

THE CENTRAL MARYLAND HOUSING INSIDER

Year End Edition!

**DECEMBER
2025**

MAKEDA REAL ESTATE

**2026 COULD BE
THE YEAR
BUYERS FINALLY
GET A BREAK**

**MARYLAND
MARKET MOVES:
PRICES UP, PAGE
DOWN — HERE'S
THE TEA FOR
NOVEMBER**

MUST KNOW

**MORTGAGE RATES DROPPING —
30-YEAR LOANS BACK NEAR 6.2%**

*Neighborhood
of the Month:
Woodlawn-
21244*



Makeda Phillander/Realtor Powered by Execuhome Realty



Meet Makeda

With 10+ years of real estate experience, I help Maryland buyers and sellers move with confidence. From historic Baltimore rowhomes to family homes in Prince George's County, I bring local expertise, market insight, and a personal touch to every transaction.

My goal is simple—make real estate clear, rewarding, and stress-free.



MARYLAND MARKET MOVES:



Baltimore City & Baltimore County (Nov 2025)

Baltimore City

 Homes Sold: -493 homes sold Nov 2025 (down from Oct). [Market Minute](#)

 Median Sold Price: Estimated around -\$220,000-\$279,000 (data shows city median -220K-279K range). [Realtor+1](#)

 Days on Market: -58 days (longer compared to recent months). [Movoto Real Estate](#)

Trends:

- MoM: Sales and pace both slightly slower than October. [Market Minute](#)
- YoY: Median prices trending up even as homes take a bit longer to sell. [Realtor](#)

Baltimore County

 Homes Sold: -629 homes sold in November. [Market Minute](#)

(Note: data on price and DOM for the county specifically isn't fully published yet, but county metrics typically mirror slowing pace seen in the region.)



Prince George's County (Nov 2025)

 Homes Sold: -450-465 approx. (sold slightly higher than Oct) – data indicates continued resilient sales with modest uptick from prior months. [Foxes Sell Faster](#)

 Median/Avg Sold Price: -\$450,000-\$466,000 (prices up year-over-year). [PGCAR+1](#)

 Days on Market: -50-54 days average (longer than last year, up noticeably). [Corcoran McEneaney](#)

Trends:

- Month-over-Month: Prices up modestly vs Oct, sales holding steady. [PGCAR](#)
- Year-over-Year: Prices up, but homes are staying on the market longer than 2024. [Corcoran McEneaney](#)

Takeaway: Buyers are seeing slightly slower pacing and more choices, while sellers still benefit from healthy pricing.

NEIGHBORHOOD OF THE MONTH:

Woodlawn- 21244

🏠 WHAT IT'S LIKE TO LIVE IN WOODLAWN

Woodlawn sits just west of Baltimore — close enough for city access, far enough for suburban comfort

The vibe leans suburban: modest-to-mid priced homes, a mix of townhomes/single-family homes, and a community size that feels established without being overwhelming.

Many residents commute: average commute time is modest (reflecting its proximity to major roadways and Baltimore metro jobs) — helpful for people working around Baltimore or commuting to DC.

Schools are varied; public-school offerings are part of the standard county system (which means a mix of ratings — something families should check carefully depending on the exact street).

Community Feel: Woodlawn tends to attract a diverse crowd — people who want affordability, convenience to urban centers, and a stable community without the premium suburb price tags.

🎯 Who Woodlawn Is a Great Fit For

First-time homebuyers or young professionals who want to own a home without stretching too far. The price points and diversity of home types (townhomes, modest single-family homes) make it realistic. Commuters working in Baltimore or nearby — you get suburban peace, while staying within reach of city jobs, transit, and amenities.

Buyers looking for value + stability. If you care more about a solid home value and community than flashy luxury, Woodlawn delivers a practical balance. Diverse families / multicultural households — the community is a melting pot; good for people seeking a welcoming and varied neighborhood.

👁️ What I'm Watching Going into 2026

With home values and listing prices in the mid-\$300Ks, Woodlawn remains one of the more price-accessible suburbs near Baltimore — that could keep demand high, especially from first-time buyers. Because of its diversity and mix of housing types, there's potential for steady resale demand — nice for investors or buyers thinking long-term. Proximity to jobs + commute routes + reasonable pricing could mean increased interest from people priced out of pricier suburbs, which could boost competition.

RECENTLY SOLD WOODLAWN HOMES

Our best performance is when our team sold in just a 3 days.



