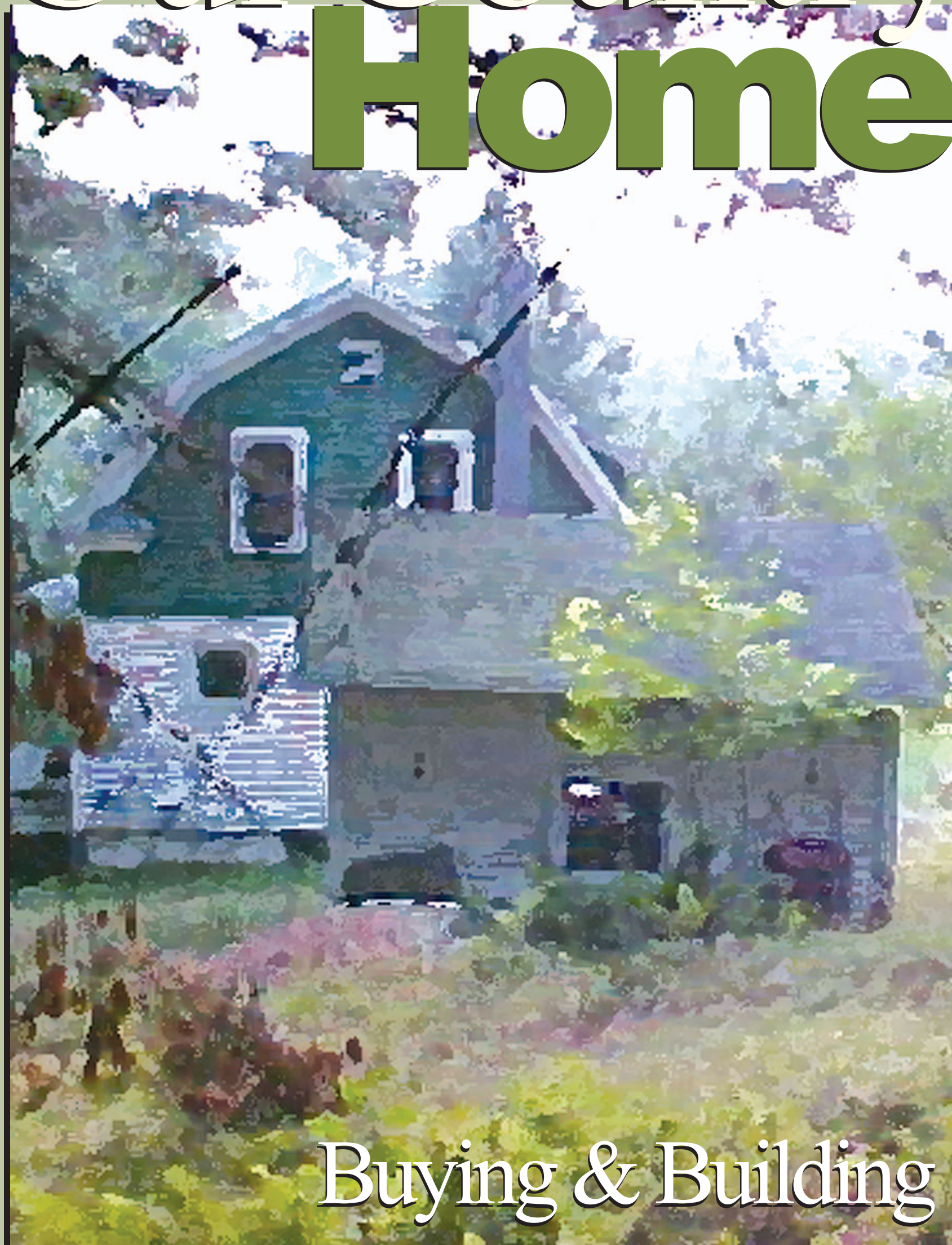


# Our Country Home



Buying & Building



# Our Country Home



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# 'Our Country Home'

## Spring 2004

Buying or building a home is often portrayed as a way to reinvent a life.

However romantic the idea might seem, personal bonds between people and their homes are as old as the history of sentient beings.

But before comfort and affinity can begin, searching for the right home in this river valley is certain to pose challenges. Frustrations are sure to interrupt the process.

