

Gouverneur 13642

ZIP code · NY · New York > St. Lawrence County > Gouverneur

BUYER'S MARKET

\$105K

MEDIAN SALE PRICE

+8.2%

1-YR CHANGE

70

SALES (12 MO)

\$136K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 28 / 100



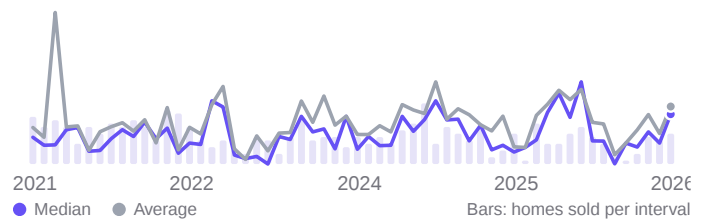
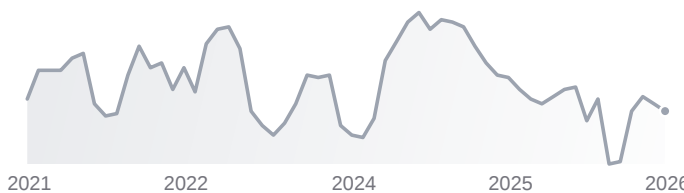
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

28 / 100

Sale prices

Median \$140K · Average \$157K

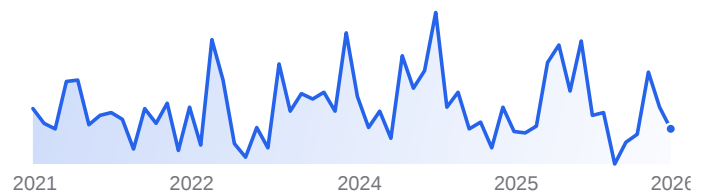
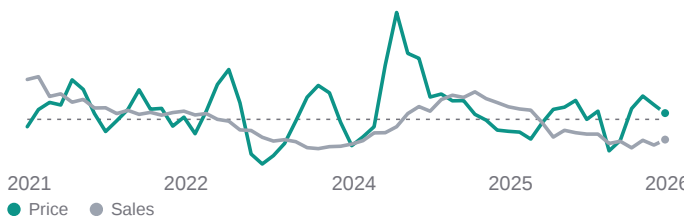


Growth (year over year)

Price +8.2% · Sales -27.1%

Price per square foot

\$46/ft²

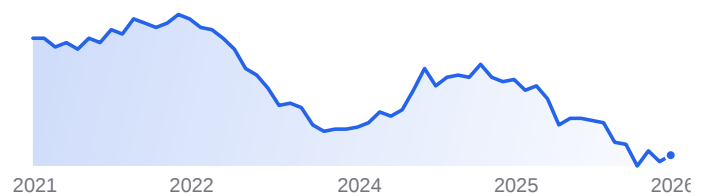
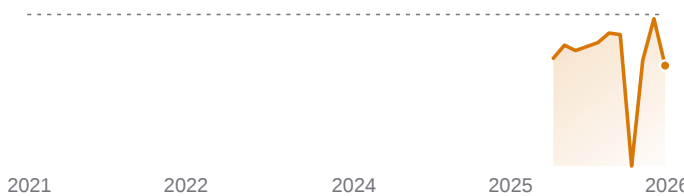


Sale premium vs estimated value

-18.6%

Annual turnover (share of homes sold)

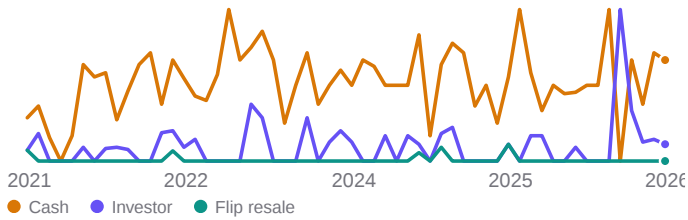
2.0%



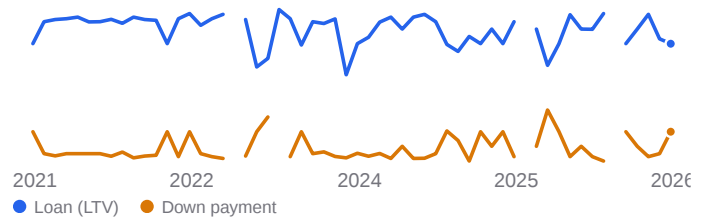
BUYERS & OUTCOMES

Buyer mix

Cash 67% · Investor 11% · Flip resale 0%

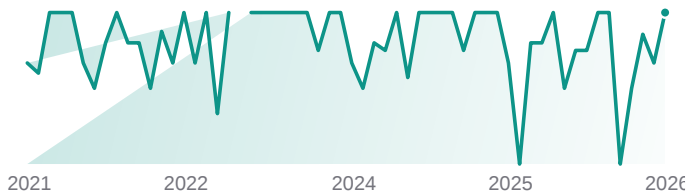


Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



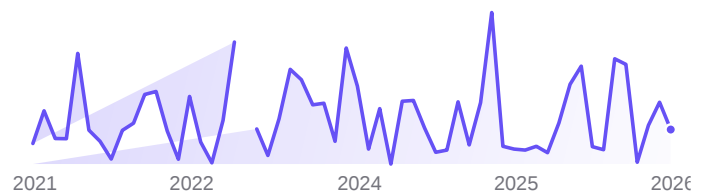
Sellers who sold at a gain

100%



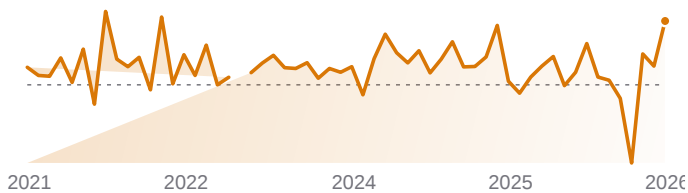
Typical hold before selling

5.9 yrs



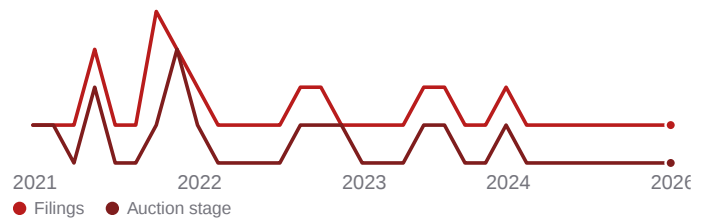
Median annualized return at resale

+16.8%



Preforeclosure filings

Filings 1 · Auction stage 0



HOUSING STOCK

Homes	3,562
Median value (AVM)	\$136K
Median size	1,440 ft²
Median bedrooms	3
Median year built	1950
Single family	63%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	61%
Underwater (LTV 125% or more)	2.9%
Owner occupied	68%
Company owned	9.8%
Median loan-to-value	37%
Typical ownership tenure	9.8 yrs

COMMUNITY

Population	9,104
Density	45 / mi²
Median household income	\$55K
Average household income	\$68K
Crime index (US avg 100)	85
Air pollution index (US avg 100)	85
Earthquake index (US avg 100)	92
Homes occupied	84%
Bachelor's or higher	12%
Poverty rate	16.5%
Unemployment	0.9%
Average temp	44°F
Annual precip	40 in
Sunshine	51%

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