

# Albany 12210

ZIP code · NY · New York > Albany County > Albany

BUYER'S MARKET

**\$220K**

MEDIAN SALE PRICE

**-22.1%**

1-YR CHANGE

**59**

SALES (12 MO)

**\$215K**

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 39 / 100



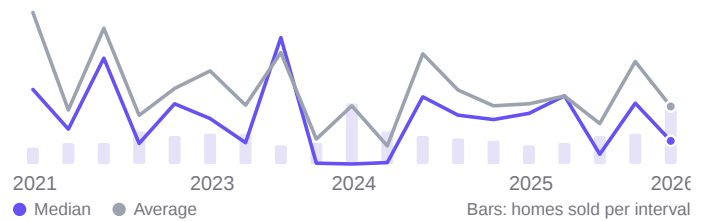
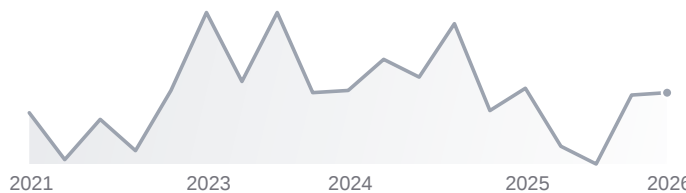
## MARKET TRENDS (5 YEARS)

Market temperature (0-100)

39 / 100

Sale prices

Median \$222K · Average \$274K

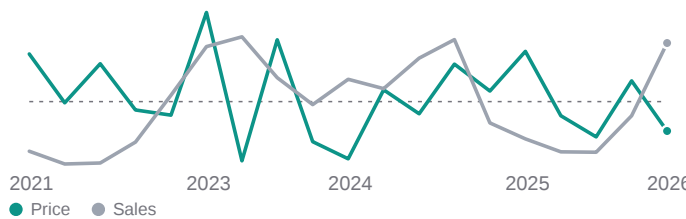


Growth (year over year)

Price -22.1% · Sales +43.9%

Price per square foot

\$118/ft²

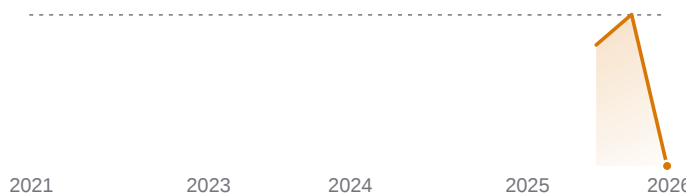


Sale premium vs estimated value

-23.8%

Annual turnover (share of homes sold)

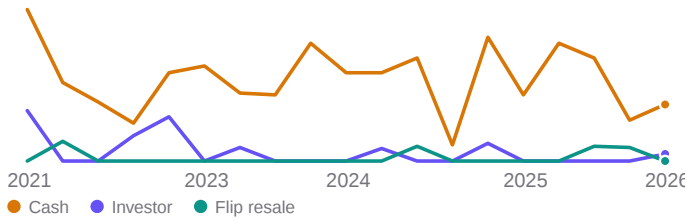
2.9%



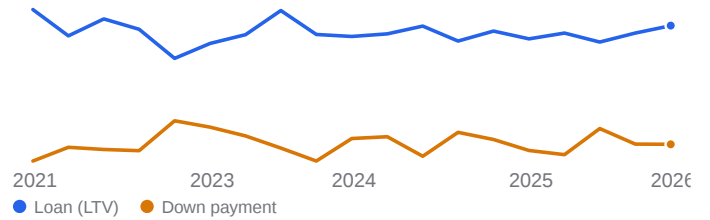
## BUYERS & OUTCOMES

### Buyer mix

Cash 32% · Investor 4.0% · Flip resale 0%

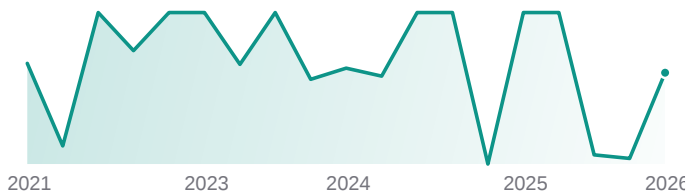


### Financing (share of purchase price) Loan (LTV) 88% · Down payment 12%



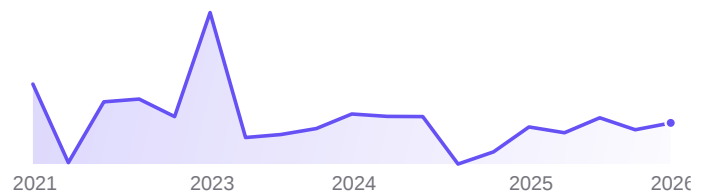
### Sellers who sold at a gain

83%



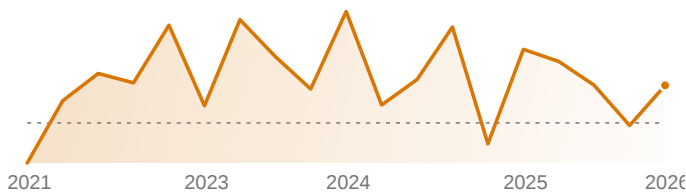
### Typical hold before selling

6.3 yrs



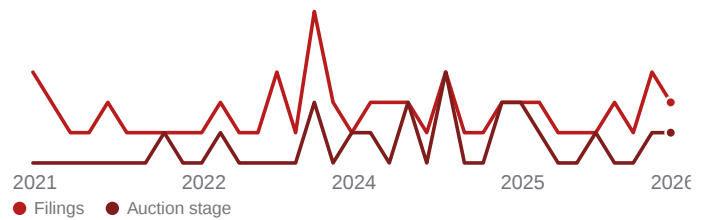
### Median annualized return at resale

+3.7%



### Preforeclosure filings

Filings 2 · Auction stage 1



## HOUSING STOCK

|                    |           |
|--------------------|-----------|
| Homes              | 2,023     |
| Median value (AVM) | \$215K    |
| Median size        | 2,214 ft² |
| Median bedrooms    | 4         |
| Median year built  | 1890      |
| Single family      | 20%       |
| Condos             | 11%       |

## EQUITY & OWNERSHIP

|                               |      |
|-------------------------------|------|
| Equity rich (LTV 50% or less) | 50%  |
| Underwater (LTV 125% or more) | 2.5% |
| Owner occupied                | 59%  |
| Company owned                 | 29%  |
| Median loan-to-value          | 50%  |

Typical ownership tenure

7.4 yrs

## COMMUNITY

|                                  |                          |
|----------------------------------|--------------------------|
| Population                       | 10,605                   |
| Density                          | 11,040 / mi <sup>2</sup> |
| Median household income          | \$52K                    |
| Average household income         | \$70K                    |
| Crime index (US avg 100)         | 174                      |
| Air pollution index (US avg 100) | 86                       |
| Earthquake index (US avg 100)    | 61                       |
| Homes occupied                   | 86%                      |
| Bachelor's or higher             | 22%                      |
| Poverty rate                     | 27.6%                    |
| Unemployment                     | 1.1%                     |
| Average temp                     | 48°F                     |
| Annual precip                    | 38 in                    |
| Sunshine                         | 52%                      |

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.