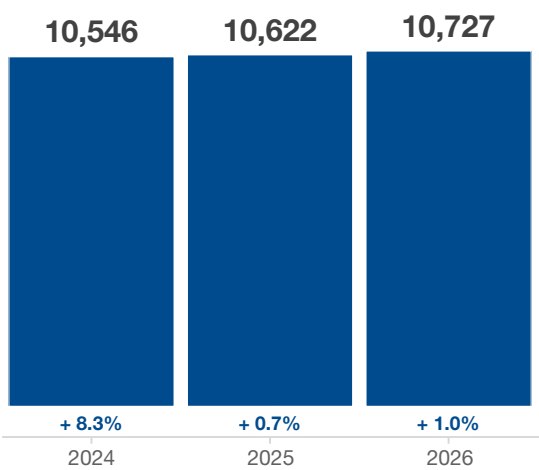


Pending Sales

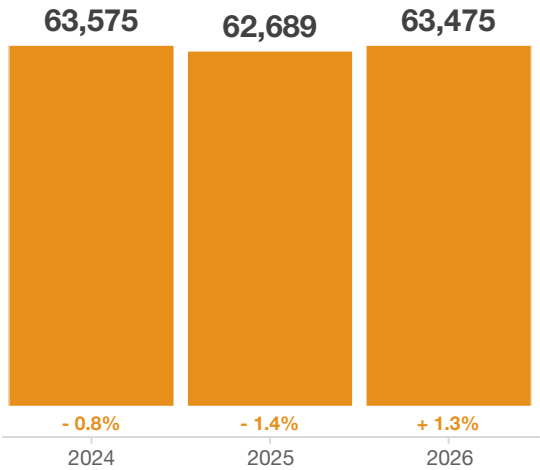
A count of the properties on which offers have been accepted in a given month.



July



Year to Date



Pending Sales		Prior Year	Percent Change
August 2025	10,248	9,953	+ 3.0%
September 2025	9,621	8,951	+ 7.5%
October 2025	10,014	9,775	+ 2.4%
November 2025	7,767	7,803	- 0.5%
December 2025	6,295	6,209	+ 1.4%
January 2026	5,967	6,313	- 5.5%
February 2026	6,199	6,695	- 7.4%
March 2026	8,312	8,574	- 3.1%
April 2026	9,575	9,423	+ 1.6%
May 2026	11,026	10,336	+ 6.7%
June 2026	11,669	10,726	+ 8.8%
July 2026	10,727	10,622	+ 1.0%
12-Month Avg	8,952	8,782	+ 1.9%

Historical Pending Sales by Month

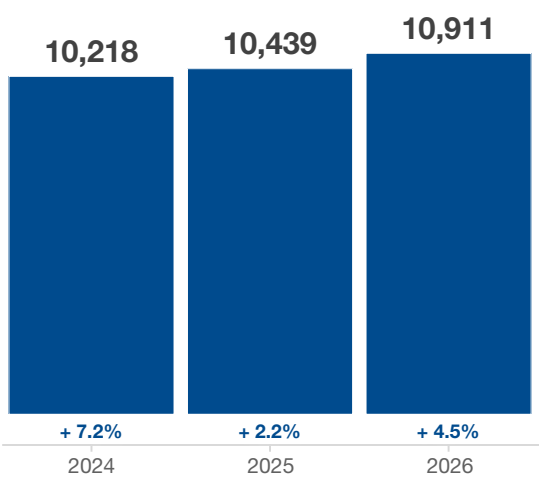


Closed Sales

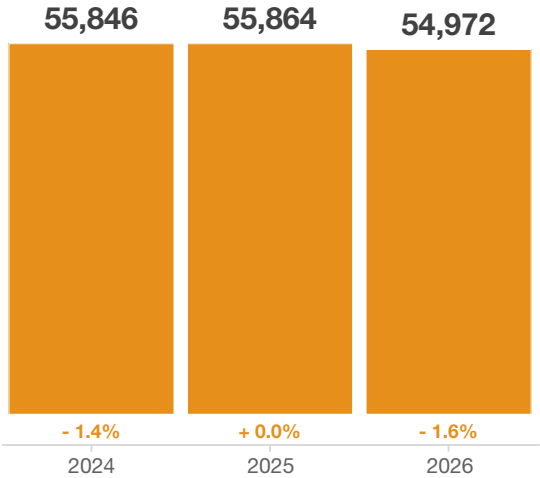
A count of the actual sales that closed in a given month.



