

Tioga County, NY

County · NY · New York

BALANCED MARKET

\$185K

MEDIAN SALE PRICE

+5.2%

1-YR CHANGE

521

SALES (12 MO)

\$201K

MEDIAN VALUE (AVM)

Market temperature

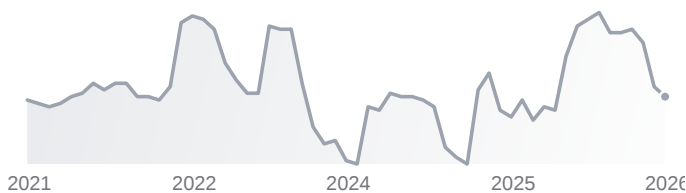
Balanced market · 44 / 100



MARKET TRENDS (5 YEARS)

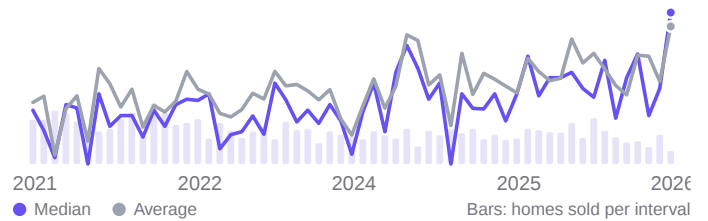
Market temperature (0–100)

44 / 100



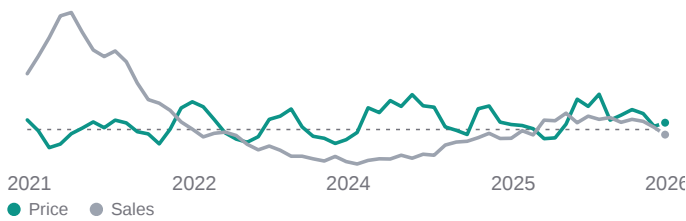
Sale prices

Median \$241K · Average \$228K



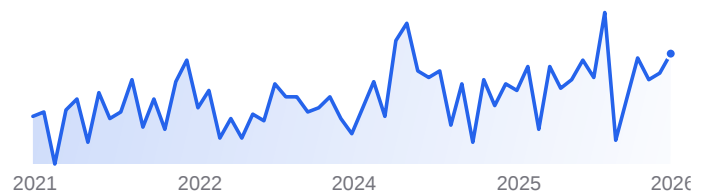
Growth (year over year)

Price +5.2% · Sales -3.9%



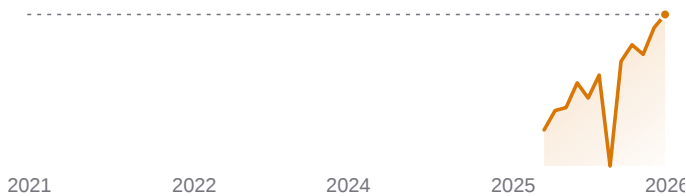
Price per square foot

\$118/ft²



Sale premium vs estimated value

+0.0%



Annual turnover (share of homes sold)

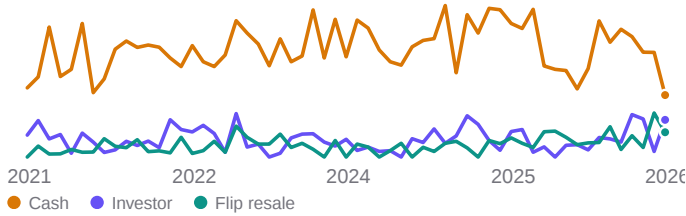
2.8%



BUYERS & OUTCOMES

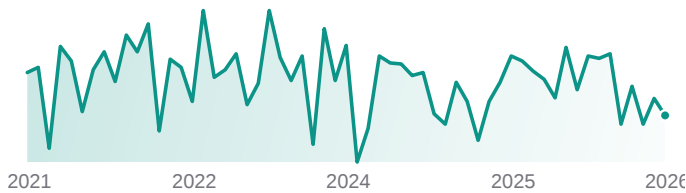
Buyer mix

Cash 25% · Investor 15% · Flip resale 10%



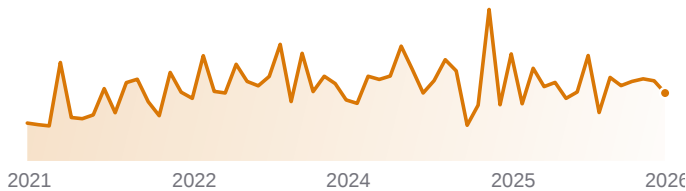
Sellers who sold at a gain

77%

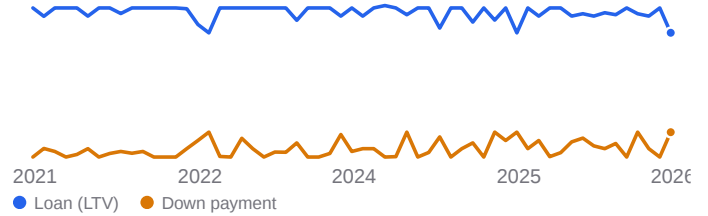


Median annualized return at resale

+5.6%

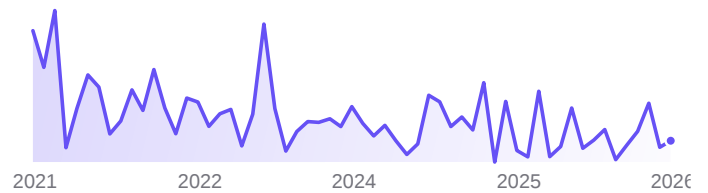


Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



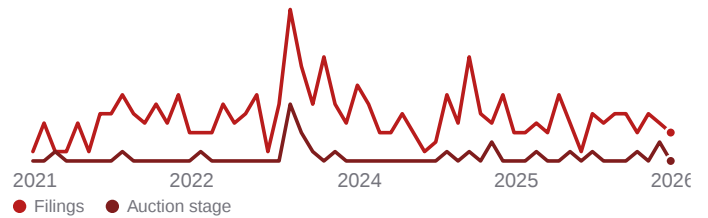
Typical hold before selling

5.0 yrs



Preforeclosure filings

Filings 3 · Auction stage 0



HOUSING STOCK

Homes	18,636
Median value (AVM)	\$201K
Median size	1,588 ft²
Median bedrooms	3
Median year built	1966
Single family	71%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	61%
Underwater (LTV 125% or more)	1.0%
Owner occupied	76%
Company owned	62%
Median loan-to-value	39%
Typical ownership tenure	24.5 yrs

COMMUNITY

Population	47,823
Density	92 / mi²
Median household income	\$72K
Average household income	\$94K
Crime index (US avg 100)	105
Air pollution index (US avg 100)	97
Earthquake index (US avg 100)	35
Homes occupied	90%
Bachelor's or higher	15%
Poverty rate	11.6%
Unemployment	1.1%
Average temp	46°F
Annual precip	39 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.