In this section, **The River Reporter** sets out to create a useful guide to buying and building homes. Recent media publications have identified limits to what is available for river valley inhabitants and newcomers, though our conversations with people in the real estate and building businesses throughout Sullivan, Wayne and Pike Counties prove that the current market offers many options—perhaps more than it ever has.

The first issue of "Our Country Home" is intended to be useful to the greatest possible number of people.

It tells stories of local buyers immersed in the real estate search. It also presents steps that both experienced and novice consumers can take to negotiate better, more equitable real estate transactions and build better homes.

Above all, the section strives to lead a greater amount of people to satisfaction as they buy or build homes. The editors hope the information is useful as readers plan or make appropriate financial decisions and choose enjoyable living spaces.

While the river valley hosts an impressive variety of people, in ethical terms, we live in one community. Our happiness is essential to our future, as is the health of our environment.

If all goes well, the forms of development and progress pursued in this river valley will ultimately work as a preservative, not only of its natural resources, but of its affordable lifestyle as well.

— Charlie Buterbaugh,  
Section Editor



Jose Lescano of Port Jervis Electric works on a nearly completed home in Pocono Woodland Pines, a development of some 1,000 homes five miles from Milford, PA.

TRR photo by Michel Legrand

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Searching for the perfect home can be a daunting prospect. Marcia Nehemiah's narrative mirrors a high-and-low house hunt for a country home, and her tips take the wild out of the chase.

#### 9 Building relationships while building a house

Building the home that satisfies a life of dreams is great—until relationships between buyer and builder go wrong. In her guide to joining personalities as you build, Laurie Stuart draws from the advice of local architects and contractors.

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## THE RIVER REPORTER

### Our Country Home

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# House hunt

By MARCIA NEHEMIAH

On the list of life's most stressful passages, moving ranks toward the top, along with divorce and root canal.

Two years ago, my husband and I retired from our jobs in New Jersey and relocated to construct a new life in Pennsylvania.

Would my husband and I find the right house? For the right price?

And there's the stress of all the details—phone calls, paperwork and deadlines.

Looking back on our real estate escapade, I can easily say we made some mistakes, but we learned from them.

## Wish list

First, we needed a solid idea of what we wanted—a south-facing setting in nature rather than in town, a garden, a fireplace, a garage, and quiet.

Something relatively small, but each of us needed an office.

My husband is the night owl and I am the lark, so our workspaces would have to be far away from our bedroom.

A friend who grew up in Narrowsburg shared a copy of **The River Reporter**, which I read from the front page to the classifieds. The Upper Delaware seemed to be a community offering the kind of cultural and social activities and natural beauty that appealed to us. Because my pension would not be taxed in PA, we decided to look in the northern section of Pike County.

## The chase

A serious drawback of house hunting in PA is that realtors do not participate in a multiple listing service. So we jockeyed from realtor to realtor to realtor, beset by the nagging fear that the picture of our dream house was tacked to some other realtor's bulletin board.

Each weekend morning we outfitted ourselves for the 1.5-hour ride to the country. We packed our map, sandwiches, nuts and apples and water, and most important, my pink flowered notebook purchased solely to log our findings.

We looked at a lot of houses. To help us remember each one, I wrote descriptions, sometimes sketched layouts and always listed pros and cons. I still have the notebook.

"Ugly interior."

"Bedroom off kitchen."



TRR photo by David Hulse

"Really small living room."

Here's some good advice. Always use your own car and follow your realtor to the properties you want to see. We found it hard to talk about a house within earshot of an agent who believed or pretended to believe that we had just seen the grandest dwelling since the Hearst castle, even though squirrels lived in the walls and weeds grew through the kitchen floor.

My husband and I could get into

our own car and freely comment about some particularly hideous house. Driving alone gave us the opportunity to scream. And laugh. Not at each other.

## Dream house?

My husband really wanted the log cabin. I really hated it. But I thought I could learn to love it. We bid on it. The realtor said the seller accepted our bid. I was not happy.

Back in NJ, the realtor called with the news that someone had outbid us. My husband was disappointed, and I rejoiced silently.

We finally found a house that we both agreed on. And thank goodness because driving back and forth from NJ every weekend to traipse through the wilds of Pike County while holding down full-time jobs was beginning to

Continued on page 7

## The real estate deal

By MARCIA NEHEMIAH

Based on personal experience, the general sequence below outlines the steps of a real estate transaction.

