



New England Living

Massachusetts, Rhode Island and Connecticut, with real home values and local guides from Ryan and Megan.

RYAN AND MEGAN WINSLOW · WINSLOW HOMES



YOUR TEAM

Meet Ryan and Megan

- ◇ Licensed real estate brokers in Florida, Massachusetts, Connecticut and Rhode Island.
- ◇ Mortgage Bankers with The Federal Savings Bank, lending in all 50 states.
- ◇ 17 years and over 3,000 homes sold.
- ◇ One team for the home and the loan.
- ◇ Winslow Homes LLC, a full-service brokerage with market expertise across all four states.

Your New England Coverage



\$498,000 TYPICAL VALUE
Worcester County

WINSLOW HOMES · 3



\$751,000 TYPICAL VALUE
Boston and Suffolk County



\$511,000 TYPICAL VALUE
Rhode Island



\$451,000 TYPICAL VALUE
Connecticut

SHOP NEW ENGLAND HOMES

Every Home Type, Live

- ◆ Live listings open highest price first, or type exactly what you want in the search bar.
- ◆ Luxury homes, \$1M and up.
- ◆ Waterfront homes and pool homes.
- ◆ New construction.
- ◆ Condos.
- ◆ Search Massachusetts, Rhode Island and Connecticut the same way.



MASSACHUSETTS BY THE NUMBERS

Massachusetts Home Values

\$662,000

Zillow Home Value Index,
August 2026, the middle of
the market

+25.3%

Home value change over five
years

+78.2%

Home value change over ten
years

+2.3%

Change over the past year



MASSACHUSETTS BY THE NUMBERS

Rent, Owners and Income

- ◆ \$1,687 median monthly gross rent, useful for investors running rental numbers.
- ◆ 63% of occupied homes are lived in by the owner.
- ◆ Median year built: 1963. Older homes need inspection focus on roof, systems and windows.
- ◆ \$101,000 median household income.

MASSACHUSETTS FINANCING

Buying With the Right Loan

One team

Ryan and Megan are Mortgage Bankers with The Federal Savings Bank. On a typical Massachusetts home of \$662,000:

FHA, 3.5% down

\$23,166 down, loan of \$639,000

Conventional, 5%

\$33,095 down, loan of \$629,000

Conventional, 20%

\$132,000 down, loan of \$530,000

VA, 0% down

For eligible veterans, loan of \$662,000





EVERY COUNTY IN MASSACHUSETTS

Counties: Worcester to Bristol

Worcester	\$498,000 typical value, +1.9% over one year, 881,248 residents
Suffolk	\$751,000 typical value, +0.4% over one year, 793,144 residents
Barnstable	\$762,000 typical value, +2.4% over one year, 232,570 residents
Berkshire	\$392,000 typical value, +1.8% over one year, 128,726 residents
Bristol	\$549,000 typical value, +3.9% over one year, 588,593 residents

EVERY COUNTY IN MASSACHUSETTS

Counties: Dukes to Hampshire

Dukes	\$1,558,000 typical value, +5.1% over one year, 21,061 residents
Essex	\$723,000 typical value, +2.1% over one year, 823,938 residents
Franklin	\$374,000 typical value, +1.6% over one year, 70,871 residents
Hampden	\$355,000 typical value, +4.1% over one year, 464,151 residents
Hampshire	\$455,000 typical value, +2.6% over one year, 165,399 residents





EVERY COUNTY IN MASSACHUSETTS

Counties: Middlesex to Plymouth

Middlesex

\$814,000 typical value, +1.6% over one year,
1,668,956 residents

Nantucket

\$3,171,000 typical value, +8.8% over one year, 14,670
residents

Norfolk

\$773,000 typical value, +2.3% over one year, 740,754
residents

Plymouth

\$653,000 typical value, +4.1% over one year, 542,090
residents

TOP TOWNS IN MASSACHUSETTS

Top Massachusetts Towns

Worcester	\$436,000 typical value, 211,286 residents
Boston	\$775,000 typical value, 673,458 residents
Springfield	\$305,000 typical value, 154,888 residents
Cambridge	\$1,032,000 typical value, 121,186 residents
Lowell	\$486,000 typical value, 120,418 residents
Brockton	\$509,000 typical value, 105,788 residents





TOP TOWNS IN MASSACHUSETTS

More Massachusetts Towns

Lynn	\$580,000 typical value, 103,489 residents
Quincy	\$680,000 typical value, 103,434 residents
New Bedford	\$443,000 typical value, 101,318 residents
Fall River	\$450,000 typical value, 94,689 residents
Newton	\$1,509,000 typical value, 90,700 residents
Lawrence	\$514,000 typical value, 89,332 residents

RHODE ISLAND

The Ocean State

- ◇ The smallest state in the US, with 1.1 million residents across 1,214 square miles.
- ◇ Providence is a cultural and culinary destination anchored by Brown University and RISD.
- ◇ Newport's Gilded Age mansions, Narragansett Bay sailing and 400 miles of coastline define the state.





