

Germantown 20874

ZIP code · MD · Maryland > Montgomery County > Germantown

BALANCED MARKET

\$432K

MEDIAN SALE PRICE

+5.7%

1-YR CHANGE

611

SALES (12 MO)

\$435K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 53 / 100



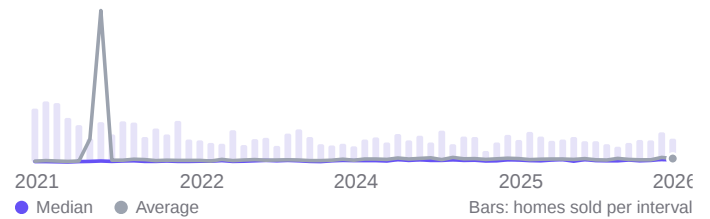
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

53 / 100

Sale prices

Median \$425K · Average \$500K

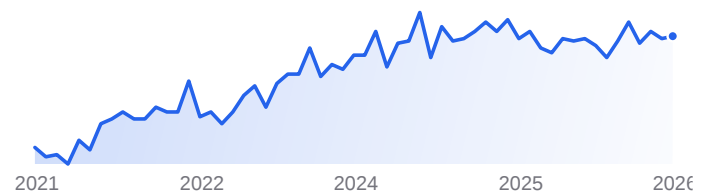
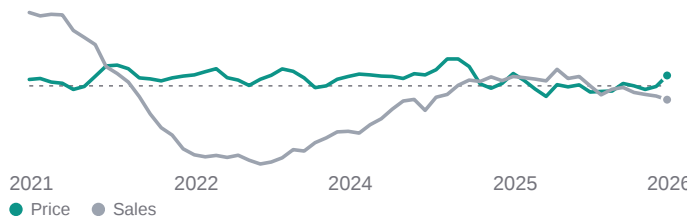


Growth (year over year)

Price +5.7% · Sales -7.7%

Price per square foot

\$266/ft²

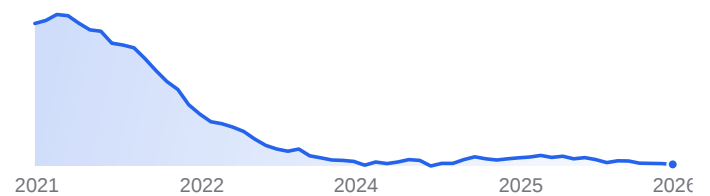
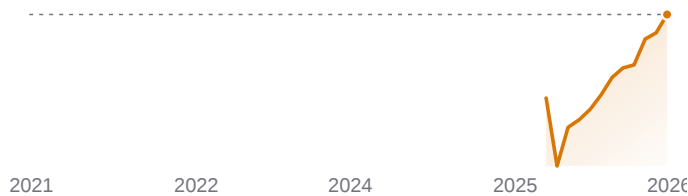


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

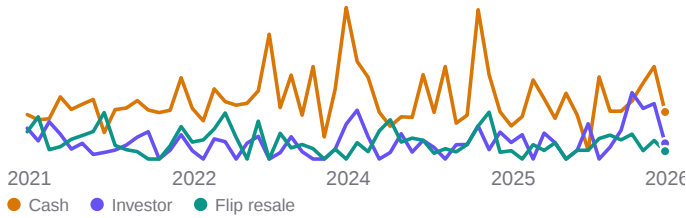
3.4%



BUYERS & OUTCOMES

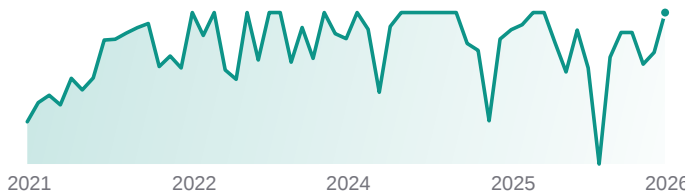
Buyer mix

Cash 11% · Investor 3.6% · Flip resale 1.8%



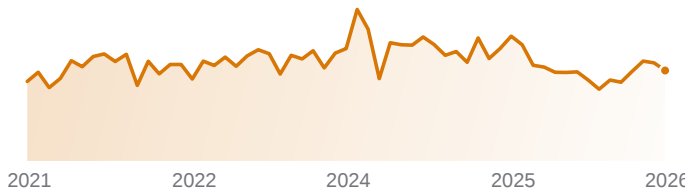
Sellers who sold at a gain

100%

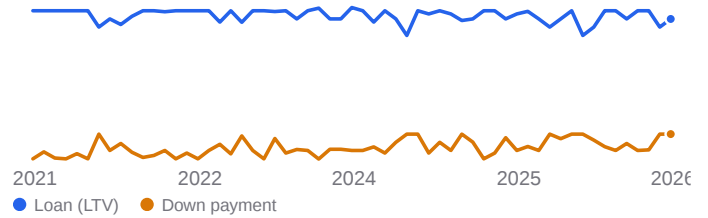


Median annualized return at resale

+3.8%

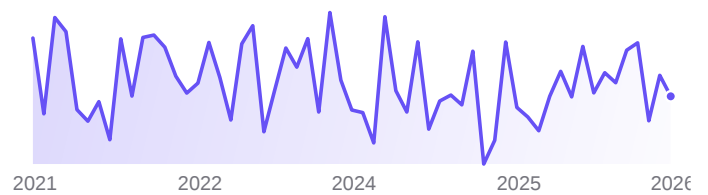


Financing (share of purchase price) Loan (LTV) 90% · Down payment 20%



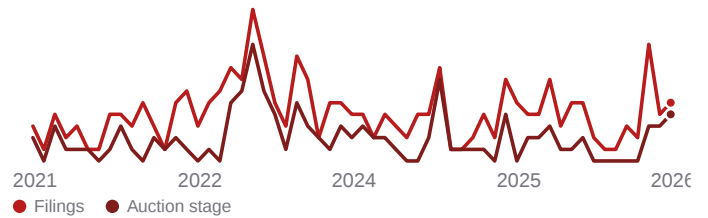
Typical hold before selling

9.1 yrs



Preforeclosure filings

Filings 5 · Auction stage 4



HOUSING STOCK

Homes	18,145
Median value (AVM)	\$435K
Median size	1,580 ft²
Median year built	1988
Single family	23%
Condos	27%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	35%
Underwater (LTV 125% or more)	1.9%
Owner occupied	74%
Company owned	8.9%
Median loan-to-value	61%
Typical ownership tenure	13.0 yrs

COMMUNITY

Population	63,804
Density	2,847 / mi²
Median household income	\$111K
Average household income	\$140K
Crime index (US avg 100)	88
Air pollution index (US avg 100)	78
Earthquake index (US avg 100)	36
Homes occupied	96%
Bachelor's or higher	26%
Poverty rate	8.8%
Unemployment	0.9%
Average temp	54°F
Annual precip	43 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.