

Callaway 20620

ZIP code · MD · Maryland > St. Mary's County > Callaway

STRONG SELLER'S MARKET

\$275K

MEDIAN SALE PRICE

+13.3%

1-YR CHANGE

25

SALES (12 MO)

\$444K

MEDIAN VALUE (AVM)

Market temperature

Strong seller's market · 80 / 100

Buyer's market

Balanced

Seller's market

MARKET TRENDS (5 YEARS)

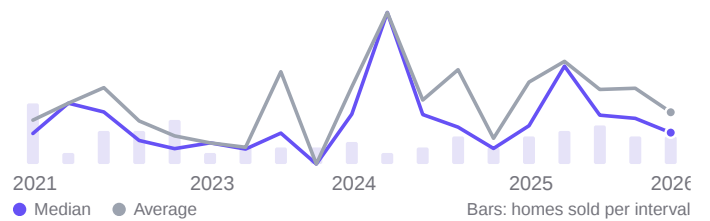
Market temperature (0–100)

80 / 100



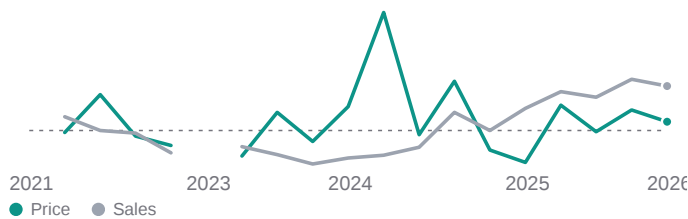
Sale prices

Median \$271K · Average \$327K



Growth (year over year)

Price +13.3% · Sales +66.7%



Price per square foot

\$201/ft²



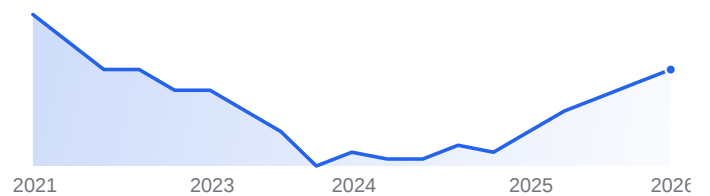
Sale premium vs estimated value

-1.1%



Annual turnover (share of homes sold)

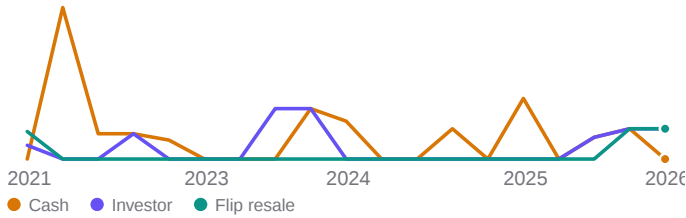
5.1%



BUYERS & OUTCOMES

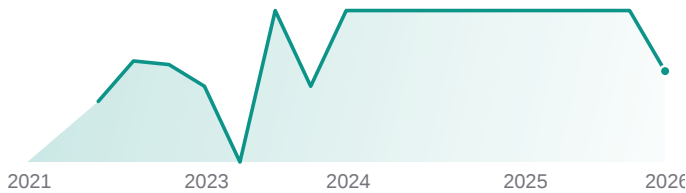
Buyer mix

Cash 0% · Investor 20% · Flip resale 20%



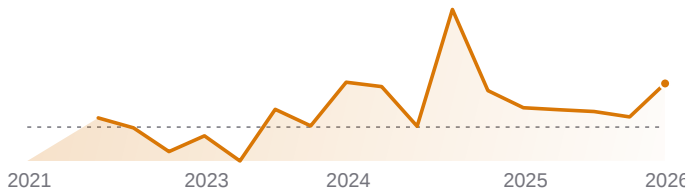
Sellers who sold at a gain

60%

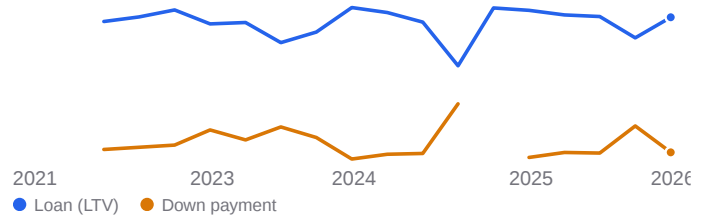


Median annualized return at resale

+14.8%

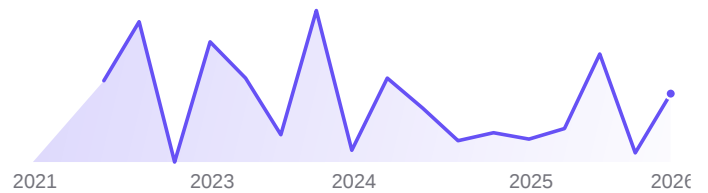


Financing (share of purchase price) Loan (LTV) 95% · Down payment 5.1%



Typical hold before selling

9.1 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	494
Median value (AVM)	\$444K
Median size	1,760 ft²
Median year built	1995
Single family	71%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	34%
Underwater (LTV 125% or more)	2.8%
Owner occupied	87%
Company owned	5.9%
Median loan-to-value	62%
Typical ownership tenure	13.0 yrs

COMMUNITY

Population	1,369
Density	294 / mi²
Median household income	\$134K
Average household income	\$139K
Crime index (US avg 100)	90
Air pollution index (US avg 100)	94
Earthquake index (US avg 100)	30
Homes occupied	95%
Bachelor's or higher	23%
Poverty rate	3.8%
Unemployment	0.9%
Average temp	57°F
Annual precip	44 in
Sunshine	57%

Market metrics are derived from recorded arms-length deeds through April 2026, aggregated quarterly (lower sales volume). Temperature blends price momentum, sales velocity, turnover and resale outcomes, ranked nationally against geographies of the same type.