

Panama 14767

ZIP code · NY · New York > Chautauqua County > Panama

SELLER'S MARKET

\$161K

MEDIAN SALE PRICE

+37.4%

1-YR CHANGE

15

SALES (12 MO)

\$184K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 74 / 100

Buyer's market

Balanced

Seller's market

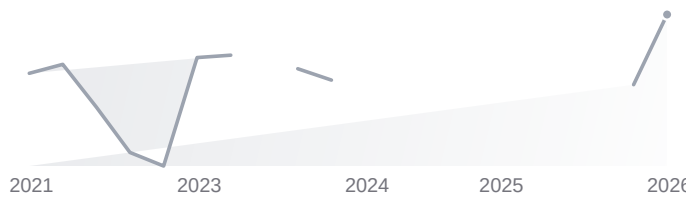
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

74 / 100

Sale prices

Median \$63K · Average \$71K

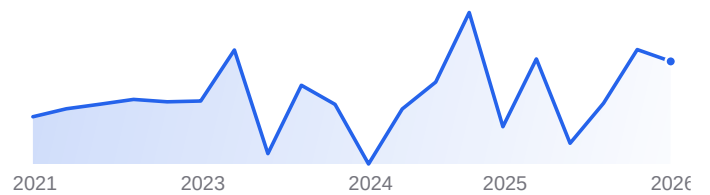
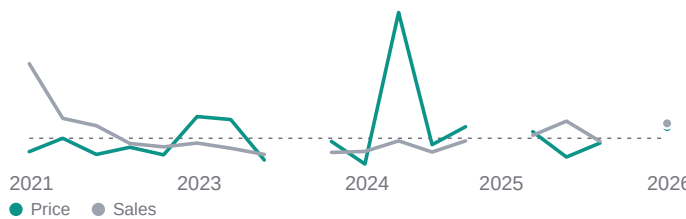


Growth (year over year)

Price +37.4% · Sales +50.0%

Price per square foot

\$108/ft²

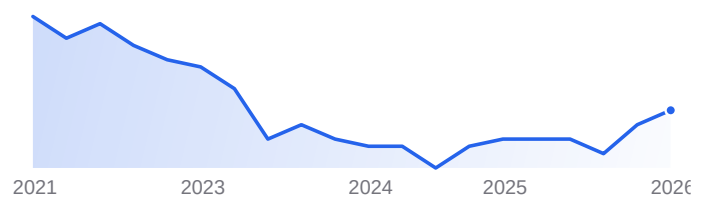


Sale premium vs estimated value

+1.7%

Annual turnover (share of homes sold)

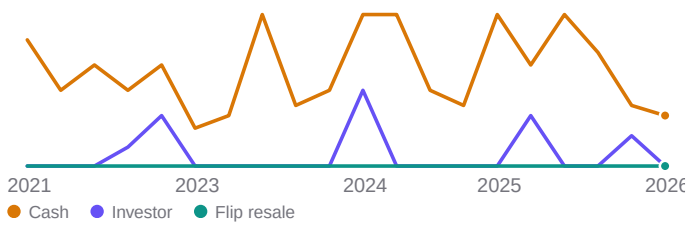
2.0%



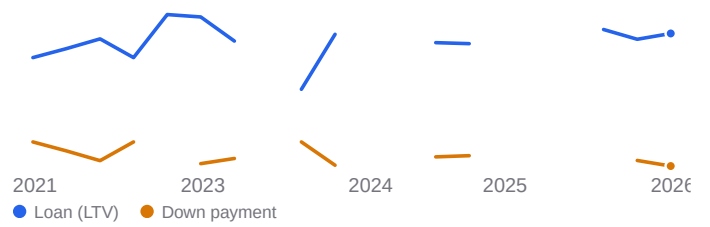
BUYERS & OUTCOMES

Buyer mix

Cash 33% · Investor 0% · Flip resale 0%

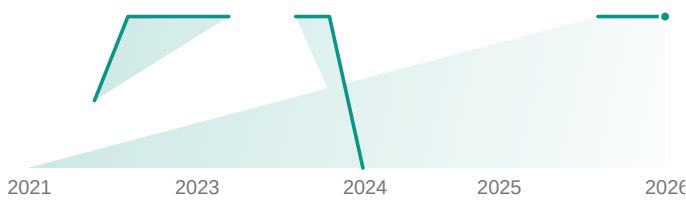


Financing (share of purchase price) Loan (LTV) 97% · Down payment 2.8%



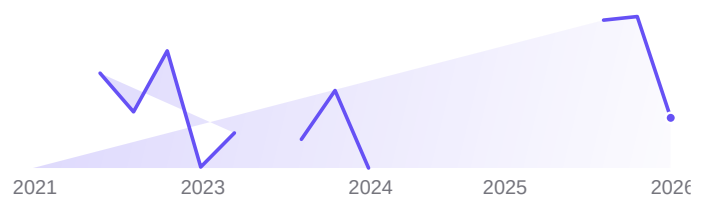
Sellers who sold at a gain

100%



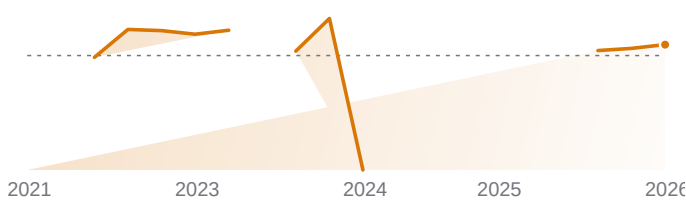
Typical hold before selling

5.2 yrs



Median annualized return at resale

+7.0%



Preforeclosure filings

Filings 1 · Auction stage 0



HOUSING STOCK

Homes	769
Median value (AVM)	\$184K
Median size	1,526 ft²
Median bedrooms	3
Median year built	1968
Single family	48%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	71%
Underwater (LTV 125% or more)	1.5%
Owner occupied	77%
Company owned	5.3%
Median loan-to-value	27%
Typical ownership tenure	9.0 yrs

COMMUNITY

Population	1,984
Density	38 / mi²
Median household income	\$67K
Average household income	\$93K
Crime index (US avg 100)	43
Air pollution index (US avg 100)	85
Earthquake index (US avg 100)	30
Homes occupied	87%
Bachelor's or higher	11%
Poverty rate	9.2%
Unemployment	1.3%
Average temp	46°F
Annual precip	46 in
Sunshine	48%

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.