July

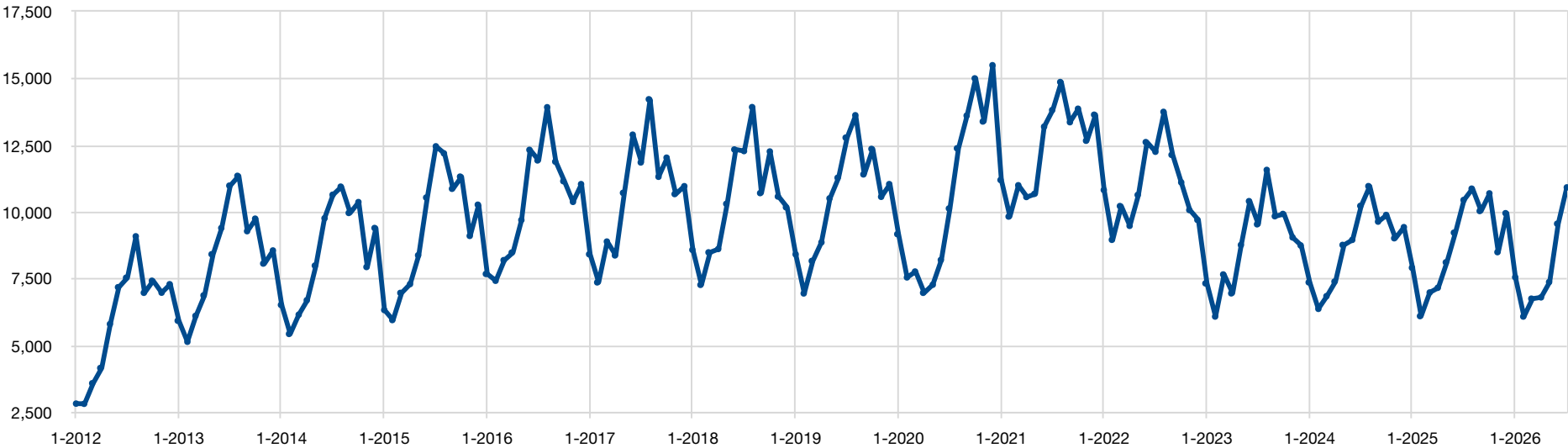


Year to Date



Closed Sales		Prior Year	Percent Change
August 2025	10,864	10,958	- 0.9%
September 2025	10,027	9,629	+ 4.1%
October 2025	10,687	9,878	+ 8.2%
November 2025	8,485	9,006	- 5.8%
December 2025	9,944	9,421	+ 5.6%
January 2026	7,546	7,899	- 4.5%
February 2026	6,071	6,088	- 0.3%
March 2026	6,741	6,972	- 3.3%
April 2026	6,790	7,150	- 5.0%
May 2026	7,364	8,102	- 9.1%
June 2026	9,549	9,214	+ 3.6%
July 2026	10,911	10,439	+ 4.5%
12-Month Avg	8,748	8,730	+ 0.2%

Historical Closed Sales by Month

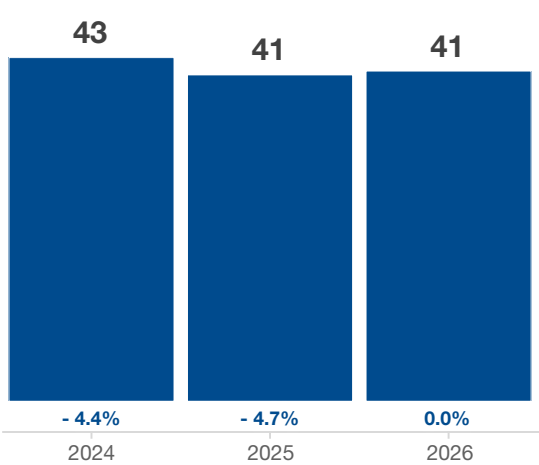


Days on Market Until Sale

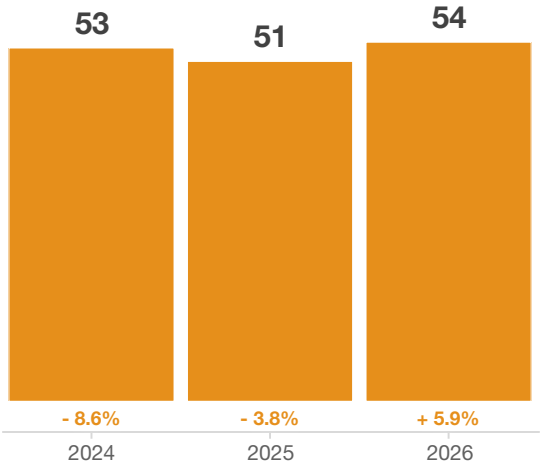
Average number of days between when a property is listed and when an offer is accepted in a given month.



