

Single Family Residence

RESIDENTIAL

446 SHIPS ROW

MONTROSS, VA 22520

\$232,906 TopHap Estimate · \$177 / ft² · confidence 89 · as of Jul 14, 2026



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3

BEDS

2

BATHS

1,314 ft²

LIVING AREA

2006

YEAR BUILT

1

STORIES

VALUATION

\$233K

\$208K low

\$257K high

Last Sale

\$40,000 · Apr 27, 2006

Est. Owner Equity

\$114,906

Loan-to-Value

55%

TAX & ASSESSMENT

Property Tax	\$1,221 (2025)
Assessed Value	\$179,600
Previous Assessed	\$179,600
Assessor Market Value	\$179,600

PROPERTY FACTS

Property Type	Single Family Residence
Style	Conventional
County	Westmoreland
Construction	Wood (Unspecified)
Roof	Composition Shingle
Heating	Central
Cooling	Yes
Pool	No

Deck · 48 ft²

CLIMATE RISK

92 FLOOD	23 WILDFIRE	83 HEAT	82 STORM	15 DROUGHT
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Scores 0–100; higher = greater projected risk. FEMA flood zone: 1 percent flood zone.

ASSIGNED SCHOOLS

SCHOOL	LEVEL	GRADES	DISTANCE
Cople Elementary School	Elementary	PK–5	4.8 mi
Montross Middle School	Middle	6–8	7.7 mi
Westmoreland High School	High	9–12	8.9 mi

District: Westmoreland County Public Schools



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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 22520

117 CRIME INDEX	89 AIR POLLUTION	5,876 POPULATION	\$68K MEDIAN IN-COME	57°F AVG TEMP	63% SUNSHINE
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Index values: 100 = US average; lower is better.

OWNERSHIP

Occupancy	Owner occupied
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