

Middleburgh 12122

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

BALANCED MARKET

\$345K

MEDIAN SALE PRICE

+102.3%

1-YR CHANGE

50

SALES (12 MO)

\$219K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 48 / 100



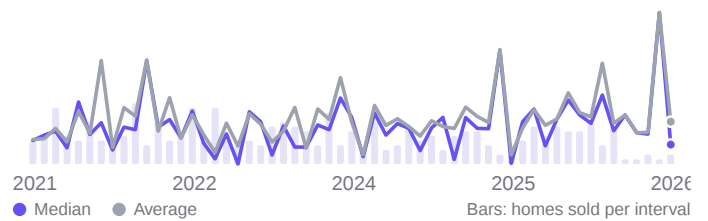
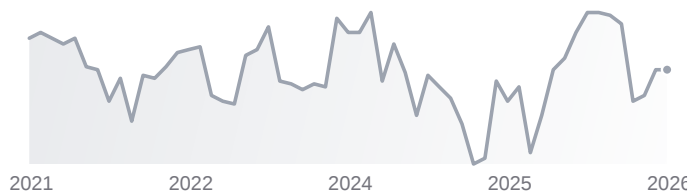
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

48 / 100

Sale prices

Median \$100K · Average \$185K

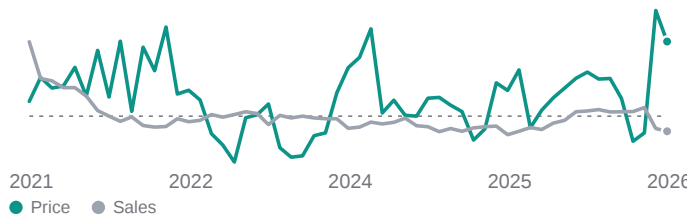


Growth (year over year)

Price +102.3% · Sales -20.6%

Price per square foot

\$180/ft²



Sale premium vs estimated value

+56.3%

Annual turnover (share of homes sold)

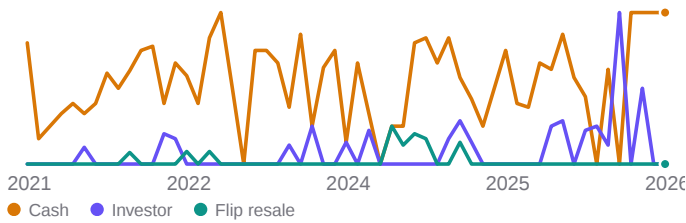
2.2%



BUYERS & OUTCOMES

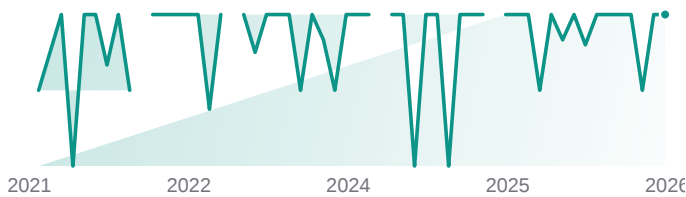
Buyer mix

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



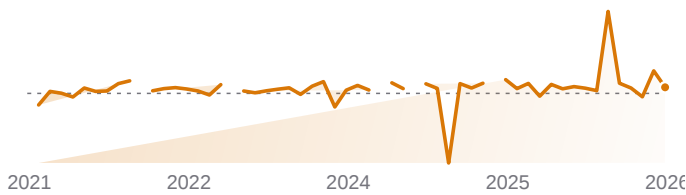
Sellers who sold at a gain

100%

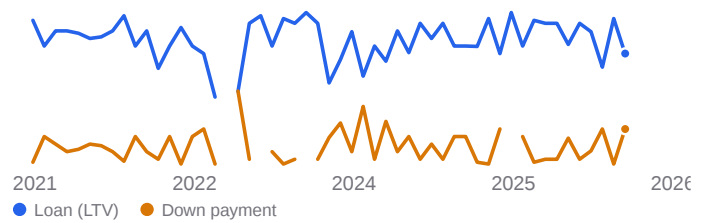


Median annualized return at resale

+6.9%

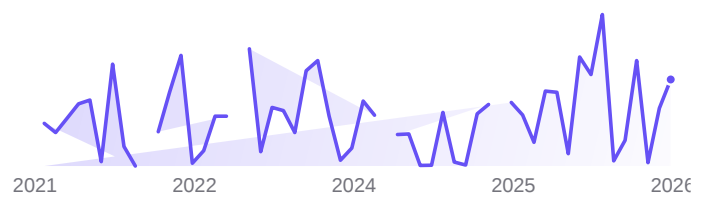


Financing (share of purchase price) Loan (LTV) 75% · Down payment 25%



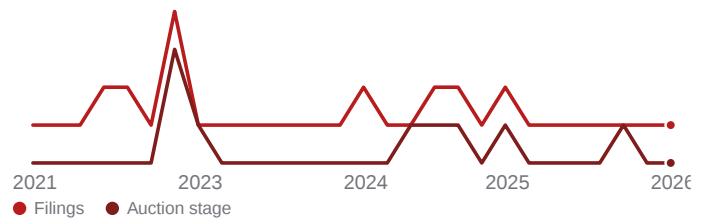
Typical hold before selling

11.1 yrs



Preforeclosure filings

Filings 1 · Auction stage 0



HOUSING STOCK

Homes	2,304
Median value (AVM)	\$219K
Median size	1,412 ft²
Median bedrooms	3
Median year built	1965
Single family	53%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	69%
Underwater (LTV 125% or more)	1.0%
Owner occupied	56%
Company owned	61%
Median loan-to-value	15%
Typical ownership tenure	23.8 yrs

COMMUNITY

Population	3,853
Density	35 / mi²
Median household income	\$62K
Average household income	\$86K
Crime index (US avg 100)	121
Air pollution index (US avg 100)	88
Earthquake index (US avg 100)	53
Homes occupied	75%
Bachelor's or higher	11%
Poverty rate	8.4%
Unemployment	1.2%
Average temp	44°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.