



According to CNN Money writer Sarah Max, "The hottest segment of the real estate market has been coastal towns, mountain towns, and other vacation spots." More and more people seem to be buying second homes, often in quiet places where they can escape the crowds and pressures of their weekday lives.

That's exactly why Diane Krasna and her husband, a Baltimore surgeon, chose their second home in southern Maryland's St. Mary's county.

This peninsula county in the Chesapeake Bay is located about a 90-minute drive south of the Baltimore-Washington area. Surrounded by scenic and historic tributaries, St. Mary's county retains many of its founding families, while attracting newcomers seeking second homes near the water, but wanting to avoid the Bay Bridge.

In 2004, the web site Neighborhood Scout released an annual survey of the top 30 towns in the United States for vacation homes. The county's seat, Leonardtown, was a survey winner in the Atlantic and Gulf Coast category – the only location in Greater Washington.

Leonardtown is situated on Breton Bay, a picturesque cove currently receiving carefully planned development. Downtown Leonardtown underwent a period of redevelopment and now boasts a French restaurant, antique shops, art galleries, and a town square. The Square hosts community events throughout the year, including a Christmas Tree Lighting and a summer Beach Party.

"Leonardtown's selection verified that our community's goals were on target," said Karen Everett, a manager in the county's Economic Development Department. "Their survey



assessed affordability, peace and quiet, safety, educated neighbors, homeownership mix, and strong public schools." While the last criteria may not be expected for a survey of vacation home owners, Karen asserts that the community's "commitment to excellent schools demonstrates the level of local investment and helps to maintain property values."

But Dr. and Mrs. Krasna weren't thinking about property values when they first drove into St. Mary's county. For them, what started as an afternoon pleasure drive, through a part of Maryland they'd never explored, ultimately ended at an old fisherman's cottage on St. George Island. Now they spend weekends exploring tide pools and dipping their toes in the water. **They knew the cottage was perfect for them the minute they saw it, but their realtor, local waterfront expert Melissa Solms-Baruth, showed them everything on the market before they made their offer.**

St Mary's county offers homebuyers a wide range of waterfront options, with prices that

start under \$400,000 and sometimes stretch to nearly \$3,000,000. Currently listed homes, reports Ms. Solms-Baruth, include a two-bedroom rambler with 80 feet on Tanner Creek, a pier, and a water view from every window. At the other end of the spectrum is a 108-acre farm with a main house, three cottages, a stable, and paddocks, overlooking 2,300 feet on the Chesapeake. There's also a variety of new-home construction underway in the county, including townhomes on Breton Bay.

So what advice does happy homeowner Diane Krasna have for second-home shoppers? "Find a realtor who really understands you and what you want," she says. "That's probably the most important thing. And take your time." Time, it seems, is just one of the things waterfront homeowners are able to savor in St. Mary's county. 🏡

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