MARYLAND HOUSING BEAT

SINGLE-FAMILY HOUSING

DECEMBER 2025

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The Housing Beat report presents a wide range of data that provides insight into the housing market, tracking trends and changes Month over Month (MoM), Quarter over Quarter (QoQ), and Year over Year (YoY). The report is organized into two main sections: Housing Statistics and Distressed Property Statistics.

HOUSING STATISTICS

Home Sales

- Maryland reported 5,491 home sales in Q4 2025, a 4.4% decrease year-over-year and a 15.1% increase from November.
- Nationally, December sales rose 17.3% from the previous month to 346,000 units and were up 5.2% compared to last year.

MoM - Sales

- Sales increased in 19 jurisdictions and declined in 5.
- Somerset County saw the largest gain (+58.3%), while Charles County experienced the steepest decline (-15.1%).

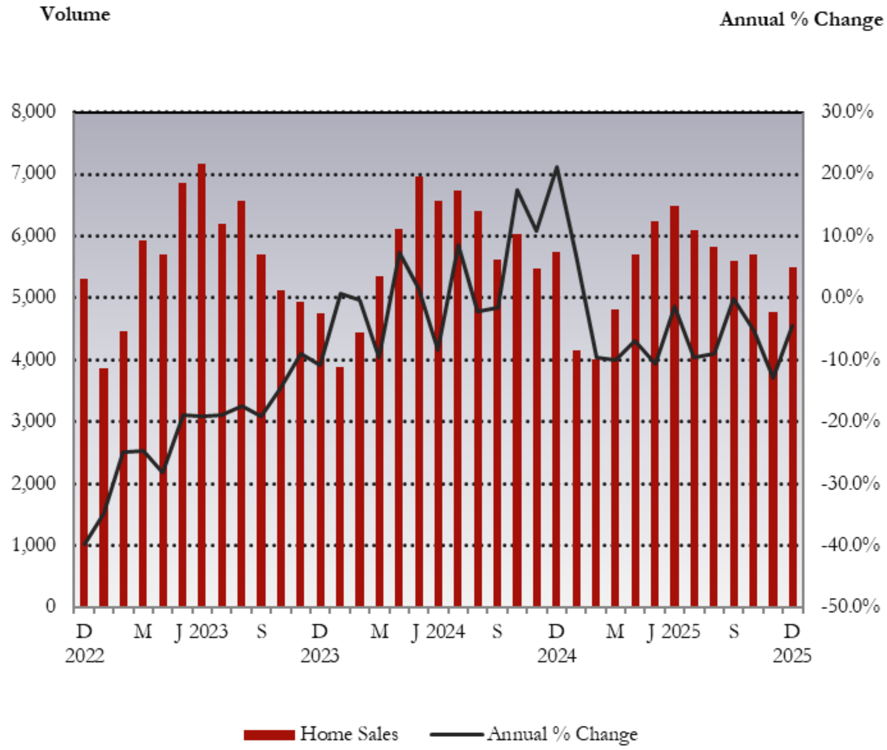
QoQ - Sales

- Compared to Q3, sales rose in 6 jurisdictions, fell in 18.
- Washington County led with a 15.1% increase, selling 19 more homes than in September.

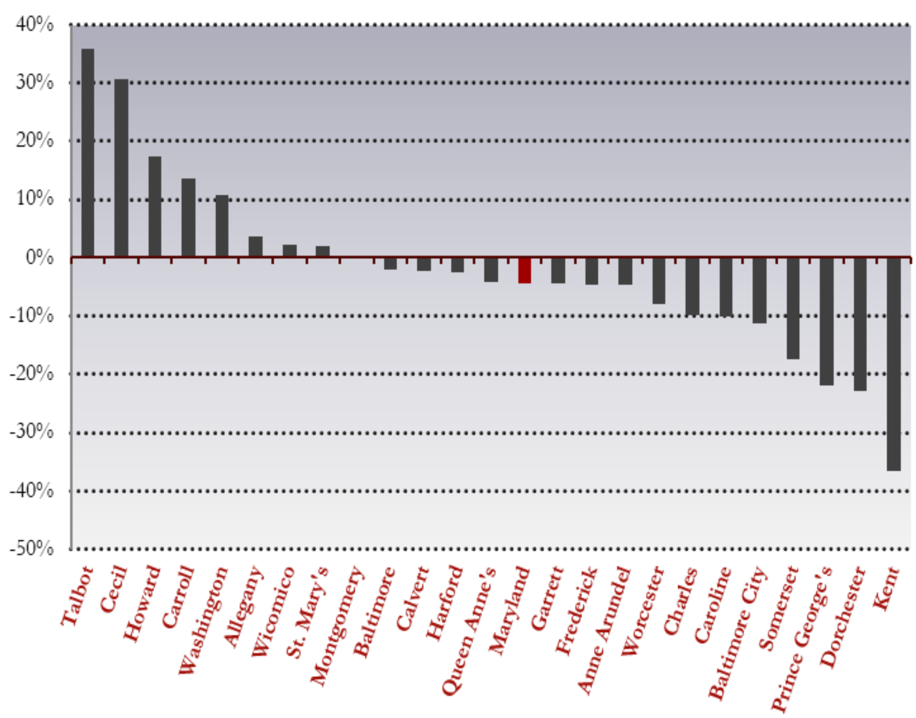
YoY - Sales

- Sales were up in 9 jurisdictions, and down in 9.
- Talbot County posted the largest annual increase (+35.9%), while Kent County had the biggest decline (-36.7%).

Home Sales Trend for Maryland



Percent change in Home Sales across Maryland's jurisdictions - 2024 vs. 2025



HOME PRICES

- Maryland's median home sale price in December 2025 was $430,000, same as from November, but 1.4% higher than December 2024.
- Nationally, the median price reached $405,000, a $1,400 increase year-over-year.

MOM – PRICE

- Prices rose in 12 jurisdictions, ranging from a $10 increase in Harford County to a 15.5% surge (+$40,250) in Caroline County.
- Twelve jurisdictions saw declines, with Kent County dropping the most (-34.6%, or -$185,100).

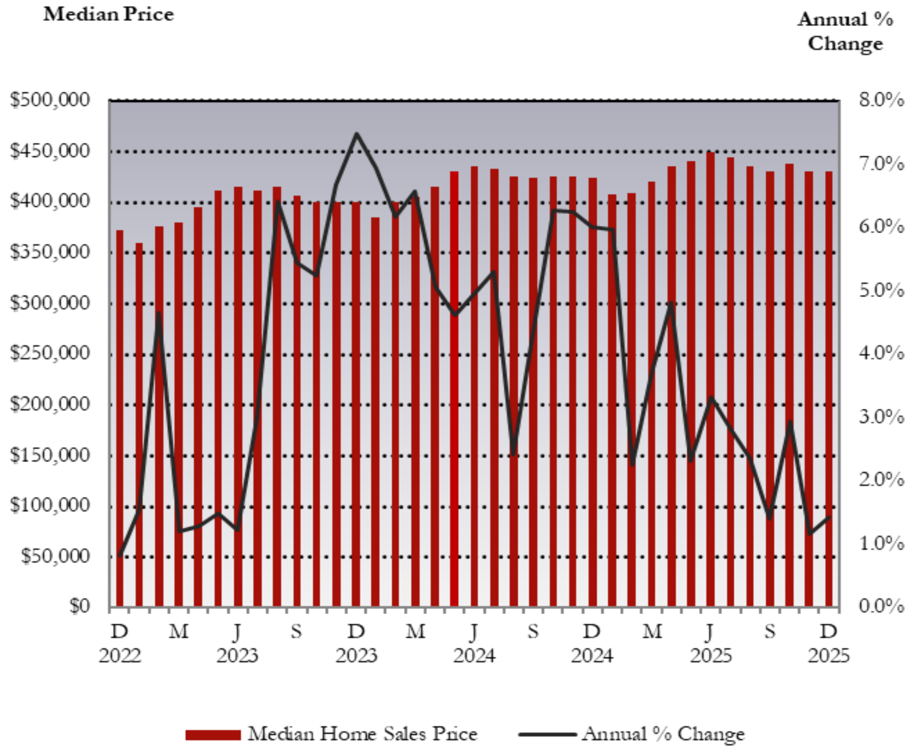
QOQ – PRICE

- Compared to Q3, prices increased in 10 jurisdictions, declined in 13, and held steady in Prince George's County.
- Somerset County posted the strongest gain, rising from $175,000 to $196,000, while Garrett County had the steepest drop (-27.6%).

