

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 ~ 12.7 %

1990s ~ 8.12 %

2000s ~ 6.29 %

2010s ~ 4.09 %

2020s (so far) ~ 5.14 %

**30-year fixed rates*

Median Household Income

\$121,966

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