

Ludlow 01056

ZIP code · MA · Massachusetts · Hampden County

BALANCED MARKET

\$352K

MEDIAN SALE PRICE

+9.0%

1-YR CHANGE

225

SALES (12 MO)

\$353K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 56 / 100



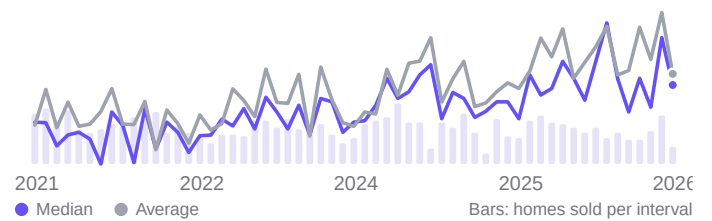
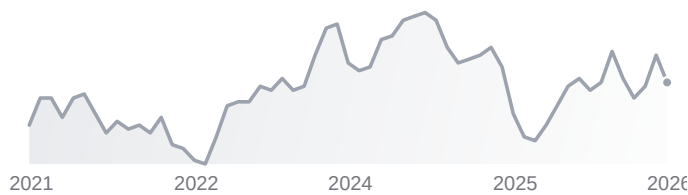
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

56 / 100

Sale prices

Median \$340K · Average \$356K

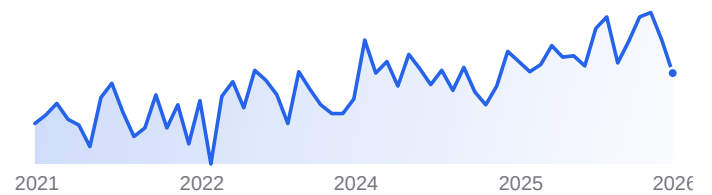
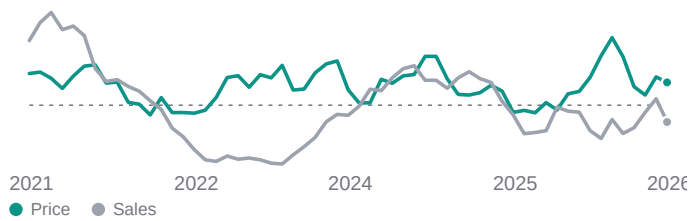


Growth (year over year)

Price +9.0% · Sales -6.6%

Price per square foot

\$228/ft²

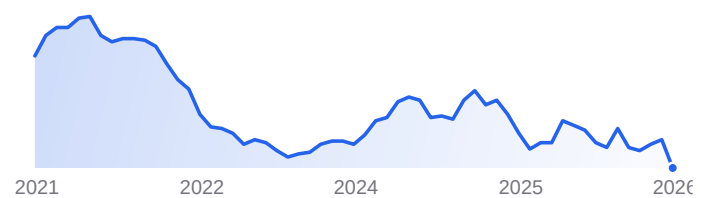


Sale premium vs estimated value

+1.5%

Annual turnover (share of homes sold)

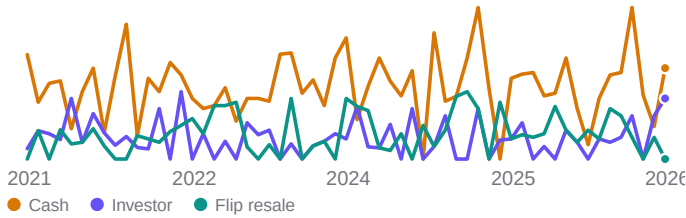
3.1%



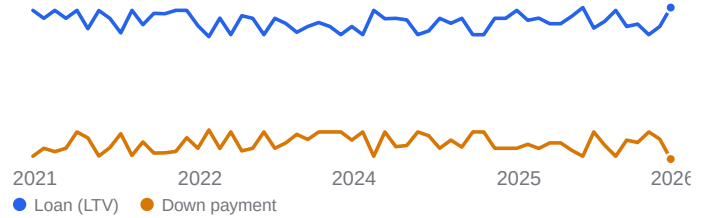
BUYERS & OUTCOMES

Buyer mix

Cash 30% · Investor 20% · Flip resale 0%

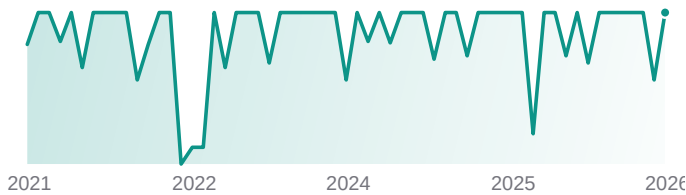


Financing (share of purchase price) Loan (LTV) 97% · Down payment 3.3%



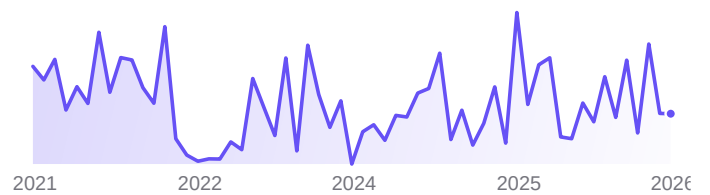
Sellers who sold at a gain

100%



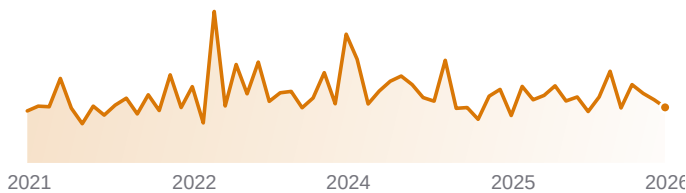
Typical hold before selling

8.7 yrs



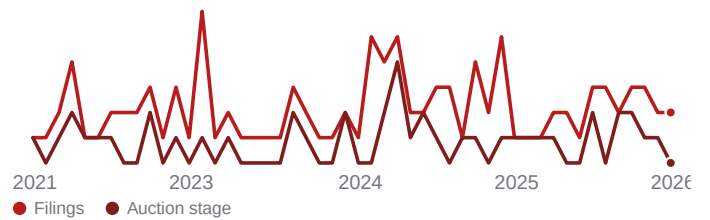
Median annualized return at resale

+3.8%



Preforeclosure filings

Filings 2 · Auction stage 0



HOUSING STOCK

Homes	7,285
Median value (AVM)	\$353K
Median size	1,524 ft²
Median bedrooms	3
Median year built	1964
Single family	85%
Condos	7.5%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	52%
Underwater (LTV 125% or more)	0.7%
Owner occupied	84%
Company owned	5.1%
Median loan-to-value	49%

Typical ownership tenure

19.8 yrs

COMMUNITY

Population	20,664
Density	738 / mi²
Median household income	\$79K
Average household income	\$102K
Crime index (US avg 100)	57
Air pollution index (US avg 100)	97
Earthquake index (US avg 100)	54
Homes occupied	96%
Bachelor's or higher	19%
Poverty rate	8.7%
Unemployment	1.4%
Average temp	48°F
Annual precip	47 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.