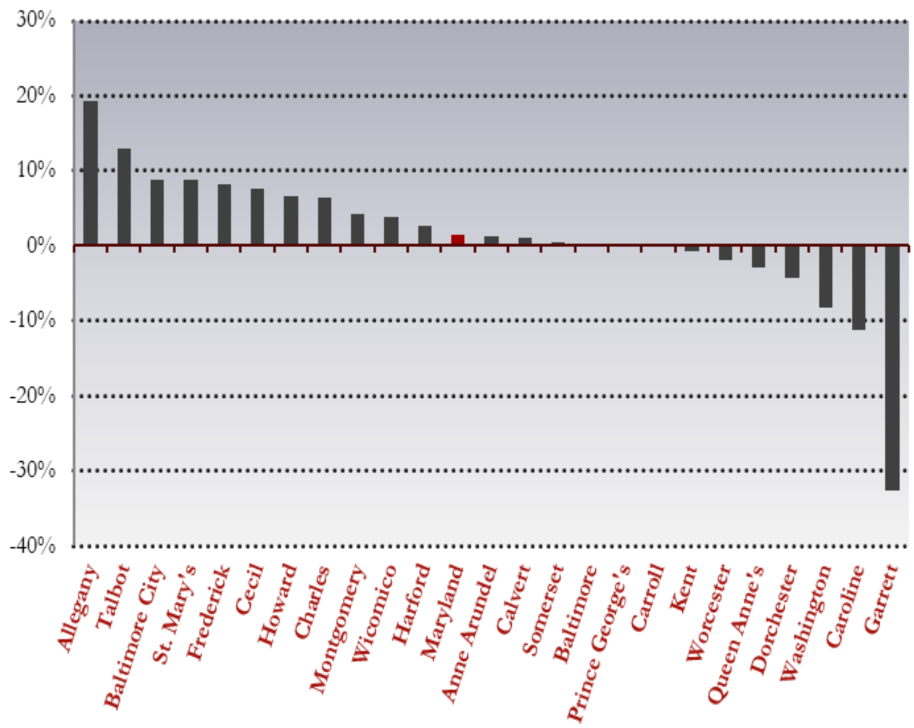
YOY - PRICE

- Fourteen jurisdictions recorded annual price increases, while eight declined, and Baltimore County and Prince George's County remained unchanged.
- Allegany County led with a 19.3% jump, whereas Garrett County saw the largest decrease (32.6%).

Home Prices Trend for Maryland



Percent change in Home Prices across Maryland's jurisdictions - 2024 vs. 2025



Housing Inventory

- Maryland's active listings fell 6.3% year-over-year.
- Single-family inventory totaled 12,020 units, down 2,128 from November and 3,444 from Q3 2025.
- National inventory declined 14.6% month-over-month to 1.23 million units, marking a 7.9% annual gain.

MoM - Inventory

- Inventory declined in all 24 jurisdictions.
- Howard County and Montgomery County posted the 2 highest monthly drops (-26.4% and 26.1% respectively).

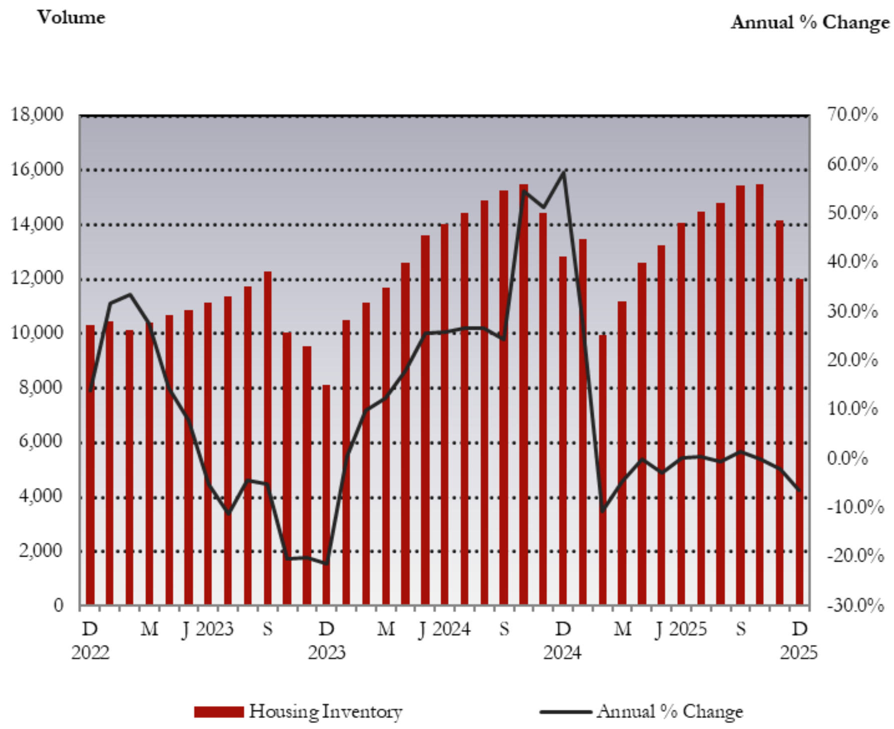
QoQ - Inventory

- Since Q3 2025, inventory rose in Caroline County and declined in the remaining 23 jurisdictions.
- Howard County recorded the strongest quarterly decline (-43.7%).

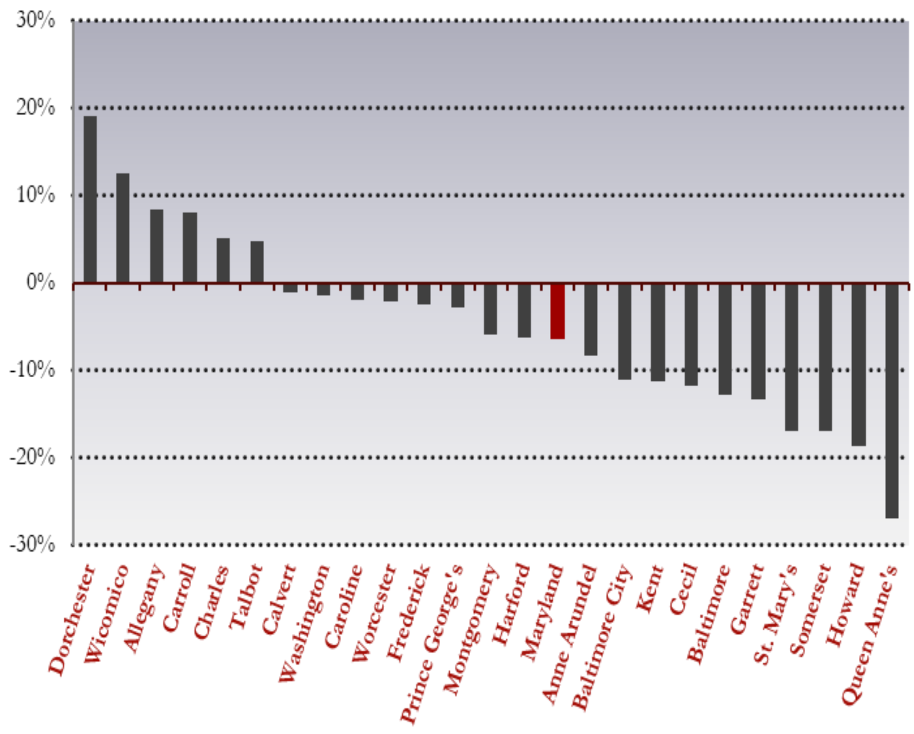
YoY - Inventory

- Maryland had 813 less homes for sale than in Q4 2024.
- More than half of the jurisdictions saw annual declines, while 6 increased.
- Dorchester County led with a 19.1% rise (+33 units); Queen Anne's County had the largest drop (-26.9%).

Inventory Trend for Maryland



Percent change in Inventory across Maryland's jurisdictions - 2024 vs. 2025



MONTHS' SUPPLY

- Maryland's housing supply fell to 1.9 months in December, down 38.7% from November, and 9.5% lower than Q4 2024.
- Nationally, supply decreased from 4.5 months in September to 3.5 in December, representing a 6.1% year-over-year increase.

MOM - SUPPLY

- Supply increased in Charles County and declined in the remaining 23 jurisdictions.
- Somerset County posted the largest monthly loss (-70.7%).

