

Germantown

Community · MD · Maryland > Montgomery County

BALANCED MARKET

\$435K

MEDIAN SALE PRICE

+3.2%

1-YR CHANGE

834

SALES (12 MO)

\$448K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 51 / 100

Buyer's market

Balanced

Seller's market

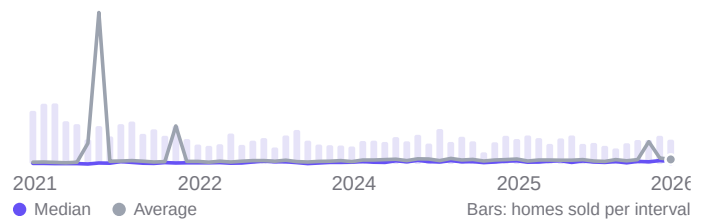
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

51 / 100

Sale prices

Median \$430K · Average \$507K

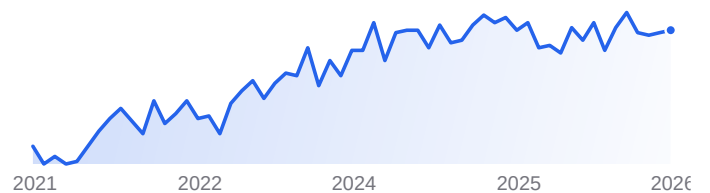
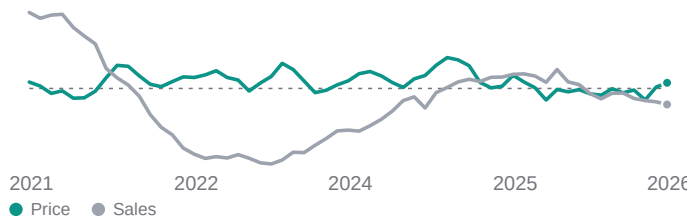


Growth (year over year)

Price +3.2% · Sales -9.2%

Price per square foot

\$265/ft²

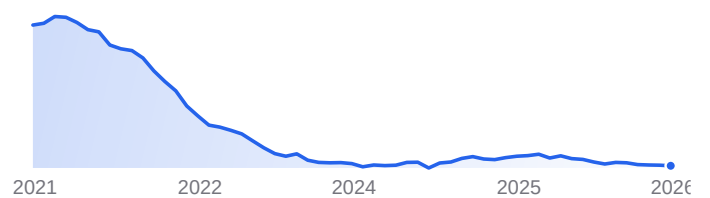
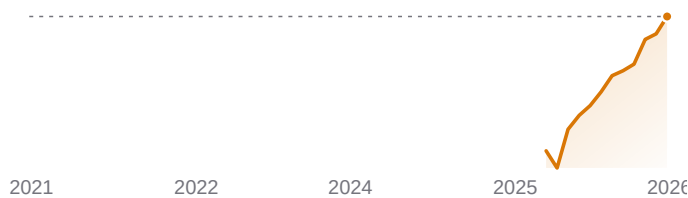


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

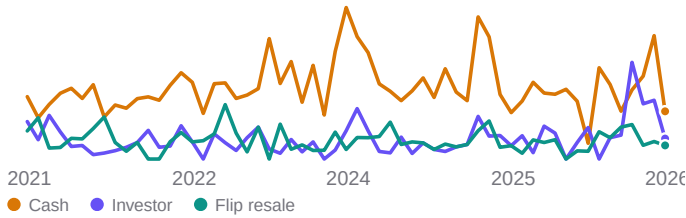
3.3%



BUYERS & OUTCOMES

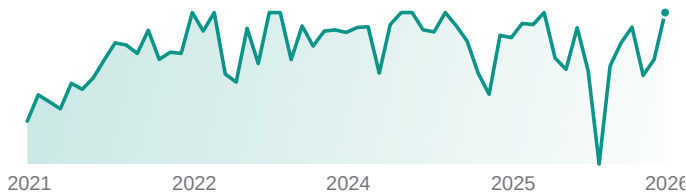
Buyer mix

Cash 9.3% · Investor 4.0% · Flip resale 2.7%



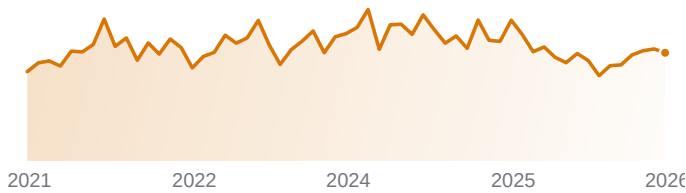
Sellers who sold at a gain

100%

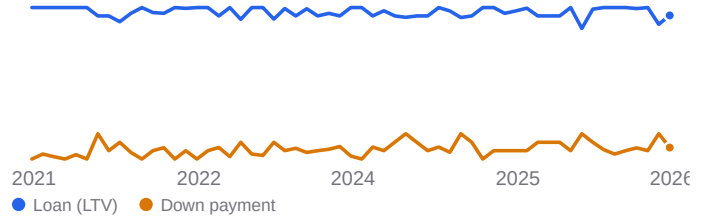


Median annualized return at resale

+4.0%

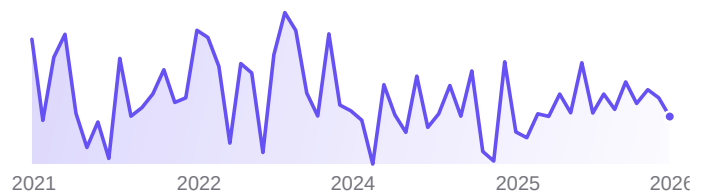


Financing (share of purchase price) Loan (LTV) 90% · Down payment 12%



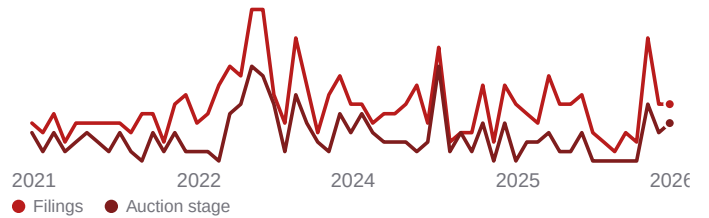
Typical hold before selling

9.1 yrs



Preforeclosure filings

Filings 6 · Auction stage 4



HOUSING STOCK

Homes	25,126
Median value (AVM)	\$448K
Median size	1,617 ft²
Median year built	1988
Single family	30%
Condos	26%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	37%
Underwater (LTV 125% or more)	1.9%
Owner occupied	75%
Company owned	9.2%
Median loan-to-value	60%
Typical ownership tenure	13.5 yrs

COMMUNITY

Population	92,608
Density	5,437 / mi²
Median household income	\$104K
Average household income	\$137K
Crime index (US avg 100)	84
Air pollution index (US avg 100)	81
Earthquake index (US avg 100)	38
Homes occupied	97%
Bachelor's or higher	26%
Poverty rate	9.4%
Unemployment	0.9%
Average temp	54°F
Annual precip	43 in
Sunshine	57%

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.