RHODE ISLAND MARKET

Rhode Island Homes

- ◆ Homes range from historic Federal Hill homes in Providence to oceanfront estates in Newport and Watch Hill.
- ◆ Relative affordability compared to eastern Massachusetts and coastal Connecticut.
- ◆ South County beaches, East Bay waterfront towns and the Blackstone Valley give you options.
- ◆ Winslow Homes LLC serves all 5 Rhode Island counties, coastal and urban.

RHODE ISLAND SCHOOLS

Schools and Education

- ◆ Public schools run by city and town, so most serve tight-knit communities.
- ◆ Top districts: Barrington, East Greenwich, Narragansett and South Kingstown.
- ◆ First state to require computer science education in all schools.
- ◆ Brown University (Ivy League) and RISD, the top art and design school in the US.
- ◆ University of Rhode Island in Kingston is the flagship state university.
- ◆ Also Providence College, Bryant, Salve Regina (Newport) and Roger Williams.



RHODE ISLAND LIFESTYLE

Life on the Water

The Ocean State

400 miles of coastline. Narragansett Bay supports sailing, fishing and waterfront dining. Providence earns recognition as a top food city.

Waterfront living

World-class sailing. Newport hosted the America's Cup for decades. Car-free Block Island, Misquamicut and Narragansett Town Beach.

Arts and culture

WaterFire Providence, Newport mansions with over a million visitors, Newport Folk and Jazz Festivals, the RISD Museum and Federal Hill.

RHODE ISLAND ECONOMY

Jobs in Rhode Island

The economy

Healthcare, education, defense and tourism in a tight-knit business community. Naval Station Newport is the largest employer.

Major employers

Lifespan, Care New England, Brown University, CVS Health (Woonsocket), Raytheon, Electric Boat (Groton, CT), Citizens Financial Group and Textron.

Growth sectors

Offshore wind (Block Island Wind Farm, the first US offshore wind project), marine science at URI, digital media and healthcare innovation.



RHODE ISLAND TAXES

Taxes and Cost of Living

- ◆ Graduated state income tax from 3.75% to 5.99%.
- ◆ Property taxes average about 1.40% effective rate statewide, set by each municipality.
- ◆ Barrington and East Greenwich run moderate rates. Providence and Central Falls run higher.
- ◆ Homestead exemption in some communities, plus tax relief for seniors and veterans.
- ◆ Estate tax exemption of \$1.77 million, one of the lowest thresholds in the US.
- ◆ The car tax is being phased out.

RHODE ISLAND COMMUTE

Getting Around Rhode Island

Short commutes

Most commutes run under 30 minutes.

I-95

Providence to Boston in 50 minutes, New York City in 3 hours.

Rail and bus

MBTA commuter rail to Boston.RIPTA buses in the Providence metro. Amtrak stops in Providence and Westerly.

T.F. Green, PVD

Warwick airport with domestic and limited international flights.

Boston Logan

60 minutes north by commuter rail or car.

Block Island

Ferry from Point Judith in Narragansett, or fly from Westerly.



RHODE ISLAND BY THE NUMBERS

Rhode Island Home Values

\$511,000

Zillow Home Value Index,
August 2026, the middle of
the market

+33.6%

Home value change over five
years

+101.3%

Home value change over ten
years

+3.4%

Change over the past year



RHODE ISLAND BY THE NUMBERS

Rent, Owners and Income

- ◆ \$1,273 median monthly gross rent, useful for investors running rental numbers.
- ◆ 63% of occupied homes are lived in by the owner.
- ◆ Median year built: 1961. Older homes need inspection focus on roof, systems and windows.
- ◆ \$86,372 median household income.

