

Howard

City · PA · Pennsylvania > Centre County

BUYER'S MARKET

\$196K

MEDIAN SALE PRICE

-0.1%

1-YR CHANGE

46

SALES (12 MO)

\$270K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 24 / 100



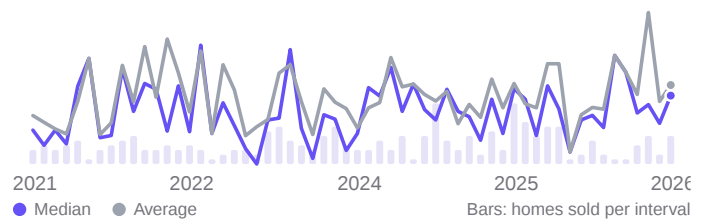
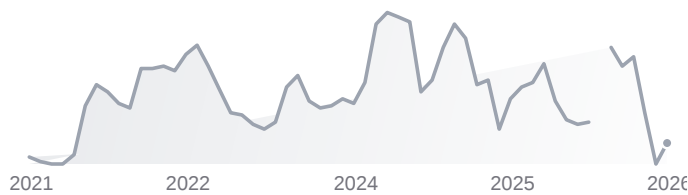
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

24 / 100

Sale prices

Median \$232K · Average \$263K

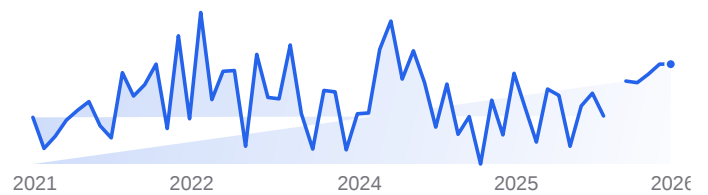
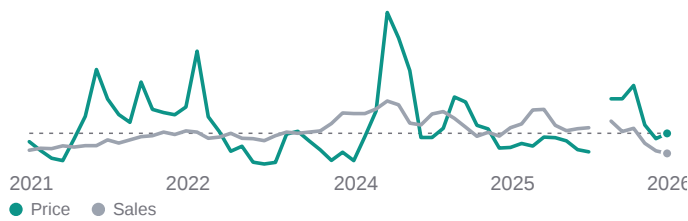


Growth (year over year)

Price -0.1% · Sales -37.0%

Price per square foot

\$172/ft²

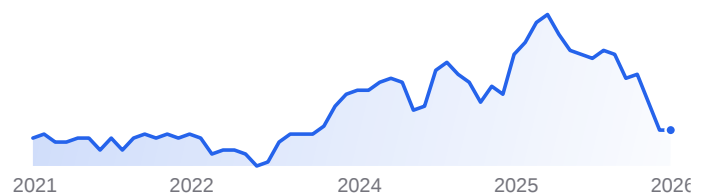


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

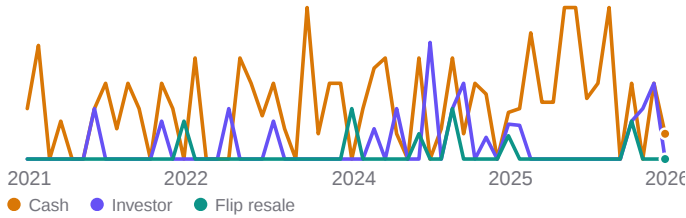
2.0%



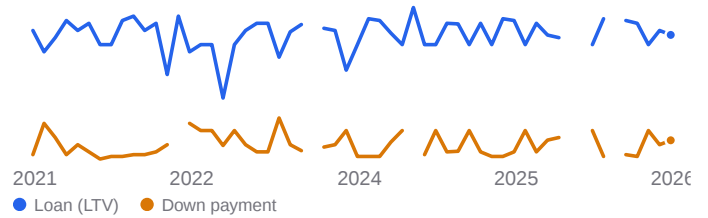
BUYERS & OUTCOMES

Buyer mix

Cash 17% · Investor 0% · Flip resale 0%

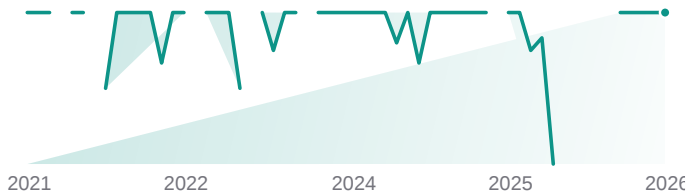


Financing (share of purchase price) Loan (LTV) 87% · Down payment 13%



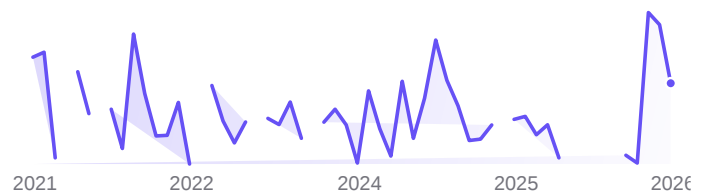
Sellers who sold at a gain

100%



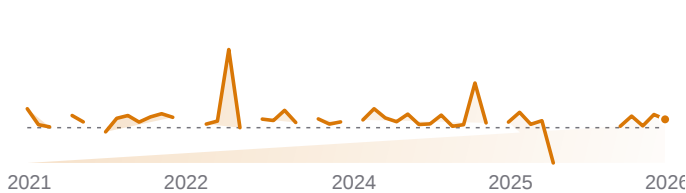
Typical hold before selling

10.3 yrs



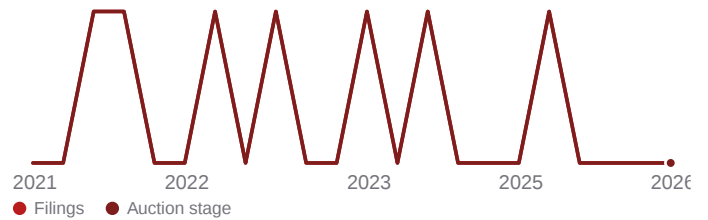
Median annualized return at resale

+6.9%



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	2,269
Median value (AVM)	\$270K
Median size	1,440 ft²
Median bedrooms	3
Median year built	1978
Single family	63%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	54%
Underwater (LTV 125% or more)	3.5%
Owner occupied	78%
Company owned	6.0%
Median loan-to-value	47%
Typical ownership tenure	14.6 yrs

COMMUNITY

Population	720
Density	1,980 / mi²
Median household income	\$62K
Average household income	\$74K
Crime index (US avg 100)	64
Air pollution index (US avg 100)	91
Earthquake index (US avg 100)	34
Homes occupied	96%
Bachelor's or higher	15%
Poverty rate	5.3%
Unemployment	0.9%
Average temp	49°F
Annual precip	40 in
Sunshine	57%

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.