

Ridge 20680

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

BALANCED MARKET

\$25K

MEDIAN SALE PRICE

-96.4%

1-YR CHANGE

13

SALES (12 MO)

\$445K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 46 / 100



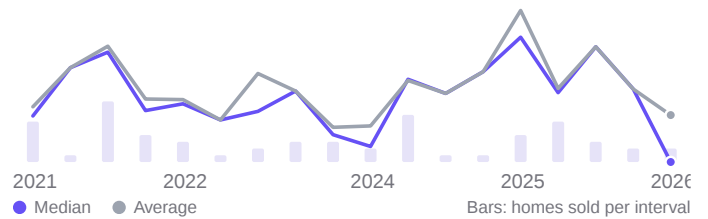
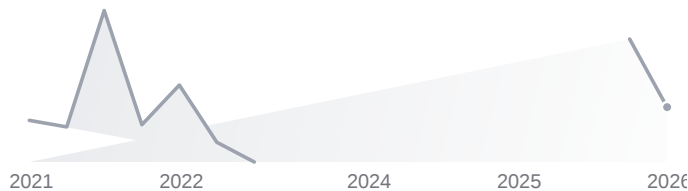
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

46 / 100

Sale prices

Median \$25K · Average \$220K

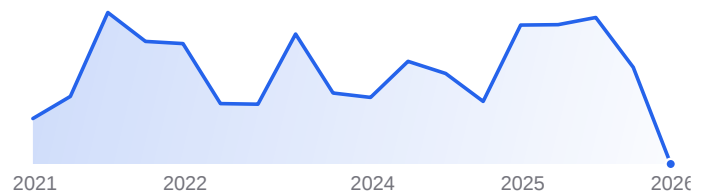
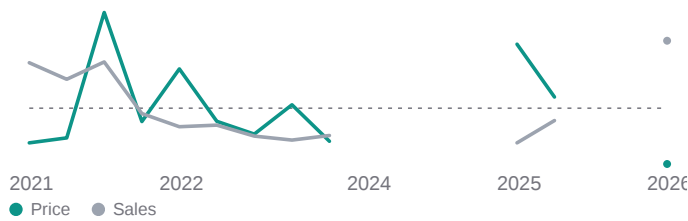


Growth (year over year)

Price -96.4% · Sales +116.7%

Price per square foot

\$17/ft²

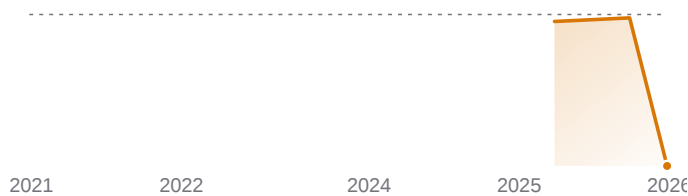


Sale premium vs estimated value

-90.7%

Annual turnover (share of homes sold)

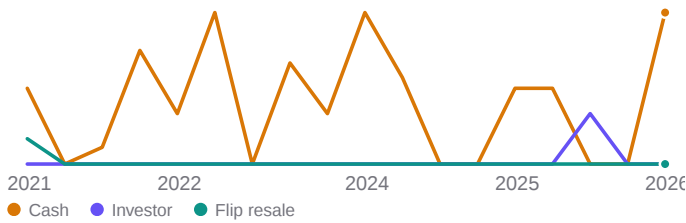
3.0%



BUYERS & OUTCOMES

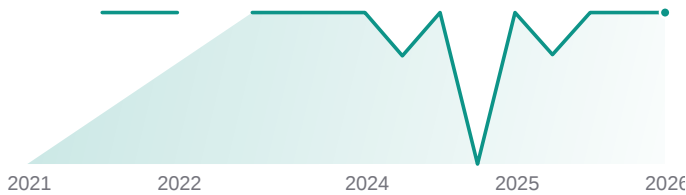
Buyer mix

Cash 100% · Investor 0% · Flip resale 0%



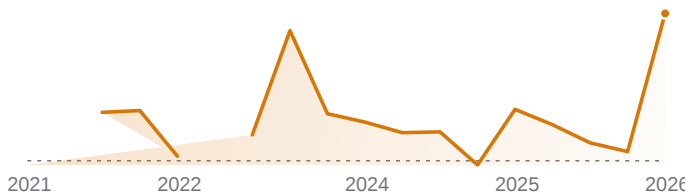
Sellers who sold at a gain

100%

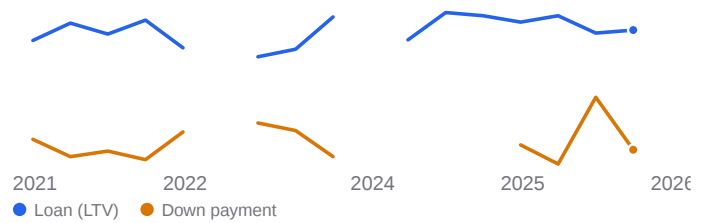


Median annualized return at resale

+37.7%

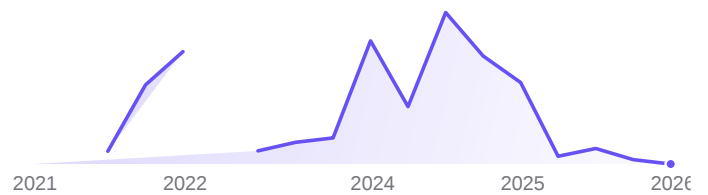


Financing (share of purchase price) Loan (LTV) 90% · Down payment 9.6%



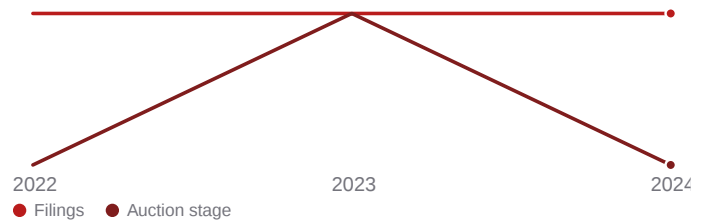
Typical hold before selling

2.1 yrs



Preforeclosure filings

Filings 1 · Auction stage 0



HOUSING STOCK

Homes	439
Median value (AVM)	\$445K
Median size	1,690 ft²
Median year built	1971
Single family	86%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	60%
Underwater (LTV 125% or more)	2.8%
Owner occupied	71%
Company owned	11%
Median loan-to-value	43%
Typical ownership tenure	13.3 yrs

COMMUNITY

Population	653
Density	67 / mi²
Median household income	\$105K
Average household income	\$120K
Crime index (US avg 100)	154
Air pollution index (US avg 100)	93
Earthquake index (US avg 100)	32
Homes occupied	79%
Bachelor's or higher	19%
Poverty rate	9.8%
Unemployment	0.8%
Average temp	57°F
Annual precip	45 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.