THE PINNACLE REPORT

GREATER ROCHESTER & THE FINGER LAKES · THE TOP 10% OF THE MARKET

02 The Headline Number

GREATER ROCHESTER

$750,000

Top 10% median sale price · +3.2% year over year

FINGER LAKES WATERFRONT

283 Sales

Waterfront closings · +15.5% year over year

July-September closings reflect contracts signed before rates jumped to 7.28%. Next issue: what changed.

03 Market Snapshot · Top 10% Only

GREATER ROCHESTER

$613,500	$750,000	7	1.6
ENTRY PRICE · +6.7% YoY	MEDIAN SALE PRICE · +3.2% YoY	DAYS ON MARKET · Median	MONTHS OF SUPPLY · Seller's market

FINGER LAKES WATERFRONT

$1,300,000	$1,802,965	15	4.4
ENTRY PRICE	MEDIAN SALE PRICE	DAYS ON MARKET · Median	MONTHS OF SUPPLY · Balanced

04 Featured Listings

On the Water

Seneca Lake · Keuka Lake



5754 E Lake Rd, Romulus

$1,595,000 · 6 bd · 4 ba · 3,410 sq ft

Listed by Hollis A. Creek · Howard Hanna

14270 W Lake Rd, Pulteney

$749,999 · 3 bd · 2 ba · 1,664 sq ft

Listed by Joshua Max Briner · Keller Williams Realty Gateway

On the Course

Victor · Perinton



45 Barchan Dune Rise, Victor

$1,295,000 · 6 bd · 5.1 ba · 6,688 sq ft

Listed by Hollis A. Creek · Howard Hanna

31 Captiva Xing, Perinton

$599,900 · 5 bd · 4.1 ba · 2,326 sq ft

Listed by Bonnie J. Wetzel & Troy D. Williams · Howard Hanna

By Region

Brighton



55 Pendleton Hill Rd, Brighton

$1,357,857 · 4 bd · 2.1 ba · 3,200 sq ft

Listed by Jillian R. Heinold · Keller Williams Realty Gateway

05 What's Moving the Market

Rochester ranks #1 hottest market in the Northeast

1.1 months of supply; only 21% of listings cut price (43% nationally).

For you: in Rochester, sellers still hold the leverage.

Jumbo mortgage rates reach 7.70%

Daily rates eased Tuesday, and analysts see a possible peak forming.

For you: settle your financing strategy before you shop.

An October Fed rate hike now looks unlikely

A weak September jobs report cooled odds; December is still in play.

For you: rate direction is uncertain, so plan rather than wait.

06 Advisor's Note

Buyers have grown more selective as rates and prices rise. Homes that need work now face tougher negotiations, and waiting on repairs can cost more than making them. My advice: price right from day one, prepare before you list, and if you're buying, have financing settled before you fall in love.

— Austin Moyer

Licensed Real Estate Salesperson & Advisor · The Pinnacle Team

07 Private Valuation

Curious what your property would command today?

Private valuations by request · 585-355-1618 · Austin.moyer@engelvoelkers.com

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Source: New York State Alliance of MLS, closed single-family sales, Jul-Sep 2026 vs. Jul-Sep 2025. Luxury = top 10% of closed sales by price. Finger Lakes = waterfront only; small sample, so price YoY not shown. Supply = active listings at or above entry price as of 10/6/2026, divided by monthly top-tier sales pace.

Market news: HousingWire, "Upstate New York bucking national housing slowdown," Oct. 6, 2026; Mortgage News Daily, Oct. 6, 2026; CNBC, Oct. 2, 2026.