

Waterbury 06704

ZIP code · CT · Connecticut > Naugatuck Valley > Waterbury

BALANCED MARKET

\$285K

MEDIAN SALE PRICE

-4.9%

1-YR CHANGE

268

SALES (12 MO)

\$287K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 47 / 100



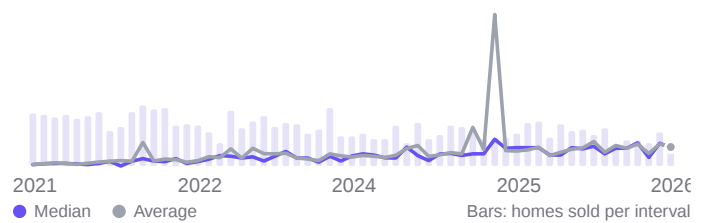
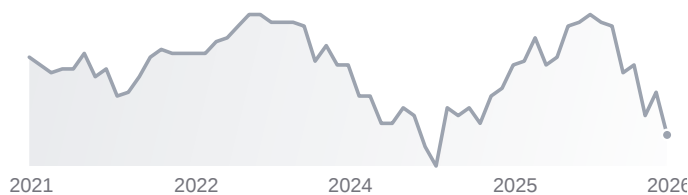
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

47 / 100

Sale prices

Median \$300K · Average \$306K

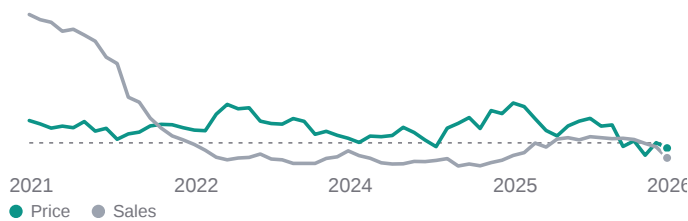


Growth (year over year)

Price -4.9% · Sales -13.8%

Price per square foot

\$211/ft²

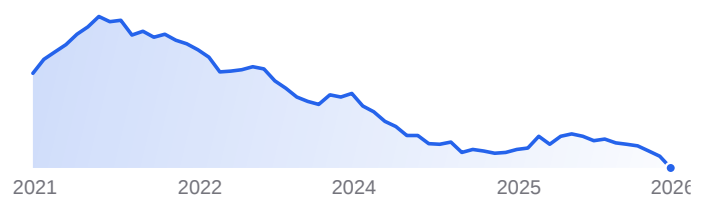
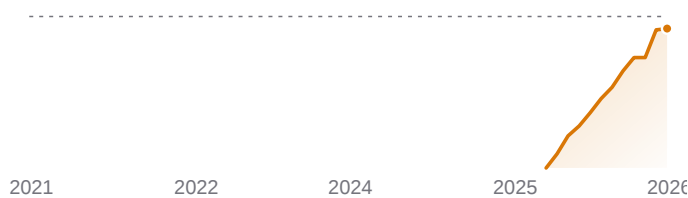


Sale premium vs estimated value

-0.5%

Annual turnover (share of homes sold)

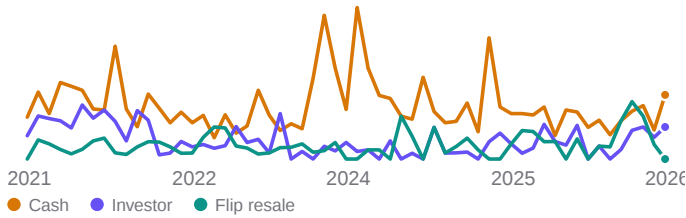
4.2%



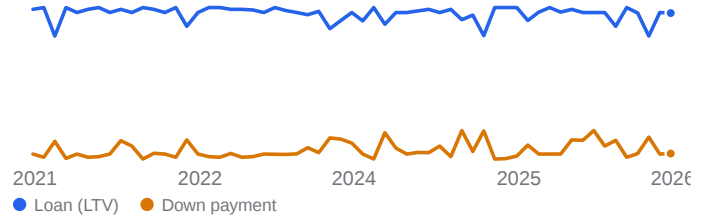
BUYERS & OUTCOMES

Buyer mix

Cash 35% · Investor 18% · Flip resale 0%



Financing (share of purchase price) Loan (LTV) 95% · Down payment 5.3%



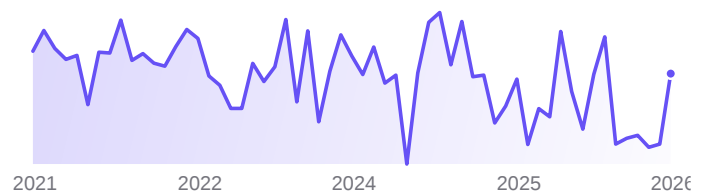
Sellers who sold at a gain

100%



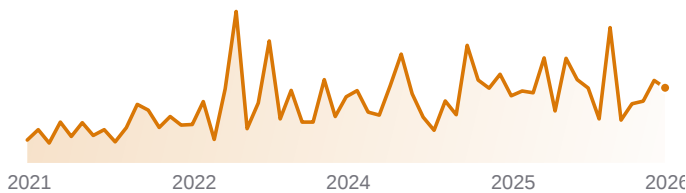
Typical hold before selling

11.7 yrs



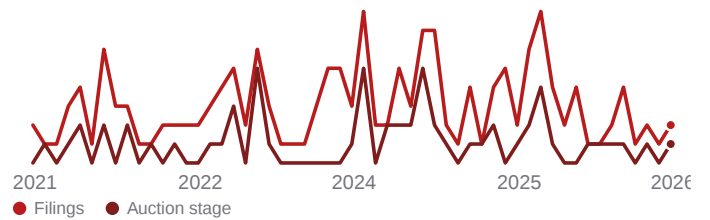
Median annualized return at resale

+8.3%



Preforeclosure filings

Filings 2 · Auction stage 1



HOUSING STOCK

Homes	6,352
Median value (AVM)	\$287K
Median size	1,253 ft²
Median bedrooms	3
Median year built	1956
Single family	58%
Condos	19%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	69%
Underwater (LTV 125% or more)	0.6%
Owner occupied	64%
Company owned	18%
Median loan-to-value	35%

Typical ownership tenure

13.4 yrs

COMMUNITY

Population	28,107
Density	3,329 / mi²
Median household income	\$43K
Average household income	\$69K
Crime index (US avg 100)	121
Air pollution index (US avg 100)	104
Earthquake index (US avg 100)	67
Homes occupied	93%
Bachelor's or higher	9%
Poverty rate	27.7%
Unemployment	0.8%
Average temp	49°F
Annual precip	52 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.