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Willow Glen split sharply by property type in October. In 95125, 40 single-family home closings had a $2 million median, 103.1% average sale-to-list ratio and 24.5 average days. Seven townhome and condo closings had a $793,000 median, 98.3% ratio and 75.9 days.

The house median was 4.2% above October 2025 across 40 closings versus 37. The median for townhomes and condos was 16.6% lower across only seven closings versus three, a mix-sensitive comparison rather than appreciation. November 1 showed 80 active houses versus 23 pending or contingent, and 23 active townhomes and condos versus three. That contrast gives house sellers a stronger launch window while giving townhome and condo buyers more time to compare ownership costs.

What this means:

- **Homeowners and sellers:** Compare a Willow Glen house by neighborhood, lot, condition, street and Lincoln Avenue access before using the $2 million median. Value townhomes and condos separately with complete ownership-cost records because they took longer and averaged below list.
- **Buyers:** Use active and recent pending homes in the same 95125 neighborhood, property type and price range, not a broad headline. Compare condition and location. For a townhome or condo, use listing age, price changes, missed offer dates, returns and new competition, then confirm seller timing with the listing side before changing price, terms or timing.

- Tim & Faye



Search Willow Glen Homes for Sale



Find Out What Your Willow Glen Home Is Worth

WILLOW GLEN MARKET

The Local Pulse

OCTOBER 2026 AT A GLANCE

- **Single-family homes in 95125:** $2 million October median; 40 closings; 24.5 average days on market; 103.1% average sale-to-list ratio.
- **Townhomes and condos in 95125:** $793,000 October median; seven closings; 75.9 average days on market; 98.3% average sale-to-list ratio.
- **November 1:** 80 active versus 23 pending or contingent houses; 23 versus three townhomes and condos.
- **Financing:** Freddie Mac's October 29 national conforming-purchase average was 7.24%; $1 million fixed for 30 years is about $6,815 monthly principal and interest before taxes, insurance, points and fees.

Willow Glen October 2026 Market Split

MLS closed sales | Property types shown separately

Single-family homes	Townhomes and condos
$2M	$793K
40 closings	7 closings
Avg. market time: 24.5 days	Avg. market time: 75.9 days
Sale-to-list: 103.1%	Sale-to-list: 98.3%

Source: MLSListings export supplied by Alford-Bon; closes through October 30.



FINANCING & AFFORDABILITY

What the November Rate Picture Means

Freddie Mac's October 29 national averages were **7.24%** for 30 years, down from 7.32%, and **6.60%** for 15 years. These conventional conforming purchase-loan figures are not a Willow Glen quote or APR; pricing varies by loan size, points, reserves, credit and property type.

At 7.24%, $1 million fixed for 30 years is about $6,815 monthly principal and interest, roughly $54 less than at 7.32%. Taxes, insurance, HOA dues, points, fees and mortgage insurance are excluded.

An ARM or temporary buydown can reduce the initial payment for buyers with liquidity, expected income growth or a defined holding period. Compare fixed financing and review the adjustment date, index, margin, caps and maximum payment. A lender-permitted seller credit may fund a buydown efficiently, especially when a slower listing gives the buyer room to ask for terms instead of only price.

Many buyers enter with an ARM or buydown and plan to refinance if rates and qualification improve. Model resets, caps, future payments and holding period, and preserve reserves. Include HOA dues, assessments and insurance for a townhome or condo; include systems, foundation, drainage and remodeling for a house.

MARKET BEHAVIOR

What Is Moving

Entry example - 520 Felix Way. The three-bedroom, one-bath, 895-square-foot townhome closed for $675,000 after 87 days, 96.6% of its $699,000 list. One selected sale, it shows an entry option can require time and negotiation.

House example - 1981 Johnston Avenue. The three-bedroom, two-bath, 1,609-square-foot home closed for $1.8 million after 30 days, 100.1% of its $1.799 million list. Match condition, block, lot and remodeling needs before transferring this result.

Upper-price example - 1015 Willow Glen Way. The six-bedroom, five-and-one-half-bath, 4,740-square-foot home closed for $4.9 million after 21 days, 99.0% of its $4.95 million list. This one sample shows buyer depth, not a blanket result for large or improved homes.

