

Hartwick 13348

ZIP code · NY · New York > Otsego County > Hartwick

BUYER'S MARKET

\$227K

MEDIAN SALE PRICE

+48.8%

1-YR CHANGE

17

SALES (12 MO)

\$216K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 39 / 100



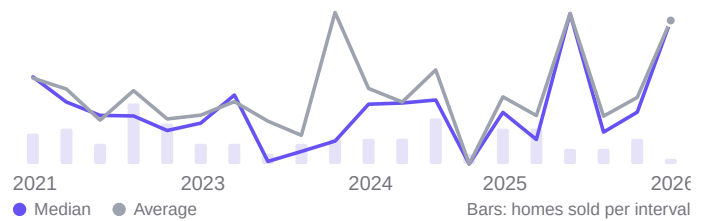
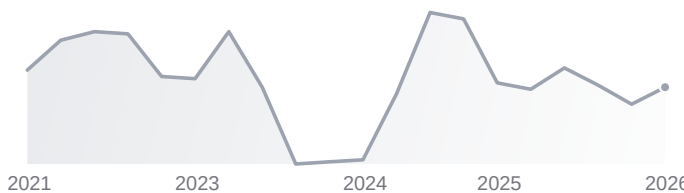
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

39 / 100

Sale prices

Median \$400K · Average \$400K

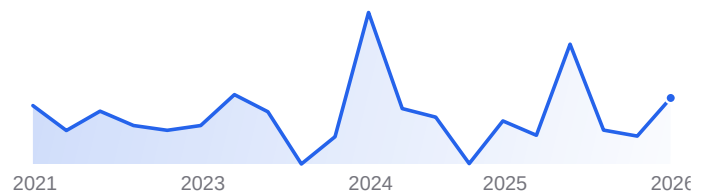
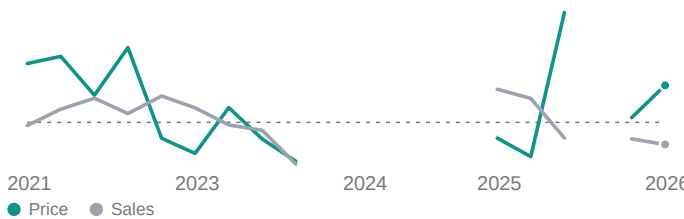


Growth (year over year)

Price +48.8% · Sales -29.2%

Price per square foot

\$142/ft²

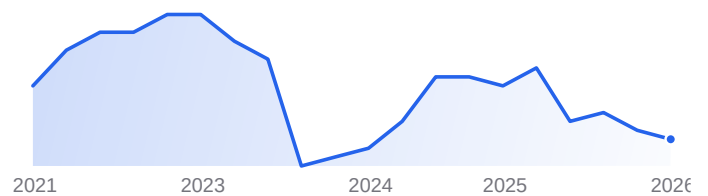


Sale premium vs estimated value

-40.0%

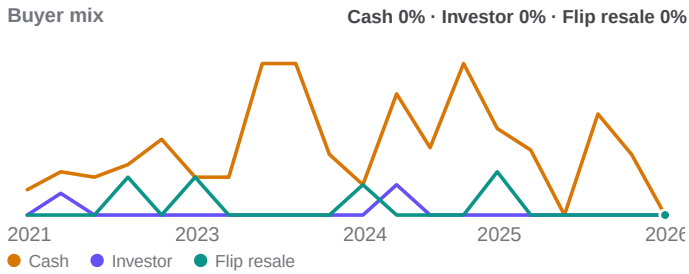
Annual turnover (share of homes sold)

2.3%

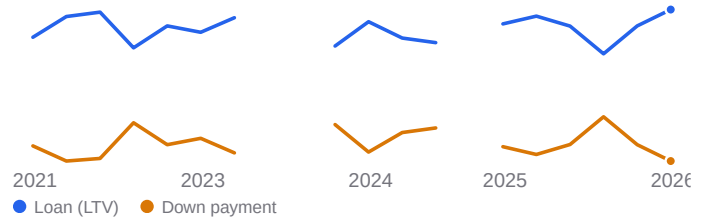


BUYERS & OUTCOMES

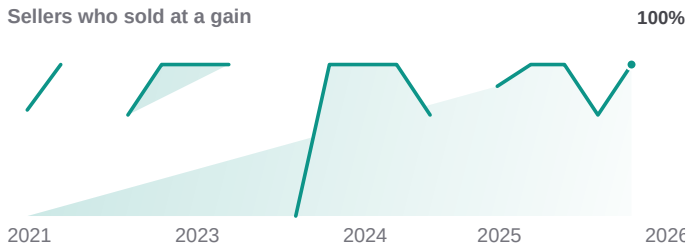
Buyer mix



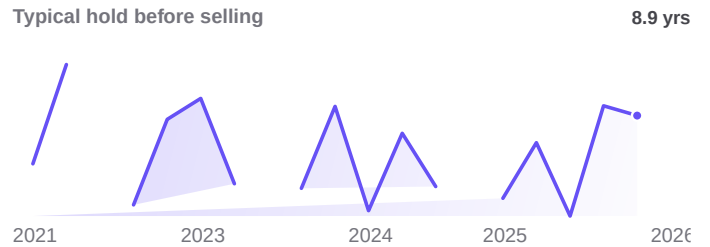
Financing (share of purchase price) Loan (LTV) 98% · Down payment 1.8%



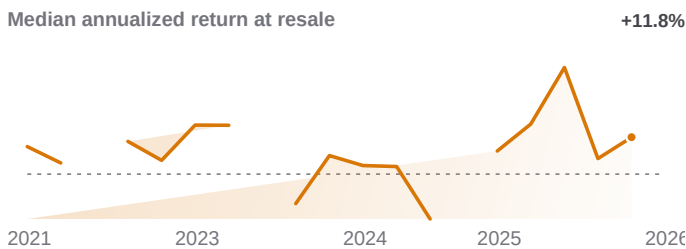
Sellers who sold at a gain



Typical hold before selling



Median annualized return at resale



HOUSING STOCK

Homes	726
Median value (AVM)	\$216K
Median size	1,560 ft²
Median bedrooms	3
Median year built	1967
Single family	52%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	74%
Underwater (LTV 125% or more)	0%
Owner occupied	68%
Company owned	12%
Median loan-to-value	0%
Typical ownership tenure	8.7 yrs

COMMUNITY

Population	1,153
Density	33 / mi²
Median household income	\$77K
Average household income	\$101K
Crime index (US avg 100)	128
Air pollution index (US avg 100)	82
Earthquake index (US avg 100)	49
Homes occupied	76%
Bachelor's or higher	22%
Poverty rate	11.2%
Unemployment	1.1%
Average temp	44°F
Annual precip	43 in
Sunshine	49%

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.