

Ellicott City 21042

ZIP code · MD · Maryland > Howard County > Ellicott City

BUYER'S MARKET

\$778K

MEDIAN SALE PRICE

-3.5%

1-YR CHANGE

456

SALES (12 MO)

\$785K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 39 / 100



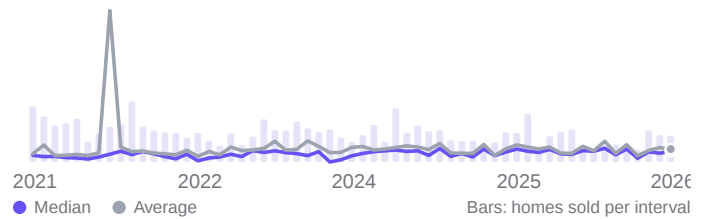
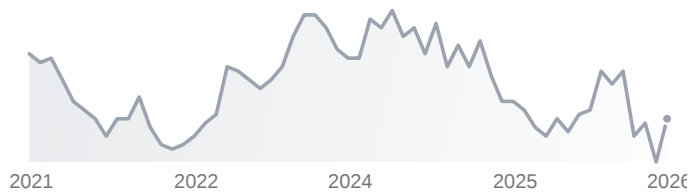
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

39 / 100

Sale prices

Median \$800K · Average \$848K

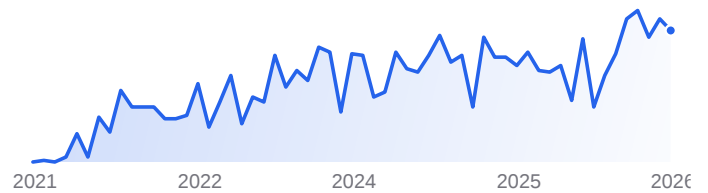
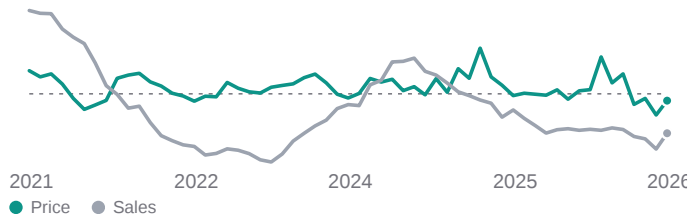


Growth (year over year)

Price -3.5% · Sales -19.9%

Price per square foot

\$351/ft²

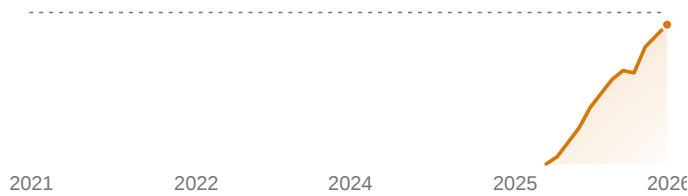


Sale premium vs estimated value

-0.2%

Annual turnover (share of homes sold)

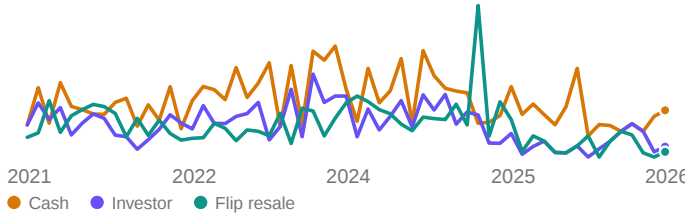
3.2%



BUYERS & OUTCOMES

Buyer mix

Cash 19% · Investor 4.3% · Flip resale 2.1%



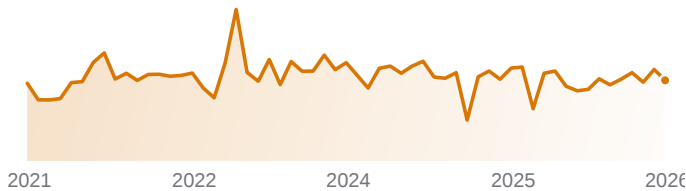
Sellers who sold at a gain

100%

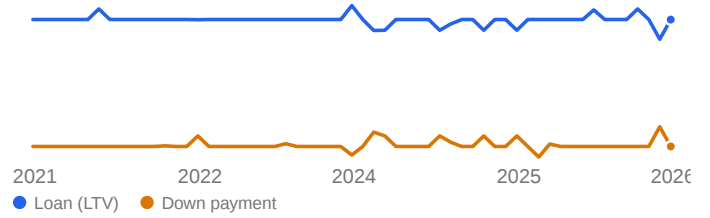


Median annualized return at resale

+3.8%

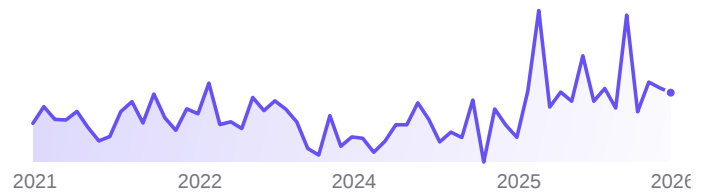


Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



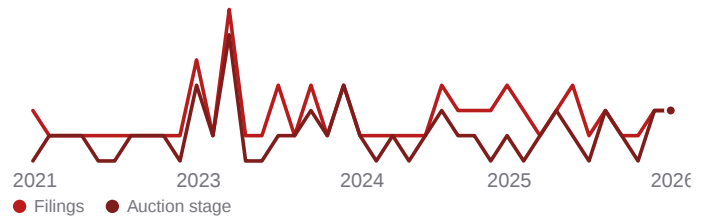
Typical hold before selling

9.0 yrs



Preforeclosure filings

Filings 2 · Auction stage 2



HOUSING STOCK

Homes	14,278
Median value (AVM)	\$785K
Median size	2,428 ft²
Median year built	1987
Single family	86%
Condos	3.9%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	39%
Underwater (LTV 125% or more)	2.3%
Owner occupied	91%
Company owned	10%
Median loan-to-value	58%
Typical ownership tenure	13.8 yrs

COMMUNITY

Population	43,959
Density	1,188 / mi²
Median household income	\$168K
Average household income	\$202K
Crime index (US avg 100)	48
Air pollution index (US avg 100)	85
Earthquake index (US avg 100)	37
Homes occupied	97%
Bachelor's or higher	34%
Poverty rate	2.9%
Unemployment	0.9%
Average temp	54°F
Annual precip	45 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.