

# Poland

City · NY · New York · Herkimer County

BALANCED MARKET

**\$81K**

MEDIAN SALE PRICE

**-50.6%**

1-YR CHANGE

**28**

SALES (12 MO)

**\$223K**

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 48 / 100

Buyer's market

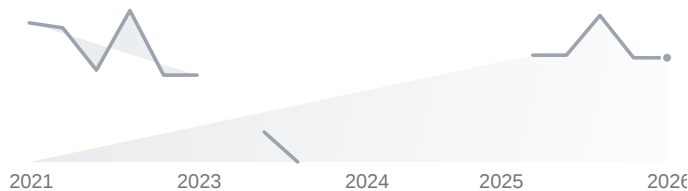
Balanced

Seller's market

## MARKET TRENDS (5 YEARS)

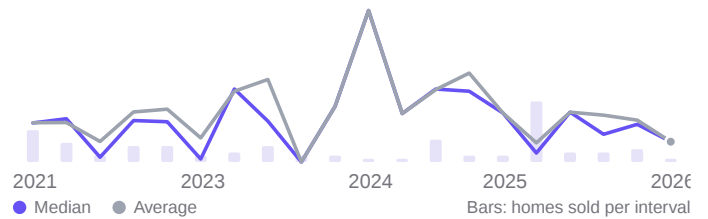
Market temperature (0–100)

48 / 100



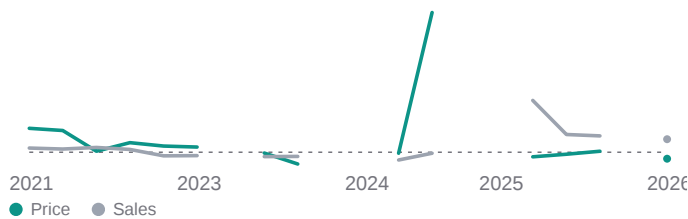
Sale prices

Median \$99K · Average \$99K



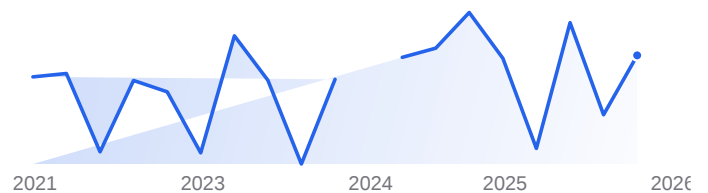
Growth (year over year)

Price -50.6% · Sales +100.0%



Price per square foot

\$125/ft²



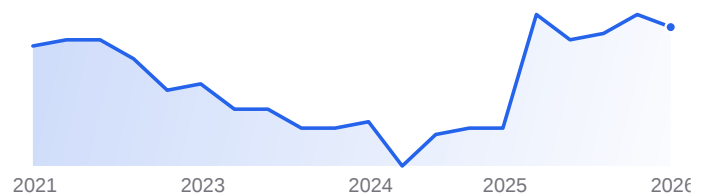
Sale premium vs estimated value

+13.2%



Annual turnover (share of homes sold)

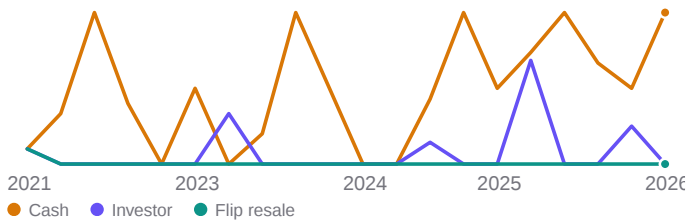
3.7%



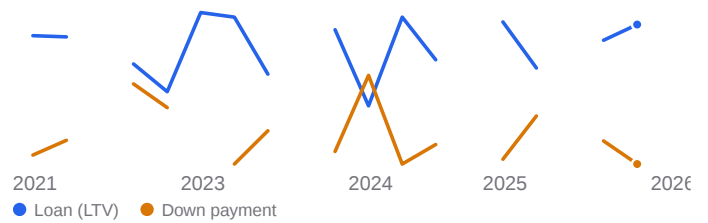
## BUYERS & OUTCOMES

### Buyer mix

Cash 100% · Investor 0% · Flip resale 0%

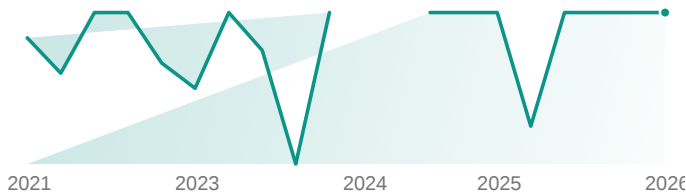


### Financing (share of purchase price) Loan (LTV) 93% · Down payment 1.8%



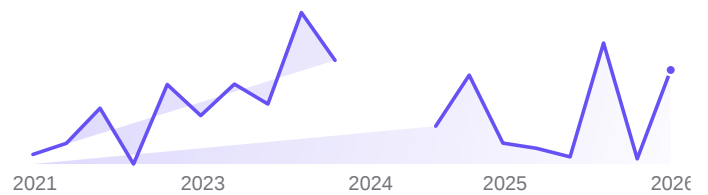
### Sellers who sold at a gain

100%



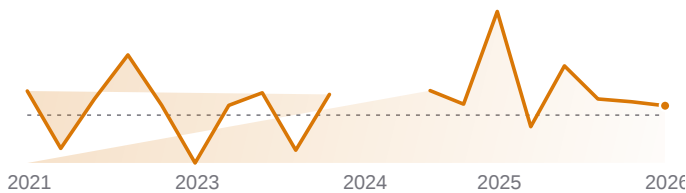
### Typical hold before selling

11.6 yrs



### Median annualized return at resale

+3.8%



## HOUSING STOCK

|                    |           |
|--------------------|-----------|
| Homes              | 750       |
| Median value (AVM) | \$223K    |
| Median size        | 1,638 ft² |
| Median bedrooms    | 3         |
| Median year built  | 1972      |
| Single family      | 67%       |

## EQUITY & OWNERSHIP

|                               |         |
|-------------------------------|---------|
| Equity rich (LTV 50% or less) | 71%     |
| Underwater (LTV 125% or more) | 1.2%    |
| Owner occupied                | 83%     |
| Company owned                 | 16%     |
| Median loan-to-value          | 20%     |
| Typical ownership tenure      | 8.7 yrs |

## COMMUNITY

|                                  |           |
|----------------------------------|-----------|
| Population                       | 465       |
| Density                          | 857 / mi² |
| Median household income          | \$90K     |
| Average household income         | \$97K     |
| Crime index (US avg 100)         | 164       |
| Air pollution index (US avg 100) | 83        |
| Earthquake index (US avg 100)    | 57        |
| Homes occupied                   | 89%       |
| Bachelor's or higher             | 15%       |
| Poverty rate                     | 7.1%      |
| Unemployment                     | 1.4%      |
| Average temp                     | 45°F      |
| Annual precip                    | 49 in     |
| Sunshine                         | 46%       |

Market metrics are derived from recorded arms-length deeds through July 2026, aggregated quarterly (lower sales volume). Temperature blends price momentum, sales velocity, turnover and resale outcomes, ranked nationally against geographies of the same type.