July



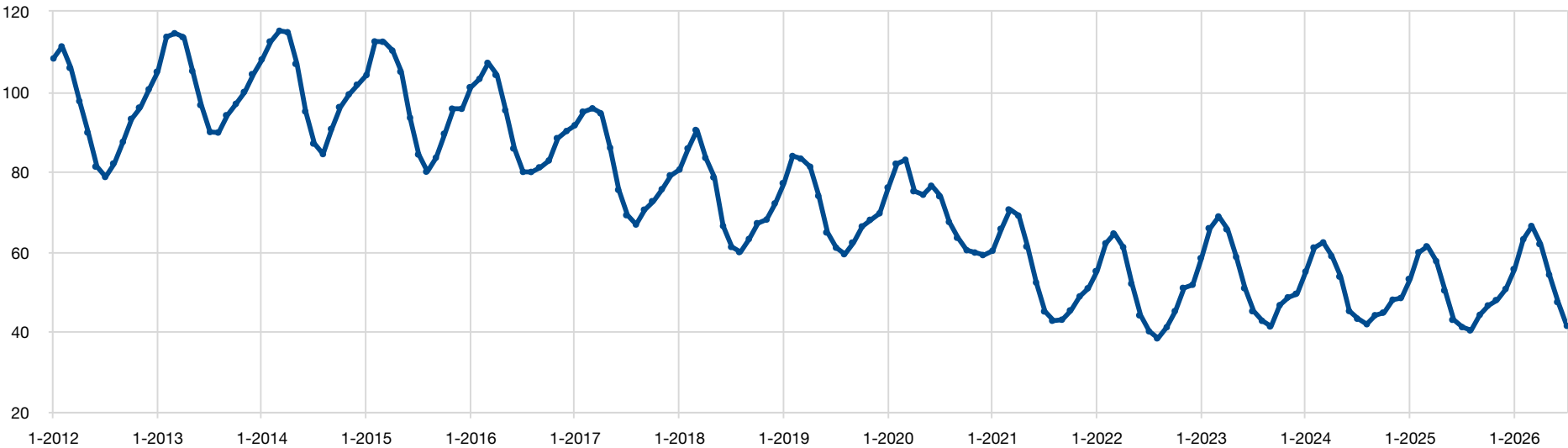
Year to Date



Days on Market		Prior Year	Percent Change
August 2025	40	42	- 4.8%
September 2025	44	44	0.0%
October 2025	47	45	+ 4.4%
November 2025	48	48	0.0%
December 2025	51	48	+ 6.3%
January 2026	56	53	+ 5.7%
February 2026	63	60	+ 5.0%
March 2026	66	61	+ 8.2%
April 2026	62	58	+ 6.9%
May 2026	54	50	+ 8.0%
June 2026	47	43	+ 9.3%
July 2026	41	41	0.0%
12-Month Avg*	50	48	+ 3.6%

* Days on Market for all properties from August 2025 through July 2026. This is not the average of the individual figures above.

Historical Days on Market Until Sale by Month

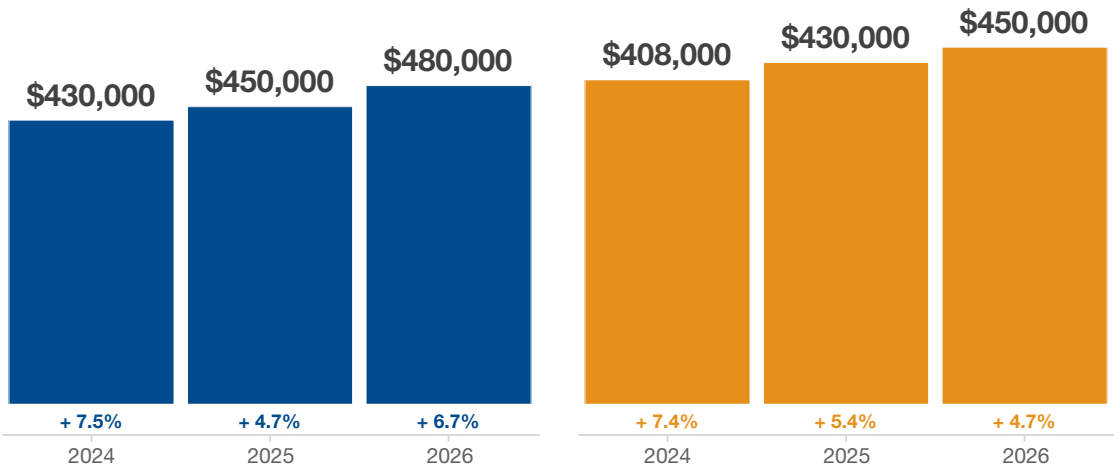


Median Sales Price

Point at which half of the sales sold for more and half sold for less, not accounting for seller concessions, in a given month.



July



	Median Sales Price	Prior Year	Percent Change
August 2025	\$450,000	\$430,000	+ 4.7%
September 2025	\$425,000	\$410,000	+ 3.7%
October 2025	\$427,100	\$405,000	+ 5.5%
November 2025	\$419,000	\$400,000	+ 4.8%
December 2025	\$438,500	\$411,500	+ 6.6%
January 2026	\$440,000	\$415,000	+ 6.0%
February 2026	\$420,000	\$425,000	- 1.2%
March 2026	\$435,000	\$419,000	+ 3.8%
April 2026	\$425,000	\$420,000	+ 1.2%
May 2026	\$440,000	\$430,000	+ 2.3%
June 2026	\$469,450	\$440,000	+ 6.7%
July 2026	\$480,000	\$450,000	+ 6.7%
12-Month Avg*	\$440,000	\$421,500	+ 4.4%

* Median Sales Price for all properties from August 2025 through July 2026. This is not the average of the individual figures above.

Historical Median Sales Price by Month

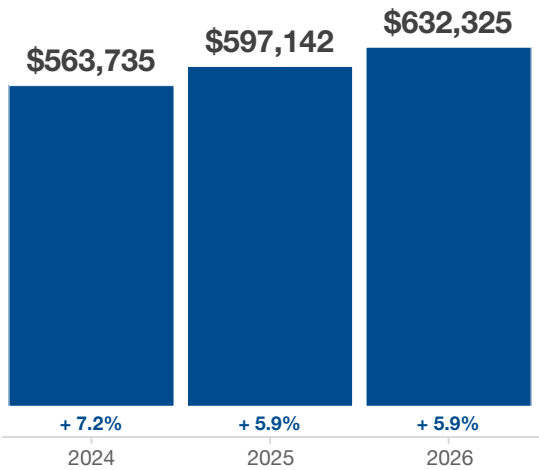


Average Sales Price

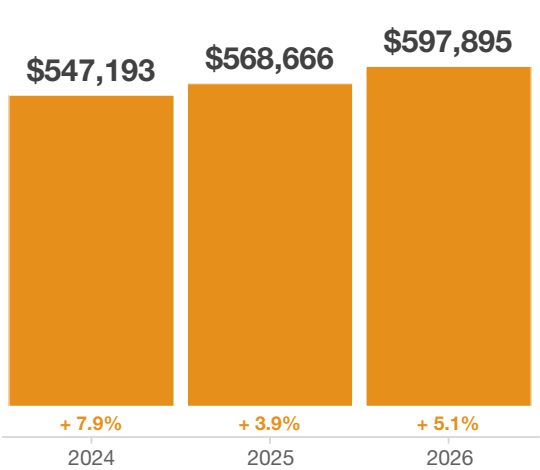
Average sales price for all closed sales, not accounting for seller concessions, in a given month.



