

Loretto 15940

ZIP code · PA · Pennsylvania > Cambria County > Loretto

STRONG SELLER'S MARKET

\$194K

MEDIAN SALE PRICE

+108.6%

1-YR CHANGE

15

SALES (12 MO)

\$200K

MEDIAN VALUE (AVM)

Market temperature

Strong seller's market · 80 / 100

Buyer's market

Balanced

Seller's market

MARKET TRENDS (5 YEARS)

Market temperature (0–100)

80 / 100

Sale prices

Median \$194K · Average \$220K

2021 2023 2023

2025 2026

2021 2023 2023 2025 2026

● Median ● Average

Bars: homes sold per interval

Growth (year over year)

Price +108.6% · Sales +200.0%

Sale premium vs estimated value

+0.6%

2021 2023 2023

2025 2026

2021 2023 2023 2025 2026

Annual turnover (share of homes sold)

2.4%

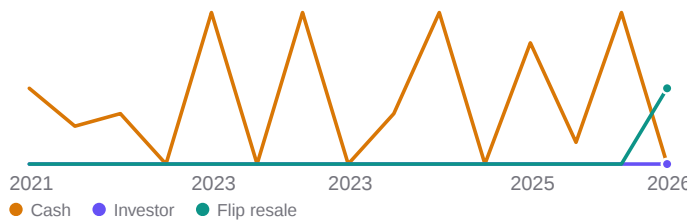
2021 2023 2023

2025 2026

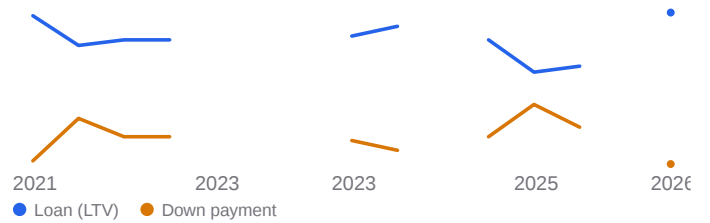
BUYERS & OUTCOMES

Buyer mix

Cash 0% · Investor 0% · Flip resale 50%

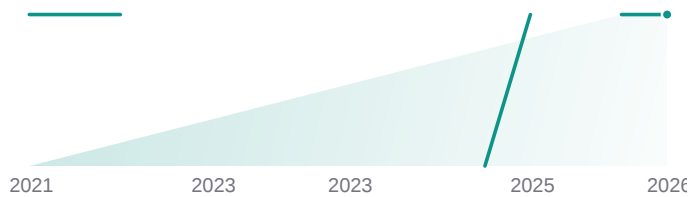


Financing (share of purchase price) Loan (LTV) 97% · Down payment 3.0%



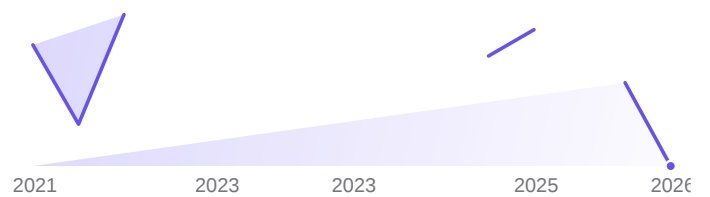
Sellers who sold at a gain

100%



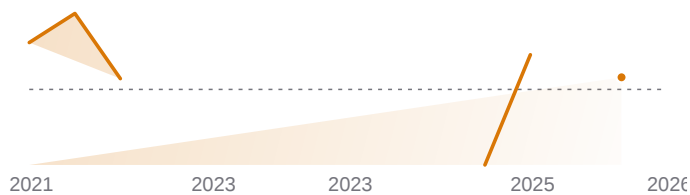
Typical hold before selling

0.8 yrs



Median annualized return at resale

+2.8%



HOUSING STOCK

Homes	628
Median value (AVM)	\$200K
Median year built	1984
Single family	92%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	61%
Underwater (LTV 125% or more)	2.9%
Owner occupied	80%
Company owned	7.5%
Median loan-to-value	34%
Typical ownership tenure	15.8 yrs

COMMUNITY

Population	3,289
Density	125 / mi²
Median household income	\$75K
Average household income	\$87K
Crime index (US avg 100)	37
Air pollution index (US avg 100)	101
Earthquake index (US avg 100)	34
Homes occupied	90%
Bachelor's or higher	14%
Poverty rate	5.0%
Unemployment	0.8%
Average temp	46°F
Annual precip	45 in
Sunshine	45%

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