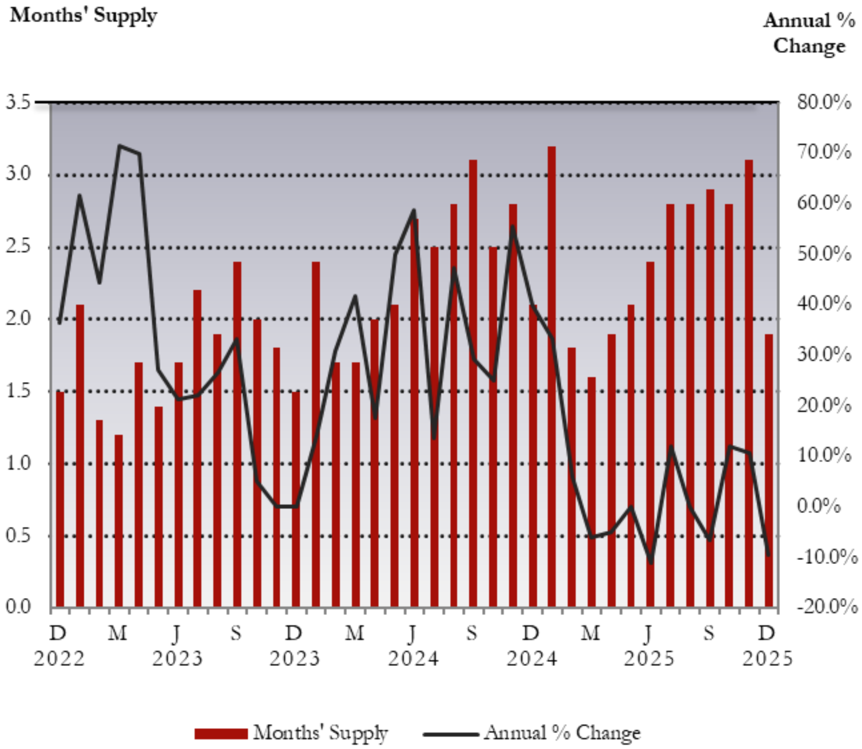
QOQ - SUPPLY

- Since Q3 2025, supply rose in 2 jurisdictions and declined in 22.
- Caroline County recorded the most quarterly increase (+40.0%).

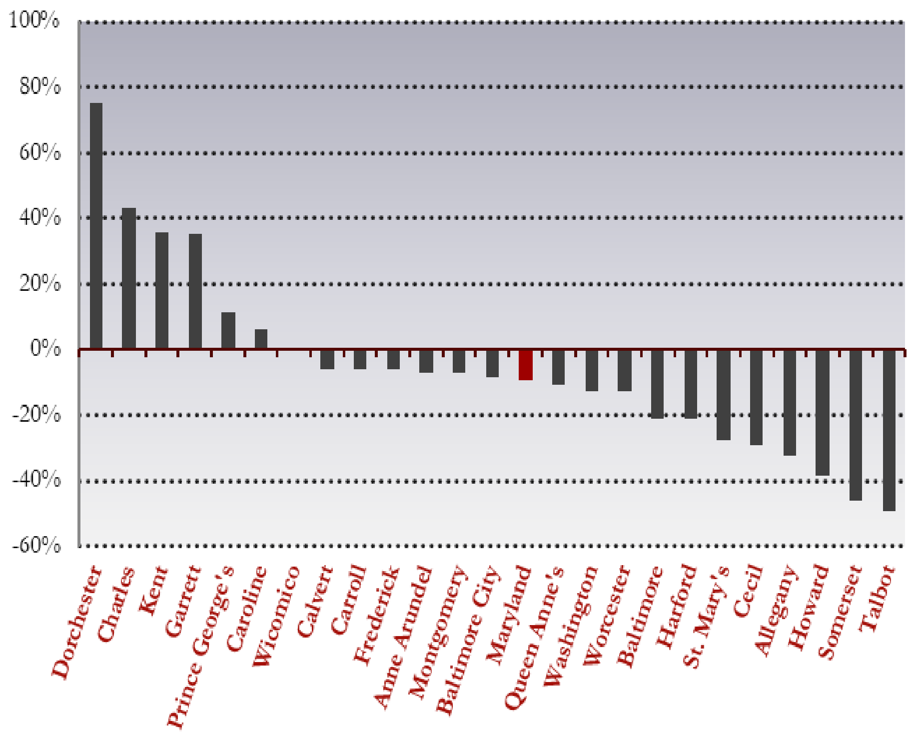
YOY - SUPPLY

- Compared to December 2024, supply rose in 6 jurisdictions, fell in 17, and held steady in Wicomico County.
- Dorchester County saw the strongest annual gain (+75.0%), while Talbot County had the steepest decline (-49.2%).

Months' Supply Trend for Maryland



Percent change in Months' Supply across Maryland's jurisdictions - 2024 vs. 2025



Pending Sales Index (PHSI)

- The PHSI is a forward-looking indicator based on signed contracts that haven't yet closed, benchmarked to 2001 levels.
- In December, Maryland's PHSI was 61.6, down 18.3% from November, but 3.7% higher than December 2024.
- Nationally, the index was at 71.5, a 7.4% decline month-over-month and a 3.4% decline year-over-year.

MoM – PHSI

- 19 jurisdictions reported declines, while 2 saw increases (Somerset, Wicomico, and Worcester Counties do not report PHSI).
- Caroline County posted the strongest monthly gain (+20.8%).

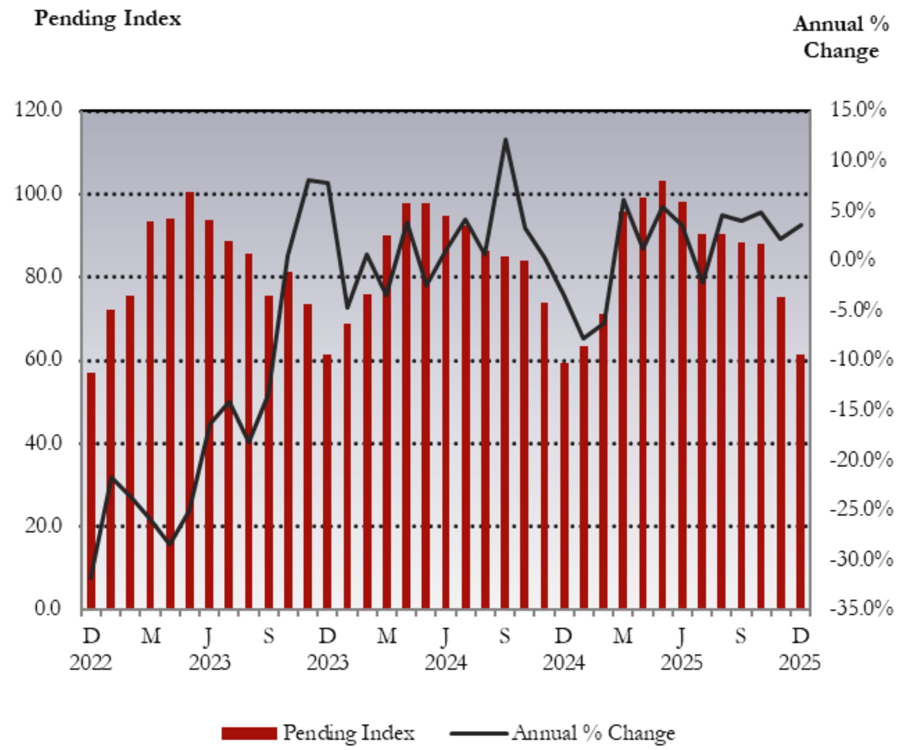
QoQ – PHSI

- Compared to Q3, PHSI fell in terms of all 21 reporting jurisdictions.
- Garrett County led with a 62.7% decline.

