

Steuben County, NY

County · NY · New York

BALANCED MARKET

\$151K

MEDIAN SALE PRICE

+2.3%

1-YR CHANGE

1,282

SALES (12 MO)

\$163K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 43 / 100



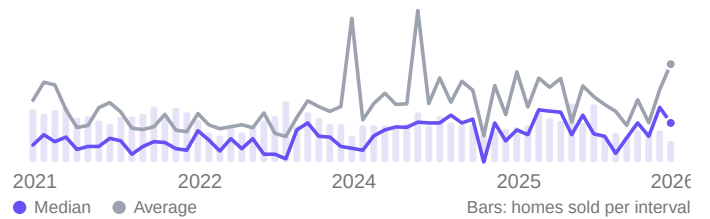
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

43 / 100

Sale prices

Median \$150K · Average \$225K

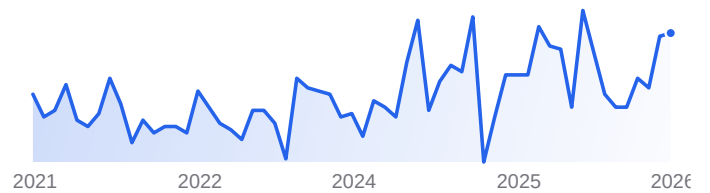
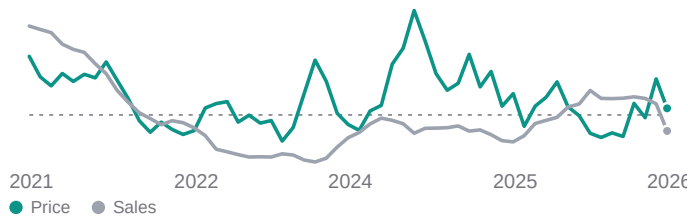


Growth (year over year)

Price +2.3% · Sales -5.5%

Price per square foot

\$106/ft²

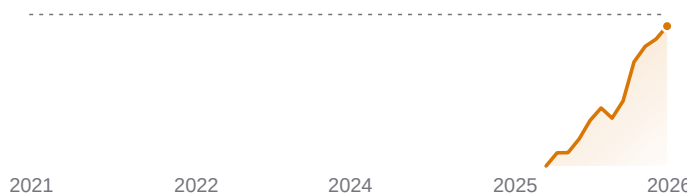


Sale premium vs estimated value

-0.4%

Annual turnover (share of homes sold)

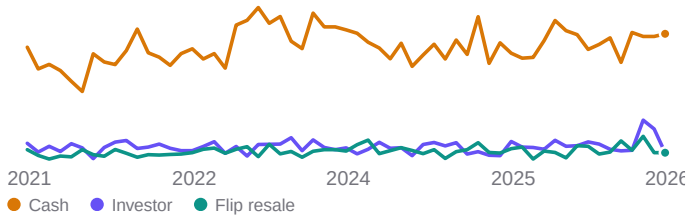
3.3%



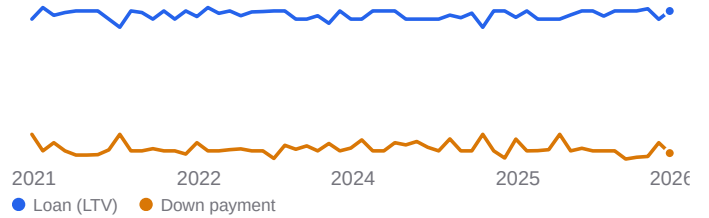
BUYERS & OUTCOMES

Buyer mix

Cash 52% · Investor 3.2% · Flip resale 3.2%



Financing (share of purchase price) Loan (LTV) 95% · Down payment 8.6%



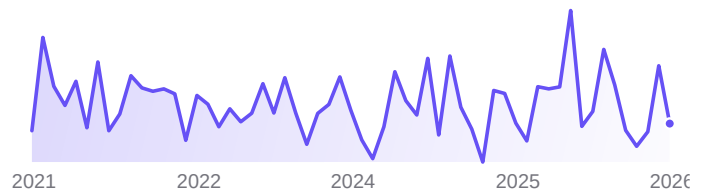
Sellers who sold at a gain

95%



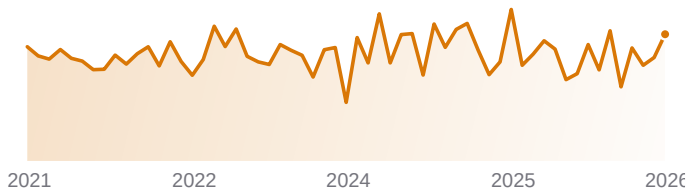
Typical hold before selling

5.5 yrs



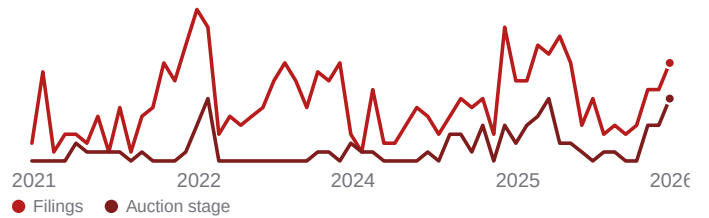
Median annualized return at resale

+7.0%



Preforeclosure filings

Filings 11 · Auction stage 7



HOUSING STOCK

Homes	39,366
Median value (AVM)	\$163K
Median size	1,536 ft²
Median bedrooms	3
Median year built	1954
Single family	64%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	63%
Underwater (LTV 125% or more)	1.7%
Owner occupied	73%
Company owned	10%
Median loan-to-value	29%
Typical ownership tenure	8.8 yrs

COMMUNITY

Population	92,442
Density	67 / mi²
Median household income	\$66K
Average household income	\$86K
Crime index (US avg 100)	111
Air pollution index (US avg 100)	96
Earthquake index (US avg 100)	39
Homes occupied	84%
Bachelor's or higher	13%
Poverty rate	15.1%
Unemployment	1.1%
Average temp	46°F
Annual precip	35 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.