

Spencerville 20868

ZIP code · MD · Maryland > Montgomery County > Spencerville

\$1.3M

MEDIAN SALE PRICE

3

SALES (12 MO)

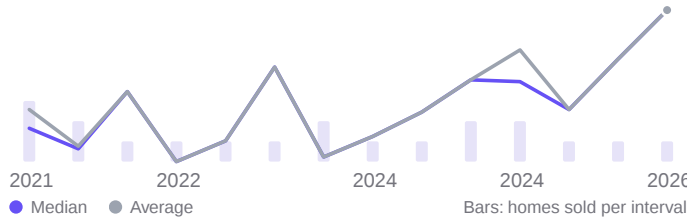
\$706K

MEDIAN VALUE (AVM)

MARKET TRENDS (5 YEARS)

Sale prices

Median \$1.3M · Average \$1.3M



Growth (year over year)

Price +43.9% · Sales +66.7%



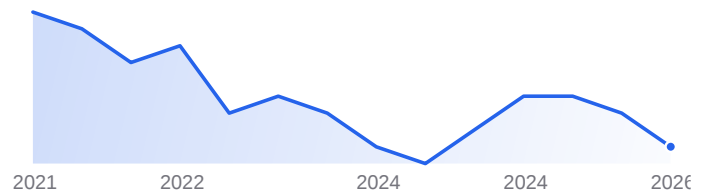
Price per square foot

\$267/ft²



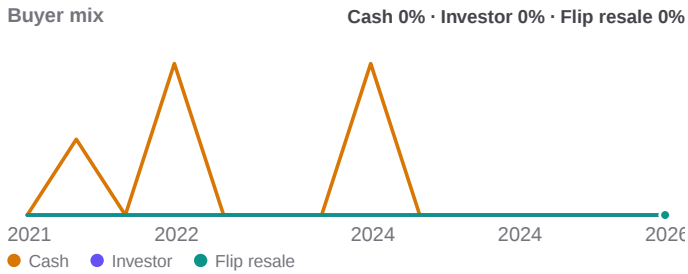
Annual turnover (share of homes sold)

1.5%



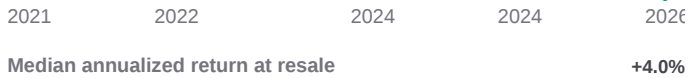
BUYERS & OUTCOMES

Buyer mix



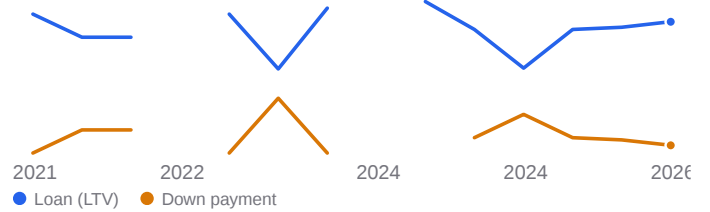
Sellers who sold at a gain

100%



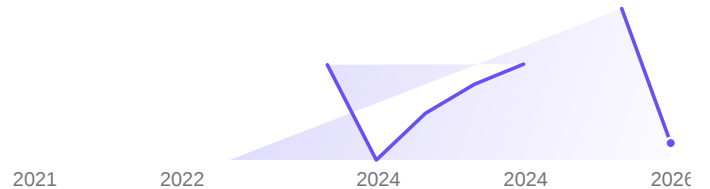
Median annualized return at resale

Financing (share of purchase price) Loan (LTV) 90% · Down payment 10%



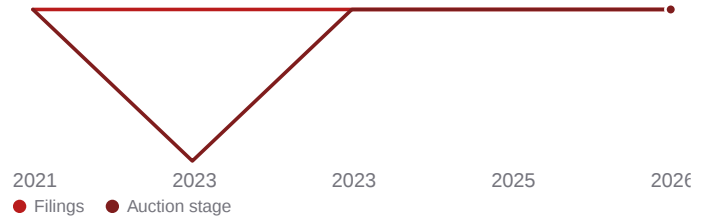
Typical hold before selling

4.2 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	195
Median value (AVM)	\$706K
Median size	2,908 ft²
Median year built	1978
Single family	100%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	46%
Underwater (LTV 125% or more)	4.7%
Owner occupied	87%
Company owned	15%
Median loan-to-value	54%
Typical ownership tenure	20.6 yrs

COMMUNITY

Population	727
Density	363 / mi²
Median household income	\$120K
Average household income	\$144K
Crime index (US avg 100)	21
Air pollution index (US avg 100)	90
Earthquake index (US avg 100)	38
Homes occupied	97%
Bachelor's or higher	19%
Poverty rate	11.9%
Unemployment	0.8%
Average temp	54°F
Annual precip	45 in
Sunshine	57%

Market metrics are derived from recorded arms-length deeds through January 2026, aggregated quarterly (lower sales volume). Temperature blends price momentum, sales velocity, turnover and resale outcomes, ranked nationally against geographies of the same type.