

Ridgely 21660

ZIP code · MD · Maryland > Caroline County > Ridgely

SELLER'S MARKET

\$336K

MEDIAN SALE PRICE

+14.3%

1-YR CHANGE

50

SALES (12 MO)

\$334K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 64 / 100

Buyer's market

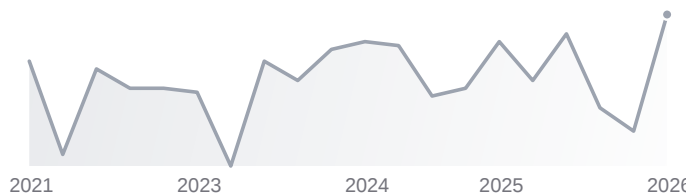
Balanced

Seller's market

MARKET TRENDS (5 YEARS)

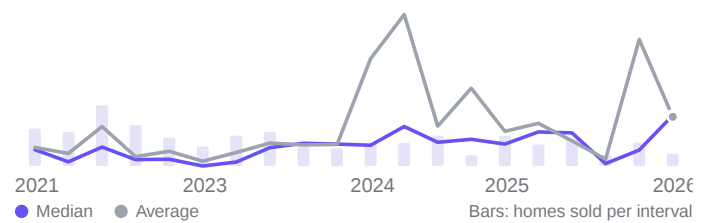
Market temperature (0-100)

64 / 100



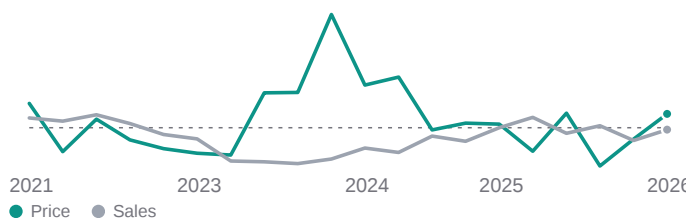
Sale prices

Median \$464K · Average \$457K



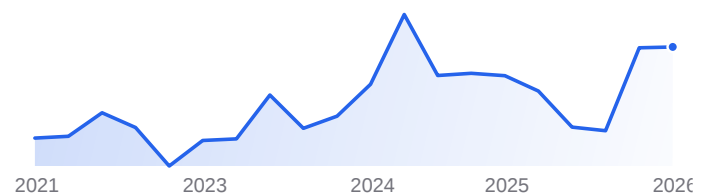
Growth (year over year)

Price +14.3% · Sales -2.0%



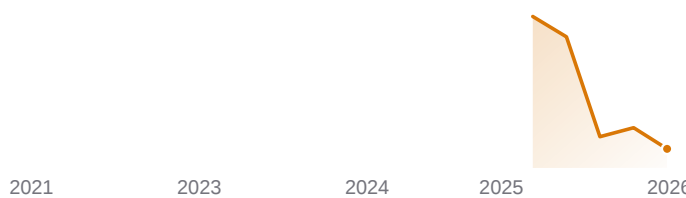
Price per square foot

\$247/ft²



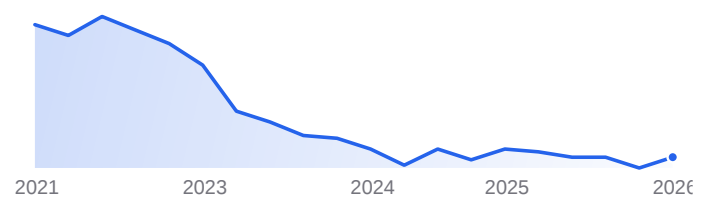
Sale premium vs estimated value

+0.1%



Annual turnover (share of homes sold)

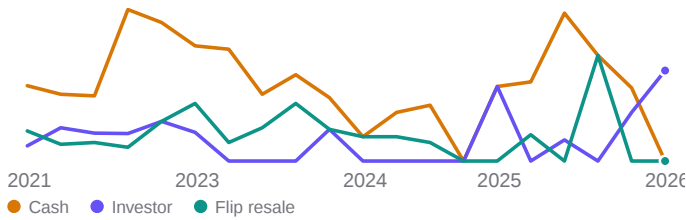
3.4%



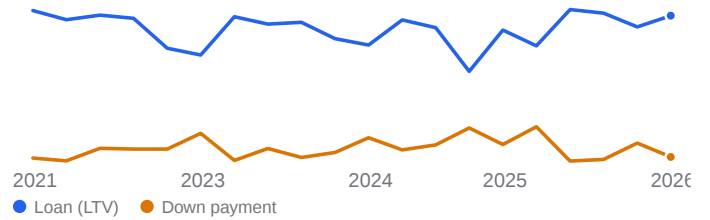
BUYERS & OUTCOMES

Buyer mix

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

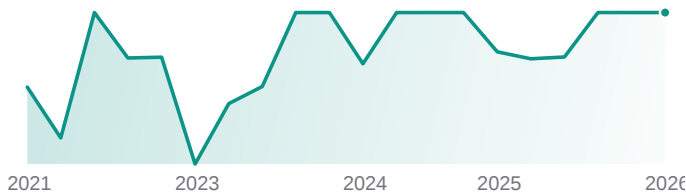


Financing (share of purchase price) Loan (LTV) 95% · Down payment 5.0%



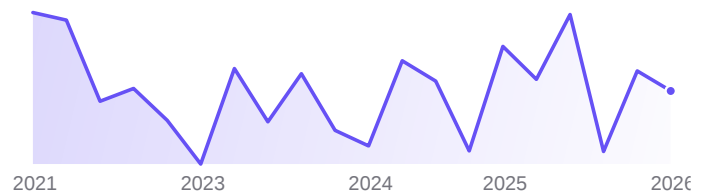
Sellers who sold at a gain

100%



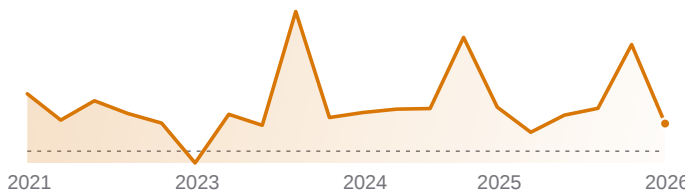
Typical hold before selling

6.0 yrs



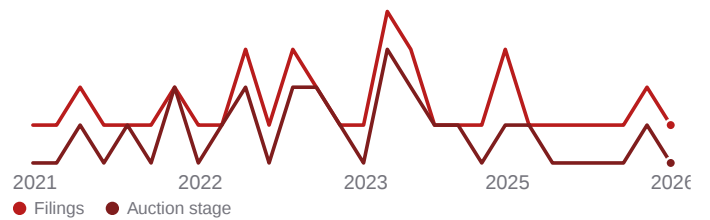
Median annualized return at resale

+4.3%



Preforeclosure filings

Filings 1 · Auction stage 0



HOUSING STOCK

Homes	1,475
Median value (AVM)	\$334K
Median size	1,650 ft²
Median year built	1989
Single family	87%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	40%
Underwater (LTV 125% or more)	3.8%
Owner occupied	87%
Company owned	8.3%
Median loan-to-value	60%
Typical ownership tenure	10.2 yrs

COMMUNITY

Population	3,884
Density	129 / mi²
Median household income	\$83K
Average household income	\$93K
Crime index (US avg 100)	98
Air pollution index (US avg 100)	84
Earthquake index (US avg 100)	35
Homes occupied	93%
Bachelor's or higher	8%
Poverty rate	5.8%
Unemployment	0.7%
Average temp	56°F
Annual precip	44 in
Sunshine	57%

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