



\$299,999

2 BEDS **1** BATHS **918** SQ FT **0.18** ACRES **1978** BUILT

ACTIVE LISTING

ABOUT THIS HOME

Welcome to 118 Norton Street, located in Waterbury's well-established Town Plot neighborhood with convenient access to I-84, Route 8, shopping, dining, and everyday amenities. This home offers a compelling combination of location, energy efficiency, and flexible living space.

In addition to the recorded bedrooms, the property features **two additional finished rooms** — ideal for a home office, guest space, or workout area. These rooms offer valuable added space beyond the 918 sq ft in public records.

A standout feature is the **fully paid-off solar panel system**, which transfers to the new owner at closing with no loan, no lease, and no additional obligation. With CT electric costs commonly \$150-\$250+/month, this system offers meaningful long-term savings.

Property to be sold as-is. Strong interest anticipated — schedule early once showings begin.

WHAT'S INCLUDED

ENERGY & UTILITIES

- Fully paid-off solar panel system
- Central air conditioning
- Hot water heat (oil-fired)
- Electric hot water heater (40 gal)
- Public water & sewer connected

INTERIOR & KITCHEN

- Oven/range included
- Refrigerator included
- Laundry hookups (lower level)
- 2 bonus finished rooms
- Attic access via hatch

EXTERIOR & OUTDOOR

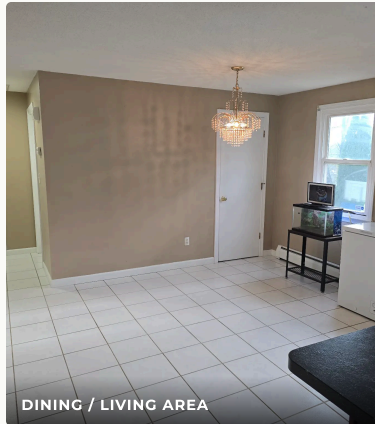
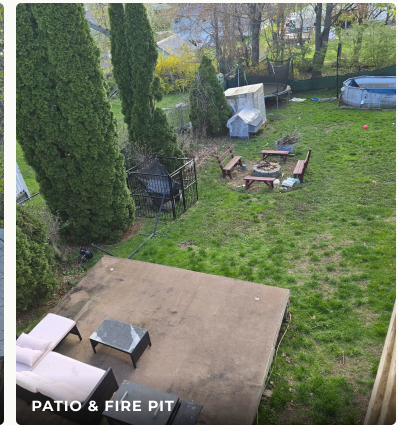
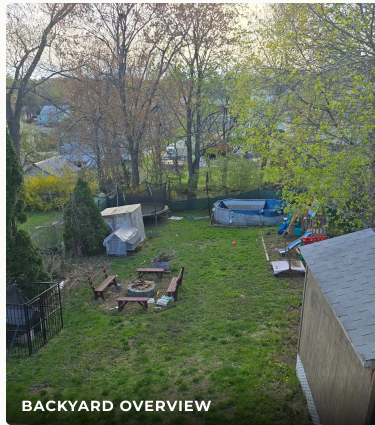
- Above-ground swimming pool
- 1-car under-house garage
- Paved driveway
- Fully fenced level yard
- Mature landscaping

STRUCTURE & SYSTEMS

- Asphalt shingle roof
- Concrete foundation
- Aluminum siding exterior
- Partial basement (850 sq ft)
- On-street + driveway parking

KEY FEATURES

- **Solar Panels — Paid Off**
Transfers free & clear at closing. No loan or lease.
- **Central Air Conditioning**
Central A/C throughout the home
- **2 Bonus Finished Rooms**
Not counted in sq ft — office, gym, or guest space
- **1-Car Under-House Garage**
Plus paved driveway parking
- **Above-Ground Pool**
Outdoor swimming pool included
- **Level 0.18-Acre Lot**
Mature landscaping, fully fenced yard
- **Public Water & Sewer**
City utilities — no well or septic
- **FHA · VA · CHFA Eligible**
Low down payment financing accepted
- **Ranch Style — 1978**
Single-level living, 918 sq ft above grade
- **Town Plot Neighborhood**
Established area, near I-84 & Route 8



