

Single Family Residence

RESIDENTIAL

3860 CLAY ST

POINT OF ROCKS, MD 21777

\$499,651 TopHap Estimate · \$213 / ft² · confidence 95 · as of Jul 14, 2026



3

BATHS

2,344 ft²

LIVING AREA

0.26 ac

LOT SIZE

1993

YEAR BUILT

1

STORIES

VALUATION

\$500K

\$474K low

\$525K high

Last Sale

\$484,900 · Sep 5, 2024

Est. Owner Equity

\$135,976

Loan-to-Value

73%

TAX & ASSESSMENT

Property Tax	\$4,474 (2025)
Assessed Value	\$413,400
Previous Assessed	\$358,900
Assessor Market Value	\$467,900

PROPERTY FACTS

Property Type	Single Family Residence
Style	Conventional
County	FREDERICK
Lot (acres)	0.26
Roof	Composition Shingle
Heating	Heat Pump
Cooling	Central
Fireplace	Yes
Pool	No

Deck · 240 ft²

Patio · 300 ft²

Porch · 216 ft²

CLIMATE RISK

1 FLOOD	15 WILDFIRE	79 HEAT	83 STORM	34 DROUGHT
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Scores 0–100; higher = greater projected risk.

TRANSACTION HISTORY

DATE	TYPE	DEED	PRICE	\$/FT²	LOAN
Sep 4, 2024	Resale	Deed	\$484,900	\$207	\$364K
Sep 15, 2023	Resale	Special Warranty Deed	\$480,000	\$205	\$386K
Apr 30, 2013	Resale	Grant Deed	\$275,000	\$117	\$220K

ASSIGNED SCHOOLS

SCHOOL	LEVEL	GRADES	DISTANCE
Brunswick Middle School	Middle	6–8	4.8 mi
Brunswick High School	High	9–12	5.1 mi
Valley Elementary School	Elementary	KG–5	5.9 mi

District: Frederick 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 21777

187 CRIME INDEX	80 AIR POLLUTION	390 POPULATION	\$131K MEDIAN IN-COME	54°F AVG TEMP	57% SUNSHINE
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Index values: 100 = US average; lower is better.

OWNERSHIP

Occupancy	Owner occupied
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