

# White Plains 20695

ZIP code · MD · Maryland · Charles County

BUYER'S MARKET

**\$439K**

MEDIAN SALE PRICE

**-13.7%**

1-YR CHANGE

**496**

SALES (12 MO)

**\$488K**

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 29 / 100



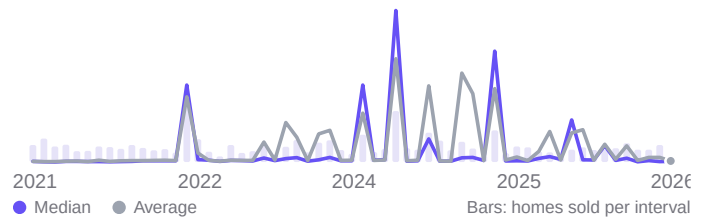
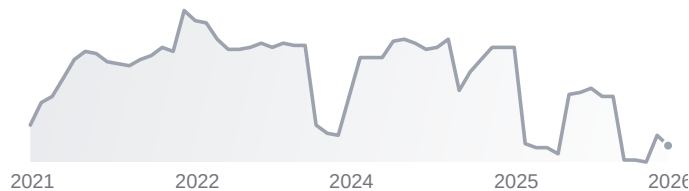
## MARKET TRENDS (5 YEARS)

Market temperature (0–100)

29 / 100

Sale prices

Median \$425K · Average \$456K

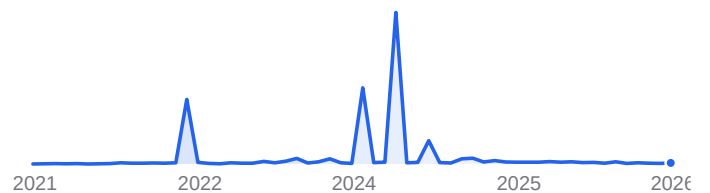
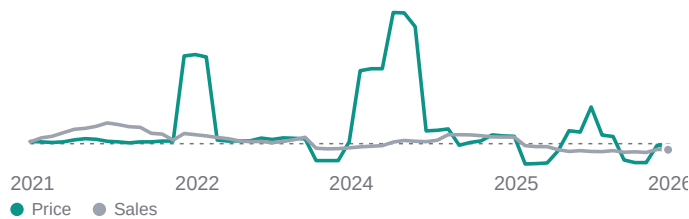


Growth (year over year)

Price -13.7% · Sales -25.7%

Price per square foot

\$196/ft²

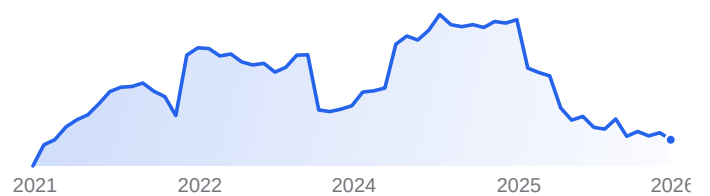


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

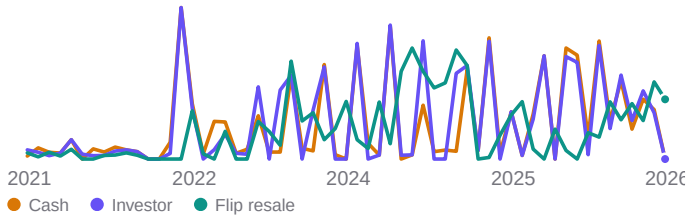
7.3%



## BUYERS & OUTCOMES

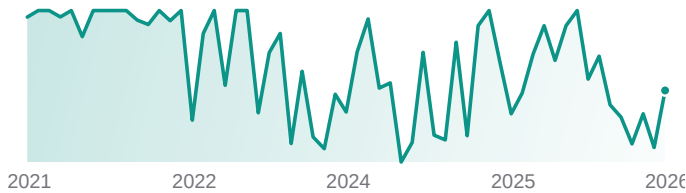
### Buyer mix

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



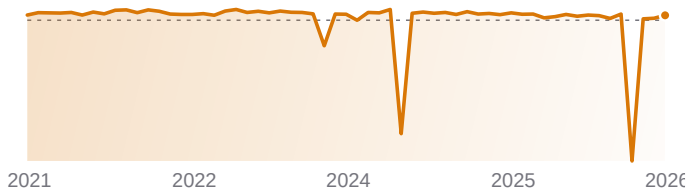
### Sellers who sold at a gain

56%



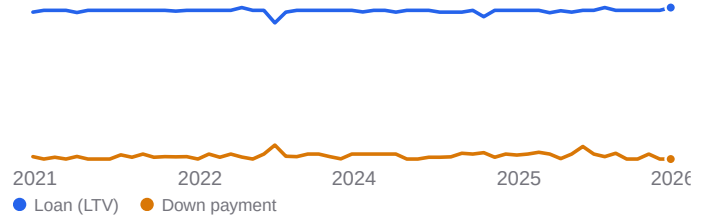
### Median annualized return at resale

+3.3%



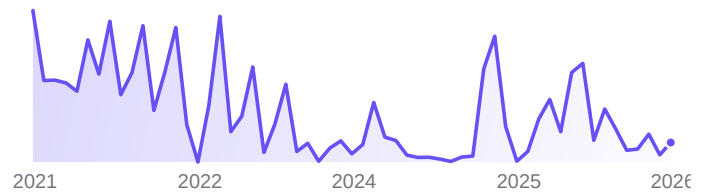
### Financing (share of purchase price)

Loan (LTV) 100% · Down payment 1.8%



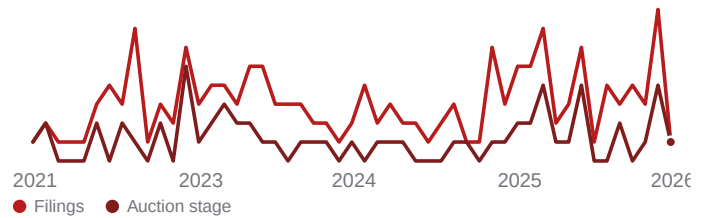
### Typical hold before selling

1.5 yrs



### Preforeclosure filings

Filings 1 · Auction stage 1



## HOUSING STOCK

|                    |           |
|--------------------|-----------|
| Homes              | 6,775     |
| Median value (AVM) | \$488K    |
| Median size        | 2,339 ft² |
| Median year built  | 2011      |
| Single family      | 66%       |

## EQUITY & OWNERSHIP

|                               |         |
|-------------------------------|---------|
| Equity rich (LTV 50% or less) | 40%     |
| Underwater (LTV 125% or more) | 2.3%    |
| Owner occupied                | 82%     |
| Company owned                 | 18%     |
| Median loan-to-value          | 63%     |
| Typical ownership tenure      | 6.2 yrs |

## COMMUNITY

|                                  |           |
|----------------------------------|-----------|
| Population                       | 11,359    |
| Density                          | 879 / mi² |
| Median household income          | \$123K    |
| Average household income         | \$149K    |
| Crime index (US avg 100)         | 83        |
| Air pollution index (US avg 100) | 96        |
| Earthquake index (US avg 100)    | 36        |
| Homes occupied                   | 97%       |
| Bachelor's or higher             | 19%       |
| Poverty rate                     | 5.1%      |
| 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.