- **Write a list.** Decide what you are looking for in a house. Write a list of what you want your house to look like and what features it should have.

Also, determine the kind of community you want to live in.

- **Financing.** Get pre-approved or pre-qualified for a mortgage so that you know the price range you can afford.

- **Start looking.** Visit area realtors and use the Internet to locate properties you want to see. Share your wish list with your realtor, who can preview and suggest properties she thinks will meet your requirements.

- **Make an offer.** To determine a reasonable offer, discuss with your realtor the recent sales of homes that are similar in size, quality, conveniences, and amenities to the one you want to bid on.

- **The contract.** Your real estate agent will draw up a contract that includes a legal description of the property; the offering price; the down payment; financing arrangements; a list of fees and who will pay them; the amount of the earnest money deposit; inspection rights and possible repair allowances; the method of conveying the title and who will handle the closing; a list of appliances

and furnishings that will stay with the home; the closing dates; and any other relevant contingencies.

- **Negotiate.** Some of the things that you may have to negotiate are the price, financing, closing costs, repairs that need to be done, appliances and fixtures, landscaping, painting, occupancy time frame.

- **The inspection.** The property will need a thorough inspection to make sure that it is up to the standards set forth in your written agreement. If the inspection reveals deficiencies in the property, the contract may be renegotiated or even nullified.

- **Closing preparations.** You will need to obtain homeowner insurance equal to the full replacement value of the home. Your lawyer and your lender will prepare all the necessary documents, making sure they are complete, accurate and delivered in a timely manner. Your lawyer will tell you what form of payment you will need to bring to the closing for any unpaid fees. Contact utility companies to notify them of the date you want your utilities turned on or transferred to your name.

- **The closing.** "Closing" refers to the meeting where ownership of the property is transferred to the buyer. In order for the closing to go smoothly, each party involved should bring the necessary documentation and be prepared to pay any related fees (closing costs).



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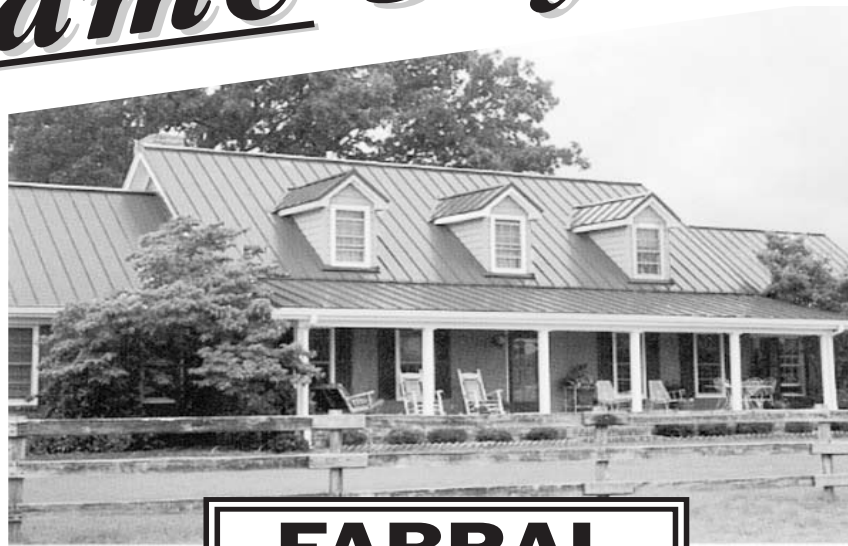
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## House hunt

Continued from page 5

wear thin.

Really thin.

The house we bid on had not been lived in for at least a year. Despite its musty smell, horrendous carpet and nonexistent landscaping, we liked the layout and took the leap of faith that we could turn it into something livable. Besides, the price was right.

Our bid was accepted. Our realtor drew up a contract. I contacted

the lawyer she recommended. The proverbial ball was rolling. It was time for the inspection. We were on our way, or so we thought.

### Caveat emptor

We met the inspector at "our house" on a cold, raining April day. He had been crawling in and out and on top of the structure while he waited for us. He greeted us with a funny look on his face.

Then he said, "This house is well built, but poorly maintained."

Uh oh.

He told us we needed a new roof immediately, which we knew, because the master bedroom's ceiling sported a telltale sag where, the realtor had said, a branch once fell through.

