

Thurmont 21788

ZIP code · MD · Maryland > Frederick County > Thurmont

SELLER'S MARKET

\$415K

MEDIAN SALE PRICE

+10.2%

1-YR CHANGE

177

SALES (12 MO)

\$387K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 62 / 100



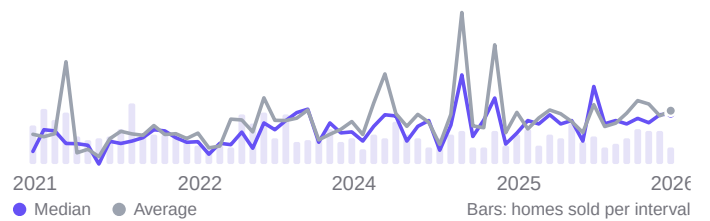
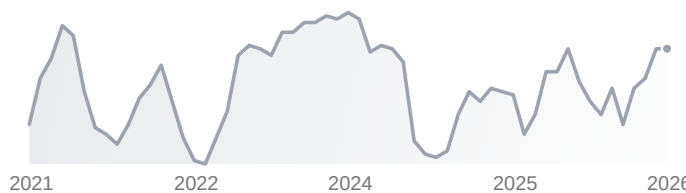
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

62 / 100

Sale prices

Median \$430K · Average \$443K

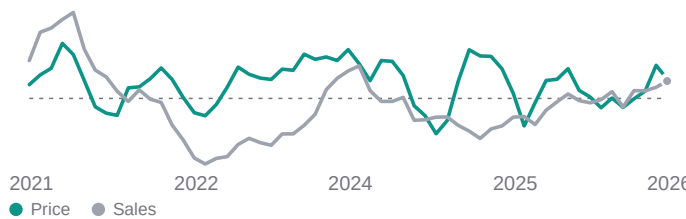


Growth (year over year)

Price +10.2% · Sales +9.3%

Price per square foot

\$206/ft²

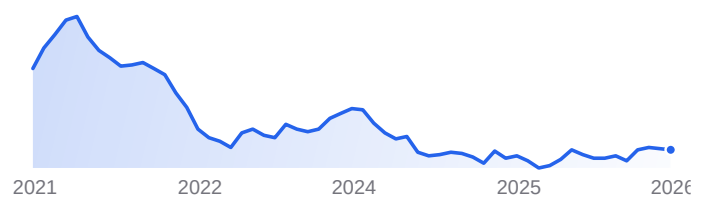
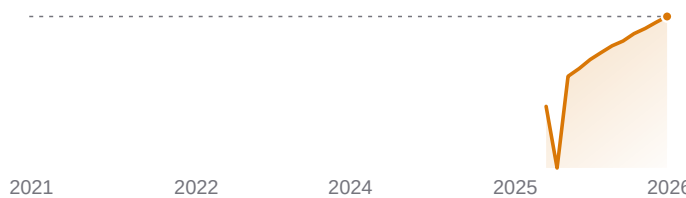


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

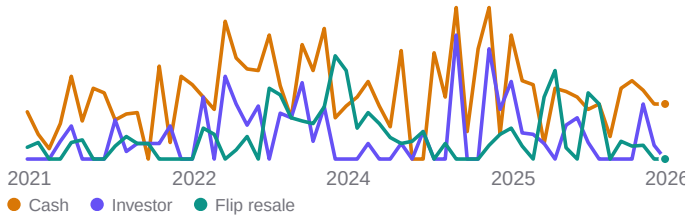
3.9%



BUYERS & OUTCOMES

Buyer mix

Cash 22% · Investor 0% · Flip resale 0%



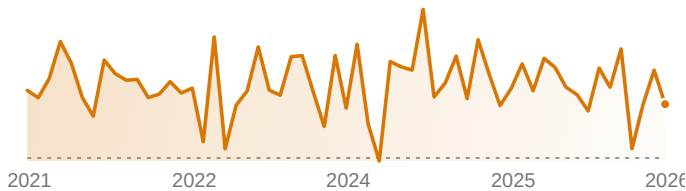
Sellers who sold at a gain

100%

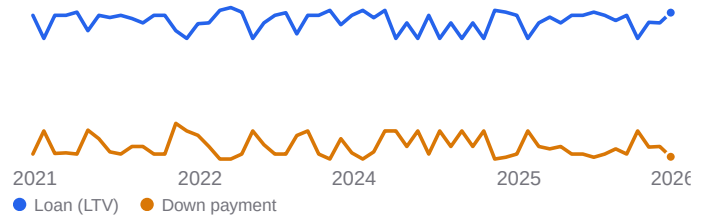


Median annualized return at resale

+3.3%

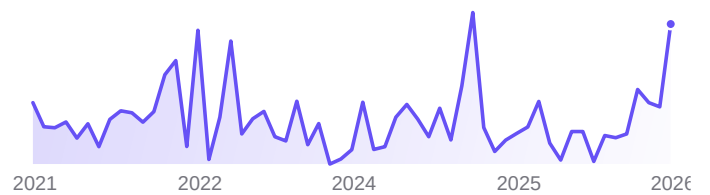


Financing (share of purchase price) Loan (LTV) 97% · Down payment 3.3%



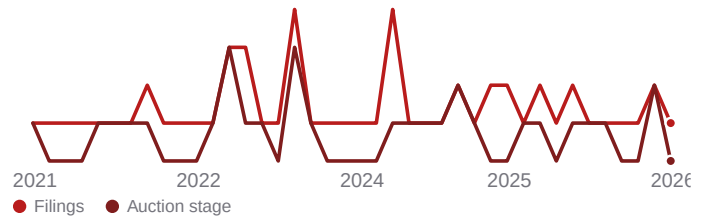
Typical hold before selling

20.1 yrs



Preforeclosure filings

Filings 1 · Auction stage 0



HOUSING STOCK

Homes	4,571
Median value (AVM)	\$387K
Median size	1,764 ft²
Median year built	1976
Single family	87%
Condos	2.2%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	42%
Underwater (LTV 125% or more)	2.3%
Owner occupied	79%
Company owned	9.6%
Median loan-to-value	56%
Typical ownership tenure	18.1 yrs

COMMUNITY

Population	13,706
Density	202 / mi²
Median household income	\$97K
Average household income	\$127K
Crime index (US avg 100)	99
Air pollution index (US avg 100)	70
Earthquake index (US avg 100)	40
Homes occupied	95%
Bachelor's or higher	17%
Poverty rate	6.1%
Unemployment	0.9%
Average temp	53°F
Annual precip	45 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.