

Albany County, NY

County · NY · New York

BALANCED MARKET

\$312K

MEDIAN SALE PRICE

+0.9%

1-YR CHANGE

2,010

SALES (12 MO)

\$352K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 54 / 100



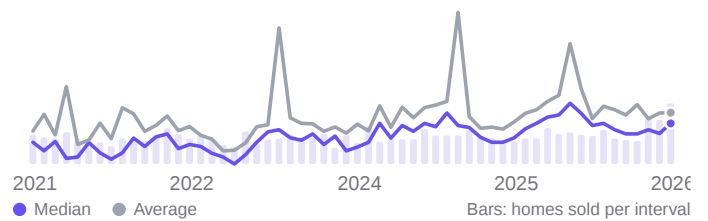
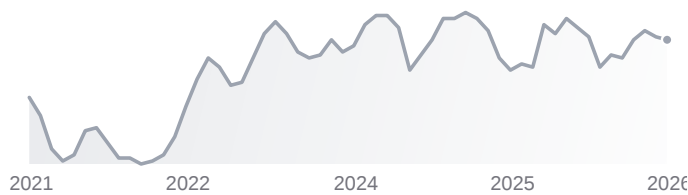
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

54 / 100

Sale prices

Median \$325K · Average \$350K

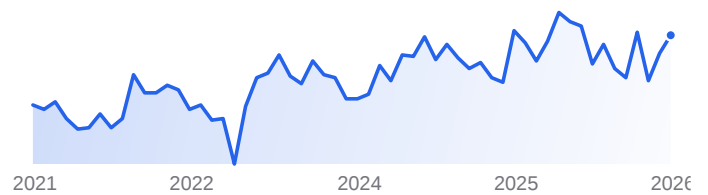
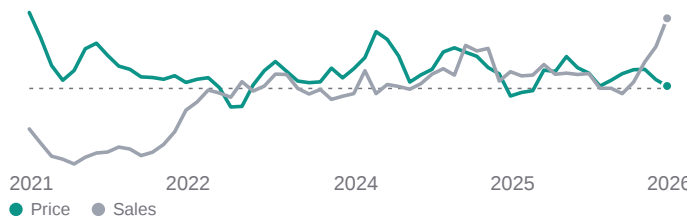


Growth (year over year)

Price +0.9% · Sales +25.5%

Price per square foot

\$211/ft²

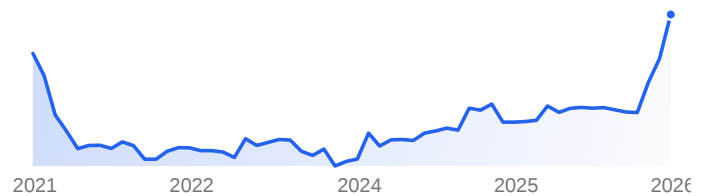
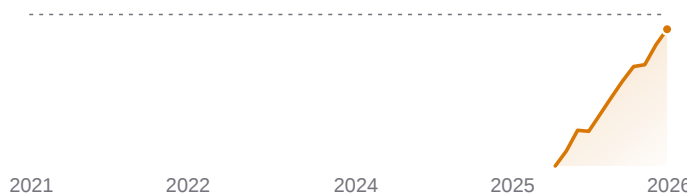


Sale premium vs estimated value

-0.4%

Annual turnover (share of homes sold)

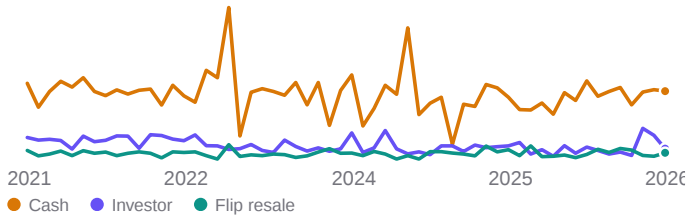
2.2%



BUYERS & OUTCOMES

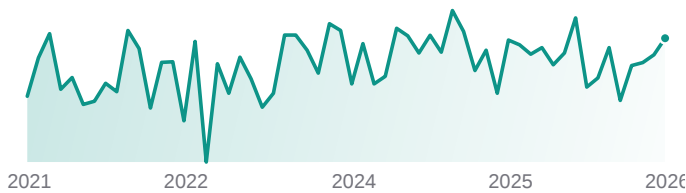
Buyer mix

Cash 33% · Investor 5.1% · Flip resale 3.1%



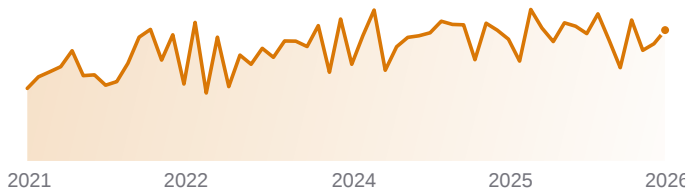
Sellers who sold at a gain

92%

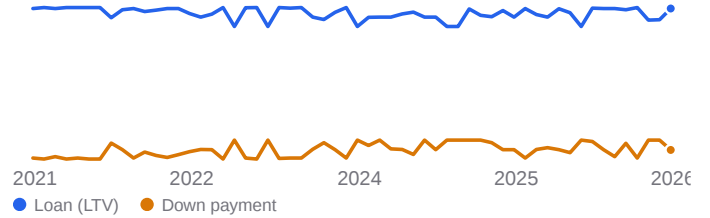


Median annualized return at resale

+5.6%

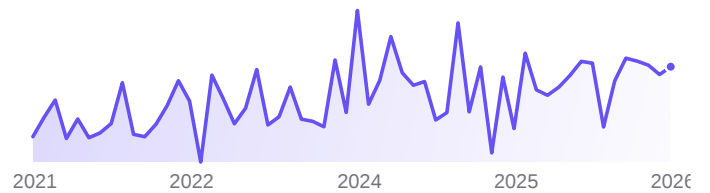


Financing (share of purchase price) Loan (LTV) 90% · Down payment 15%



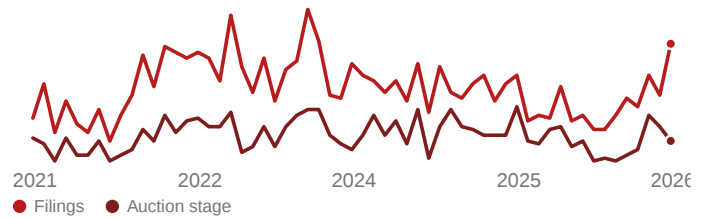
Typical hold before selling

10.7 yrs



Preforeclosure filings

Filings 41 · Auction stage 7



HOUSING STOCK

Homes	92,243
Median value (AVM)	\$352K
Median size	1,765 ft²
Median bedrooms	3
Median year built	1958
Single family	73%
Condos	1.1%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	51%
Underwater (LTV 125% or more)	0.9%
Owner occupied	79%
Company owned	15%
Median loan-to-value	50%

Typical ownership tenure

15.2 yrs

COMMUNITY

Population	320,503
Density	613 / mi²
Median household income	\$80K
Average household income	\$105K
Crime index (US avg 100)	89
Air pollution index (US avg 100)	85
Earthquake index (US avg 100)	59
Homes occupied	92%
Bachelor's or higher	23%
Poverty rate	13.4%
Unemployment	0.9%
Average temp	48°F
Annual precip	38 in
Sunshine	52%

Market metrics are derived from recorded arms-length deeds through June 2026. Temperature blends price momentum, sales velocity, turnover and resale outcomes, ranked nationally against geographies of the same type.