

Gaines 16921

ZIP code · PA · Pennsylvania · Tioga County

SELLER'S MARKET

\$245K

MEDIAN SALE PRICE

+47.7%

1-YR CHANGE

19

SALES (12 MO)

\$226K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 77 / 100

Buyer's market

Balanced

Seller's market

MARKET TRENDS (5 YEARS)

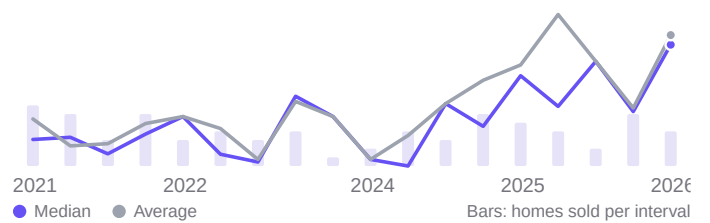
Market temperature (0–100)

77 / 100



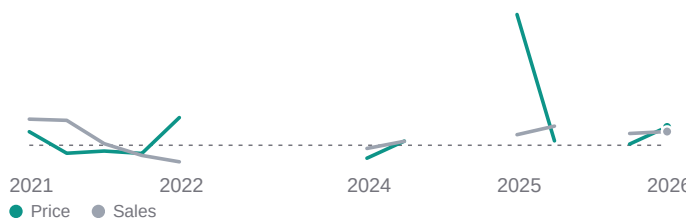
Sale prices

Median \$285K · Average \$304K



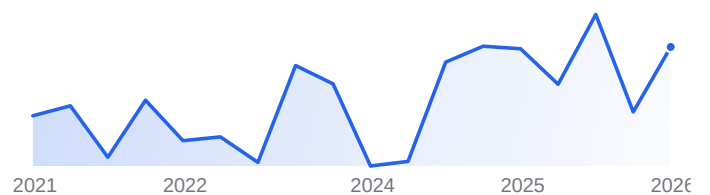
Growth (year over year)

Price +47.7% · Sales +35.7%



Price per square foot

\$177/ft²



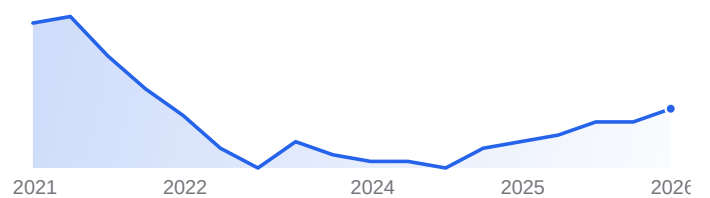
Sale premium vs estimated value

+4.7%



Annual turnover (share of homes sold)

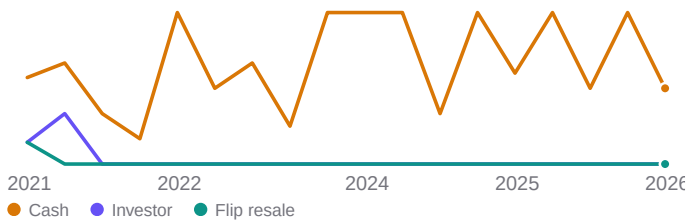
2.7%



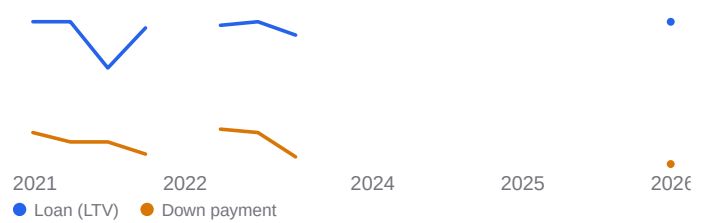
BUYERS & OUTCOMES

Buyer mix

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

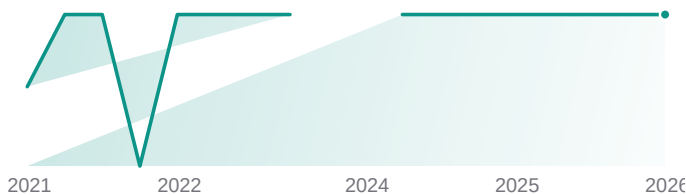


Financing (share of purchase price) Loan (LTV) 80% · Down payment 3.0%



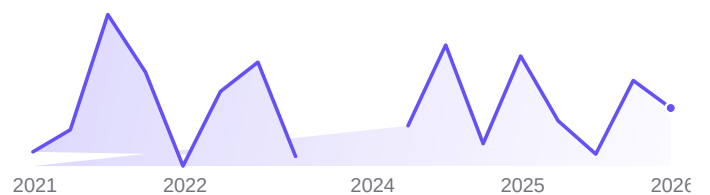
Sellers who sold at a gain

100%



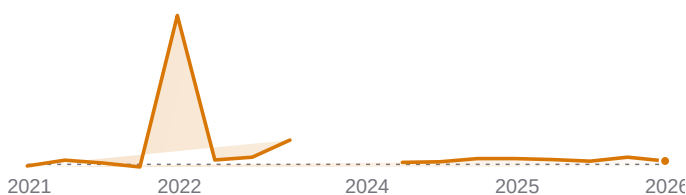
Typical hold before selling

6.6 yrs



Median annualized return at resale

+5.6%



HOUSING STOCK

Homes	707
Median value (AVM)	\$226K
Median size	1,104 ft ²
Median bedrooms	2
Median year built	1965
Single family	32%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	80%
Underwater (LTV 125% or more)	1.8%
Owner occupied	27%
Company owned	16%
Median loan-to-value	0%
Typical ownership tenure	13.3 yrs

COMMUNITY

Population	664
Density	6 / mi²
Median household income	\$52K
Average household income	\$63K
Crime index (US avg 100)	181
Air pollution index (US avg 100)	98
Earthquake index (US avg 100)	33
Homes occupied	37%
Bachelor's or higher	9%
Poverty rate	8.0%
Unemployment	1.0%
Average temp	45°F
Annual precip	38 in
Sunshine	51%

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.