

Jefferson 21755

ZIP code · MD · Maryland > Frederick County > Jefferson

SELLER'S MARKET

\$550K

MEDIAN SALE PRICE

+13.7%

1-YR CHANGE

78

SALES (12 MO)

\$570K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 72 / 100

Buyer's market

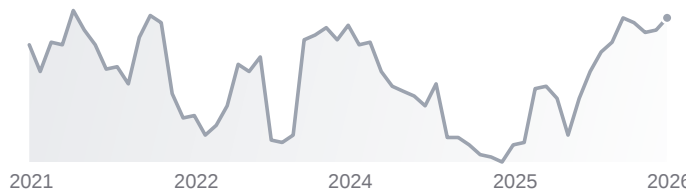
Balanced

Seller's market

MARKET TRENDS (5 YEARS)

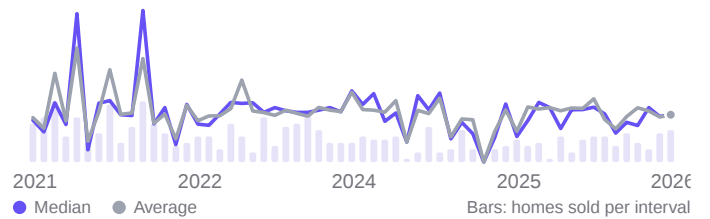
Market temperature (0–100)

72 / 100



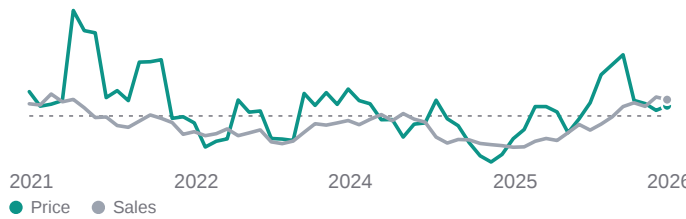
Sale prices

Median \$535K · Average \$532K



Growth (year over year)

Price +13.7% · Sales +21.9%



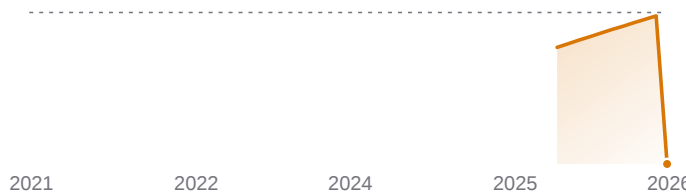
Price per square foot

\$244/ft²



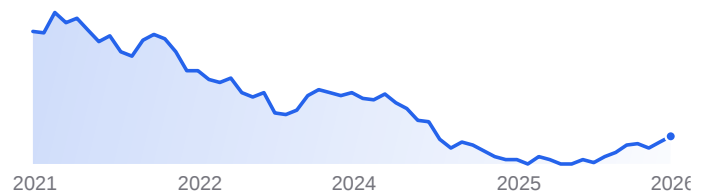
Sale premium vs estimated value

-4.5%



Annual turnover (share of homes sold)

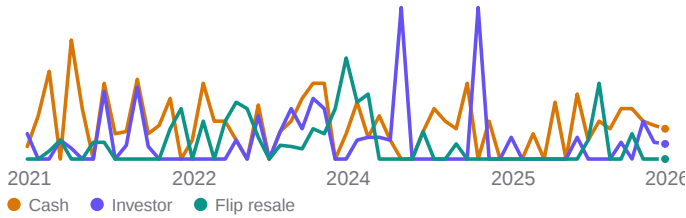
3.6%



BUYERS & OUTCOMES

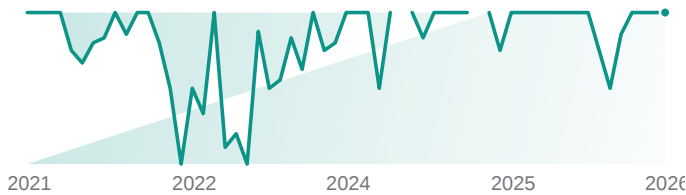
Buyer mix

Cash 20% · Investor 10% · Flip resale 0%



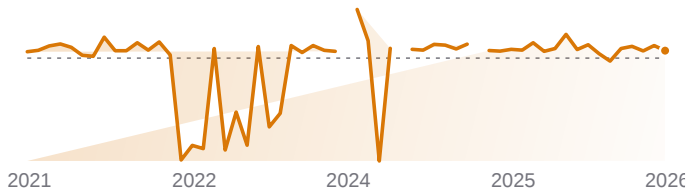
Sellers who sold at a gain

100%

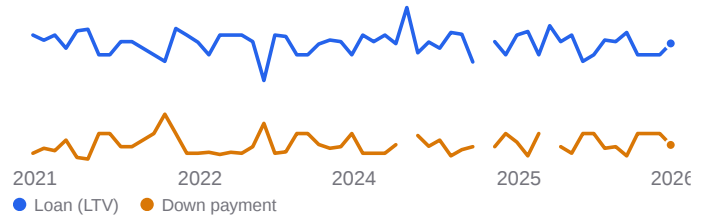


Median annualized return at resale

+4.2%

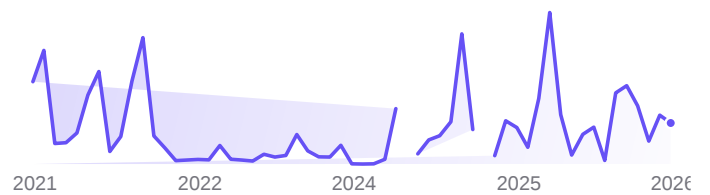


Financing (share of purchase price) Loan (LTV) 89% · Down payment 11%



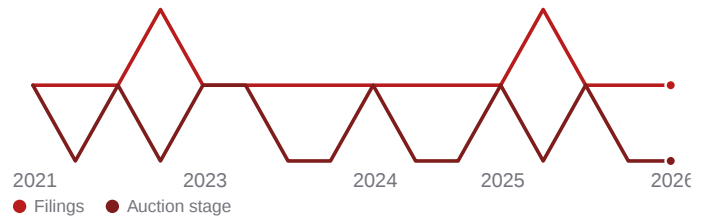
Typical hold before selling

6.8 yrs



Preforeclosure filings

Filings 1 · Auction stage 0



HOUSING STOCK

Homes	2,158
Median value (AVM)	\$570K
Median size	1,995 ft²
Median year built	1990
Single family	87%
Condos	3.3%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	42%
Underwater (LTV 125% or more)	2.0%
Owner occupied	90%
Company owned	8.6%
Median loan-to-value	56%
Typical ownership tenure	11.0 yrs

COMMUNITY

Population	6,726
Density	192 / mi²
Median household income	\$134K
Average household income	\$146K
Crime index (US avg 100)	79
Air pollution index (US avg 100)	78
Earthquake index (US avg 100)	38
Homes occupied	96%
Bachelor's or higher	24%
Poverty rate	5.6%
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.