

# Valley Lee 20692

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

BALANCED MARKET

\$402K

MEDIAN SALE PRICE

-39.4%

1-YR CHANGE

9

SALES (12 MO)

\$499K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 47 / 100



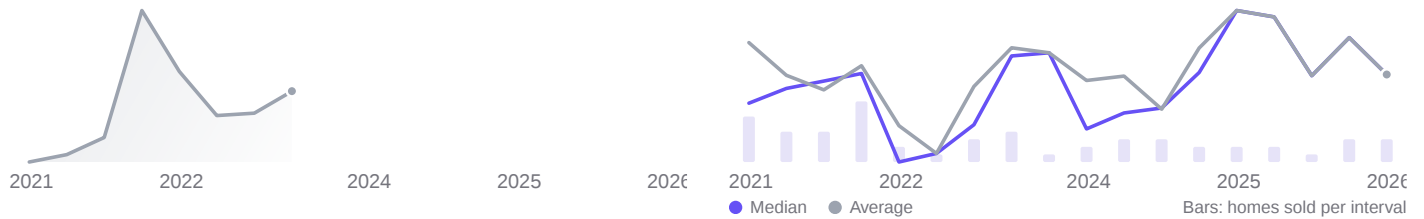
## MARKET TRENDS (5 YEARS)

Market temperature (0–100)

47 / 100

Sale prices

Median \$402K · Average \$402K

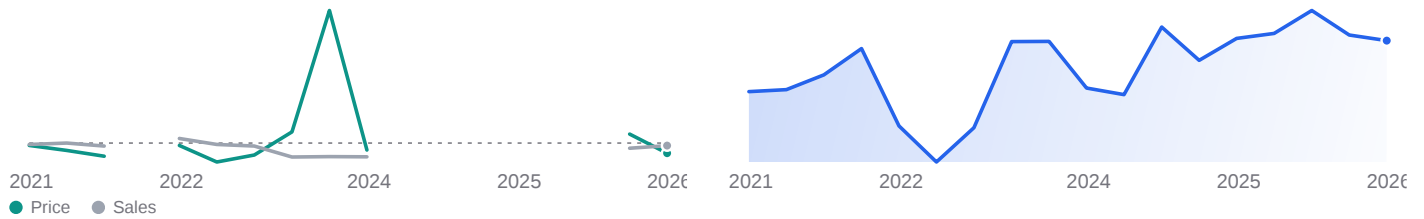


Growth (year over year)

Price -39.4% · Sales -10.0%

Price per square foot

\$242/ft²

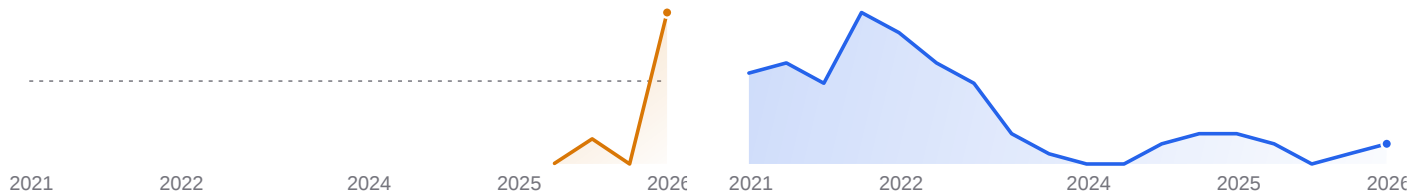


Sale premium vs estimated value

+3.4%

Annual turnover (share of homes sold)

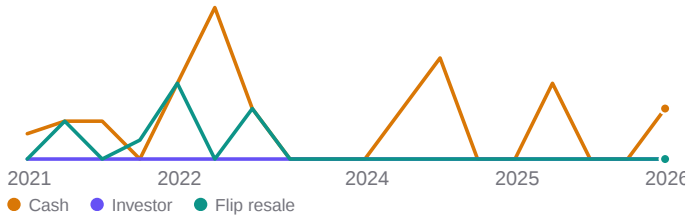
2.7%



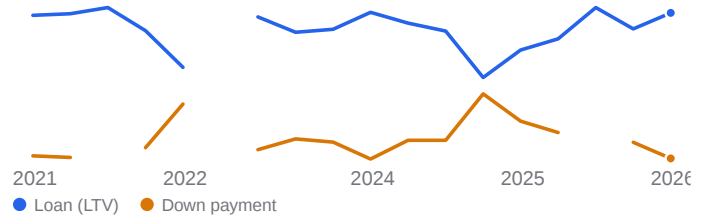
## BUYERS & OUTCOMES

### Buyer mix

Cash 33% · Investor 0% · Flip resale 0%

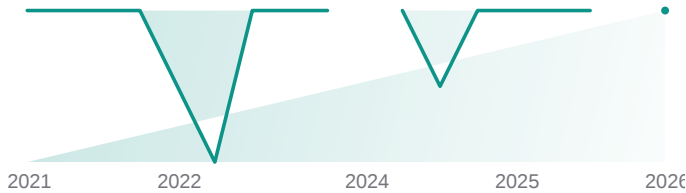


### Financing (share of purchase price) Loan (LTV) 97% · Down payment 3.4%



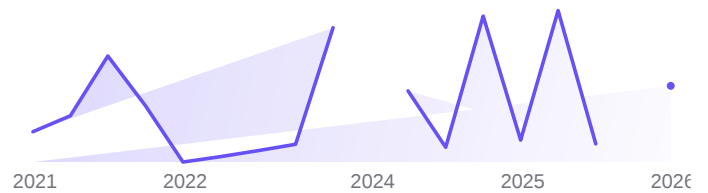
### Sellers who sold at a gain

100%



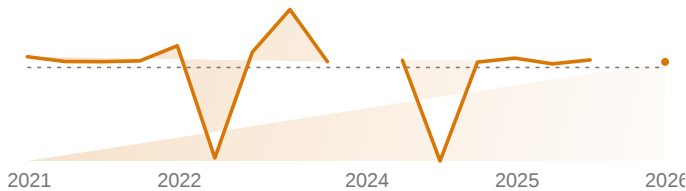
### Typical hold before selling

11.1 yrs



### Median annualized return at resale

+3.3%



## HOUSING STOCK

|                    |           |
|--------------------|-----------|
| Homes              | 338       |
| Median value (AVM) | \$499K    |
| Median size        | 1,870 ft² |
| Median year built  | 1986      |
| Single family      | 82%       |

## EQUITY & OWNERSHIP

|                               |          |
|-------------------------------|----------|
| Equity rich (LTV 50% or less) | 44%      |
| Underwater (LTV 125% or more) | 1.6%     |
| Owner occupied                | 88%      |
| Company owned                 | 11%      |
| Median loan-to-value          | 55%      |
| Typical ownership tenure      | 17.1 yrs |

## COMMUNITY

|                                  |           |
|----------------------------------|-----------|
| Population                       | 1,256     |
| Density                          | 153 / mi² |
| Median household income          | \$144K    |
| Average household income         | \$152K    |
| Crime index (US avg 100)         | 104       |
| Air pollution index (US avg 100) | 93        |
| Earthquake index (US avg 100)    | 34        |
| Homes occupied                   | 89%       |
| Bachelor's or higher             | 25%       |
| Poverty rate                     | 3.3%      |
| Unemployment                     | 0.8%      |
| Average temp                     | 57°F      |
| Annual precip                    | 44 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.