

Royal Oak 21662

ZIP code · MD · Maryland · Talbot County

BALANCED MARKET

\$608K

MEDIAN SALE PRICE

-46.2%

1-YR CHANGE

20

SALES (12 MO)

\$1.1M

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 46 / 100



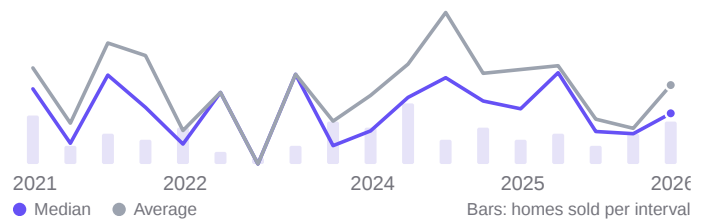
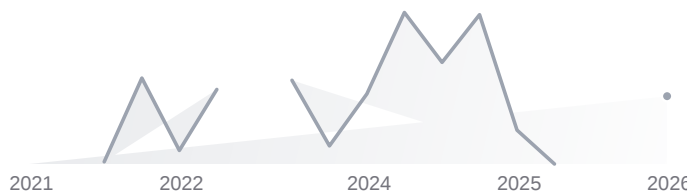
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

46 / 100

Sale prices

Median \$797K · Average \$1.2M

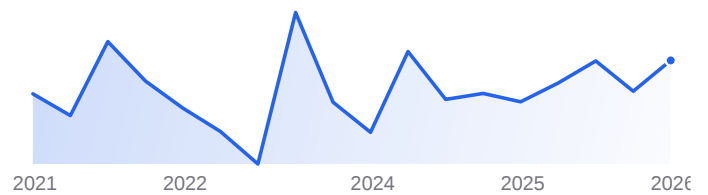
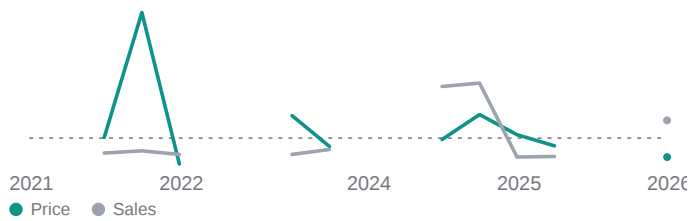


Growth (year over year)

Price -46.2% · Sales +42.9%

Price per square foot

\$485/ft²

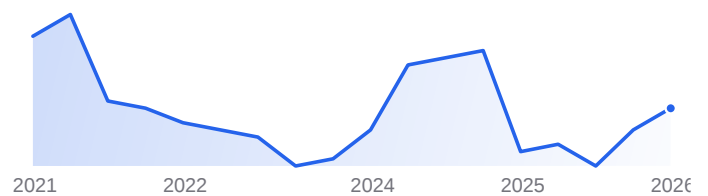
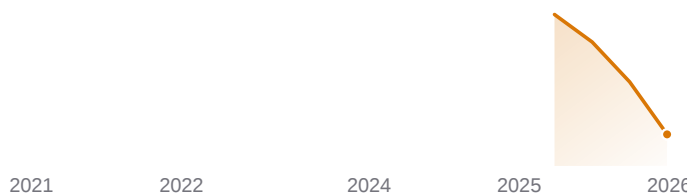


Sale premium vs estimated value

+0.2%

Annual turnover (share of homes sold)

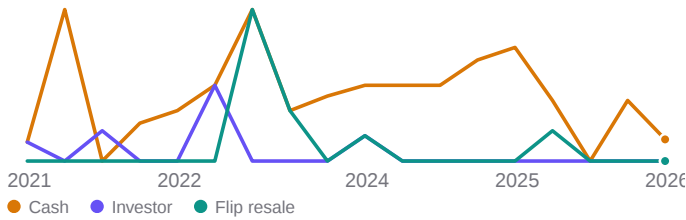
4.3%



BUYERS & OUTCOMES

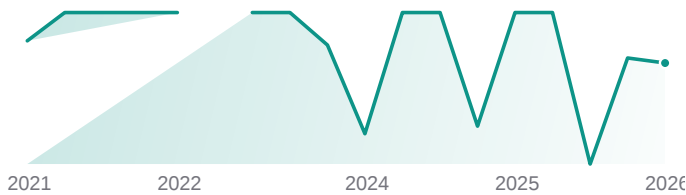
Buyer mix

Cash 14% · Investor 0% · Flip resale 0%



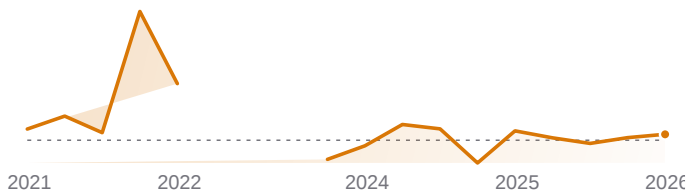
Sellers who sold at a gain

78%

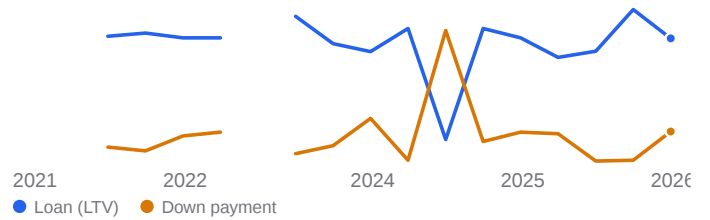


Median annualized return at resale

+3.1%

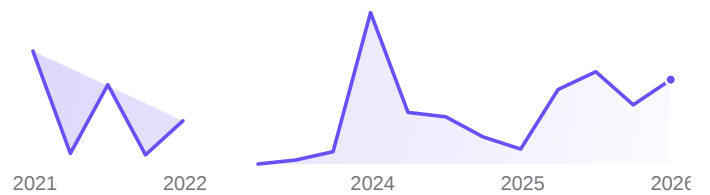


Financing (share of purchase price) Loan (LTV) 75% · Down payment 25%



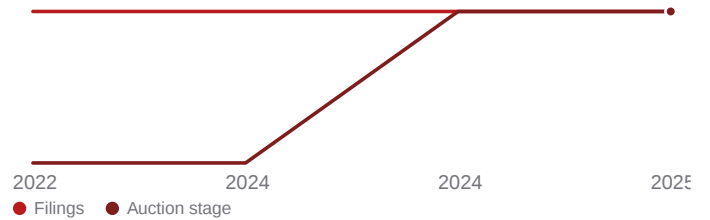
Typical hold before selling

10.2 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	462
Median value (AVM)	\$1.1M
Median size	2,228 ft²
Median year built	1977
Single family	88%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	71%
Underwater (LTV 125% or more)	4.5%
Owner occupied	55%
Company owned	23%
Median loan-to-value	26%
Typical ownership tenure	11.7 yrs

COMMUNITY

Population	725
Density	32 / mi²
Median household income	\$128K
Average household income	\$199K
Crime index (US avg 100)	118
Air pollution index (US avg 100)	89
Earthquake index (US avg 100)	33
Homes occupied	68%
Bachelor's or higher	32%
Poverty rate	5.1%
Unemployment	1.0%
Average temp	57°F
Annual precip	45 in
Sunshine	57%

Market metrics are derived from recorded arms-length deeds through April 2026, aggregated quarterly (lower sales volume). Temperature blends price momentum, sales velocity, turnover and resale outcomes, ranked nationally against geographies of the same type.