

Ellicott City 21043

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

SELLER'S MARKET

\$590K

MEDIAN SALE PRICE

+7.1%

1-YR CHANGE

468

SALES (12 MO)

\$639K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 60 / 100



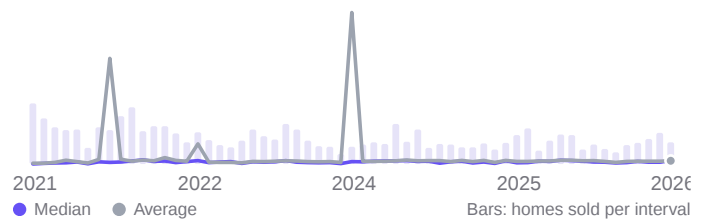
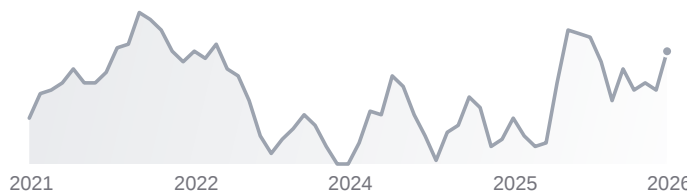
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

60 / 100

Sale prices

Median \$660K · Average \$646K

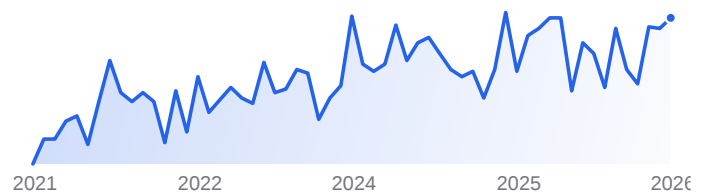
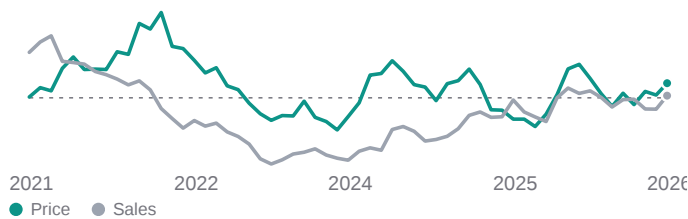


Growth (year over year)

Price +7.1% · Sales +1.1%

Price per square foot

\$333/ft²

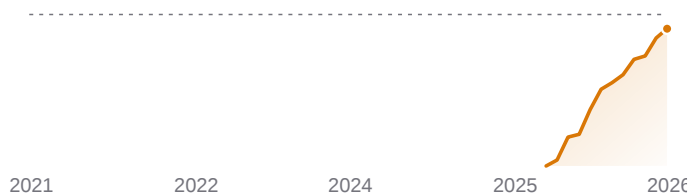


Sale premium vs estimated value

-0.2%

Annual turnover (share of homes sold)

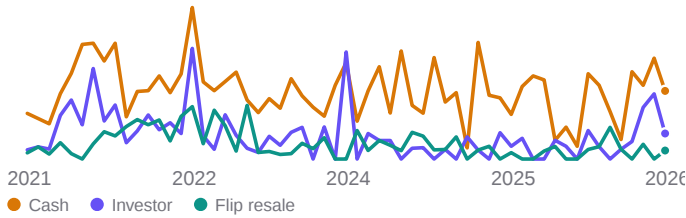
3.2%



BUYERS & OUTCOMES

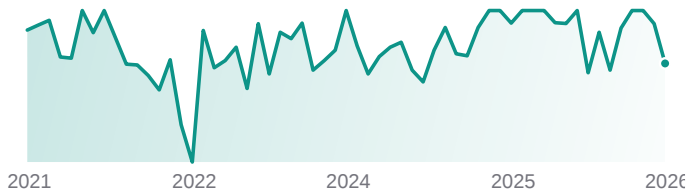
Buyer mix

Cash 21% · Investor 7.7% · Flip resale 2.6%



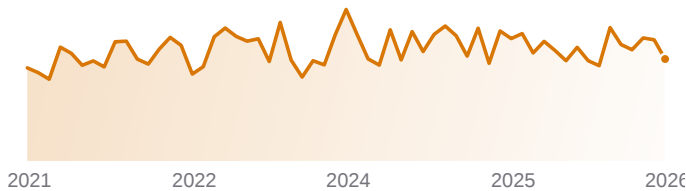
Sellers who sold at a gain

89%

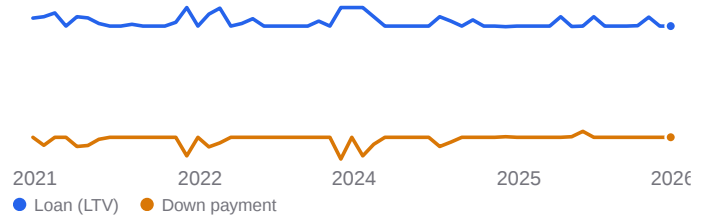


Median annualized return at resale

+3.6%

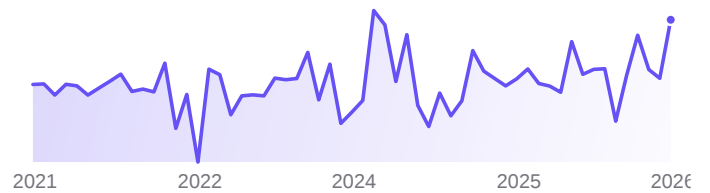


Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



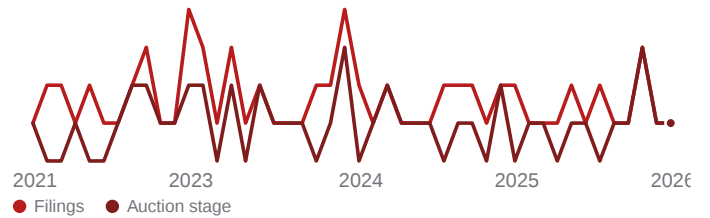
Typical hold before selling

14.0 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	14,447
Median value (AVM)	\$639K
Median size	2,022 ft²
Median year built	1993
Single family	58%
Condos	12%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	38%
Underwater (LTV 125% or more)	2.3%
Owner occupied	85%
Company owned	11%
Median loan-to-value	58%
Typical ownership tenure	13.2 yrs

COMMUNITY

Population	48,279
Density	2,799 / mi²
Median household income	\$139K
Average household income	\$163K
Crime index (US avg 100)	86
Air pollution index (US avg 100)	85
Earthquake index (US avg 100)	44
Homes occupied	96%
Bachelor's or higher	32%
Poverty rate	4.8%
Unemployment	0.9%
Average temp	55°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.