WOODLAWN LOCAL MARKET UPDATE

There have been 23 successful house sales to date.



250+
more than 250 homes have sold this year



Inventory

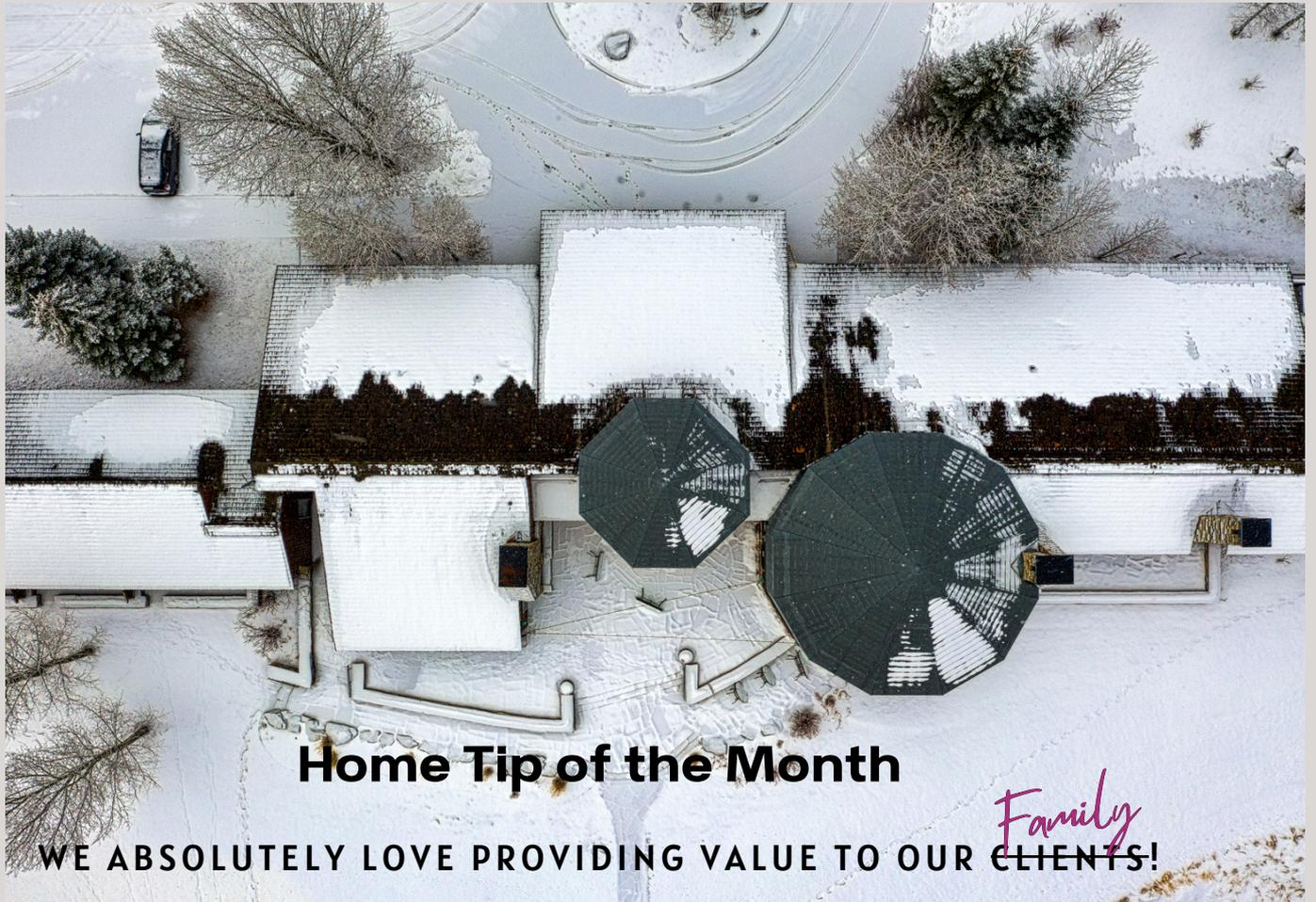
2-4



New Listing

28





Home Tip of the Month

WE ABSOLUTELY LOVE PROVIDING VALUE TO OUR CLIENTS!

Family

❄️ Winter's coming... and your house is not trying to be a character in a holiday disaster movie. Before the cold shows up uninvited, give your gutters a quick clean-out, seal those sneaky window drafts, and peek at your roof for any loose shingles.

