

# Stephenson 22656

ZIP code · VA · Virginia > Frederick County

BALANCED MARKET

**\$456K**

MEDIAN SALE PRICE

**+3.5%**

1-YR CHANGE

**137**

SALES (12 MO)

**\$490K**

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 40 / 100



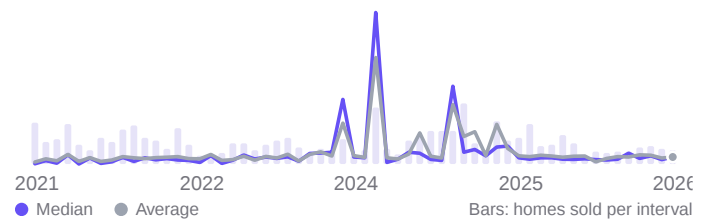
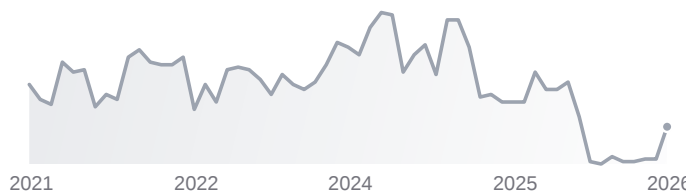
## MARKET TRENDS (5 YEARS)

Market temperature (0–100)

40 / 100

Sale prices

Median \$465K · Average \$464K

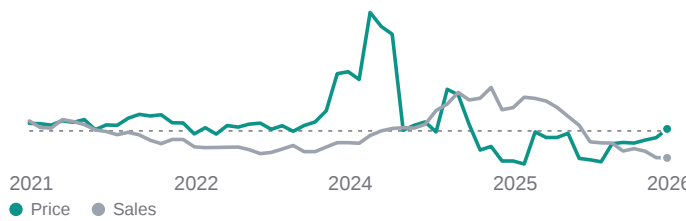


Growth (year over year)

Price +3.5% · Sales -48.9%

Price per square foot

\$257/ft²



Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

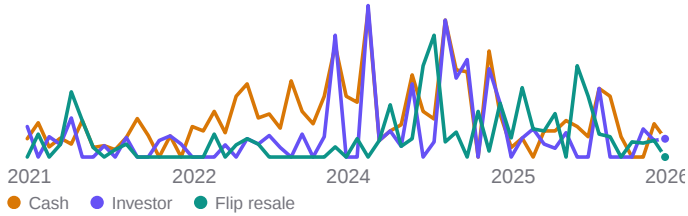
6.0%



## BUYERS & OUTCOMES

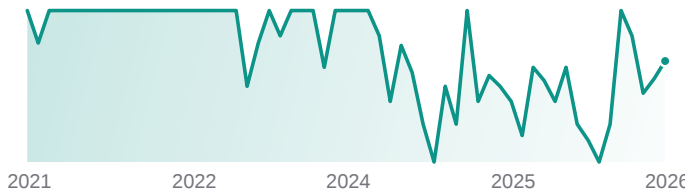
### Buyer mix

Cash 10% · Investor 10% · Flip resale 0%



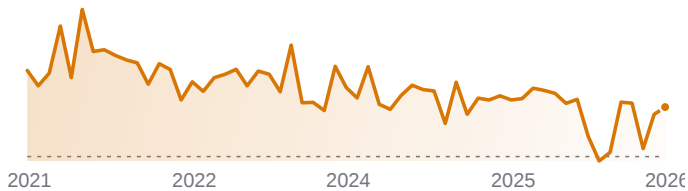
### Sellers who sold at a gain

78%

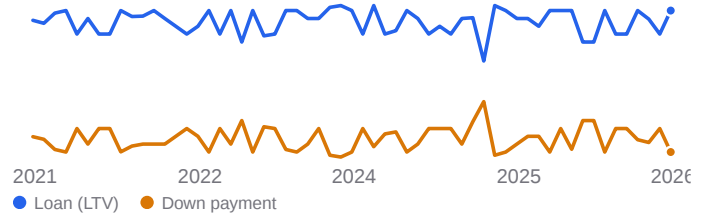


### Median annualized return at resale

+4.3%

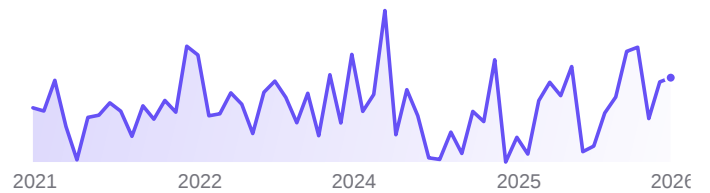


### Financing (share of purchase price) Loan (LTV) 95% · Down payment 5.0%



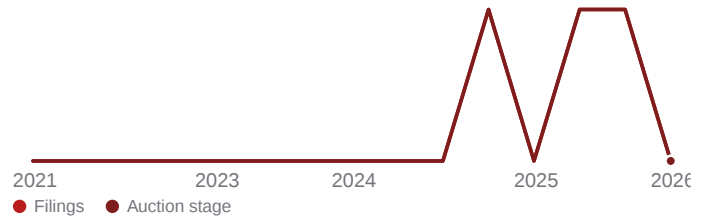
### Typical hold before selling

5.2 yrs



### Preforeclosure filings

Filings 1 · Auction stage 1



## HOUSING STOCK

|                    |           |
|--------------------|-----------|
| Homes              | 2,293     |
| Median value (AVM) | \$490K    |
| Median size        | 1,944 ft² |
| Median bedrooms    | 3         |
| Median year built  | 2016      |
| Single family      | 68%       |

## EQUITY & OWNERSHIP

|                               |         |
|-------------------------------|---------|
| Equity rich (LTV 50% or less) | 31%     |
| Underwater (LTV 125% or more) | 0.7%    |
| Owner occupied                | 81%     |
| Company owned                 | 6.5%    |
| Median loan-to-value          | 64%     |
| Typical ownership tenure      | 6.8 yrs |

## COMMUNITY

|                                  |           |
|----------------------------------|-----------|
| Population                       | 4,395     |
| Density                          | 521 / mi² |
| Median household income          | \$112K    |
| Average household income         | \$116K    |
| Crime index (US avg 100)         | 63        |
| Air pollution index (US avg 100) | 80        |
| Earthquake index (US avg 100)    | 40        |
| Homes occupied                   | 96%       |
| Bachelor's or higher             | 26%       |
| Poverty rate                     | 5.4%      |
| 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.