July



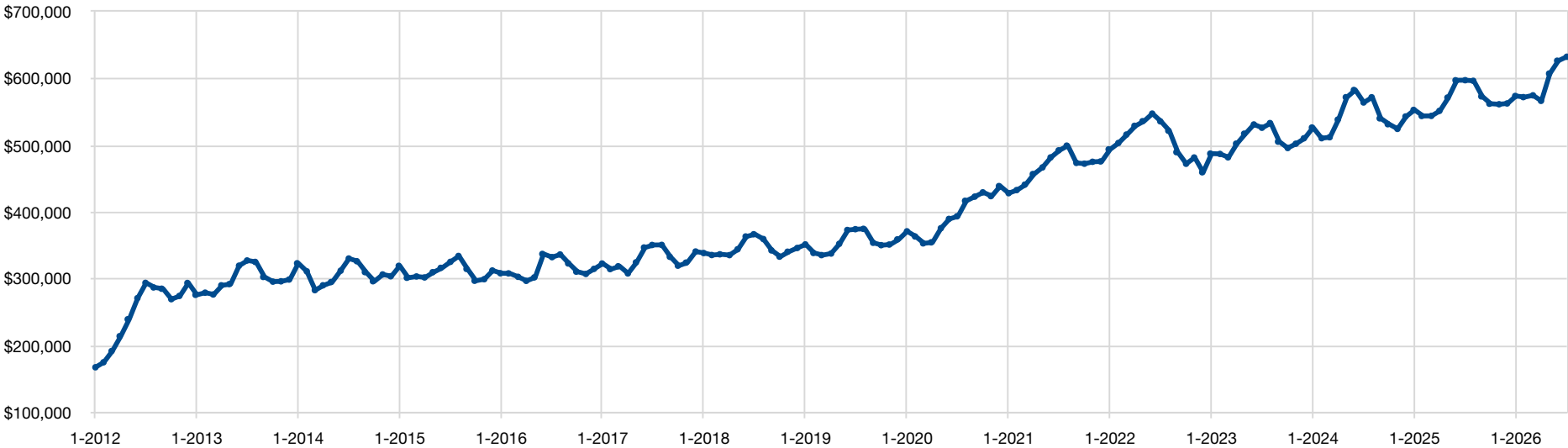
Year to Date



Avg. Sales Price	Prior Year	Percent Change
August 2025	\$596,215	\$571,570 + 4.3%
September 2025	\$572,902	\$539,954 + 6.1%
October 2025	\$561,885	\$531,172 + 5.8%
November 2025	\$561,115	\$524,169 + 7.0%
December 2025	\$562,325	\$542,737 + 3.6%
January 2026	\$573,508	\$552,629 + 3.8%
February 2026	\$571,770	\$543,532 + 5.2%
March 2026	\$574,460	\$543,638 + 5.7%
April 2026	\$566,192	\$551,169 + 2.7%
May 2026	\$607,087	\$571,098 + 6.3%
June 2026	\$626,361	\$597,037 + 4.9%
July 2026	\$632,325	\$597,142 + 5.9%
12-Month Avg*	\$585,326	\$556,645 + 5.2%

* Avg. Sales Price for all properties from August 2025 through July 2026. This is not the average of the individual figures above.

Historical Average Sales Price by Month

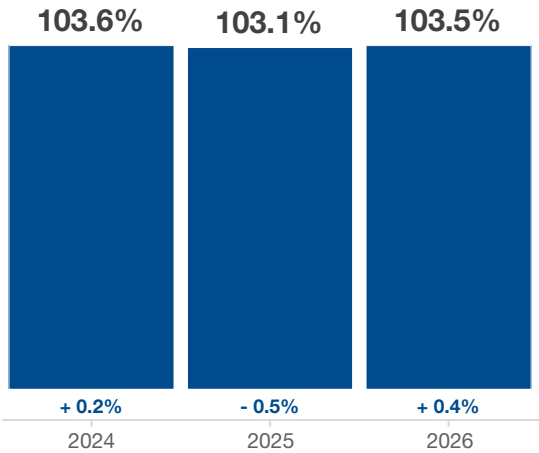


Percent of List Price Received

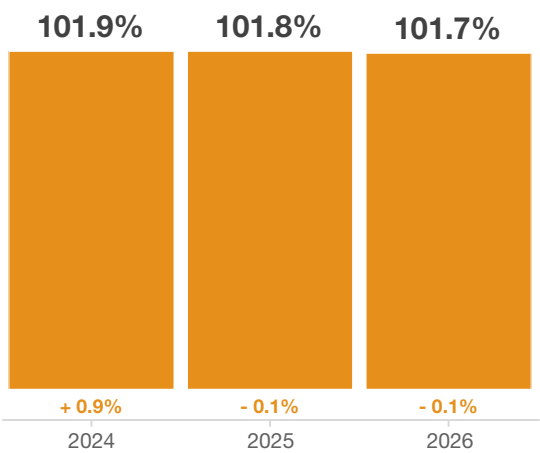
Percentage found when dividing a property's sales price by its most recent list price, then taking the average for all properties sold in a given month, not accounting for seller concessions.



