

Manchester 21102

ZIP code · MD · Maryland > Carroll County > Manchester

BALANCED MARKET

\$440K

MEDIAN SALE PRICE

-8.3%

1-YR CHANGE

142

SALES (12 MO)

\$451K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 56 / 100



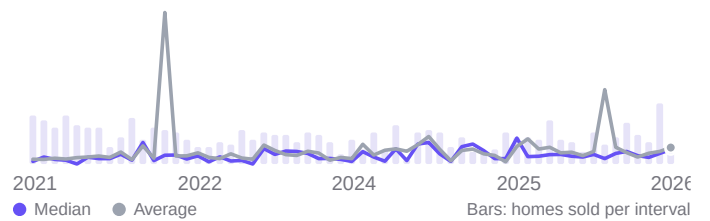
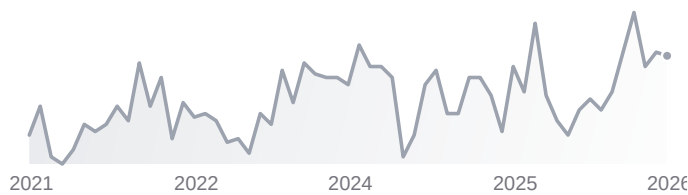
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

56 / 100

Sale prices

Median \$490K · Average \$515K

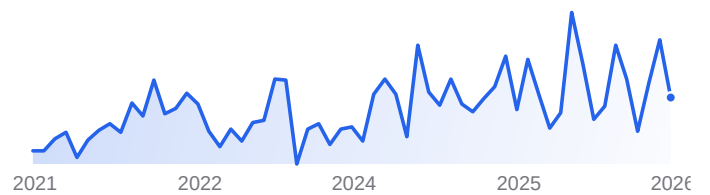
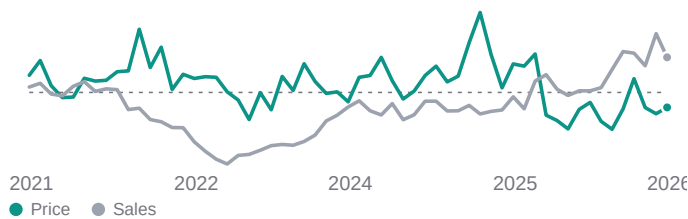


Growth (year over year)

Price -8.3% · Sales +19.3%

Price per square foot

\$248/ft²

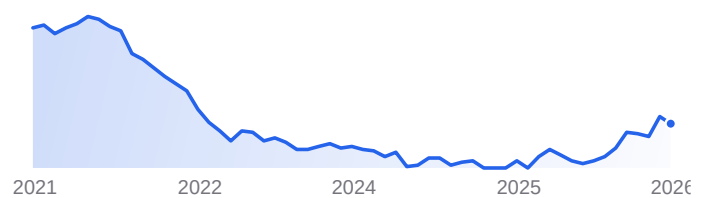
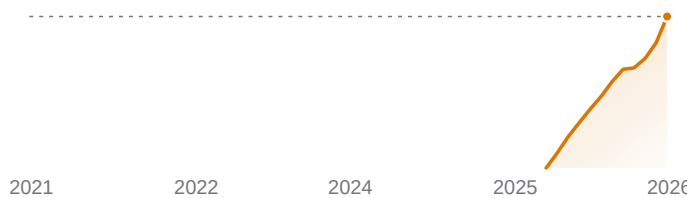


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

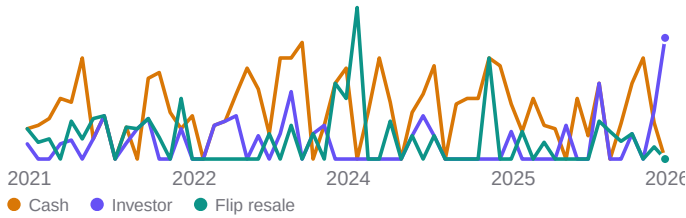
3.4%



BUYERS & OUTCOMES

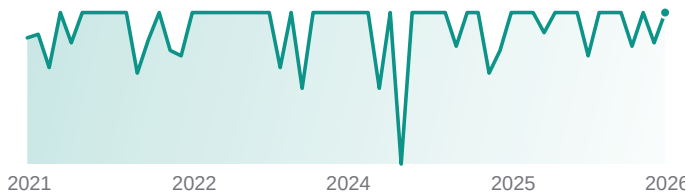
Buyer mix

Cash 0% · Investor 40% · Flip resale 0%



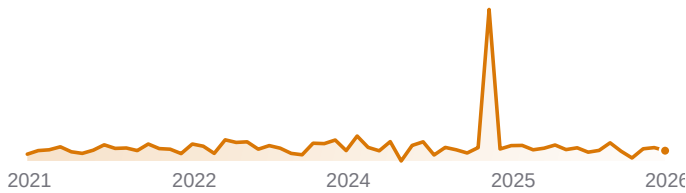
Sellers who sold at a gain

100%

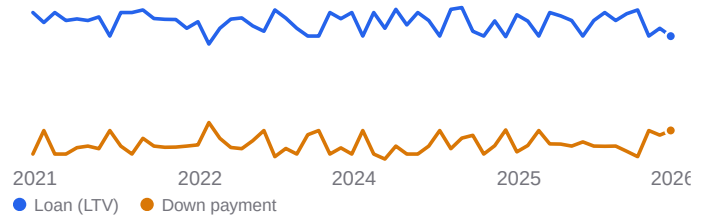


Median annualized return at resale

+3.5%

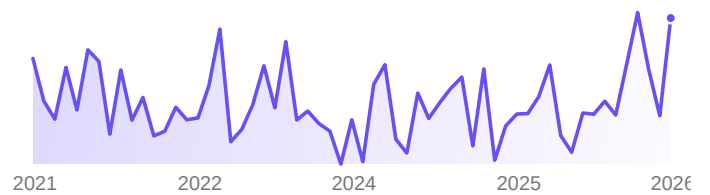


Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



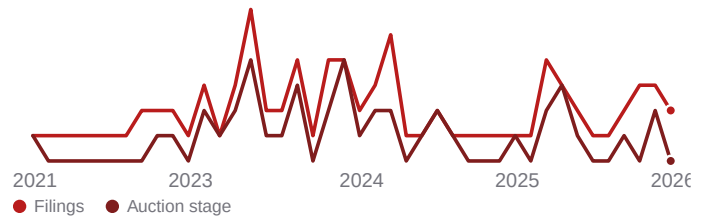
Typical hold before selling

18.6 yrs



Preforeclosure filings

Filings 2 · Auction stage 0



HOUSING STOCK

Homes	4,167
Median value (AVM)	\$451K
Median size	1,824 ft²
Median year built	1984
Single family	89%
Condos	1.8%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	38%
Underwater (LTV 125% or more)	3.0%
Owner occupied	93%
Company owned	5.0%
Median loan-to-value	60%
Typical ownership tenure	14.5 yrs

COMMUNITY

Population	9,723
Density	238 / mi²
Median household income	\$107K
Average household income	\$126K
Crime index (US avg 100)	96
Air pollution index (US avg 100)	80
Earthquake index (US avg 100)	42
Homes occupied	95%
Bachelor's or higher	21%
Poverty rate	4.2%
Unemployment	0.9%
Average temp	53°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.