

Saratoga Springs 12866

ZIP code · NY · New York > Saratoga County > Saratoga Springs

BALANCED MARKET

\$721K

MEDIAN SALE PRICE

+13.9%

1-YR CHANGE

481

SALES (12 MO)

\$605K

MEDIAN VALUE (AVM)

Market temperature

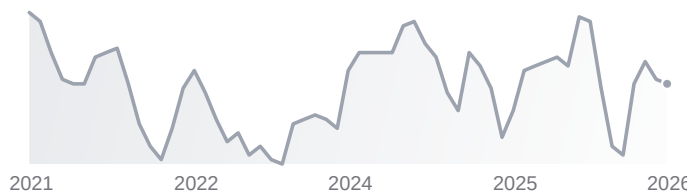
Balanced market · 55 / 100



MARKET TRENDS (5 YEARS)

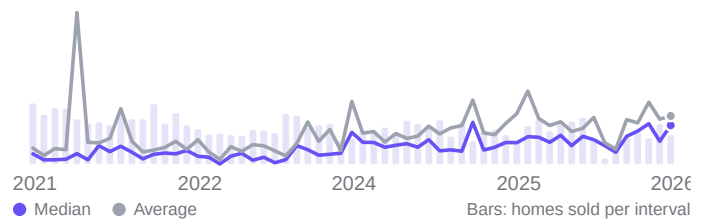
Market temperature (0–100)

55 / 100



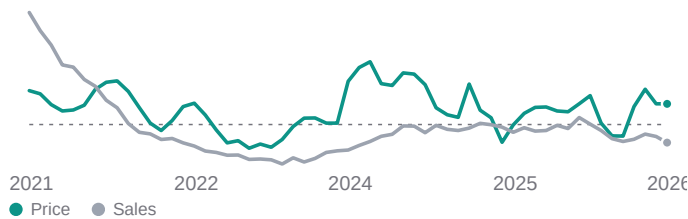
Sale prices

Median \$769K · Average \$862K



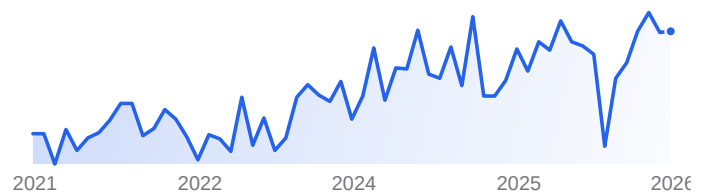
Growth (year over year)

Price +13.9% · Sales -12.2%



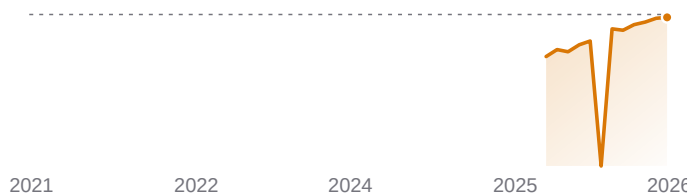
Price per square foot

\$352/ft²



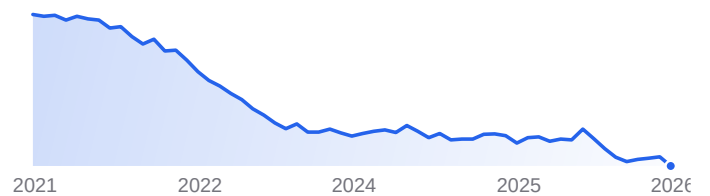
Sale premium vs estimated value

-0.4%



Annual turnover (share of homes sold)

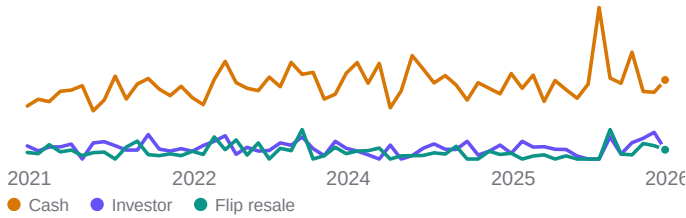
3.5%



BUYERS & OUTCOMES

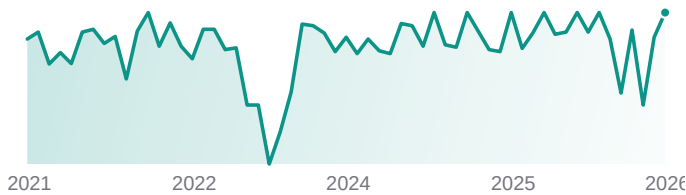
Buyer mix

Cash 45% · Investor 5.3% · Flip resale 5.3%



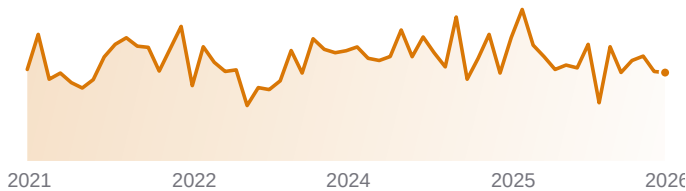
Sellers who sold at a gain

100%

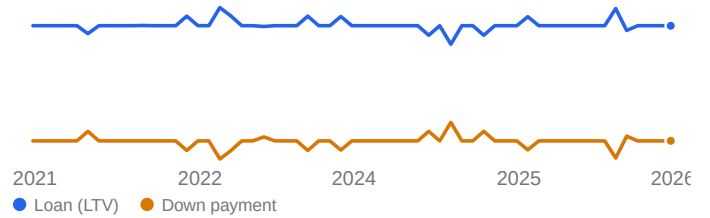


Median annualized return at resale

+5.4%

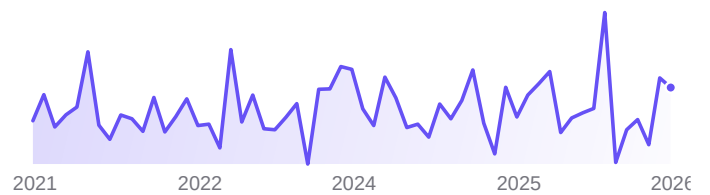


Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



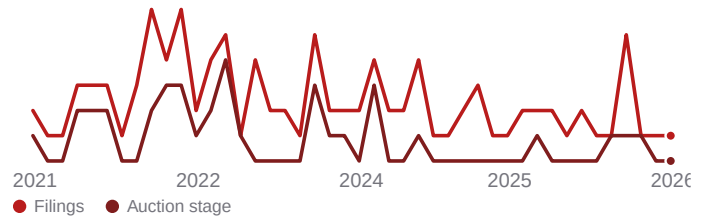
Typical hold before selling

7.1 yrs



Preforeclosure filings

Filings 1 · Auction stage 0



HOUSING STOCK

Homes	13,735
Median value (AVM)	\$605K
Median size	1,870 ft²
Median bedrooms	3
Median year built	1984
Single family	72%
Condos	6.1%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	69%
Underwater (LTV 125% or more)	0.7%
Owner occupied	75%
Company owned	19%
Median loan-to-value	30%

Typical ownership tenure

8.8 yrs

COMMUNITY

Population	40,545
Density	565 / mi²
Median household income	\$103K
Average household income	\$126K
Crime index (US avg 100)	105
Air pollution index (US avg 100)	85
Earthquake index (US avg 100)	68
Homes occupied	86%
Bachelor's or higher	30%
Poverty rate	7.7%
Unemployment	0.8%
Average temp	47°F
Annual precip	42 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.