

Wellesley Island 13640

ZIP code · NY · New York > Jefferson County

BUYER'S MARKET

\$417K

MEDIAN SALE PRICE

-53.4%

1-YR CHANGE

21

SALES (12 MO)

\$464K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 39 / 100



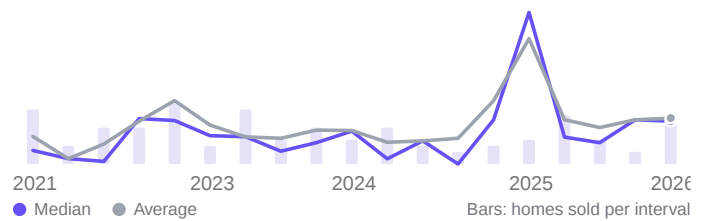
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

39 / 100

Sale prices

Median \$479K · Average \$500K

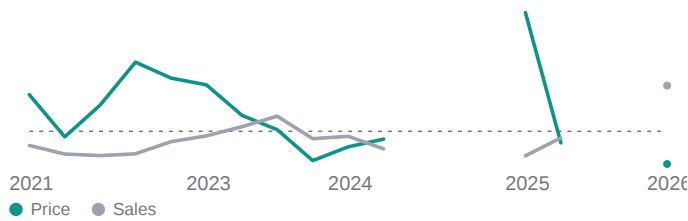


Growth (year over year)

Price -53.4% · Sales +75.0%

Price per square foot

\$275/ft²

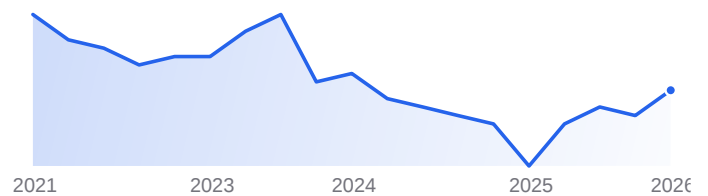


Sale premium vs estimated value

+8.2%

Annual turnover (share of homes sold)

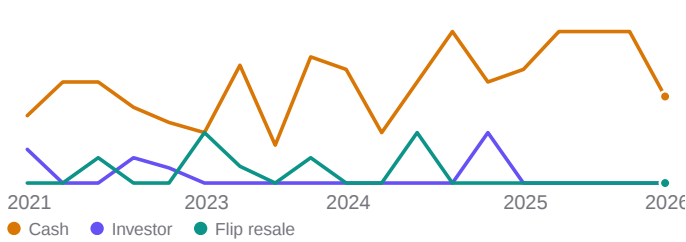
2.6%



BUYERS & OUTCOMES

Buyer mix

Cash 57% · Investor 0% · Flip resale 0%

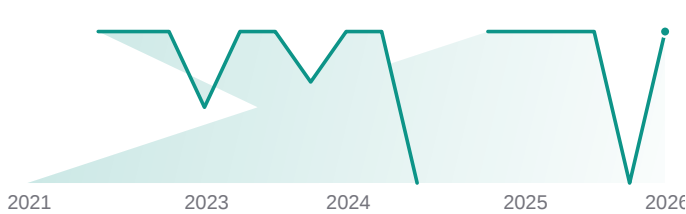


Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



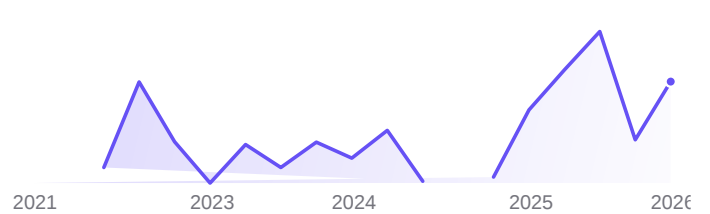
Sellers who sold at a gain

100%



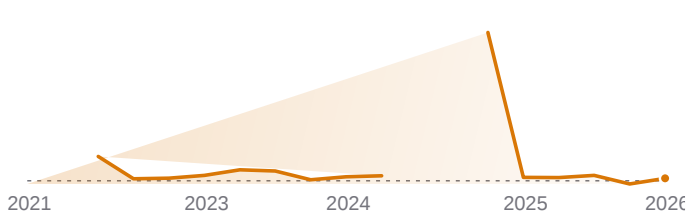
Typical hold before selling

11.3 yrs



Median annualized return at resale

+7.1%



HOUSING STOCK

Homes	795
Median value (AVM)	\$464K
Median size	1,492 ft²
Median bedrooms	3
Median year built	1983
Single family	31%
Condos	1.0%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	73%
Underwater (LTV 125% or more)	1.0%
Owner occupied	27%
Company owned	21%
Median loan-to-value	0%

Typical ownership tenure

8.9 yrs

COMMUNITY

Population	515
Density	29 / mi²
Median household income	\$87K
Average household income	\$129K
Crime index (US avg 100)	193
Air pollution index (US avg 100)	93
Earthquake index (US avg 100)	68
Homes occupied	20%
Bachelor's or higher	29%
Poverty rate	7.7%
Unemployment	1.4%
Average temp	44°F
Annual precip	38 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.