

Watertown 53098

ZIP code · WI · Wisconsin > Dodge County > Watertown

SELLER'S MARKET

\$307K

MEDIAN SALE PRICE

-6.7%

1-YR CHANGE

183

SALES (12 MO)

\$296K

MEDIAN VALUE (AVM)

Market temperature

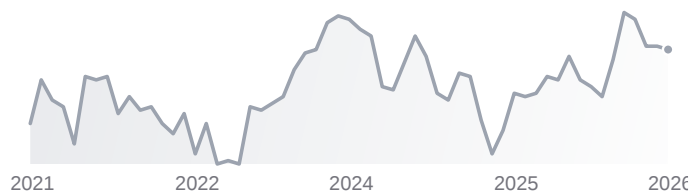
Seller's market · 66 / 100



MARKET TRENDS (5 YEARS)

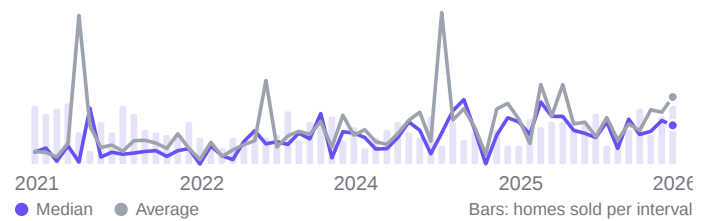
Market temperature (0–100)

66 / 100



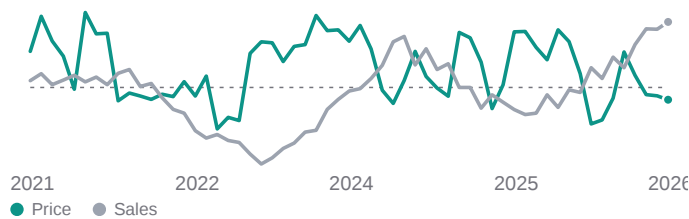
Sale prices

Median \$308K · Average \$409K



Growth (year over year)

Price -6.7% · Sales +35.6%



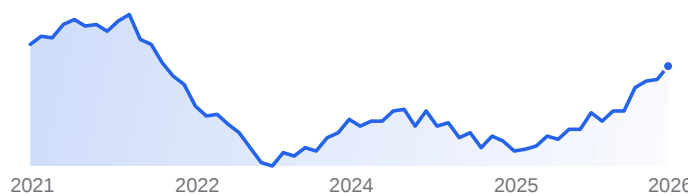
Sale premium vs estimated value

+0.0%



Annual turnover (share of homes sold)

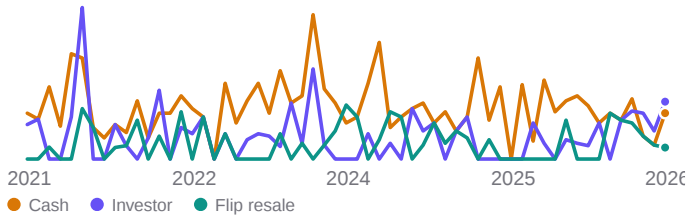
5.1%



BUYERS & OUTCOMES

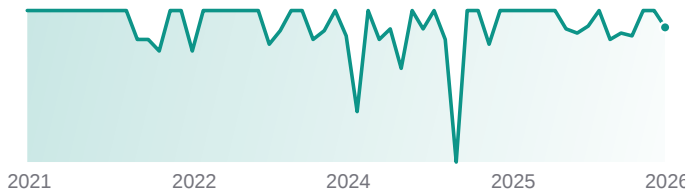
Buyer mix

Cash 18% · Investor 23% · Flip resale 4.5%



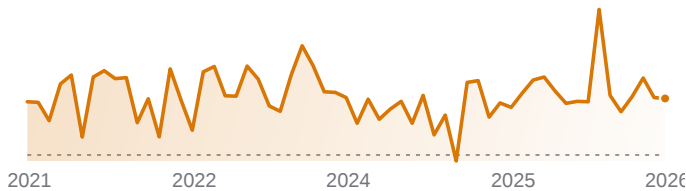
Sellers who sold at a gain

92%

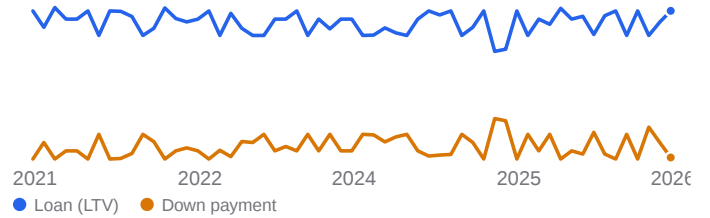


Median annualized return at resale

+7.2%

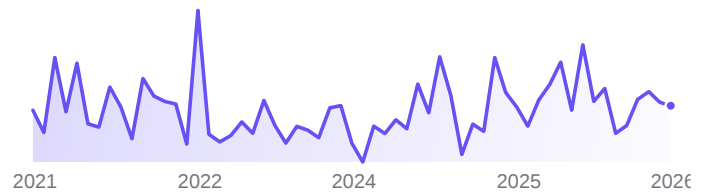


Financing (share of purchase price) Loan (LTV) 95% · Down payment 5.9%



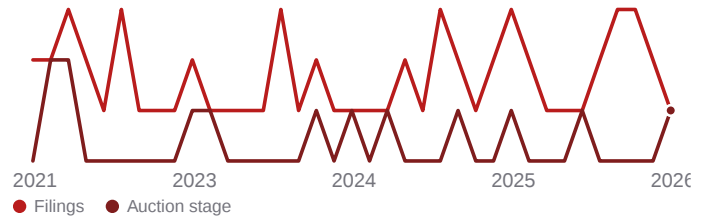
Typical hold before selling

5.9 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	3,569
Median value (AVM)	\$296K
Single family	92%
Condos	6.2%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	55%
Underwater (LTV 125% or more)	2.1%
Owner occupied	88%
Company owned	14%
Median loan-to-value	47%
Typical ownership tenure	10.8 yrs

COMMUNITY

Population	12,078
Density	116 / mi²
Median household income	\$71K
Average household income	\$87K
Crime index (US avg 100)	86
Air pollution index (US avg 100)	80
Earthquake index (US avg 100)	26
Homes occupied	96%
Bachelor's or higher	14%
Poverty rate	6.8%
Unemployment	0.8%
Average temp	46°F
Annual precip	34 in
Sunshine	54%

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.