

Eagle Bay 13331

ZIP code · NY · New York > Herkimer County > Eagle Bay

BUYER'S MARKET

\$775K

MEDIAN SALE PRICE

13

SALES (12 MO)

\$402K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 24 / 100



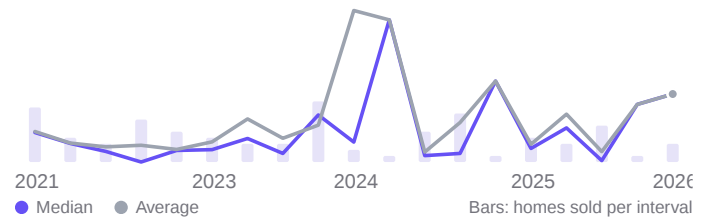
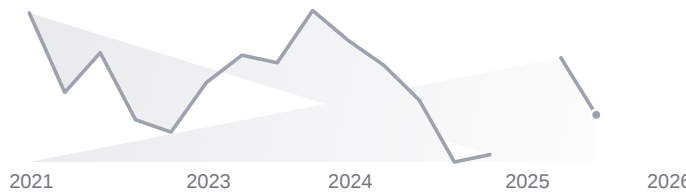
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

24 / 100

Sale prices

Median \$775K · Average \$775K

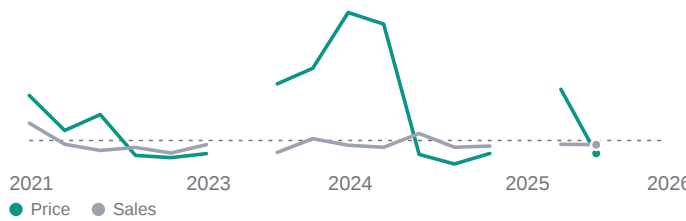


Growth (year over year)

Price -37.6% · Sales -12.5%

Price per square foot

\$504/ft²



Sale premium vs estimated value

+36.5%

Annual turnover (share of homes sold)

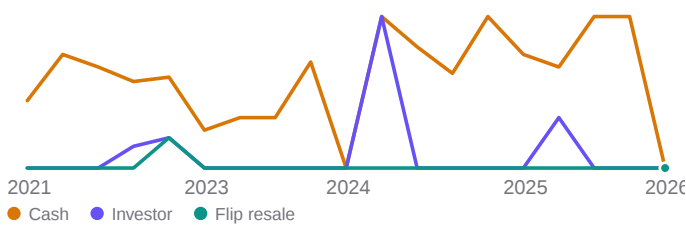
1.5%



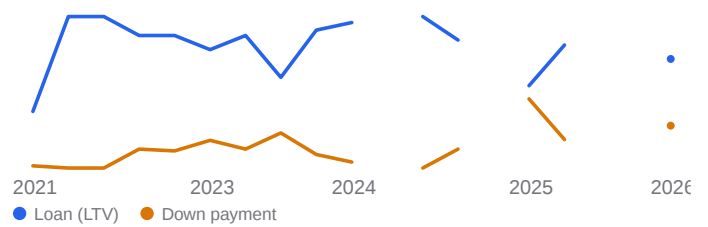
BUYERS & OUTCOMES

Buyer mix

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

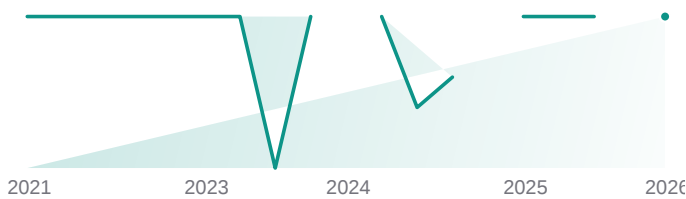


Financing (share of purchase price) Loan (LTV) 68% · Down payment 32%



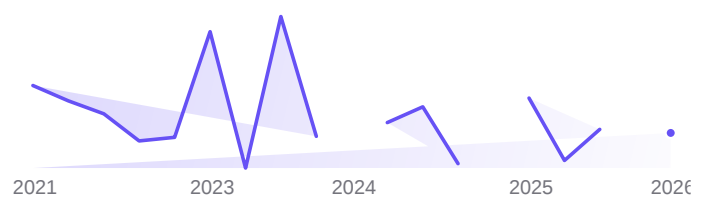
Sellers who sold at a gain

100%



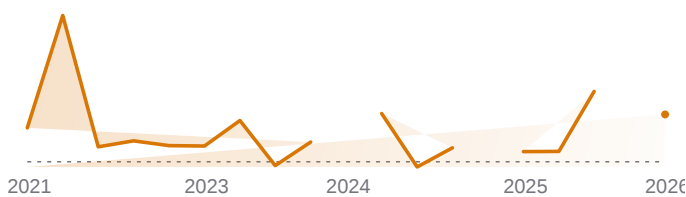
Typical hold before selling

5.4 yrs



Median annualized return at resale

+12.9%



HOUSING STOCK

Homes	893
Median value (AVM)	\$402K
Median size	1,176 ft²
Median bedrooms	3
Median year built	1956
Single family	43%
Condos	2.5%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	80%
Underwater (LTV 125% or more)	0.7%
Owner occupied	14%
Company owned	31%
Median loan-to-value	0%

Typical ownership tenure

8.8 yrs

COMMUNITY

Population	182
Density	1 / mi²
Median household income	\$76K
Average household income	\$89K
Crime index (US avg 100)	194
Air pollution index (US avg 100)	85
Earthquake index (US avg 100)	82
Homes occupied	24%
Bachelor's or higher	26%
Poverty rate	10.2%
Unemployment	1.2%
Average temp	41°F
Annual precip	51 in
Sunshine	46%

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.