PROPERTY SPECIFICATIONS

STYLE	Ranch
YEAR BUILT	1978
ABOVE GRADE	918 sq ft
BELOW GRADE	850 sq ft (partial basement)
LOT SIZE	0.18 Acres
GARAGE	1-Car Under House
PARKING	On Street + Driveway
HEATING	Hot Water / Oil
COOLING	Central Air
HOT WATER	Electric, 40 Gallon
ROOF	Asphalt Shingle
FOUNDATION	Concrete
EXTERIOR	Aluminum Siding
BASEMENT	Partial
ATTIC	Yes (Access Via Hatch)
APPLIANCES	Oven/Range, Refrigerator
LAUNDRY	Lower Level
ZONING	RL
COUNTY	New Haven
PROPERTY TAX	\$6,316 / year
FINANCING	FHA, VA, CHFA Accepted
LISTING ID	24169696

SCHOOL DISTRICT

ELEMENTARY	B.W. Tinker School
MIDDLE	West Side Middle School
HIGH SCHOOL	John F. Kennedy High School

*** SOLAR SAVINGS — FULLY PAID OFF**

The solar panel system transfers to the new owner at closing with **no loan, no lease, and no additional obligation**. With Connecticut electric rates commonly running \$150-\$250+/month, this system offers meaningful monthly savings and long-term cost stability from day one of ownership.

ABOUT THE AREA

118 Norton Street sits in Waterbury's **Town Plot neighborhood** — one of the city's most established residential areas, known for its tree-lined streets, well-maintained homes, and strong sense of community.

COMMUTE ACCESS

Direct access to I-84 and Route 8. Waterbury Train Station offers Metro-North service to Bridgeport with connections to Grand Central Terminal, NYC.

SHOPPING & DINING

Westfield Trumbull Mall, Walmart, Stop & Shop, Target, and dozens of local restaurants all within 10-15 minutes.

HEALTHCARE

Saint Mary's Hospital and Waterbury Hospital are both within 5 miles, along with numerous urgent care and specialty clinics.

PARKS & RECREATION

Fulton Park, East Mountain Golf Course, and multiple neighborhood parks and trails are minutes away.

MARKET SNAPSHOT

Waterbury median home price: ~\$240K. This listing at \$299,999 reflects premium value from solar, bonus rooms, and move-in readiness.

EDUCATION

Post University and UConn Waterbury campus provide higher education options nearby.

WALK SCORE: 58 — SOMEWHAT WALKABLE

Some errands can be accomplished on foot. Multiple bus routes accessible from Norton Street. Easy car access to all major highways.

AVAILABLE FINANCING & ASSISTANCE PROGRAMS

CITY OF WATERBURY

Homebuyer Assistance Program (HAP)

Down payment and closing cost assistance for income-eligible buyers purchasing in Waterbury. This property is located within the eligible area.

- Up to \$20,000 in assistance
- Forgivable after 5 years of occupancy
- Must be primary residence
- Income limits apply by household size

CHFA CONNECTICUT

Time to Own — Forgivable Loan

A forgivable second mortgage for first-time homebuyers in Connecticut, providing substantial down payment assistance.

- Up to \$50,000 in assistance
- 0% interest, no monthly payments
- Deferred until sale, refinance, or payoff
- Must use a CHFA-approved lender

CHFA CONNECTICUT

Down Payment Assistance Program (DAP)

A low-interest second mortgage to help cover down payment and closing costs alongside a CHFA first mortgage.

- Up to \$20,000 available
- Below-market interest rate
- Paired with CHFA first mortgage
- Income limits apply by household size

FEDERAL — HUD

FHA Loan Program

Government-backed mortgage with low down payment requirements. This property is FHA-eligible.

- As low as 3.5% down payment
- Flexible credit score requirements
- Competitive interest rates
- Can be combined with CHFA DAP

FEDERAL — VA / U.S. DEPT. OF VETERANS AFFAIRS

VA Home Loan

Exclusive benefit for eligible veterans, active-duty service members, and surviving spouses.

- 0% down payment required
- No private mortgage insurance (PMI)
- Competitive rates, limited closing costs
- Property meets VA eligibility requirements

CHFA CONNECTICUT

Teachers & Police Homeownership

Below-market interest rate mortgages for eligible CT teachers and police officers purchasing in priority districts. Waterbury qualifies.

- Reduced interest rate on first mortgage
- Waterbury is a priority district
- Can be combined with DAP assistance
- Must be active CT teacher or police officer

CHECK PROGRAM ELIGIBILITY




form.jotform.com/260153915411045

VIEW THIS LISTING ONLINE



118norton.manus.space



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