Think of it as tucking your home in with a cozy blanket — do it now, and it'll treat you way better when the temps drop.

ONE THING YOU NEED TO KNOW THIS MONTH

Mortgage Rates Dropping — 30-Year Loans Back Near 6.2%”

- According to recent mortgage-market data, the average 30-year fixed rate in the U.S. fell to about 6.19% — the lowest point in months. [The Mortgage Reports+2WTOP News+2](#)
- Why it matters? = lower monthly payments. For a first-time buyer juggling student loans, it could make the difference between “too expensive” and “within reach.”

Looking Ahead: What Maryland Homebuyers Can Expect in 2026



Economists are predicting a warmer housing market in 2026 — not a frenzy, but a healthier balance between buyers and sellers. Prices are expected to grow modestly, but inventory should improve, giving first-time buyers more options and negotiating power.



With mortgage rates trending downward and local markets like Baltimore City and Prince George's County becoming more competitive, buyers who start preparing now can take advantage of the early-year window.

Bottom line: 2026 might not be the cheapest year to buy, but it could be the most accessible one we've had in a while.





What 2025 Taught Us About Buying Your First Home

2025 was a wild year — falling interest rates, rising home prices, and buyers finally getting a little breathing room. The biggest takeaway? Timing the market doesn't work. The buyers who won this year focused on strategy, not perfection.

Whether it was locking in a lower payment through improved credit, using first-time buyer grants, or taking advantage of softening days-on-market, people who moved with a plan came out ahead. Going into 2026, the smartest move you can make isn't waiting — it's preparing.

THINKING ABOUT SELLING?

HERE'S WHAT YOUR EQUITY MIGHT BE DOING RIGHT NOW

Even with the market shifting, most Baltimore and PG County homeowners have gained a solid amount of equity over the past few years. Buyers are still active, but they're taking more time—so the best-prepared homes are the ones getting top dollar. Timing matters, and so does condition.

Case Study

We listed a home in Windsor Hills this fall and it pulled in 3 offers in just 6 days because the owner handled a few simple updates before hitting the market.

A small upgrade like fresh paint, new light fixtures, or a deep exterior cleanup can raise your home's perceived value fast—often for under a few hundred dollars. If you're curious what your current equity looks like or what upgrades matter most in your neighborhood, I can run a quick estimate anytime.

NEED A QUALITY CONTRACTOR?
I'VE GOT YOU COVERED.



One of the toughest parts of getting your home ready to sell is finding a contractor you can trust. Whether you need a painter, plumber, roofer, or someone to handle a bigger project, working with the right professional can make all the difference in your home's value — and your peace of mind.

Over the years, I've built a solid list of contractors who've delivered great results for my clients again and again. If you're planning updates, repairs, or just want to boost your home's appeal before listing, reach out to me and I'll connect you with someone reliable, vetted, and reasonably priced.

Good contractors get booked quickly, so if you're even thinking about doing any work, send me a quick message. I'm happy to share the names of the people I trust — and who have taken great care of my clients in the past.

WHATS HAPPENING AROUND TOWN

26th Annual Gingerbread House Contest and Show



- 📅 Dates: December 5–7 (and also December 12–13) 2025 (pgparks.com)
- 🏠 What it is: A whimsical showcase at the historic Darnall's Chance House Museum where local bakers and decorators build festive gingerbread creations — some inspired by Prince George's County architecture and stories. (pgparks.com)
- 👨‍👩‍👧‍👦 Who it's good for: Families with kids, festive spirits, or anyone wanting a cozy, local holiday outing with sweets + nostalgia.

Air Supply Concert at MGM National Harbor

- 📅 Friday December 5, 2025, 8:00 PM (JamBase)
- 🎸 What it is: Live show from the classic pop/rock group Air Supply at MGM National Harbor (Oxon Hill, MD — very doable in PG County). (JamBase)
- 🎵 Who it's good for: Music-lovers, nostalgic couples, or anyone looking for a fun night out before the holiday rush.

United States Air Force Band "Salute the Sunset" Concert

- 📅 Sunday December 14, 2025 (Experience Prince George's)
- 🇺🇸 What it is: A performance by the U.S. Air Force Band's Airmen of Note Septet — a classy, patriotic concert that locals can enjoy as part of the holiday/winter lineup. (Experience Prince George's)
- 👨‍👩‍👧‍👦 Who it's good for: Adults, families, or anyone into live music — especially those who appreciate military bands or more traditional concerts.

