

Real Estate Market Report

Chester County

Q3 2025

Active Inventory

850 homes

1.68 months

(balanced market = 6 months)

*as of 11/3/2025



Median Age Housing Stock



43 years – Chester Co.

73 years – Philadelphia

78 years – Pennsylvania

Median Sold Price

\$561,000

*as of 11/3/2025

In 2018, the median price was \$336,000.



Income needed for a median-priced home

\$192,480

*\$504,900 mortgage (with 10% down) at current interest rate of 6% +
estimated taxes and insurance x 30% (affordability index).

Average Interest Rates by Decade



1980s
1990s
2000s

~ 12.7 %
~ 8.12 %
~ 6.29 %

2010s
2020s (so far)

~ 4.09 %
~ 5.14 %

*30-year fixed rates

Median Household Income

\$121,966

(An affordable mortgage for that
income would be \$410,000.)