

Schenectady County, NY

County · NY · New York

SELLER'S MARKET

\$290K

MEDIAN SALE PRICE

+8.3%

1-YR CHANGE

1,963

SALES (12 MO)

\$284K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 78 / 100

Buyer's market

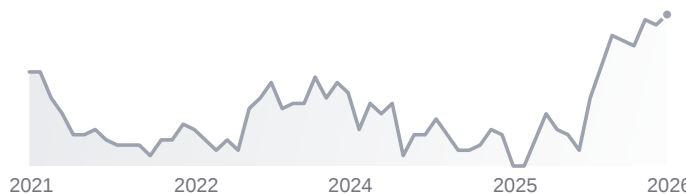
Balanced

Seller's market

MARKET TRENDS (5 YEARS)

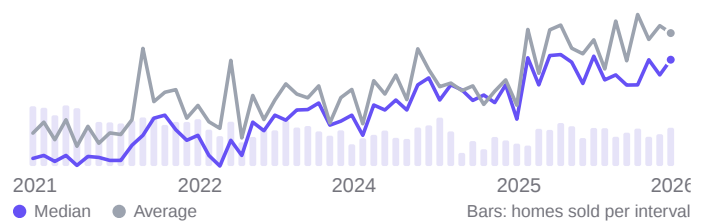
Market temperature (0-100)

78 / 100



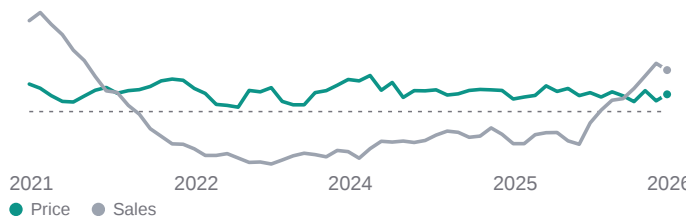
Sale prices

Median \$295K · Average \$321K



Growth (year over year)

Price +8.3% · Sales +20.1%



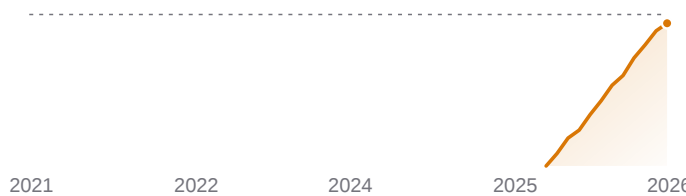
Price per square foot

\$203/ft²



Sale premium vs estimated value

-0.3%



Annual turnover (share of homes sold)

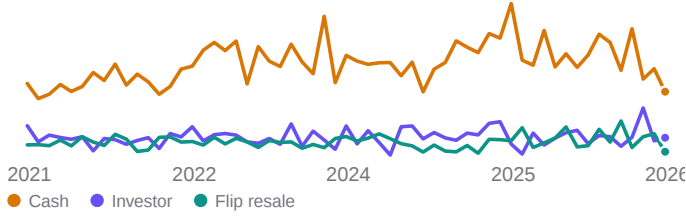
3.9%



BUYERS & OUTCOMES

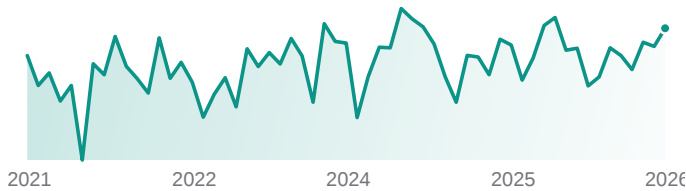
Buyer mix

Cash 19% · Investor 5.6% · Flip resale 1.7%



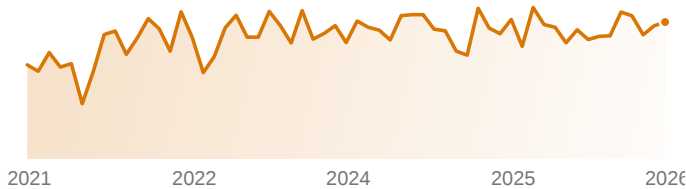
Sellers who sold at a gain

98%

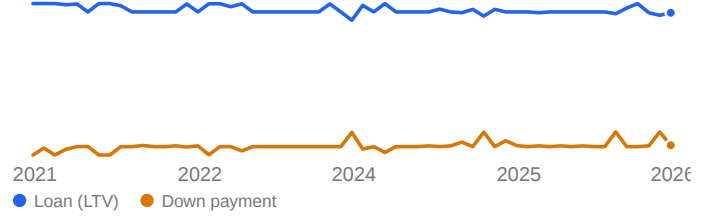


Median annualized return at resale

+8.0%

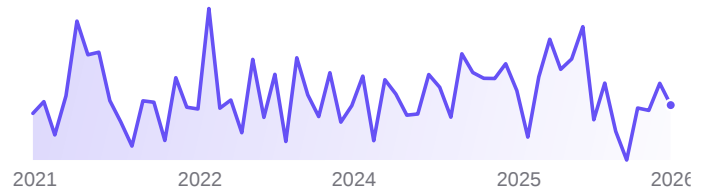


Financing (share of purchase price) Loan (LTV) 90% · Down payment 11%



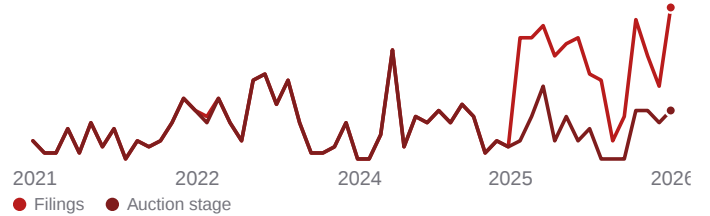
Typical hold before selling

6.2 yrs



Preforeclosure filings

Filings 26 · Auction stage 9



HOUSING STOCK

Homes	49,756
Median value (AVM)	\$284K
Median size	1,650 ft²
Median bedrooms	3
Median year built	1949
Single family	79%
Condos	1.1%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	49%
Underwater (LTV 125% or more)	0.9%
Owner occupied	83%
Company owned	10%
Median loan-to-value	51%

Typical ownership tenure

9.5 yrs

COMMUNITY

Population	162,887
Density	796 / mi²
Median household income	\$77K
Average household income	\$98K
Crime index (US avg 100)	91
Air pollution index (US avg 100)	84
Earthquake index (US avg 100)	63
Homes occupied	93%
Bachelor's or higher	21%
Poverty rate	10.9%
Unemployment	1.1%
Average temp	47°F
Annual precip	39 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.