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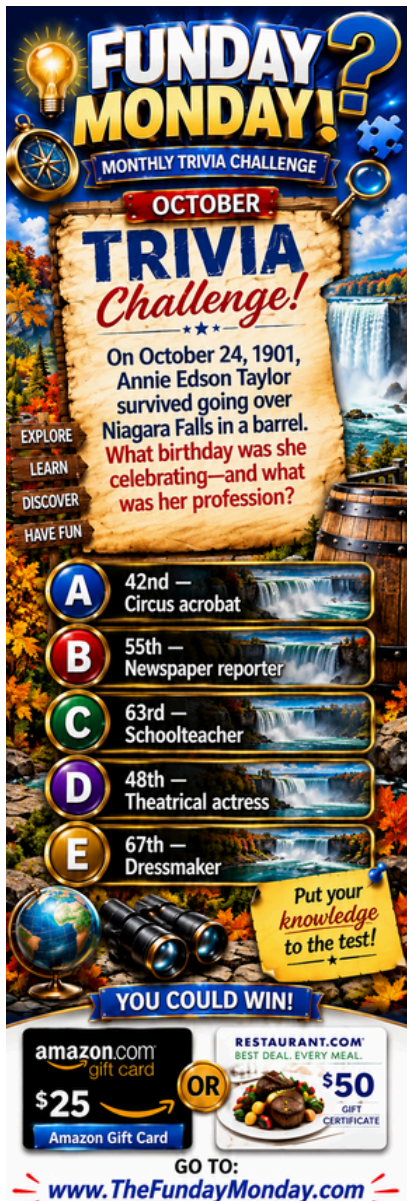
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OCTOBER 2026

SERVING ALL OF
CENTRAL MARYLAND
SINCE 2003!
ISSUE #198



THERE IS NO "MARYLAND HOUSING MARKET"

**Forget the Maryland Housing Headlines.
What's Happening on YOUR Street?**

"How's the real estate market?"

I hear that question all the time. But this October, my first response is: "Which market?"

Maryland? Frederick County? Your subdivision? The homes competing with yours?

Those answers can tell very different stories.

Think of a weather forecast. Hearing that Maryland will get rain does not tell you whether your backyard barbecue will stay dry.

Housing headlines have the same limitation: they provide context, but they cannot explain exactly what is happening on your street.

Even within one community, townhomes, condominiums and detached homes can face different competition. Price range, condition, location, ownership costs and available inventory all influence the outcome.

Picture two sellers a few streets apart.

One prices a well-maintained home using recent comparable sales. The other needs updates but asks a premium based on what a neighbor received months ago.

One might attract strong interest while the other sits. That does not make the entire county "hot" or "cold."

For sellers, a sound pricing strategy requires more than an online estimate or a neighbor's opinion. Examine comparable sales, competing listings and homes that failed to sell. Then assess your home's condition and presentation.

For buyers, headlines should not determine your negotiating strategy. One property may offer room to discuss price, repairs or closing assistance. Another may attract competition.

Before making a move, ask: What has sold nearby? What alternatives do buyers have today? How does this home compare?

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TRADE THE TREADMILL FOR FALL COLOR: WALK FREDERICK AND CARROLL COUNTIES



If your treadmill routine needs a change of scenery, fall offers a better view. Frederick and Carroll counties have walking routes for everything from an easy afternoon stroll to a woodland workout. The trick is choosing a trail that matches your comfort level, mobility and available time.

Baker Park, Frederick: Start Easy

For casual walkers, Baker Park offers the convenience of downtown Frederick with room to stretch your legs. The city publishes mapped routes of 1, 1.5 and 2 miles, plus a 5K option.

Choose the one-mile route for an introduction. Shared paths pass through the park's setting, with benches available for breaks. Street parking surrounds the park; obey posted restrictions.

Freedom Park, Sykesville: Find Your Stride

Serving the Sykesville and Eldersburg area, Freedom Park offers approximately two miles of walking trails. Its paved walking route provides an alternative to rocky mountain hiking, with opportunities to enjoy the park and surrounding woods.

Walk the full route or choose a shorter outing by turning around early. Paving can make travel easier for strollers and mobility devices, but it does not guarantee every segment meets everyone's accessibility needs.

Cunningham Falls Trail, Thurmont: Step Up the Challenge

From Catoclin Mountain Park's visitor center, this hike covers 2.8 miles round trip. Expect multiple hills, uneven ground and rocky surfaces: this is a hike rather than a leisurely paved stroll. Use the gravel trailhead parking lot across from the visitor center.

Make It an Outing, Not a Race

Wear shoes with traction, carry water and dress in layers. Fallen leaves can conceal rocks or become slippery after rain. Check official park pages for closures, download a trail map and leave enough daylight for your return.

Most of all, give yourself permission to slow down. A shorter walk with time to enjoy autumn can be the outing you remember most.

ONE STATE. DIFFERENT MARKETS.

