

Churchville 21028

ZIP code · MD · Maryland > Harford County

BUYER'S MARKET

\$448K

MEDIAN SALE PRICE

-21.0%

1-YR CHANGE

39

SALES (12 MO)

\$524K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 28 / 100



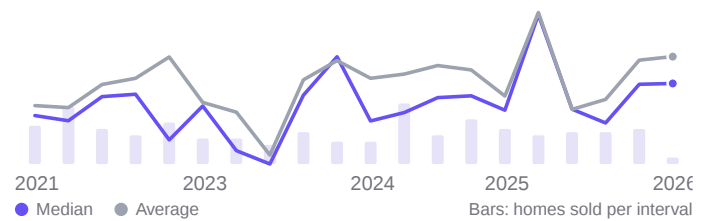
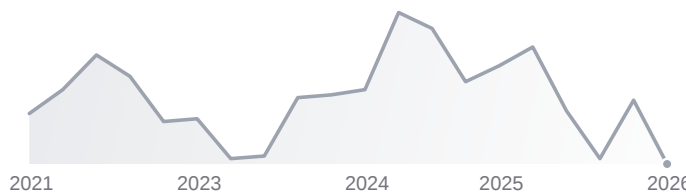
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

28 / 100

Sale prices

Median \$505K · Average \$600K

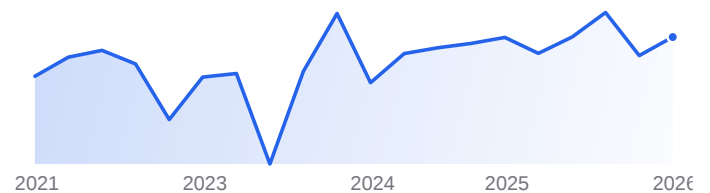
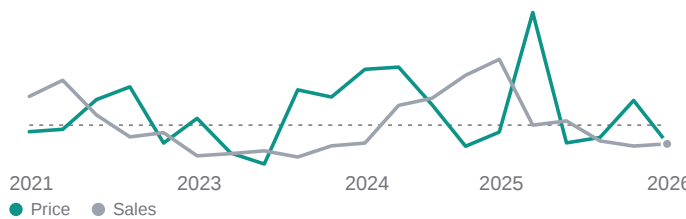


Growth (year over year)

Price -21.0% · Sales -22.0%

Price per square foot

\$244/ft²

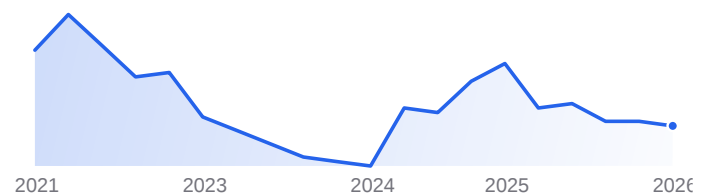


Sale premium vs estimated value

-0.5%

Annual turnover (share of homes sold)

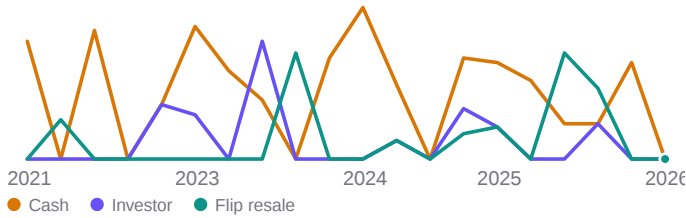
3.4%



BUYERS & OUTCOMES

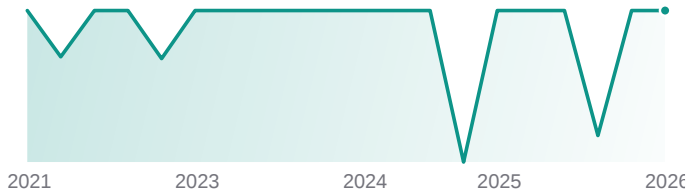
Buyer mix

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



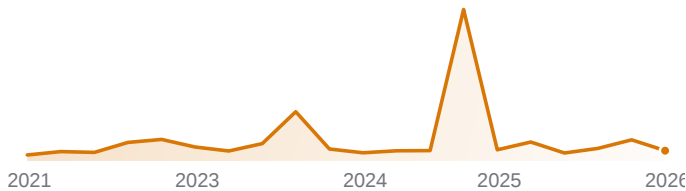
Sellers who sold at a gain

100%

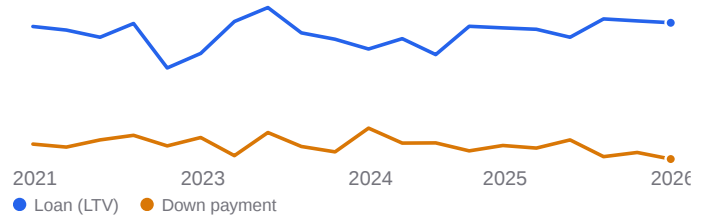


Median annualized return at resale

+4.1%

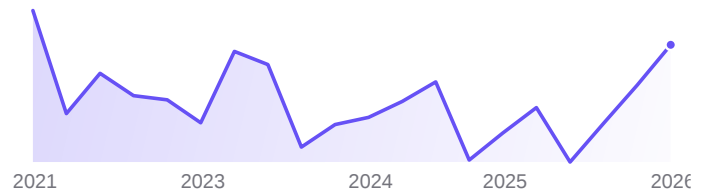


Financing (share of purchase price) Loan (LTV) 95% · Down payment 1.8%



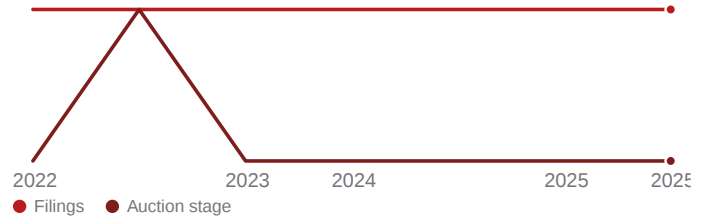
Typical hold before selling

15.4 yrs



Preforeclosure filings

Filings 1 · Auction stage 0



HOUSING STOCK

Homes	1,157
Median value (AVM)	\$524K
Median size	2,042 ft²
Median year built	1976
Single family	92%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	43%
Underwater (LTV 125% or more)	2.2%
Owner occupied	91%
Company owned	8.7%
Median loan-to-value	56%
Typical ownership tenure	12.6 yrs

COMMUNITY

Population	2,989
Density	225 / mi²
Median household income	\$138K
Average household income	\$149K
Crime index (US avg 100)	59
Air pollution index (US avg 100)	86
Earthquake index (US avg 100)	53
Homes occupied	95%
Bachelor's or higher	25%
Poverty rate	3.5%
Unemployment	1.0%
Average temp	54°F
Annual precip	47 in
Sunshine	57%

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