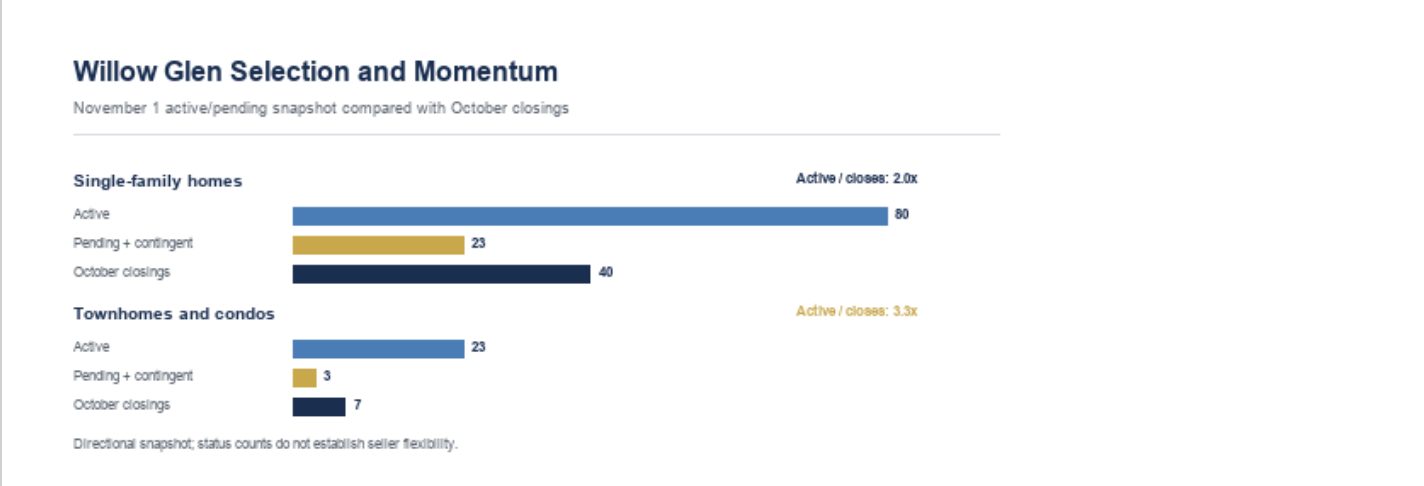
MARKET BEHAVIOR

Where Activity Stalls

Townhomes and condos were slowest: seven closings averaged 75.9 days and 98.3% of list, with 23 active versus three pending or contingent. Buyers compare HOA finances, insurance, assessments, parking, outdoor space and condition.

A house loses urgency when condition or block misses the price. Johnston Avenue took 30 days and closed near list versus the segment's 24.5 days and 103.1%, so review showings, repeat visits and competing pending sales. A lack of conversion after strong traffic calls for a price or presentation review; limited traffic points first to price or reach.

Size alone does not create scarcity. Willow Glen Way closed at 99.0% of list; layout, finish, lot, street and replacement cost still need support, and the MLS record does not establish motivation.



REGIONAL COMPARISON

A Softer Metro Backdrop Meets a Segmented Willow Glen Market

Realtor.com Economics, quoted by NAR October 20, reported September metro pending sales down 4.6% year over year. This is not October 95125 closed sales and differs from NAR's regional and national series.

Locally, houses averaged 103.1% of list; townhomes and condos averaged 98.3% and took over three times as long. Compare each property with its closest current alternatives.

> **Our read:** Well-prepared houses should compete; buyers gain leverage where condition, block, price or ownership cost falls short. Documentation and terms matter most for townhomes and condos.

WHAT CHANGES NEXT

Local Community Watch

San José Ordinance 31168 adopted the Willow Glen Neighborhood Business District residential standards on December 17, 2024. The standards are already in effect and allow residential and mixed use under defined commercial-replacement and frontage rules.

The rules do not mean automatic redevelopment. A site still needs an application, design, review, financing and construction; adopted standards are not current resale inventory. For nearby owners, a filed project with a defined frontage, height and construction plan would be the decision-useful milestone.

Watch site applications, commercial space, frontage, parking, height and construction plans. Wait for a relevant filed project and supported timeline before a property-level value conclusion.

SIX-MONTH OUTLOOK

Our Base-Case View

Segment	Expected direction	Why
Turnkey single-family homes	**Competitive**	October averaged 103.1% of list, with 40 closings and continued pending activity.
Homes needing work or on less-preferred blocks	**Selective**	An 80-active versus 23 pending-or-contingent snapshot gives buyers alternatives when condition or location misses the price.
Townhomes and condos	**Negotiable**	Seven October closings averaged 75.9 days and 98.3% of list, with 23 active versus three pending or contingent on November 1.
Larger upper-price homes	**Property-specific**	A $4.9 million close confirms demand, but size, design, setting and replacement cost determine buyer depth.

Base case: strong houses can compete; townhomes, condos and homes with work or location-price tradeoffs offer more choice.

This outlook is not guaranteed. Rates, inventory, condition, street, school assignment, insurance, HOA finances and new listings can change a result.

RECOMMENDATIONS

What Matters Now

For homeowners:

- Compare a house with 95125 sales on similar blocks, lots, condition and Lincoln Avenue access; do not use the $2 million median for a townhome, condo or different setting.
- Keep permits, inspections, roof, foundation, drainage and system records current; buyers can compare 80 active houses and will discount unclear work more readily when close alternatives are available.
- For a townhome or condo, review reserves, insurance, assessments, owner occupancy and major-component plans; seven October closings and a 75.9-day average make documentation pricing evidence.

For sellers:

- Complete house preparation before launch and review showing-to-offer conversion within two weeks; October rewarded strong homes but not every listing.
- For a townhome or condo, provide the HOA package and total monthly cost before launch so buyers can compare dues, reserves and near-term assessments with the 23 active alternatives.
- For a larger or upper-price home, compare design, lot, condition and block, then adjust early if traffic does not convert; the $4.9 million sale does not remove comparison.

For buyers:

- Compare the closest active and recently pending homes on the same side of 95125. Track price changes, missed offer dates, returns, new competition and pending sales; confirm seller timing with the listing side. Use those facts to choose a price request, different terms, delayed offer timing, or no request. Citywide figures are context, not this home's conclusion.
- For a townhome or condo, put dues, assessments, insurance and major-component risk into the ceiling; 75.9 days and 98.3% of list support evidence-based negotiation.
- For a house needing work, price foundation, drainage, roof, electrical and remodeling before treating a below-median price as a discount.

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Sources: MLS export and local calculations (October closes through October 30; November 1 listing snapshot); Freddie Mac PMMS (Week of October 29, 2026); NAR / Realtor.com pending sales (September 2026; released October 20); Ordinance 31168 (Adopted December 17, 2024; in effect); MLSListings/Aculist - 95125 August 2026 (Prior verified background source); City of San Jose - Envision San Jose 2040 General Plan (Prior verified background source); City of San Jose - General Plan Four-Year Review (Prior verified background source); SCCAOR - August 2026 county and city statistics (Prior verified background source); SCCAOR - Q2 2026 city statistics (Prior verified background source); Freddie Mac - Primary Mortgage Market Survey, October 1, 2026 (Prior verified background source); C.A.R. - Q2 2026 Housing Affordability (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.