

Penfield 15849

ZIP code · PA · Pennsylvania > Clearfield County > Penfield

BALANCED MARKET

\$170K

MEDIAN SALE PRICE

15

SALES (12 MO)

\$112K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 58 / 100



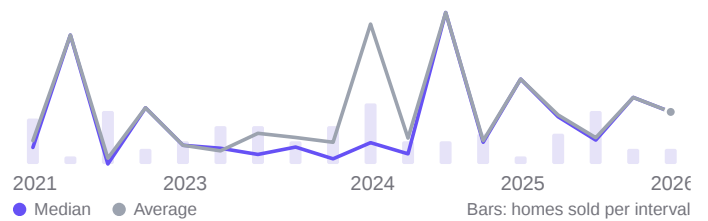
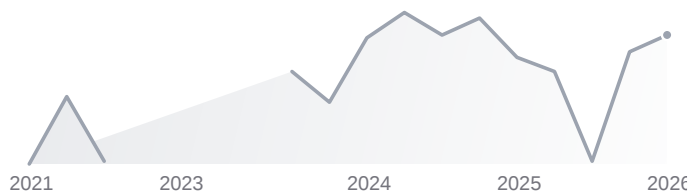
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

58 / 100

Sale prices

Median \$170K · Average \$170K



Growth (year over year)

Price +38.1% · Sales -5.9%

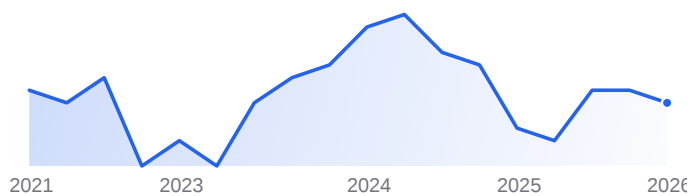
Sale premium vs estimated value

+46.6%



Annual turnover (share of homes sold)

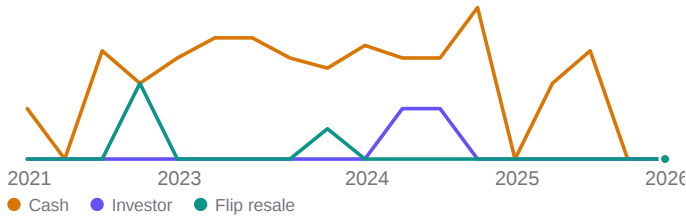
1.6%



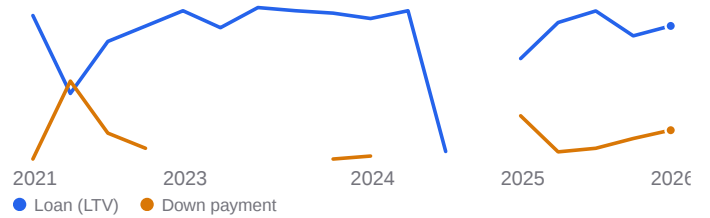
BUYERS & OUTCOMES

Buyer mix

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

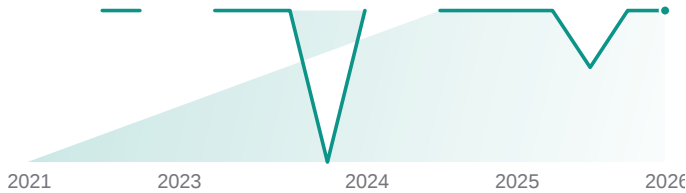


Financing (share of purchase price) Loan (LTV) 90% · Down payment 22%



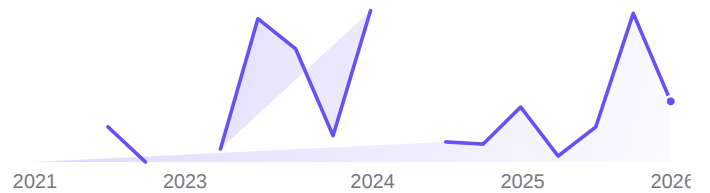
Sellers who sold at a gain

100%



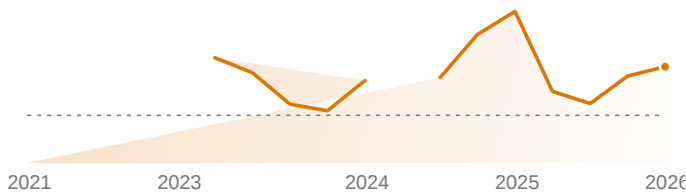
Typical hold before selling

6.5 yrs



Median annualized return at resale

+9.4%



HOUSING STOCK

Homes	934
Median value (AVM)	\$112K
Median year built	1952
Single family	69%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	76%
Underwater (LTV 125% or more)	2.2%
Owner occupied	38%
Company owned	8.2%
Median loan-to-value	0%
Typical ownership tenure	44.9 yrs

COMMUNITY

Population	1,822
Density	20 / mi²
Median household income	\$61K
Average household income	\$78K
Crime index (US avg 100)	157
Air pollution index (US avg 100)	101
Earthquake index (US avg 100)	33
Homes occupied	74%
Bachelor's or higher	7%
Poverty rate	10.1%
Unemployment	1.2%
Average temp	46°F
Annual precip	44 in
Sunshine	45%

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.