

Gifford 16732

ZIP code · PA · Pennsylvania > McKean County

\$48K

MEDIAN SALE PRICE

5

SALES (12 MO)

\$113K

MEDIAN VALUE (AVM)

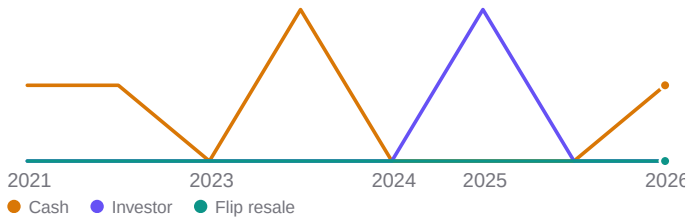
MARKET TRENDS (5 YEARS)



BUYERS & OUTCOMES

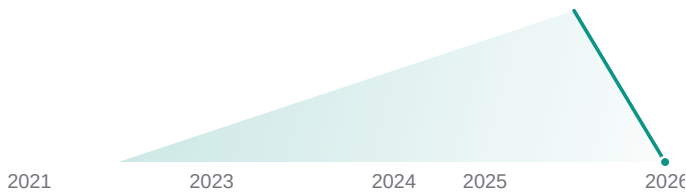
Buyer mix

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



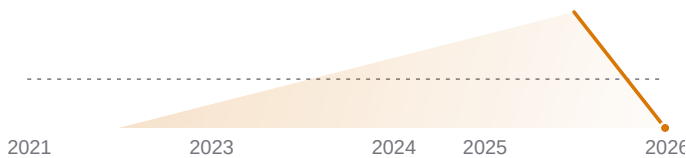
Sellers who sold at a gain

0%

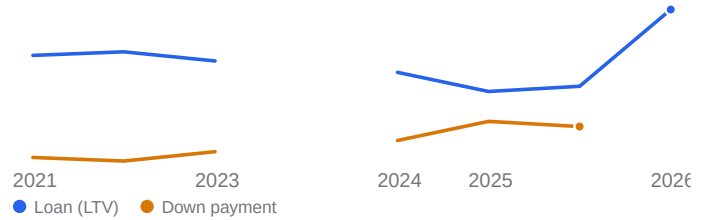


Median annualized return at resale

-7.2%

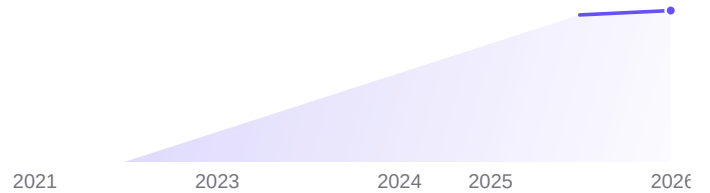


Financing (share of purchase price) Loan (LTV) 135% · Down payment 32%



Typical hold before selling

8.0 yrs



HOUSING STOCK

Homes	176
Median value (AVM)	\$113K
Median size	1,272 ft²
Median year built	1962
Single family	61%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	60%
Underwater (LTV 125% or more)	2.2%
Owner occupied	85%
Company owned	0.6%
Median loan-to-value	42%
Typical ownership tenure	18.6 yrs

COMMUNITY

Population	112
Density	47 / mi²
Median household income	\$73K
Average household income	\$81K
Crime index (US avg 100)	60
Air pollution index (US avg 100)	93
Earthquake index (US avg 100)	33
Homes occupied	90%
Bachelor's or higher	9%
Poverty rate	5.7%
Unemployment	1.2%
Average temp	44°F
Annual precip	47 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.