

Westminster 21158

ZIP code · MD · Maryland > Carroll County > Westminster

SELLER'S MARKET

\$442K

MEDIAN SALE PRICE

+21.7%

1-YR CHANGE

242

SALES (12 MO)

\$448K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 65 / 100

Buyer's market

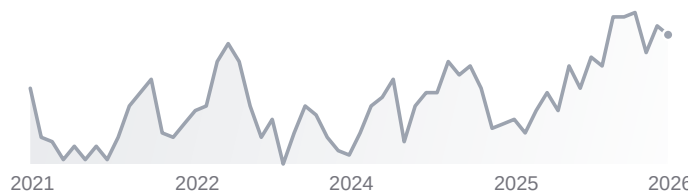
Balanced

Seller's market

MARKET TRENDS (5 YEARS)

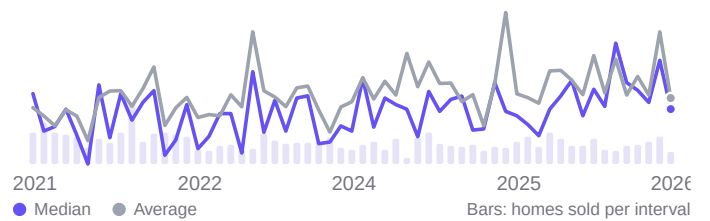
Market temperature (0–100)

65 / 100



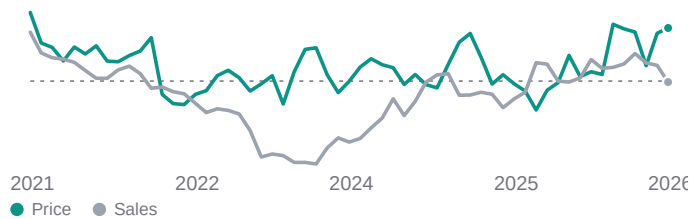
Sale prices

Median \$400K · Average \$425K



Growth (year over year)

Price +21.7% · Sales -0.4%



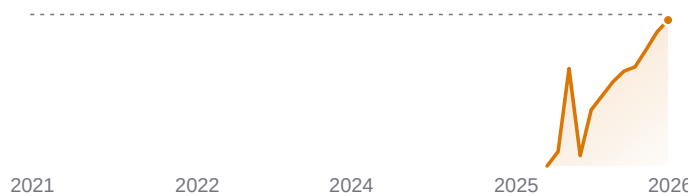
Price per square foot

\$267/ft²



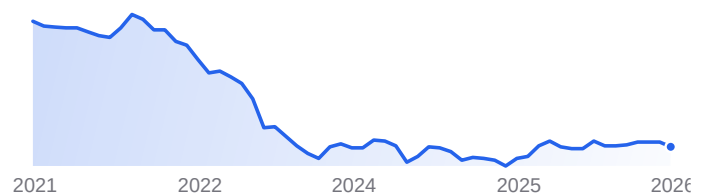
Sale premium vs estimated value

-0.1%



Annual turnover (share of homes sold)

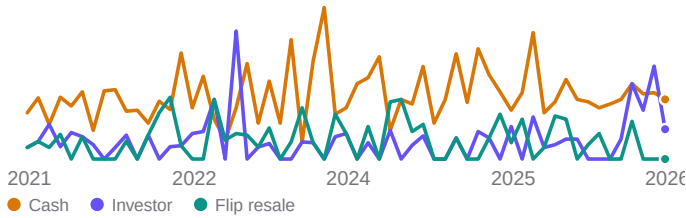
3.4%



BUYERS & OUTCOMES

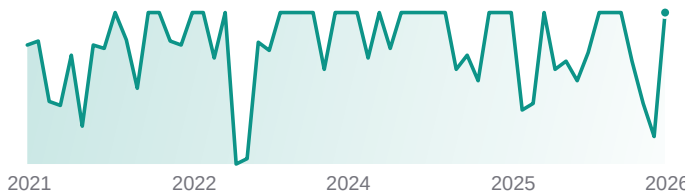
Buyer mix

Cash 17% · Investor 8.3% · Flip resale 0%



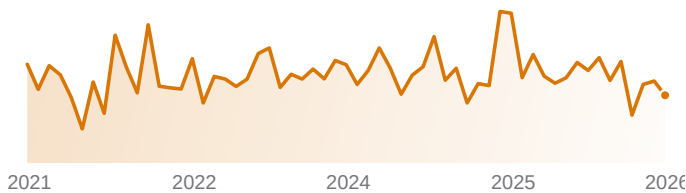
Sellers who sold at a gain

100%

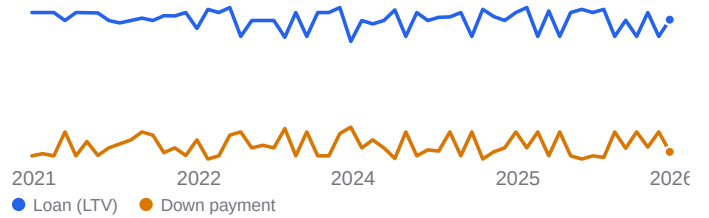


Median annualized return at resale

+3.5%

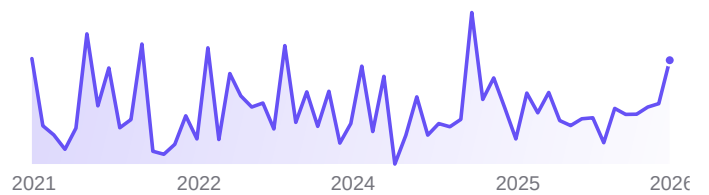


Financing (share of purchase price) Loan (LTV) 91% · Down payment 7.5%



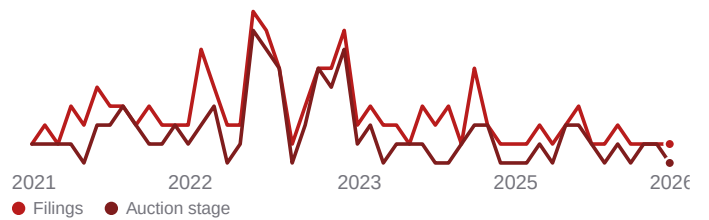
Typical hold before selling

13.3 yrs



Preforeclosure filings

Filings 1 · Auction stage 0



HOUSING STOCK

Homes	7,108
Median value (AVM)	\$448K
Median size	1,760 ft²
Median year built	1987
Single family	77%
Condos	0.6%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	39%
Underwater (LTV 125% or more)	2.2%
Owner occupied	91%
Company owned	5.3%
Median loan-to-value	59%
Typical ownership tenure	13.0 yrs

COMMUNITY

Population	21,498
Density	288 / mi²
Median household income	\$112K
Average household income	\$135K
Crime index (US avg 100)	97
Air pollution index (US avg 100)	74
Earthquake index (US avg 100)	44
Homes occupied	96%
Bachelor's or higher	25%
Poverty rate	4.5%
Unemployment	0.8%
Average temp	53°F
Annual precip	43 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.