

# Cumberland County, PA

County · PA · Pennsylvania

BALANCED MARKET

**\$318K**

MEDIAN SALE PRICE

**-2.1%**

1-YR CHANGE

**3,411**

SALES (12 MO)

**\$332K**

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 49 / 100



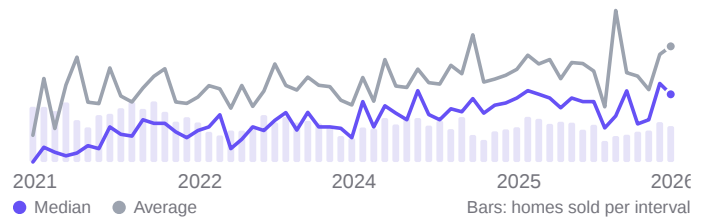
## MARKET TRENDS (5 YEARS)

Market temperature (0–100)

49 / 100

Sale prices

Median \$325K · Average \$391K

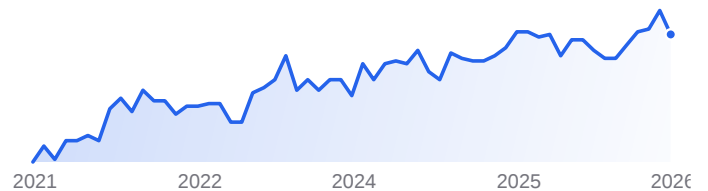
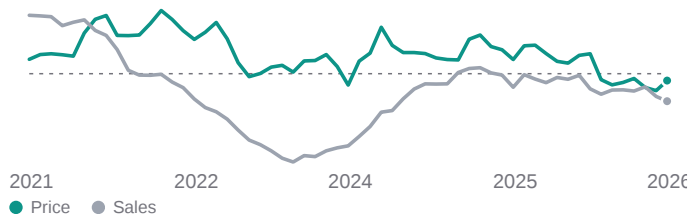


Growth (year over year)

Price -2.1% · Sales -8.3%

Price per square foot

\$193/ft²

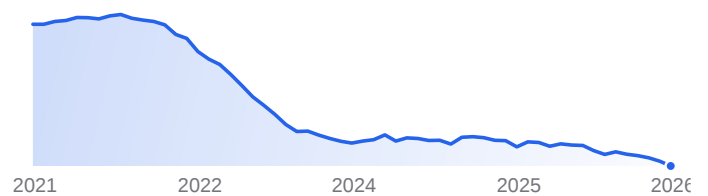
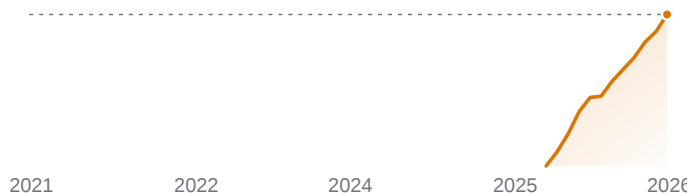


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

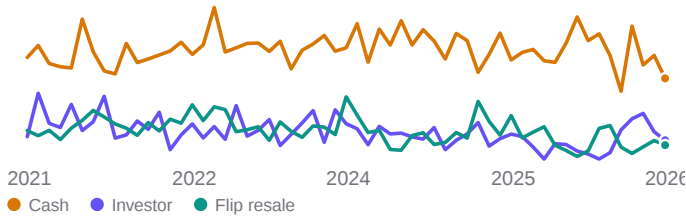
3.9%



## BUYERS & OUTCOMES

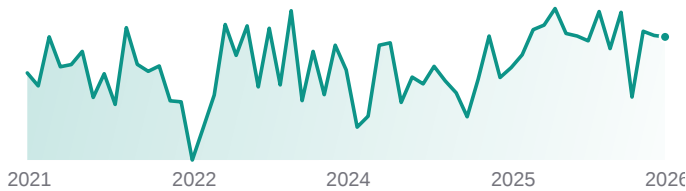
### Buyer mix

Cash 19% · Investor 6.5% · Flip resale 5.5%



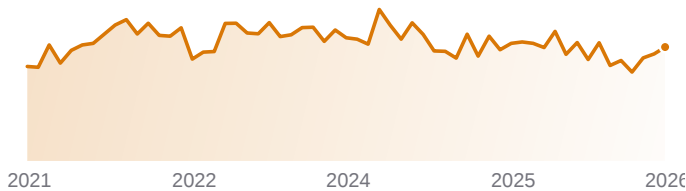
### Sellers who sold at a gain

95%

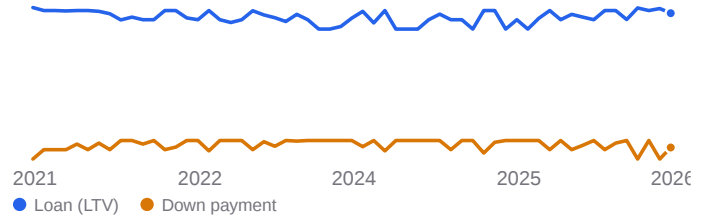


### Median annualized return at resale

+5.8%

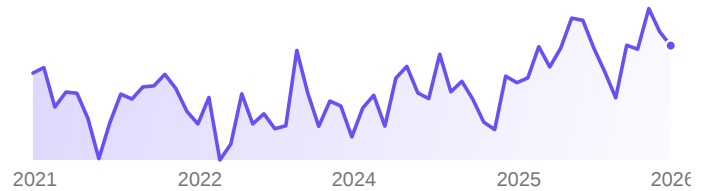


### Financing (share of purchase price) Loan (LTV) 89% · Down payment 16%



### Typical hold before selling

5.8 yrs



### Preforeclosure filings

Filings 3 · Auction stage 3



## HOUSING STOCK

|                    |           |
|--------------------|-----------|
| Homes              | 87,266    |
| Median value (AVM) | \$332K    |
| Median size        | 1,708 ft² |
| Median bedrooms    | 3         |
| Median year built  | 1979      |
| Single family      | 84%       |
| Condos             | 6.7%      |

## EQUITY & OWNERSHIP

|                               |      |
|-------------------------------|------|
| Equity rich (LTV 50% or less) | 46%  |
| Underwater (LTV 125% or more) | 1.1% |
| Owner occupied                | 83%  |
| Company owned                 | 5.9% |
| Median loan-to-value          | 53%  |

Typical ownership tenure

**11.4 yrs**

## COMMUNITY

|                                  |                             |
|----------------------------------|-----------------------------|
| Population                       | <b>277,153</b>              |
| Density                          | <b>508 / mi<sup>2</sup></b> |
| Median household income          | <b>\$85K</b>                |
| Average household income         | <b>\$107K</b>               |
| Crime index (US avg 100)         | <b>93</b>                   |
| Air pollution index (US avg 100) | <b>85</b>                   |
| Earthquake index (US avg 100)    | <b>44</b>                   |
| Homes occupied                   | <b>96%</b>                  |
| Bachelor's or higher             | <b>24%</b>                  |
| Poverty rate                     | <b>7.8%</b>                 |
| Unemployment                     | <b>0.9%</b>                 |
| Average temp                     | <b>52°F</b>                 |
| Annual precip                    | <b>43 in</b>                |
| Sunshine                         | <b>57%</b>                  |

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.