

Elkton 21921

ZIP code · MD · Maryland > Cecil County > Elkton

BUYER'S MARKET

\$358K

MEDIAN SALE PRICE

-9.5%

1-YR CHANGE

547

SALES (12 MO)

\$358K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 39 / 100



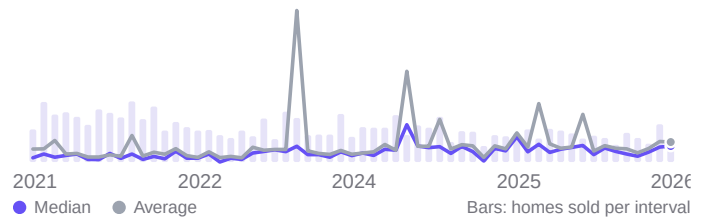
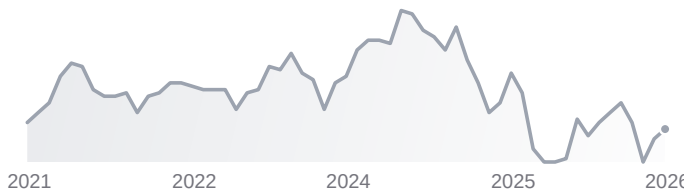
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

39 / 100

Sale prices

Median \$380K · Average \$417K

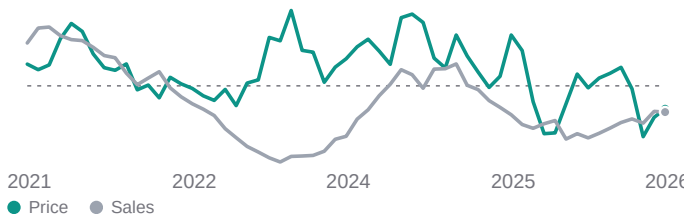


Growth (year over year)

Price -9.5% · Sales -10.9%

Price per square foot

\$221/ft²

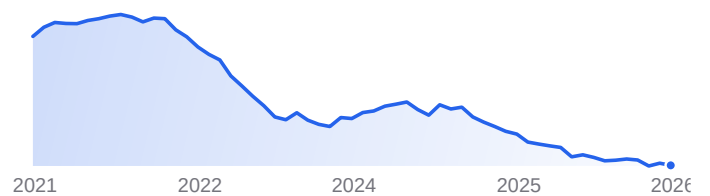
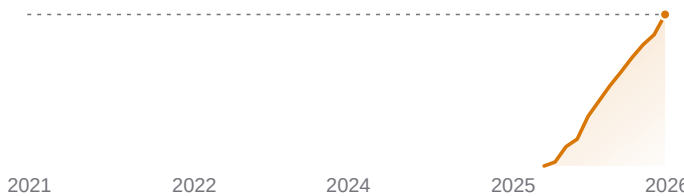


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

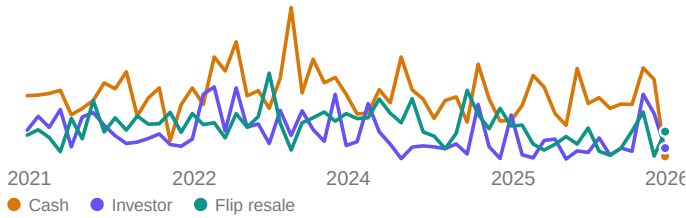
3.8%



BUYERS & OUTCOMES

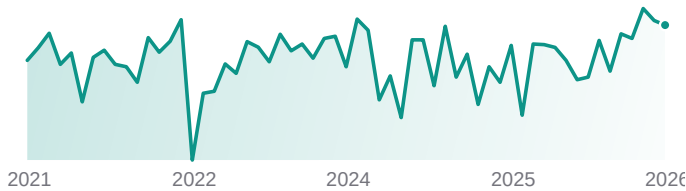
Buyer mix

Cash 2.9% · Investor 5.9% · Flip resale 12%



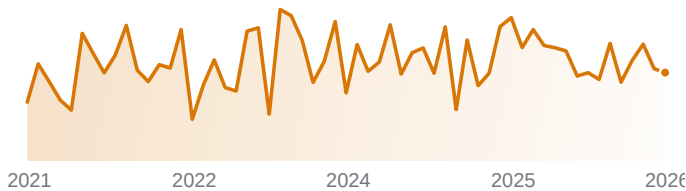
Sellers who sold at a gain

97%

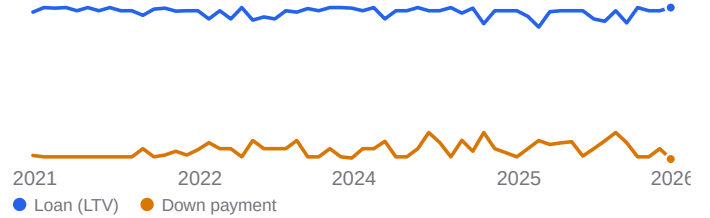


Median annualized return at resale

+4.8%

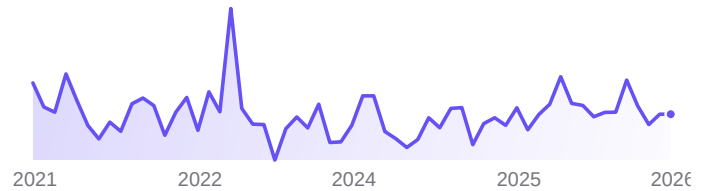


Financing (share of purchase price) Loan (LTV) 97% · Down payment 3.6%



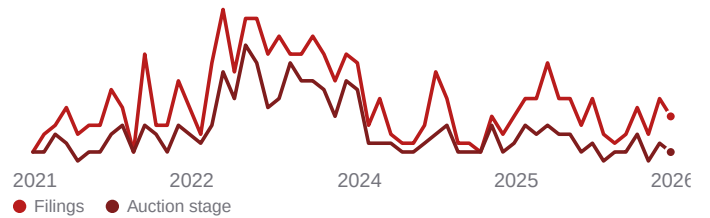
Typical hold before selling

5.4 yrs



Preforeclosure filings

Filings 5 · Auction stage 1



HOUSING STOCK

Homes	14,505
Median value (AVM)	\$358K
Median size	1,566 ft²
Median year built	1987
Single family	81%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	40%
Underwater (LTV 125% or more)	2.6%
Owner occupied	83%
Company owned	9.8%
Median loan-to-value	58%
Typical ownership tenure	11.1 yrs

COMMUNITY

Population	47,146
Density	474 / mi²
Median household income	\$84K
Average household income	\$105K
Crime index (US avg 100)	85
Air pollution index (US avg 100)	88
Earthquake index (US avg 100)	68
Homes occupied	93%
Bachelor's or higher	20%
Poverty rate	12.0%
Unemployment	0.9%
Average temp	54°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.