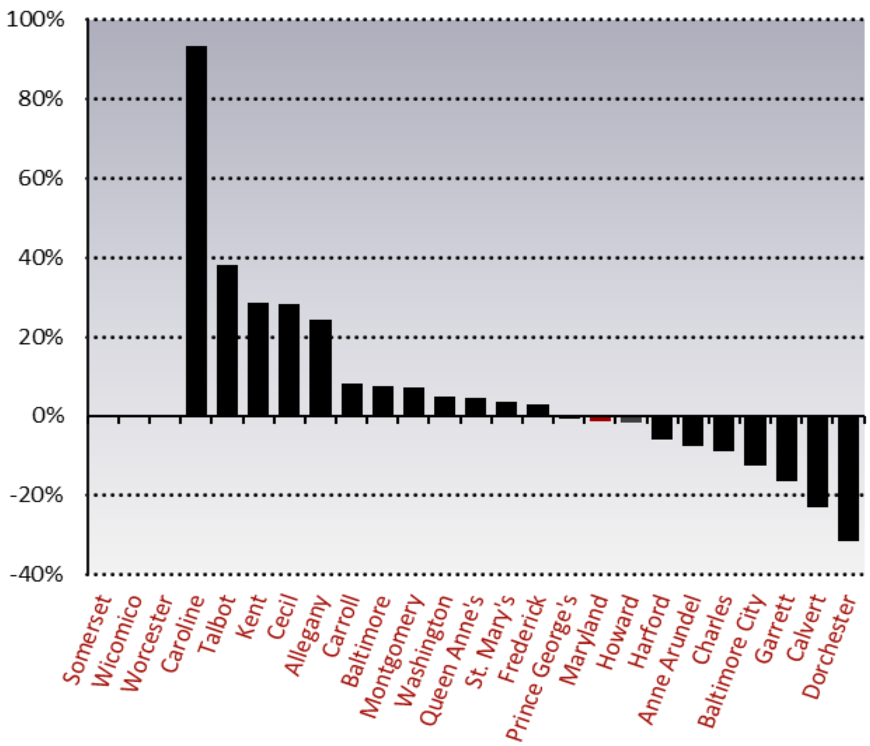
YoY – PHSI

- PHSI increased in 14 jurisdictions, declined in 7.
- Caroline County recorded the largest annual gain (+123.1%), while Dorchester County saw the steepest drop (-27.8%).

Pending Home Sales Index Trend for Maryland



Percent change in Pending Home Sales Index across Maryland's jurisdictions - 2024 vs. 2025



Days on the Market (DOM)

- DOM measures how long homes stay listed before going under contract.
- In December, homes in Maryland averaged 50 days on the market, up 14.1% year-over-year.
- Nationally, the average was 73 days, a 4.3% increase from the previous year.

MoM – DOM

- Compared to November, DOM increased in 13 jurisdictions, declined in 10, and remained unchanged in Charles County.
- Kent County had the largest increase (+53.2%, reaching 95 days), while Caroline County saw the biggest drop (-40.4%, 34 fewer days).

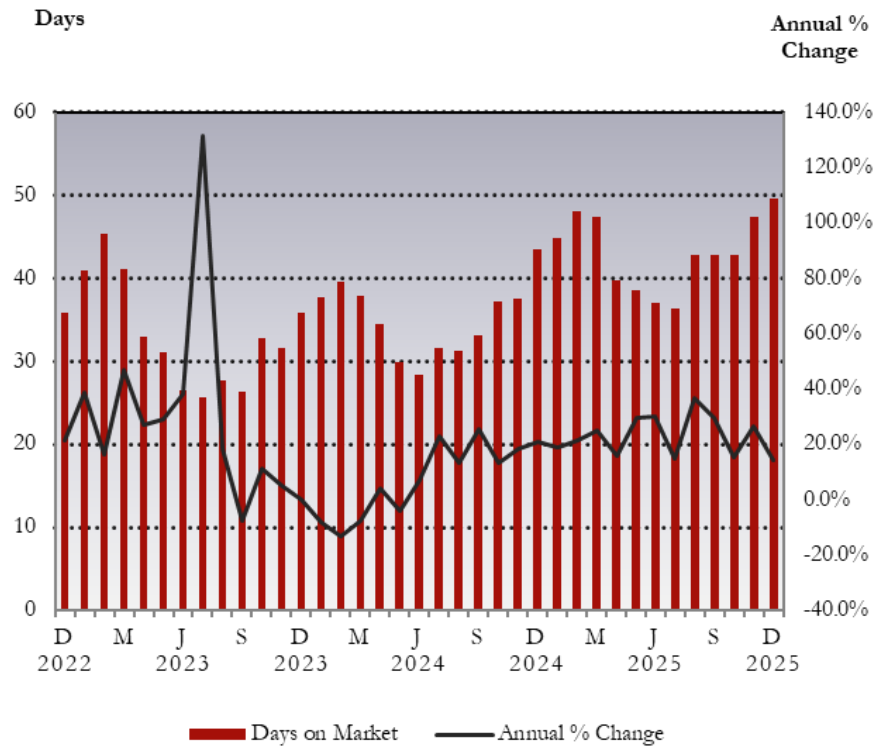
QoQ – DOM

- Since Q3, DOM rose in 18 jurisdictions and fell in 6.
- Kent County recorded the sharpest increase, with homes staying on the market 95 days longer (+251.9%).

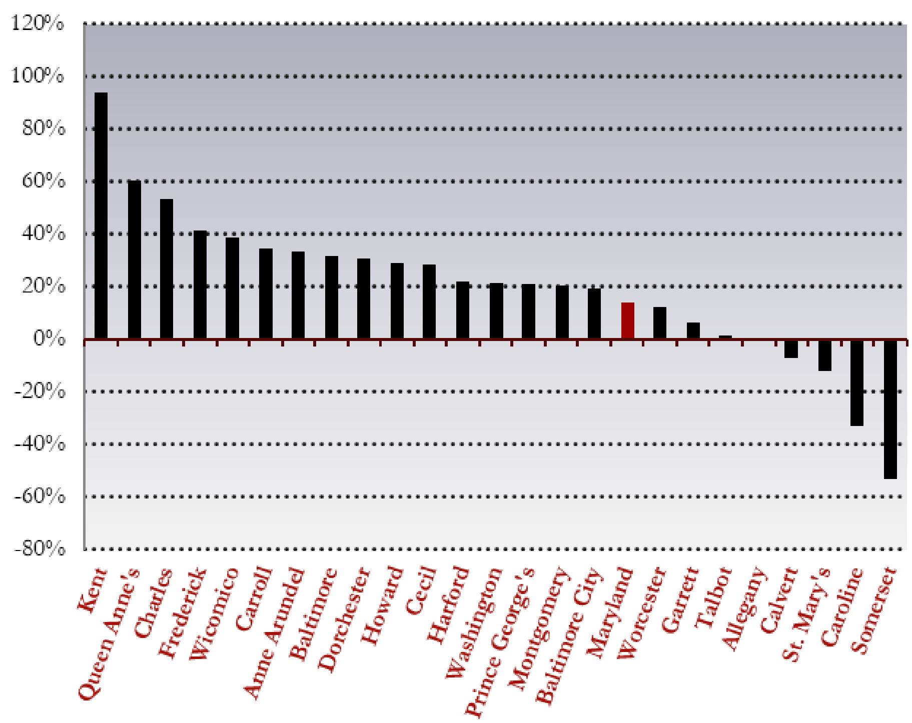
YoY – DOM

- DOM rose in most jurisdictions, declined in 4, and remained unchanged in Allegany County.
- Kent County posted the largest increase (+93.9%), while Somerset County had the steepest decline (-53.0%, 47 fewer days).

Days on the Market Trend for Maryland



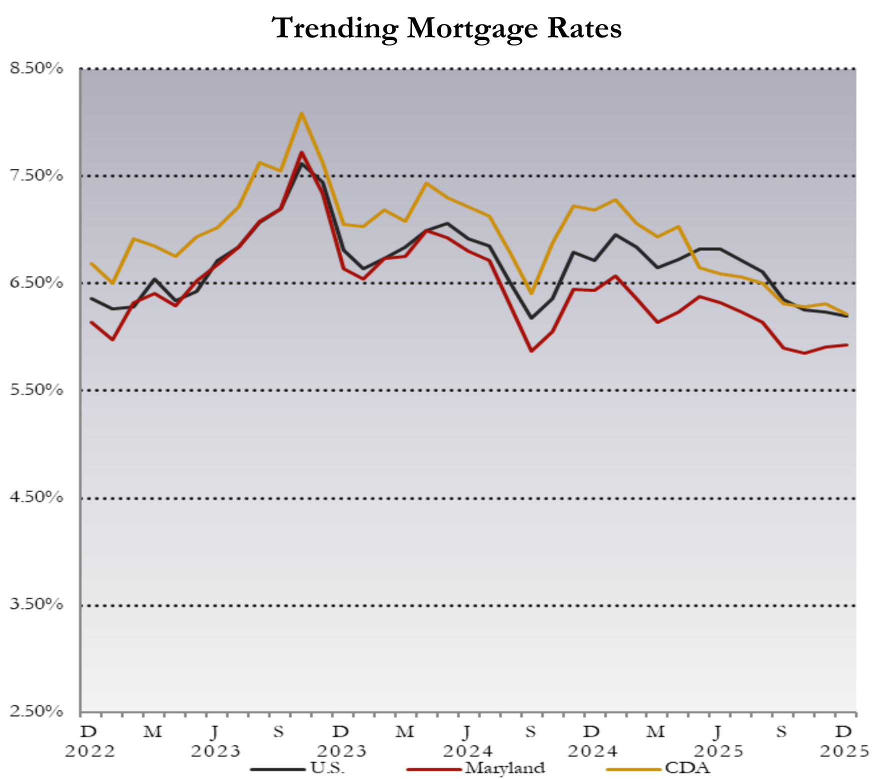
Percent change in Days on the Market across Maryland's jurisdictions - 2024 vs. 2025



MORTGAGE RATES

Mortgage rates declined across December, with CDA's 30-year fixed at 6.22% - marginally above the national average and above Maryland's, reflecting modest year-over-year shifts.

