

Carroll County, MD

County · MD · Maryland

BALANCED MARKET

\$472K

MEDIAN SALE PRICE

+3.0%

1-YR CHANGE

2,143

SALES (12 MO)

\$474K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 59 / 100



MARKET TRENDS (5 YEARS)

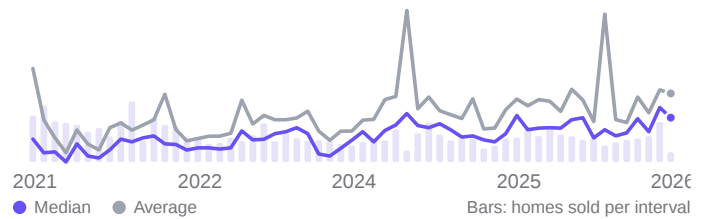
Market temperature (0-100)

59 / 100



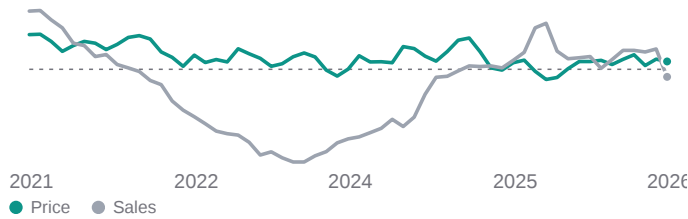
Sale prices

Median \$475K · Average \$535K



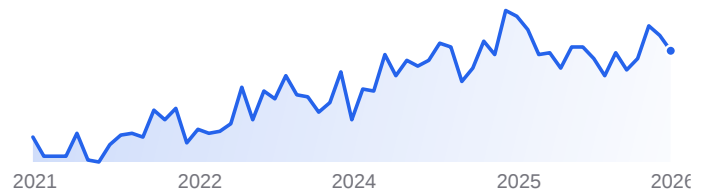
Growth (year over year)

Price +3.0% · Sales -2.9%



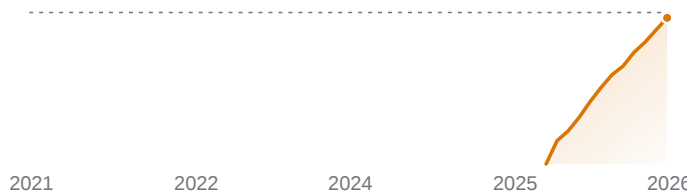
Price per square foot

\$276/ft²



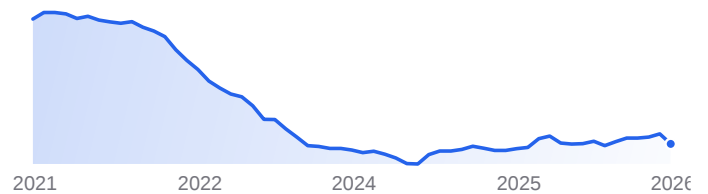
Sale premium vs estimated value

-0.1%



Annual turnover (share of homes sold)

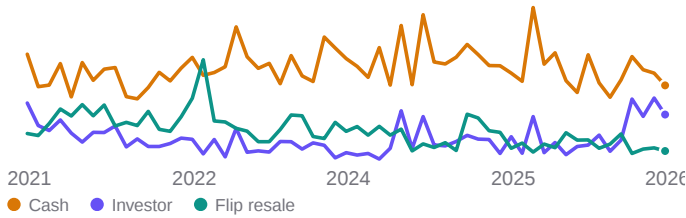
3.6%



BUYERS & OUTCOMES

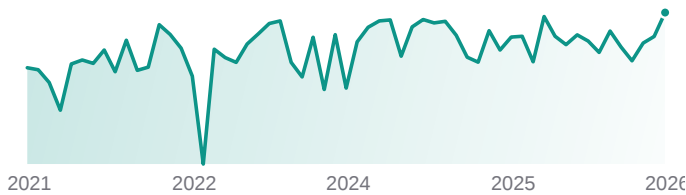
Buyer mix

Cash 15% · Investor 9.9% · Flip resale 2.8%



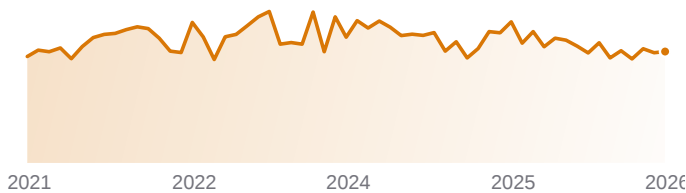
Sellers who sold at a gain

98%

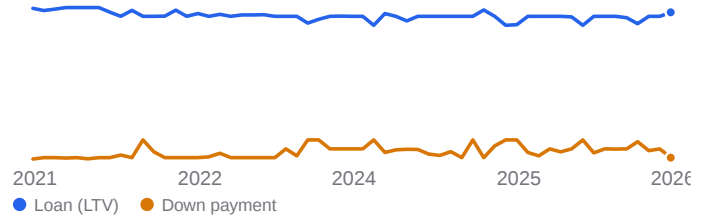


Median annualized return at resale

+4.2%

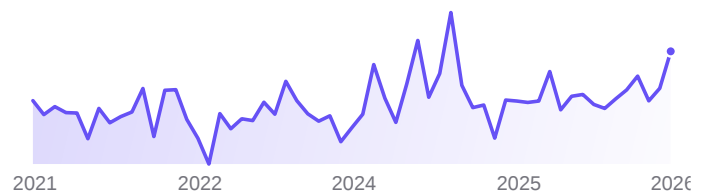


Financing (share of purchase price) Loan (LTV) 92% · Down payment 10%



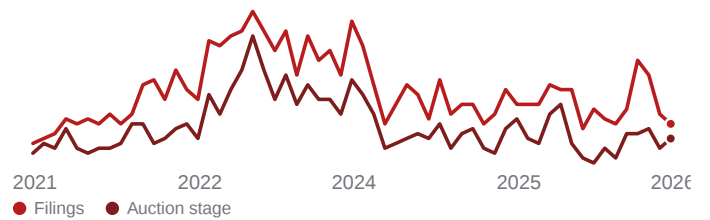
Typical hold before selling

10.3 yrs



Preforeclosure filings

Filings 8 · Auction stage 5



HOUSING STOCK

Homes	59,919
Median value (AVM)	\$474K
Median size	1,786 ft²
Median year built	1985
Single family	83%
Condos	4.0%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	40%
Underwater (LTV 125% or more)	2.1%
Owner occupied	91%
Company owned	7.0%
Median loan-to-value	57%
Typical ownership tenure	12.2 yrs

COMMUNITY

Population	178,148
Density	398 / mi²
Median household income	\$114K
Average household income	\$134K
Crime index (US avg 100)	93
Air pollution index (US avg 100)	80
Earthquake index (US avg 100)	43
Homes occupied	96%
Bachelor's or higher	25%
Poverty rate	5.2%
Unemployment	0.8%
Average temp	53°F
Annual precip	44 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.