



ZIP 12108, Speculator, New York.

Current market data.

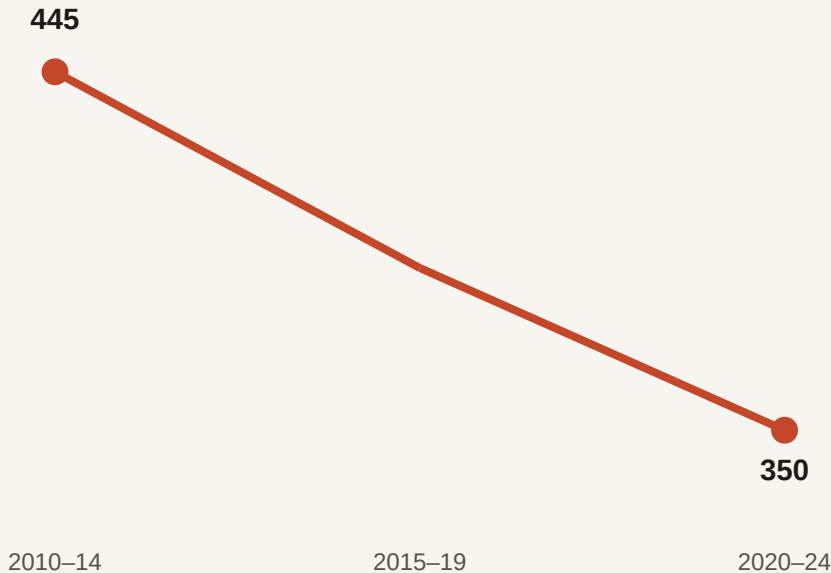
8 cards. Every number sourced and dated. Data as of Oct 30, 2026.

POPULATION

350 people call ZIP 12108 home.

350

people.





RENT

Median rent is \$821 a month.

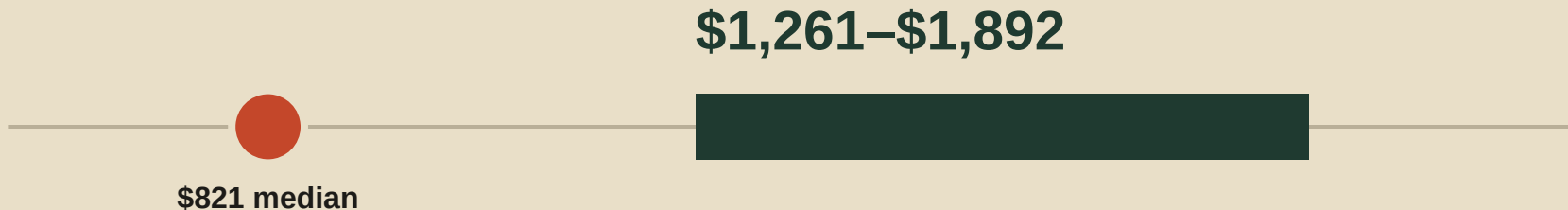
\$821

a month. New York's median is \$1,621.



ROOM TO BUILD

Local wages can carry more rent than the median charged today.



is the monthly rent range local workforce wages support.



BUILDING

Most of the housing here is older than 2000.

86%

of all homes were built before 2000



UNITS NEEDED

Closing the gap would add 0–0.3% to the 693 homes here.

0–2

is the estimated number of missing housing units, from the lowest to the highest of three estimates.



HOME VALUE

A median home costs 20% less than New York's.

\$339,100

median home value in ZIP 12108.

ZIP 12108



\$339,100

New York



\$423,800

U.S.



\$332,700

THAT WAS ZIP 12108'S 2026

Every number came from a public source, with its date.

New Census data usually lands in December. The next Edition follows it.

See this Edition at almanacdata.ai/e/zip/12108/

The Almanac · your hyper-diligent research partner