

Frederick 21703

ZIP code · MD · Maryland > Frederick County > Frederick

SELLER'S MARKET

\$430K

MEDIAN SALE PRICE

+7.6%

1-YR CHANGE

583

SALES (12 MO)

\$407K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 60 / 100



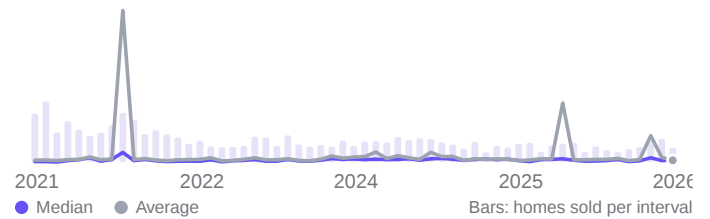
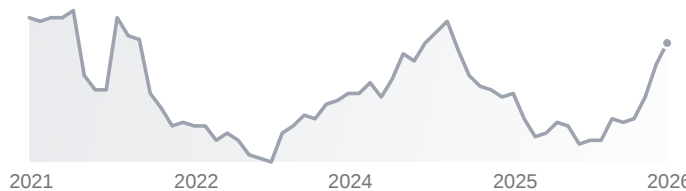
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

60 / 100

Sale prices

Median \$415K · Average \$408K

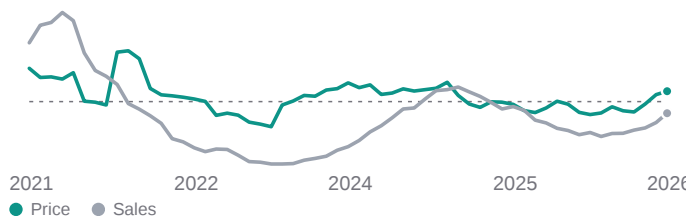


Growth (year over year)

Price +7.6% · Sales -8.6%

Price per square foot

\$213/ft²

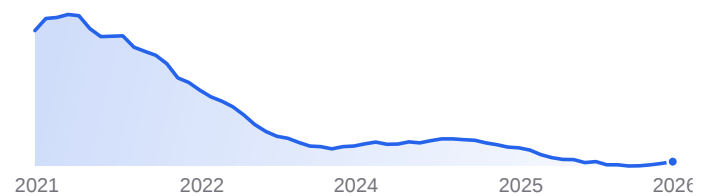
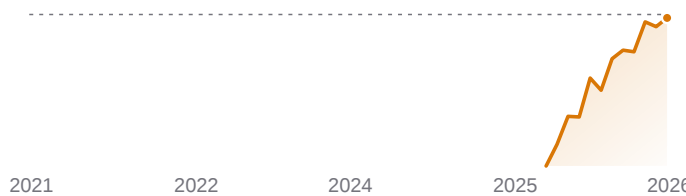


Sale premium vs estimated value

-0.0%

Annual turnover (share of homes sold)

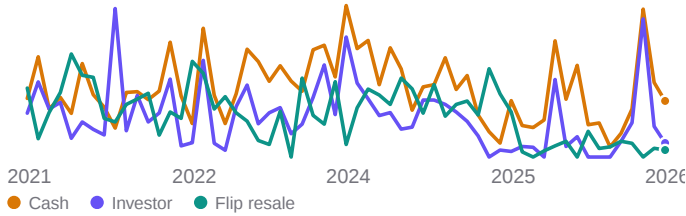
4.3%



BUYERS & OUTCOMES

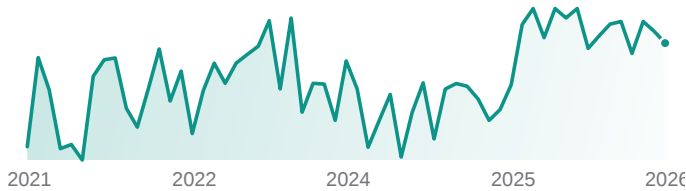
Buyer mix

Cash 18% · Investor 4.4% · Flip resale 2.2%



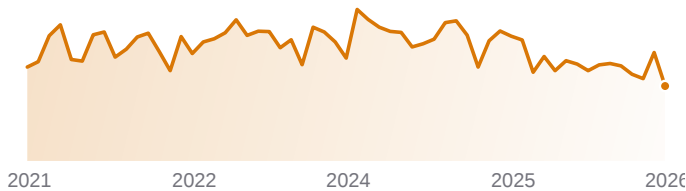
Sellers who sold at a gain

92%

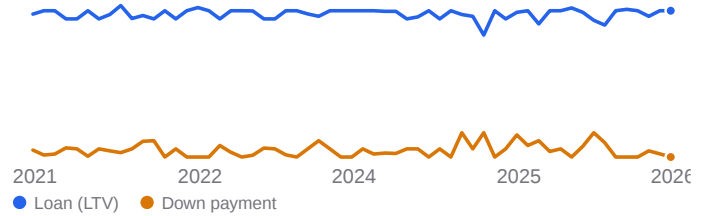


Median annualized return at resale

+3.5%

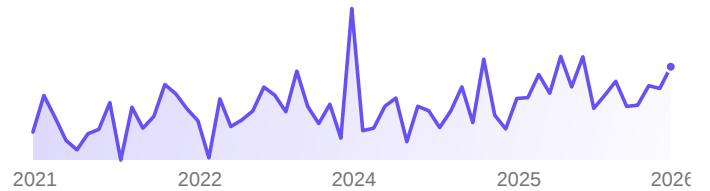


Financing (share of purchase price) Loan (LTV) 95% · Down payment 5.0%



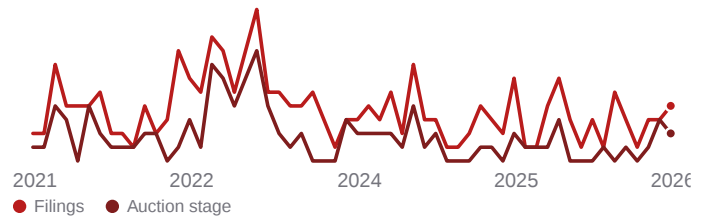
Typical hold before selling

8.6 yrs



Preforeclosure filings

Filings 4 · Auction stage 2



HOUSING STOCK

Homes	13,493
Median value (AVM)	\$407K
Median size	1,960 ft²
Median year built	1993
Single family	37%
Condos	11%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	31%
Underwater (LTV 125% or more)	1.5%
Owner occupied	78%
Company owned	9.9%
Median loan-to-value	64%
Typical ownership tenure	9.0 yrs

COMMUNITY

Population	45,993
Density	1,353 / mi²
Median household income	\$103K
Average household income	\$128K
Crime index (US avg 100)	100
Air pollution index (US avg 100)	75
Earthquake index (US avg 100)	40
Homes occupied	96%
Bachelor's or higher	27%
Poverty rate	7.1%
Unemployment	0.9%
Average temp	54°F
Annual precip	42 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.