

Waterford 20197

ZIP code · VA · Virginia > Loudoun County > Waterford

BALANCED MARKET

\$1.1M

MEDIAN SALE PRICE

-21.3%

1-YR CHANGE

49

SALES (12 MO)

\$1.4M

MEDIAN VALUE (AVM)

Market temperature

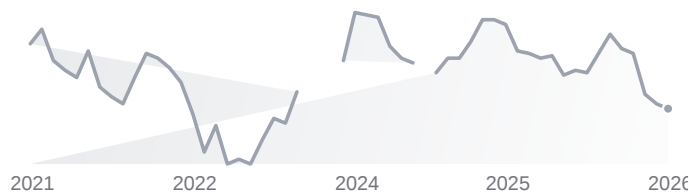
Balanced market · 43 / 100



MARKET TRENDS (5 YEARS)

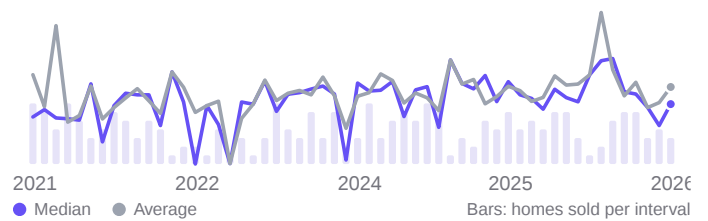
Market temperature (0–100)

43 / 100



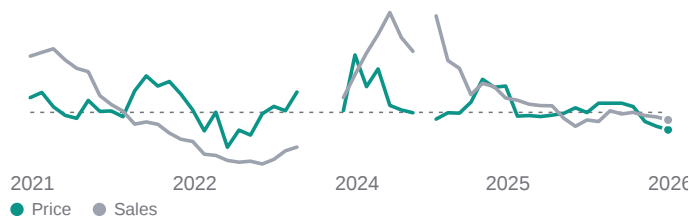
Sale prices

Median \$1.2M · Average \$1.4M



Growth (year over year)

Price -21.3% · Sales -9.3%



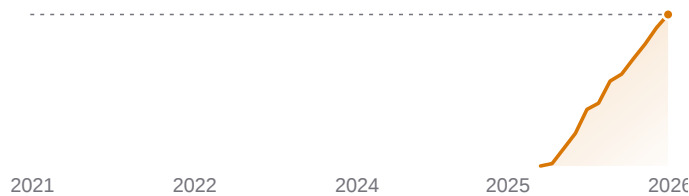
Price per square foot

\$375/ft²



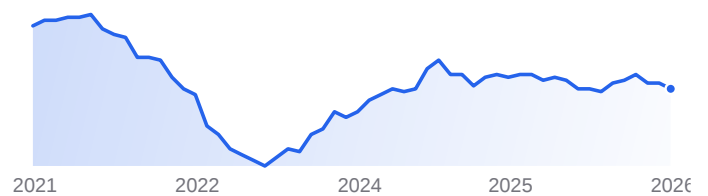
Sale premium vs estimated value

+0.0%



Annual turnover (share of homes sold)

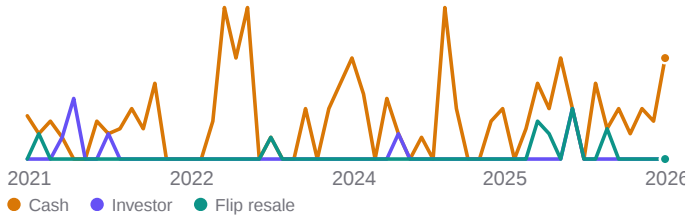
5.3%



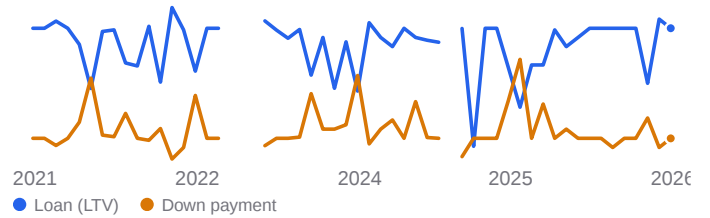
BUYERS & OUTCOMES

Buyer mix

Cash 67% · Investor 0% · Flip resale 0%

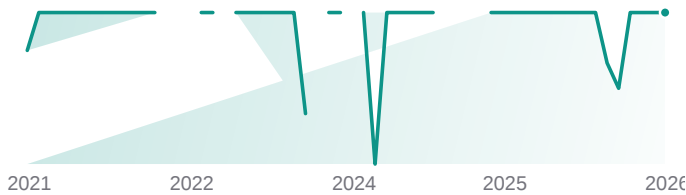


Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



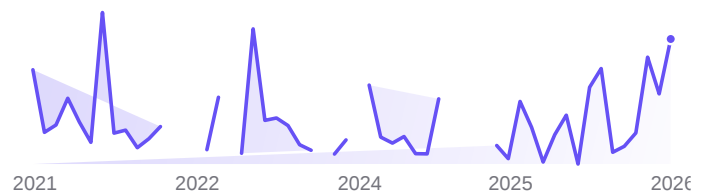
Sellers who sold at a gain

100%



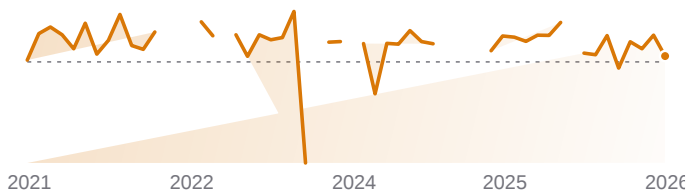
Typical hold before selling

15.0 yrs



Median annualized return at resale

+1.8%



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	922
Median value (AVM)	\$1.4M
Median size	3,808 ft²
Median bedrooms	4
Median year built	2002
Single family	99%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	61%
Underwater (LTV 125% or more)	1.5%
Owner occupied	92%
Company owned	14%
Median loan-to-value	44%
Typical ownership tenure	7.8 yrs

COMMUNITY

Population	2,364
Density	174 / mi²
Median household income	\$202K
Average household income	\$238K
Crime index (US avg 100)	98
Air pollution index (US avg 100)	73
Earthquake index (US avg 100)	45
Homes occupied	96%
Bachelor's or higher	39%
Poverty rate	1.6%
Unemployment	0.9%
Average temp	54°F
Annual precip	42 in
Sunshine	63%

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.