RHODE ISLAND FINANCING

Buying With the Right Loan

One team	Ryan and Megan are Mortgage Bankers with The Federal Savings Bank. On a typical Rhode Island home of \$511,000:
FHA, 3.5% down	\$17,893 down, loan of \$493,000
Conventional, 5%	\$25,562 down, loan of \$486,000
Conventional, 20%	\$102,000 down, loan of \$409,000
VA, 0% down	For eligible veterans, loan of \$511,000





EVERY COUNTY IN RHODE ISLAND

Counties: Bristol to Washington

Bristol	\$658,000 typical value, +2.8% over one year, 50,145 residents
Kent	\$443,000 typical value, +4.3% over one year, 172,450 residents
Newport	\$791,000 typical value, +5.7% over one year, 83,468 residents
Providence	\$455,000 typical value, +2.1% over one year, 675,912 residents
Washington	\$690,000 typical value, +5.8% over one year, 130,333 residents

TOP TOWNS IN RHODE ISLAND

Top Rhode Island Towns

Providence	\$435,000 typical value, 194,706 residents
Cranston	\$458,000 typical value, 84,448 residents
Warwick	\$422,000 typical value, 83,554 residents
Pawtucket	\$401,000 typical value, 76,996 residents
East Providence	\$447,000 typical value, 47,961 residents
Woonsocket	\$387,000 typical value, 44,508 residents





TOP TOWNS IN RHODE ISLAND

More Rhode Island Towns

Cumberland	\$523,000 typical value, 37,509 residents
Coventry	\$466,000 typical value, 36,081 residents
North Providence	\$417,000 typical value, 34,791 residents
South Kingstown	\$726,000 typical value, 32,094 residents
West Warwick	\$409,000 typical value, 31,326 residents
Johnston	\$456,000 typical value, 30,363 residents

CONNECTICUT

Between New York and Boston

- ◇ Access to two of America's largest job markets.
- ◇ Ranks among the highest nationally in per-capita income and education levels.
- ◇ Fairfield County serves New York City commuters, with hedge funds and corporate headquarters.
- ◇ Hartford anchors the insurance industry.
- ◇ The Connecticut River valley, Long Island Sound coast and Litchfield Hills give you choices.





CONNECTICUT MARKET

Connecticut Homes

- ◇ Multi-million dollar waterfront estates in Greenwich.
- ◇ Affordable homes in eastern Connecticut under \$250,000.
- ◇ Post-pandemic migration from New York City raised demand, especially in Fairfield and New Haven counties.
- ◇ Winslow Homes LLC covers all 8 Connecticut counties for buyers and sellers.

CONNECTICUT SCHOOLS

Schools and Education

- ◆ Top 5 nationally for public education, with each town running its own district.
- ◆ Top districts: Darien, Wilton, Weston, New Canaan, Glastonbury and Avon.
- ◆ Per-pupil spending ranks among the highest in the US.
- ◆ Yale University in New Haven, and UConn in Storrs, the flagship state university.
- ◆ Also Wesleyan, Trinity College, Connecticut College and Fairfield University.
- ◆ Connecticut State Colleges and Universities offer affordable education statewide.



CONNECTICUT LIFESTYLE

Coast and Countryside

New England charm

96 miles of Long Island Sound shoreline, Litchfield County hills, fall foliage, historic town greens and farm-to-table dining.

Coastal living

Beaches from Greenwich to Stonington, Mystic Seaport, Hammonasset Beach State Park (the longest public beach) and the Thimble Islands.

Inland adventures

Litchfield Hills, the Appalachian Trail, Lake Candlewood, 30+ vineyards and 80+ miles on the Farmington Canal Heritage Trail.

CONNECTICUT ECONOMY

Jobs in Connecticut

The economy

Financial services, insurance, defense manufacturing and healthcare. More Fortune 500 headquarters per capita than most states.

Major employers

RTX, Cigna, Aetna (CVS Health), Hartford Financial, Yale New Haven Health, Electric Boat, Sikorsky, ESPN, Frontier and Bridgewater Associates.

Growth sectors

Submarine building at Electric Boat in Groton, insurtech in Hartford, biotech around Yale and strong defense manufacturing.



CONNECTICUT TAXES

Taxes and Cost of Living

- ◇ Graduated state income tax from 3% to 6.99%.
- ◇ Property taxes average about 1.63% effective, set by towns since there is no county government.
- ◇ Mill rates run from under 15 in affluent suburbs to over 40 in Hartford and Bridgeport.
- ◇ Revaluations every 5 years. No homestead exemption.
- ◇ Some towns defer taxes for seniors and veterans, and the state offers a property tax credit.
- ◇ Estate tax exemption of \$13.61 million (2024).

CONNECTICUT COMMUTE

Getting Around Connecticut

Metro-North	Fairfield and New Haven counties to Grand Central Terminal in Manhattan.
Shore Line East	Coastal rail from New Haven to New London.
Highways	I-95 on the coast, I-91 from New Haven to Hartford and Springfield, MA, and the scenic Merritt Parkway.
Bradley, BDL	Windsor Locks airport serving the Hartford-Springfield region.
New York airports	JFK, LaGuardia and Newark from southwestern Connecticut.
Local airports	Tweed New Haven offers limited service. Sikorsky Memorial in Bridgeport handles charters.