- In December, the CDA Maryland Mortgage Program's 30-year fixed rate averaged 6.22% - 0.02 points above the Freddie Mac national average and 0.29 points above Maryland's state average.
- Freddie Mac's national average dropped from 6.35% in September to 6.20% in December, and it was 0.52 points lower than a year ago.
- Maryland's average effective rate rose from 5.90% in September to 5.93% in December, a 0.51-point decline year-over-year.
- The CDA program rate declined from 6.31% in September to 6.22% in December, marking a 0.97-point annual decrease.



HOUSING AFFORDABILITY

- Maryland's overall affordability index (for both repeat and first-time buyers) rose 1.7% from September to December, reaching 100.6 - and 4.1% above December 2024.
- In December, 15 jurisdictions had indices above 100, indicating greater affordability for both buyer types.
- The first-time buyer (FTH) index increased 1.6% to 64.9, remaining below 100 statewide and 4.0% higher year-over-year.

MOM - AFFORDABILITY

- Affordability improved in 13 jurisdictions and declined in 11.
- Kent County posted the largest monthly gain (+53.7%), while Caroline County saw the steepest drop (-12.9%).

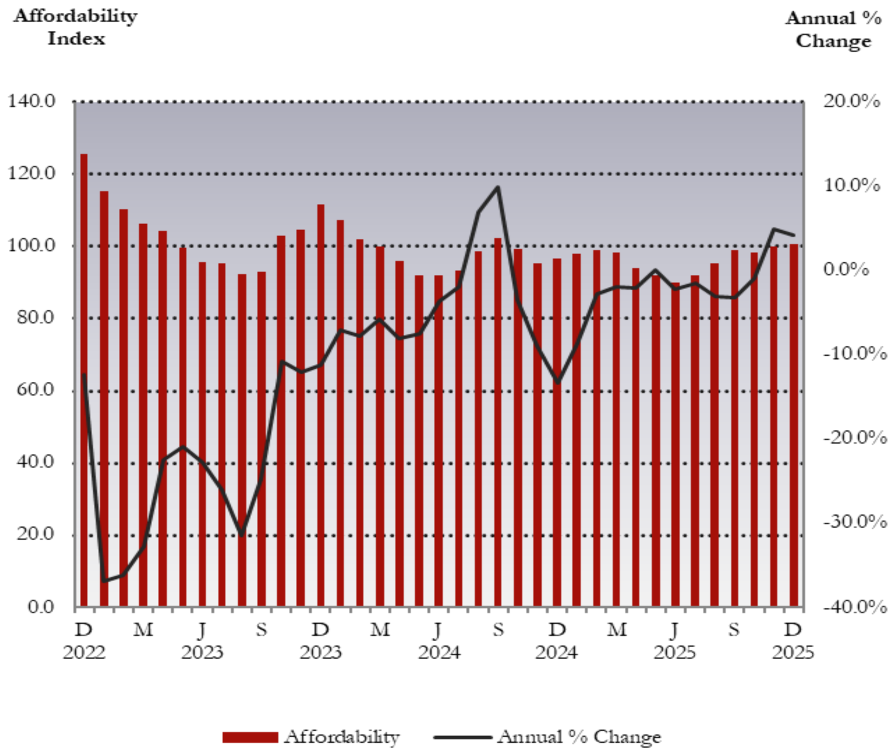
QOQ – AFFORDABILITY

- Since Q3, affordability rose in 16 jurisdictions and declined in 8.
- Garrett County recorded the strongest improvement, while Somerset County had the sharpest decline across both indices.

YOY – AFFORDABILITY

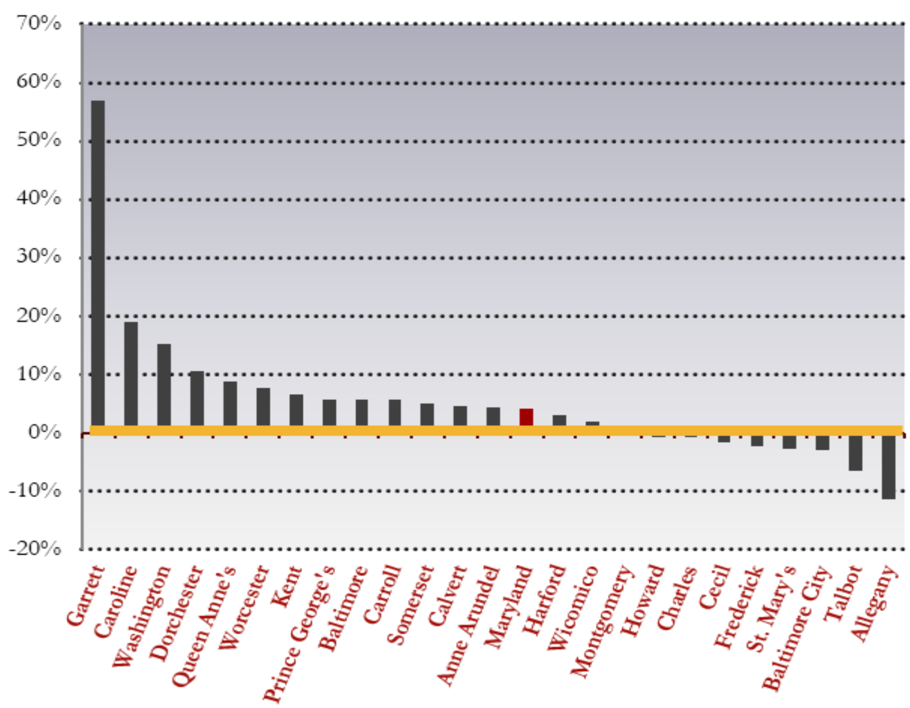
- Compared to December 2024, affordability improved in 16 jurisdictions and declined in 8.
- Garrett County posted the largest annual gain, while Allegany County experienced the steepest drop.

Affordability Index Trend for Maryland



Percent change in First-Time Homebuyer Affordability Index across Maryland's jurisdictions - 2024 vs. 2025

FTH



Building Permit Activity Decline Month-to-Month

- Maryland - December 2025: A total of 631 residential building permits were issued statewide, representing a 11.9% decline from September and a 43.8% decrease year-over-year.
    - Single-family permits declined 20.0% quarter-over-quarter to 512, and down (-28.1%) compared with December 2024.
    - Multifamily permits totaled 119, reflecting a sharp 71.0% year-over-year decline.
    - Permit activity was concentrated in a handful of jurisdictions, with over half of all permits issued in Baltimore City (89), Harford County (74), Montgomery County (67), Prince George's County (66), Baltimore County (49) and Anne Arundel County (48).

- National - December 2025: Nationwide, total residential permits increased 25.0% month-over-month and 4.4% year-over-year.
    - Single-family permits rose 8.7% from November but remained 6.9% below year-ago levels.
    - Multifamily permits increased 51.7% month-over-month and 21.9% year-over-year, continuing to outpace single-family activity.

MOM - PERMITS

- Permit activity increased in 10 jurisdictions and declined in 14.
- Kent County posted the largest percentage increase (+400.0%) although from a small base, while Montgomery County experienced the steepest decline (-88.1%).

