

Waterford 04088

ZIP code · ME · Maine · Oxford County

SELLER'S MARKET

\$241K

MEDIAN SALE PRICE

-51.6%

1-YR CHANGE

40

SALES (12 MO)

\$299K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 60 / 100



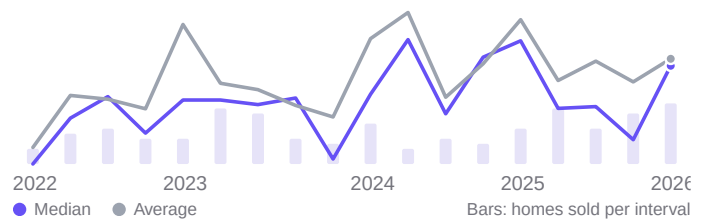
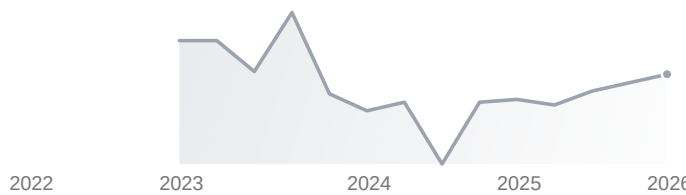
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

60 / 100

Sale prices

Median \$295K · Average \$309K

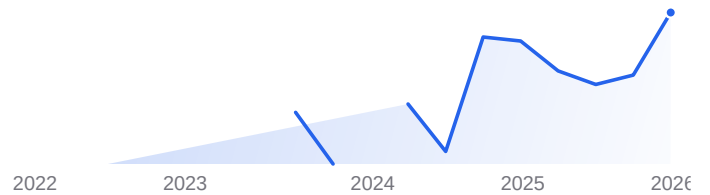
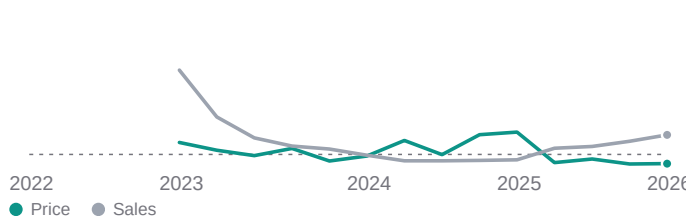


Growth (year over year)

Price -51.6% · Sales +110.5%

Price per square foot

\$311/ft²

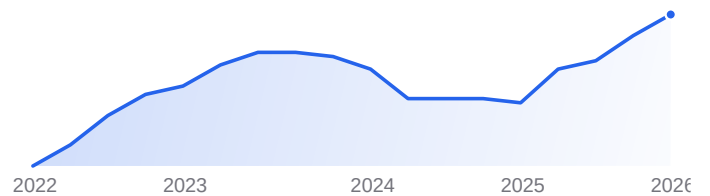


Sale premium vs estimated value

+1.4%

Annual turnover (share of homes sold)

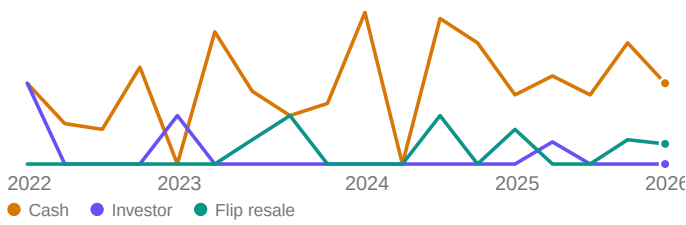
4.5%



BUYERS & OUTCOMES

Buyer mix

Cash 33% · Investor 0% · Flip resale 8.3%



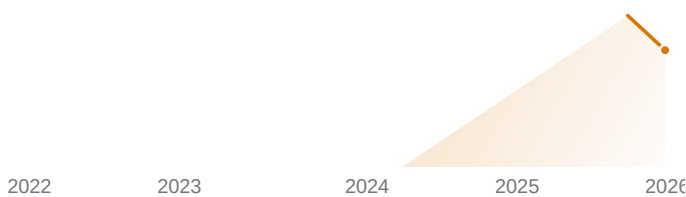
Sellers who sold at a gain

100%

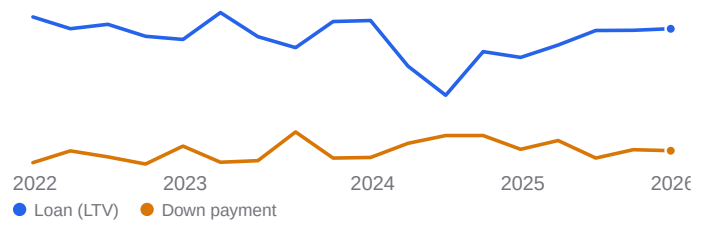


Median annualized return at resale

+22.0%

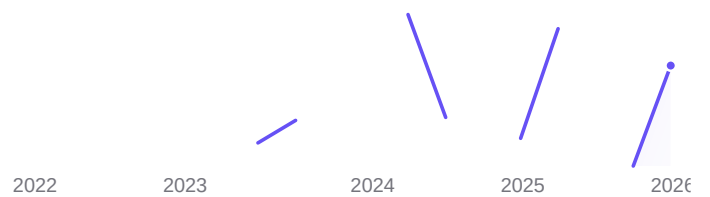


Financing (share of purchase price) Loan (LTV) 90% · Down payment 10%



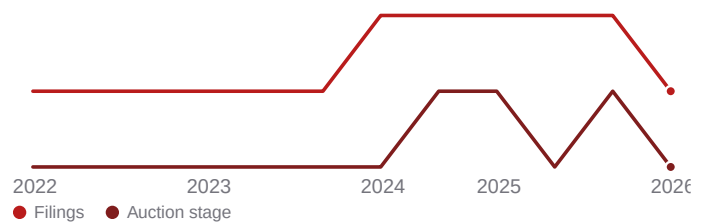
Typical hold before selling

1.5 yrs



Preforeclosure filings

Filings 1 · Auction stage 0



HOUSING STOCK

Homes	885
Median value (AVM)	\$299K
Median size	1,080 ft²
Median bedrooms	3
Median year built	1971
Single family	84%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	58%
Underwater (LTV 125% or more)	1.3%
Owner occupied	54%
Company owned	6.7%
Median loan-to-value	43%
Typical ownership tenure	126.6 yrs

COMMUNITY

Population	1,642
Density	30 / mi²
Median household income	\$65K
Average household income	\$72K
Crime index (US avg 100)	118
Air pollution index (US avg 100)	86
Earthquake index (US avg 100)	94
Homes occupied	66%
Bachelor's or higher	13%
Poverty rate	15.1%
Unemployment	0.8%
Average temp	43°F
Annual precip	47 in
Sunshine	57%

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