CONNECTICUT BY THE NUMBERS

Connecticut Home Values

\$451,000

Zillow Home Value Index,
August 2026, the middle of
the market

+40.3%

Home value change over five
years

+83.7%

Home value change over ten
years

+5.0%

Change over the past year



CONNECTICUT BY THE NUMBERS

Rent, Owners and Income

- ◆ \$1,431 median monthly gross rent, useful for investors running rental numbers.
- ◆ 66% of occupied homes are lived in by the owner.
- ◆ Median year built: 1967. Older homes need inspection focus on roof, systems and windows.
- ◆ \$93,760 median household income.

CONNECTICUT FINANCING

Buying With the Right Loan

One team	Ryan and Megan are Mortgage Bankers with The Federal Savings Bank. On a typical Connecticut home of \$451,000:
FHA, 3.5% down	\$15,781 down, loan of \$435,000
Conventional, 5%	\$22,544 down, loan of \$428,000
Conventional, 20%	\$90,175 down, loan of \$361,000
VA, 0% down	For eligible veterans, loan of \$451,000





EVERY COUNTY IN CONNECTICUT

Counties: Fairfield to Middlesex

Fairfield	\$693,000 typical value, +6.0% over one year, 985,068 residents
Hartford	\$389,000 typical value, +5.3% over one year, 911,877 residents
Litchfield	\$428,000 typical value, +2.8% over one year, 188,143 residents
Middlesex	\$465,000 typical value, +4.9% over one year, 167,398 residents

EVERY COUNTY IN CONNECTICUT

Counties: New Haven to Windham

New Haven	\$409,000 typical value, +4.9% over one year, 878,587 residents
New London	\$433,000 typical value, +6.8% over one year, 271,289 residents
Tolland	\$412,000 typical value, +5.6% over one year, 154,356 residents
Windham	\$377,000 typical value, +4.4% over one year, 118,351 residents





TOP TOWNS IN CONNECTICUT

Top Connecticut Towns

Bridgeport	\$365,000 typical value, 151,599 residents
Stamford	\$724,000 typical value, 139,134 residents
New Haven	\$339,000 typical value, 137,562 residents
Hartford	\$204,000 typical value, 122,129 residents
Waterbury	\$288,000 typical value, 115,908 residents
Norwalk	\$677,000 typical value, 93,661 residents

TOP TOWNS IN CONNECTICUT

More Connecticut Towns

Danbury	\$493,000 typical value, 88,692 residents
New Britain	\$312,000 typical value, 75,871 residents
Fairfield	\$992,000 typical value, 65,300 residents
Greenwich	\$2,377,000 typical value, 64,594 residents
West Hartford	\$509,000 typical value, 64,184 residents
Bristol	\$351,000 typical value, 62,195 residents





SELLING IN NEW ENGLAND

What Is Your Home Worth?

- ◇ Ryan and Megan price Massachusetts, Rhode Island and Connecticut homes from recent sales, not guesses.
- ◇ Send your address and get a free market analysis.
- ◇ No obligation.

COMMON QUESTIONS

New England FAQ

Typical home values?

August 2026 Zillow Home Value Index: MA \$662,000 (+2.3%), RI \$511,000 (+3.4%), CT \$451,000 (+5.0%) over the past year.

How many counties?

MA has 14, RI has 5, CT has 8. Winslow Homes has a guide for each, with every town inside it.

Licensed here?

Yes. Ryan and Megan are brokers in FL, MA, CT and RI, and Mortgage Bankers lending in all 50 states.

Pre-approval?

Apply at www.winslowloan.com or call 386-690-5858. FHA, VA, conventional and jumbo loans through The Federal Savings Bank.

ABOUT THE NUMBERS

Sources and Fine Print

- ◆ U.S. Census Bureau 2024 population estimates and 2019 to 2023 American Community Survey.
- ◆ Zillow Home Value Index, August 2026. Numbers update as new data is released.
- ◆ Listing data comes from the MLS and public sources, deemed accurate but not guaranteed.
- ◆ Ask Ryan and Megan for current sold prices on your street.
- ◆ Equal Housing Opportunity. Winslow Homes LLC operates under fair housing principles.





Ready to Move in **New** **England?**

Call or text **386-690-5858**

Broker@WinslowHomesLLC.com

winslowhomesllc.com

Miami, Fort Lauderdale, New Smyrna Beach, Orlando, the Florida Keys and surrounding towns in Florida. Worcester County and Boston in Massachusetts. Rhode Island and Connecticut.

Winslow Homes LLC, 3539 Tuscan Reserve Blvd, New Smyrna Beach, FL 32168. Equal Housing Opportunity. Ryan and Megan Winslow are Mortgage Bankers with The Federal Savings Bank.