The inspector told us we had a severe water problem because of poor drainage and that the crawl space was a "slurry pit," which we did not know.

Who would have thought to check under the house while walking through it, pointing out a bathroom vanity that would have to go and deciding on a color for the living room?

He mentioned evidence of "vermin."

Vermin?

And what was slurry anyway?

Then he said, "Look at the garage."

We looked. We saw an unremarkable garage.

"There has never been a car in that garage. See the six-inch difference between the grade of the driveway and the garage floor? Only a tank could get over that."

Besides the water problem, which brought the mold problem, and the

fact that the kitchen stove didn't work, the inspector had no more alarming news. We decided to renegotiate the final price of the house and go through with the deal.

### Relocated

As real estate deals go, this one was easy. The sellers cooperated in every way. Our lawyer was prompt and efficient.

He said we didn't need to be at the closing. But why would I miss it? After driving thousands of miles, spending every weekend looking at houses that were just not for us, worrying if we were ever going to find anything, learning that my husband knows what slurry is, I wanted to be there to sign document after document, hand over my check and get the keys to our new house.

We walked out of the lawyer's office onto the charming square in Honesdale, PA—the owners of our new home.

However, I did not abandon my little pink notebook. As soon as I got home, I wrote, "Call phone and electric company. Change address. Order new checks. Rent backhoe. Call movers...."



TRR photo by David Hulse

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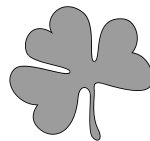
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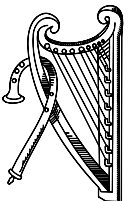
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# Building relationships while building a house

By LAURIE STUART

**B**y far, the biggest and most intimate project that some of us will accomplish in a lifetime is building a house. And unless we're fortunate to be handy with tools and have the opportunity to take a sabbatical from our lives, we'll probably have to find others to do the job.

You can well imagine the quality of relationship needed to entrust this significant project to somebody else. Plus, building a house isn't a put-in-an-order and move-in-10-months-later kind of deal. The construction of a home is an ongoing project that takes on a life of its own. The importance and benefits of a good working relationship between the client and the building professional will be tested on a frequent basis.

Now imagine yourself on the other side of the project—as the building professional—trying to construct the home that packs a life of dreams into it.

## It's all one and the same

The one quality that both the building professional and the client list as most important is trust. While written agreements are always the recommended way to go, there are some home-building arrangements that are finalized with a handshake. And even if there is a written contract, dissatisfaction on either party's part is best avoided by finding someone you can work with.

So trust and a comfortable rapport is at the top of everyone's list.

Second on the list in both party's minds is satisfaction.

Happy customers are the people who are comfortable with their building professionals (designer, architect or contractor) because they trust that the professional is more excited about the joy and satisfaction of their work than the money that will be made.

Happy building professionals are satisfied because they know that when it is all said and done, the homeowner is happy with the product.



Photo by Sam Martin

## Choosing a contractor

Hiring a building contractor can be a complex process that should never be taken lightly. When faced with the task, many consumers find themselves in unfamiliar territory and they don't know what steps to take to find someone reputable.

"Consumers should be aware of the free resources available to assist them in finding a reputable contractor for building and remodeling," said Peter Clauss, president of the Wayne County Builders Association (WCBA). "It's our job to get the word out that we are here to help and educate people in making that decision."

Here are some recommendations consumers can take prior to hiring a contractor:

- Call your local builders association for a list of their members in your area. Ask a contractor if he/she belongs to a builders association.
- Ask for an insurance certificate to verify current workers compensation and liability insurance.
- Ask for references.
- Ask to see contractor's work.
- Verify that the contractor has a permanent business location and good reputation with local banks and sup-

pliers.

- Incorporate any warranties, guarantees or other promises in your written contract.
- Be specific about starting and completion dates.
- Beware of an unusually low bid or low advertised price.
- Select a contractor you are comfortable with and take your time in the process.

"We've all heard "an ounce of prevention is worth a pound of cure." It certainly holds true when choosing a contractor. Word of mouth is one of the best means, but go a step further and call your local builders association.

