

Germantown 20876

ZIP code · MD · Maryland > Montgomery County > Germantown

BALANCED MARKET

\$473K

MEDIAN SALE PRICE

-0.7%

1-YR CHANGE

223

SALES (12 MO)

\$505K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 43 / 100



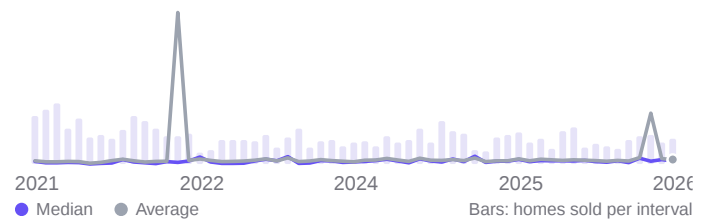
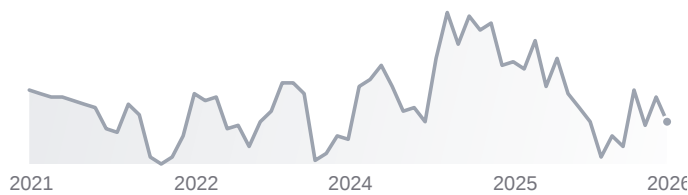
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

43 / 100

Sale prices

Median \$452K · Average \$526K

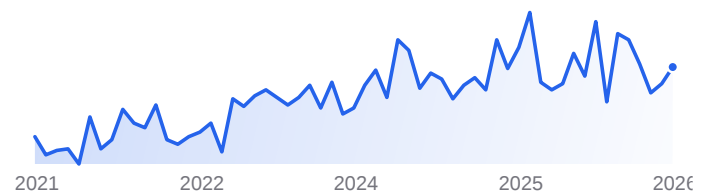
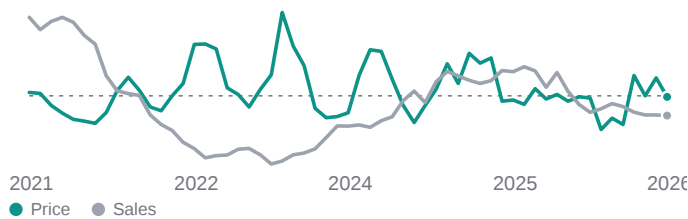


Growth (year over year)

Price -0.7% · Sales -12.9%

Price per square foot

\$262/ft²

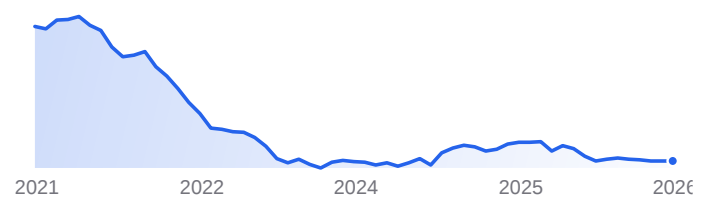
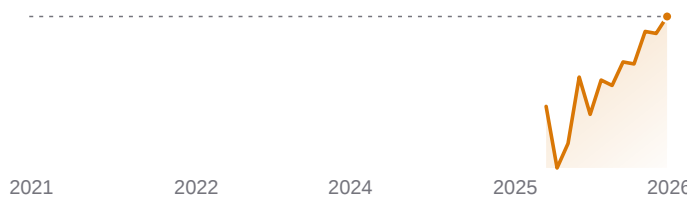


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

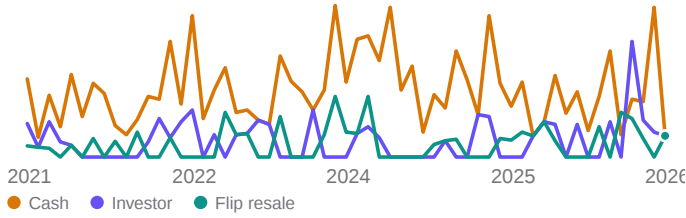
3.2%



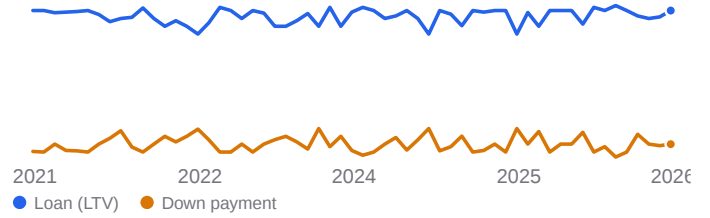
BUYERS & OUTCOMES

Buyer mix

Cash 5.0% · Investor 5.0% · Flip resale 5.0%

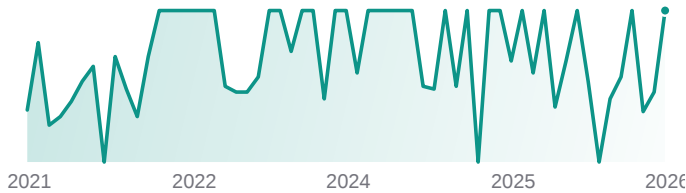


Financing (share of purchase price) Loan (LTV) 95% · Down payment 10%



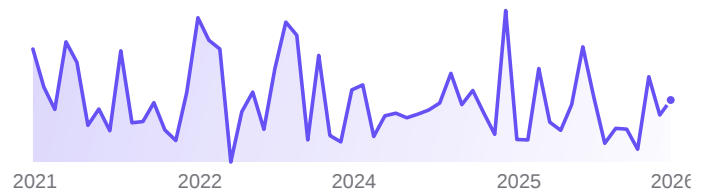
Sellers who sold at a gain

100%



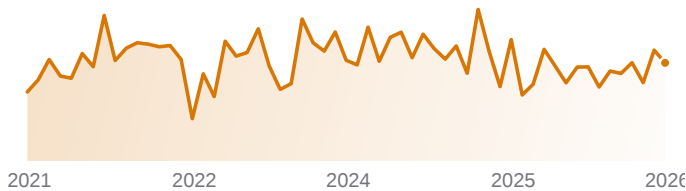
Typical hold before selling

10.1 yrs



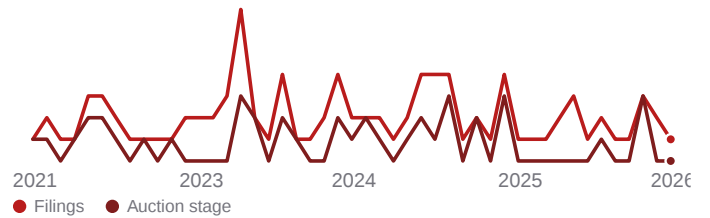
Median annualized return at resale

+4.2%



Preforeclosure filings

Filings 1 · Auction stage 0



HOUSING STOCK

Homes	6,986
Median value (AVM)	\$505K
Median size	1,768 ft²
Median year built	1991
Single family	50%
Condos	22%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	40%
Underwater (LTV 125% or more)	2.0%
Owner occupied	77%
Company owned	10%
Median loan-to-value	58%
Typical ownership tenure	15.2 yrs

COMMUNITY

Population	26,562
Density	2,472 / mi²
Median household income	\$112K
Average household income	\$142K
Crime index (US avg 100)	80
Air pollution index (US avg 100)	83
Earthquake index (US avg 100)	40
Homes occupied	97%
Bachelor's or higher	28%
Poverty rate	10.2%
Unemployment	0.9%
Average temp	54°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.