

Get Away to the Beach and Bay

Attractive options for second homes or retirement

By Jeff Marcus



The one-and-a-half-mile-long Solomons Bridge over the Patuxent River connects Calvert and St. Mary's counties.

When Washington, DC, and Baltimore area professionals search for a waterfront vacation home, hot spots such as Maryland's Eastern Shore or North Carolina's Outer Banks often top their lists. And for good reason. The waterfront lifestyle offers sun, sand and plenty of recreation.

Expand your search, however, and you'll find many other attractive options for vacation living, not all of them as popular or expensive as Atlantic beachfront property. One sparkling example of a hidden gem in the local second-home market is Calvert County, Maryland, where waterfront means living in a quieter, more rural environment on the western shore of the Chesapeake Bay or on the Patuxent River just 46 miles from DC. Calvert County—Maryland's smallest—comprises 215 square miles shaped like a peninsula 30 miles long and nine miles wide. With its 143 miles of Chesapeake Bay and Patuxent

River shoreline, no point in the county is less than five miles from navigable water.

Traditionally, the county's population consisted of farmers and watermen, although in the early 1900s the area was discovered by wealthy Washingtonians as a breezy summer getaway spot, thanks in part to a railroad line that ran from DC to Chesapeake Beach on the county's northeastern edge.

A more recent phenomenon is that of busy Washingtonians buying homes in the area for weekend escapes and summer fun, and then moving permanently to the county in pre-retirement or retirement years. "It's just such a beautiful, more relaxed place to live," says local realtor Gail Siegel, who followed that exact path to Calvert, buying a 1939 beach cottage after spending 20 hectic years in the technology industry. Siegel says that the purchase changed her life, and she has never looked back. It happens all the time, she says. "People visit this

area and fall in love. Some keep a second home here for decades, passing it on to their children, and others make Calvert their primary address, sometimes maintaining a condo in DC as a second home."

Single-family waterfront homes are found on small bayfront beach lots, larger lots with more acreage and privacy, and Patuxent River lots with boat slips. Waterfront condos and townhomes are clustered in the northern and southern ends of the county. Waterfront building restrictions are strict, as Siegel discovered after rebuilding her storm-damaged Calvert home in 2003. "I think I learned just about everything there is to know about waterfront construction—critical area permits, flood compliance, insurance and zoning regulations," she says.

At its southern tip, Calvert County comes to a point in the well-known town of Solomons, where the Patuxent River and Chesapeake Bay meet. But Siegel



Sailing is a popular pursuit in Calvert County, Maryland, where no point of land is more than five miles from navigable water.



Calvert County's Cove Point Light is Maryland's oldest continuously operating light station, and an active aid-to-navigation for boats on the Chesapeake Bay.

advises buyers not to limit their house-hunting tours to Solomons alone. "You'll find wonderful communities as you travel just north from there," she says, "where you'll have the option of living down near the beach or on an elevated location on a cliff overlooking the water."

Other Waterfront Options

Another area worth exploring if you are a homebuyer in search of a Chesapeake Bay lifestyle is Chester River Landing, a brand new community located in Chestertown, Maryland, north and east of Annapolis across the Bay Bridge. The 44 waterfront single-family homes, townhomes and duplex homes in Chester River Landing

will enjoy a private marina in the Chester River with floating docks that can accommodate boats up to 40 feet long. Other amenities include an outdoor pool and private beaches with shoreline walking paths.

For those who long for a true ocean-front lifestyle, Bethany Beach, Delaware, is one of the best places to look. "Bethany Beach truly offers the ideal lifestyle," says realtor Leslie Kopp, who has specialized in the coastal market since 1989.

According to Kopp, this year appears to be a good time to get a solid value on a vacation home in Bethany and the popular North Bethany, South Bethany or Fenwick Island areas. "There were 123 sold properties in our market for 2007 compared to 107 in 2006, an increase of 15 percent," she says. "I attribute that to the fact that prices dropped steadily through the year." Available properties in this perennial hot spot range from ocean-front condos and townhomes to single-family homes just steps from the beach.

Another attractive Atlantic Coast option is the brand new Rivendell condominium community in Ocean City, Maryland, where luxury two-, three- and four-bedroom residences feature open floor plans, nine-foot high ceilings and private balconies overlooking Assawoman Bay and the Atlantic Ocean. ❖

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