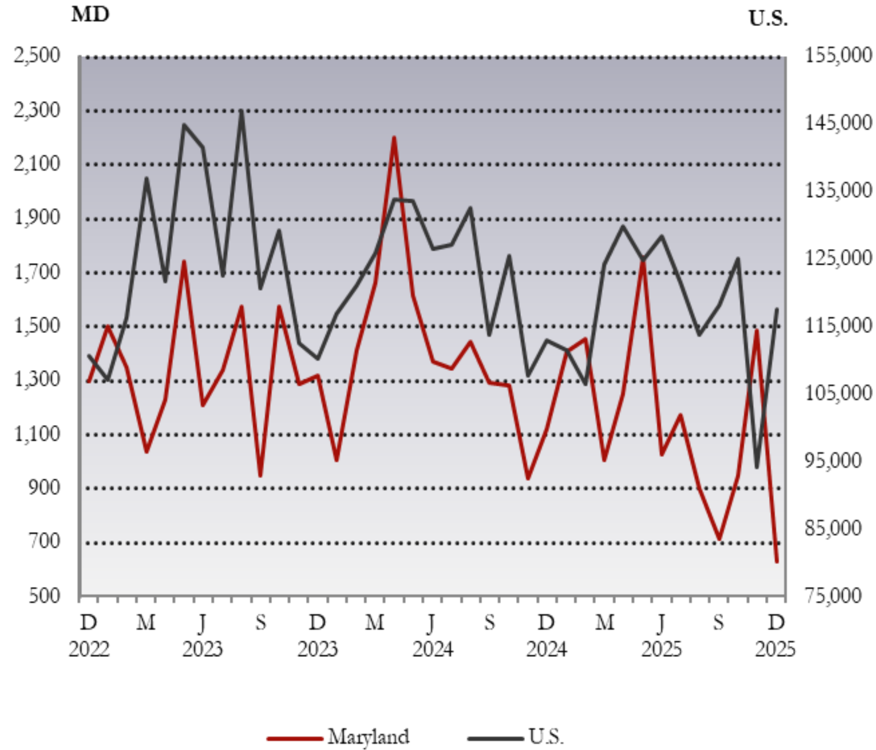
QOQ - PERMITS

- Relative to Q3, permits increased in 9 jurisdictions, declined in 13, and were unchanged in Caroline County.
- Somerset County recorded the largest gain (+50.0%), while Garrett County saw the sharpest decline (-72.0%) – both from small bases.

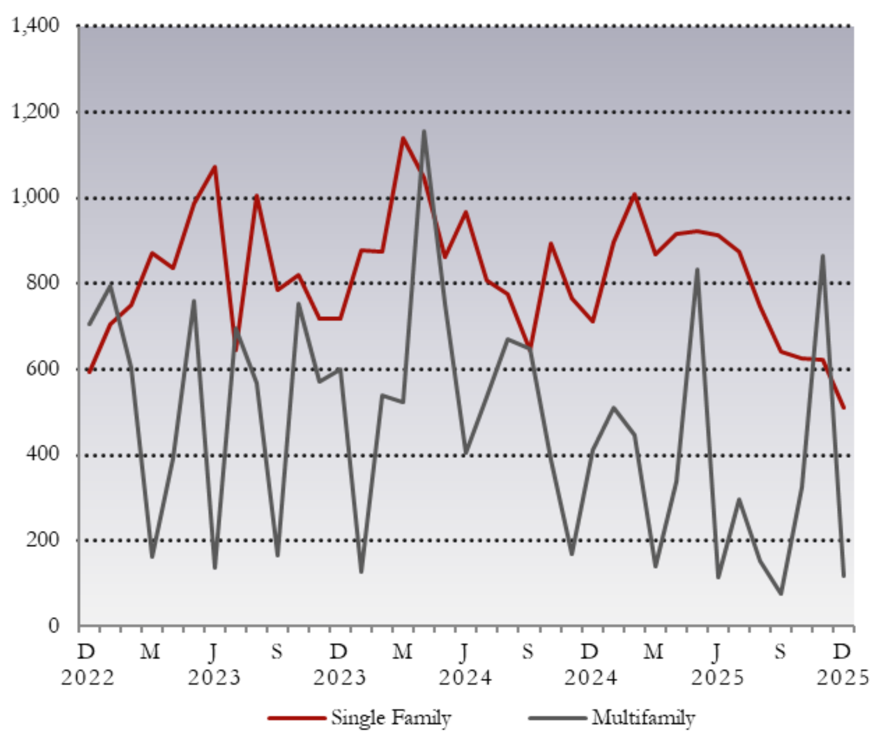
YOY - PERMITS

- Between December 2024 and December 2025, permit activity increased in 6 jurisdictions, declined in 15, and remained flat in Caroline County and St. Mary's County.
- Garrett County led year-over-year growth, surging 250%, from 2 permits in December 2024 to 7 permits in December 2025.

Residential Building Permits Trend



Maryland Building Permits by Type Trend



DISTRESSED PROPERTY STATISTICS

NEGATIVE EQUITY (NE)

- Negative equity occurs when a home's market value is less than the outstanding mortgage balance.
- In Q4 2025, Maryland's negative equity rate rose to 2.30%, up 8 basis points from Q3 and 27 basis points year-over-year.
- Nationally, the rate increased to 2.22%, a 10-basis-point quarterly gain and 29-basis-point annual rise.

MOM – NE SHARE

- From November to December, negative equity shares increased in 19 jurisdictions, declined in 2, and remained unchanged in Allegany, Frederick and Harford Counties.
- Charles County recorded the largest monthly increase (+3.91%), while Wicomico County saw the sharpest decline (-2.19%).

QOQ – NE SHARE

- Compared to Q3, shares rose in 20 jurisdictions, declined in 2 and stayed the same in Allegany and Frederick Counties.

YOY – NE SHARE

- All 24 jurisdictions reported higher negative equity shares over the past year.
- Charles County posted the largest annual increase (+26.46%).

Short Sale

- In December 2025, Maryland recorded 20 short sales, down 23.1% from Q3, representing just 0.35% of all home sales.
- Nationally, short sales accounted for 0.65% of total sales.

MoM – Short Share

- Compared to November, short sale shares increased in 6 jurisdictions, declined in 7, and were unchanged or unavailable in 11.
- Baltimore City posted the largest monthly gain (+72.9%, or +35 basis points).

QoQ – Short Share

- Eleven of the jurisdictions showed no change or lacked comparable data.
- Among the rest, 7 reported declines and 6 saw increases, led by Prince George's County (+34 basis points).

YoY – Short Share

- Compared to December 2024, short sale shares rose in 2 jurisdictions, declined in 9, and were unchanged or unavailable in 13.
- Baltimore City recorded the largest annual increase (+112.8%).

DELINQUENT MORTGAGES

Serious Delinquency

- Maryland’s serious delinquency rate rose to 2.41% in Q4, up 44 basis points from Q3, but still below pre-pandemic levels.
- Nationally, the rate increased to 1.85%, a 24-basis-point quarterly rise.

Short-Term Delinquency

- Maryland’s short-term delinquency rate reached 3.87% in Q4, up 47 basis points from Q3 and 32 basis points higher year-over-year.
- Nationally, the rate was 3.24%, also up 24 basis points year-over-year.

Long-Term Delinquency

- Maryland’s long-term delinquency rate stood at 1.78%, up 35 basis points year-over-year.
- Nationally, it rose 21 basis points from Q3 to 1.32%.

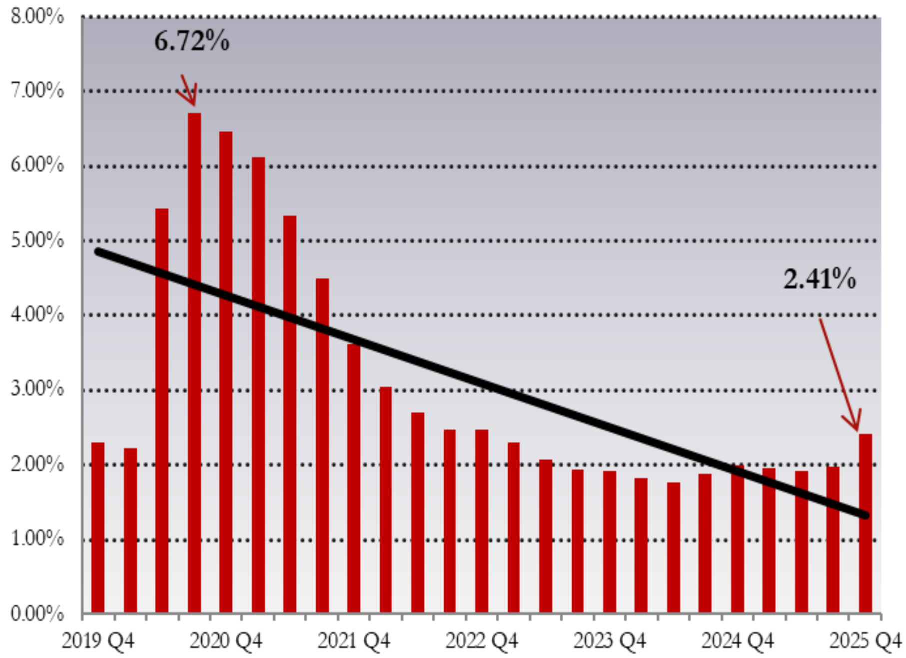
Foreclosure Starts

- Maryland’s foreclosure start rate stood at 0.25% in Q4, up 2 basis point from Q3, and 7 basis points higher than a year ago.
- Nationally, the rate remained unchanged at 0.20%, up 5 basis points year-over-year.

