

Waterford 06385

ZIP code · CT · Connecticut > Southeastern Connecticut > Waterford

BALANCED MARKET

\$442K

MEDIAN SALE PRICE

+14.7%

1-YR CHANGE

181

SALES (12 MO)

\$439K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 58 / 100



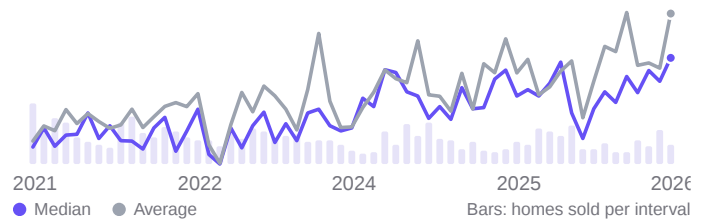
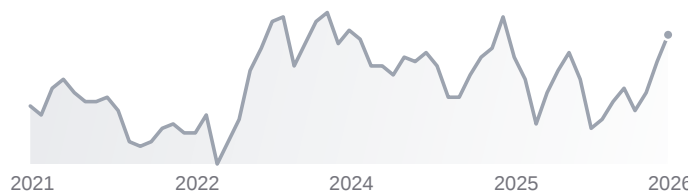
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

58 / 100

Sale prices

Median \$470K · Average \$574K

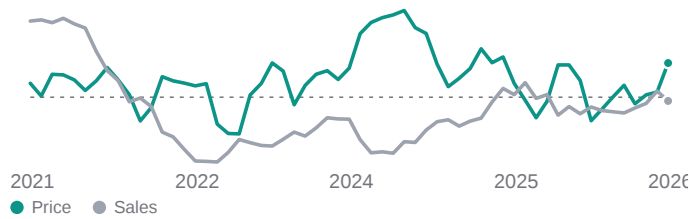


Growth (year over year)

Price +14.7% · Sales -1.6%

Price per square foot

\$286/ft²

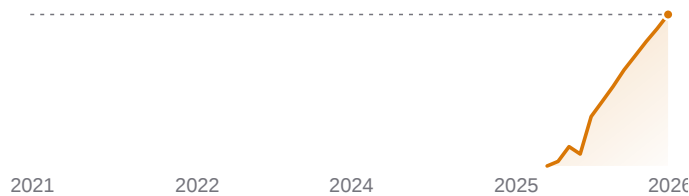


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

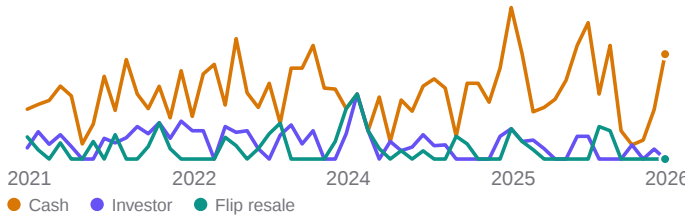
2.7%



BUYERS & OUTCOMES

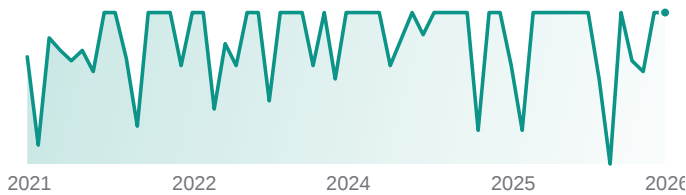
Buyer mix

Cash 46% · Investor 0% · Flip resale 0%



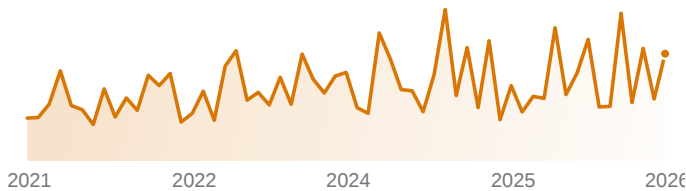
Sellers who sold at a gain

100%

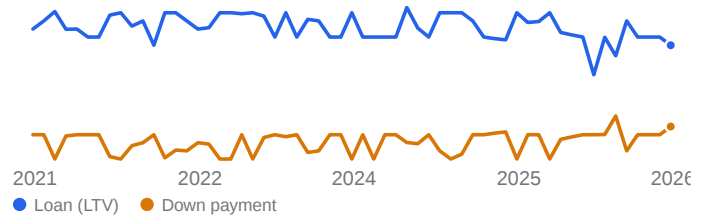


Median annualized return at resale

+7.2%

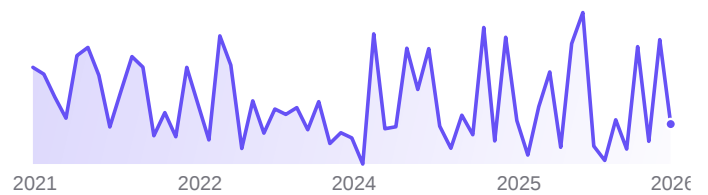


Financing (share of purchase price) Loan (LTV) 75% · Down payment 25%



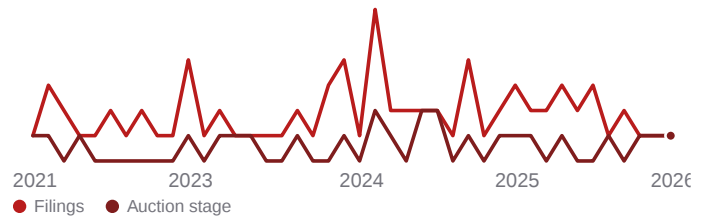
Typical hold before selling

8.0 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	6,719
Median value (AVM)	\$439K
Median size	1,458 ft²
Median bedrooms	3
Median year built	1965
Single family	86%
Condos	9.3%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	63%
Underwater (LTV 125% or more)	0.8%
Owner occupied	81%
Company owned	5.1%
Median loan-to-value	42%

Typical ownership tenure

19.4 yrs

COMMUNITY

Population	12,297
Density	443 / mi²
Median household income	\$101K
Average household income	\$112K
Crime index (US avg 100)	58
Air pollution index (US avg 100)	106
Earthquake index (US avg 100)	54
Homes occupied	94%
Bachelor's or higher	24%
Poverty rate	5.0%
Unemployment	0.9%
Average temp	50°F
Annual precip	50 in
Sunshine	56%

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.