

Jay 12941

ZIP code · NY · New York > Essex County

BALANCED MARKET

\$323K

MEDIAN SALE PRICE

+4.6%

1-YR CHANGE

33

SALES (12 MO)

\$307K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 58 / 100

Buyer's market

Balanced

Seller's market

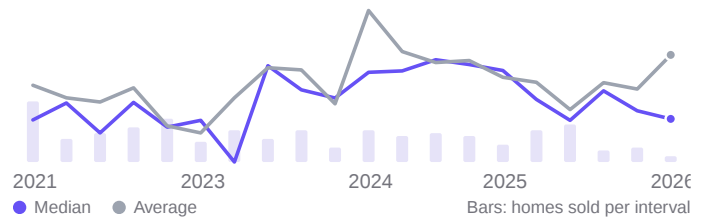
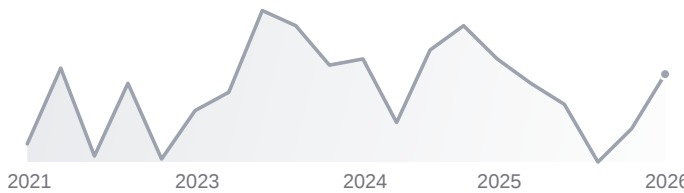
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

58 / 100

Sale prices

Median \$246K · Average \$403K

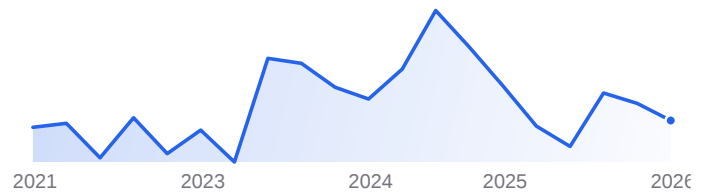
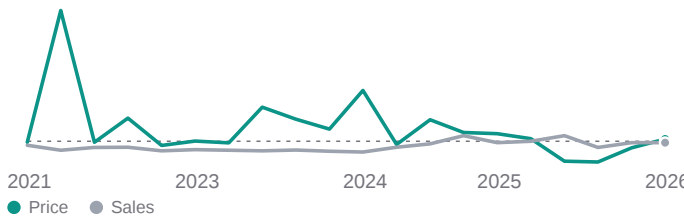


Growth (year over year)

Price +4.6% · Sales -2.9%

Price per square foot

\$221/ft²

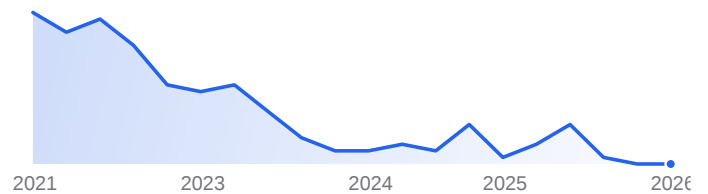


Sale premium vs estimated value

-15.9%

Annual turnover (share of homes sold)

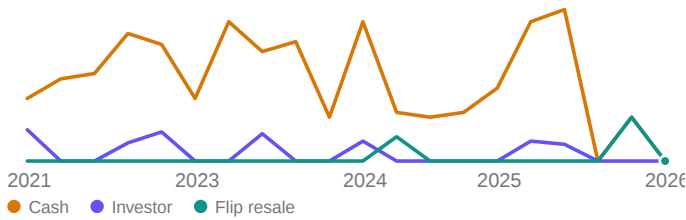
3.3%



BUYERS & OUTCOMES

Buyer mix

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



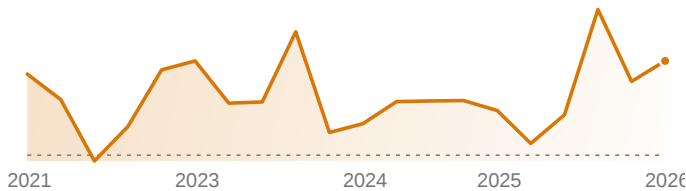
Sellers who sold at a gain

100%

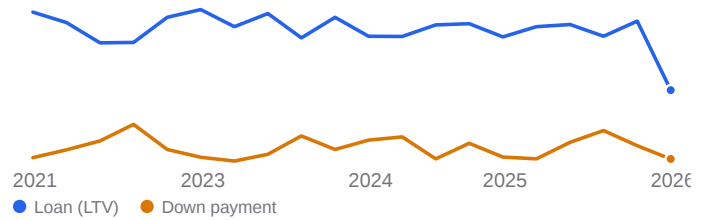


Median annualized return at resale

+23.1%

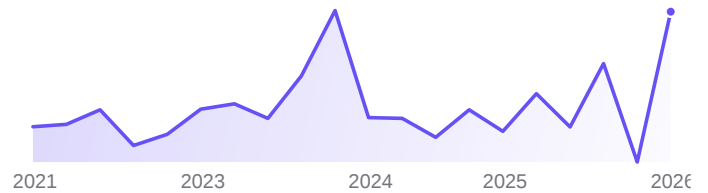


Financing (share of purchase price) Loan (LTV) 46% · Down payment 10%



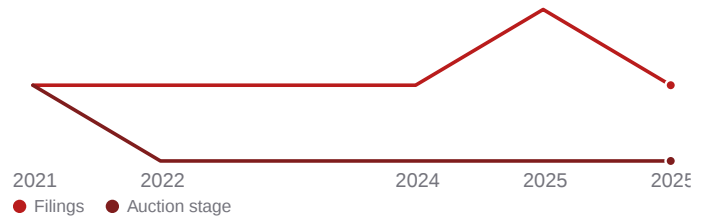
Typical hold before selling

16.8 yrs



Preforeclosure filings

Filings 1 · Auction stage 0



HOUSING STOCK

Homes	989
Median value (AVM)	\$307K
Median size	1,260 ft²
Median bedrooms	3
Median year built	1978
Single family	79%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	77%
Underwater (LTV 125% or more)	0.8%
Owner occupied	53%
Company owned	9.5%
Median loan-to-value	19%
Typical ownership tenure	7.8 yrs

COMMUNITY

Population	1,338
Density	37 / mi ²
Median household income	\$84K
Average household income	\$98K
Crime index (US avg 100)	99
Air pollution index (US avg 100)	84
Earthquake index (US avg 100)	123
Homes occupied	70%
Bachelor's or higher	23%
Poverty rate	8.5%
Unemployment	1.2%
Average temp	43°F
Annual precip	39 in
Sunshine	52%

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