

La Plata 20646

ZIP code · MD · Maryland > Charles County > La Plata

BUYER'S MARKET

\$466K

MEDIAN SALE PRICE

-2.3%

1-YR CHANGE

372

SALES (12 MO)

\$472K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 38 / 100



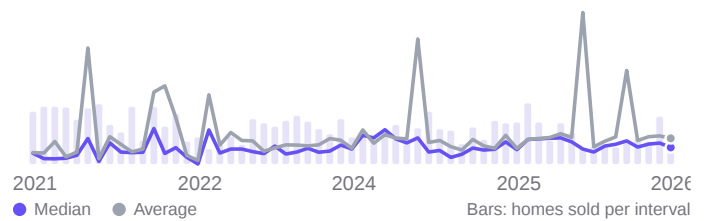
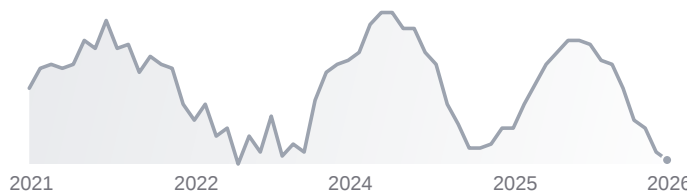
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

38 / 100

Sale prices

Median \$453K · Average \$498K

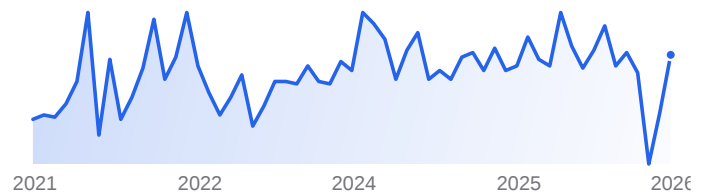
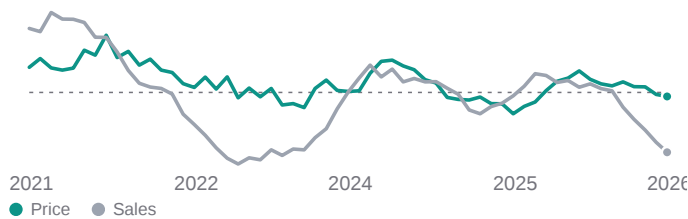


Growth (year over year)

Price -2.3% · Sales -33.5%

Price per square foot

\$230/ft²



Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

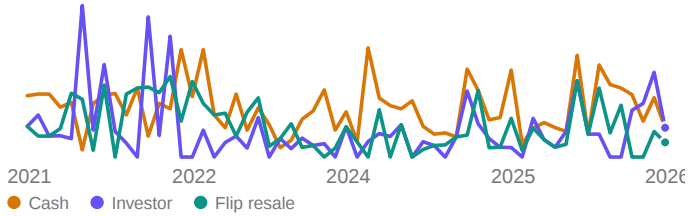
4.4%



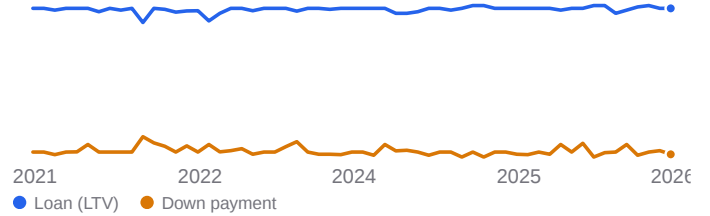
BUYERS & OUTCOMES

Buyer mix

Cash 6.1% · Investor 6.1% · Flip resale 3.0%

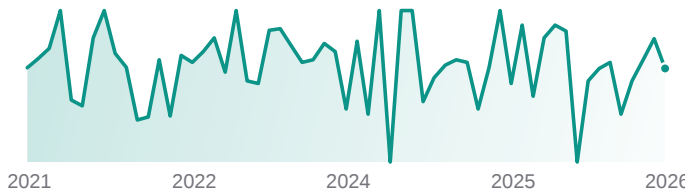


Financing (share of purchase price) Loan (LTV) 98% · Down payment 3.6%



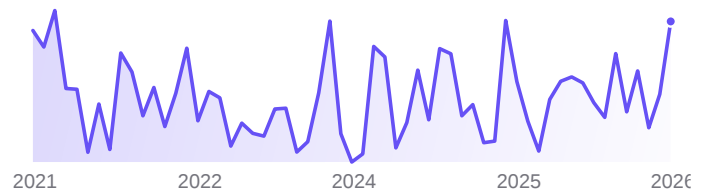
Sellers who sold at a gain

88%



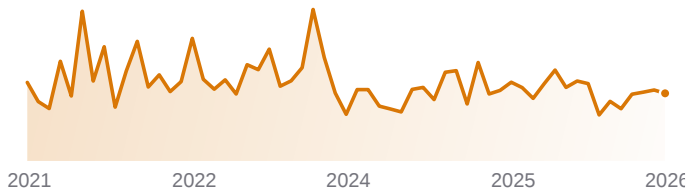
Typical hold before selling

9.7 yrs



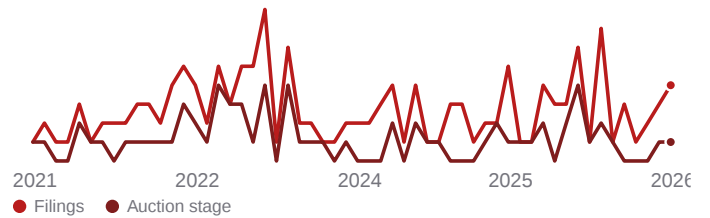
Median annualized return at resale

+4.0%



Preforeclosure filings

Filings 4 · Auction stage 1



HOUSING STOCK

Homes	8,389
Median value (AVM)	\$472K
Median size	2,032 ft²
Median year built	1992
Single family	76%
Condos	1.5%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	29%
Underwater (LTV 125% or more)	2.4%
Owner occupied	89%
Company owned	10%
Median loan-to-value	70%
Typical ownership tenure	8.3 yrs

COMMUNITY

Population	23,382
Density	280 / mi²
Median household income	\$129K
Average household income	\$148K
Crime index (US avg 100)	86
Air pollution index (US avg 100)	96
Earthquake index (US avg 100)	31
Homes occupied	97%
Bachelor's or higher	18%
Poverty rate	3.4%
Unemployment	1.0%
Average temp	56°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.