

Havre de Grace 21078

ZIP code · MD · Maryland > Harford County > Havre de Grace

BALANCED MARKET

\$385K

MEDIAN SALE PRICE

-12.2%

1-YR CHANGE

369

SALES (12 MO)

\$418K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 40 / 100



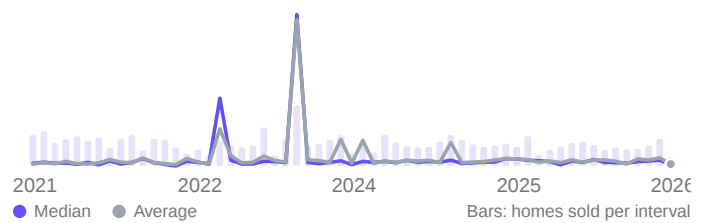
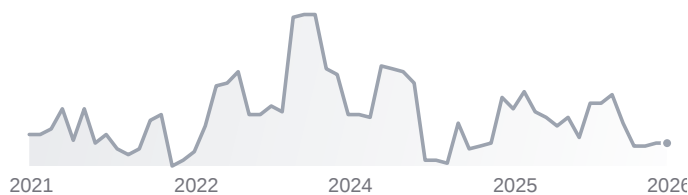
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

40 / 100

Sale prices

Median \$310K · Average \$327K

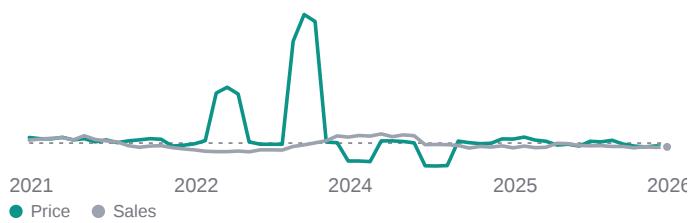


Growth (year over year)

Price -12.2% · Sales -13.0%

Price per square foot

\$215/ft²

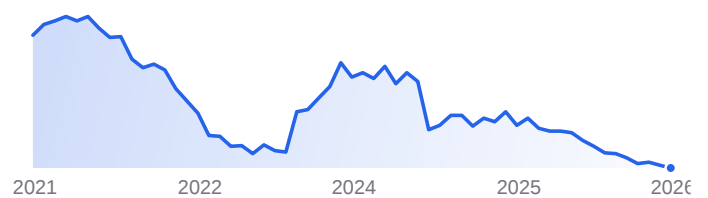
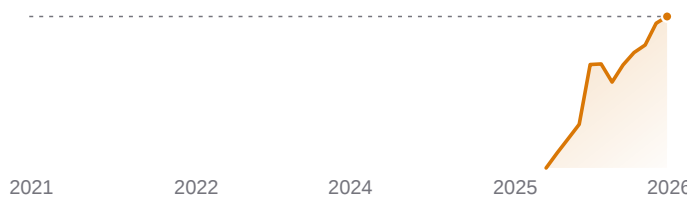


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

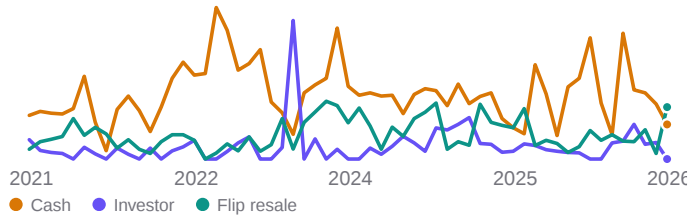
4.6%



BUYERS & OUTCOMES

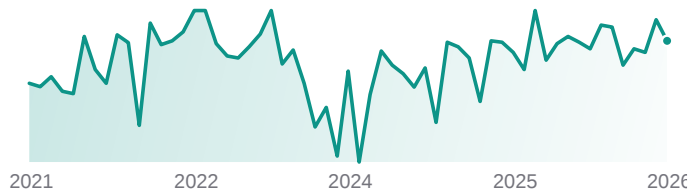
Buyer mix

Cash 14% · Investor 0% · Flip resale 21%



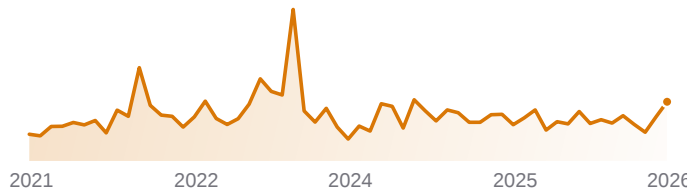
Sellers who sold at a gain

92%

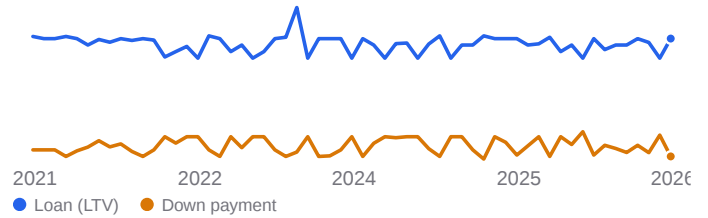


Median annualized return at resale

+6.1%

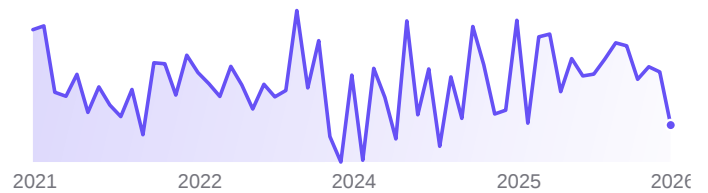


Financing (share of purchase price) Loan (LTV) 95% · Down payment 5.0%



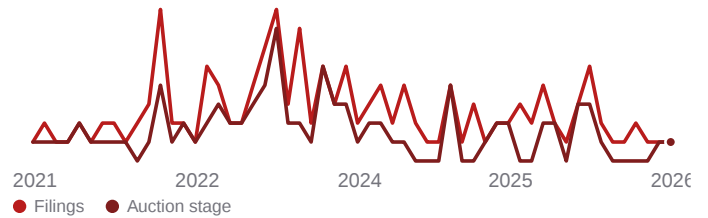
Typical hold before selling

3.2 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	7,969
Median value (AVM)	\$418K
Median size	1,776 ft²
Median year built	1992
Single family	65%
Condos	11%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	38%
Underwater (LTV 125% or more)	2.7%
Owner occupied	81%
Company owned	13%
Median loan-to-value	60%
Typical ownership tenure	9.1 yrs

COMMUNITY

Population	21,590
Density	590 / mi²
Median household income	\$107K
Average household income	\$136K
Crime index (US avg 100)	115
Air pollution index (US avg 100)	86
Earthquake index (US avg 100)	60
Homes occupied	94%
Bachelor's or higher	20%
Poverty rate	8.5%
Unemployment	0.9%
Average temp	55°F
Annual precip	46 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.