

Issue 20645

ZIP code · MD · Maryland · Charles County

BALANCED MARKET

\$460K

MEDIAN SALE PRICE

-24.6%

1-YR CHANGE

26

SALES (12 MO)

\$500K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 47 / 100



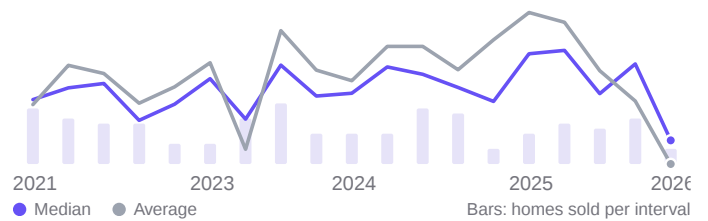
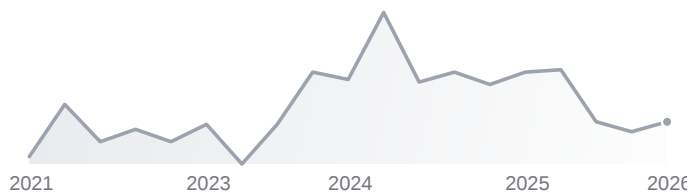
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

47 / 100

Sale prices

Median \$320K · Average \$261K

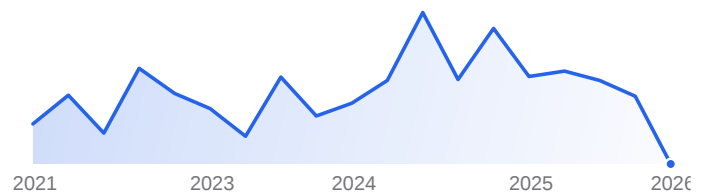
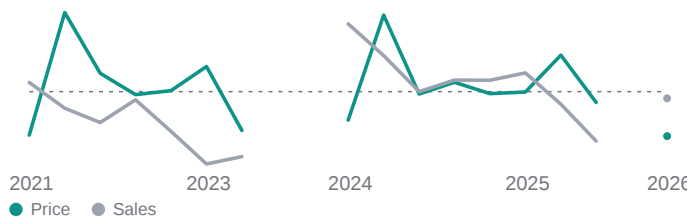


Growth (year over year)

Price -24.6% · Sales -3.7%

Price per square foot

\$111/ft²

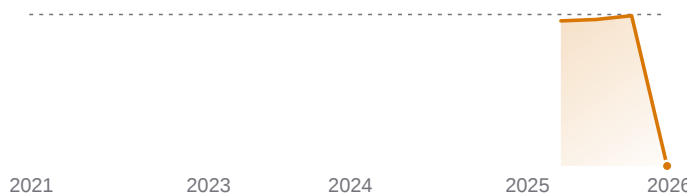


Sale premium vs estimated value

-33.4%

Annual turnover (share of homes sold)

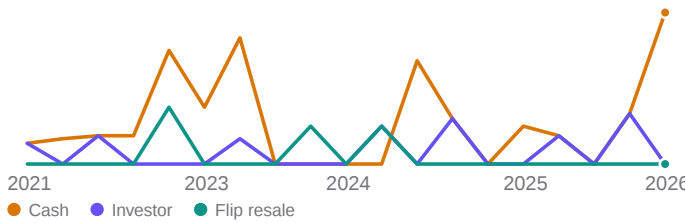
6.8%



BUYERS & OUTCOMES

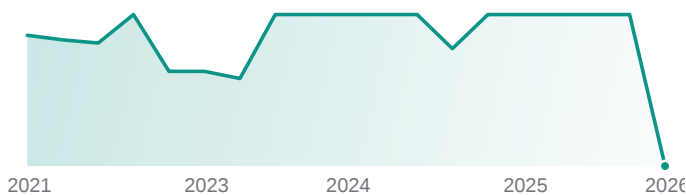
Buyer mix

Cash 67% · Investor 0% · Flip resale 0%



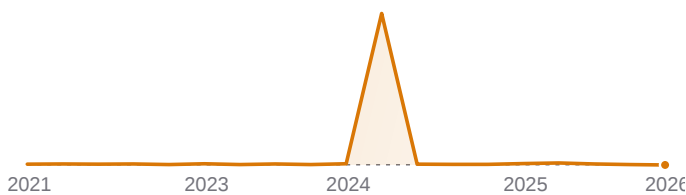
Sellers who sold at a gain

33%

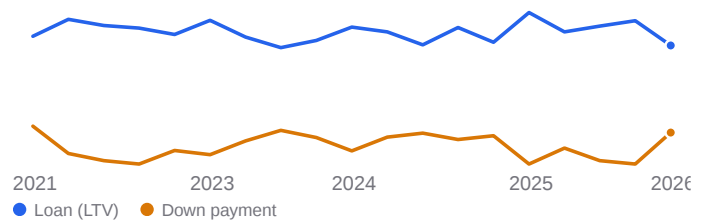


Median annualized return at resale

-1.9%

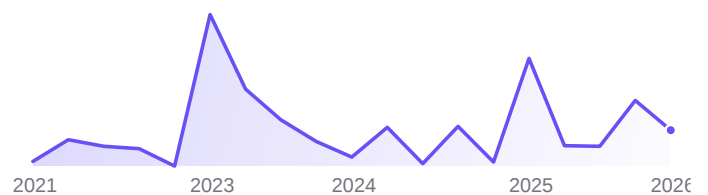


Financing (share of purchase price) Loan (LTV) 78% · Down payment 22%



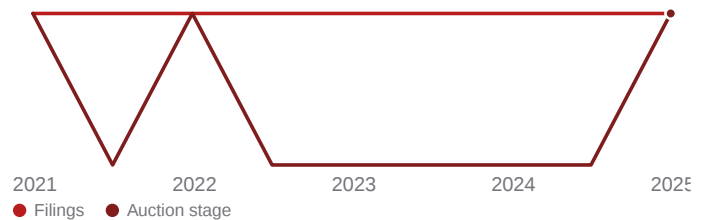
Typical hold before selling

6.9 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	385
Median value (AVM)	\$500K
Median size	2,575 ft²
Median year built	2000
Single family	100%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	28%
Underwater (LTV 125% or more)	1.9%
Owner occupied	85%
Company owned	11%
Median loan-to-value	70%
Typical ownership tenure	7.2 yrs

COMMUNITY

Population	447
Density	19 / mi²
Median household income	\$133K
Average household income	\$152K
Crime index (US avg 100)	160
Air pollution index (US avg 100)	91
Earthquake index (US avg 100)	39
Homes occupied	85%
Bachelor's or higher	18%
Poverty rate	3.2%
Unemployment	1.1%
Average temp	57°F
Annual precip	43 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.