

Ruby 12475

ZIP code · NY · New York > Ulster County > Ruby

\$650K

MEDIAN SALE PRICE

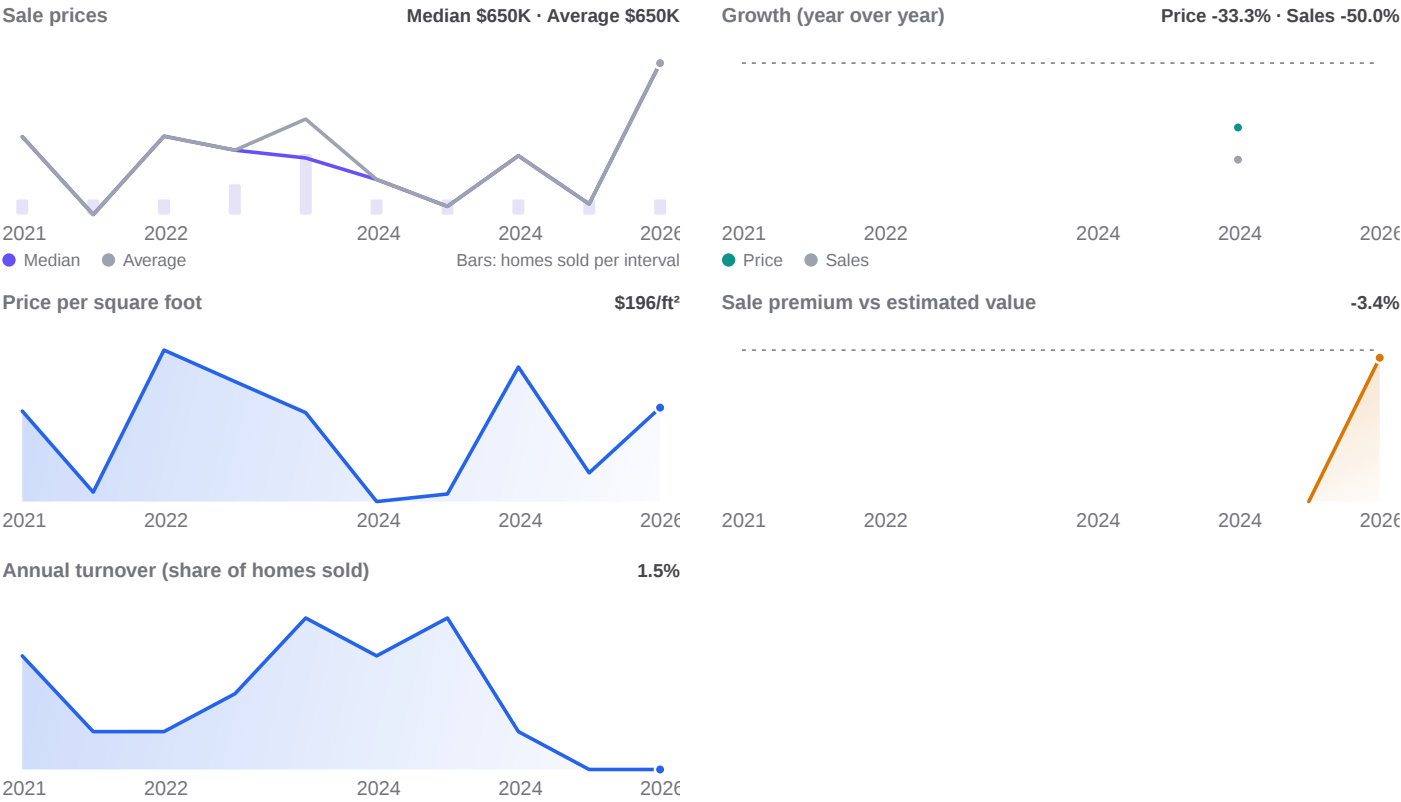
2

SALES (12 MO)

\$359K

MEDIAN VALUE (AVM)

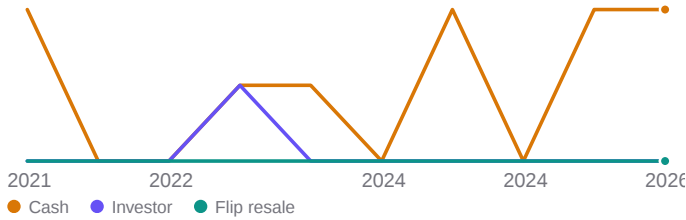
MARKET TRENDS (5 YEARS)



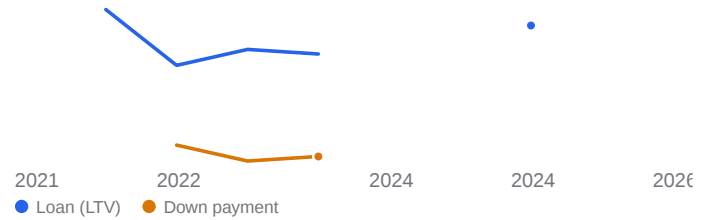
BUYERS & OUTCOMES

Buyer mix

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

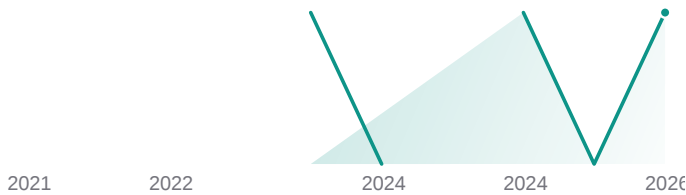


Financing (share of purchase price) Loan (LTV) 100% · Down payment 18%



Sellers who sold at a gain

100%



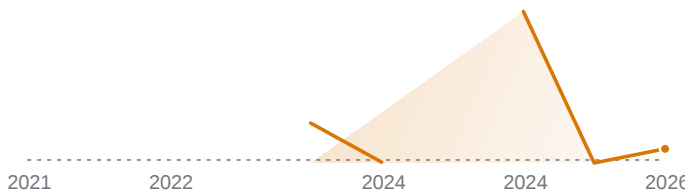
Typical hold before selling

6.1 yrs



Median annualized return at resale

+8.6%



HOUSING STOCK

Homes	130
Median value (AVM)	\$359K
Median size	1,600 ft²
Median bedrooms	3
Median year built	1964
Single family	84%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	67%
Underwater (LTV 125% or more)	0%
Owner occupied	79%
Company owned	12%
Median loan-to-value	32%
Typical ownership tenure	8.2 yrs

COMMUNITY

Population	230
Density	290 / mi ²
Median household income	\$111K
Average household income	\$110K
Crime index (US avg 100)	13
Air pollution index (US avg 100)	81
Earthquake index (US avg 100)	56
Homes occupied	92%
Bachelor's or higher	23%
Poverty rate	12.1%
Unemployment	1.3%
Average temp	48°F
Annual precip	47 in
Sunshine	58%

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