

Galway 12074

ZIP code · NY · New York > Saratoga County > Galway

BALANCED MARKET

\$297K

MEDIAN SALE PRICE

+20.9%

1-YR CHANGE

37

SALES (12 MO)

\$321K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 43 / 100



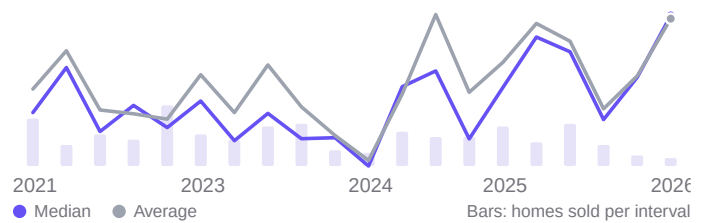
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

43 / 100

Sale prices

Median \$420K · Average \$414K

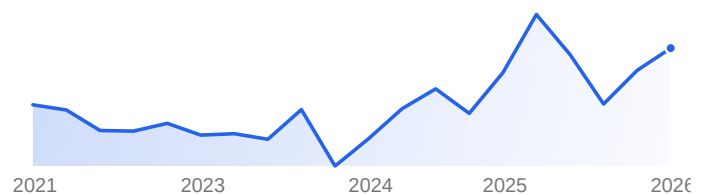
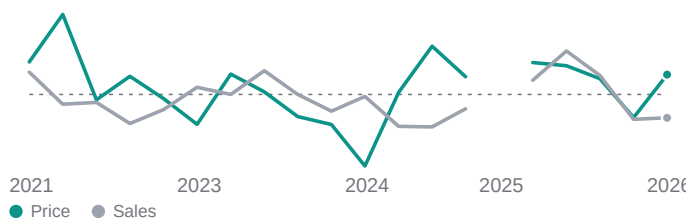


Growth (year over year)

Price +20.9% · Sales -24.5%

Price per square foot

\$246/ft²

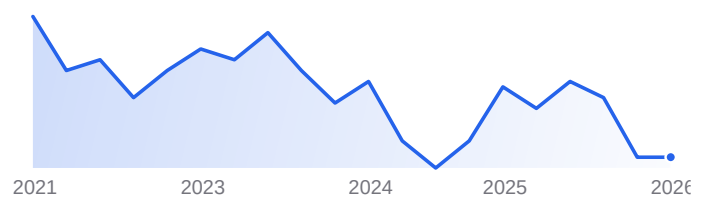
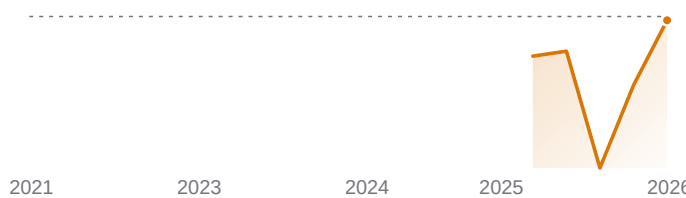


Sale premium vs estimated value

-0.5%

Annual turnover (share of homes sold)

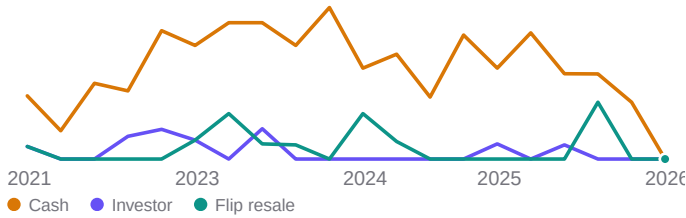
2.7%



BUYERS & OUTCOMES

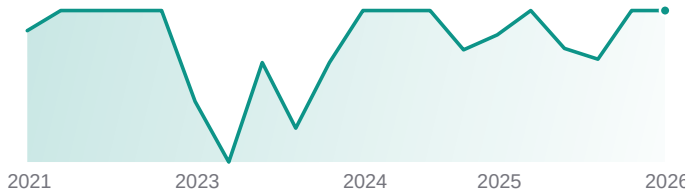
Buyer mix

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



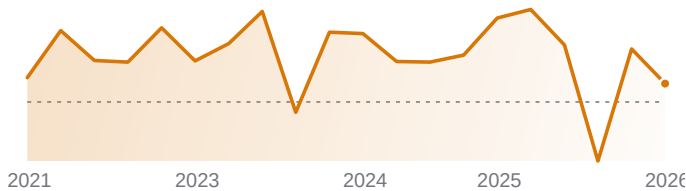
Sellers who sold at a gain

100%

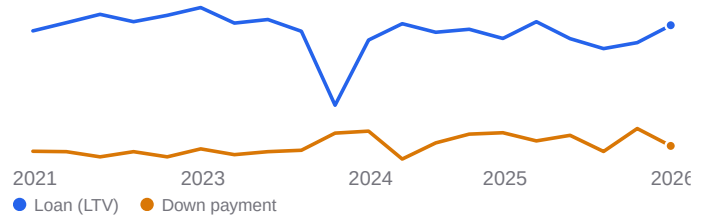


Median annualized return at resale

+2.4%

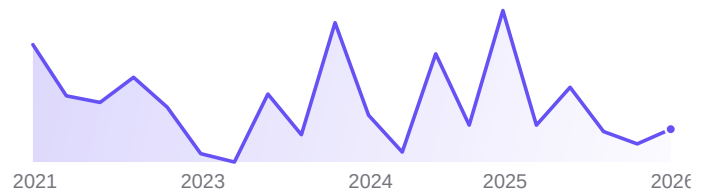


Financing (share of purchase price) Loan (LTV) 88% · Down payment 12%



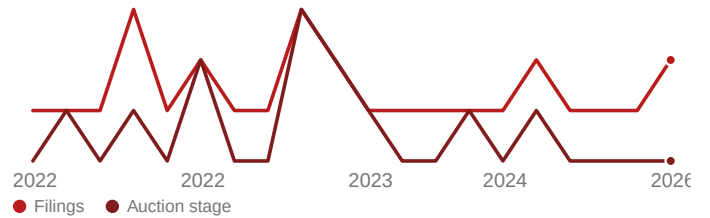
Typical hold before selling

3.3 yrs



Preforeclosure filings

Filings 2 · Auction stage 0



HOUSING STOCK

Homes	1,391
Median value (AVM)	\$321K
Median size	1,470 ft²
Median bedrooms	3
Median year built	1975
Single family	63%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	58%
Underwater (LTV 125% or more)	1.0%
Owner occupied	77%
Company owned	12%
Median loan-to-value	37%
Typical ownership tenure	10.2 yrs

COMMUNITY

Population	2,731
Density	75 / mi²
Median household income	\$97K
Average household income	\$110K
Crime index (US avg 100)	112
Air pollution index (US avg 100)	83
Earthquake index (US avg 100)	68
Homes occupied	85%
Bachelor's or higher	22%
Poverty rate	10.1%
Unemployment	0.9%
Average temp	45°F
Annual precip	46 in
Sunshine	52%

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.