

Henderson 21640

ZIP code · MD · Maryland > Caroline County > Henderson

BALANCED MARKET

\$373K

MEDIAN SALE PRICE

+21.1%

1-YR CHANGE

14

SALES (12 MO)

\$382K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 47 / 100



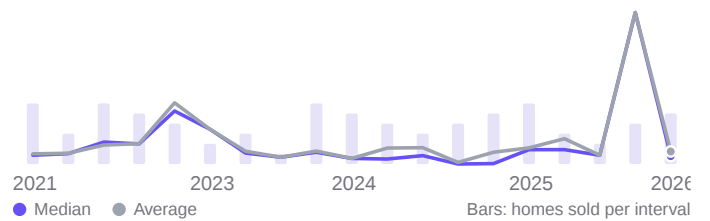
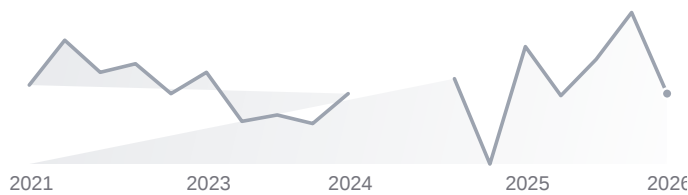
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

47 / 100

Sale prices

Median \$221K · Average \$283K

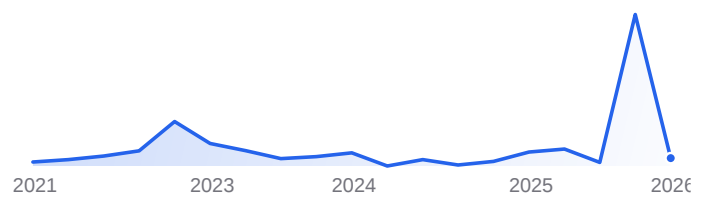
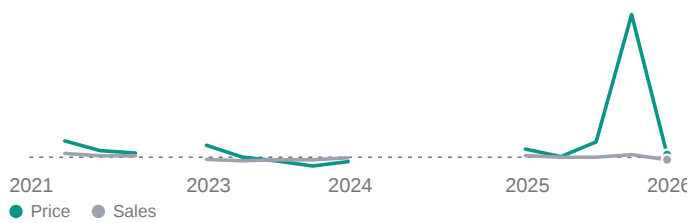


Growth (year over year)

Price +21.1% · Sales -22.2%

Price per square foot

\$157/ft²



Sale premium vs estimated value

-42.1%

Annual turnover (share of homes sold)

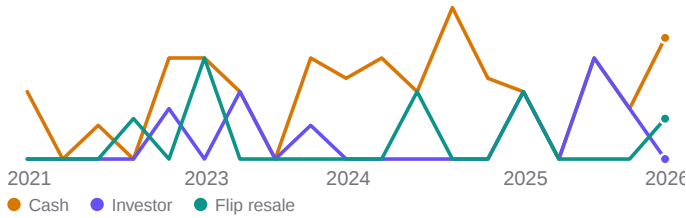
2.9%



BUYERS & OUTCOMES

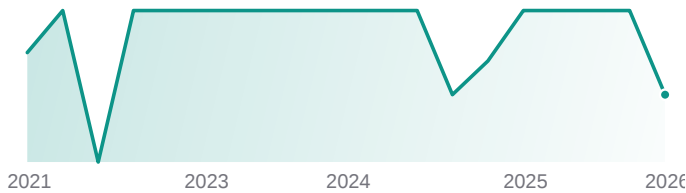
Buyer mix

Cash 60% · Investor 0% · Flip resale 20%



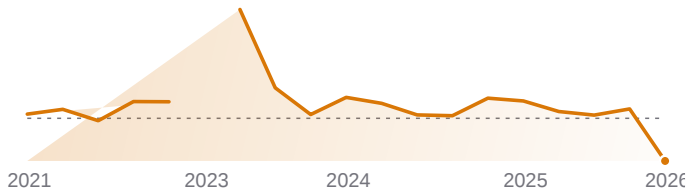
Sellers who sold at a gain

67%

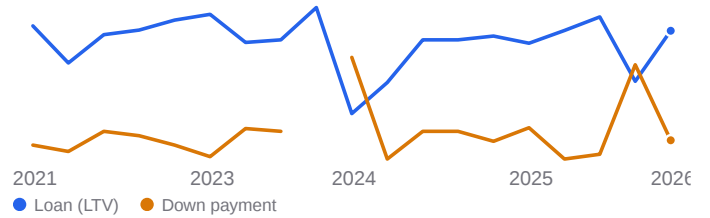


Median annualized return at resale

-23.5%

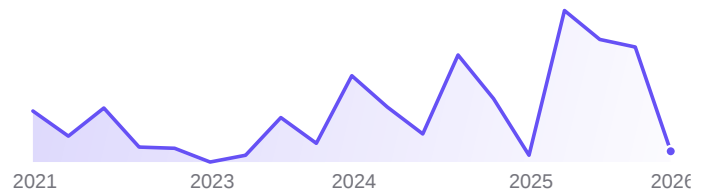


Financing (share of purchase price) Loan (LTV) 86% · Down payment 14%



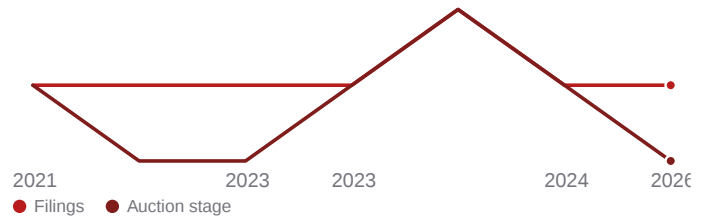
Typical hold before selling

2.6 yrs



Preforeclosure filings

Filings 1 · Auction stage 0



HOUSING STOCK

Homes	476
Median value (AVM)	\$382K
Median size	1,640 ft²
Median year built	1987
Single family	67%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	51%
Underwater (LTV 125% or more)	3.2%
Owner occupied	84%
Company owned	7.8%
Median loan-to-value	49%
Typical ownership tenure	12.3 yrs

COMMUNITY

Population	2,397
Density	82 / mi²
Median household income	\$76K
Average household income	\$88K
Crime index (US avg 100)	107
Air pollution index (US avg 100)	81
Earthquake index (US avg 100)	39
Homes occupied	93%
Bachelor's or higher	6%
Poverty rate	13.4%
Unemployment	0.9%
Average temp	55°F
Annual precip	45 in
Sunshine	57%

Market metrics are derived from recorded arms-length deeds through April 2026, aggregated quarterly (lower sales volume). Temperature blends price momentum, sales velocity, turnover and resale outcomes, ranked nationally against geographies of the same type.