

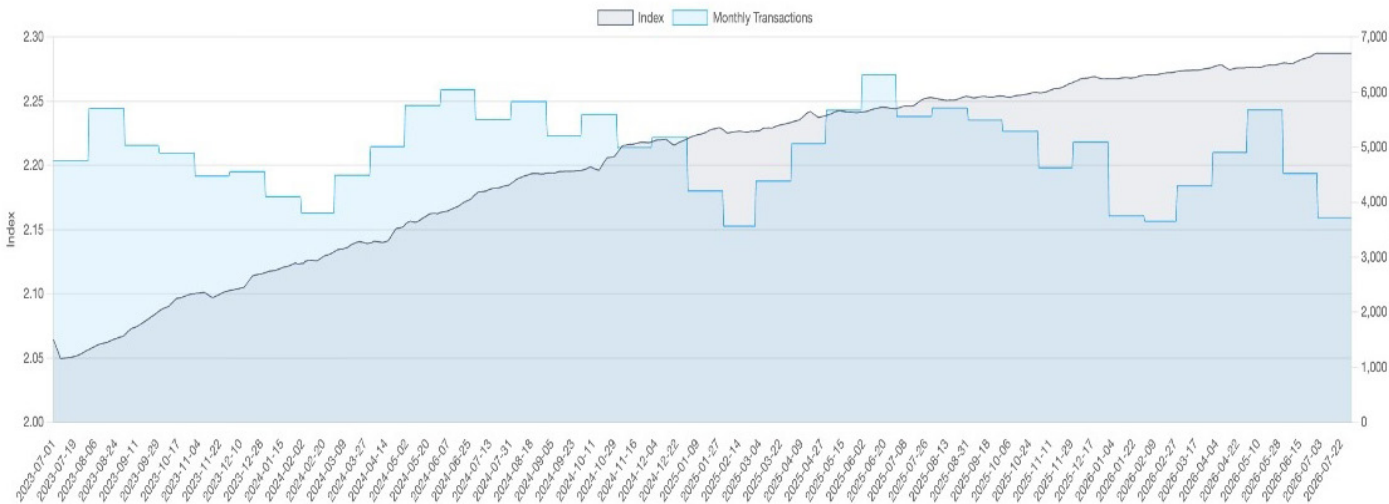
KEY MARKET TRENDS

- Glen Burnie continued to lead the top ten cities in annual price growth
- The state and four of the top ten cities saw year-over-year price gains
- Transactions fell sharply across eight of the top ten cities

EXTERNAL INFLUENCES

- Mortgage rates continued to remain elevated and listing inventory was limited
- Job creation was above the national average, as statewide unemployment fell
- The lock-in effect continued to restrain housing turnover

MARYLAND STATEWIDE



1 YEAR CHANGE

INDEX

1.53%

TRANSACTIONS

-33.09%

2 YEAR CHANGE

INDEX

4.66%

TRANSACTIONS

-32.39%

3 YEAR CHANGE

INDEX

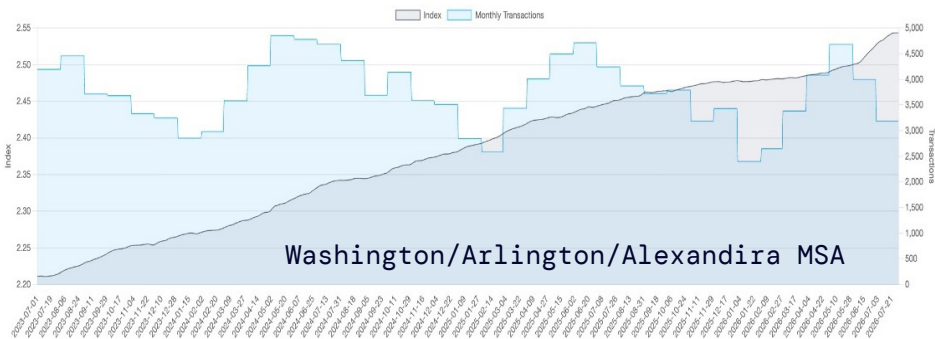
11.24%

TRANSACTIONS

-27.74%

METROPOLITAN STATISTICAL AREA

Metropolitan Statistical Area is a Census/OMB-defined region consisting of a population center and surrounding counties that are economically integrated with it, primarily through commuting ties. An MSA must include at least one urban area with 50,000 or more residents. The largest MSA that exists in the state has been presented below.