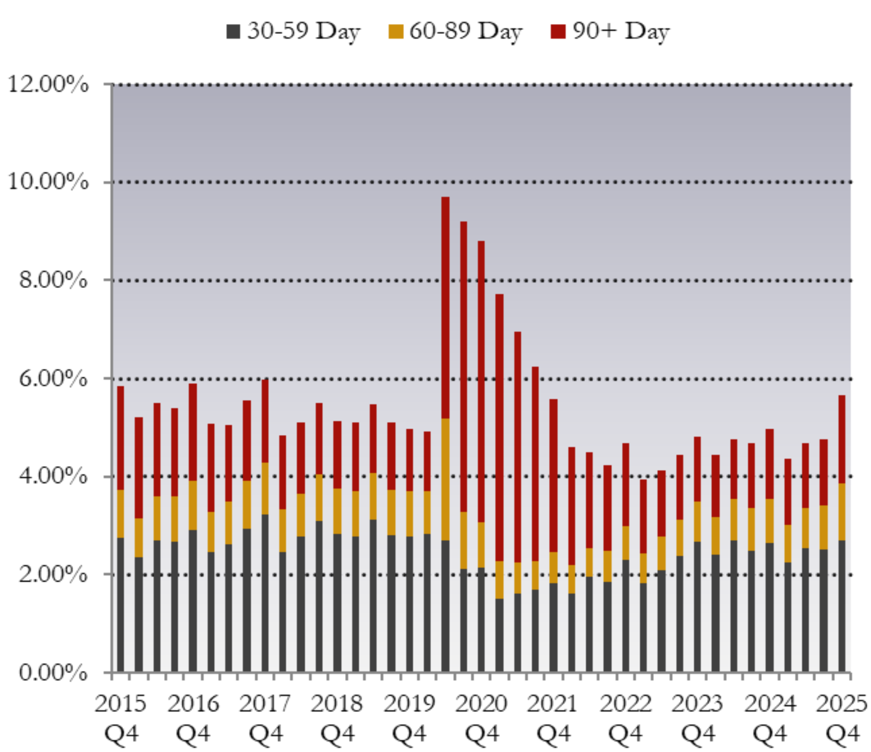
Foreclosure Rate

- Maryland’s foreclosure rate edged up slightly to 0.63% in Q4, 7 basis points above last year.
- Nationally, the rate rose 8 basis points year-over-year to 0.53%.

Serious Delinquency Rate Trend for Maryland



Delinquency Rates by Type Trend for Maryland



Completed Foreclosure Sales (CompFore)

- In December, Maryland recorded 25 completed foreclosure sales, a sharp 86.1% decline from December 2024.
- Nationally, there were 8,311 completed foreclosures, down 26.6% from Q3 and 14.5% year-over-year.

MoM – CompFore

- From November to December, completed foreclosure sales declined in 11 jurisdictions, rose in 1, and were unchanged or lacked comparable data in 12.

QoQ – CompFore

- Compared to Q3, sales declined in 17 and were unchanged or unreported in 7.

YoY – CompFore

- Since December 2024, 18 jurisdictions reported declines, while the remaining 6 were unchanged or lacked data.

NEW FORECLOSURE FILINGS

- In December 2025, Maryland reported 592 new foreclosure filings, a 23.6% increase from November.
- Filings rose in 20 jurisdictions compared to December 2024.
- Nearly half (48.6%) of all filings came from three jurisdictions: Prince George's County (122, 20.6%), Baltimore County (79, 13.3%), and Baltimore City (87, 14.7%).

MOM – NEW FORECLOSURE

- From November to December, filings increased in 15 jurisdictions, declined in 4, and were unchanged or unavailable elsewhere.
- Somerset County recorded the largest increase (+300.0%), while Dorchester County saw the steepest decline (-55.6%).

QOQ – NEW FORECLOSURE

- Since Q3, filings rose in 9 jurisdictions, fell in 10, and were unchanged or unreported in 5.
- Carroll County posted the largest increase (+533.3%), while Calvert County had the biggest drop (-46.7%).

YOY - NEW FORECLOSURE

- Compared to December 2024, filings increased in 20 jurisdictions, declined in 2, and were unchanged or lacked comparable data in Garrett and Kent Counties.
- Somerset County recorded the sharpest annual gain (+300.0%).

FORECLOSURE FILINGS

- Maryland ranked 6th nationally with 3,660 foreclosure filings (defaults, auctions, and REOs), up 9.7% from Q3 and 19.5% year-over-year.
  - DEFAULTS: 1,172 notices of loan default, up 21.2% from Q3 and 22.1% from last year.
  - AUCTIONS: 204 foreclosure sale notices, down 48.9% from Q3 and 64.2% year-over-year.
  - REOs: 302 lender-owned home purchases, up 12.7% from Q3, but down 13.5% annually.
- Nationally, foreclosure filings rose 7.1% from Q3 to 126,972, a 19.7% increase year over year.

QOQ – FORECLOSURES

- Foreclosure activity increased in 22 of Maryland jurisdictions and declined in Calvert and Washington Counties.
- Talbot County posted the largest quarterly gain (+50.0%), while Calvert County saw the steepest drop (-12.3%).

YOY – FORECLOSURES

- Compared to Q4 2024, filings rose in 22 jurisdictions and declined in 2.
- Garrett County recorded the largest annual increase (+75.0%), while Kent County had the sharpest decline (-35.7%).

MARYLAND HOUSING MARKET FACT SHEET
DECEMBER 2025

Indicator	Indicator Subcategory	Current Period (1)	Last Quarter	Last Year	% Change from Last Quarter	% Change from Last Year	Source
Mortgage Rates (30-Year Fixed)	Freddie Mac	6.20%	6.24%	6.72%	-0.04%	-0.52%	Freddie Mac
Mortgage Rates (30-Year Fixed)	Maryland	5.93%	5.91%	6.44%	0.02%	-0.51%	DHCD
Mortgage Rates (30-Year Fixed)	Community Development Administration	6.22%	6.31%	7.19%	-0.09%	-0.97%	DHCD
Home Sales	Existing	5,491	4,769	5,746	15.10%	-4.40%	MD Association of Realtors
Home Sales	New	404	395	731	2.30%	-44.70%	Cotality (formely CoreLogic)
Home Sales	Pending Units	4,262	5,220	4,315	-18.40%	-1.20%	MRIS
Home Sales	Pending Home Sales Index (2)	61.6	75.4	59.4	-18.30%	3.70%	DHCD
Housing Supply	Housing Inventory	12,020	14,148	12,833	-15.00%	-6.30%	MD Association of Realtors
Housing Supply	Months' Supply	1.9	3.1	2.1	-38.70%	-9.50%	DHCD
Housing Supply	Days on the Market	50	47	43	4.50%	14.10%	SmartCharts, DHCD
Housing Supply	Median Home Sales Price	$430,000	$430,000	$423,960	0.00%	1.40%	MD Association of Realtors

