

Schenectady 12303

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

BALANCED MARKET

\$263K

MEDIAN SALE PRICE

+7.1%

1-YR CHANGE

318

SALES (12 MO)

\$290K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 57 / 100

Buyer's market

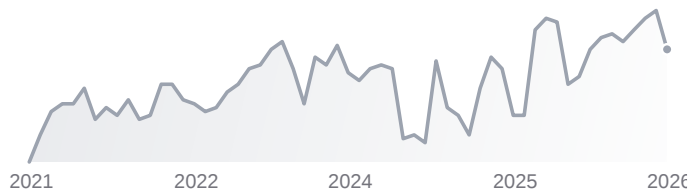
Balanced

Seller's market

MARKET TRENDS (5 YEARS)

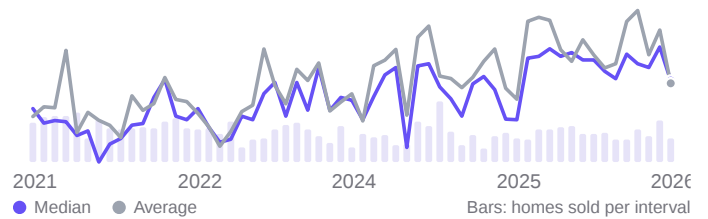
Market temperature (0–100)

57 / 100



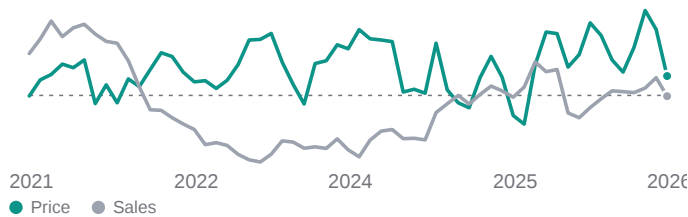
Sale prices

Median \$243K · Average \$239K



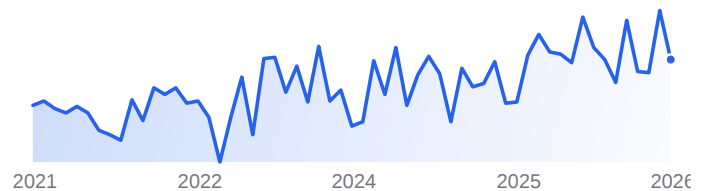
Growth (year over year)

Price +7.1% · Sales -0.3%



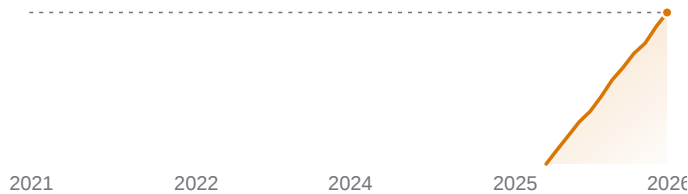
Price per square foot

\$173/ft²



Sale premium vs estimated value

+0.0%



Annual turnover (share of homes sold)

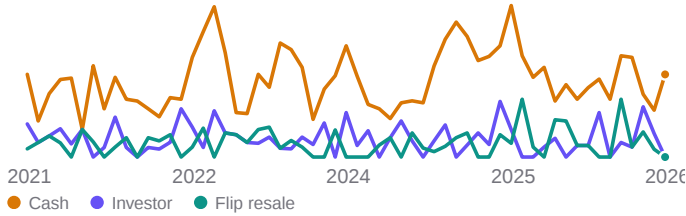
3.1%



BUYERS & OUTCOMES

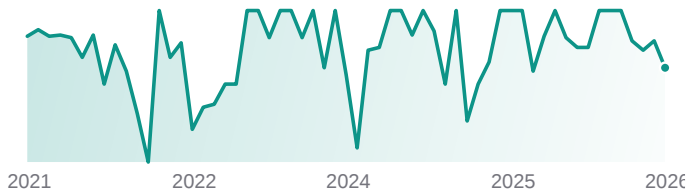
Buyer mix

Cash 29% · Investor 0% · Flip resale 0%



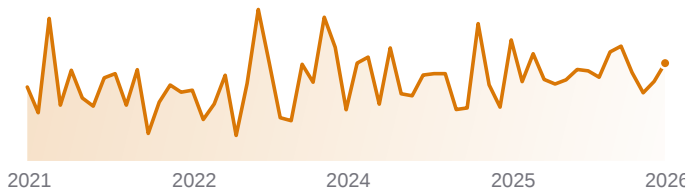
Sellers who sold at a gain

89%

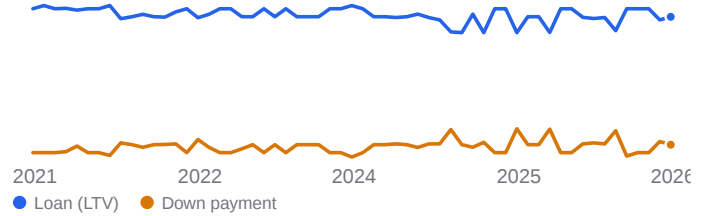


Median annualized return at resale

+8.0%

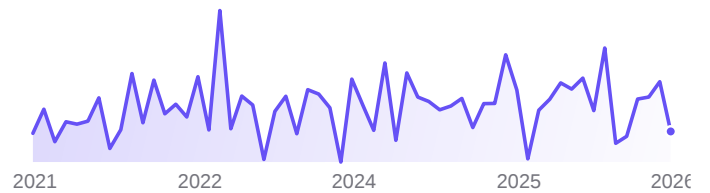


Financing (share of purchase price) Loan (LTV) 90% · Down payment 10%



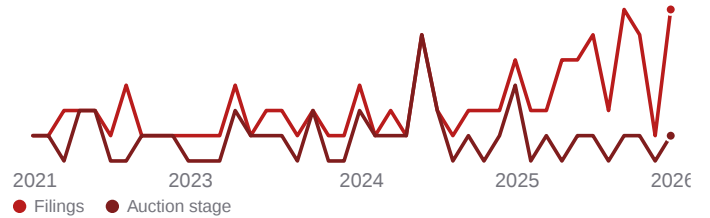
Typical hold before selling

5.1 yrs



Preforeclosure filings

Filings 6 · Auction stage 1



HOUSING STOCK

Homes	10,418
Median value (AVM)	\$290K
Median size	1,620 ft²
Median bedrooms	3
Median year built	1952
Single family	78%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	47%
Underwater (LTV 125% or more)	0.9%
Owner occupied	83%
Company owned	10%
Median loan-to-value	53%
Typical ownership tenure	13.5 yrs

COMMUNITY

Population	29,755
Density	1,957 / mi²
Median household income	\$85K
Average household income	\$98K
Crime index (US avg 100)	81
Air pollution index (US avg 100)	88
Earthquake index (US avg 100)	58
Homes occupied	94%
Bachelor's or higher	19%
Poverty rate	13.3%
Unemployment	1.0%
Average temp	47°F
Annual precip	38 in
Sunshine	52%

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