

Saratoga County, NY

County · NY · New York

BALANCED MARKET

\$436K

MEDIAN SALE PRICE

+2.3%

1-YR CHANGE

2,553

SALES (12 MO)

\$444K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 48 / 100



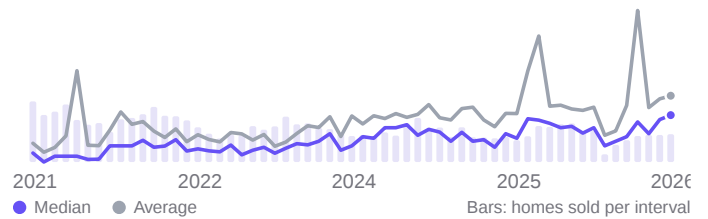
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

48 / 100

Sale prices

Median \$462K · Average \$527K

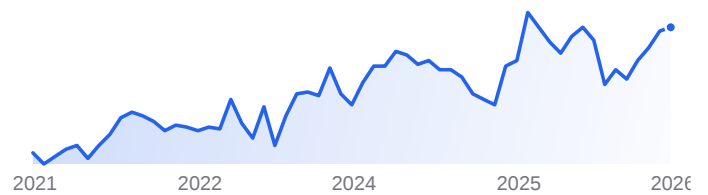
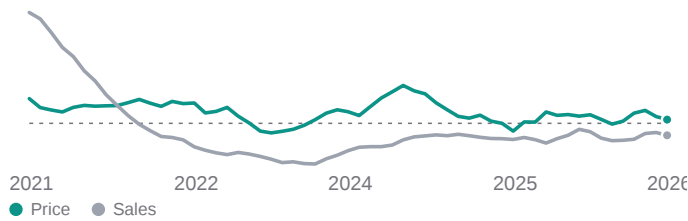


Growth (year over year)

Price +2.3% · Sales -7.1%

Price per square foot

\$254/ft²

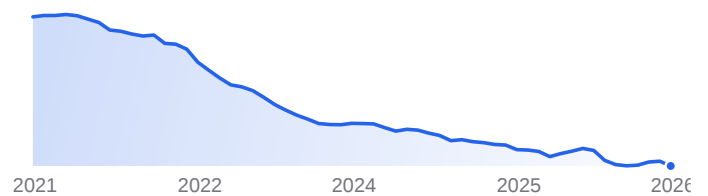
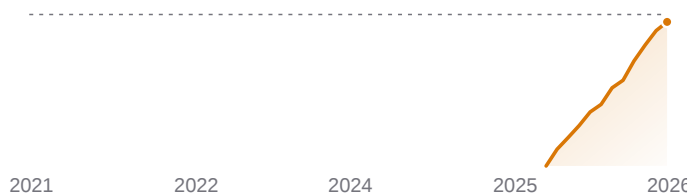


Sale premium vs estimated value

-0.2%

Annual turnover (share of homes sold)

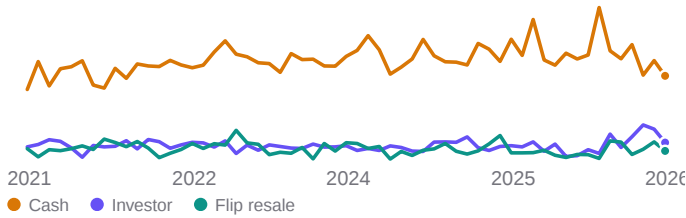
3.1%



BUYERS & OUTCOMES

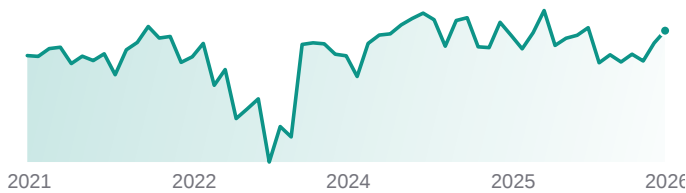
Buyer mix

Cash 29% · Investor 6.9% · Flip resale 4.1%



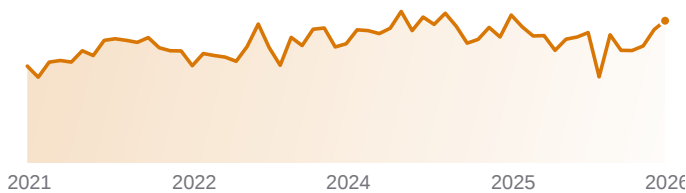
Sellers who sold at a gain

95%

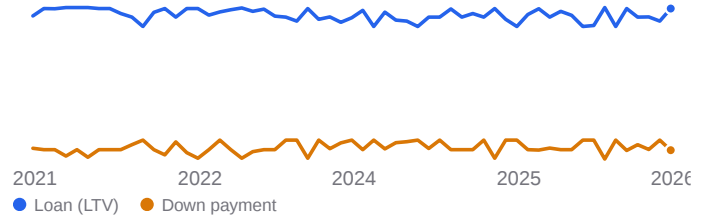


Median annualized return at resale

+6.7%

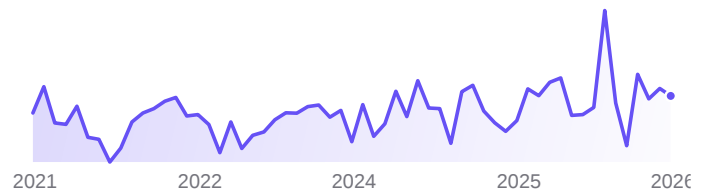


Financing (share of purchase price) Loan (LTV) 89% · Down payment 15%



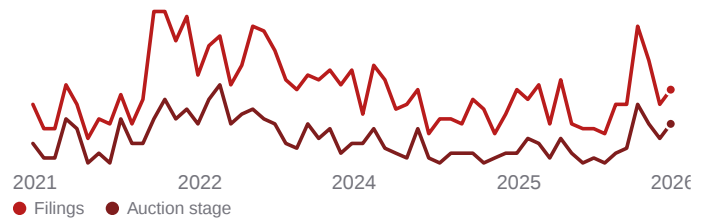
Typical hold before selling

6.7 yrs



Preforeclosure filings

Filings 15 · Auction stage 8



HOUSING STOCK

Homes	81,930
Median value (AVM)	\$444K
Median size	1,784 ft²
Median bedrooms	3
Median year built	1985
Single family	76%
Condos	2.3%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	62%
Underwater (LTV 125% or more)	0.5%
Owner occupied	81%
Company owned	12%
Median loan-to-value	38%

Typical ownership tenure

9.2 yrs

COMMUNITY

Population	241,624
Density	298 / mi²
Median household income	\$98K
Average household income	\$123K
Crime index (US avg 100)	89
Air pollution index (US avg 100)	84
Earthquake index (US avg 100)	68
Homes occupied	89%
Bachelor's or higher	26%
Poverty rate	6.4%
Unemployment	0.9%
Average temp	47°F
Annual precip	41 in
Sunshine	52%

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.