

Oakland 21550

ZIP code · MD · Maryland > Garrett County > Oakland

SELLER'S MARKET

\$284K

MEDIAN SALE PRICE

+12.5%

1-YR CHANGE

274

SALES (12 MO)

\$279K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 60 / 100



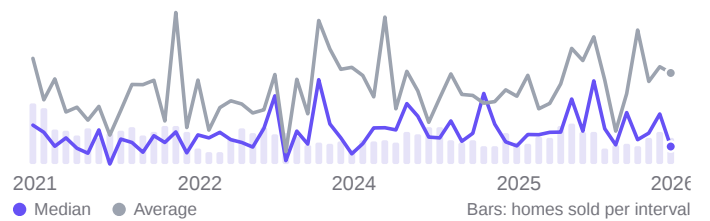
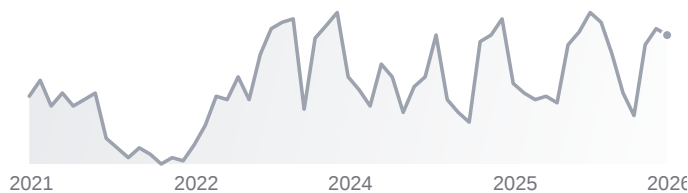
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

60 / 100

Sale prices

Median \$217K · Average \$539K

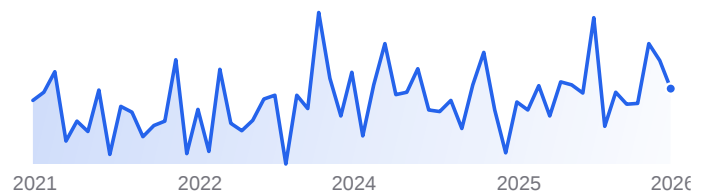
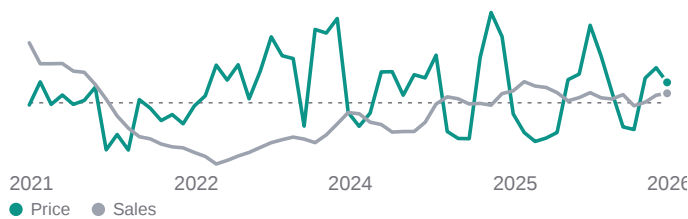


Growth (year over year)

Price +12.5% · Sales +5.8%

Price per square foot

\$199/ft²

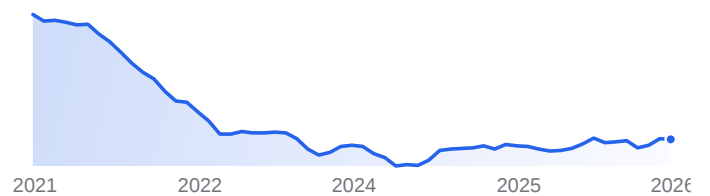


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

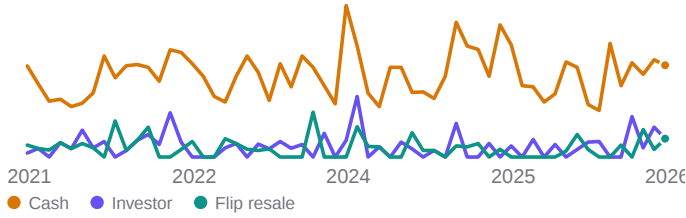
3.4%



BUYERS & OUTCOMES

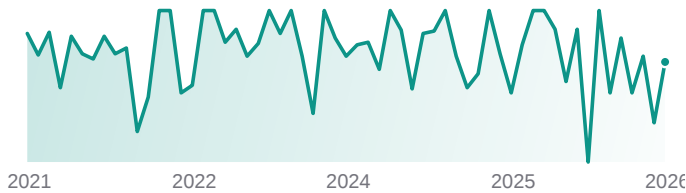
Buyer mix

Cash 45% · Investor 9.1% · Flip resale 9.1%



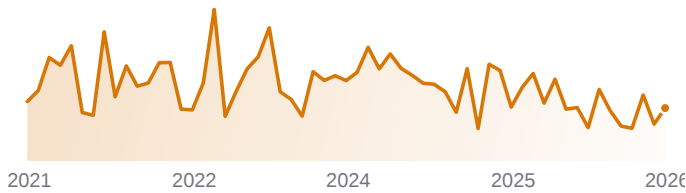
Sellers who sold at a gain

88%

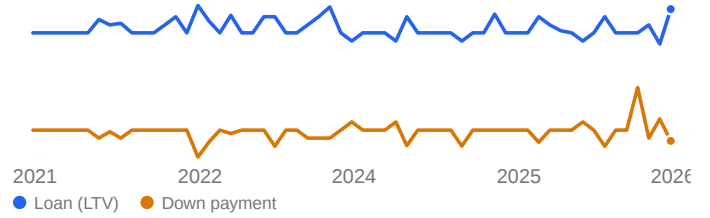


Median annualized return at resale

+4.8%

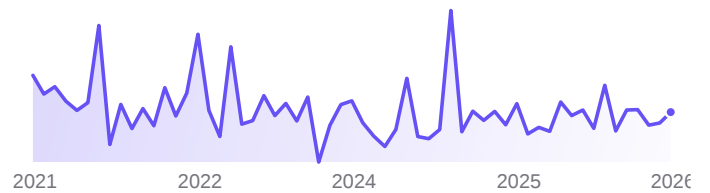


Financing (share of purchase price) Loan (LTV) 95% · Down payment 13%



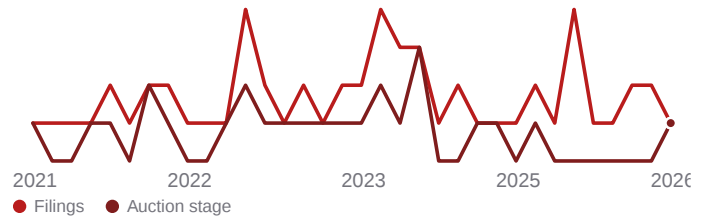
Typical hold before selling

6.4 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	7,978
Median value (AVM)	\$279K
Median size	1,488 ft²
Median year built	1981
Single family	77%
Condos	6.5%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	61%
Underwater (LTV 125% or more)	2.8%
Owner occupied	53%
Company owned	19%
Median loan-to-value	40%
Typical ownership tenure	19.2 yrs

COMMUNITY

Population	13,398
Density	65 / mi²
Median household income	\$69K
Average household income	\$99K
Crime index (US avg 100)	105
Air pollution index (US avg 100)	85
Earthquake index (US avg 100)	33
Homes occupied	70%
Bachelor's or higher	16%
Poverty rate	13.2%
Unemployment	0.9%
Average temp	47°F
Annual precip	49 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.