

Watertown 13601

ZIP code · NY · New York > Jefferson County > Watertown

BALANCED MARKET

\$217K

MEDIAN SALE PRICE

+9.4%

1-YR CHANGE

514

SALES (12 MO)

\$189K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 58 / 100

Buyer's market

Balanced

Seller's market

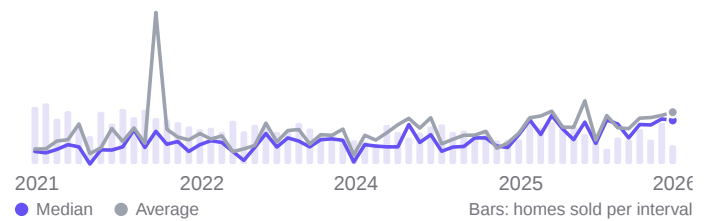
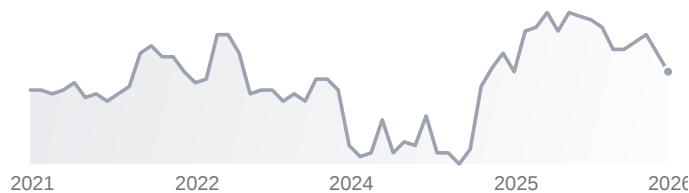
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

58 / 100

Sale prices

Median \$219K · Average \$237K

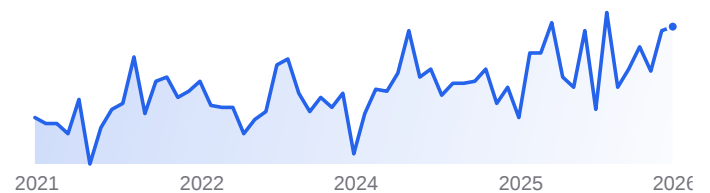
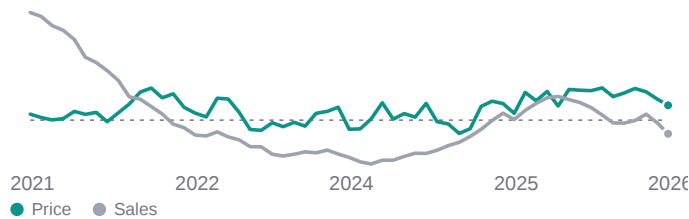


Growth (year over year)

Price +9.4% · Sales -8.5%

Price per square foot

\$138/ft²

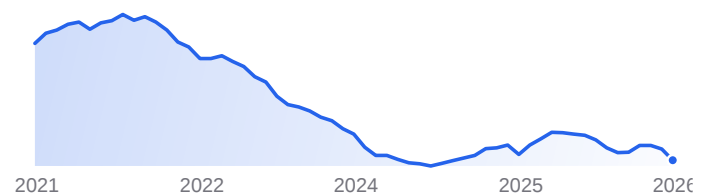
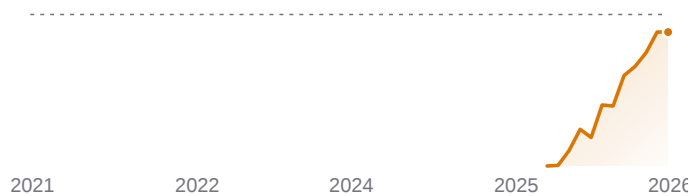


Sale premium vs estimated value

-0.4%

Annual turnover (share of homes sold)

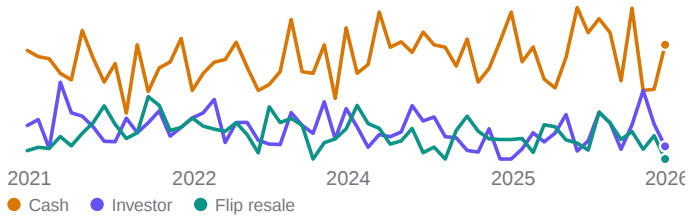
4.8%



BUYERS & OUTCOMES

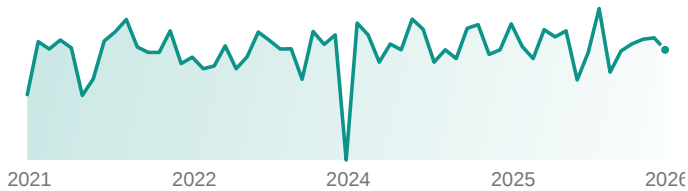
Buyer mix

Cash 33% · Investor 3.7% · Flip resale 0%



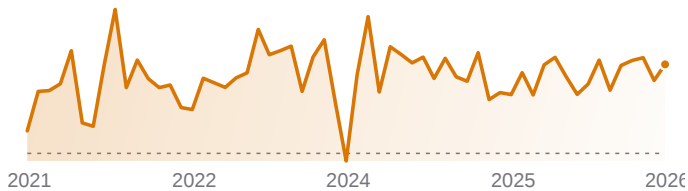
Sellers who sold at a gain

85%

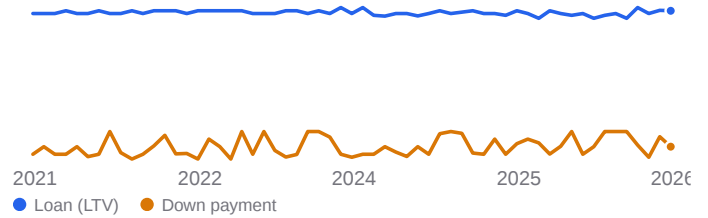


Median annualized return at resale

+5.7%

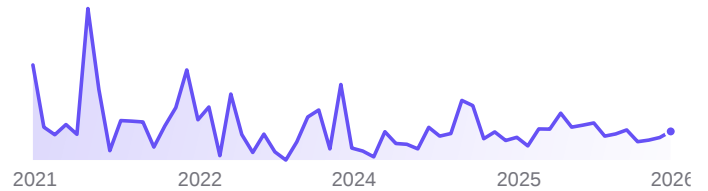


Financing (share of purchase price) Loan (LTV) 100% · Down payment 10%



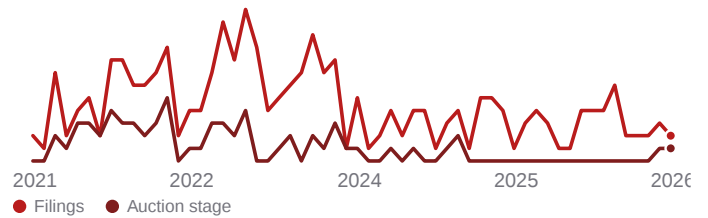
Typical hold before selling

4.0 yrs



Preforeclosure filings

Filings 2 · Auction stage 1



HOUSING STOCK

Homes	10,616
Median value (AVM)	\$189K
Median size	1,606 ft²
Median bedrooms	3
Median year built	1925
Single family	76%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	52%
Underwater (LTV 125% or more)	1.6%
Owner occupied	71%
Company owned	9.9%
Median loan-to-value	47%
Typical ownership tenure	7.6 yrs

COMMUNITY

Population	35,771
Density	269 / mi²
Median household income	\$60K
Average household income	\$77K
Crime index (US avg 100)	108
Air pollution index (US avg 100)	92
Earthquake index (US avg 100)	57
Homes occupied	87%
Bachelor's or higher	16%
Poverty rate	16.3%
Unemployment	1.3%
Average temp	44°F
Annual precip	44 in
Sunshine	46%

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.