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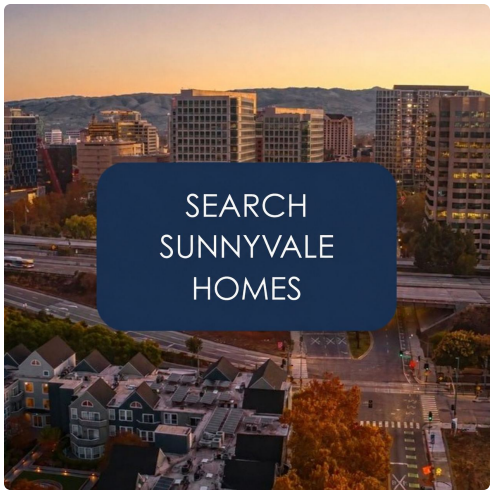
October produced 41 single-family home closings at a $2.668M median (-3.0% from October 2025) and 33 townhome-and-condo closings at $1.179M. Single-family homes averaged 110.4% of list; townhomes and condos averaged 101.5%.

On November 1, 60 single-family homes and 48 townhomes and condos were active; 32 and 29 were pending or contingent. Monthly medians describe the homes sold, not appreciation. For one property, separate 94085, 94086, 94087, 94089, and address-specific school assignments before comparing lot, condition, and housing type; citywide figures are context, not the valuation or negotiating conclusion.

What this means:

- **Homeowners and sellers:** Separate 94085, 94086, 94087, and 94089 and verify school assignment before using Sunnyvale's $2.668 million October single-family median. Single-family homes averaged 110.4% of list in 8 days versus 101.5% in 16 days for townhomes and condos, so launch expectations differ.
- **Buyers:** Move faster when a well-positioned single-family home's closest same-ZIP alternatives go pending. Townhome and condo buyers can compare complexes, dues, condition, and recent pendings; confirm seller timing before choosing price, terms, timing, or no request.

- Tim & Faye



Search Sunnyvale Homes for Sale



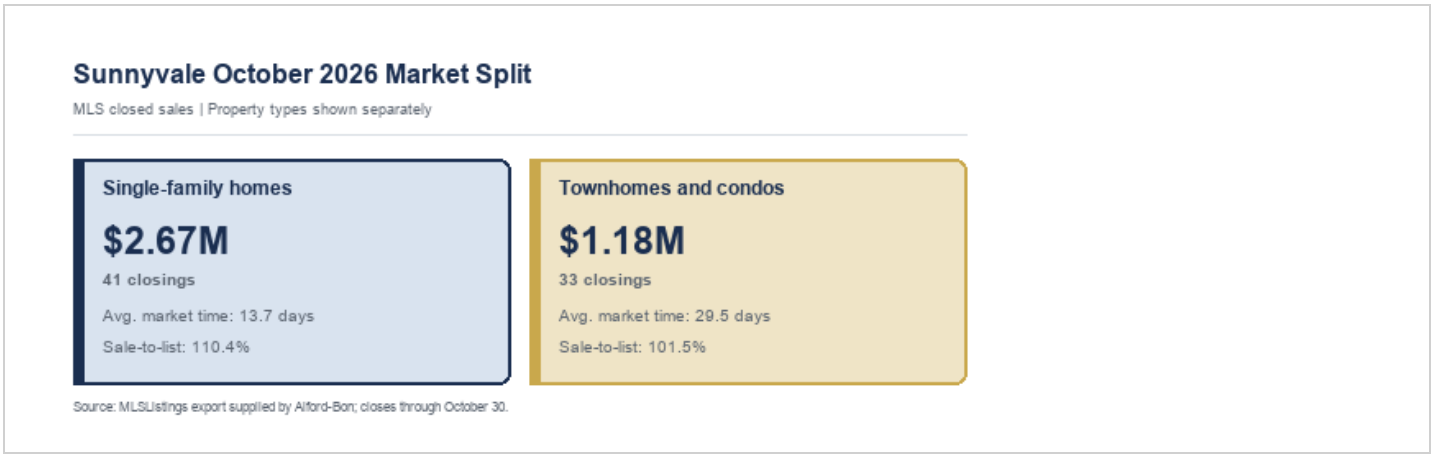
Find Out What Your Sunnyvale Home Is Worth

SUNNYVALE MARKET

The Local Pulse

OCTOBER 2026 AT A GLANCE

- **Single-family homes:** $2.668M median; 41 closings; 8.0-day median/13.7-day average; 110.4% of list.
- **Townhomes and condos:** $1.179M median; 33 closings; 16.0-day median/29.5-day average; 101.5% of list.
- **November 1:** single-family homes 60 active/32 pending or contingent; townhomes and condos 48/29. Active-to-October-closing ratios: 1.5/1.5.
- **Financing:** 7.24% national 30-year fixed average on October 29. With 20% down on the $2.668M benchmark, about $14,550/month principal and interest, before taxes, insurance, points, and fees.





