

Effingham 03882

ZIP code · NH · New Hampshire > Carroll County

BALANCED MARKET

\$487K

MEDIAN SALE PRICE

+36.3%

1-YR CHANGE

22

SALES (12 MO)

\$375K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 52 / 100

Buyer's market

Balanced

Seller's market

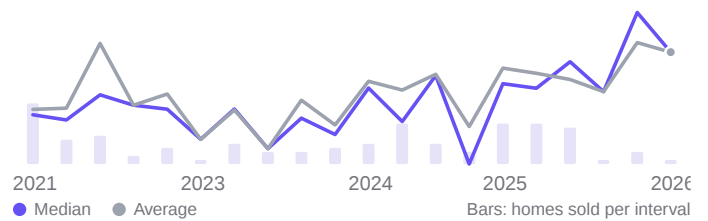
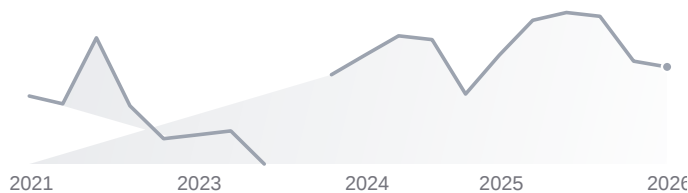
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

52 / 100

Sale prices

Median \$425K · Average \$425K

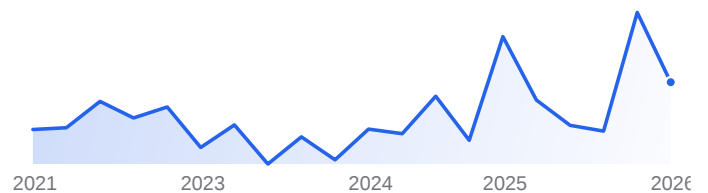
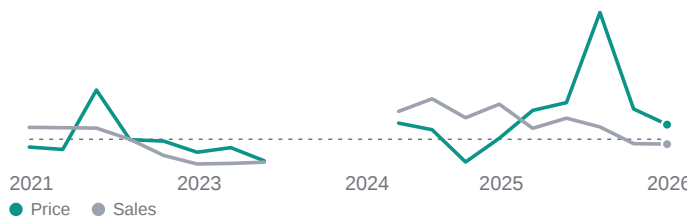


Growth (year over year)

Price +36.3% · Sales -12.0%

Price per square foot

\$264/ft²

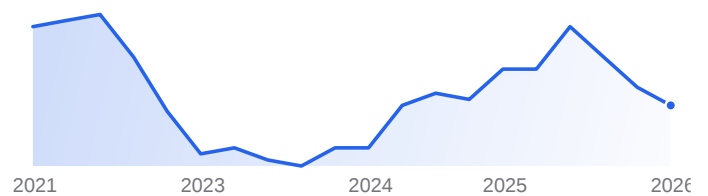
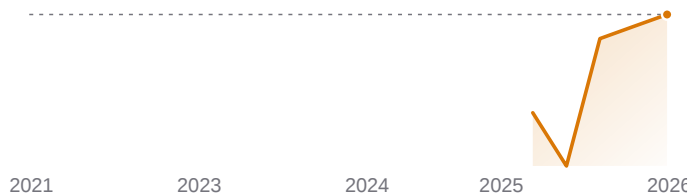


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

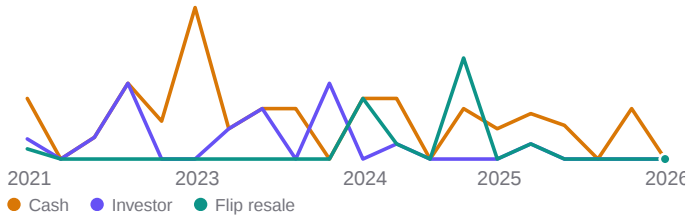
1.8%



BUYERS & OUTCOMES

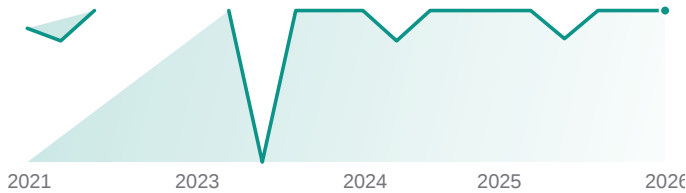
Buyer mix

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



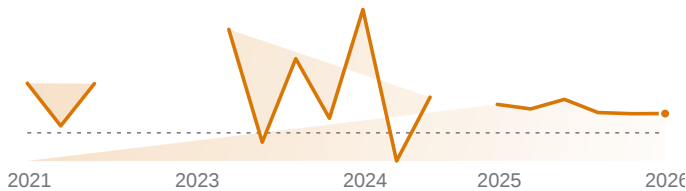
Sellers who sold at a gain

100%

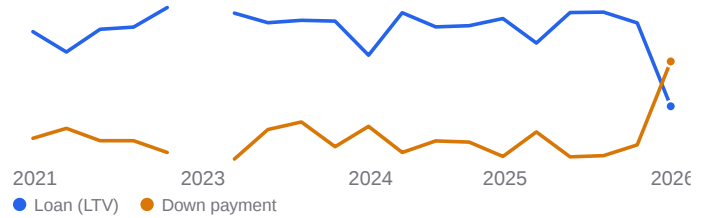


Median annualized return at resale

+5.4%

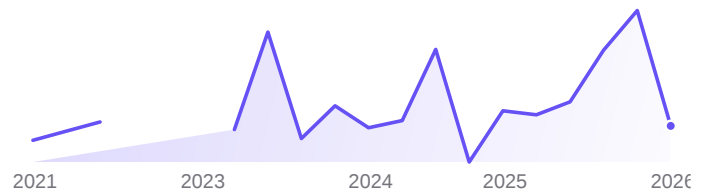


Financing (share of purchase price) Loan (LTV) 35% · Down payment 65%



Typical hold before selling

4.8 yrs



Preforeclosure filings

Filings 2 · Auction stage 2



HOUSING STOCK

Homes	1,192
Median value (AVM)	\$375K
Median size	1,310 ft²
Median bedrooms	2
Median year built	1990
Single family	65%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	69%
Underwater (LTV 125% or more)	1.1%
Owner occupied	31%
Company owned	14%
Median loan-to-value	34%
Typical ownership tenure	126.6 yrs

COMMUNITY

Population	1,856
Density	46 / mi²
Median household income	\$82K
Average household income	\$92K
Crime index (US avg 100)	63
Air pollution index (US avg 100)	78
Earthquake index (US avg 100)	114
Homes occupied	69%
Bachelor's or higher	11%
Poverty rate	12.3%
Unemployment	0.6%
Average temp	44°F
Annual precip	47 in
Sunshine	33%

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