

Howes Cave 12092

ZIP code · NY · New York > Schoharie County

BALANCED MARKET

\$134K

MEDIAN SALE PRICE

15

SALES (12 MO)

\$237K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 52 / 100



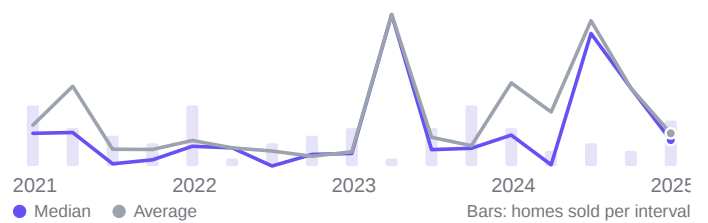
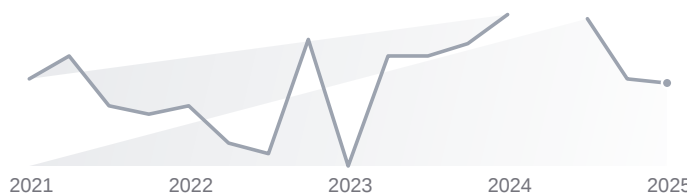
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

52 / 100

Sale prices

Median \$157K · Average \$180K

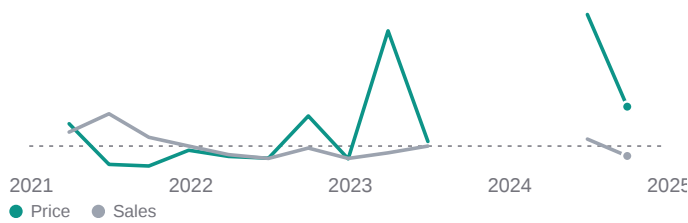


Growth (year over year)

Price +111.8% · Sales -27.8%

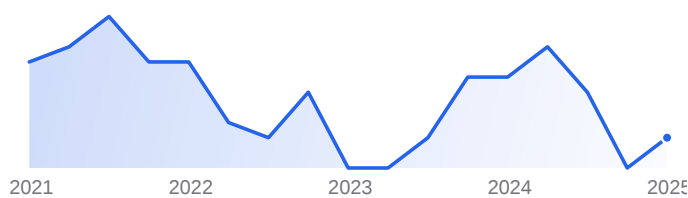
Price per square foot

\$115/ft²



Annual turnover (share of homes sold)

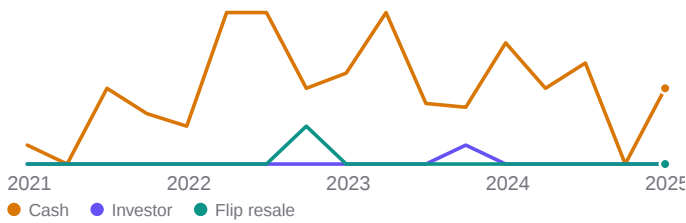
3.1%



BUYERS & OUTCOMES

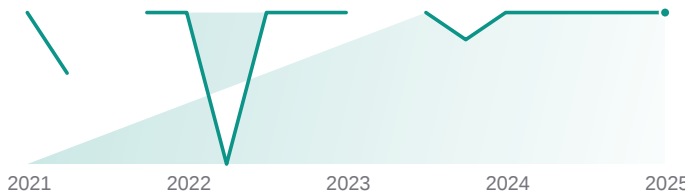
Buyer mix

Cash 50% · Investor 0% · Flip resale 0%



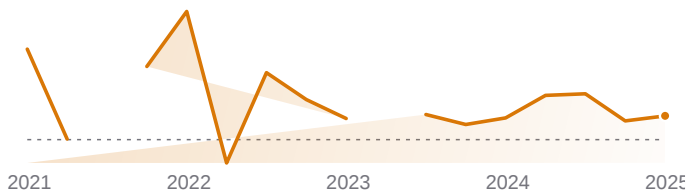
Sellers who sold at a gain

100%



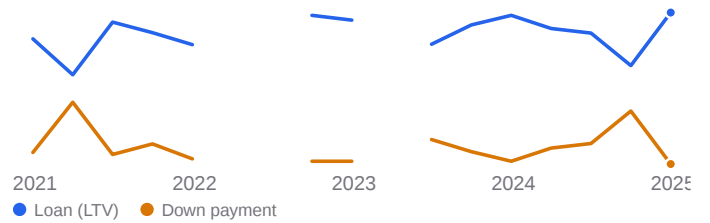
Median annualized return at resale

+4.4%



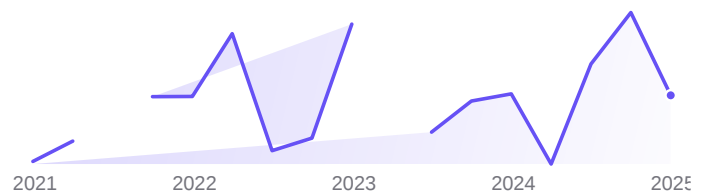
Financing (share of purchase price)

Loan (LTV) 100% · Down payment 0.0%



Typical hold before selling

9.7 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	483
Median value (AVM)	\$237K
Median size	1,640 ft²
Median bedrooms	3
Median year built	1958
Single family	65%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	60%
Underwater (LTV 125% or more)	1.0%
Owner occupied	74%
Company owned	86%
Median loan-to-value	38%
Typical ownership tenure	25.0 yrs

COMMUNITY

Population	1,736
Density	102 / mi²
Median household income	\$72K
Average household income	\$91K
Crime index (US avg 100)	71
Air pollution index (US avg 100)	83
Earthquake index (US avg 100)	62
Homes occupied	88%
Bachelor's or higher	6%
Poverty rate	7.6%
Unemployment	1.3%
Average temp	46°F
Annual precip	37 in
Sunshine	49%

Market metrics are derived from recorded arms-length deeds through October 2025, aggregated quarterly (lower sales volume). Temperature blends price momentum, sales velocity, turnover and resale outcomes, ranked nationally against geographies of the same type.