\$749,900 - 403 Saw Mill River Road, Millwood

MLS® #848363

\$749,900

3 Bedroom, 2.00 Bathroom, 1,644 sqft Residential on 0.61 Acres

N/A, Millwood, NY

Perhaps the best buy in the Chappaqua School District! This expanded Cape Cod ringed by mature trees has been well-maintained and updated as a multi-generation family hub for almost 60 years. Now it's ready to start that nurturing cycle again with a new family on nearly 2/3 of an acre with water views and lake access on Tara Lake, but no HOA fees or restrictions. The private beach area is open to a limited number of properties around the lake. The home's renovated kitchen has stone counters, an island, a full suite of appliances, and propane for cooking. There are two bedrooms (originally three) and a full, renovated bathroom on the first floor. Two more bedrooms, a full bath, and yet-to-be-finished space on the second floor wait for updates of your choice. Other improvements include: a young roof (approx. 10 years), approx. 700sf maintenance-free deck (2022), above-ground oil tank (2015), and upgraded electrical (2013); permits for all improvements are closed. Municipal water, an expanded septic system, an oil-fired furnace, and hot-water baseboard and steam heat support this comfortable home. The location on a "primary", county road means reliable plowing when snow falls. Chappagua schools, local shopping and services, easy access to highways, public parks and recreation; and multiple MetroNorth options are the perfect suburban mix. All inclusive taxes for 2024 = \$15,241; current STAR = \$1,702 standard/\$3,676 enhanced.



Grab this rare opportunity to buy a move-in ready home in one of Westchester's top-rated school districts for an as-is price with lots of potential to add value.

Built in 1957

Essential Information

MLS® # 848363 Price \$749,900 Sold Price \$737,500

Date Sold September 15th, 2025

Bedrooms 3
Bathrooms 2.00
Full Baths 2

Square Footage 1,644 Acres 0.61

Taxes \$15,242 Year Built 1957

Type Residential

Sub-Type Single Family Residence

Style Cape Cod Status Closed

Community Information

Address 403 Saw Mill River Road

Subdivision N/A

City Millwood

County Westchester County

State NY

Zip Code 10546

Amenities

Utilities Cable Connected, Electricity Connected, Propane, Trash Collection

Public, Water Connected

Parking Spaces 3

Parking Attached, Garage

of Garages 1

View Lake

Is Waterfront Yes

Waterfront Water Access

Interior

Interior Carpet, Hardwood

Interior Features First Floor Bedroom, First Floor Full Bath, Breakfast Bar, Granite

Counters, His and Hers Closets, Kitchen Island, Master Downstairs,

Storage, Walk Through Kitchen, Washer/Dryer Hookup

Appliances Dishwasher, Dryer, Freezer, Gas Range, Microwave, Refrigerator

Heating Baseboard

Cooling Wall/Window Unit(s)

Has Basement Yes

Basement Partial, Partially Finished, Walk-Out Access

Fireplace Yes 4 of Fireplaces 1

Fireplaces Wood Burning

Exterior

Lot Description Back Yard, Front Yard

Exterior Vinyl Siding

School Information

District Chappaqua
Elementary Westorchard

Middle Seven Bridges Middle School
High Horace Greeley High School

Additional Information

Date Listed April 15th, 2025

Days on Market 34

Levels Three Or More

Listing Details

Listing Courtesy of Key Real Estate Services, LLC

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Listing information last updated on November 1st, 2025 at 8:00pm EDT