

Mount Upton 13809

ZIP code · NY · New York > Chenango County

STRONG BUYER'S MARKET

\$40K

MEDIAN SALE PRICE

-45.0%

1-YR CHANGE

16

SALES (12 MO)

\$153K

MEDIAN VALUE (AVM)

Market temperature

Strong buyer's market · 12 / 100



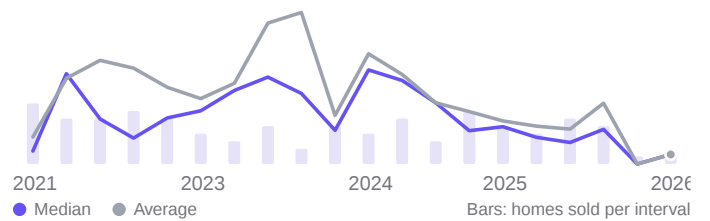
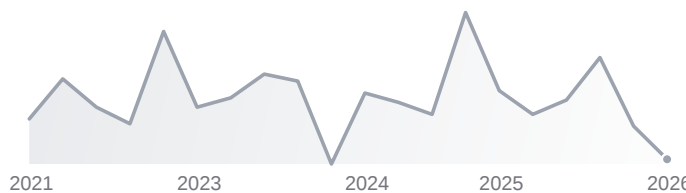
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

12 / 100

Sale prices

Median \$40K · Average \$40K

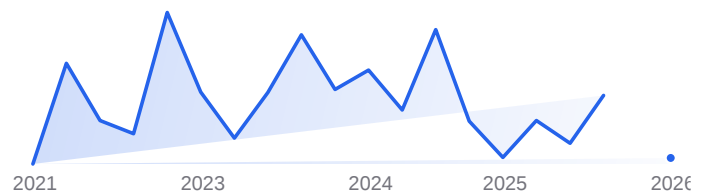
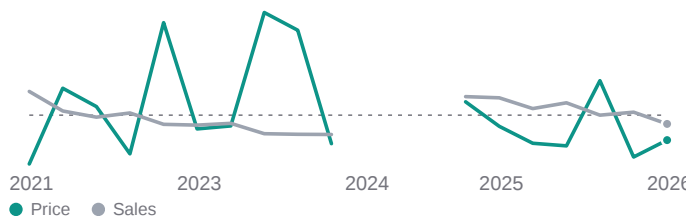


Growth (year over year)

Price -45.0% · Sales -15.8%

Price per square foot

\$43/ft²



Sale premium vs estimated value

-83.6%

Annual turnover (share of homes sold)

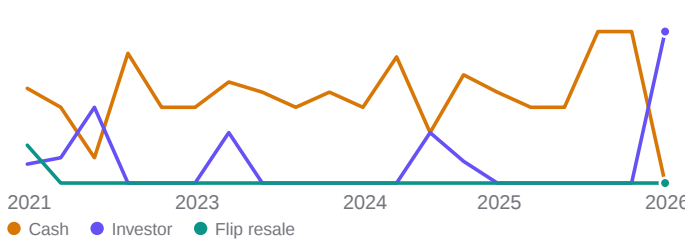
2.3%



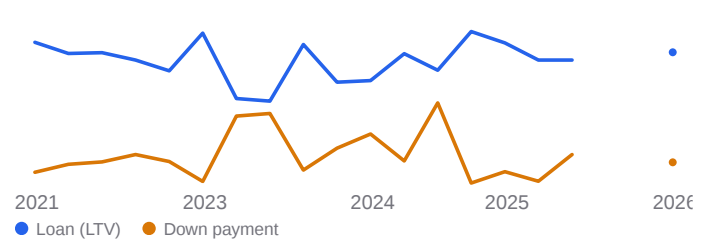
BUYERS & OUTCOMES

Buyer mix

Cash 0% · Investor 100% · Flip resale 0%



Financing (share of purchase price) Loan (LTV) 85% · Down payment 15%



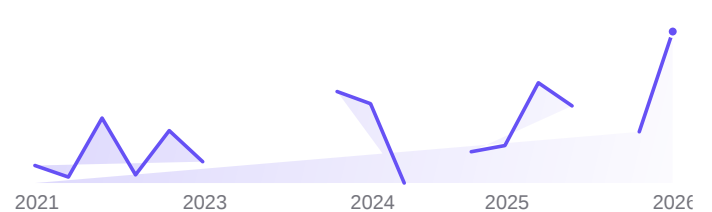
Sellers who sold at a gain

100%



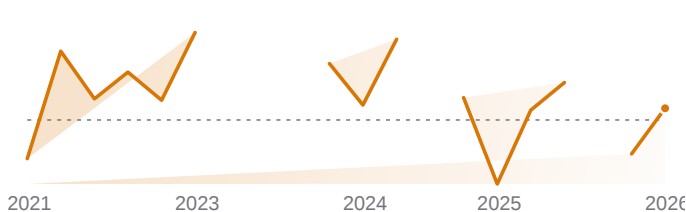
Typical hold before selling

20.4 yrs



Median annualized return at resale

+3.7%



HOUSING STOCK

Homes	700
Median value (AVM)	\$153K
Median size	1,400 ft ²
Median bedrooms	3
Median year built	1969
Single family	59%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	64%
Underwater (LTV 125% or more)	0.7%
Owner occupied	73%
Company owned	6.4%
Median loan-to-value	21%
Typical ownership tenure	8.7 yrs

COMMUNITY

Population	1,519
Density	49 / mi²
Median household income	\$58K
Average household income	\$86K
Crime index (US avg 100)	109
Air pollution index (US avg 100)	88
Earthquake index (US avg 100)	40
Homes occupied	79%
Bachelor's or higher	6%
Poverty rate	14.6%
Unemployment	1.0%
Average temp	45°F
Annual precip	41 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.