

Putnam County, NY

County · NY · New York

SELLER'S MARKET

\$533K

MEDIAN SALE PRICE

+2.6%

1-YR CHANGE

1,248

SALES (12 MO)

\$575K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 68 / 100

Buyer's market

Balanced

Seller's market

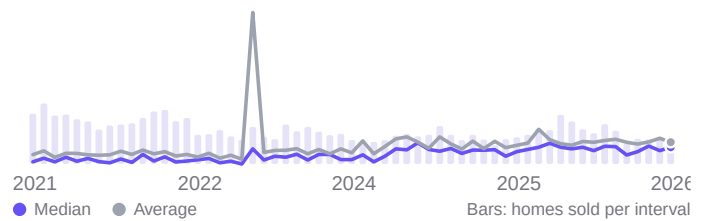
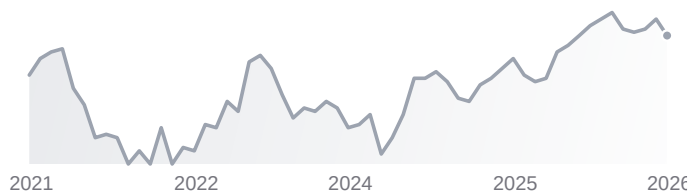
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

68 / 100

Sale prices

Median \$540K · Average \$586K

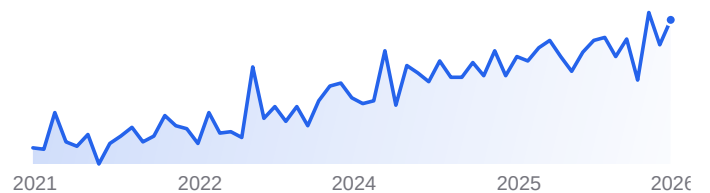
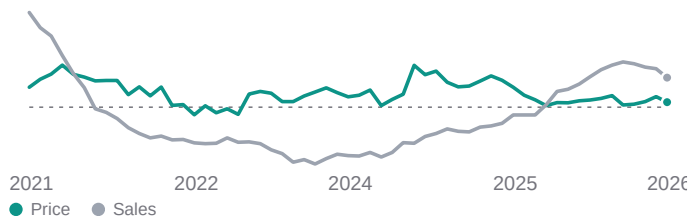


Growth (year over year)

Price +2.6% · Sales +15.2%

Price per square foot

\$335/ft²

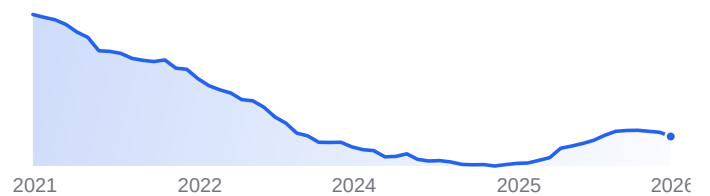
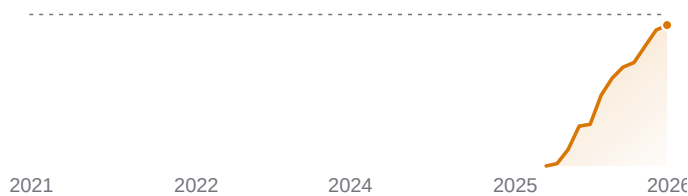


Sale premium vs estimated value

-0.3%

Annual turnover (share of homes sold)

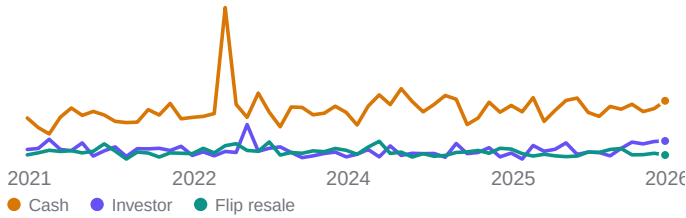
3.5%



BUYERS & OUTCOMES

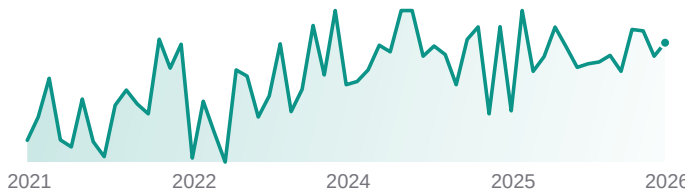
Buyer mix

Cash 34% · Investor 11% · Flip resale 2.4%



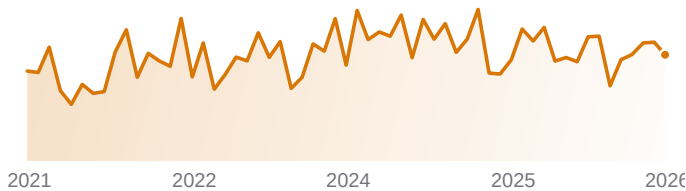
Sellers who sold at a gain

96%

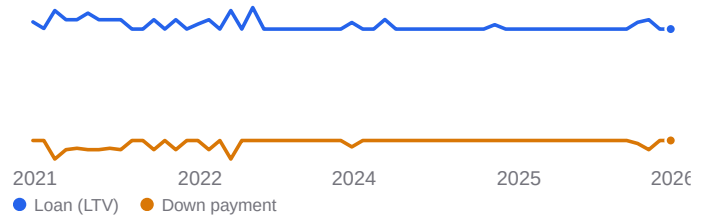


Median annualized return at resale

+5.1%

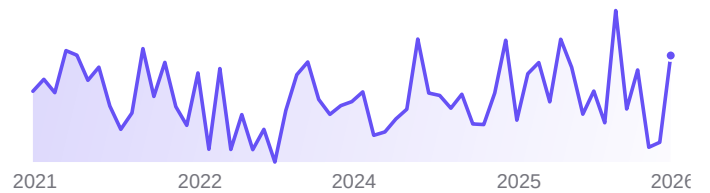


Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



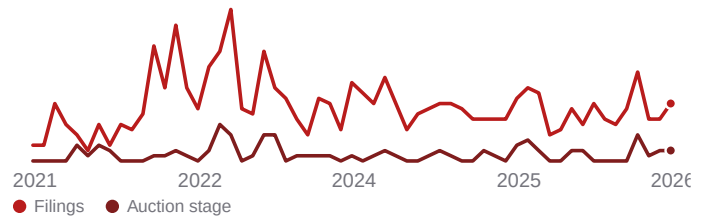
Typical hold before selling

9.4 yrs



Preforeclosure filings

Filings 11 · Auction stage 2



HOUSING STOCK

Homes	35,354
Median value (AVM)	\$575K
Median size	1,770 ft²
Median bedrooms	3
Median year built	1968
Single family	77%
Condos	3.7%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	58%
Underwater (LTV 125% or more)	0.9%
Owner occupied	85%
Company owned	12%
Median loan-to-value	45%

Typical ownership tenure

10.9 yrs

COMMUNITY

Population	98,788
Density	429 / mi²
Median household income	\$121K
Average household income	\$144K
Crime index (US avg 100)	91
Air pollution index (US avg 100)	107
Earthquake index (US avg 100)	91
Homes occupied	93%
Bachelor's or higher	27%
Poverty rate	6.6%
Unemployment	1.0%
Average temp	49°F
Annual precip	51 in
Sunshine	58%

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.