FINANCING & AFFORDABILITY

What the November Rate Picture Means

Freddie Mac's national 30-year fixed average was **7.24% October 29**, versus 7.32% a week earlier and 6.17% a year earlier. At 20% down on the $2.668M median, principal and interest is about **$14,550/month**. PMMS is conforming-purchase data, not a jumbo quote or APR.

The $1.179M townhome-and-condo median is another entry point, but add HOA dues, insurance, assessments, parking, and condition. With 33 closings and 48 active listings, it does not describe every complex.

Many buyers use an ARM or temporary buydown and may refinance later if rates and qualification improve. Compare the reset date, index, margin, caps, maximum payment, and post-buydown payment with a fixed loan.

At the same seller net, compare a credit with a price reduction plus immediate repair, insurance, and HOA costs. The better structure can differ between a $2.668M single-family home and a $1.179M townhome or condo.

MARKET BEHAVIOR

What Is Moving

Lower-price closing - 880 E Fremont Avenue, #318. This 1-bedroom, 1 full bath townhome or condo has 733 square feet and closed for $520,000 after 7 days, at 99.0% of list price. It is one of 74 October closings and shows range, not a stand-alone valuation rule.

Middle-of-range closing - 718 Russett Terrace. This 4-bedroom, 2 full baths and 1 half bath townhome or condo has 1,940 square feet and closed for $1.85M after 8 days, at 100.0% of list price. It is one of 74 October closings and shows range, not a stand-alone valuation rule.

Upper-range closing - 1343 Poplar Avenue. This 5-bedroom, 3 full baths and 1 half bath single-family home has 3,386 square feet and closed for $4.2M after 76 days, at 99.8% of list price. It is one of 74 October closings and shows range, not a stand-alone valuation rule.

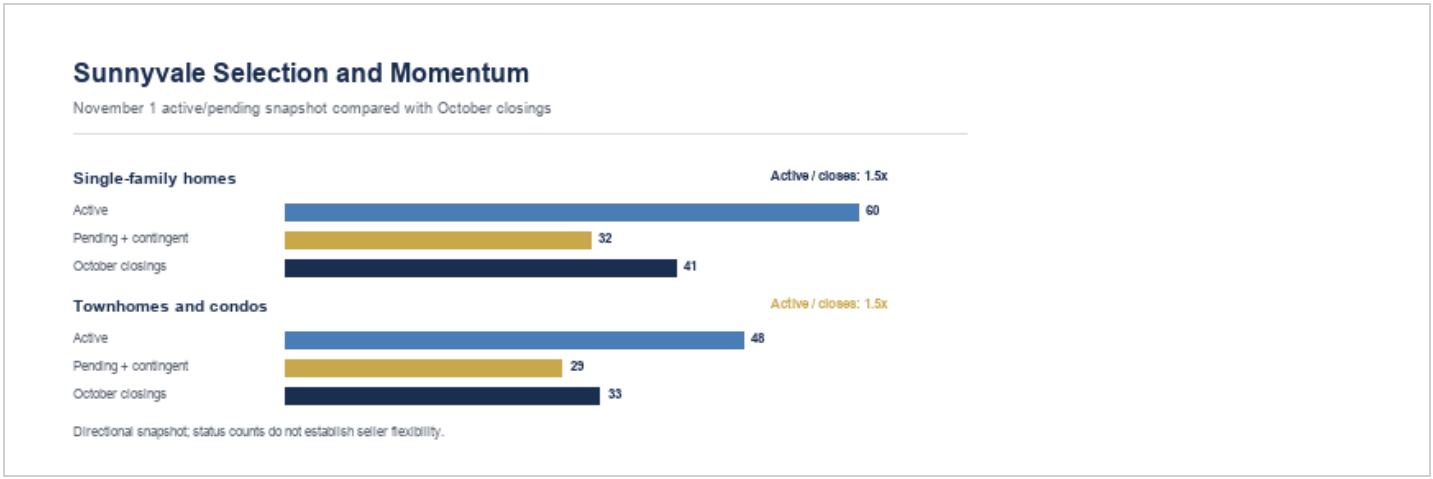
MARKET BEHAVIOR

Where Activity Stalls

Single-family homes averaged 110.4% of list with an eight-day median, yet the October median was 3.0% below October 2025. That is consistent with strong competition inside a different mix of sold homes, not uniform price movement.

Townhomes and condos took a 16-day median and 29-day average, with 48 active choices on November 1. HOA strength, age, layout, parking, and school assignment give buyers more ways to separate similar asking prices.

The 94085, 94086, 94087, and 94089 buyer pools are not interchangeable. Pricing from the wrong ZIP or school pattern can miss the buyers most likely to act.



REGIONAL COMPARISON

Bid Strength Without a Rising Median

Realtor.com Economics, quoted by NAR, reported San Jose-Sunnyvale-Santa Clara metro pending sales 4.6% lower year over year in September. That metro series differs from NAR's regional index and is pipeline context, not a city valuation measure.

