

Oxford 01540

ZIP code · MA · Massachusetts > Worcester County > Oxford

BUYER'S MARKET

\$404K

MEDIAN SALE PRICE

-10.8%

1-YR CHANGE

121

SALES (12 MO)

\$422K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 34 / 100



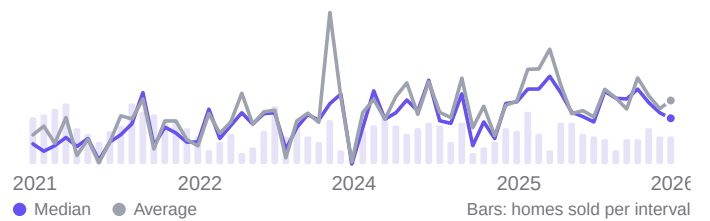
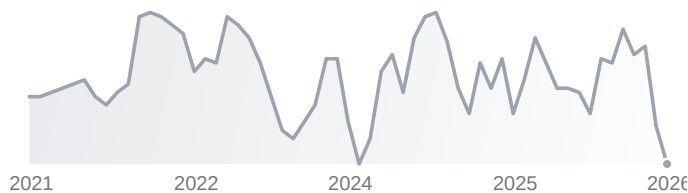
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

34 / 100

Sale prices

Median \$385K · Average \$434K

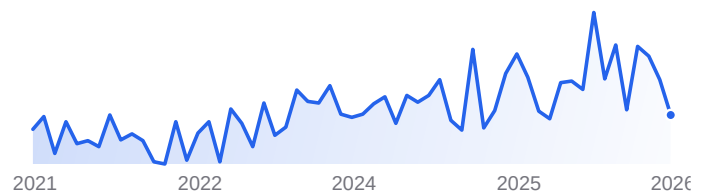
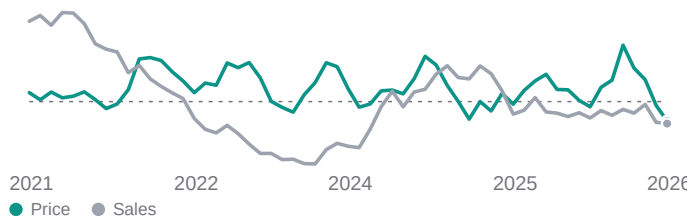


Growth (year over year)

Price -10.8% · Sales -12.3%

Price per square foot

\$259/ft²

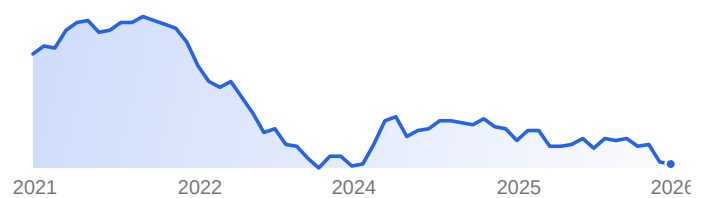
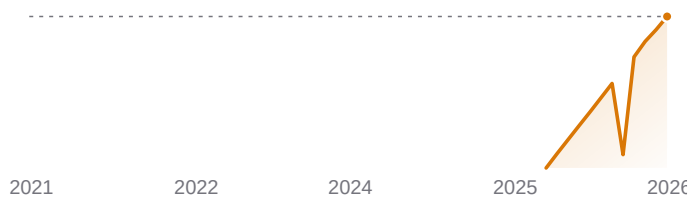


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

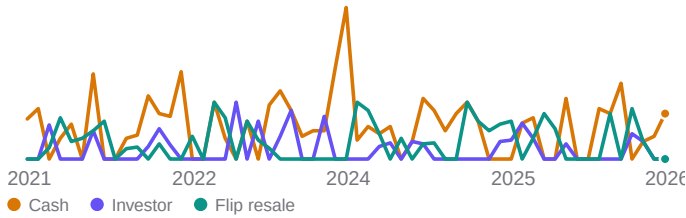
3.2%



BUYERS & OUTCOMES

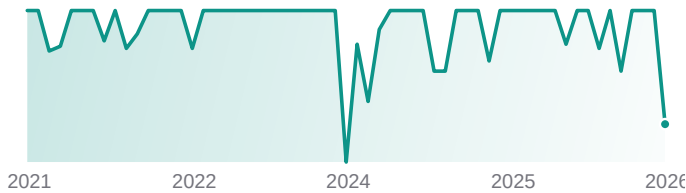
Buyer mix

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



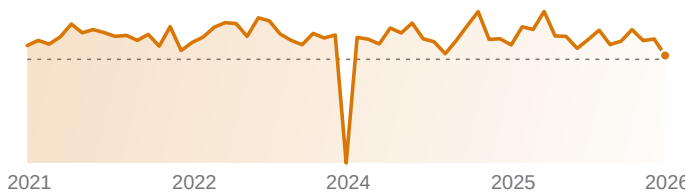
Sellers who sold at a gain

63%

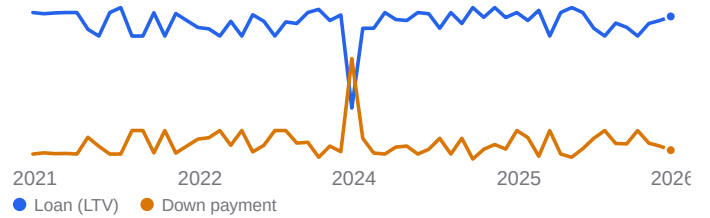


Median annualized return at resale

+0.9%

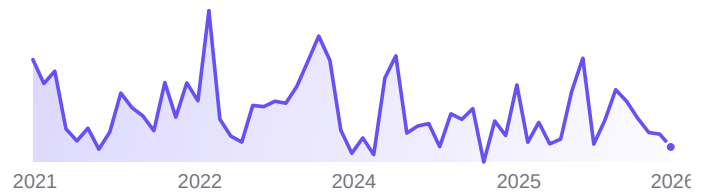


Financing (share of purchase price) Loan (LTV) 93% · Down payment 7.5%



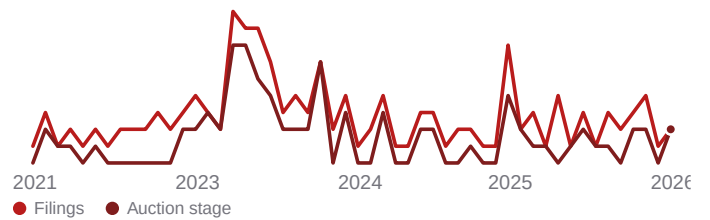
Typical hold before selling

3.2 yrs



Preforeclosure filings

Filings 2 · Auction stage 2



HOUSING STOCK

Homes	3,741
Median value (AVM)	\$422K
Median size	1,432 ft²
Median bedrooms	3
Median year built	1972
Single family	89%
Condos	4.8%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	53%
Underwater (LTV 125% or more)	1.2%
Owner occupied	92%
Company owned	9.3%
Median loan-to-value	49%

Typical ownership tenure

17.3 yrs

COMMUNITY

Population	11,464
Density	534 / mi²
Median household income	\$88K
Average household income	\$107K
Crime index (US avg 100)	88
Air pollution index (US avg 100)	107
Earthquake index (US avg 100)	58
Homes occupied	96%
Bachelor's or higher	16%
Poverty rate	5.8%
Unemployment	1.3%
Average temp	47°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.