YOUR NEIGHBORHOOD TELLS THE STORY



There Is No "Maryland Housing Market"

Why Your Neighborhood Could Tell a Completely Different Story

THE PROBLEM: WE'RE ASKING THE WRONG QUESTION

"HOW'S THE REAL ESTATE MARKET?"

I HEAR THAT QUESTION ALL THE TIME.

BUT IN FALL 2026, THERE'S A PROBLEM WITH THE QUESTION.

WHICH MARKET?

OR HOMES LIKE YOURS, IN YOUR PRICE RANGE, WITHIN A FEW MILES OF YOUR FRONT DOOR? THOSE CAN BE SIX VERY DIFFERENT MARKETS.

AND THAT'S ONE OF THE MOST IMPORTANT LESSONS FOR CENTRAL MARYLAND HOME BUYERS AND SELLERS THIS FALL.

READ ALL THE REPORTS AT
MDREPROSBLOG.COM



MARYLAND RENAISSANCE FESTIVAL
OCTOBER 3-4, 10-11, 17-18 AND 24-25

[HTTPS://RENNFEST.COM](https://rennfest.com)

QUAD STATE BEER FEST: CLAD IN PLAID
BOONSBORO, MD
OCTOBER 3, 2026 - IFG-EVENTS.COM

NATIONAL GALLERY NIGHTS
MONSTER MASH — WASHINGTON, DC
OCTOBER 8

FALL WINE FESTIVAL & SUNSET TOUR
MOUNT VERNON, VA
OCTOBER 9-11, 2026
WWW.MOUNTVERNON.ORG

SNALLYGASTER — WASHINGTON, DC
OCTOBER 10, 2026
[HTTPS://WWW.SNALLYGASTERDC.COM](https://www.snallygasterdc.com)

DEAD MAN'S RUN 5K
WASHINGTON, DC
OCTOBER 10, 2026
[HTTPS://CONGRESSIONALCEMETERY.ORG](https://congressionalcemetery.org)

OYSTER STROLL — WESTMINSTER, MD
OCTOBER 10, 2026.
WWW.WESTMINSTERMD.GOV/417/OYSTER-STROLL

SOUL STROLLS: BECOMING AMERICA
WASHINGTON, DC - [CONGRESSIONAL CEMETERY](http://CONGRESSIONALCEMETERY.ORG)
OCTOBER 16-17, 23-24 AND 30-31, 2026.
[HTTPS://CONGRESSIONALCEMETERY.ORG](https://congressionalcemetery.org)

PUMPKINS ON THE GREEN — OWINGS MILLS
OCTOBER 23, 2026.
MSA.MARYLAND.GOV



WHAT DID SCOOPY SAY
WHEN THE MYSTERY VAN
HIT A POTHOLE?
RUT ROAD

WHAT HAS THREE LEGS
AND THREE EYES?
THREE PIRATES.

WHAT DO YOU GET IF YOU
DIVIDE THE
CIRCUMFERENCE OF A
PUMPKIN BY ITS
DIAMETER?
PUMPKIN PI!

I FOUND OUT MY TOASTER
WASN'T WATERPROOF
I WAS SHOCKED

NEVER FALL FOR A TENNIS
PLAYER.

LOVE MEANS NOTHING TO
THEM!

I MADE SOME FISH TACOS
BUT THEY JUST IGNORED
THEM AND SWAM AWAY.

I WAS GOING TO TELL A
JOKE ABOUT
UNEMPLOYMENT
BUT THEY NEVER WORK!

"BACKWARDS" SPELLED
BACKWARDS IS
BACKWARDS!

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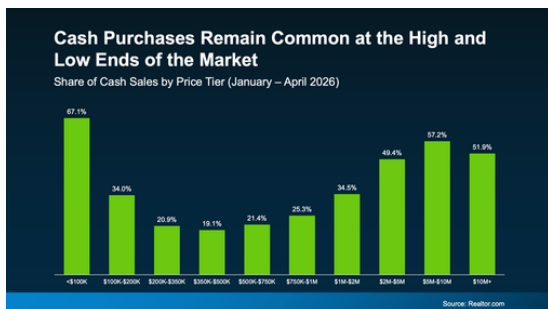
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There Are 4 Types of Housing Markets Right Now. Which 1 Are You In?

Today's housing market splits into four distinct types. You've got cash buyers, buyers financing a purchase, owners who feel locked into a low rate, and builders with homes to sell. Which type you're in changes how you should buy or sell.

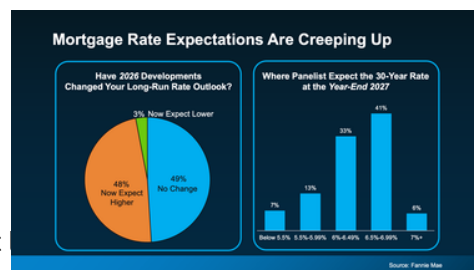
Here's what each looks like, and what it means for you.

Cash Buyers: 1 in 4 Buyers Are Paying with Cash - If you already own a home, you may be able to buy your next place in cash thanks to your equity. In fact, 26% of existing home sales this summer were all-cash, according to the National Association of Realtors (NAR). That's roughly 1 in 4 buyers skipping a home loan entirely.



