

Waterford 16441

ZIP code · PA · Pennsylvania > Erie County > Waterford

SELLER'S MARKET

\$270K

MEDIAN SALE PRICE

+96.6%

1-YR CHANGE

80

SALES (12 MO)

\$253K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 74 / 100

Buyer's market

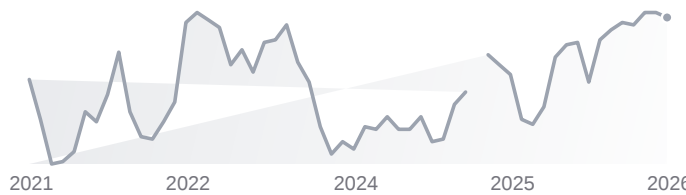
Balanced

Seller's market

MARKET TRENDS (5 YEARS)

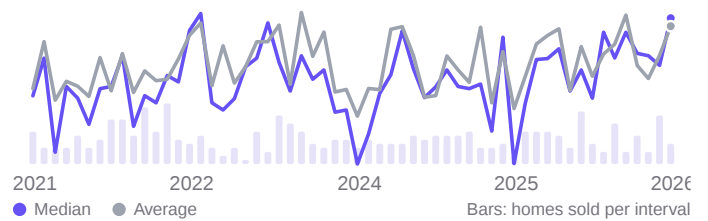
Market temperature (0–100)

74 / 100



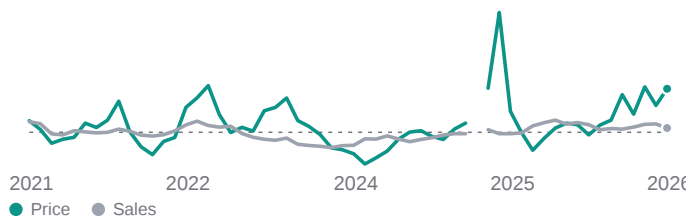
Sale prices

Median \$330K · Average \$313K



Growth (year over year)

Price +96.6% · Sales +9.6%



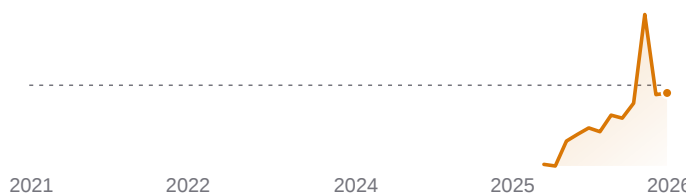
Price per square foot

\$199/ft²



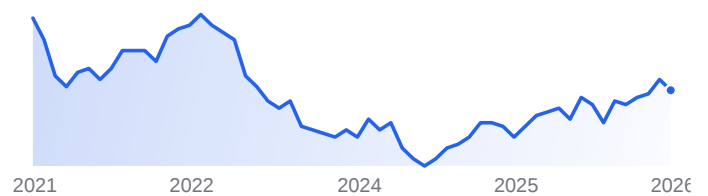
Sale premium vs estimated value

-0.5%



Annual turnover (share of homes sold)

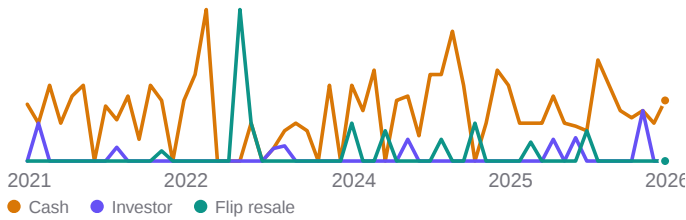
2.7%



BUYERS & OUTCOMES

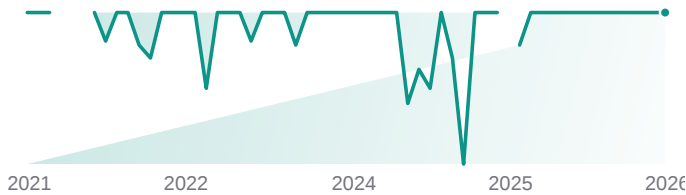
Buyer mix

Cash 40% · Investor 0% · Flip resale 0%



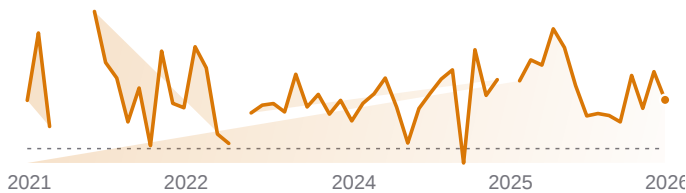
Sellers who sold at a gain

100%

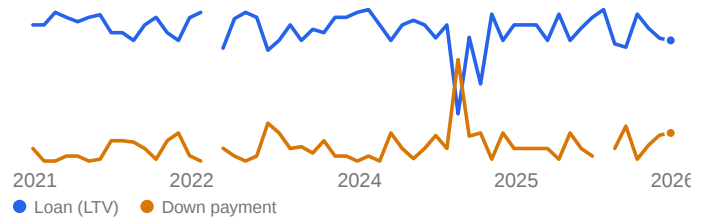


Median annualized return at resale

+5.4%

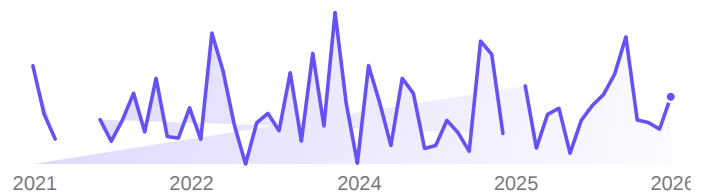


Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



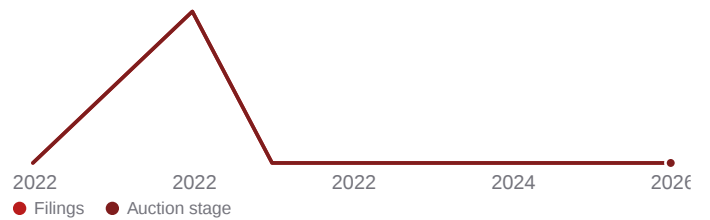
Typical hold before selling

10.6 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	2,926
Median value (AVM)	\$253K
Median size	1,544 ft²
Median bedrooms	3
Median year built	1978
Single family	76%
Condos	2.3%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	56%
Underwater (LTV 125% or more)	1.9%
Owner occupied	83%
Company owned	5.9%
Median loan-to-value	45%

Typical ownership tenure

24.3 yrs

COMMUNITY

Population	10,794
Density	96 / mi²
Median household income	\$72K
Average household income	\$94K
Crime index (US avg 100)	68
Air pollution index (US avg 100)	90
Earthquake index (US avg 100)	34
Homes occupied	95%
Bachelor's or higher	15%
Poverty rate	9.1%
Unemployment	1.2%
Average temp	46°F
Annual precip	46 in
Sunshine	45%

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.