

# Derby 06418

ZIP code · CT · Connecticut > Naugatuck Valley > Derby

BALANCED MARKET

**\$362K**

MEDIAN SALE PRICE

**+12.4%**

1-YR CHANGE

**131**

SALES (12 MO)

**\$363K**

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 54 / 100



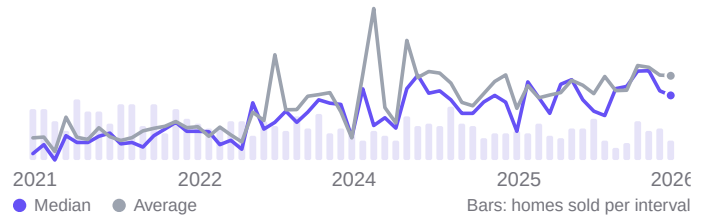
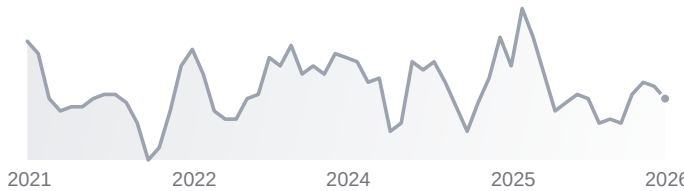
## MARKET TRENDS (5 YEARS)

Market temperature (0–100)

54 / 100

Sale prices

Median \$340K · Average \$384K

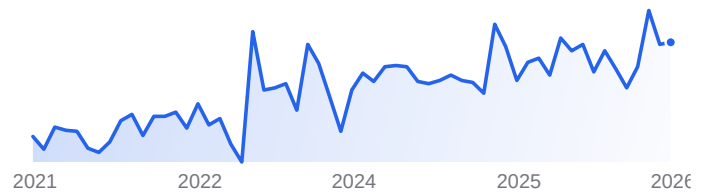
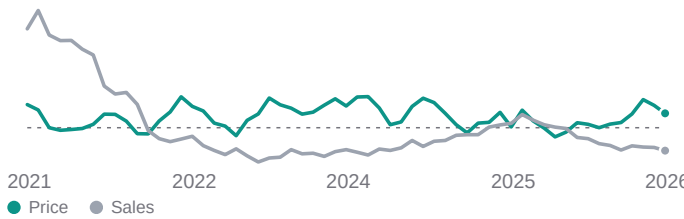


Growth (year over year)

Price +12.4% · Sales -19.6%

Price per square foot

\$250/ft²

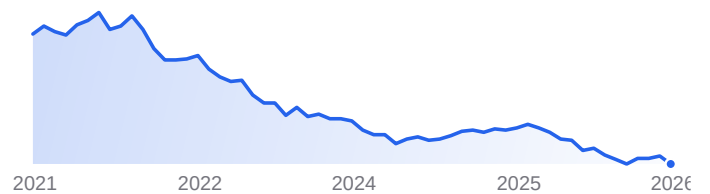
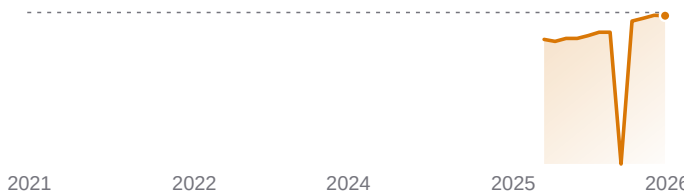


Sale premium vs estimated value

-0.6%

Annual turnover (share of homes sold)

