

Chaptico 20621

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

SELLER'S MARKET

\$408K

MEDIAN SALE PRICE

+58.4%

1-YR CHANGE

8

SALES (12 MO)

\$394K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 78 / 100

Buyer's market

Balanced

Seller's market

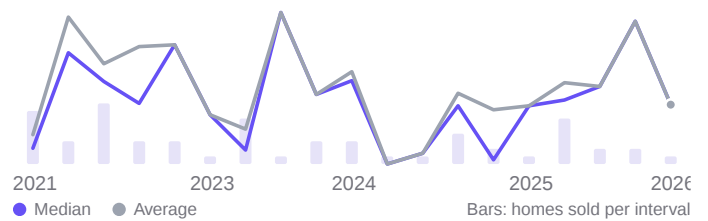
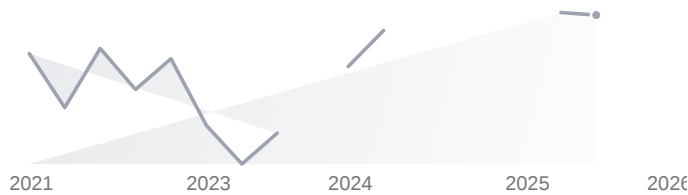
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

78 / 100

Sale prices

Median \$253K · Average \$253K

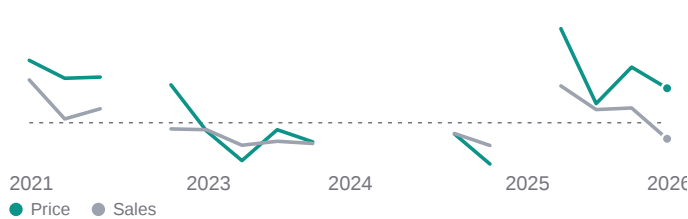


Growth (year over year)

Price +58.4% · Sales -27.3%

Price per square foot

\$229/ft²

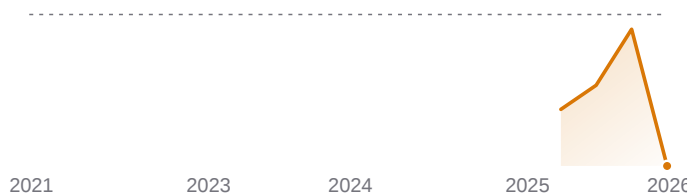


Sale premium vs estimated value

-7.2%

Annual turnover (share of homes sold)

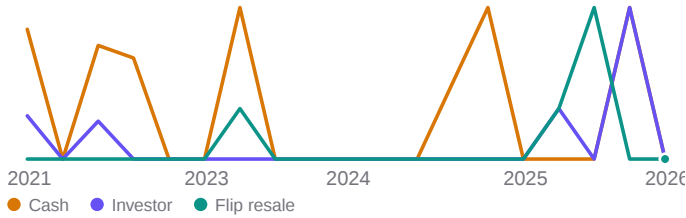
1.3%



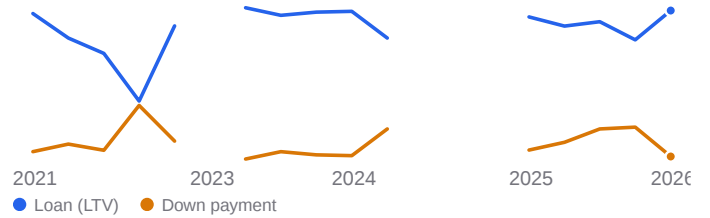
BUYERS & OUTCOMES

Buyer mix

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

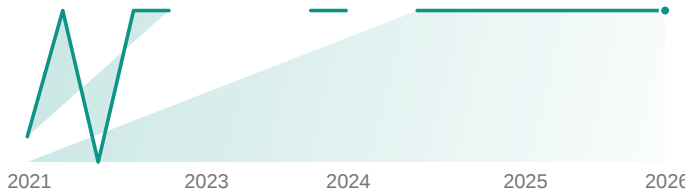


Financing (share of purchase price) Loan (LTV) 98% · Down payment 1.8%



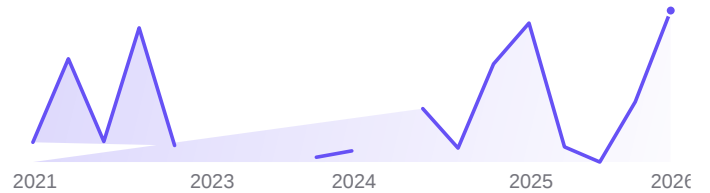
Sellers who sold at a gain

100%



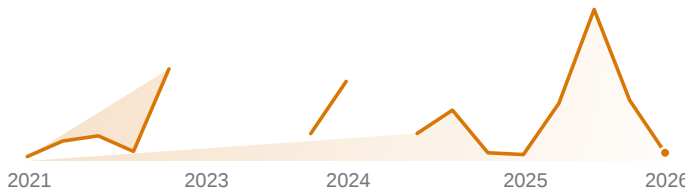
Typical hold before selling

22.5 yrs



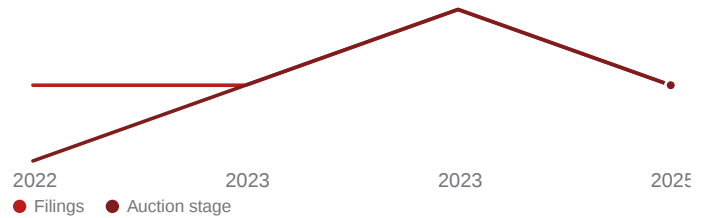
Median annualized return at resale

+3.3%



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	604
Median value (AVM)	\$394K
Median size	1,596 ft²
Median year built	1975
Single family	80%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	58%
Underwater (LTV 125% or more)	3.2%
Owner occupied	74%
Company owned	9.1%
Median loan-to-value	42%
Typical ownership tenure	16.7 yrs

COMMUNITY

Population	1,672
Density	99 / mi²
Median household income	\$83K
Average household income	\$100K
Crime index (US avg 100)	150
Air pollution index (US avg 100)	90
Earthquake index (US avg 100)	31
Homes occupied	88%
Bachelor's or higher	16%
Poverty rate	8.1%
Unemployment	1.0%
Average temp	57°F
Annual precip	45 in
Sunshine	57%

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