

Mechanicsville 20659

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

BALANCED MARKET

\$418K

MEDIAN SALE PRICE

-5.2%

1-YR CHANGE

270

SALES (12 MO)

\$431K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 43 / 100



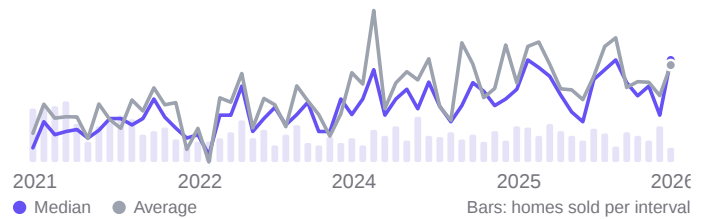
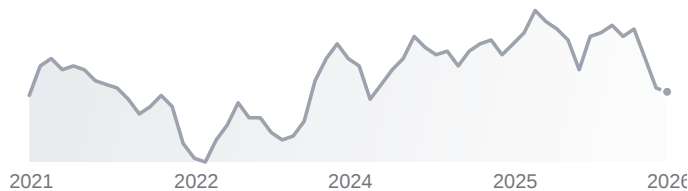
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

43 / 100

Sale prices

Median \$460K · Average \$452K

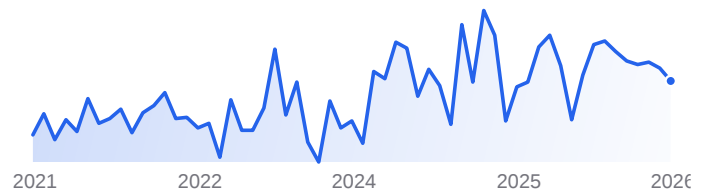
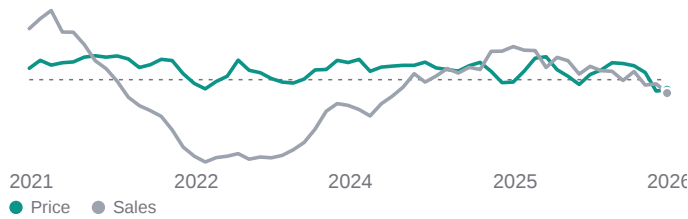


Growth (year over year)

Price -5.2% · Sales -6.9%

Price per square foot

\$261/ft²

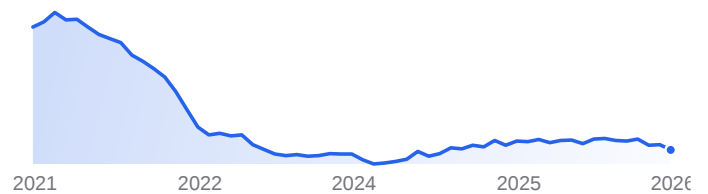
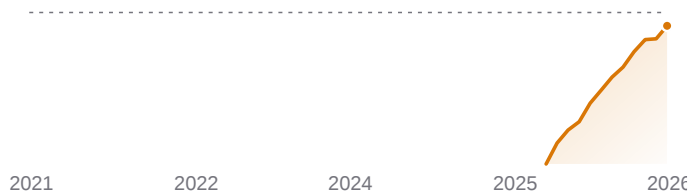


Sale premium vs estimated value

-0.4%

Annual turnover (share of homes sold)

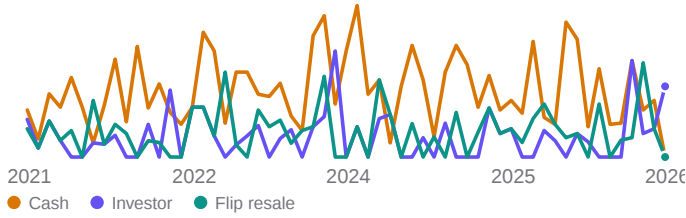
3.1%



BUYERS & OUTCOMES

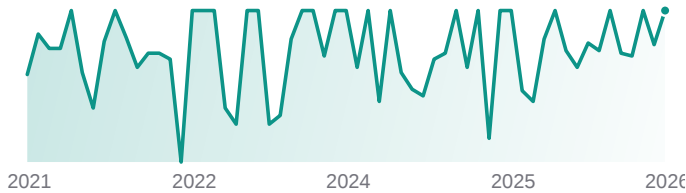
Buyer mix

Cash 0% · Investor 17% · Flip resale 0%



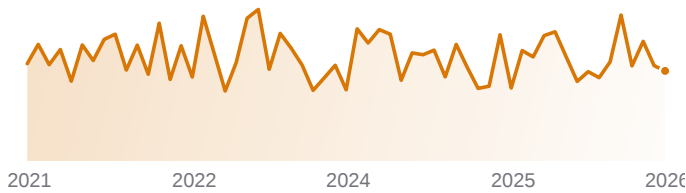
Sellers who sold at a gain

100%

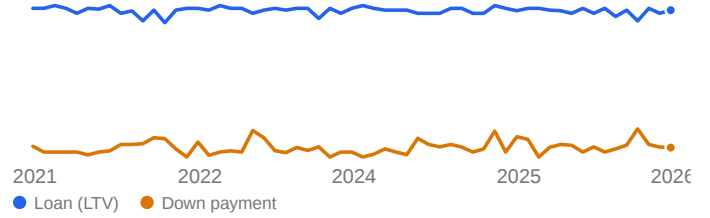


Median annualized return at resale

+4.3%



Financing (share of purchase price) Loan (LTV) 97% · Down payment 7.9%



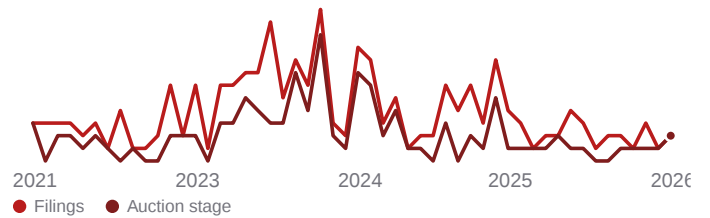
Typical hold before selling

5.1 yrs



Preforeclosure filings

Filings 2 · Auction stage 2



HOUSING STOCK

Homes	8,584
Median value (AVM)	\$431K
Median size	1,599 ft²
Median year built	1989
Single family	91%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	35%
Underwater (LTV 125% or more)	2.5%
Owner occupied	90%
Company owned	5.6%
Median loan-to-value	61%
Typical ownership tenure	13.3 yrs

COMMUNITY

Population	25,864
Density	244 / mi²
Median household income	\$118K
Average household income	\$135K
Crime index (US avg 100)	67
Air pollution index (US avg 100)	91
Earthquake index (US avg 100)	31
Homes occupied	96%
Bachelor's or higher	17%
Poverty rate	5.0%
Unemployment	0.9%
Average temp	57°F
Annual precip	46 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.