

Waverly 14892

ZIP code · NY · New York > Tioga County > Waverly

BUYER'S MARKET

\$111K

MEDIAN SALE PRICE

-25.6%

1-YR CHANGE

94

SALES (12 MO)

\$175K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 24 / 100



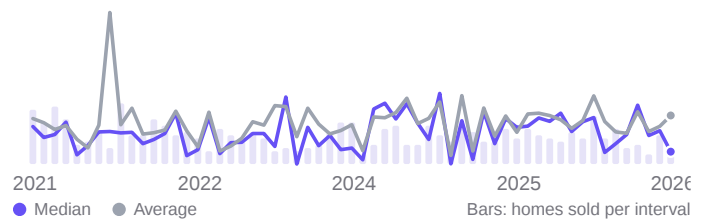
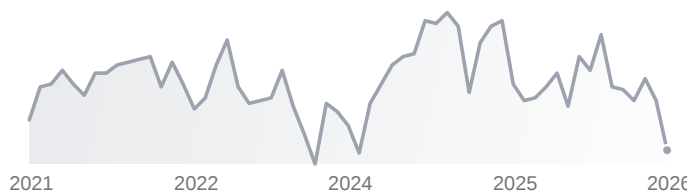
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

24 / 100

Sale prices

Median \$80K · Average \$169K

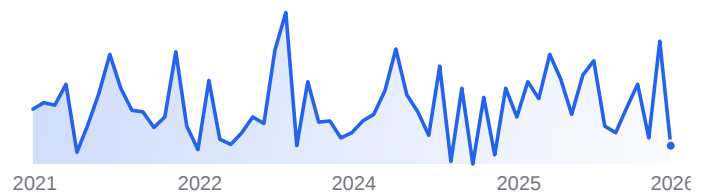
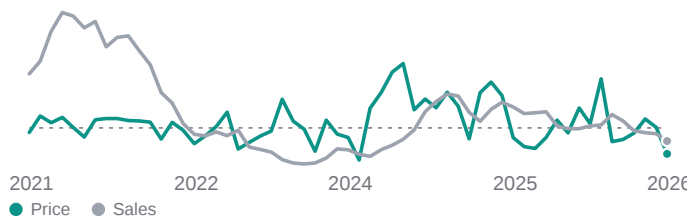


Growth (year over year)

Price -25.6% · Sales -13.0%

Price per square foot

\$47/ft²

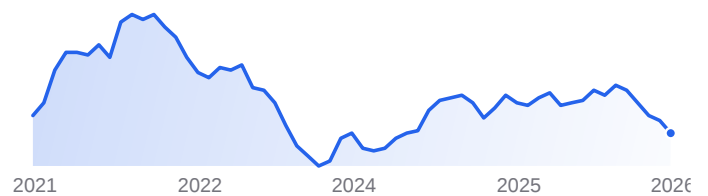
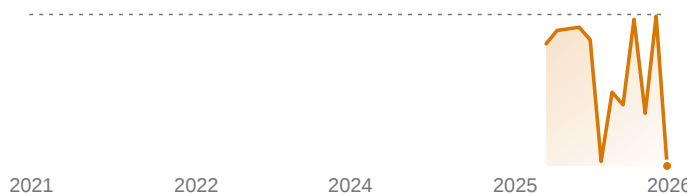


Sale premium vs estimated value

-40.7%

Annual turnover (share of homes sold)

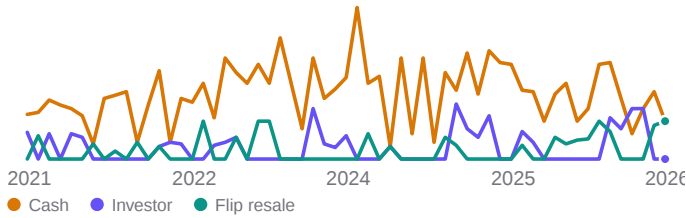
3.5%



BUYERS & OUTCOMES

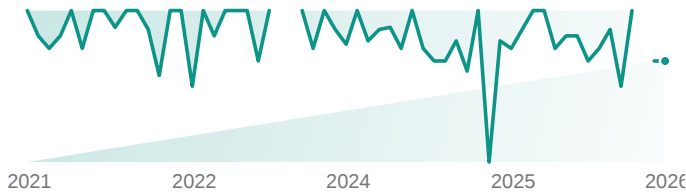
Buyer mix

Cash 25% · Investor 0% · Flip resale 25%



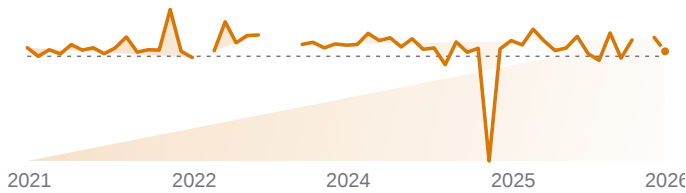
Sellers who sold at a gain

67%

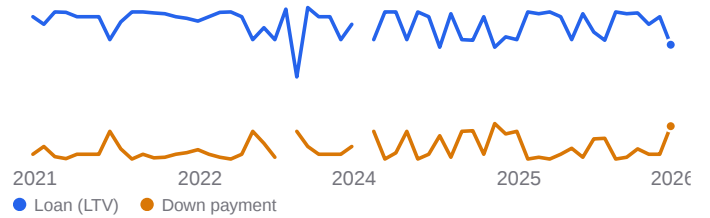


Median annualized return at resale

+2.0%

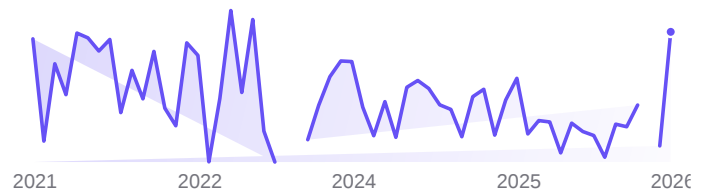


Financing (share of purchase price) Loan (LTV) 77% · Down payment 23%



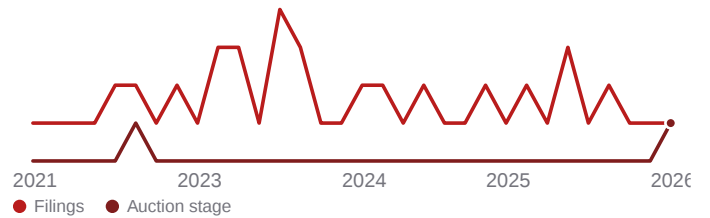
Typical hold before selling

12.0 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	2,662
Median value (AVM)	\$175K
Median size	1,644 ft²
Median bedrooms	3
Median year built	1939
Single family	72%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	59%
Underwater (LTV 125% or more)	1.6%
Owner occupied	72%
Company owned	47%
Median loan-to-value	41%
Typical ownership tenure	19.7 yrs

COMMUNITY

Population	7,603
Density	187 / mi²
Median household income	\$57K
Average household income	\$75K
Crime index (US avg 100)	132
Air pollution index (US avg 100)	96
Earthquake index (US avg 100)	38
Homes occupied	88%
Bachelor's or higher	9%
Poverty rate	10.4%
Unemployment	1.0%
Average temp	47°F
Annual precip	38 in
Sunshine	49%

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.