For Buyers: If you're able to buy in cash too, having no financing contingency means your offer is going to look really appealing to sellers. You may get a faster close and more room to negotiate. **For Sellers:** A cash offer can mean less risk of the deal falling through, but that certainty sometimes comes with a lower number attached. Compare the whole picture before

Buyers Using Financing: They're Not Getting Help from Rates, But They Are from Sellers If you're looking to take out a mortgage, you should know mortgage rates aren't likely to come down anytime soon. That's tough for homebuyers relying on a mortgage, especially first-time buyers. But it's not all bad news. While buyers may not be getting the lower rates they want, at ask sellers for what you really need.



Rate-Locked Homeowners: Most Are Sitting on a Rate Below 5%! If you own a home already, you might not want to move and take on a higher rate than the one you've got. That's the case for a lot of people. About 2 in 3 homeowners have a mortgage rate under 5%, according to Federal Housing Finance Agency (FHFA). When a homeowner has a rate that low, it's harder for them to want to move and leave behind that ultra-low rate.

Homebuilders: They're Negotiating More Than You Think: If you're looking at new construction, this might be your moment. According to the latest Census data, builders have more unsold new homes sitting around than usual, enough that it would take nearly 10 months to sell them all at the current pace (well above the normal 4-6 months pace). That's pushing builders toward price cuts and rate buydowns.

Bottom Line

Four different housing markets are running at once: cash buyers, financed buyers, locked-in owners, and builders. Each one plays by its own rules, and the right move for one is exactly the wrong move for another.

Let's figure out which one you're actually in and build your next move from there.



Need Help Getting Pre-Approved? Contact:

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Supreme Lending, NMLS 112267

Dan@1atmc.com | 410-935-3528



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Pick Your Perfect Fall Weekend: Farm Fun, Mountain Views and Giving Back

The best fall weekends begin with a simple question: What kind of day do we want? Around Maryland and the DMV, you can hunt for pumpkins, tackle a corn maze, follow mountain scenery or help neighbors prepare for Thanksgiving. Choose your experience first, then build an outing that fits your family.

For Pumpkin Pickers: Montgomery County

Butler's Orchard in Germantown combines pumpkin picking with hayrides, slides and a corn maze. Its 2026 Pumpkin Festival runs September 19–November 1, Wednesday–Sunday, plus October 12.

For Maze Adventurers: Frederick County

Summers Farm in Middletown offers a larger maze adventure, plus a mini maze for visitors wanting something shorter. Its festival runs September 26–November 1, with operating days varying throughout the season. Comfortable shoes matter when exploring the pumpkin patch and repeatedly answering, "Which way now?"

For Mountain Views: Skyline Drive

Start early at Shenandoah's Front Royal entrance. Pause around Dickey Ridge, enjoy a picnic at its picnic grounds, then continue to overlooks along Skyline Drive. An optional 1.2-mile Fox Hollow loop adds woodland scenery and traces of former mountain homesteads. Keep the route modest so the day feels like an escape.

For November: Make Giving an Outing

Visit the [Capital Area Food Bank volunteer calendar](#), select a suitable opportunity and register ahead. Distribution-center volunteers must be at least 12; minors need adult supervision and a signed waiver. Review each opportunity's location, physical requirements and available spaces before making plans.

Your perfect fall weekend might bring home a pumpkin, a photograph—or the satisfaction of making someone else's season brighter.

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HEALTH & FITNESS

Comfort Food Without the Food Coma

Give Your Fall Favorites a Fresh Start

Keep the cozy flavors. Add seasonal vegetables, beans and satisfying textures. These three easy recipes serve four.



1. Creamy Squash & White Bean Soup

1 lb peeled, cubed butternut squash • 1 diced onion •
1 tbsp olive oil • 1 can white beans, drained • 3 cups
low-sodium vegetable broth

Soften onion in oil. Add squash and broth; simmer
20–25 minutes until tender. Add beans, warm through
and blend. Season with pepper.



2. Smoky Two-Bean Chili

1 diced onion • 1 diced bell pepper • 1 tbsp olive oil •
1 can each black and kidney beans, drained • 1 can diced
tomatoes • 1 cup water • 2 tsp chili powder

Soften onion and pepper in oil. Add remaining
ingredients; simmer 20 minutes. Serve with plain
yogurt if desired.



3. Roasted Harvest Side

2 cubed sweet potatoes • 1 lb halved Brussels sprouts •
2 tbsp olive oil • 1 tsp dried thyme

Toss together. Roast at 425°F for 25–35 minutes,
turning halfway, until tender and browned.

Your Farmers Market Shopping List

Butternut squash • 3 onions • Bell pepper • 2 sweet potatoes • Brussels sprouts



Pantry stop: white, black & kidney beans; diced tomatoes; low-sodium broth;
olive oil; chili powder; thyme. Optional: plain yogurt.

Shop a Maryland or Northern Virginia farmers market.
Check seasonal availability before going.