

Oneida County, NY

County · NY · New York

BALANCED MARKET

\$209K

MEDIAN SALE PRICE

+8.5%

1-YR CHANGE

1,709

SALES (12 MO)

\$220K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 42 / 100



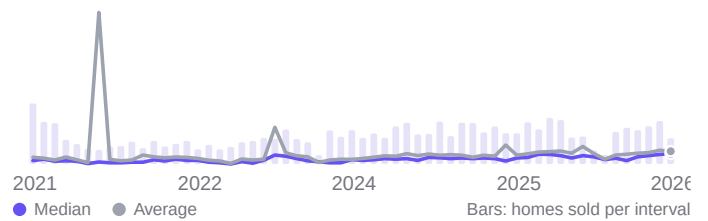
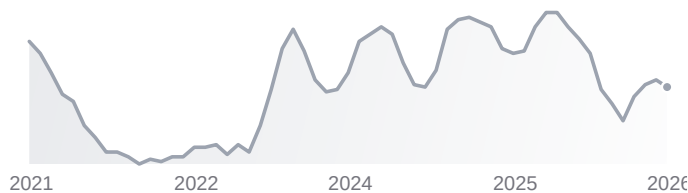
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

42 / 100

Sale prices

Median \$216K · Average \$238K

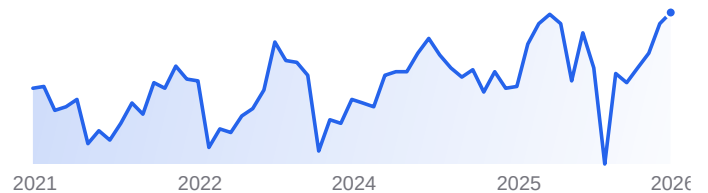
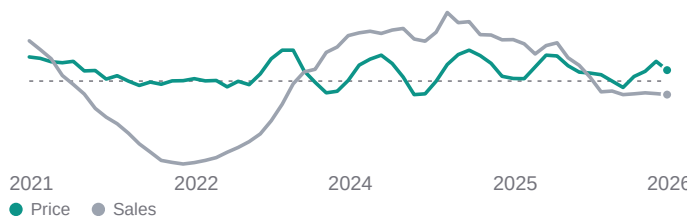


Growth (year over year)

Price +8.5% · Sales -10.5%

Price per square foot

\$152/ft²

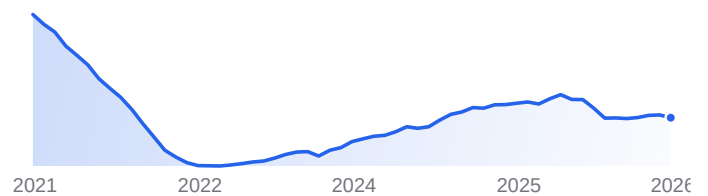
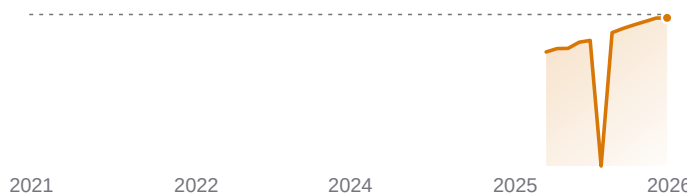


Sale premium vs estimated value

-0.6%

Annual turnover (share of homes sold)

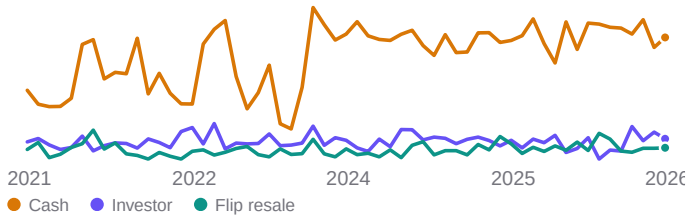
2.2%



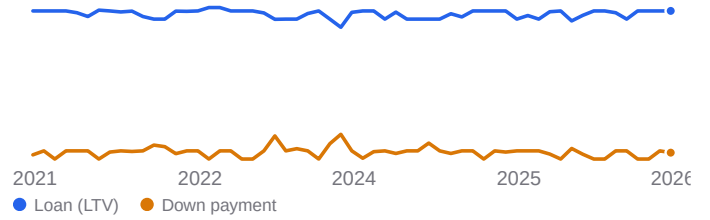
BUYERS & OUTCOMES

Buyer mix

Cash 46% · Investor 7.7% · Flip resale 4.3%

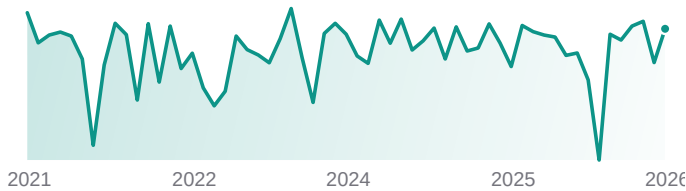


Financing (share of purchase price) Loan (LTV) 95% · Down payment 8.9%



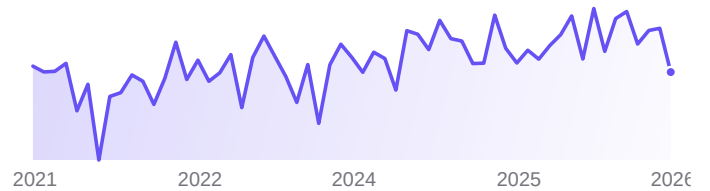
Sellers who sold at a gain

93%



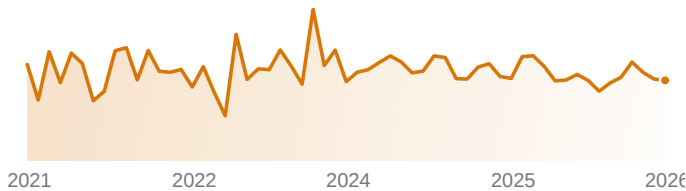
Typical hold before selling

6.3 yrs



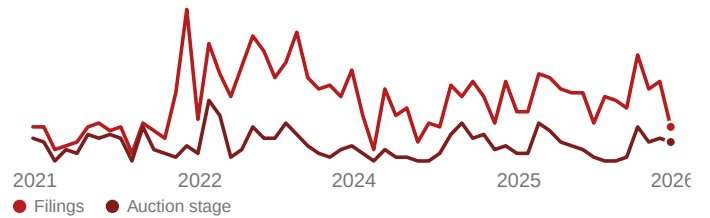
Median annualized return at resale

+6.8%



Preforeclosure filings

Filings 9 · Auction stage 5



HOUSING STOCK

Homes	78,427
Median value (AVM)	\$220K
Median size	1,584 ft²
Median bedrooms	3
Median year built	1952
Single family	74%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	63%
Underwater (LTV 125% or more)	1.4%
Owner occupied	79%
Company owned	14%
Median loan-to-value	33%
Typical ownership tenure	10.1 yrs

COMMUNITY

Population	228,938
Density	189 / mi²
Median household income	\$69K
Average household income	\$89K
Crime index (US avg 100)	96
Air pollution index (US avg 100)	85
Earthquake index (US avg 100)	50
Homes occupied	90%
Bachelor's or higher	17%
Poverty rate	13.5%
Unemployment	1.0%
Average temp	46°F
Annual precip	45 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.