

Bel Air 21014

ZIP code · MD · Maryland > Harford County > Bel Air

BALANCED MARKET

\$431K

MEDIAN SALE PRICE

+0.5%

1-YR CHANGE

490

SALES (12 MO)

\$462K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 59 / 100

Buyer's market

Balanced

Seller's market

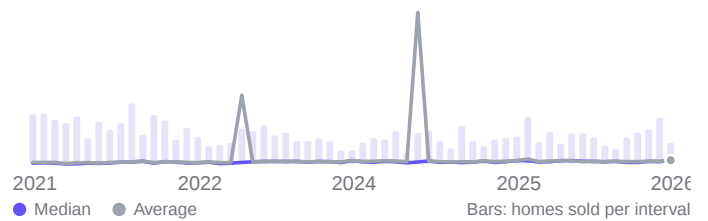
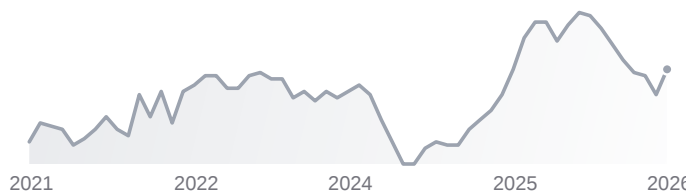
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

59 / 100

Sale prices

Median \$480K · Average \$475K

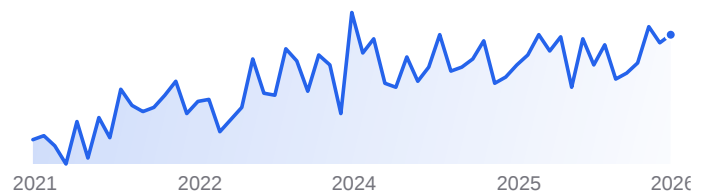
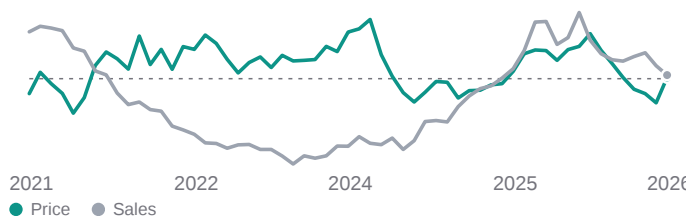


Growth (year over year)

Price +0.5% · Sales +1.4%

Price per square foot

\$258/ft²

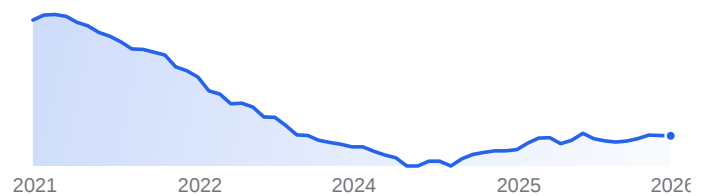
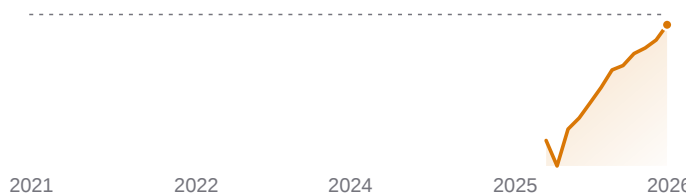


Sale premium vs estimated value

-0.2%

Annual turnover (share of homes sold)

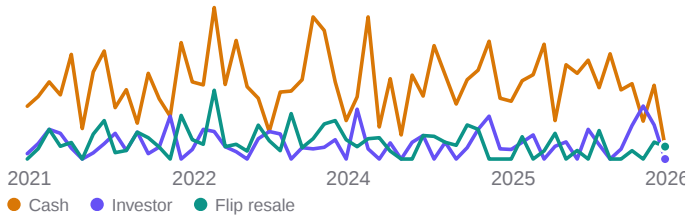
3.7%



BUYERS & OUTCOMES

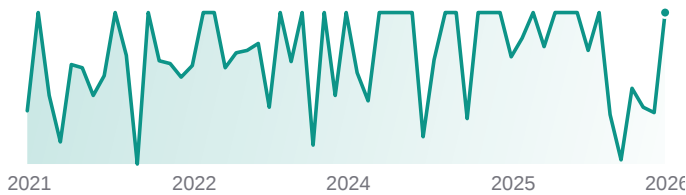
Buyer mix

Cash 3.2% · Investor 0% · Flip resale 3.2%



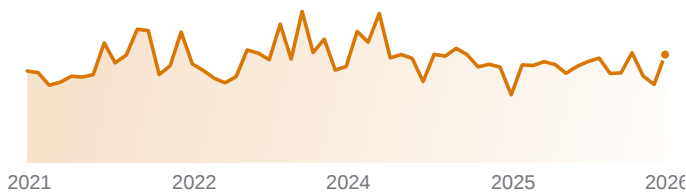
Sellers who sold at a gain

100%

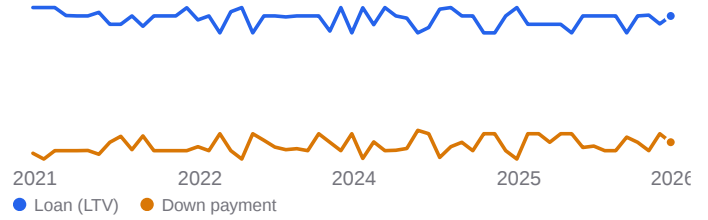


Median annualized return at resale

+4.7%

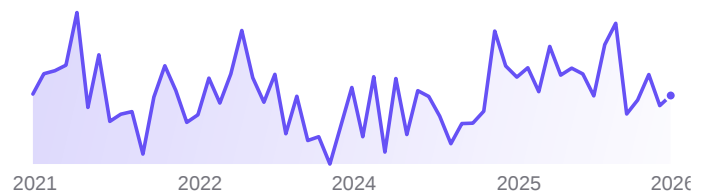


Financing (share of purchase price) Loan (LTV) 90% · Down payment 15%



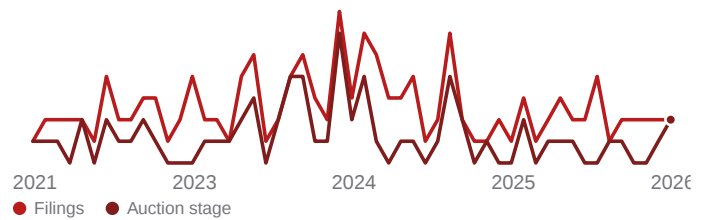
Typical hold before selling

7.9 yrs



Preforeclosure filings

Filings 2 · Auction stage 2



HOUSING STOCK

Homes	13,300
Median value (AVM)	\$462K
Median size	1,752 ft²
Median year built	1987
Single family	68%
Condos	17%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	39%
Underwater (LTV 125% or more)	1.7%
Owner occupied	88%
Company owned	8.0%
Median loan-to-value	58%
Typical ownership tenure	12.1 yrs

COMMUNITY

Population	38,636
Density	2,732 / mi²
Median household income	\$118K
Average household income	\$128K
Crime index (US avg 100)	93
Air pollution index (US avg 100)	85
Earthquake index (US avg 100)	55
Homes occupied	97%
Bachelor's or higher	26%
Poverty rate	7.5%
Unemployment	0.9%
Average temp	55°F
Annual precip	48 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.