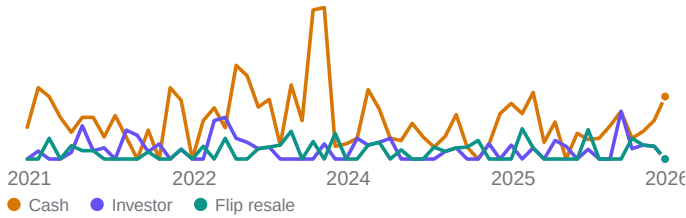
3.4%



## BUYERS & OUTCOMES

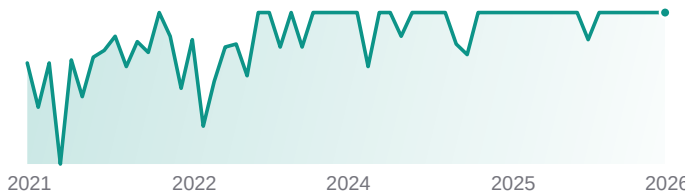
### Buyer mix

Cash 38% · Investor 0% · Flip resale 0%



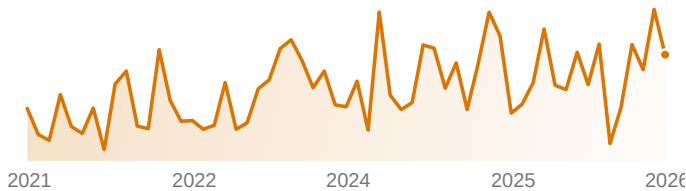
### Sellers who sold at a gain

100%

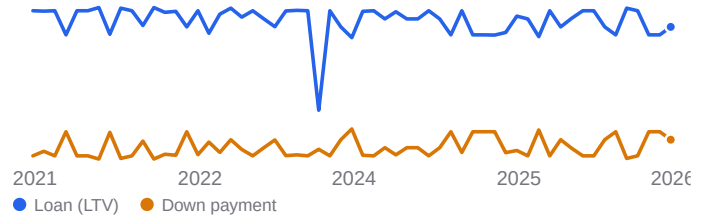


### Median annualized return at resale

+7.8%

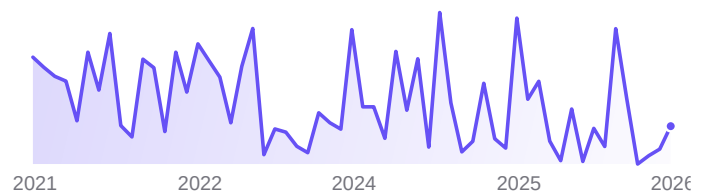


### Financing (share of purchase price) Loan (LTV) 85% · Down payment 15%



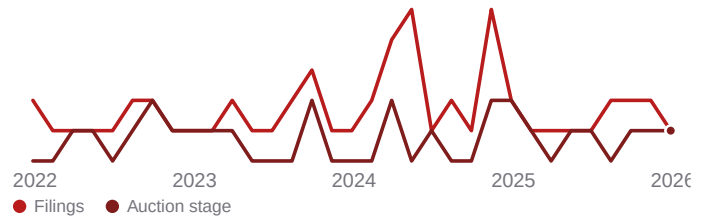
### Typical hold before selling

8.6 yrs



### Preforeclosure filings

Filings 1 · Auction stage 1



## HOUSING STOCK

|                    |           |
|--------------------|-----------|
| Homes              | 3,850     |
| Median value (AVM) | \$363K    |
| Median size        | 1,392 ft² |
| Median bedrooms    | 3         |
| Median year built  | 1959      |
| Single family      | 56%       |
| Condos             | 24%       |

## EQUITY & OWNERSHIP

|                               |      |
|-------------------------------|------|
| Equity rich (LTV 50% or less) | 56%  |
| Underwater (LTV 125% or more) | 0.7% |
| Owner occupied                | 73%  |
| Company owned                 | 7.9% |
| Median loan-to-value          | 46%  |

Typical ownership tenure

16.9 yrs

## COMMUNITY

|                                  |                         |
|----------------------------------|-------------------------|
| Population                       | 12,707                  |
| Density                          | 2,336 / mi <sup>2</sup> |
| Median household income          | \$63K                   |
| Average household income         | \$88K                   |
| Crime index (US avg 100)         | 109                     |
| Air pollution index (US avg 100) | 113                     |
| Earthquake index (US avg 100)    | 69                      |
| Homes occupied                   | 95%                     |
| Bachelor's or higher             | 16%                     |
| Poverty rate                     | 14.9%                   |
| Unemployment                     | 0.9%                    |
| Average temp                     | 51°F                    |
| Annual precip                    | 50 in                   |
| Sunshine                         | 58%                     |

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.