

Jefferson County, NY

County · NY · New York

BALANCED MARKET

\$212K

MEDIAN SALE PRICE

+3.0%

1-YR CHANGE

1,519

SALES (12 MO)

\$207K

MEDIAN VALUE (AVM)

Market temperature

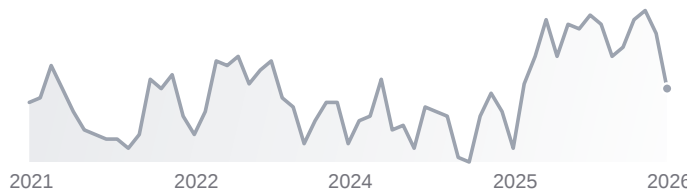
Balanced market · 51 / 100



MARKET TRENDS (5 YEARS)

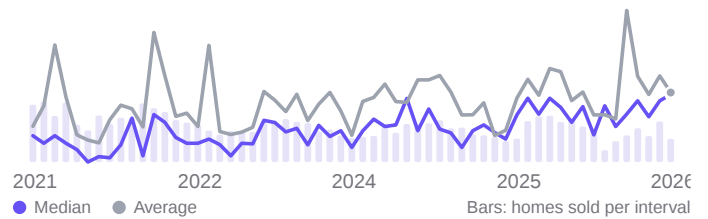
Market temperature (0-100)

51 / 100



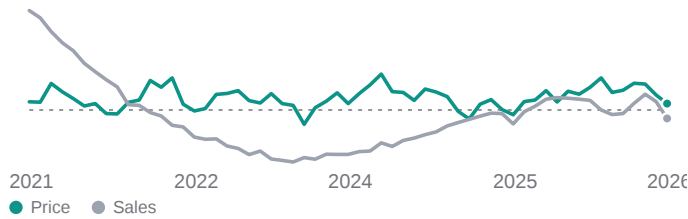
Sale prices

Median \$224K · Average \$226K



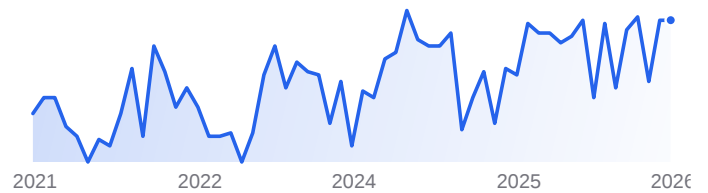
Growth (year over year)

Price +3.0% · Sales -3.9%



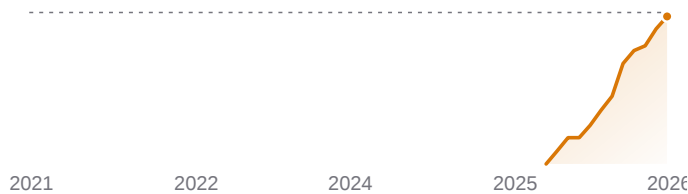
Price per square foot

\$136/ft²



Sale premium vs estimated value

-0.1%



Annual turnover (share of homes sold)

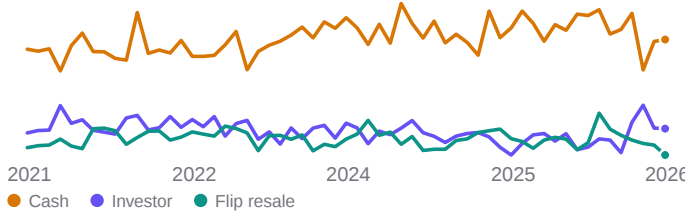
3.6%



BUYERS & OUTCOMES

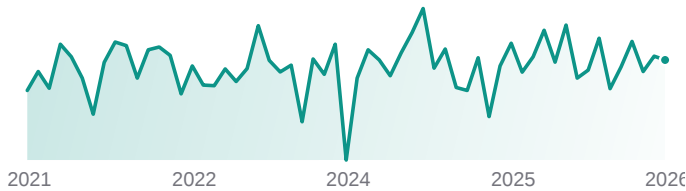
Buyer mix

Cash 39% · Investor 9.8% · Flip resale 1.1%



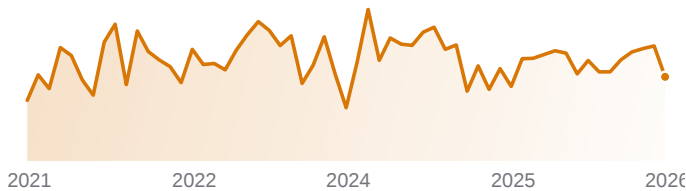
Sellers who sold at a gain

87%

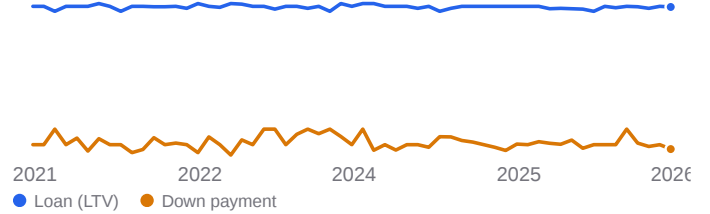


Median annualized return at resale

+4.7%

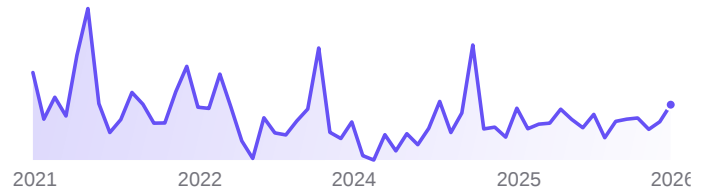


Financing (share of purchase price) Loan (LTV) 98% · Down payment 7.2%



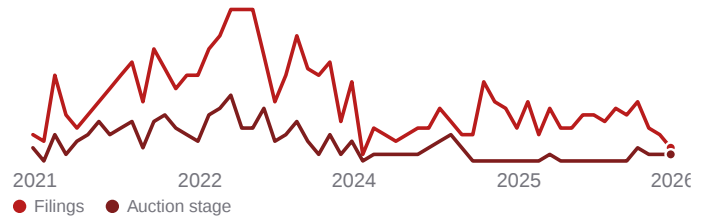
Typical hold before selling

4.8 yrs



Preforeclosure filings

Filings 2 · Auction stage 1



HOUSING STOCK

Homes	42,434
Median value (AVM)	\$207K
Median size	1,490 ft²
Median bedrooms	3
Median year built	1955
Single family	61%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	59%
Underwater (LTV 125% or more)	1.8%
Owner occupied	62%
Company owned	11%
Median loan-to-value	27%
Typical ownership tenure	8.1 yrs

COMMUNITY

Population	113,364
Density	89 / mi²
Median household income	\$66K
Average household income	\$84K
Crime index (US avg 100)	104
Air pollution index (US avg 100)	89
Earthquake index (US avg 100)	58
Homes occupied	75%
Bachelor's or higher	17%
Poverty rate	12.3%
Unemployment	1.1%
Average temp	45°F
Annual precip	43 in
Sunshine	46%

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