

Northumberland County, PA

County · PA · Pennsylvania

SELLER'S MARKET

\$121K

MEDIAN SALE PRICE

+17.0%

1-YR CHANGE

1,318

SALES (12 MO)

\$139K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 65 / 100



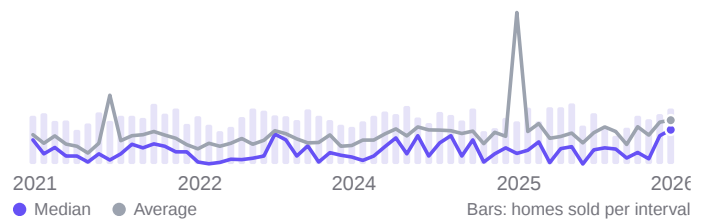
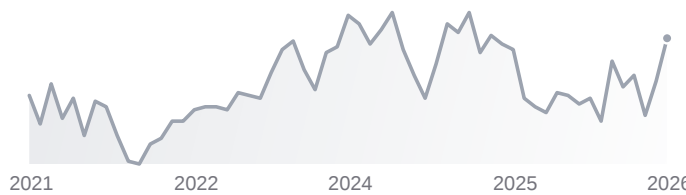
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

65 / 100

Sale prices

Median \$150K · Average \$174K

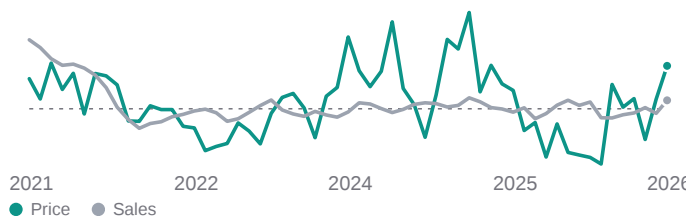


Growth (year over year)

Price +17.0% · Sales +3.4%

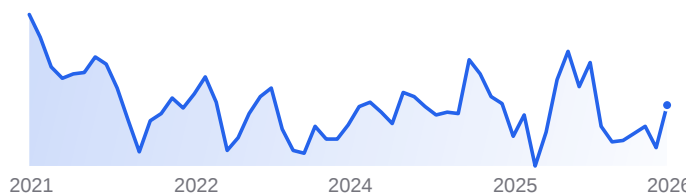
Sale premium vs estimated value

-0.2%



Annual turnover (share of homes sold)

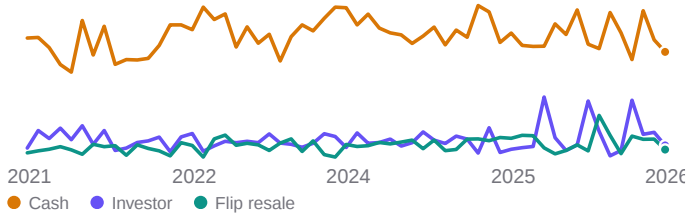
3.8%



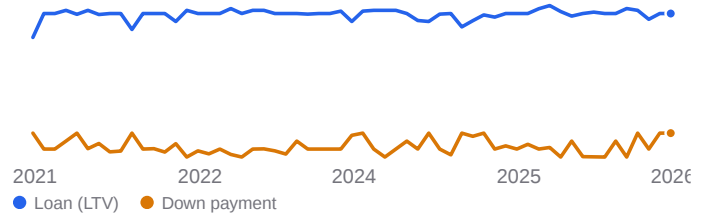
BUYERS & OUTCOMES

Buyer mix

Cash 40% · Investor 5.4% · Flip resale 3.8%

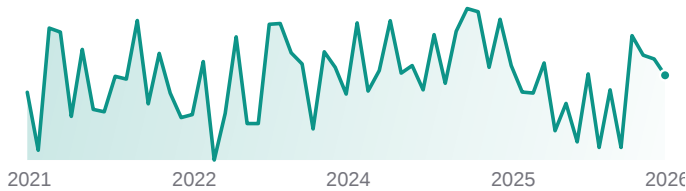


Financing (share of purchase price) Loan (LTV) 95% · Down payment 20%



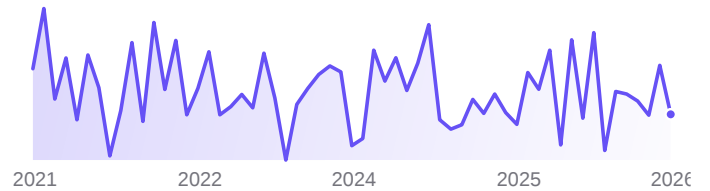
Sellers who sold at a gain

86%



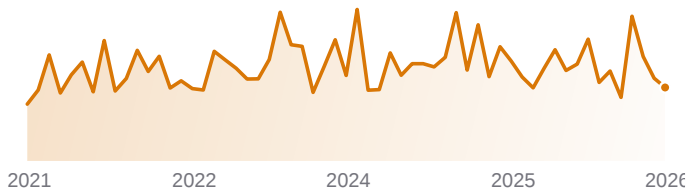
Typical hold before selling

4.6 yrs



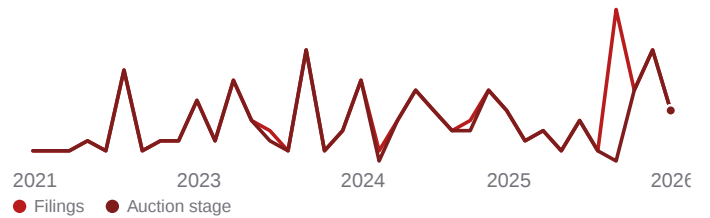
Median annualized return at resale

+5.1%



Preforeclosure filings

Filings 5 · Auction stage 5



HOUSING STOCK

Homes	35,048
Median value (AVM)	\$139K
Single family	97%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	59%
Underwater (LTV 125% or more)	4.1%
Owner occupied	72%
Company owned	8.7%
Median loan-to-value	39%
Typical ownership tenure	9.6 yrs

COMMUNITY

Population	90,468
Density	198 / mi²
Median household income	\$59K
Average household income	\$77K
Crime index (US avg 100)	103
Air pollution index (US avg 100)	97
Earthquake index (US avg 100)	45
Homes occupied	88%
Bachelor's or higher	14%
Poverty rate	11.5%
Unemployment	1.1%
Average temp	49°F
Annual precip	44 in
Sunshine	51%

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.