

Columbia 21045

ZIP code · MD · Maryland > Howard County > Columbia

SELLER'S MARKET

\$469K

MEDIAN SALE PRICE

-0.9%

1-YR CHANGE

472

SALES (12 MO)

\$476K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 60 / 100



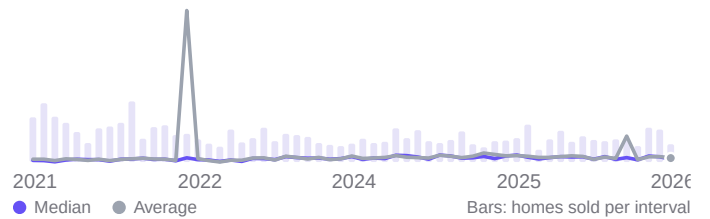
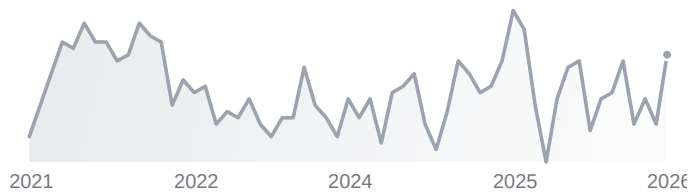
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

60 / 100

Sale prices

Median \$425K · Average \$451K

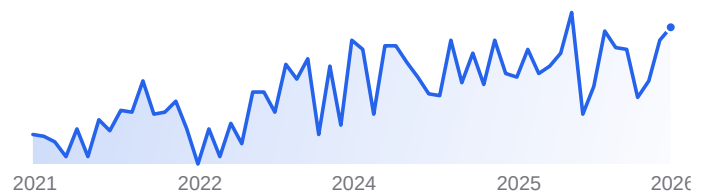
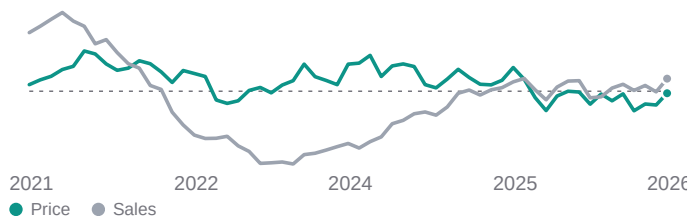


Growth (year over year)

Price -0.9% · Sales +6.1%

Price per square foot

\$316/ft²

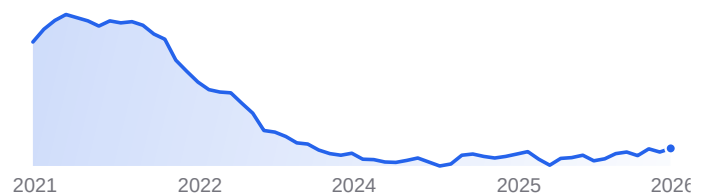
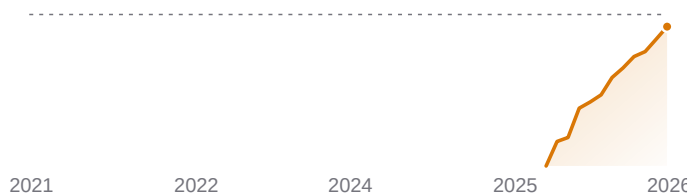


Sale premium vs estimated value

-0.2%

Annual turnover (share of homes sold)

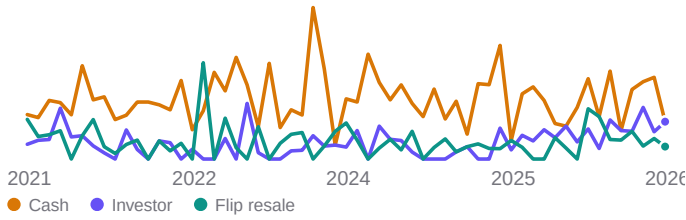
3.7%



BUYERS & OUTCOMES

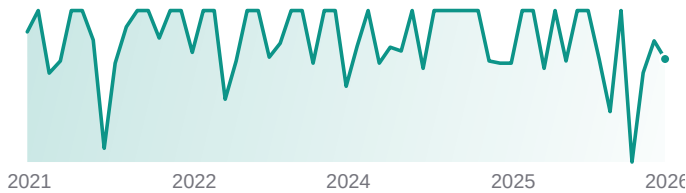
Buyer mix

Cash 10% · Investor 10% · Flip resale 3.4%



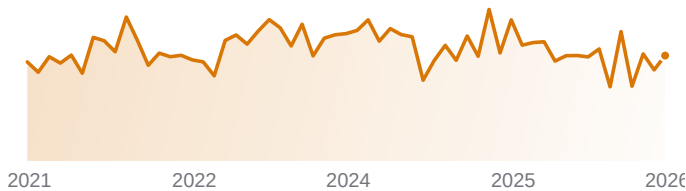
Sellers who sold at a gain

96%

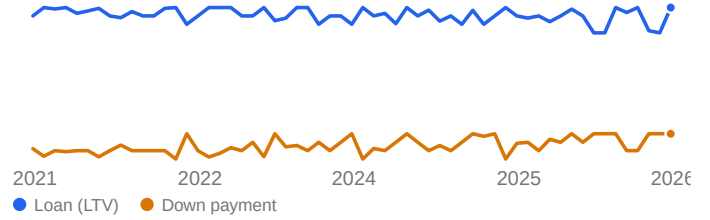


Median annualized return at resale

+4.4%

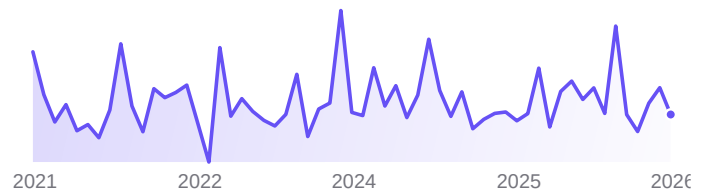


Financing (share of purchase price) Loan (LTV) 95% · Down payment 20%



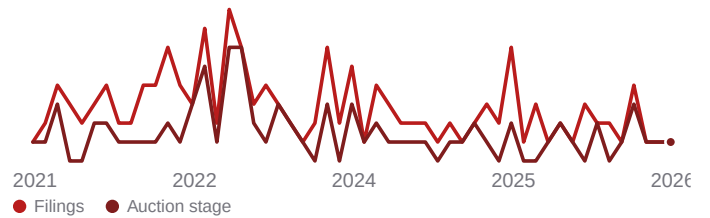
Typical hold before selling

7.1 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	12,675
Median value (AVM)	\$476K
Median size	1,548 ft²
Median year built	1977
Single family	53%
Condos	9.6%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	34%
Underwater (LTV 125% or more)	2.5%
Owner occupied	81%
Company owned	11%
Median loan-to-value	62%
Typical ownership tenure	14.4 yrs

COMMUNITY

Population	40,881
Density	4,128 / mi²
Median household income	\$115K
Average household income	\$141K
Crime index (US avg 100)	113
Air pollution index (US avg 100)	89
Earthquake index (US avg 100)	39
Homes occupied	97%
Bachelor's or higher	28%
Poverty rate	6.6%
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.