In Sunnyvale, single-family homes averaged 110.4% of list with an 8.0-day median; townhomes and condos averaged 101.5% with a 16.0-day median. That local split is more useful than the metro direction for current pricing and offers.

> **Our read:** Sunnyvale is not one market. Use the October segment results to identify the buyer pool, then compare current alternatives sharing the location, housing type, condition, and price range.

WHAT CHANGES NEXT

Local Community Watch

The Planning Commission approved the 265-home project at 1215 Bordeaux Drive on June 8, and the state environmental notice records the Special Development Permit. It is entitled housing with a neighborhood park, not merely a proposal and not delivered inventory.

Housing, parks, and daily services can change Moffett Park, but delivery still depends on permits, construction, transportation, utilities, and sea-level-rise planning. As of November 1, no newer official construction-start milestone had been published.

Residents should watch building permits, construction notices, park delivery, and whether housing advances with employment growth. The resale-market effect remains primarily longer term today.

SIX-MONTH OUTLOOK

Our Base-Case View

Segment	Expected direction	Why
Turnkey single-family homes in scarce school patterns	**Competitive**	October closings averaged 110.4% of list with an eight-day median.
Single-family homes priced from a different ZIP	**Response risk**	Sixty active homes give buyers enough alternatives to test location and condition.
Townhomes and condos	**Segmented**	Thirty-three closings and 48 active listings make HOA and layout differences visible.
Moffett Park housing	**Long-term transformation**	Project approvals and infrastructure determine delivery, not plan capacity alone.

Through spring 2027, Sunnyvale should remain segmented by neighborhood, housing type, condition, and price. The 60 active single-family homes and 48 townhomes and condos are context; the closest alternatives determine competition for one home.

Lower rates or stronger equity confidence could broaden demand; sustained payment pressure, ownership costs, or diligence problems could lengthen market time. This outlook is not a guarantee of value.

RECOMMENDATIONS

What Matters Now

For homeowners:

- Separate a Sunnyvale value review by ZIP - 94085, 94086, 94087, or 94089 - and verify the current address-specific school assignment; the $2.668M October single-family home median does not value those buyer pools equally.
- Do not read the 3.0% year-over-year median decline as a typical-home loss while single-family homes averaged 110.4% of list; compare same-neighborhood sales to distinguish property mix from actual pricing.
- For a townhome or condo, keep HOA insurance, reserves, assessment history, parking, and rental rules ready before an equity decision; the 33 October closings span materially different complexes and layouts.

For sellers:

- For a Sunnyvale single-family home in a scarce school pattern, compare first-week response with nearby homes going pending around the eight-day median; if your home trails them, correct price or presentation before the listing loses its launch advantage.
- For a home crossing a ZIP or school-assignment boundary, make the verified assignment and location tradeoffs explicit and price against the alternatives buyers actually tour; the 110.4% citywide average is not a universal list-price multiplier.
- For a townhome or condo, publish the HOA package before launch and compare total monthly ownership cost across the 48 active choices; buyers can reject a higher due or weaker reserve position even when the asking price looks competitive.

For buyers:

- Compare a Sunnyvale listing with active and pending homes in the same ZIP, verified school pattern, housing type, condition, and price range. Watch a price change, missed offer date, return to market, new competitor, or concession, then confirm seller timing with the listing side before changing price, terms, timing, or making no request.
- Where the closest single-family homes are also going pending quickly, plan around current competition rather than the 3.0% year-over-year median decline; October's 110.4% sale-to-list average shows that selected homes still drew urgency.
- For a townhome or condo, compare HOA dues, insurance, assessments, parking, layout, and commute value among the 48 active listings; the $1.179M October median does not settle which unit offers the lower total cost.

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Sources: Alford-Bon MLS closed-sale calculations (Oct. 1-31, 2026; export through Oct. 30); Alford-Bon MLS active/pending calculations (Nov. 1, 2026 snapshot); Freddie Mac PMMS (Oct. 29, 2026); Realtor.com via NAR (Sept. 2026); Sunnyvale Legistar File 26-0541 (2026-06-08; checked Nov. 1); CEQAnet notice (2026-06-10; checked Nov. 1); MLSListings / Aculist - Sunnyvale (Prior verified background source); City of Sunnyvale - Moffett Park Specific Plan (Prior verified background source); City of Sunnyvale - CEQA Environmental Notices (Prior verified background source); City of Sunnyvale - Specific Plans (Prior verified background source); SCCAOR - August 2026 county and city statistics (Prior verified background source); SCCAOR - Q2 2026 city statistics (Prior verified background source).

Local figures are Alford-Bon calculations from the supplied MLSListings exports. October 2026 closed-sale files contain closes through October 30; the active, contingent, and pending snapshot is dated November 1. Monthly medians are mix-sensitive and are not appreciation measures. Property-type definitions and source windows vary. Predictions are informed opinions based on current conditions and may change.