	INDEX CHANGE	TRANSACTIONS CHANGE
1 YEAR	3.72%	-24.92%
2 YEAR	8.59%	-32.00%
3 YEAR	14.77%	-24.06%



About the StreetMatrix Index - StreetMatrix applies a hedonic methodology to standardized sales, MLS, and public record data, producing a single benchmark number that reflects true market movement while minimizing outliers. Powered by StreetWire's real-time Financial Standard Data Set, it delivers reliable insights into price change trends and volatility. © 2026 StreetMatrix. All Worldwide Rights Reserved.

MARYLAND Top Cities by population size

BALTIMORE

	INDEX CHANGE	TRANSACTIONS CHANGE
1 YEAR	-1.58%	-63.42%
2 YEAR	-0.08%	-54.95%
3 YEAR	4.90%	-42.32%

COLUMBIA

	INDEX CHANGE	TRANSACTIONS CHANGE
1 YEAR	0.81%	-11.67%
2 YEAR	3.94%	-11.67%
3 YEAR	11.91%	8.16%

GERMANTOWN

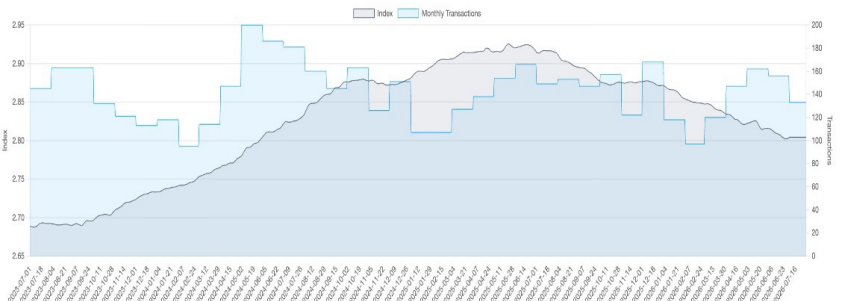
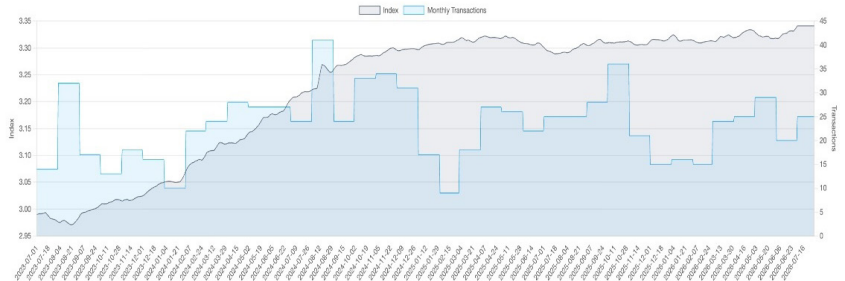
	INDEX CHANGE	TRANSACTIONS CHANGE
1 YEAR	1.49%	0.00%
2 YEAR	3.71%	4.17%
3 YEAR	12.24%	78.57%