July



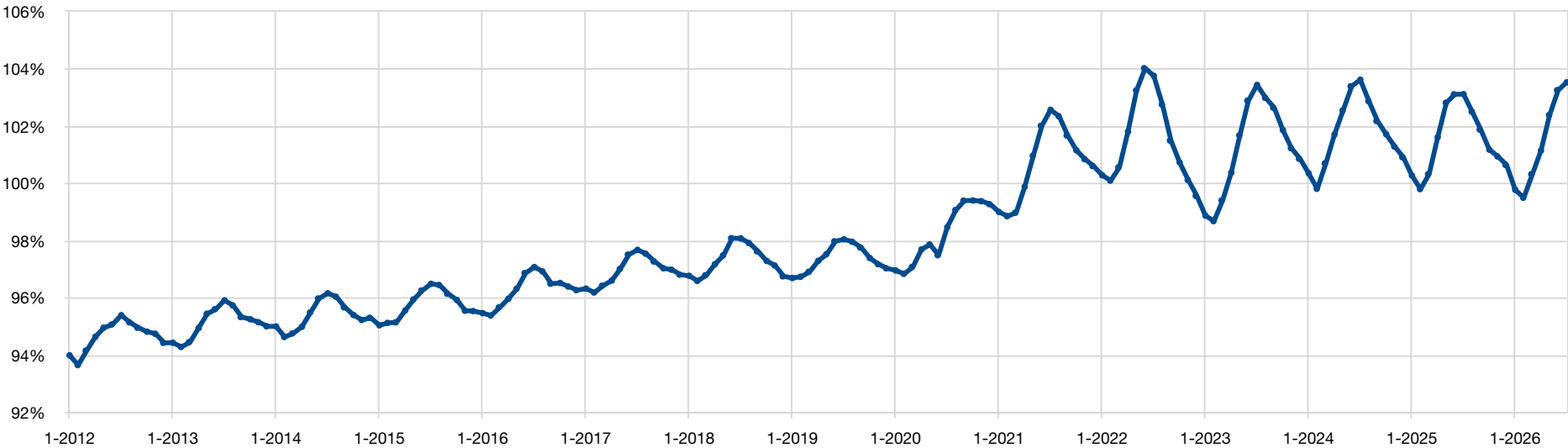
Year to Date



	Pct. of List Price Received	Prior Year	Percent Change
August 2025	102.5%	102.9%	- 0.4%
September 2025	101.9%	102.2%	- 0.3%
October 2025	101.2%	101.7%	- 0.5%
November 2025	100.9%	101.3%	- 0.4%
December 2025	100.6%	100.9%	- 0.3%
January 2026	99.8%	100.3%	- 0.5%
February 2026	99.5%	99.8%	- 0.3%
March 2026	100.3%	100.3%	0.0%
April 2026	101.1%	101.6%	- 0.5%
May 2026	102.4%	102.8%	- 0.4%
June 2026	103.3%	103.1%	+ 0.2%
July 2026	103.5%	103.1%	+ 0.4%
12-Month Avg*	101.6%	101.8%	- 0.2%

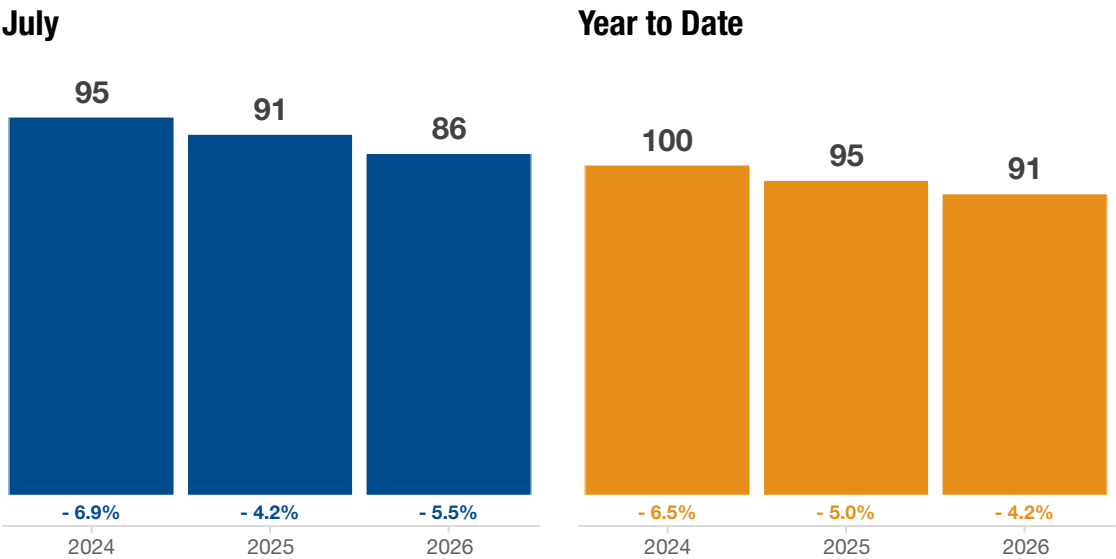
* Pct. of List Price Received for all properties from August 2025 through July 2026. This is not the average of the individual figures above.

Historical Percent of List Price Received by Month



Housing Affordability Index

This index measures housing affordability for the region. For example, an index of 120 means the median household income is 120% of what is necessary to qualify for the median-priced home under prevailing interest rates. A higher number means greater affordability.



