

Frederick 21704

ZIP code · MD · Maryland > Frederick County > Frederick

BUYER'S MARKET

\$615K

MEDIAN SALE PRICE

-4.4%

1-YR CHANGE

230

SALES (12 MO)

\$660K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 33 / 100



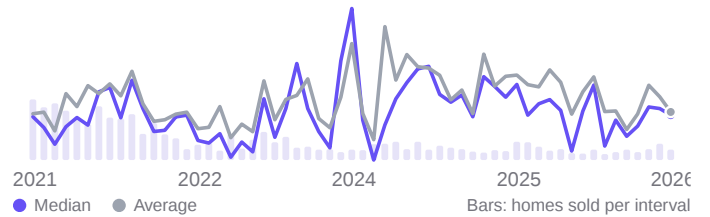
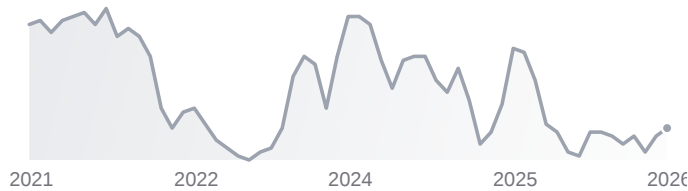
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

33 / 100

Sale prices

Median \$600K · Average \$610K

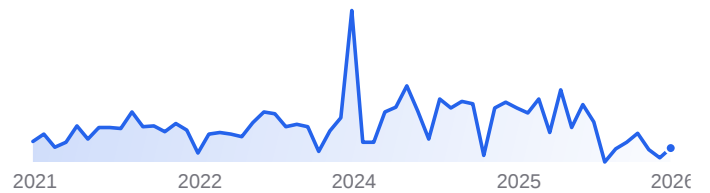
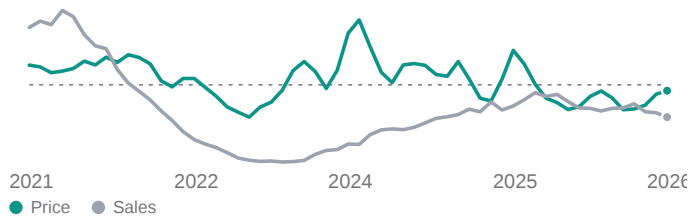


Growth (year over year)

Price -4.4% · Sales -24.3%

Price per square foot

\$233/ft²

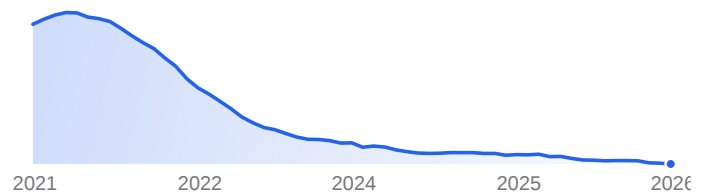
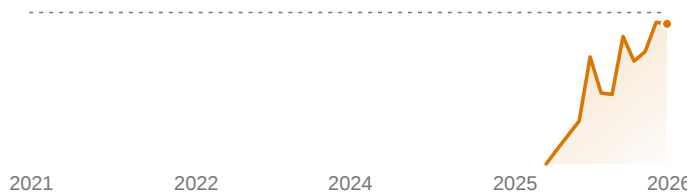


Sale premium vs estimated value

-0.1%

Annual turnover (share of homes sold)

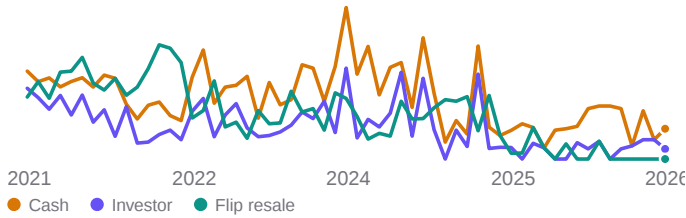
3.2%



BUYERS & OUTCOMES

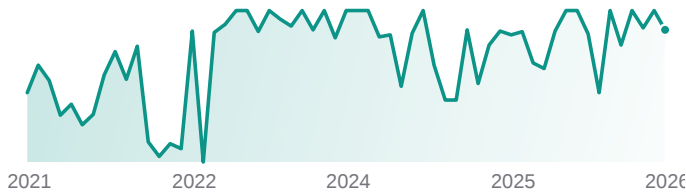
Buyer mix

Cash 14% · Investor 4.8% · Flip resale 0%



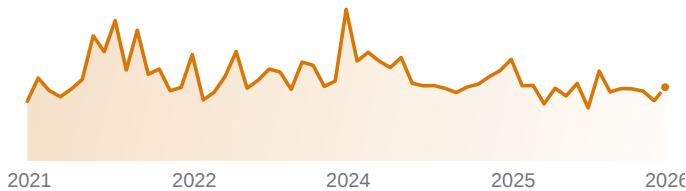
Sellers who sold at a gain

94%

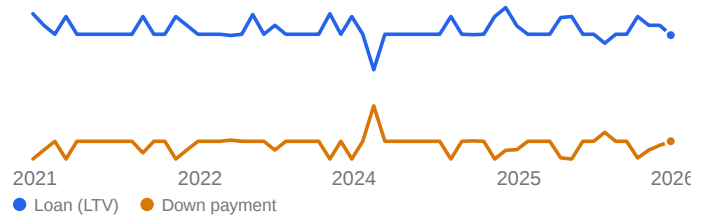


Median annualized return at resale

+4.4%

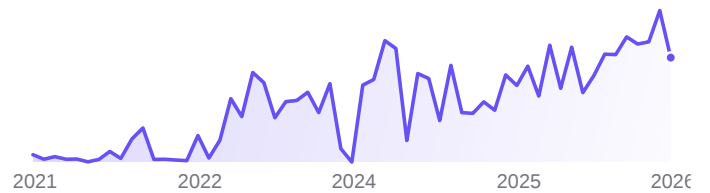


Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



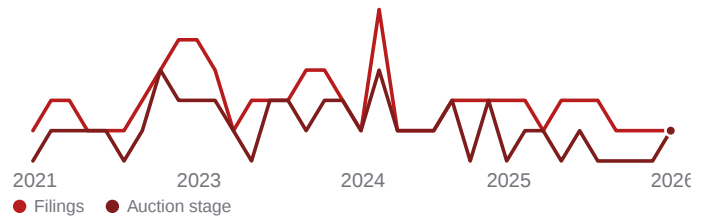
Typical hold before selling

6.5 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	7,262
Median value (AVM)	\$660K
Median size	2,510 ft²
Median year built	2007
Single family	58%
Condos	5.8%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	35%
Underwater (LTV 125% or more)	1.4%
Owner occupied	88%
Company owned	10%
Median loan-to-value	61%
Typical ownership tenure	7.3 yrs

COMMUNITY

Population	18,999
Density	694 / mi²
Median household income	\$152K
Average household income	\$170K
Crime index (US avg 100)	52
Air pollution index (US avg 100)	81
Earthquake index (US avg 100)	42
Homes occupied	97%
Bachelor's or higher	30%
Poverty rate	3.5%
Unemployment	1.0%
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.