

Single Family Residence **RESIDENTIAL**

# 11231 RIVER RD

RIDGELY, MD 21660

**\$395,000** TopHap Estimate · \$247 / ft<sup>2</sup> · confidence 95 · as of Jul 14, 2026



**2**

BATHS

**1,600 ft<sup>2</sup>**

LIVING AREA

**3.65 ac**

LOT SIZE

**1984**

YEAR BUILT

**1**

STORIES

**2**

PARKING

## VALUATION

**\$395K**

\$377K low

\$413K high

Last Sale

**\$395,000 · Jul 16, 2026**

Est. Owner Equity

**\$130,000**

Loan-to-Value

**44%**

## TAX & ASSESSMENT

|                       |             |
|-----------------------|-------------|
| Property Tax          | \$60 (2025) |
| Assessed Value        | \$279,867   |
| Previous Assessed     | \$254,100   |
| Assessor Market Value | \$331,400   |

## PROPERTY FACTS

|               |                         |
|---------------|-------------------------|
| Property Type | Single Family Residence |
| County        | CAROLINE                |
| Lot (acres)   | 3.65                    |
| Roof          | Metal                   |
| Heating       | Heat Pump               |
| Cooling       | Yes                     |
| Fireplace     | Yes                     |
| Garage        | Garage, Attached        |
| Pool          | No                      |

Shed · 176 ft²

Patio · 144 ft²

Porch · 384 ft²

## CLIMATE RISK

**91**  
FLOOD

**31**  
WILDFIRE

**75**  
HEAT

**78**  
STORM

**15**  
DROUGHT

Scores 0–100; higher = greater projected risk. FEMA flood zone: 1 percent flood zone.

## TRANSACTION HISTORY

| DATE         | TYPE            | DEED | PRICE     | \$/FT² | LOAN   |
|--------------|-----------------|------|-----------|--------|--------|
| Jul 9, 2026  | Resale          | Deed | \$395,000 | \$247  | \$265K |
| Mar 13, 2023 | Non-arms-length | Deed | \$177,250 | \$111  | \$177K |
| May 11, 2011 | Resale          | Deed | \$150,000 | \$94   |        |

## ASSIGNED SCHOOLS

| SCHOOL                     | LEVEL      | GRADES | DISTANCE |
|----------------------------|------------|--------|----------|
| North Carolina High School | High       | 9–12   | 0.6 mi   |
| Lockerman Middle School    | Middle     | 6–8    | 1.8 mi   |
| Ridgely Elementary School  | Elementary | PK–5   | 3.6 mi   |

District: Caroline County Public Schools

Purple marker: this property. E/M/H markers and outlines: assigned elementary (green), middle (blue) and high (orange) schools with their attendance boundaries, where available.

### NEIGHBORHOOD · ZIP 21660

|                          |                            |                            |                                |                         |                        |
|--------------------------|----------------------------|----------------------------|--------------------------------|-------------------------|------------------------|
| <b>98</b><br>CRIME INDEX | <b>84</b><br>AIR POLLUTION | <b>3,884</b><br>POPULATION | <b>\$83K</b><br>MEDIAN IN-COME | <b>56°F</b><br>AVG TEMP | <b>57%</b><br>SUNSHINE |
|--------------------------|----------------------------|----------------------------|--------------------------------|-------------------------|------------------------|

Index values: 100 = US average; lower is better.

### OWNERSHIP

|           |                       |
|-----------|-----------------------|
| Occupancy | <b>Owner occupied</b> |
|-----------|-----------------------|