	Affordability Index	Prior Year	Percent Change
August 2025	92	98	- 6.1%
September 2025	100	106	- 5.7%
October 2025	101	103	- 1.9%
November 2025	102	102	0.0%
December 2025	98	98	0.0%
January 2026	98	97	+ 1.0%
February 2026	104	96	+ 8.3%
March 2026	97	98	- 1.0%
April 2026	100	97	+ 3.1%
May 2026	95	94	+ 1.1%
June 2026	89	93	- 4.3%
July 2026	86	91	- 5.5%
12-Month Avg	97	98	- 1.0%

Historical Housing Affordability Index by Month

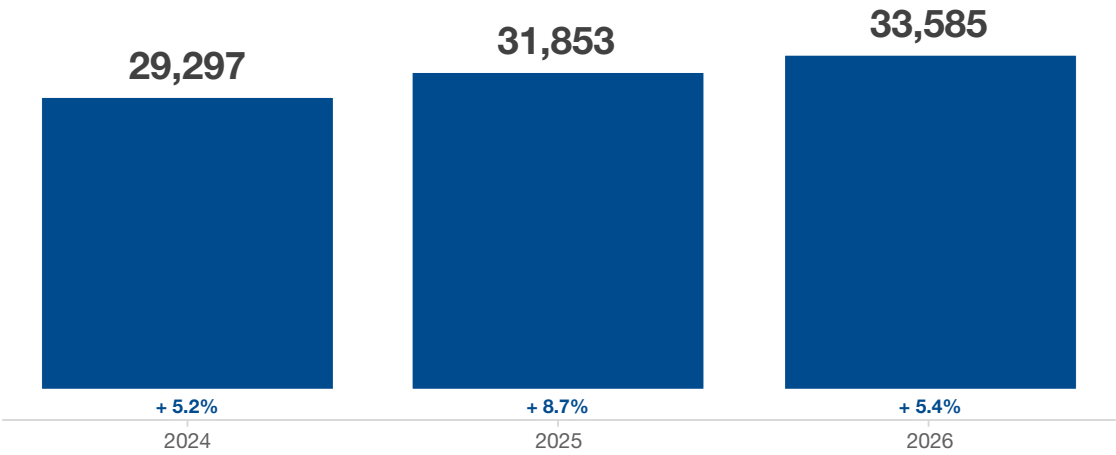


Inventory of Homes for Sale

The number of properties available for sale in active status at the end of a given month.



July



Homes for Sale		Prior Year	Percent Change
August 2025	31,502	29,042	+ 8.5%
September 2025	32,120	30,039	+ 6.9%
October 2025	31,110	29,629	+ 5.0%
November 2025	28,595	27,526	+ 3.9%
December 2025	24,575	24,023	+ 2.3%
January 2026	24,118	23,677	+ 1.9%
February 2026	23,492	23,333	+ 0.7%
March 2026	25,194	24,603	+ 2.4%
April 2026	28,803	26,800	+ 7.5%
May 2026	31,046	29,546	+ 5.1%
June 2026	32,869	31,129	+ 5.6%
July 2026	33,585	31,853	+ 5.4%
12-Month Avg	28,917	27,600	+ 4.8%

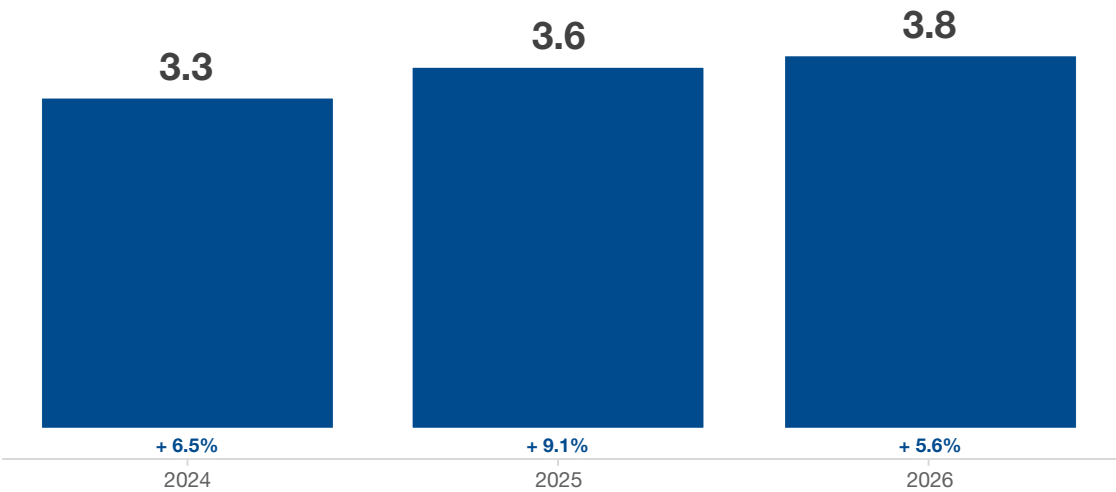
Historical Inventory of Homes for Sale by Month



Months Supply of Inventory

The inventory of homes for sale at the end of a given month, divided by the average monthly pending sales from the last 12 months.

July



Months Supply		Prior Year	Percent Change
August 2025	3.6	3.3	+ 9.1%
September 2025	3.6	3.4	+ 5.9%
October 2025	3.5	3.4	+ 2.9%
November 2025	3.2	3.1	+ 3.2%
December 2025	2.8	2.7	+ 3.7%
January 2026	2.7	2.7	0.0%
February 2026	2.7	2.7	0.0%
March 2026	2.9	2.8	+ 3.6%
April 2026	3.3	3.1	+ 6.5%
May 2026	3.5	3.4	+ 2.9%
June 2026	3.7	3.5	+ 5.7%
July 2026	3.8	3.6	+ 5.6%
12-Month Avg*	3.3	3.1	+ 3.8%

* Months Supply for all properties from August 2025 through July 2026. This is not the average of the individual figures above.

