

Stony Creek 12878

ZIP code · NY · New York > Warren County

SELLER'S MARKET

\$378K

MEDIAN SALE PRICE

+152.2%

1-YR CHANGE

16

SALES (12 MO)

\$189K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 72 / 100

Buyer's market

Balanced

Seller's market

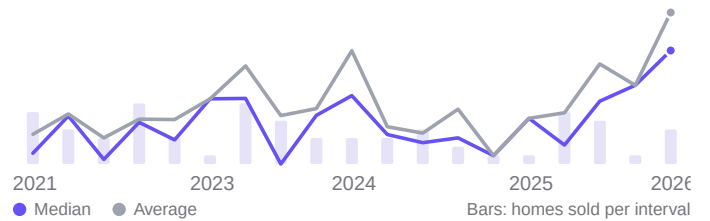
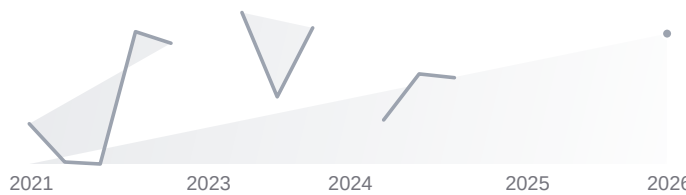
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

72 / 100

Sale prices

Median \$324K · Average \$421K

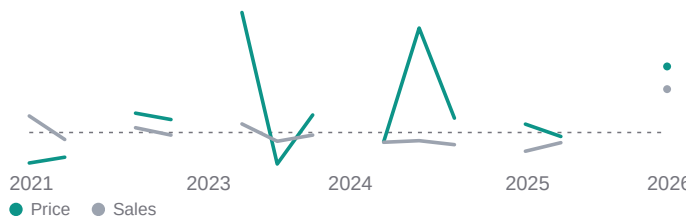


Growth (year over year)

Price +152.2% · Sales +100.0%

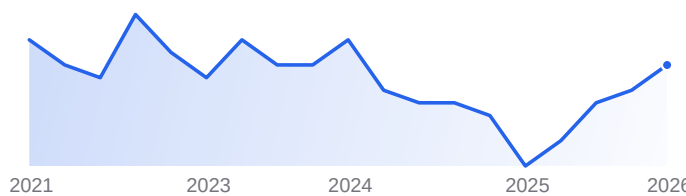
Sale premium vs estimated value

-1.2%



Annual turnover (share of homes sold)

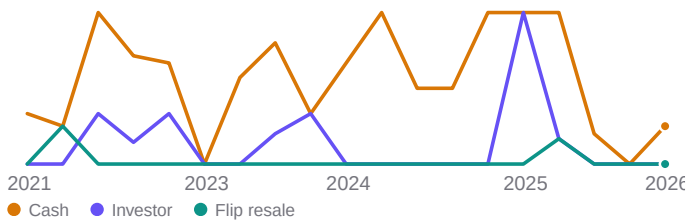
3.0%



BUYERS & OUTCOMES

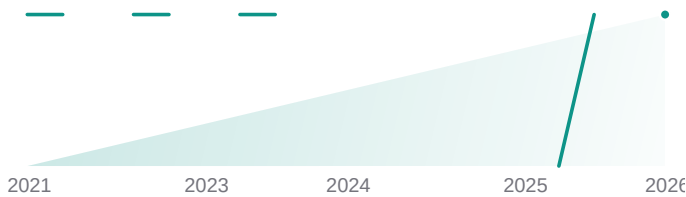
Buyer mix

Cash 25% · Investor 0% · Flip resale 0%



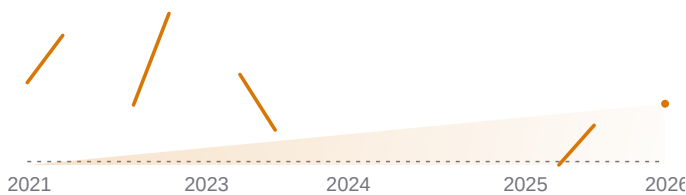
Sellers who sold at a gain

100%

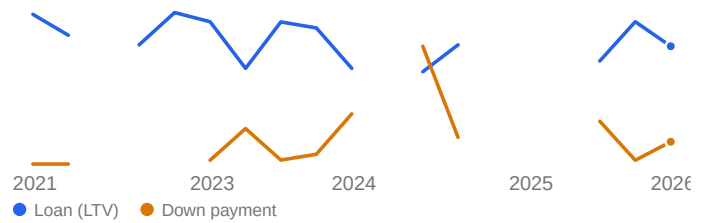


Median annualized return at resale

+9.3%

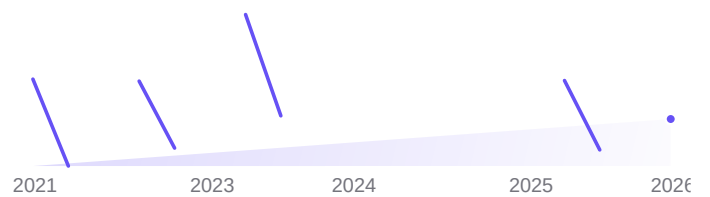


Financing (share of purchase price) Loan (LTV) 79% · Down payment 17%



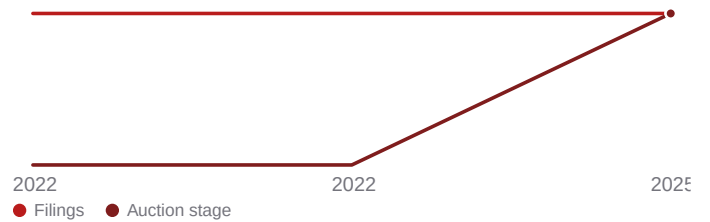
Typical hold before selling

4.4 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	528
Median value (AVM)	\$189K
Median size	592 ft²
Median bedrooms	2
Median year built	1965
Single family	63%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	73%
Underwater (LTV 125% or more)	1.3%
Owner occupied	57%
Company owned	12%
Median loan-to-value	0%
Typical ownership tenure	9.1 yrs

COMMUNITY

Population	683
Density	8 / mi ²
Median household income	\$62K
Average household income	\$77K
Crime index (US avg 100)	127
Air pollution index (US avg 100)	81
Earthquake index (US avg 100)	84
Homes occupied	61%
Bachelor's or higher	8%
Poverty rate	13.7%
Unemployment	0.7%
Average temp	42°F
Annual precip	51 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.