

Union Bridge 21791

ZIP code · MD · Maryland > Frederick County > Union Bridge

BALANCED MARKET

\$342K

MEDIAN SALE PRICE

-88.7%

1-YR CHANGE

59

SALES (12 MO)

\$400K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 40 / 100



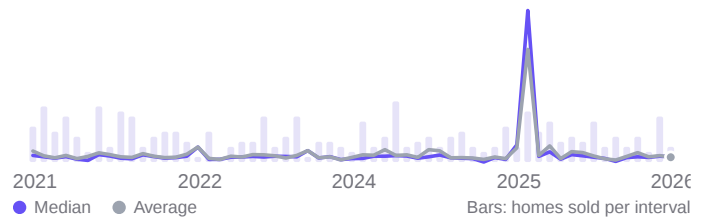
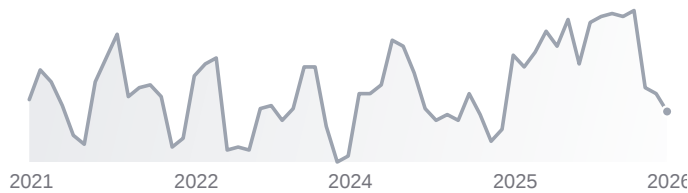
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

40 / 100

Sale prices

Median \$340K · Average \$323K

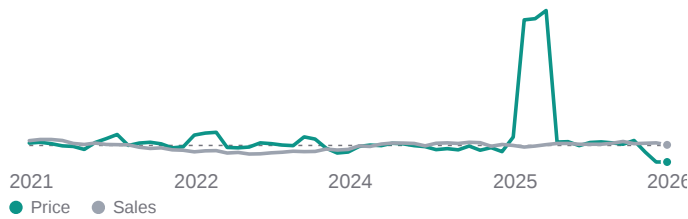


Growth (year over year)

Price -88.7% · Sales +3.5%

Price per square foot

\$225/ft²

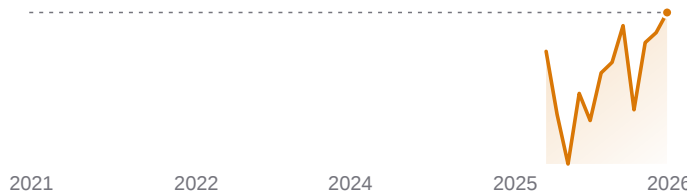


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

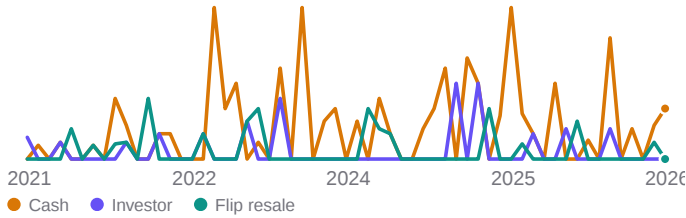
3.1%



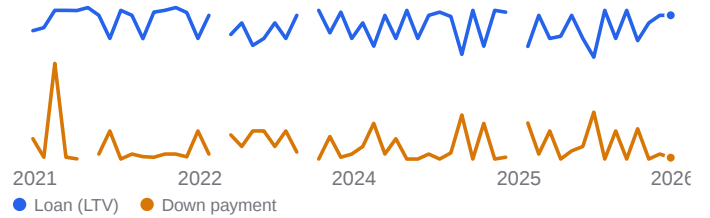
BUYERS & OUTCOMES

Buyer mix

Cash 33% · Investor 0% · Flip resale 0%

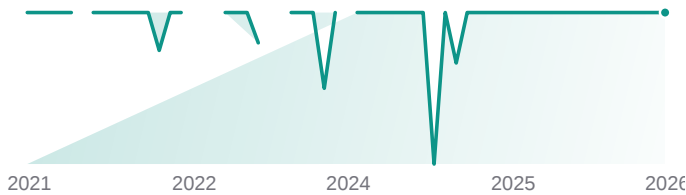


Financing (share of purchase price) Loan (LTV) 95% · Down payment 2.7%



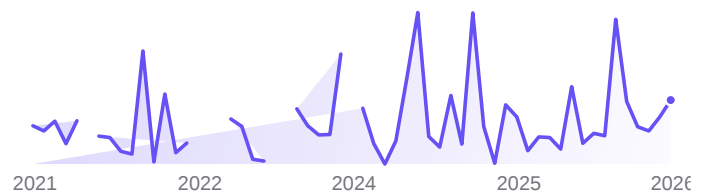
Sellers who sold at a gain

100%



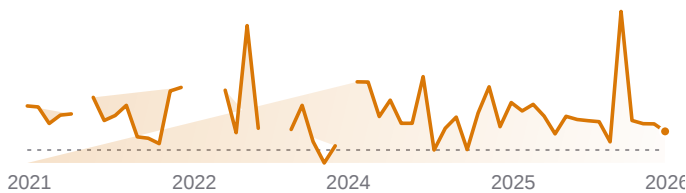
Typical hold before selling

8.9 yrs



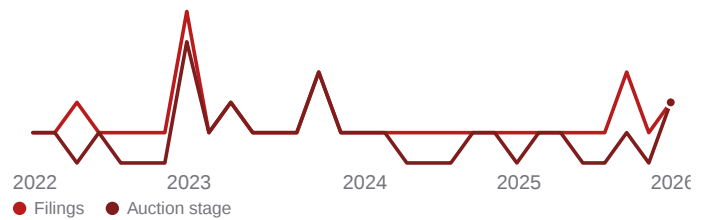
Median annualized return at resale

+3.1%



Preforeclosure filings

Filings 2 · Auction stage 2



HOUSING STOCK

Homes	1,886
Median value (AVM)	\$400K
Median size	1,704 ft²
Median year built	1972
Single family	83%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	40%
Underwater (LTV 125% or more)	3.5%
Owner occupied	85%
Company owned	9.6%
Median loan-to-value	59%
Typical ownership tenure	14.6 yrs

COMMUNITY

Population	6,190
Density	130 / mi²
Median household income	\$100K
Average household income	\$115K
Crime index (US avg 100)	134
Air pollution index (US avg 100)	75
Earthquake index (US avg 100)	44
Homes occupied	94%
Bachelor's or higher	17%
Poverty rate	7.6%
Unemployment	0.9%
Average temp	53°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.