

Frederick 21702

ZIP code · MD · Maryland > Frederick County > Frederick

BUYER'S MARKET

\$453K

MEDIAN SALE PRICE

-5.1%

1-YR CHANGE

833

SALES (12 MO)

\$444K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 34 / 100



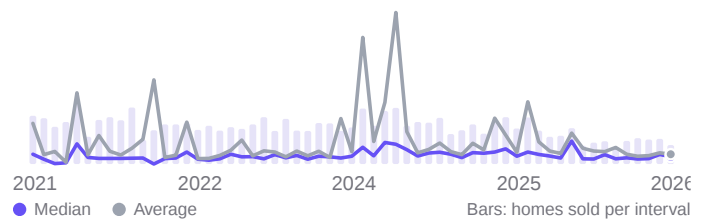
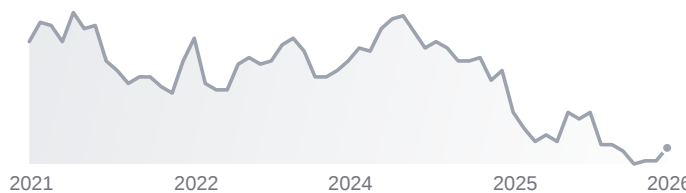
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

34 / 100

Sale prices

Median \$450K · Average \$478K

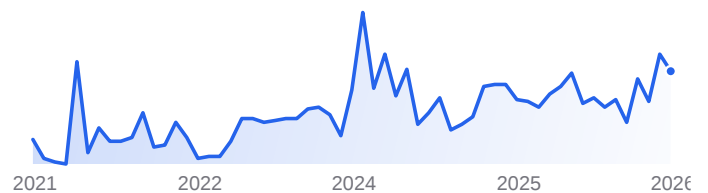
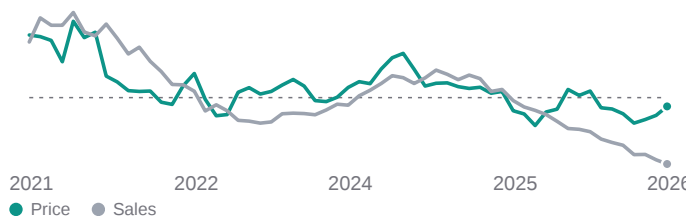


Growth (year over year)

Price -5.1% · Sales -38.5%

Price per square foot

\$224/ft²

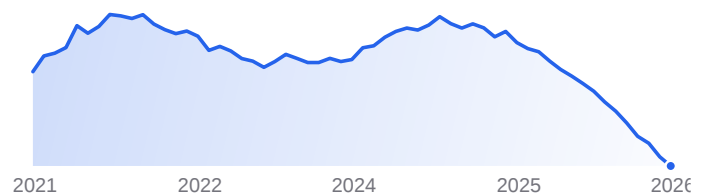
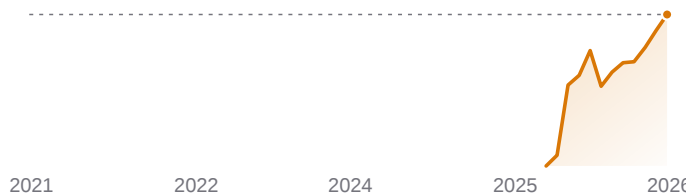


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

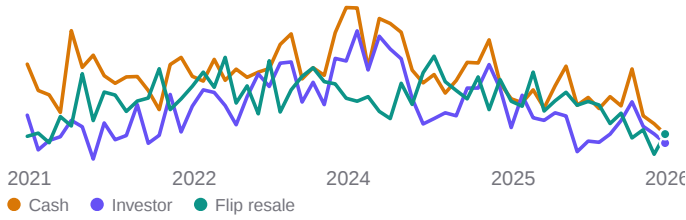
5.4%



BUYERS & OUTCOMES

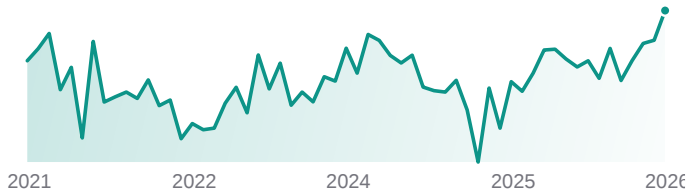
Buyer mix

Cash 11% · Investor 7.3% · Flip resale 11%



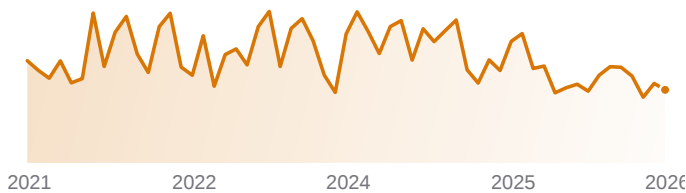
Sellers who sold at a gain

96%

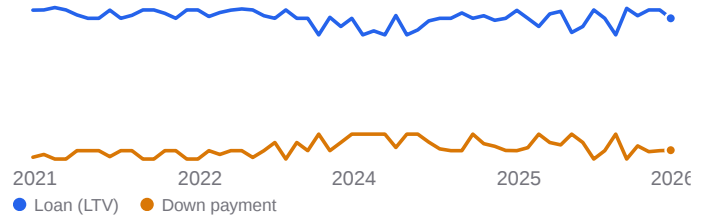


Median annualized return at resale

+3.5%



Financing (share of purchase price) Loan (LTV) 90% · Down payment 10%



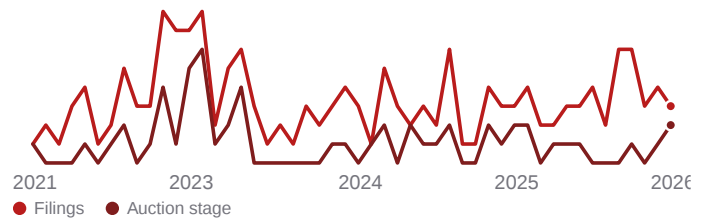
Typical hold before selling

8.0 yrs



Preforeclosure filings

Filings 3 · Auction stage 2



HOUSING STOCK

Homes	15,544
Median value (AVM)	\$444K
Median size	2,236 ft²
Median year built	1993
Single family	61%
Condos	9.8%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	38%
Underwater (LTV 125% or more)	1.7%
Owner occupied	77%
Company owned	14%
Median loan-to-value	61%
Typical ownership tenure	10.6 yrs

COMMUNITY

Population	50,856
Density	1,269 / mi²
Median household income	\$106K
Average household income	\$129K
Crime index (US avg 100)	105
Air pollution index (US avg 100)	76
Earthquake index (US avg 100)	41
Homes occupied	95%
Bachelor's or higher	24%
Poverty rate	7.7%
Unemployment	0.9%
Average temp	54°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.