

Gardner 01440

ZIP code · MA · Massachusetts > Worcester County > Gardner

BALANCED MARKET

\$362K

MEDIAN SALE PRICE

+10.0%

1-YR CHANGE

256

SALES (12 MO)

\$376K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 53 / 100



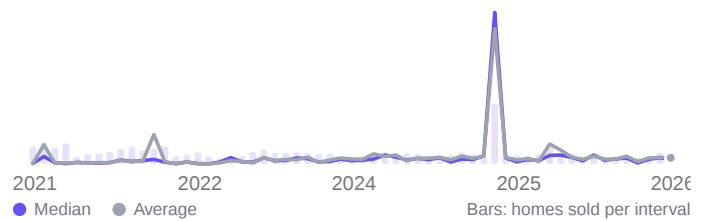
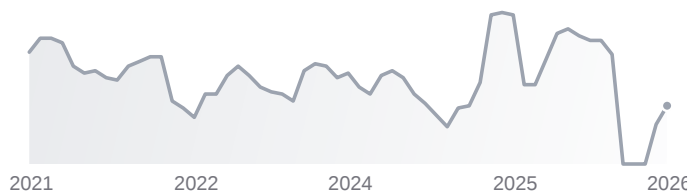
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

53 / 100

Sale prices

Median \$350K · Average \$381K

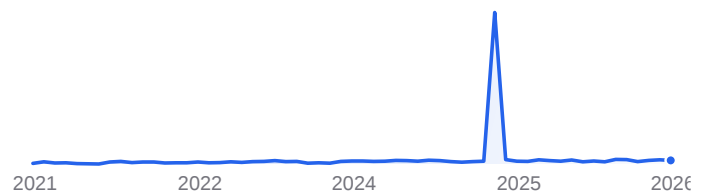
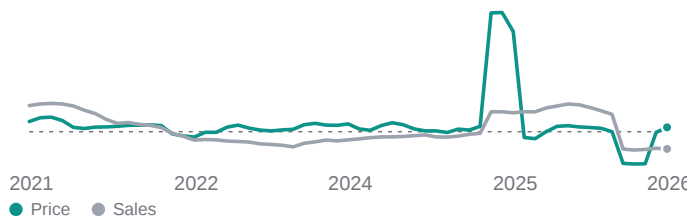


Growth (year over year)

Price +10.0% · Sales -39.0%

Price per square foot

\$254/ft²

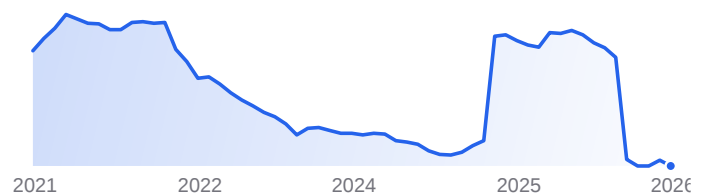
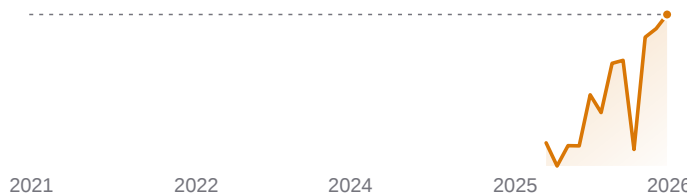


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

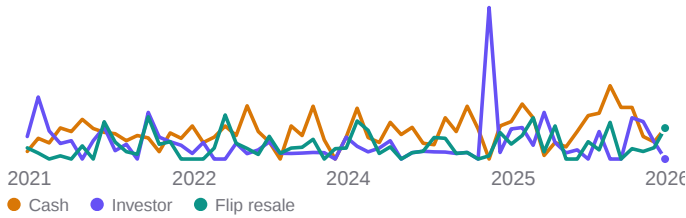
4.5%



BUYERS & OUTCOMES

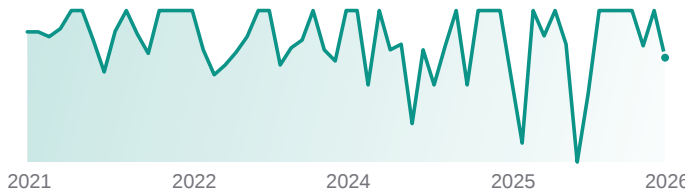
Buyer mix

Cash 19% · Investor 0% · Flip resale 19%



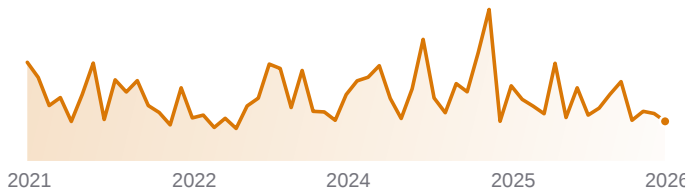
Sellers who sold at a gain

93%

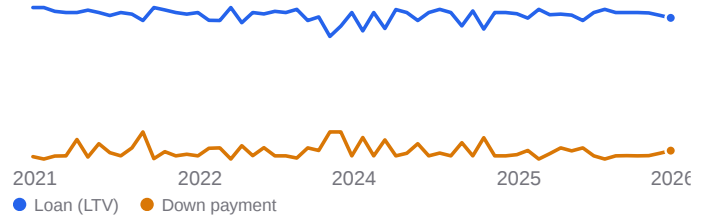


Median annualized return at resale

+4.9%

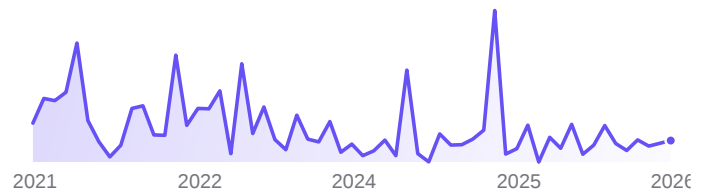


Financing (share of purchase price) Loan (LTV) 92% · Down payment 8.3%



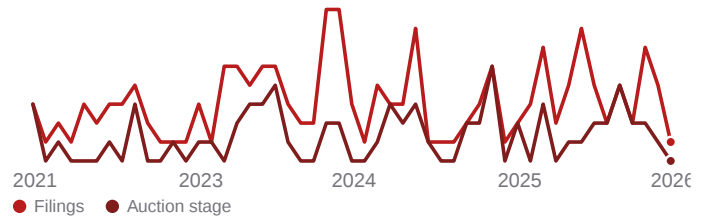
Typical hold before selling

5.7 yrs



Preforeclosure filings

Filings 1 · Auction stage 0



HOUSING STOCK

Homes	5,705
Median value (AVM)	\$376K
Median size	1,488 ft²
Median bedrooms	3
Median year built	1949
Single family	72%
Condos	9.6%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	56%
Underwater (LTV 125% or more)	0.5%
Owner occupied	87%
Company owned	12%
Median loan-to-value	46%

Typical ownership tenure

9.9 yrs

COMMUNITY

Population	21,657
Density	854 / mi²
Median household income	\$62K
Average household income	\$81K
Crime index (US avg 100)	123
Air pollution index (US avg 100)	95
Earthquake index (US avg 100)	66
Homes occupied	93%
Bachelor's or higher	13%
Poverty rate	14.5%
Unemployment	1.2%
Average temp	45°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.