

Joppa 21085

ZIP code · MD · Maryland > Harford County

BUYER'S MARKET

\$330K

MEDIAN SALE PRICE

-10.8%

1-YR CHANGE

229

SALES (12 MO)

\$366K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 30 / 100



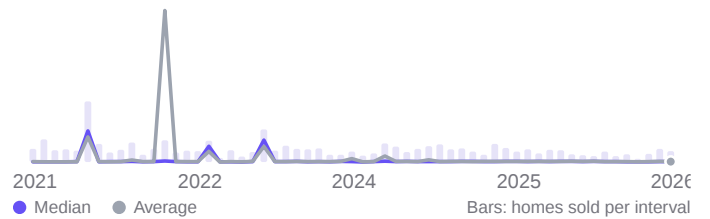
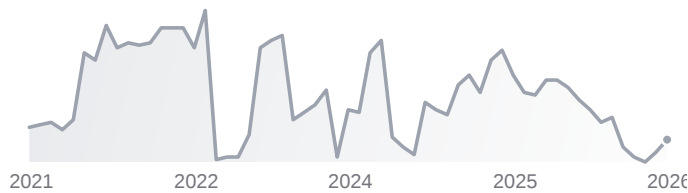
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

30 / 100

Sale prices

Median \$325K · Average \$344K

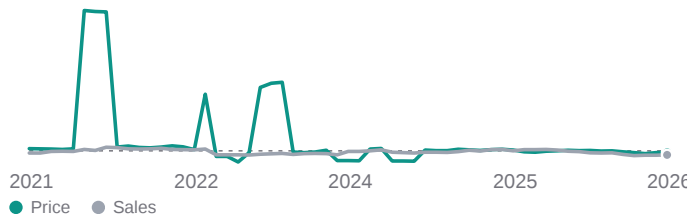


Growth (year over year)

Price -10.8% · Sales -32.8%

Price per square foot

\$217/ft²

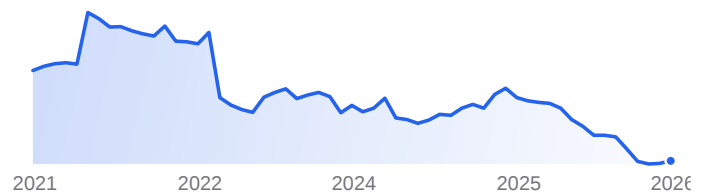
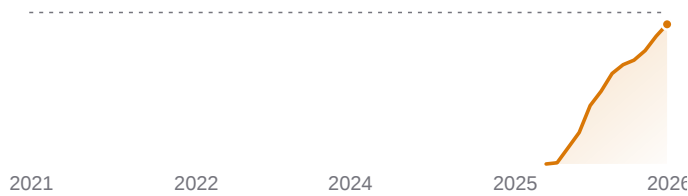


Sale premium vs estimated value

-0.2%

Annual turnover (share of homes sold)

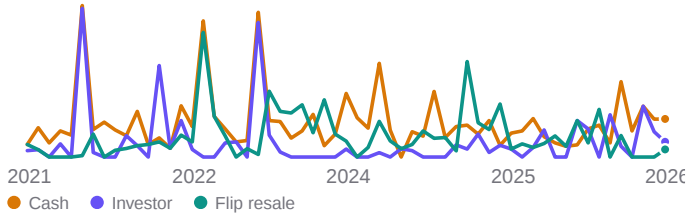
3.5%



BUYERS & OUTCOMES

Buyer mix

Cash 21% · Investor 8.3% · Flip resale 4.2%



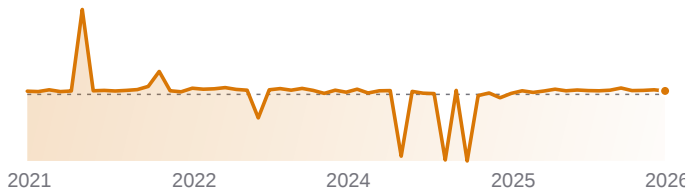
Sellers who sold at a gain

85%

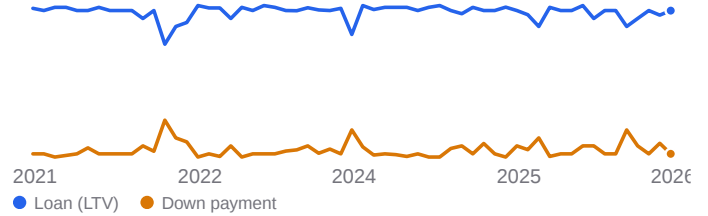


Median annualized return at resale

+3.4%

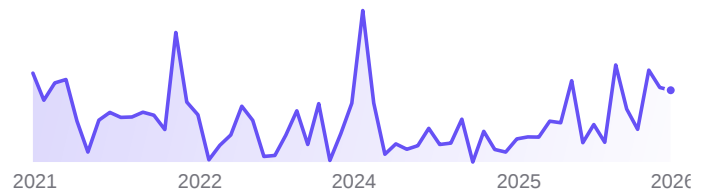


Financing (share of purchase price) Loan (LTV) 95% · Down payment 5.0%



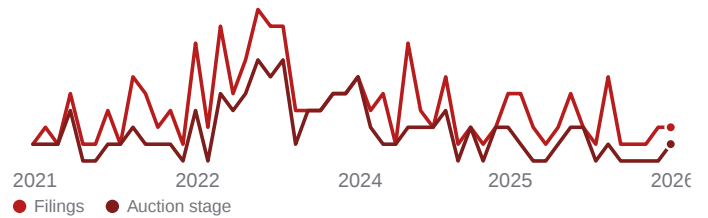
Typical hold before selling

8.6 yrs



Preforeclosure filings

Filings 2 · Auction stage 1



HOUSING STOCK

Homes	6,492
Median value (AVM)	\$366K
Median size	1,552 ft²
Median year built	1971
Single family	75%
Condos	4.5%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	34%
Underwater (LTV 125% or more)	2.7%
Owner occupied	90%
Company owned	7.1%
Median loan-to-value	64%
Typical ownership tenure	10.4 yrs

COMMUNITY

Population	18,952
Density	920 / mi²
Median household income	\$102K
Average household income	\$130K
Crime index (US avg 100)	113
Air pollution index (US avg 100)	93
Earthquake index (US avg 100)	49
Homes occupied	96%
Bachelor's or higher	19%
Poverty rate	10.9%
Unemployment	1.0%
Average temp	55°F
Annual precip	47 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.