

Spencer

Community · MA · Massachusetts › Worcester County

BUYER'S MARKET

\$395K

MEDIAN SALE PRICE

-3.3%

1-YR CHANGE

120

SALES (12 MO)

\$426K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 39 / 100



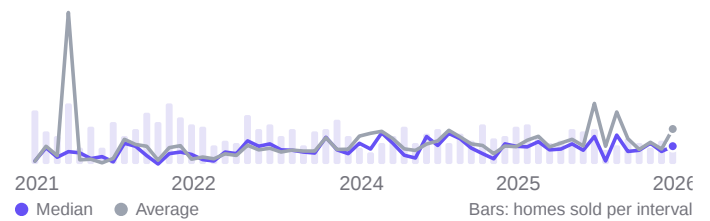
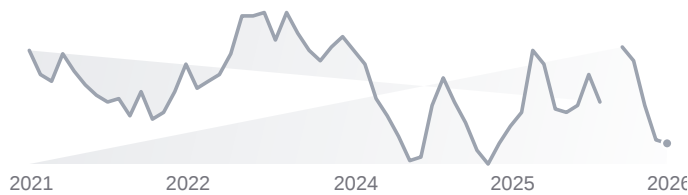
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

39 / 100

Sale prices

Median \$400K · Average \$516K

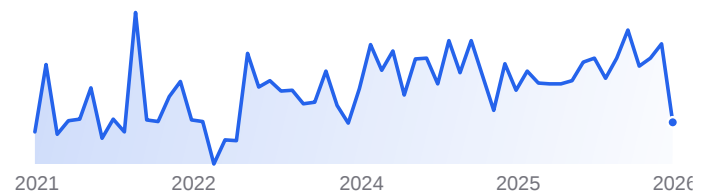
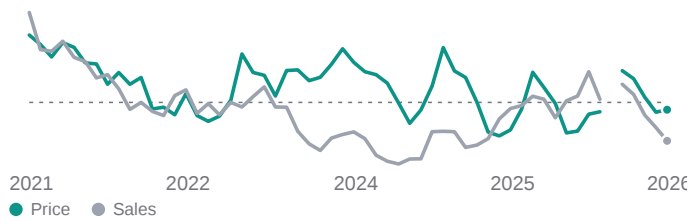


Growth (year over year)

Price -3.3% · Sales -17.2%

Price per square foot

\$194/ft²

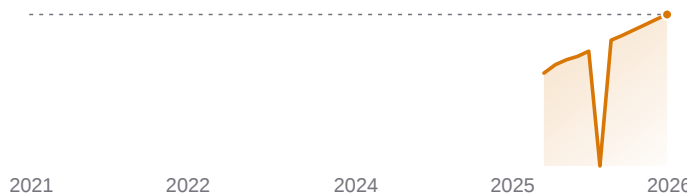


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

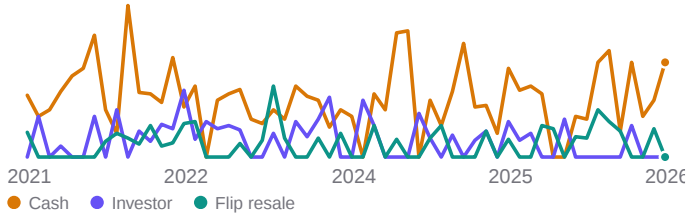
3.1%



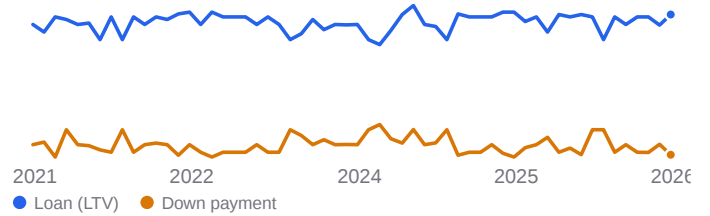
BUYERS & OUTCOMES

Buyer mix

Cash 33% · Investor 0% · Flip resale 0%

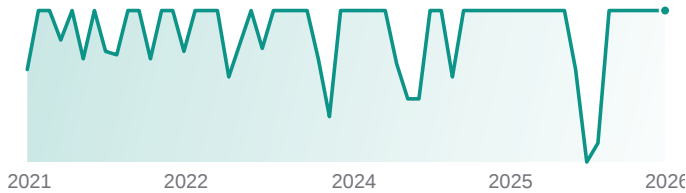


Financing (share of purchase price) Loan (LTV) 97% · Down payment 3.3%



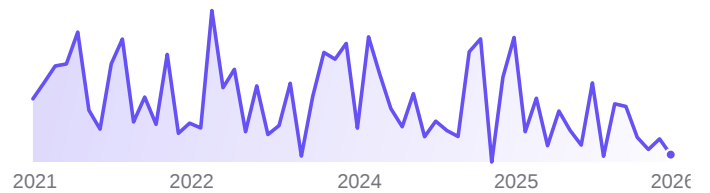
Sellers who sold at a gain

100%



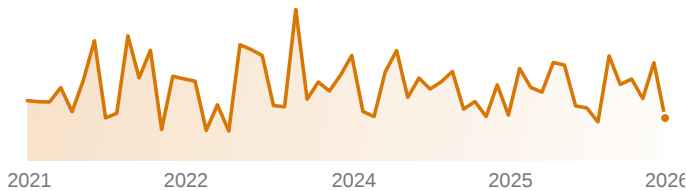
Typical hold before selling

2.2 yrs



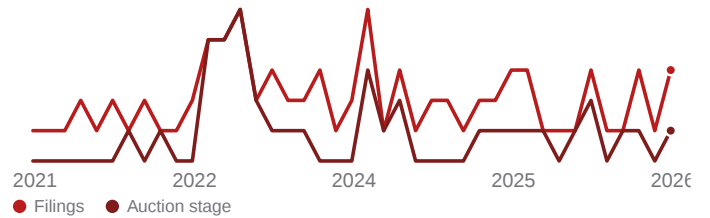
Median annualized return at resale

+3.8%



Preforeclosure filings

Filings 3 · Auction stage 1



HOUSING STOCK

Homes	3,927
Median value (AVM)	\$426K
Median size	1,637 ft²
Median bedrooms	3
Median year built	1968
Single family	82%
Condos	2.8%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	56%
Underwater (LTV 125% or more)	1.4%
Owner occupied	85%
Company owned	11%
Median loan-to-value	47%

Typical ownership tenure

15.2 yrs

COMMUNITY

Population	5,894
Density	2,794 / mi ²
Median household income	\$54K
Average household income	\$78K
Crime index (US avg 100)	135
Air pollution index (US avg 100)	107
Earthquake index (US avg 100)	58
Homes occupied	93%
Bachelor's or higher	9%
Poverty rate	8.3%
Unemployment	1.1%
Average temp	46°F
Annual precip	49 in
Sunshine	50%

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