

Cobleskill 12043

ZIP code · NY · New York > Schoharie County > Cobleskill

BUYER'S MARKET

\$298K

MEDIAN SALE PRICE

+70.7%

1-YR CHANGE

51

SALES (12 MO)

\$256K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 38 / 100



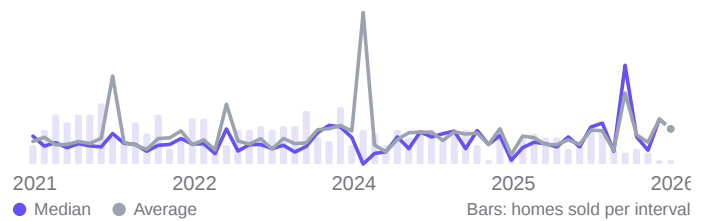
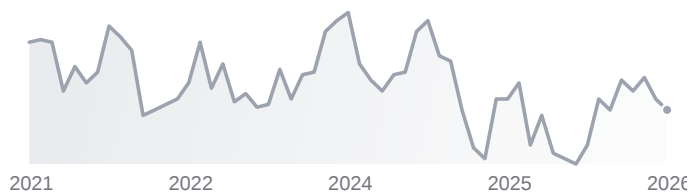
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

38 / 100

Sale prices

Median \$268K · Average \$268K

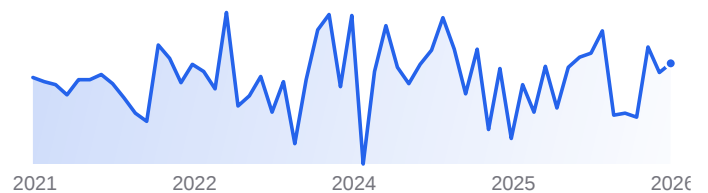
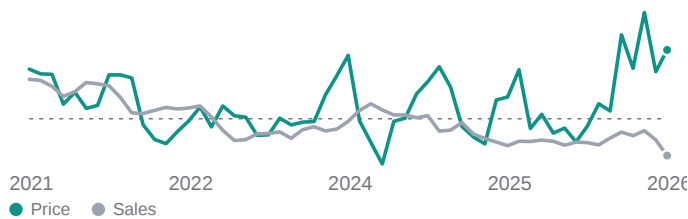


Growth (year over year)

Price +70.7% · Sales -37.8%

Price per square foot

\$130/ft²

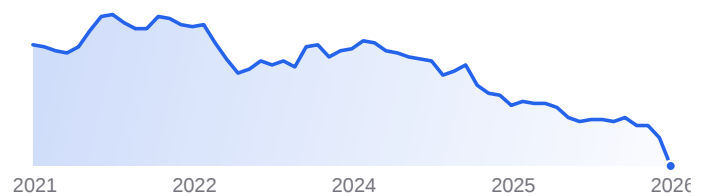


Sale premium vs estimated value

-41.7%

Annual turnover (share of homes sold)

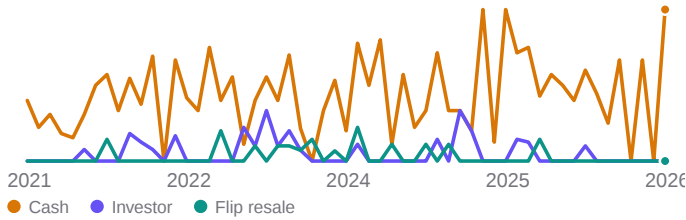
2.2%



BUYERS & OUTCOMES

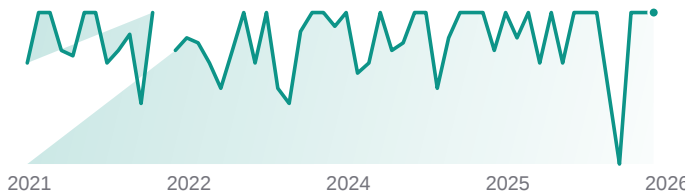
Buyer mix

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



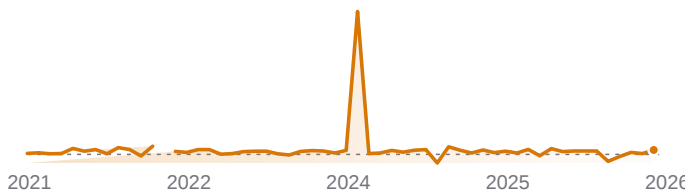
Sellers who sold at a gain

100%

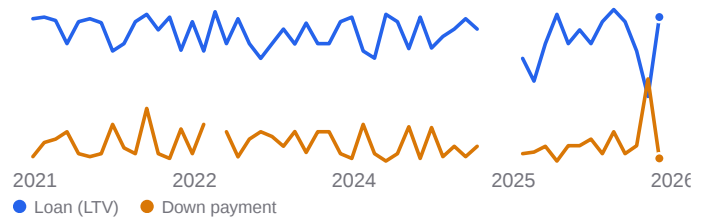


Median annualized return at resale

+8.6%

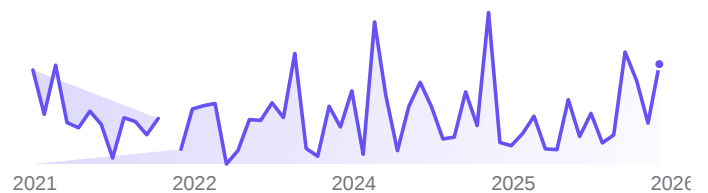


Financing (share of purchase price) Loan (LTV) 98% · Down payment 1.8%



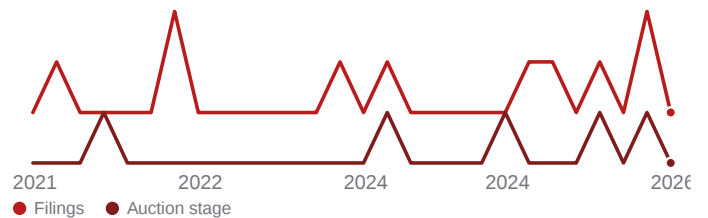
Typical hold before selling

12.6 yrs



Preforeclosure filings

Filings 1 · Auction stage 0



HOUSING STOCK

Homes	2,372
Median value (AVM)	\$256K
Median size	1,652 ft²
Median bedrooms	3
Median year built	1960
Single family	66%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	62%
Underwater (LTV 125% or more)	0.7%
Owner occupied	72%
Company owned	80%
Median loan-to-value	36%
Typical ownership tenure	20.3 yrs

COMMUNITY

Population	7,420
Density	123 / mi²
Median household income	\$69K
Average household income	\$87K
Crime index (US avg 100)	86
Air pollution index (US avg 100)	74
Earthquake index (US avg 100)	50
Homes occupied	88%
Bachelor's or higher	19%
Poverty rate	8.1%
Unemployment	1.1%
Average temp	45°F
Annual precip	40 in
Sunshine	49%

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