New Year's Tea at the B&O Railroad Museum — Baltimore



- 🏠 What it is: A unique museum + tea-ride experience at the historic B&O Railroad Museum, combining history, charm, and a cozy afternoon ride. Baltimore Fishbowl
- 👨‍👩‍👧‍👦 Why it's cool: Perfect for local history lovers, families, or anyone looking for a relaxed-but-memorable outing before the new year.

Feature Property of the Month:

🏠 Just Listed in Kernewood, Baltimore City —
4500 Eastway Ct., Baltimore, MD 21212

This charming home sits in one of North Baltimore's most loved pockets — Kernewood — known for its quiet, tree-lined streets, walkability, and strong community feel. With classic Baltimore character and modern updates, this home is the perfect mix of comfort and convenience.

- 🛏 3 Bedrooms
- 🛁 2 Bathrooms
- 📏 Approx. 1,500+ sq ft

Best Feature: A beautifully updated kitchen that opens to a spacious backyard — perfect for entertaining, gardening, or creating the outdoor space of your dreams.

Off-street parking is an added bonus in this highly walkable neighborhood.

View the video tour



[Home Tour of 4500 Eastaway](#)

✦ How to Prep Your Finances Now So You Can Buy a Home in 2026

The holidays might feel like the busiest time of year, but they're secretly one of the best times to get your finances ready for homeownership. While everyone else is focused on shopping, traveling, and wrapping things up at work, you've got the perfect window to set yourself up for a smoother, stress-free homebuying journey in the new year.

Here's what to focus on now, so you're ready to make real moves in 2026:

1. Check Your Credit Before Lenders Do

Pull your credit report and look for anything that doesn't belong – old accounts, incorrect balances, duplicated debt, or errors. A quick dispute in December could boost your score in just a few weeks, giving you more buying power come spring.

2. Organize Your Income & Documents

Lenders love tidy paperwork. Save pay stubs, W-2s, tax returns, bank statements, and any documentation that shows your income is stable. When you start the preapproval process next year, you'll already be ahead of the game.

3. Tighten Up Monthly Payments

You don't need to pay everything off – you just need predictable, manageable payments. If you have student loans, consider switching to or updating an income-driven repayment plan. A lower monthly payment can dramatically improve your debt-to-income ratio and increase the price you can qualify for.

4. Build a "Home Fund" – Even If It's Small. Even if you're planning to use grants or down-payment assistance, having a cushion for inspections, appraisals, moving costs, and emergencies makes the whole process more comfortable. Start with whatever you can – even \$50 a week is \$2,600 by next December.

5. Stop Major Spending Until You Close

New cars, new credit cards, big financed purchases – save them for after your keys are in hand. Stability is everything when a lender is reviewing your file.

6. Meet With a Realtor (Hi, it's me!) Before You Think You're "Ready"

The biggest misconception buyers have is thinking they need perfect credit, no debt, and a huge amount saved. You don't. What you do need is a strategy that's tailored to your life, your income, and your timeline.

A 10-minute conversation now can save you months of confusion later.

🎁 The Holiday Advantage

December and January are slower months in the market, which means less competition, more negotiation power, and motivated sellers. If your finances are ready early, you'll be able to take advantage of opportunities most people miss.

If you want a personalized plan to get prepped for the 2026 market – from credit to closing – reply "PLAN" and I'll map out your next steps.



From Makeda -

Client ❤️ *and Real Talk*

As we roll into a new month, I'm doubling down on my mission to help 20 families step into homeownership in 2026— whether that means guiding renters into their first set of keys, helping first-time buyers start building generational wealth, or supporting sellers as they move into their next chapter.

A huge part of serving well is having a strong Homeowner Help Network. I've partnered with some amazing contractors over the years — painters, roof pros, electricians, pest control, carpenters — and I'm growing that circle even more. My goal? To connect you with reliable people who do solid work and make the process stress-free.

If you have a contractor you swear by, I'd love to add them to the list. The best referrals always come from people who've experienced great service firsthand.

And if you're thinking about buying your first place, leveling up, or just want to know what your current home is worth in today's market, simply comment "HOME" in an email to me and I'll send you a custom plan — no pressure, just real numbers and real guidance.

From credit to closing, I get you home.





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