

Saint Michaels 21663

ZIP code · MD · Maryland · Talbot County

STRONG SELLER'S MARKET

\$868K

MEDIAN SALE PRICE

+45.1%

1-YR CHANGE

87

SALES (12 MO)

\$798K

MEDIAN VALUE (AVM)

Market temperature

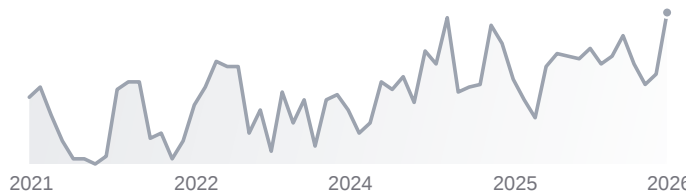
Strong seller's market · 84 / 100



MARKET TRENDS (5 YEARS)

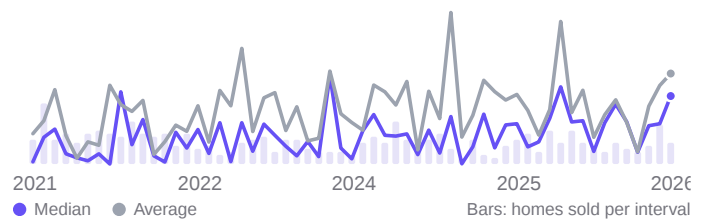
Market temperature (0–100)

84 / 100



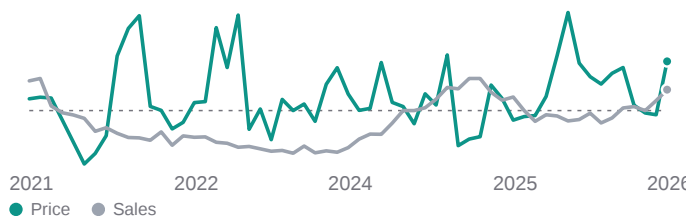
Sale prices

Median \$1.1M · Average \$1.4M



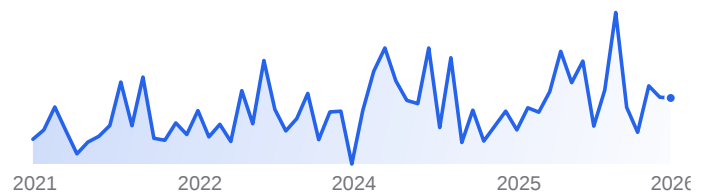
Growth (year over year)

Price +45.1% · Sales +19.2%



Price per square foot

\$343/ft²



Sale premium vs estimated value

-2.3%



Annual turnover (share of homes sold)

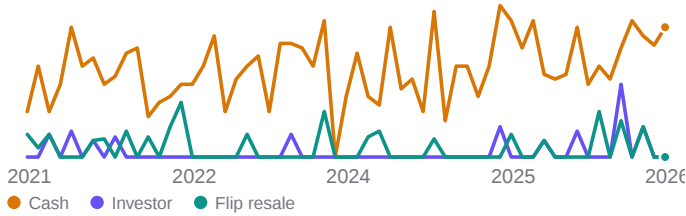
4.5%



BUYERS & OUTCOMES

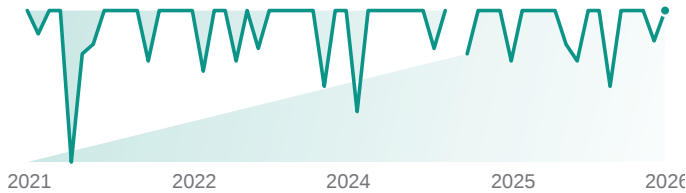
Buyer mix

Cash 71% · Investor 0% · Flip resale 0%



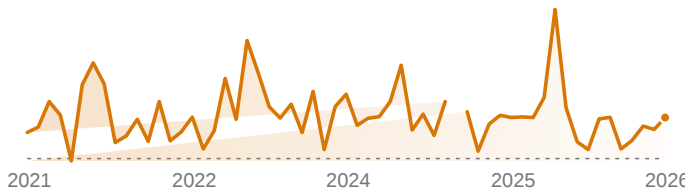
Sellers who sold at a gain

100%

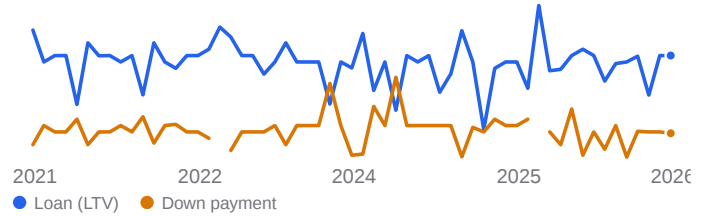


Median annualized return at resale

+6.3%

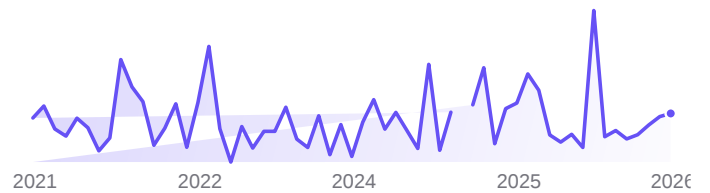


Financing (share of purchase price) Loan (LTV) 80% · Down payment 19%



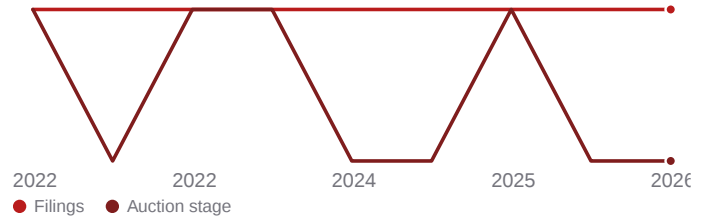
Typical hold before selling

7.2 yrs



Preforeclosure filings

Filings 1 · Auction stage 0



HOUSING STOCK

Homes	1,932
Median value (AVM)	\$798K
Median size	2,016 ft²
Median year built	1981
Single family	83%
Condos	7.3%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	69%
Underwater (LTV 125% or more)	1.3%
Owner occupied	60%
Company owned	20%
Median loan-to-value	36%
Typical ownership tenure	9.8 yrs

COMMUNITY

Population	2,696
Density	134 / mi²
Median household income	\$89K
Average household income	\$136K
Crime index (US avg 100)	149
Air pollution index (US avg 100)	94
Earthquake index (US avg 100)	35
Homes occupied	71%
Bachelor's or higher	29%
Poverty rate	5.2%
Unemployment	0.9%
Average temp	57°F
Annual precip	45 in
Sunshine	57%

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