Historical Months Supply of Inventory by Month



Activity by County

New Listings, Closed Sales, Median Sales Price, Homes for Sale, and Months Supply are based on monthly figures.



	New Listings			Closed Sales			Median Sales Price			Homes for Sale			Months Supply		
	7-2025	7-2026	+ / -	7-2025	7-2026	+ / -	7-2025	7-2026	+ / -	7-2025	7-2026	+ / -	7-2025	7-2026	+ / -
Albany* (1)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Allegany	62	57	- 8.1%	30	33	+ 10.0%	\$182,500	\$120,000	- 34.2%	127	109	- 14.2%	5.1	3.8	- 25.5%
Bronx	200	266	+ 33.0%	113	103	- 8.8%	\$460,500	\$495,000	+ 7.5%	901	927	+ 2.9%	8.3	7.6	- 8.4%
Broome	194	231	+ 19.1%	144	159	+ 10.4%	\$223,500	\$225,000	+ 0.7%	331	349	+ 5.4%	2.6	2.7	+ 3.8%
Cattaraugus	75	108	+ 44.0%	66	70	+ 6.1%	\$164,500	\$205,000	+ 24.6%	215	250	+ 16.3%	4.0	4.5	+ 12.5%
Cayuga	72	77	+ 6.9%	50	65	+ 30.0%	\$249,500	\$278,000	+ 11.4%	124	193	+ 55.6%	2.8	4.2	+ 50.0%
Chautauqua	164	176	+ 7.3%	107	108	+ 0.9%	\$163,000	\$182,450	+ 11.9%	294	364	+ 23.8%	3.4	4.0	+ 17.6%
Chemung	92	93	+ 1.1%	72	68	- 5.6%	\$180,000	\$187,500	+ 4.2%	197	267	+ 35.5%	3.0	4.7	+ 56.7%
Chenango	52	62	+ 19.2%	25	33	+ 32.0%	\$135,000	\$199,000	+ 47.4%	141	174	+ 23.4%	5.3	6.3	+ 18.9%
Clinton	82	88	+ 7.3%	53	62	+ 17.0%	\$228,000	\$273,950	+ 20.2%	211	211	0.0%	4.7	4.4	- 6.4%
Columbia	104	101	- 2.9%	54	62	+ 14.8%	\$450,000	\$539,950	+ 20.0%	362	365	+ 0.8%	6.3	6.2	- 1.6%
Cortland	32	35	+ 9.4%	28	27	- 3.6%	\$190,350	\$225,000	+ 18.2%	55	80	+ 45.5%	2.3	3.2	+ 39.1%
Delaware	108	108	0.0%	40	38	- 5.0%	\$254,850	\$292,500	+ 14.8%	289	341	+ 18.0%	7.4	8.5	+ 14.9%
Dutchess	338	349	+ 3.3%	236	260	+ 10.2%	\$465,000	\$515,000	+ 10.8%	847	853	+ 0.7%	4.2	4.0	- 4.8%
Erie	1,058	1,169	+ 10.5%	755	809	+ 7.2%	\$300,000	\$320,000	+ 6.7%	1,107	1,365	+ 23.3%	1.8	2.1	+ 16.7%
Essex	69	75	+ 8.7%	55	43	- 21.8%	\$350,000	\$359,000	+ 2.6%	285	288	+ 1.1%	7.5	7.5	0.0%
Franklin	61	54	- 11.5%	30	33	+ 10.0%	\$164,250	\$180,850	+ 10.1%	224	195	- 12.9%	9.3	7.0	- 24.7%
Fulton* (1)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Genesee	54	71	+ 31.5%	34	45	+ 32.4%	\$224,250	\$232,500	+ 3.7%	65	64	- 1.5%	1.9	1.9	0.0%
Greene	124	108	- 12.9%	37	63	+ 70.3%	\$355,000	\$365,000	+ 2.8%	502	491	- 2.2%	9.5	9.8	+ 3.2%
Hamilton	23	20	- 13.0%	9	12	+ 33.3%	\$240,000	\$360,500	+ 50.2%	60	45	- 25.0%	7.7	5.0	- 35.1%
Herkimer	85	75	- 11.8%	37	54	+ 45.9%	\$200,000	\$189,150	- 5.4%	185	194	+ 4.9%	5.1	5.0	- 2.0%
Jefferson	169	171	+ 1.2%	124	122	- 1.6%	\$242,500	\$264,900	+ 9.2%	368	576	+ 56.5%	3.9	7.4	+ 89.7%
Kings	272	240	- 11.8%	135	146	+ 8.1%	\$710,000	\$735,000	+ 3.5%	1,328	1,328	0.0%	10.1	9.8	- 3.0%
Lewis	35	25	- 28.6%	13	18	+ 38.5%	\$153,700	\$264,575	+ 72.1%	75	113	+ 50.7%	5.2	7.1	+ 36.5%
Livingston	61	61	0.0%	33	50	+ 51.5%	\$320,000	\$232,500	- 27.3%	66	80	+ 21.2%	1.8	2.0	+ 11.1%
Madison	74	96	+ 29.7%	62	49	- 21.0%	\$327,500	\$250,000	- 23.7%	109	180	+ 65.1%	2.3	4.1	+ 78.3%
Monroe	936	925	- 1.2%	786	815	+ 3.7%	\$286,026	\$318,500	+ 11.4%	633	623	- 1.6%	1.1	1.1	0.0%
Montgomery* (1)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Nassau	1,228	1,218	- 0.8%	964	1,020	+ 5.8%	\$830,000	\$862,500	+ 3.9%	2,852	2,726	- 4.4%	3.5	3.2	- 8.6%
New York†	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Niagara	277	289	+ 4.3%	177	166	- 6.2%	\$241,250	\$265,000	+ 9.8%	322	397	+ 23.3%	2.1	2.6	+ 23.8%

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Activity by County

New Listings, Closed Sales, Median Sales Price, Homes for Sale, and Months Supply are based on monthly figures.



