

Cumberland 21502

ZIP code · MD · Maryland > Allegany County > Cumberland

BALANCED MARKET

\$153K

MEDIAN SALE PRICE

+17.1%

1-YR CHANGE

657

SALES (12 MO)

\$147K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 56 / 100

Buyer's market

Balanced

Seller's market

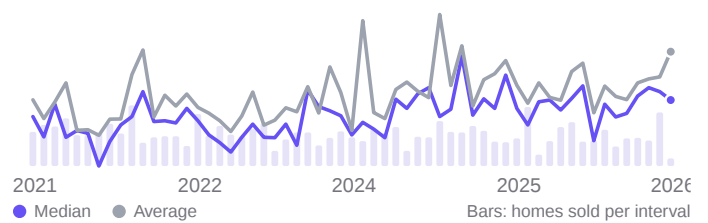
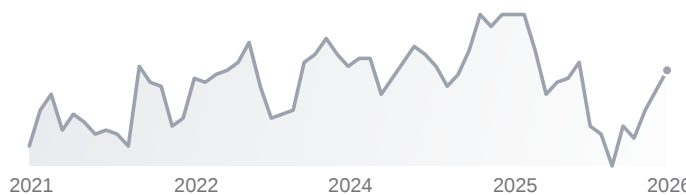
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

56 / 100

Sale prices

Median \$145K · Average \$203K

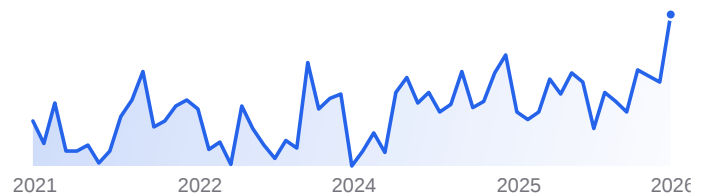
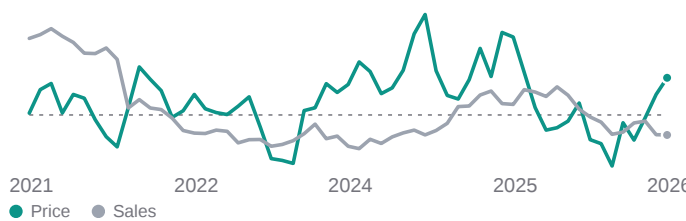


Growth (year over year)

Price +17.1% · Sales -9.3%

Price per square foot

\$158/ft²

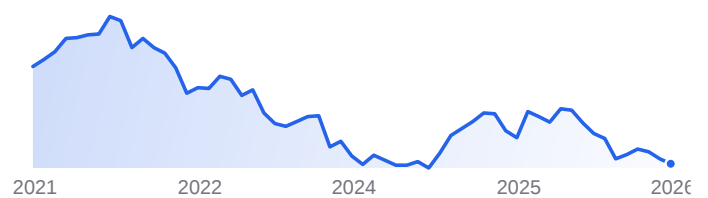
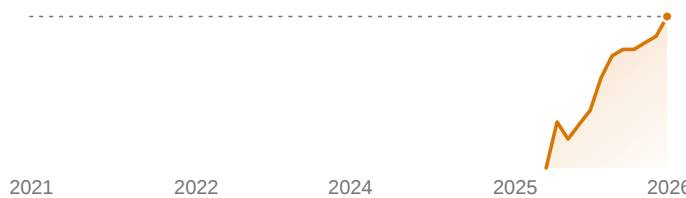


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

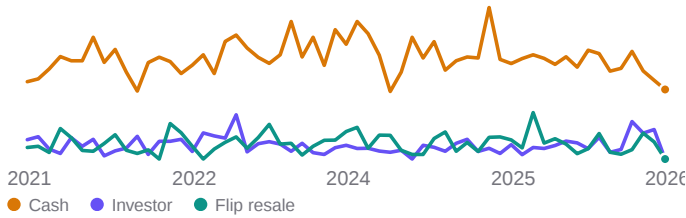
4.3%



BUYERS & OUTCOMES

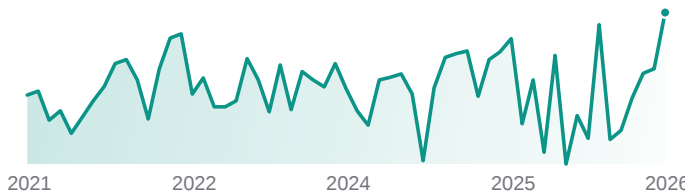
Buyer mix

Cash 29% · Investor 0% · Flip resale 0%



Sellers who sold at a gain

100%

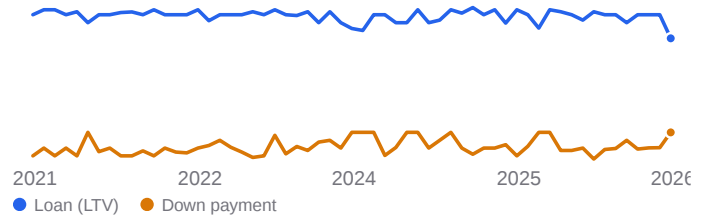


Median annualized return at resale

+7.2%

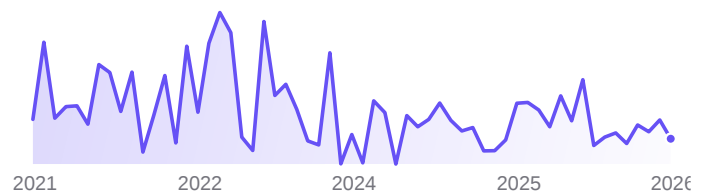


Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



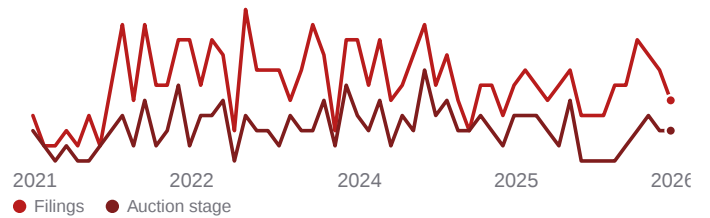
Typical hold before selling

5.1 yrs



Preforeclosure filings

Filings 4 · Auction stage 2



HOUSING STOCK

Homes	15,315
Median value (AVM)	\$147K
Median size	1,365 ft²
Median year built	1944
Single family	86%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	51%
Underwater (LTV 125% or more)	3.2%
Owner occupied	77%
Company owned	8.1%
Median loan-to-value	50%
Typical ownership tenure	10.9 yrs

COMMUNITY

Population	41,109
Density	436 / mi²
Median household income	\$58K
Average household income	\$75K
Crime index (US avg 100)	93
Air pollution index (US avg 100)	84
Earthquake index (US avg 100)	36
Homes occupied	84%
Bachelor's or higher	13%
Poverty rate	16.8%
Unemployment	1.1%
Average temp	52°F
Annual precip	39 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.