

Owings 20736

ZIP code · MD · Maryland > Calvert County > Owings

BALANCED MARKET

\$671K

MEDIAN SALE PRICE

-11.4%

1-YR CHANGE

101

SALES (12 MO)

\$598K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 50 / 100

Buyer's market

Balanced

Seller's market

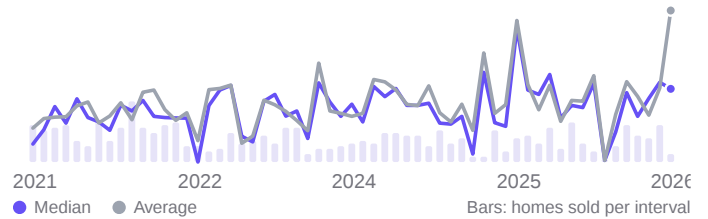
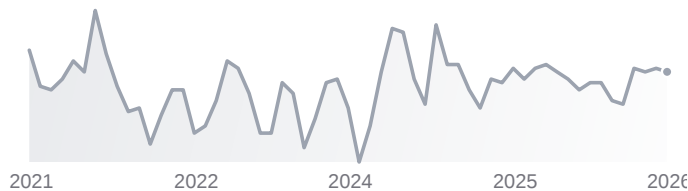
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

50 / 100

Sale prices

Median \$675K · Average \$1M

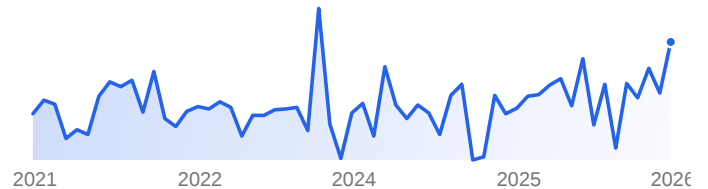
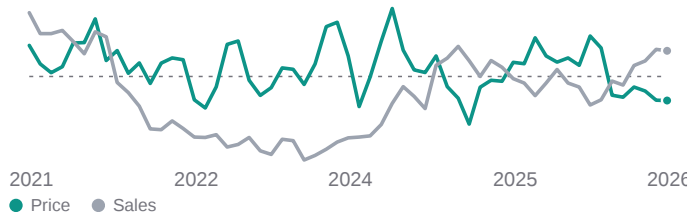


Growth (year over year)

Price -11.4% · Sales +12.2%

Price per square foot

\$343/ft²

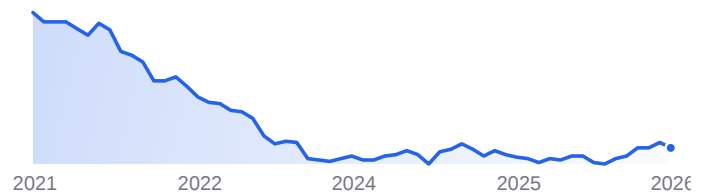
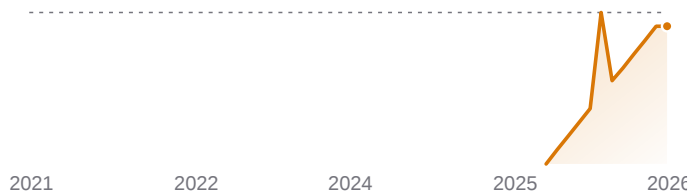


Sale premium vs estimated value

-0.2%

Annual turnover (share of homes sold)

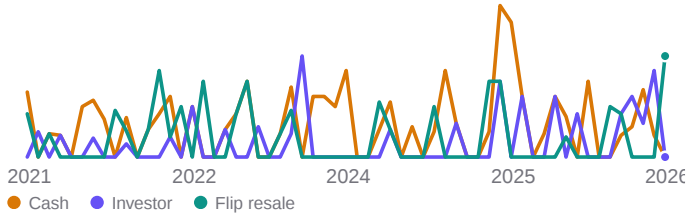
3.2%



BUYERS & OUTCOMES

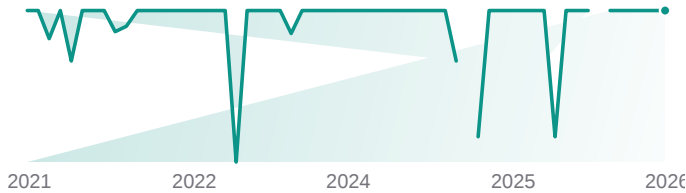
Buyer mix

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



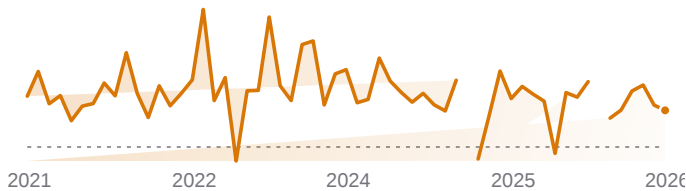
Sellers who sold at a gain

100%

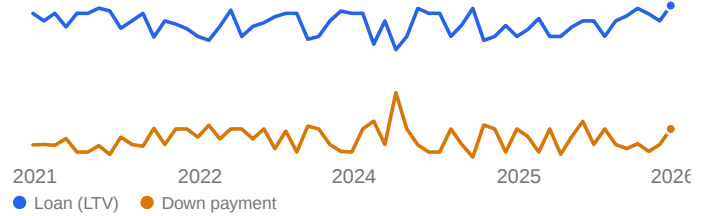


Median annualized return at resale

+3.1%

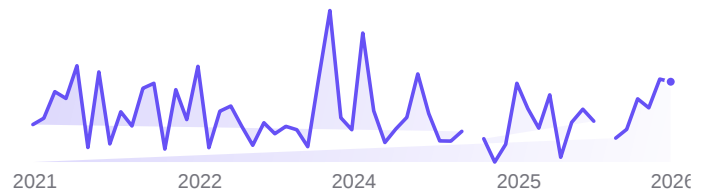


Financing (share of purchase price) Loan (LTV) 100% · Down payment 20%



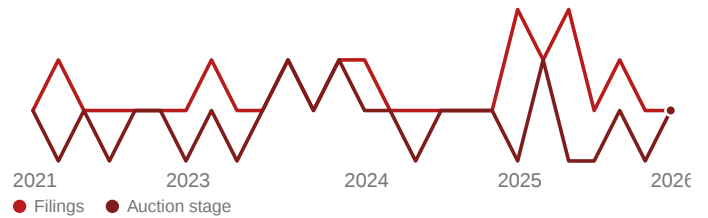
Typical hold before selling

10.5 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	3,127
Median value (AVM)	\$598K
Median size	2,216 ft²
Median year built	1988
Single family	96%
Condos	0.7%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	32%
Underwater (LTV 125% or more)	2.9%
Owner occupied	92%
Company owned	5.4%
Median loan-to-value	64%
Typical ownership tenure	19.5 yrs

COMMUNITY

Population	11,729
Density	448 / mi²
Median household income	\$152K
Average household income	\$165K
Crime index (US avg 100)	91
Air pollution index (US avg 100)	95
Earthquake index (US avg 100)	35
Homes occupied	95%
Bachelor's or higher	27%
Poverty rate	2.2%
Unemployment	0.8%
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.