PRIVATE PROPERTY INTELLIGENCE

EquityIQ Weekly Deal Sheet

Week of July 12, 2026
Prince George's & Charles County, MD

Prepared for: ______________________________

Buyer profile: NACA-track · up to $360,000 · 3+ bd (or 2 bd + basement) · HOA ≤ $250 · townhome / condo / single-family

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75 — 13103 6th St — Bowie, MD 20720 — $268,200

Single-family · 3 bd · 1,092 sqft · 59 days on market · 33 min to JBAB

Est. NACA payment $1,871/mo **≈ $110,000 below comps** **STRONG PAYBACK**

The cheapest 3-bed detached home in the set, sold AS-IS — comps of similar size nearby imply roughly $379k. Cosmetic-tier renovation with a Strong payback rating. At ~$1,871/month all-in, the payment sits far under NACA's affordability line for a $100k income.

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71 — 8405 12th Ave — Silver Spring, MD 20903 — $329,599

Fee-simple townhome · 4 bd + basement · 1,300 sqft · 82 days on market · 31 min to JBAB

Est. NACA payment $2,286/mo **asks $254/sqft vs ≈ $430/sqft nearby** **BIGGEST DISCOUNT**

Four bedrooms with a basement, sold AS-IS after 82 days — that's negotiation leverage. The comp gap is the largest on the board; even discounting it for the pricier surrounding zips, substantial margin remains. Verify condition against the comp story on a tour.

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64 — 5711 Osage St — College Park, MD 20740 — $350,000

Single-family · 3 bd · 1,422 sqft · 24 days on market · 27 min to JBAB

Est. NACA payment $2,423/mo **est. market rent $2,870/mo covers the payment** **RENT COVERS PAYMENT**

The safety-net deal: near UMD, rents for comparable homes exceed the full NACA payment by about $450/month. “Bring your vision” listing language signals a dated interior priced accordingly — renovation upside plus a rental fallback if life changes.

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59 — 12836 Claxton Dr #4E — Laurel, MD 20708 — $310,000

Condo townhome · 4 bd · 1,795 sqft · 60 days on market · 35 min to JBAB

Est. NACA payment $2,303/mo **≈ $192,000 below comps** **CONDO — VERIFY ASSOCIATION**

The most space per dollar on the board — nearly 1,800 sqft, four bedrooms, light-cosmetic condition. Condo regime: the association's finances must clear NACA review, so the first question for the agent is whether the community is FHA-approved.

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54 — 15837 Millbrook Ln #123 — Laurel, MD 20707 — $270,000

Condo townhome · 2 bd + basement · 1,560 sqft · 77 days on market · 39 min to JBAB

Est. NACA payment $2,142/mo **≈ $178,000 below comps** **MOTIVATED SELLER**

A HUD reverse-mortgage estate sale (24 CFR 206.125): the seller is process-driven, priced by appraisal, and deadline-bound — the most motivated seller profile that still accepts mortgage buyers. 77 days on market compounds the leverage. Same association caveat as any condo.

HOW TO READ THIS

Score (0–100) weighs price-vs-comps, renovation payback, zip appreciation, seller motivation and days on market. “Below comps” compares the asking price to the trimmed median $/sqft of similar recently sold homes nearby — a starting point, not an appraisal. Payments assume NACA terms (no down payment, no PMI, ~5.75%) plus taxes, insurance and any HOA/condo fee. Every figure is an estimate from public data; condition, association health and final numbers must be verified in person, at inspection and with your NACA counselor. This is independent analysis — not financial, legal or brokerage advice, and not affiliated with or endorsed by NACA.

Built by a NACA buyer, for NACA buyers. Your criteria, your zones, alerts every morning — ask about a personalized sheet.

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