WALDORF

	INDEX CHANGE	TRANSACTIONS CHANGE
1 YEAR	-0.50%	-26.19%
2 YEAR	4.60%	-34.74%
3 YEAR	6.52%	-32.61%

SILVER SPRING

	INDEX CHANGE	TRANSACTIONS CHANGE
1 YEAR	-3.71%	-10.74%
2 YEAR	1.07%	-26.52%
3 YEAR	4.16%	-8.28%



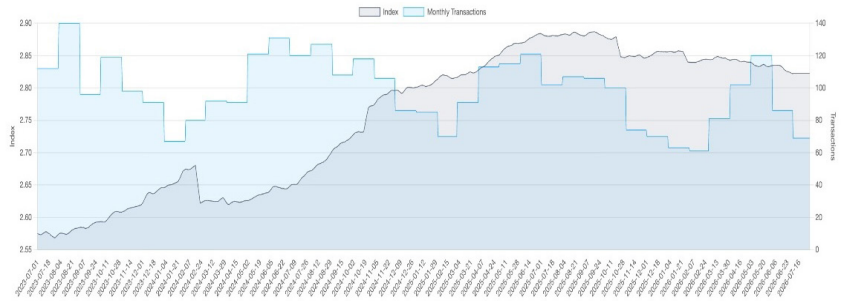
Questions or comments?

Contact report author, Jonathan Miller, at atmiller@streetmatrix.net.
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MARYLAND Top Cities by population size

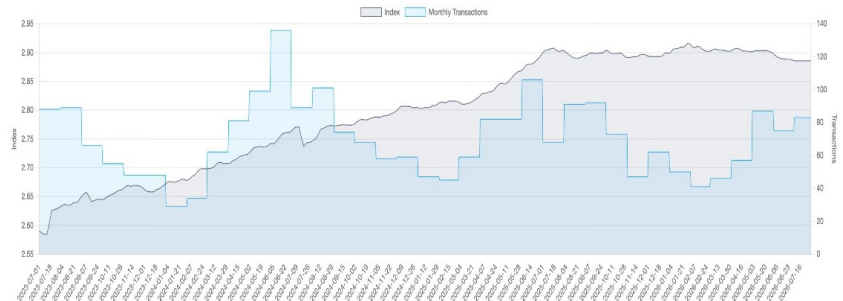
FREDERICK

	INDEX CHANGE	TRANSACTIONS CHANGE
1 YEAR	-2.08%	-32.35%
2 YEAR	-5.64%	-42.50%
3 YEAR	9.68%	-38.29%



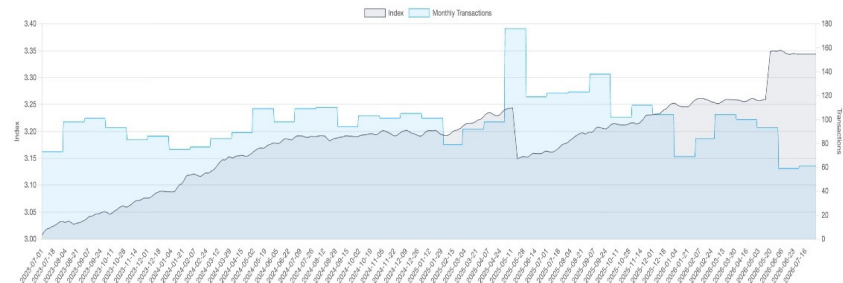
ELLICOTT CITY

	INDEX CHANGE	TRANSACTIONS CHANGE
1 YEAR	-0.60%	22.06%
2 YEAR	5.08%	-6.74%
3 YEAR	9.65%	-5.68%



GLEN BURNIE

	INDEX CHANGE	TRANSACTIONS CHANGE
1 YEAR	5.16%	-50.00%
2 YEAR	4.82%	-44.04%
3 YEAR	10.26%	-16.44%



GAITHERSBURG

	INDEX CHANGE	TRANSACTIONS CHANGE
1 YEAR	0.78%	-38.57%
2 YEAR	5.16%	-20.37%
3 YEAR	11.07%	-21.82%



BETHESDA

	INDEX CHANGE	TRANSACTIONS CHANGE
1 YEAR	-0.85%	-41.88%
2 YEAR	1.78%	-23.60%
3 YEAR	7.92%	-11.69%



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