

Oswego County, NY

County · NY · New York

BALANCED MARKET

\$155K

MEDIAN SALE PRICE

+1.2%

1-YR CHANGE

1,419

SALES (12 MO)

\$176K

MEDIAN VALUE (AVM)

Market temperature

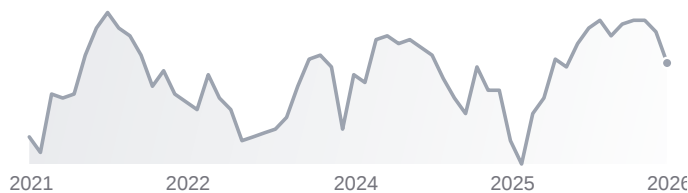
Balanced market · 57 / 100



MARKET TRENDS (5 YEARS)

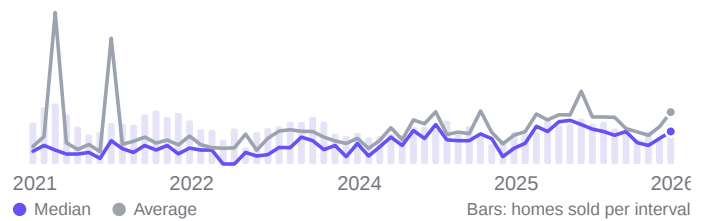
Market temperature (0–100)

57 / 100



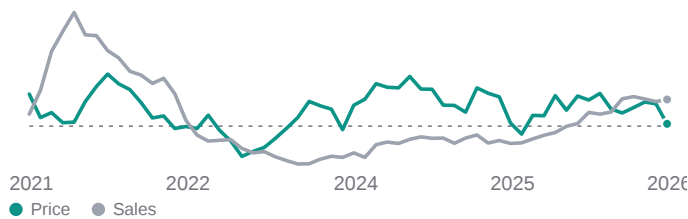
Sale prices

Median \$170K · Average \$212K



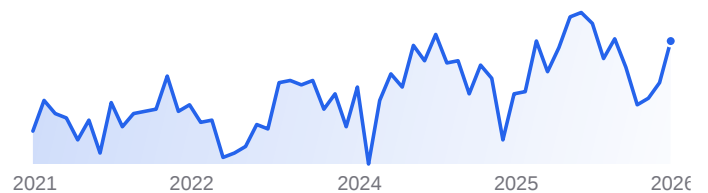
Growth (year over year)

Price +1.2% · Sales +14.1%



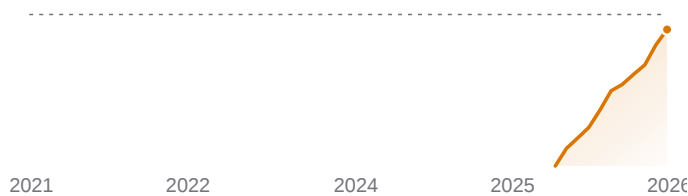
Price per square foot

\$124/ft²



Sale premium vs estimated value

-0.7%



Annual turnover (share of homes sold)

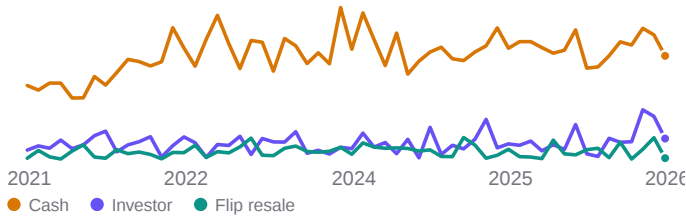
3.1%



BUYERS & OUTCOMES

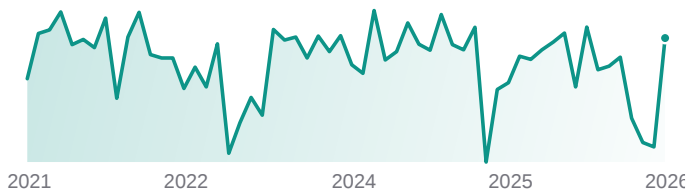
Buyer mix

Cash 39% · Investor 8.7% · Flip resale 1.6%



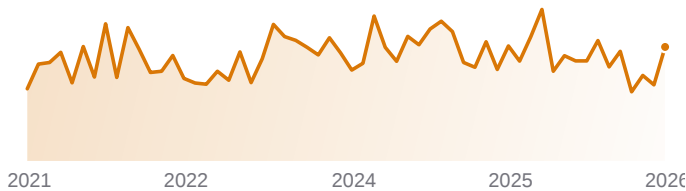
Sellers who sold at a gain

92%

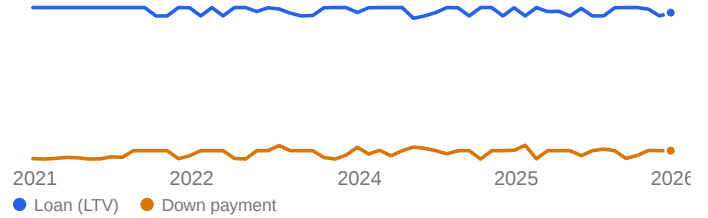


Median annualized return at resale

+8.4%

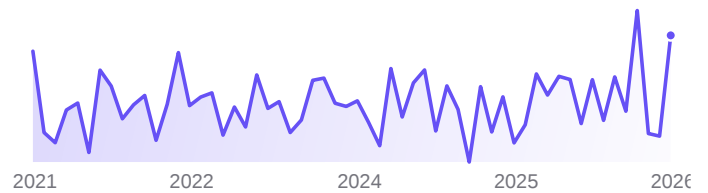


Financing (share of purchase price) Loan (LTV) 92% · Down payment 10%



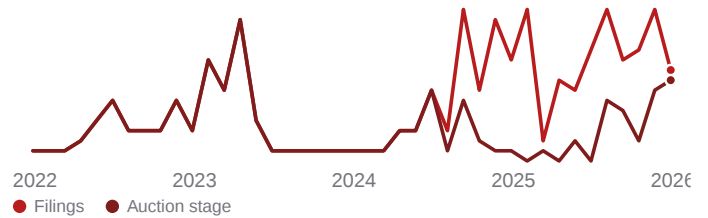
Typical hold before selling

8.5 yrs



Preforeclosure filings

Filings 9 · Auction stage 8



HOUSING STOCK

Homes	45,131
Median value (AVM)	\$176K
Median size	1,458 ft²
Median bedrooms	3
Median year built	1968
Single family	67%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	55%
Underwater (LTV 125% or more)	2.0%
Owner occupied	73%
Company owned	11%
Median loan-to-value	45%
Typical ownership tenure	9.7 yrs

COMMUNITY

Population	118,974
Density	125 / mi²
Median household income	\$68K
Average household income	\$89K
Crime index (US avg 100)	107
Air pollution index (US avg 100)	91
Earthquake index (US avg 100)	43
Homes occupied	86%
Bachelor's or higher	15%
Poverty rate	17.6%
Unemployment	1.1%
Average temp	47°F
Annual precip	44 in
Sunshine	46%

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.