

Stephens City 22655

ZIP code · VA · Virginia > Frederick County > Stephens City

BALANCED MARKET

\$383K

MEDIAN SALE PRICE

-0.6%

1-YR CHANGE

322

SALES (12 MO)

\$396K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 42 / 100



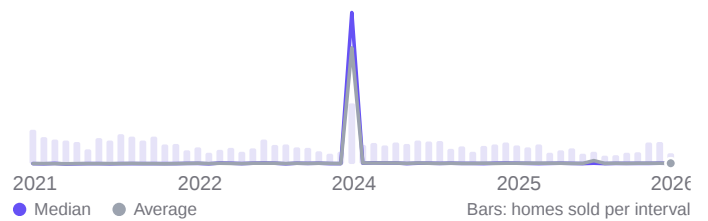
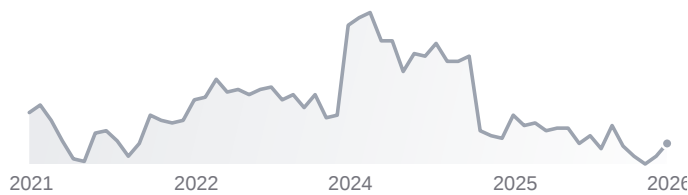
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

42 / 100

Sale prices

Median \$375K · Average \$404K

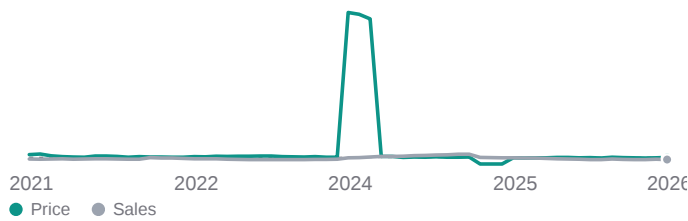


Growth (year over year)

Price -0.6% · Sales -30.9%

Price per square foot

\$222/ft²

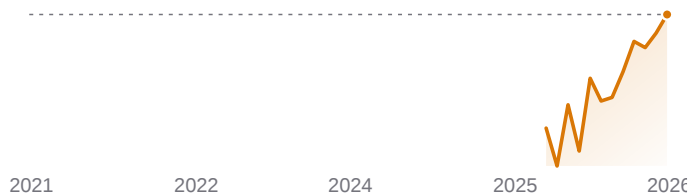


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

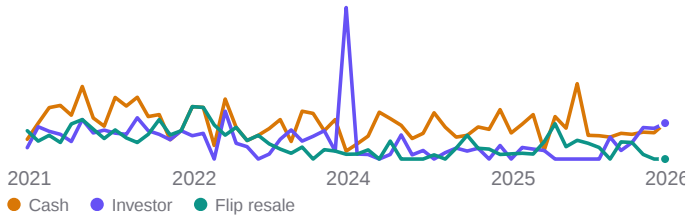
3.8%



BUYERS & OUTCOMES

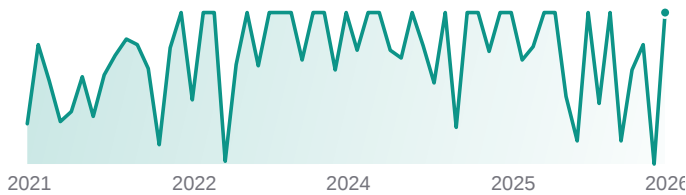
Buyer mix

Cash 18% · Investor 18% · Flip resale 0%



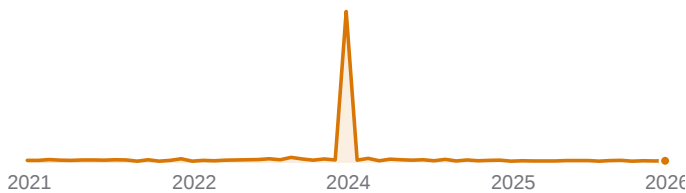
Sellers who sold at a gain

100%

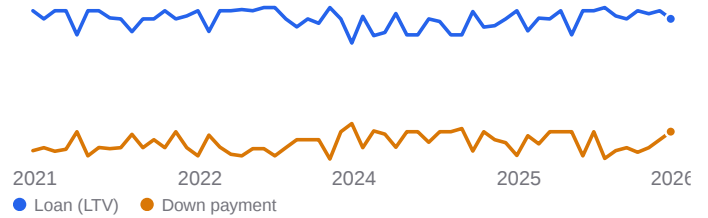


Median annualized return at resale

+5.3%

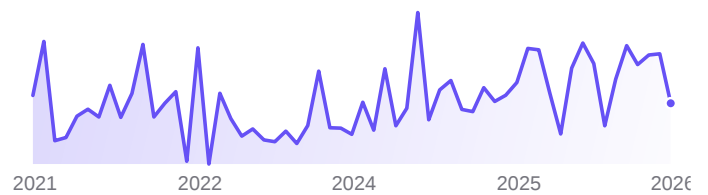


Financing (share of purchase price) Loan (LTV) 90% · Down payment 20%



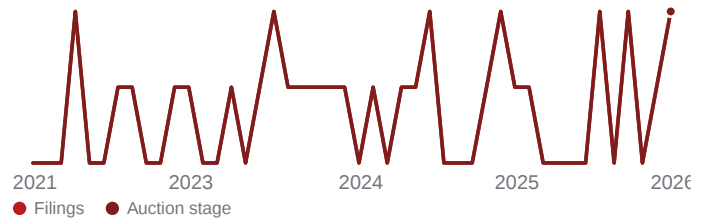
Typical hold before selling

4.8 yrs



Preforeclosure filings

Filings 3 · Auction stage 3



HOUSING STOCK

Homes	8,392
Median value (AVM)	\$396K
Median size	1,688 ft²
Median bedrooms	3
Median year built	1997
Single family	76%
Condos	1.3%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	44%
Underwater (LTV 125% or more)	0.9%
Owner occupied	78%
Company owned	11%
Median loan-to-value	55%

Typical ownership tenure

11.1 yrs

COMMUNITY

Population	26,887
Density	673 / mi²
Median household income	\$103K
Average household income	\$117K
Crime index (US avg 100)	87
Air pollution index (US avg 100)	76
Earthquake index (US avg 100)	42
Homes occupied	97%
Bachelor's or higher	20%
Poverty rate	6.9%
Unemployment	0.9%
Average temp	54°F
Annual precip	39 in
Sunshine	63%

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.