

Otsego County, NY

County · NY · New York

BALANCED MARKET

\$218K

MEDIAN SALE PRICE

+13.6%

1-YR CHANGE

836

SALES (12 MO)

\$215K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 53 / 100



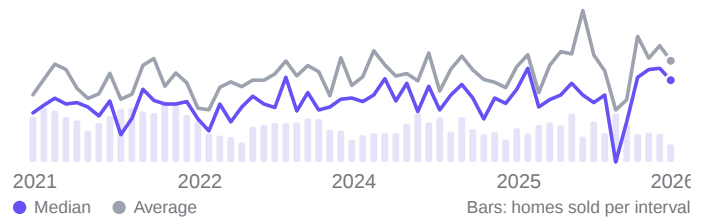
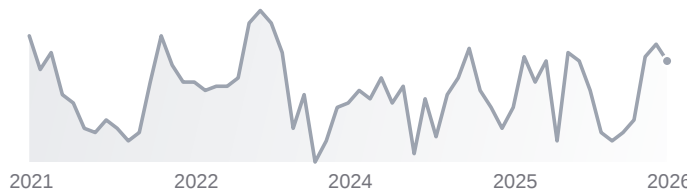
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

53 / 100

Sale prices

Median \$205K · Average \$237K

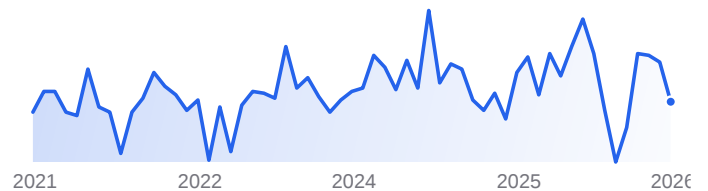
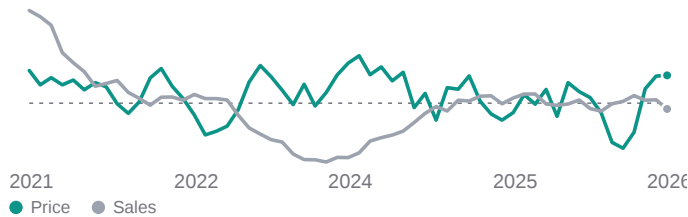


Growth (year over year)

Price +13.6% · Sales -2.8%

Price per square foot

\$106/ft²

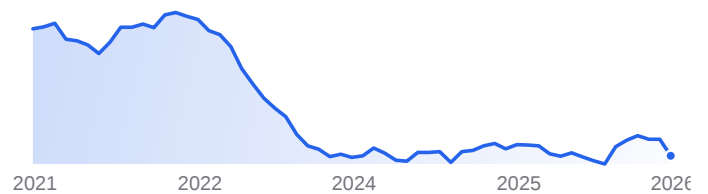
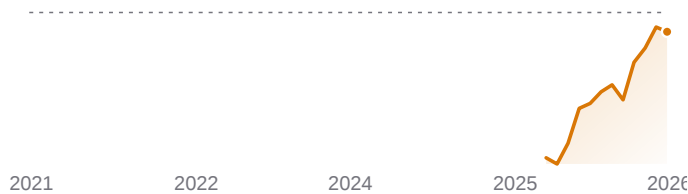


Sale premium vs estimated value

-0.9%

Annual turnover (share of homes sold)

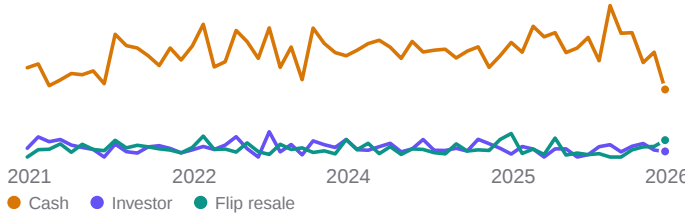
3.3%



BUYERS & OUTCOMES

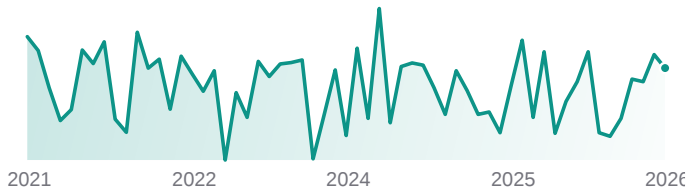
Buyer mix

Cash 33% · Investor 2.8% · Flip resale 8.3%



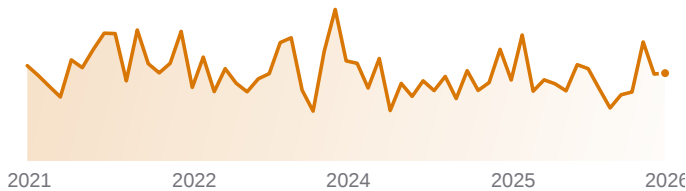
Sellers who sold at a gain

88%

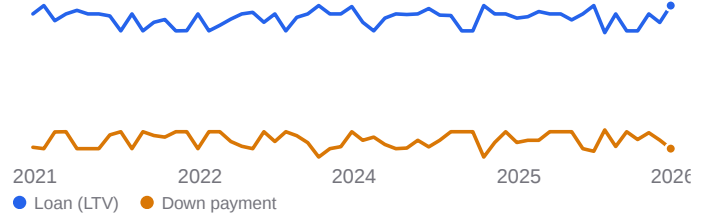


Median annualized return at resale

+7.0%

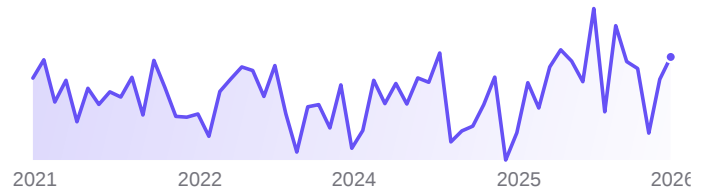


Financing (share of purchase price) Loan (LTV) 95% · Down payment 10%



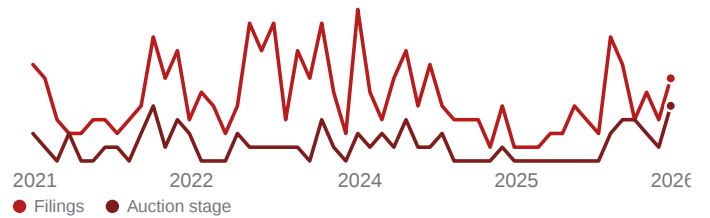
Typical hold before selling

6.3 yrs



Preforeclosure filings

Filings 6 · Auction stage 4



HOUSING STOCK

Homes	25,647
Median value (AVM)	\$215K
Median size	1,541 ft²
Median bedrooms	3
Median year built	1958
Single family	60%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	72%
Underwater (LTV 125% or more)	0.9%
Owner occupied	68%
Company owned	13%
Median loan-to-value	0%
Typical ownership tenure	7.7 yrs

COMMUNITY

Population	60,696
Density	61 / mi²
Median household income	\$68K
Average household income	\$87K
Crime index (US avg 100)	110
Air pollution index (US avg 100)	85
Earthquake index (US avg 100)	45
Homes occupied	77%
Bachelor's or higher	19%
Poverty rate	13.1%
Unemployment	1.1%
Average temp	45°F
Annual precip	42 in
Sunshine	49%

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.