

Finksburg 21048

ZIP code · MD · Maryland > Carroll County

SELLER'S MARKET

\$637K

MEDIAN SALE PRICE

+29.1%

1-YR CHANGE

110

SALES (12 MO)

\$527K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 60 / 100



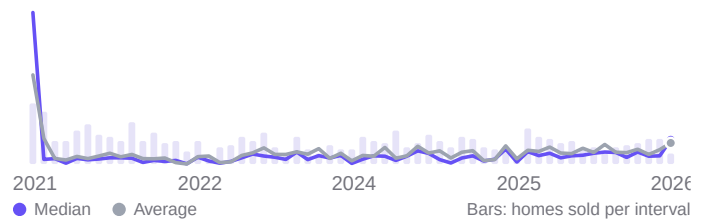
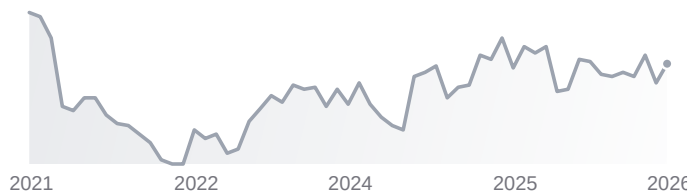
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

60 / 100

Sale prices

Median \$900K · Average \$822K

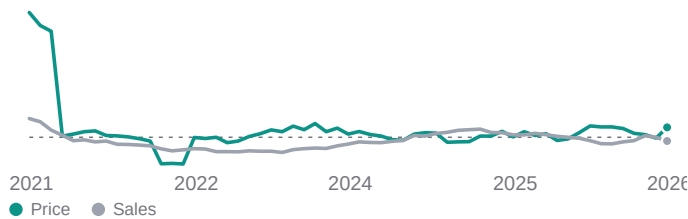


Growth (year over year)

Price +29.1% · Sales -10.6%

Price per square foot

\$278/ft²

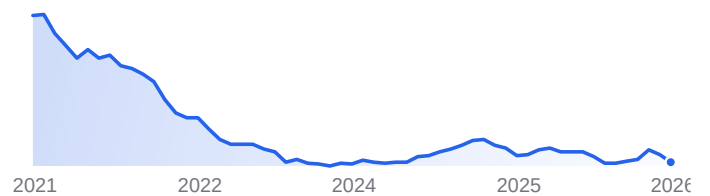
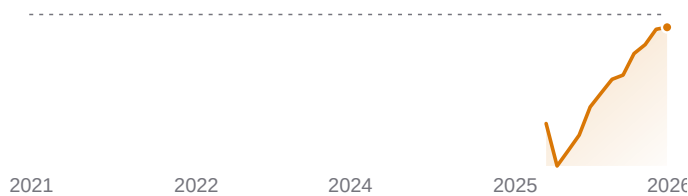


Sale premium vs estimated value

-0.2%

Annual turnover (share of homes sold)

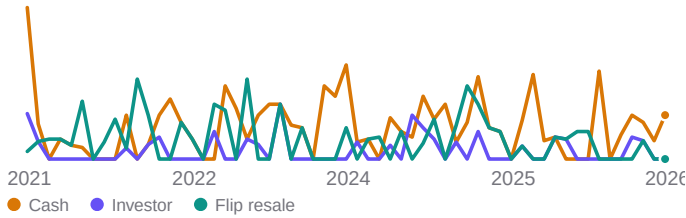
3.0%



BUYERS & OUTCOMES

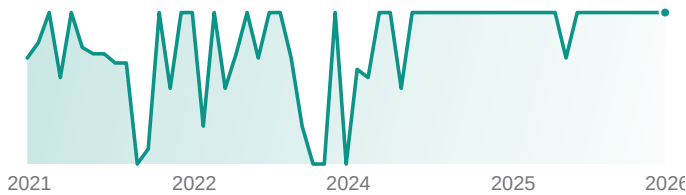
Buyer mix

Cash 20% · Investor 0% · Flip resale 0%



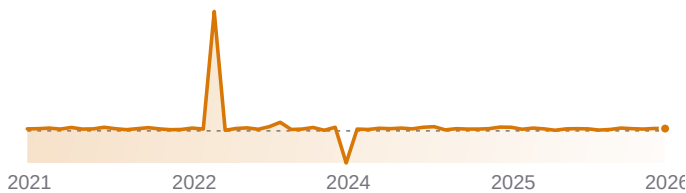
Sellers who sold at a gain

100%

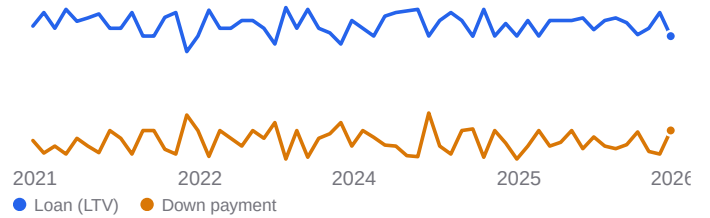


Median annualized return at resale

+4.9%

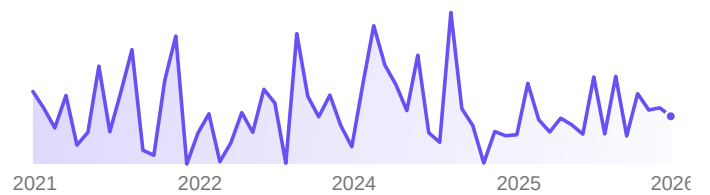


Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



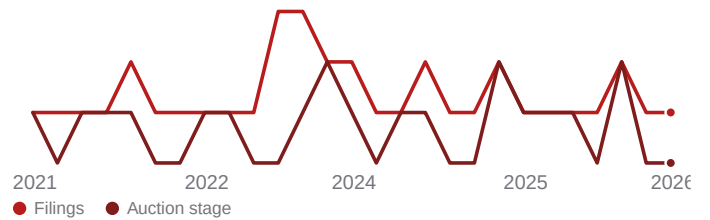
Typical hold before selling

6.4 yrs



Preforeclosure filings

Filings 1 · Auction stage 0



HOUSING STOCK

Homes	3,699
Median value (AVM)	\$527K
Median size	1,968 ft²
Median year built	1983
Single family	96%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	42%
Underwater (LTV 125% or more)	2.3%
Owner occupied	94%
Company owned	6.6%
Median loan-to-value	56%
Typical ownership tenure	14.2 yrs

COMMUNITY

Population	11,488
Density	410 / mi²
Median household income	\$124K
Average household income	\$139K
Crime index (US avg 100)	60
Air pollution index (US avg 100)	80
Earthquake index (US avg 100)	42
Homes occupied	97%
Bachelor's or higher	32%
Poverty rate	3.8%
Unemployment	0.8%
Average temp	54°F
Annual precip	44 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.