Indicator	Indicator Subcategory	Current Period [1]	Last Quarter	Last Year	% Change from Last Quarter	% Change from Last Year	Source
Housing Affordability Index	Repeat Buyer	100.6	100.1	96.6	0.50%	4.10%	DHCD
Housing Affordability Index	First-Time Buyer	64.9	64.6	62.4	0.50%	4.00%	DHCD
Housing Construction	Housing Permits	631	1,487	1,123	-57.60%	-43.80%	Census
Housing Construction	Housing Completions	1,318	1,104	1,551	19.40%	-15.00%	DHCD
Property Foreclosures	Total	3,660	3,337	3,062	9.70%	19.50%	Cotality (formely CoreLogic)
Property Foreclosures	Notices of Default	1,172	967	960	21.20%	22.10%	Cotality (formely CoreLogic)
Property Foreclosures	Notices of Sales	204	399	570	-48.90%	-64.20%	Cotality (formely CoreLogic)
Property Foreclosures	Lender Purchases	302	268	349	12.70%	-13.50%	Cotality (formely CoreLogic)
Mortgage Delinquency/Foreclosure Rate	Overall	5.65%	4.78%	4.98%	0.87%	0.67%	Mortgage Bankers Association
Mortgage Delinquency/Foreclosure Rate	Short-term	3.87%	3.40%	3.55%	0.47%	0.32%	Mortgage Bankers Association
Mortgage Delinquency/Foreclosure Rate	30-59 Days	2.70%	2.52%	2.65%	0.18%	0.05%	Mortgage Bankers Association
Mortgage Delinquency/Foreclosure Rate	60-89 Days	1.17%	0.88%	0.90%	0.29%	0.27%	Mortgage Bankers Association

Indicator	Indicator Subcategory	Current Period [1]	Last Quarter	Last Year	% Change from Last Quarter	% Change from Last Year	Source
Mortgage Delinquency/Foreclosure Rate	Long-term (90+ Days)	1.78%	1.37%	1.43%	0.41%	0.35%	Mortgage Bankers Association
Mortgage Delinquency/Foreclosure Rate	Foreclosure Rate	0.63%	0.60%	0.56%	0.03%	0.07%	Mortgage Bankers Association
Mortgage Delinquency/Foreclosure Rate	Serious Delinquencies	2.41%	1.97%	1.99%	0.44%	0.42%	Mortgage Bankers Association
Mortgage Delinquency/Foreclosure Rate	Short Sales Share	0.35%	0.37%	0.35%	-0.02%	0.00%	Cotality (formely CoreLogic)
Mortgage Delinquency/Foreclosure Rate	Negative Equity Share	2.30%	2.22%	2.03%	0.08%	0.27%	Cotality (formely CoreLogic)

Source: Maryland Association of Realtors, Mortgage Bankers Association, U.S. Census Bureau, Moody's Economy.com, Cotality (formerly CoreLogic), Freddie & Maryland DHCD Office of Research and Compliance

Notes

- [1] Current period represents December 2025.
- The Pending Home Sales Index is based on pending sales of existing homes and provides advance information on future home sales activity. A sale is pending when the contract has been signed but the transaction has not closed. Pending home sales typically close within one or two months of signing. An index of 100 is equal to the average level of pending sales in 2001. Therefore, an index of 100 coincides with a high but healthy level of home sales activity in 2001, prior to five consecutive years of record growth in housing demand.

Local Housing Market Fact Sheet

December 2025

Jurisdiction	Home Sales	Median Home Sales Price	Housing Inventory	Months' Supply	Pending Sales	Pending Sales Index	Days on Market	Affordability Index	New Foreclosure Filings
Allegany	55	$165,000	193	2.5	51	106.4	52	95.5	10
Anne Arundel	588	$495,000	861	1.3	426	61.3	32	66.8	43
Baltimore	717	$355,000	1,138	1.5	552	63.5	33	70.3	79
Baltimore City	550	$245,000	2,202	3.3	534	70.8	49	66.8	87
Calvert	90	$463,700	188	1.6	57	26.2	25	78.2	8
Caroline	27	$300,000	98	3.5	29	94.8	34	60.8	6
Carroll	167	$437,500	268	1.6	94	45.0	35	72.7	19
Cecil	102	$355,000	202	1.7	68	81.9	36	70.5	13
Charles	174	$452,500	531	3.3	161	82.1	46	73.2	30
Dorchester	37	$295,000	206	4.9	26	78.0	81	56.3	4
Frederick	294	$488,963	508	1.5	218	67.5	34	67.7	19
Garrett	43	$405,000	175	5.0	25	65.8	121	46.8	4
Harford	270	$400,000	452	1.5	199	72.2	33	76.4	16
Howard	285	$600,000	284	0.8	161	43.3	31	67.3	20
Kent	19	$349,900	79	3.8	18	84.1	95	58.4	1
Montgomery	807	$640,000	1,184	1.3	559	42.2	35	55.2	48
Prince George's	623	$450,000	1,540	2.0	604	51.5	40	61.5	122
Queen Anne's	69	$519,215	158	2.5	46	66.8	61	59.9	2
Somerset	19	$196,000	108	3.4	20	0.0	47	73.5	4
St. Mary's	108	$442,450	172	1.3	88	83.1	29	71.1	10
Talbot	53	$485,000	199	3.2	40	73.6	64	47.8	3
Washington	145	$293,750	336	2.1	111	89.2	45	69.3	26
Wicomico	89	$275,000	297	3.0	84	0.0	68	72.8	12
Worcester	160	$415,000	641	3.5	91	0.0	64	53.9	6
Maryland	***5,491***	***$430,000***	***12,020***	***1.9***	***4,262***	***61.6***	***50***	***64.9***	***592***

Source: Maryland Association of Realtors, Cotality (formerly CoreLogic), Maryland Judiciary and DHCD Office of Research and Compliance

LOCAL HOUSING MARKET FACT SHEET
DECEMBER 2025 VS. DECEMBER 2024
Year-Over-Year % Change

Jurisdiction	Home Sales	Median Home Sales Price	Inventory	Months' Supply	Pending Sales	Days On Market	Housing Affordability Index	New Foreclosure Filings
Allegany	3.8%	19.3%	8.4%	-32.4%	34.2%	0.0%	-11.6%	100.0%
Anne Arundel	-4.7%	1.2%	-8.3%	-7.1%	-5.1%	33.3%	4.4%	48.3%
Baltimore	-1.9%	0.0%	-12.9%	-21.1%	8.9%	32.0%	5.6%	12.9%
Baltimore City	-11.3%	8.9%	-11.1%	-8.3%	-5.5%	19.5%	-3.2%	19.2%
Calvert	-2.2%	1.1%	-1.1%	-5.9%	-17.4%	-7.4%	4.4%	33.3%
Caroline	-10.0%	-11.1%	-2.0%	6.1%	123.1%	-33.3%	18.8%	20.0%
Carroll	13.6%	0.0%	8.1%	-5.9%	20.5%	34.6%	5.5%	90.0%
Cecil	30.8%	7.6%	-11.8%	-29.2%	25.9%	28.6%	-1.9%	44.4%
Charles	-9.8%	6.5%	5.1%	43.5%	-1.2%	53.3%	-0.8%	66.7%
Dorchester	-22.9%	-4.4%	19.1%	75.0%	-27.8%	30.6%	10.4%	33.3%
Frederick	-4.5%	8.2%	-2.5%	-6.3%	7.4%	41.7%	-2.4%	5.6%
Garrett	-4.4%	-32.6%	-13.4%	35.1%	-13.8%	6.1%	56.5%	-
Harford	-2.5%	2.7%	-6.2%	-21.1%	-2.9%	22.2%	2.7%	-5.9%
Howard	17.3%	6.6%	-18.6%	-38.5%	1.9%	29.2%	-0.9%	150.0%
Kent	-36.7%	-0.7%	-11.2%	35.7%	63.6%	93.9%	6.4%	0.0%
Montgomery	0.4%	4.3%	-5.9%	-7.1%	5.7%	20.7%	1.1%	23.1%
Prince George's	-21.9%	0.0%	-2.8%	11.1%	9.0%	21.2%	5.7%	23.2%
Queen Anne's	-4.2%	-2.9%	-26.9%	-10.7%	27.8%	60.5%	8.5%	-50.0%
Somerset	-17.4%	0.5%	-16.9%	-46.0%	-4.8%	-53.0%	5.0%	300.0%
St. Mary's	1.9%	8.7%	-16.9%	-27.8%	7.3%	-12.1%	-3.0%	25.0%
Talbot	35.9%	13.1%	4.7%	-49.2%	48.1%	1.6%	-6.6%	50.0%
Washington	10.7%	-8.2%	-1.5%	-12.5%	15.6%	21.6%	14.9%	136.4%
Wicomico	2.3%	3.8%	12.5%	0.0%	1.2%	38.8%	1.7%	100.0%
Worcester	-8.0%	-1.9%	-2.1%	-12.5%	-14.2%	12.3%	7.6%	50.0%
Maryland	***-4.4%***	***1.4%***	***-6.3%***	***-9.5%***	***3.6%***	***14.1%***	***4.0%***	***32.7%***

Source: Maryland Association of Realtors, Cotality (formerly CoreLogic), Maryland Judiciary and DHCD Office of Research and Compliance