

Smithsburg 21783

ZIP code · MD · Maryland > Washington County > Smithsburg

BALANCED MARKET

\$332K

MEDIAN SALE PRICE

-3.4%

1-YR CHANGE

122

SALES (12 MO)

\$347K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 57 / 100



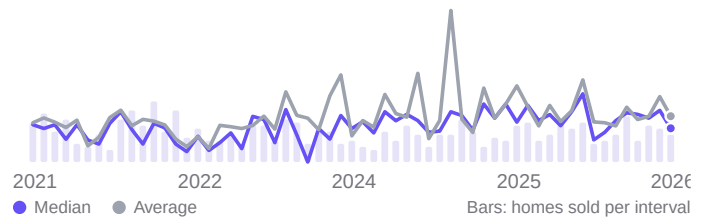
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

57 / 100

Sale prices

Median \$296K · Average \$343K

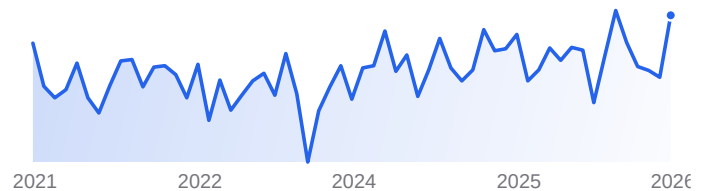
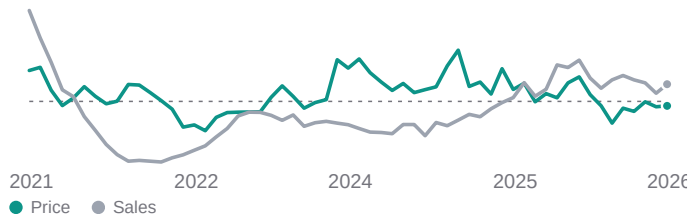


Growth (year over year)

Price -3.4% · Sales +13.0%

Price per square foot

\$281/ft²

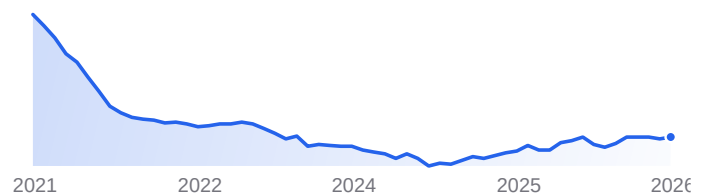
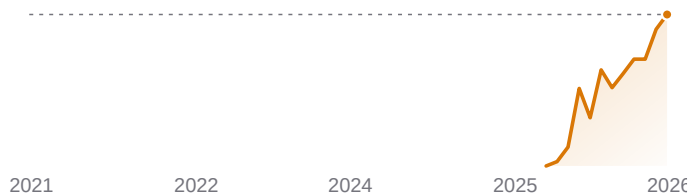


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

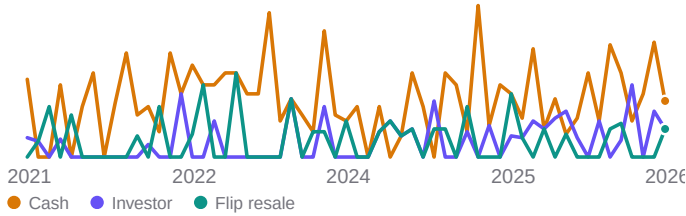
3.6%



BUYERS & OUTCOMES

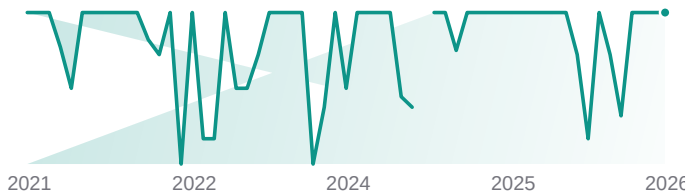
Buyer mix

Cash 22% · Investor 11% · Flip resale 11%



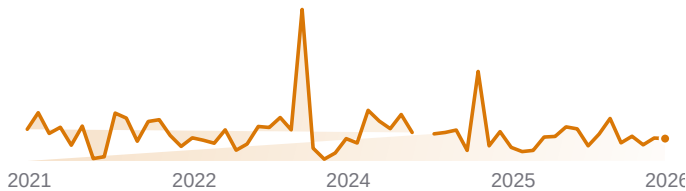
Sellers who sold at a gain

100%

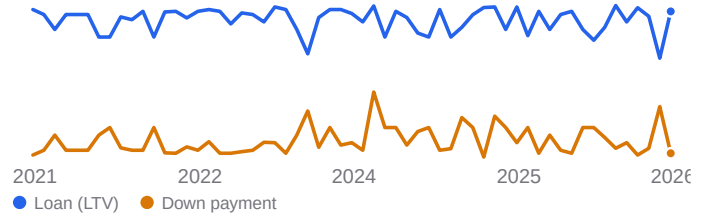


Median annualized return at resale

+4.2%

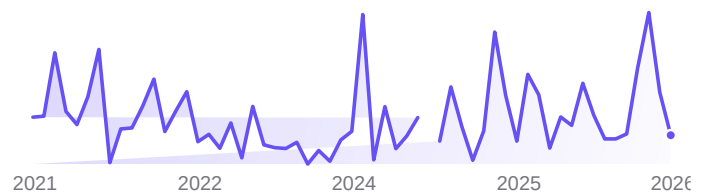


Financing (share of purchase price) Loan (LTV) 97% · Down payment 3.0%



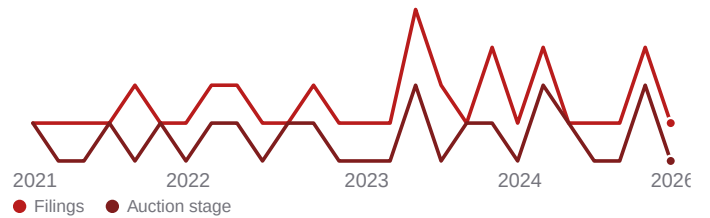
Typical hold before selling

5.0 yrs



Preforeclosure filings

Filings 1 · Auction stage 0



HOUSING STOCK

Homes	3,392
Median value (AVM)	\$347K
Median size	1,584 ft²
Median year built	1978
Single family	84%
Condos	0.6%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	41%
Underwater (LTV 125% or more)	4.6%
Owner occupied	83%
Company owned	7.8%
Median loan-to-value	58%
Typical ownership tenure	19.2 yrs

COMMUNITY

Population	9,623
Density	217 / mi²
Median household income	\$97K
Average household income	\$113K
Crime index (US avg 100)	83
Air pollution index (US avg 100)	73
Earthquake index (US avg 100)	46
Homes occupied	94%
Bachelor's or higher	13%
Poverty rate	7.4%
Unemployment	1.0%
Average temp	52°F
Annual precip	46 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.