	New Listings			Closed Sales			Median Sales Price			Homes for Sale			Months Supply		
	7-2025	7-2026	+ / -	7-2025	7-2026	+ / -	7-2025	7-2026	+ / -	7-2025	7-2026	+ / -	7-2025	7-2026	+ / -
Oneida	233	300	+ 28.8%	176	153	- 13.1%	\$254,000	\$240,000	- 5.5%	367	529	+ 44.1%	2.8	3.9	+ 39.3%
Onondaga	520	580	+ 11.5%	429	430	+ 0.2%	\$280,000	\$320,600	+ 14.5%	488	766	+ 57.0%	1.4	2.3	+ 64.3%
Ontario	150	177	+ 18.0%	93	136	+ 46.2%	\$325,000	\$387,500	+ 19.2%	203	213	+ 4.9%	2.2	2.2	0.0%
Orange* (2)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Orleans	42	51	+ 21.4%	27	33	+ 22.2%	\$185,000	\$200,000	+ 8.1%	61	58	- 4.9%	2.4	1.9	- 20.8%
Oswego	139	147	+ 5.8%	106	106	0.0%	\$225,000	\$251,504	+ 11.8%	212	259	+ 22.2%	2.9	3.0	+ 3.4%
Otsego	76	78	+ 2.6%	35	28	- 20.0%	\$190,000	\$229,975	+ 21.0%	149	212	+ 42.3%	4.2	6.1	+ 45.2%
Putnam* (2)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Queens	1,158	1,046	- 9.7%	624	577	- 7.5%	\$619,000	\$680,000	+ 9.9%	4,031	3,772	- 6.4%	7.0	6.4	- 8.6%
Rensselaer* (1)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Richmond	331	319	- 3.6%	215	226	+ 5.1%	\$662,500	\$699,499	+ 5.6%	890	724	- 18.7%	4.4	3.6	- 18.2%
Rockland* (2)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
St Lawrence	26	29	+ 11.5%	11	7	- 36.4%	\$99,200	\$191,000	+ 92.5%	73	105	+ 43.8%	7.1	10.4	+ 46.5%
Saratoga* (1)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Schenectady* (1)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Schoharie* (1)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Schuyler	20	23	+ 15.0%	12	8	- 33.3%	\$252,000	\$365,000	+ 44.8%	42	67	+ 59.5%	3.8	6.2	+ 63.2%
Seneca	31	43	+ 38.7%	30	28	- 6.7%	\$194,000	\$231,500	+ 19.3%	50	59	+ 18.0%	2.5	2.7	+ 8.0%
Steuben	97	102	+ 5.2%	80	90	+ 12.5%	\$202,500	\$161,450	- 20.3%	186	208	+ 11.8%	2.8	3.2	+ 14.3%
Suffolk	1,695	1,596	- 5.8%	1,277	1,337	+ 4.7%	\$680,000	\$718,000	+ 5.6%	3,911	3,577	- 8.5%	3.6	3.2	- 11.1%
Sullivan	186	159	- 14.5%	55	73	+ 32.7%	\$349,900	\$400,000	+ 14.3%	677	690	+ 1.9%	10.2	9.2	- 9.8%
Tioga	37	40	+ 8.1%	27	29	+ 7.4%	\$188,000	\$250,000	+ 33.0%	88	99	+ 12.5%	3.1	3.7	+ 19.4%
Tompkins	118	85	- 28.0%	71	93	+ 31.0%	\$433,000	\$450,000	+ 3.9%	180	246	+ 36.7%	3.4	4.6	+ 35.3%
Ulster	240	255	+ 6.3%	159	159	0.0%	\$440,000	\$485,000	+ 10.2%	788	775	- 1.6%	5.5	5.4	- 1.8%
Warren	98	128	+ 30.6%	59	76	+ 28.8%	\$334,000	\$443,500	+ 32.8%	242	273	+ 12.8%	3.8	4.2	+ 10.5%
Washington* (1)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Wayne	112	120	+ 7.1%	88	78	- 11.4%	\$251,250	\$296,000	+ 17.8%	106	126	+ 18.9%	1.6	1.8	+ 12.5%
Westchester* (2)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Wyoming	44	57	+ 29.5%	29	25	- 13.8%	\$200,000	\$217,000	+ 8.5%	44	64	+ 45.5%	1.9	2.5	+ 31.6%
Yates	40	25	- 37.5%	23	17	- 26.1%	\$272,000	\$457,500	+ 68.2%	47	56	+ 19.1%	2.6	3.3	+ 26.9%
New York State	14,592	15,055	+ 3.2%	10,439	10,911	+ 4.5%	\$450,000	\$480,000	+ 6.7%	31,853	33,585	+ 5.4%	3.6	3.8	+ 5.6%

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