

Maryland 12116

ZIP code · NY · New York > Otsego County

BUYER'S MARKET

\$213K

MEDIAN SALE PRICE

-6.6%

1-YR CHANGE

36

SALES (12 MO)

\$209K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 38 / 100



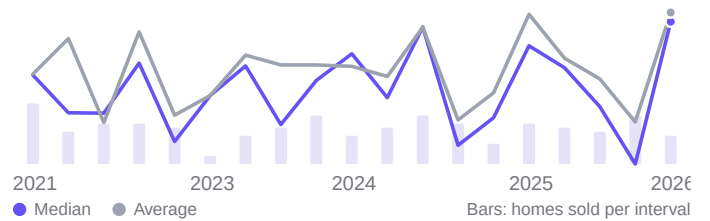
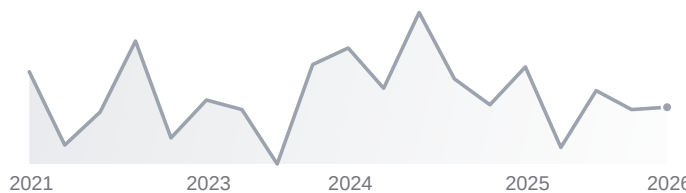
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

38 / 100

Sale prices

Median \$260K · Average \$273K

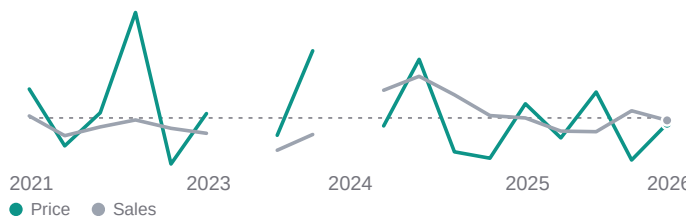


Growth (year over year)

Price -6.6% · Sales -2.7%

Price per square foot

\$243/ft²

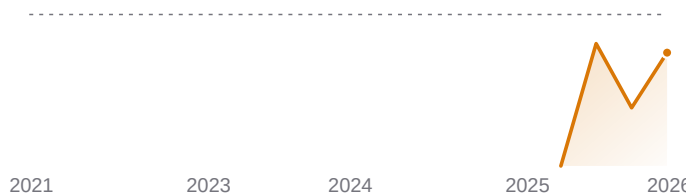


Sale premium vs estimated value

-9.7%

Annual turnover (share of homes sold)

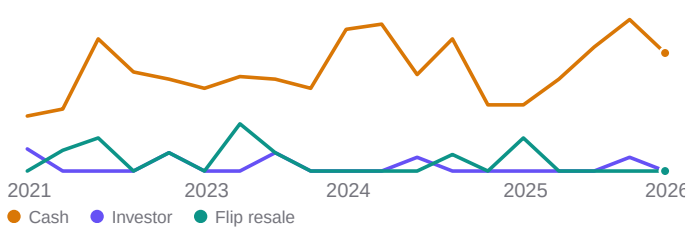
3.5%



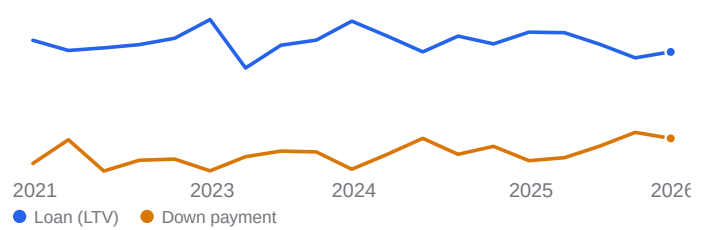
BUYERS & OUTCOMES

Buyer mix

Cash 71% · Investor 0% · Flip resale 0%

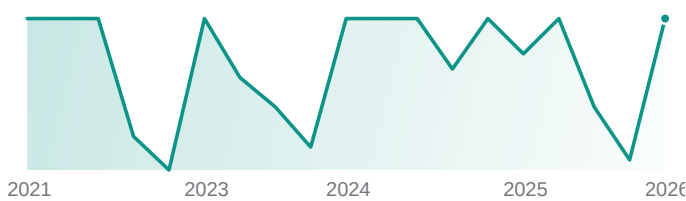


Financing (share of purchase price) Loan (LTV) 77% · Down payment 23%



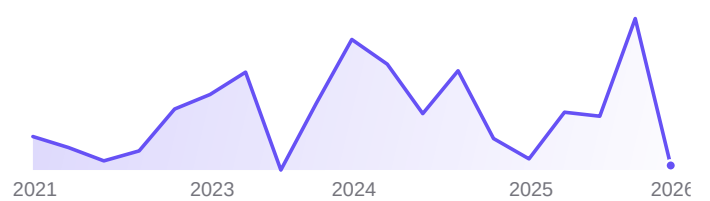
Sellers who sold at a gain

100%



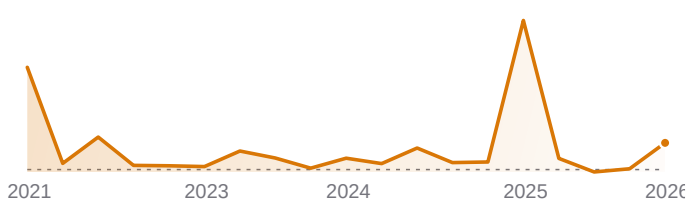
Typical hold before selling

2.6 yrs



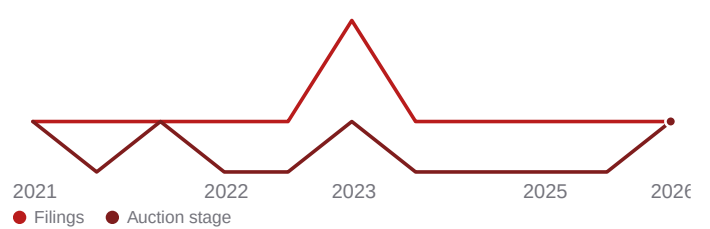
Median annualized return at resale

+15.7%



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	1,023
Median value (AVM)	\$209K
Median size	1,317 ft²
Median bedrooms	3
Median year built	1968
Single family	56%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	74%
Underwater (LTV 125% or more)	0.8%
Owner occupied	60%
Company owned	9.2%
Median loan-to-value	0%
Typical ownership tenure	7.4 yrs

COMMUNITY

Population	1,543
Density	45 / mi²
Median household income	\$70K
Average household income	\$112K
Crime index (US avg 100)	169
Air pollution index (US avg 100)	93
Earthquake index (US avg 100)	45
Homes occupied	69%
Bachelor's or higher	16%
Poverty rate	9.8%
Unemployment	0.9%
Average temp	44°F
Annual precip	42 in
Sunshine	49%

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