

Mount Vernon 10550

ZIP code · NY · New York > Westchester County > Mount Vernon

BUYER'S MARKET

\$570K

MEDIAN SALE PRICE

-7.1%

1-YR CHANGE

125

SALES (12 MO)

\$534K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 33 / 100



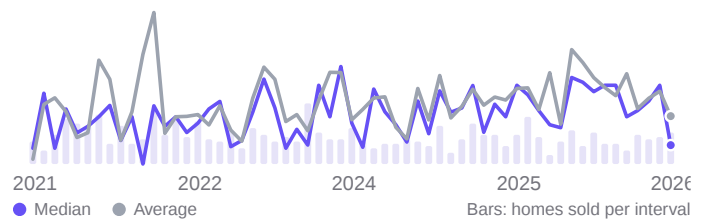
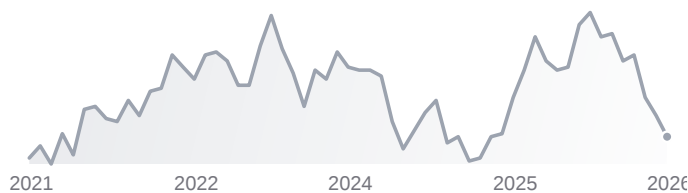
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

33 / 100

Sale prices

Median \$460K · Average \$552K

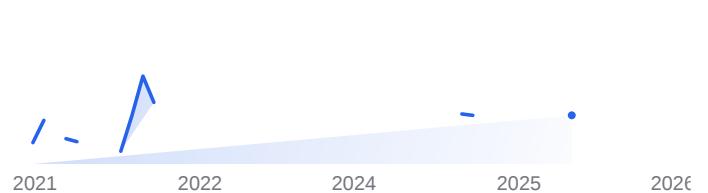
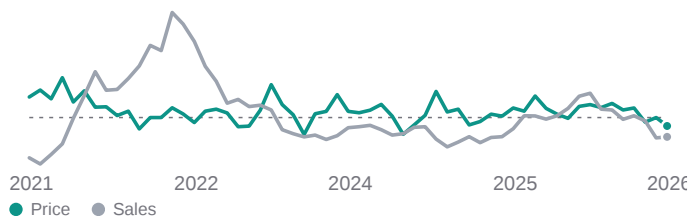


Growth (year over year)

Price -7.1% · Sales -16.1%

Price per square foot

\$271/ft²

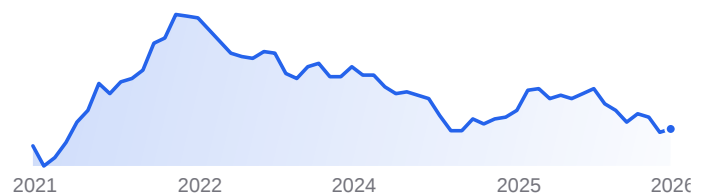
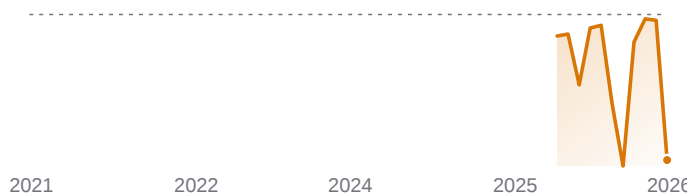


Sale premium vs estimated value

-34.9%

Annual turnover (share of homes sold)

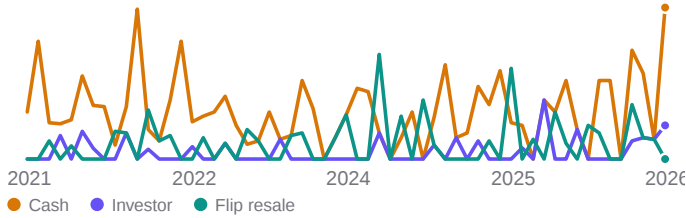
3.0%



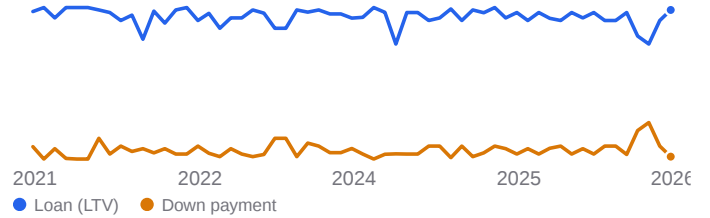
BUYERS & OUTCOMES

Buyer mix

Cash 64% · Investor 14% · Flip resale 0%

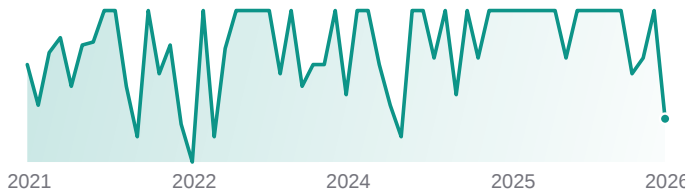


Financing (share of purchase price) Loan (LTV) 97% · Down payment 3.3%



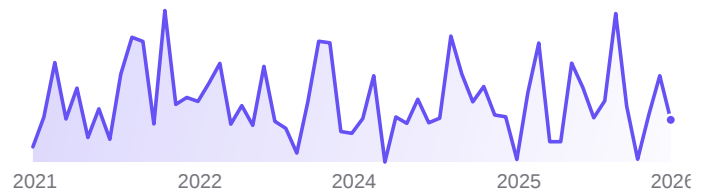
Sellers who sold at a gain

71%



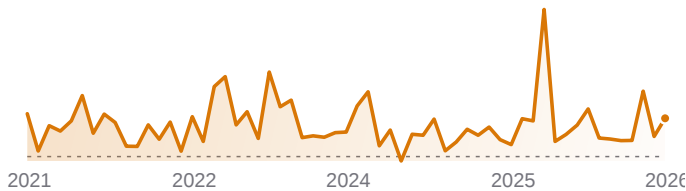
Typical hold before selling

5.2 yrs



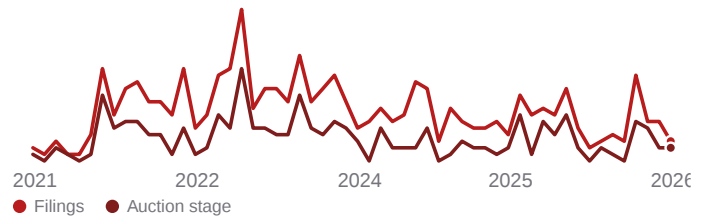
Median annualized return at resale

+8.8%



Preforeclosure filings

Filings 3 · Auction stage 2



HOUSING STOCK

Homes	4,153
Median value (AVM)	\$534K
Median size	2,090 ft²
Median bedrooms	4
Median year built	1905
Single family	29%
Condos	1.1%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	49%
Underwater (LTV 125% or more)	1.8%
Owner occupied	69%
Company owned	63%
Median loan-to-value	52%

Typical ownership tenure

19.9 yrs

COMMUNITY

Population	39,891
Density	20,605 / mi²
Median household income	\$66K
Average household income	\$85K
Crime index (US avg 100)	145
Air pollution index (US avg 100)	120
Earthquake index (US avg 100)	116
Homes occupied	93%
Bachelor's or higher	14%
Poverty rate	19.7%
Unemployment	0.9%
Average temp	53°F
Annual precip	49 in
Sunshine	55%

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.