- Wayne County Builders' Association, P.O. Box 378, Hawley, PA 18428; call 570/775-7393 or visit [waynecountybuilders.com](http://waynecountybuilders.com).
- Pike County Builders' Association, State Route One, Box 492, Milford, PA 18337; call 570/296-9204 or visit [pikecountybuilders.com](http://pikecountybuilders.com).
- New York State Builders Association, One Commerce Plaza, Suite 704, Albany, NY 12210; 518/465-2492, [www.nysba.com](http://www.nysba.com)

## Getting into the nitty-gritty

While there is a growing trend to find generic house plans on the Internet or depend on a contractor to supply plans, in the best of all worlds, people who are building homes start by finding the home designer.

The home designer, often an architect, becomes part of the family and has the honor of finding out the intimate details of how you live in your home. That building professional has to know who gets up in the middle of the night, who answers the phone, who does the cooking and precisely how the couple or the family want to interact in the home. That architect or home designer then takes those details and creates building plans. Those plans take into account the consumers' budget and lifestyle choices, and combines them with current building codes. Those finalized plans are then handed off to a

Continued on page 11



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**Drawing  
May 15, 2004**



## Building relationships while building a house

Continued from page 9

contractor whose job it is to make sure that the house gets built as planned and within budget.

If the consumer can afford it, the architect or designer can also be the project coordinator: issuing bids, finding a builder, and acting as a liaison to all changes that might come up as part of the building process.

While the costs upfront might be higher, using the services of an experienced home-building professional can often pay for itself in the long run.

Building, even according to plan, is not always a step-by-step process. There are always things that come up and change the original plans. For example, during excavation, you might find a huge boulder positioned precisely in the middle of your foundation. Your architect or contractor can help you deal with these unexpected occurrences. Tracking and recording these change orders is essential when working with a limited budget.

### Finding the designer and working as partners

An architect, by definition, is a designer who prepares plans for buildings and supervises their construction.

From the consumer position, a good architect or home designer provides vision and creativity

to the project. The architect injects enthusiasm by viewing it as a creative adventure. The architect can provide guidance as to whether the customer's ideas are feasible and are within the perimeters of municipal building codes. An architect's ability to carry the plans through various permit processes within a reasonable time, if necessary, is an added benefit.

The consumer can also appreciate an architect who is conservative and protective about a given client's money. Optimally, the architect and the consumer who can establish a healthy partnership and spirit of collaboration experience the most enjoyable and successful building of a home.

### And onto the next in line

When all plans have been finalized, the impetus of the home's completion gets passed off to another building professional—the contractor. The contractor's job is to build the structure according to the plan and within budget. A good contractor has to be approachable, flexible and be able to make changes that refine the planning process. A contractor has to have an inherent ability to understand the flow of the project and schedule other building professionals (electricians, plumbers and masons, among others) to bring the project to completion. They have to have a good reputation, carry insurance on the project and have a secure financial position to be

able to contract work and have the materials on hand.

### And when it's all said and done

And when it is all said and done, the building professional and the client have kept the same end in sight: the successful building of a home or building that works for the

consumer. The collaborative relationships established during the building process can continue to provide the customer and the building professional with satisfaction and pleasure. The architect/builder has the product that they can be proud of and the client/customer gets to live in the house of their dreams.

Happy building!

## Words of wisdom from those in the field

"A good contractor is someone who likes what he does more than he likes the money he makes."

"A good architect is a person with vision and creativity who can't wait to renovate and sees your building as a palette."

"A good architect has a thrifty economic outlook, and you have to lead them to be more flamboyant."

"A good architect is a strong advocate who fights for your interest."

"A good building professional feels conservative about your money."

"A good building professional is a good listener."

"The best relationship between a building professional and a client is one of a partnership."

"A building professional and a client must agree to work together. The relationship should make the project the best that it can be."

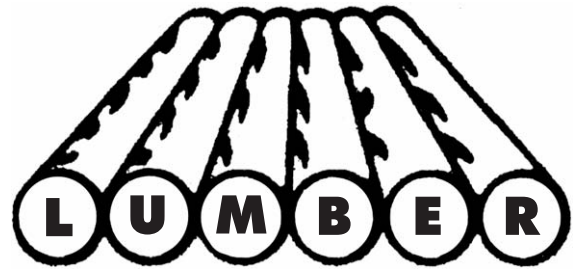
"The perfect client is one who lays out a general vision of how he or she wants the end product to feel and trusts the building professional to deliver the details to get there."

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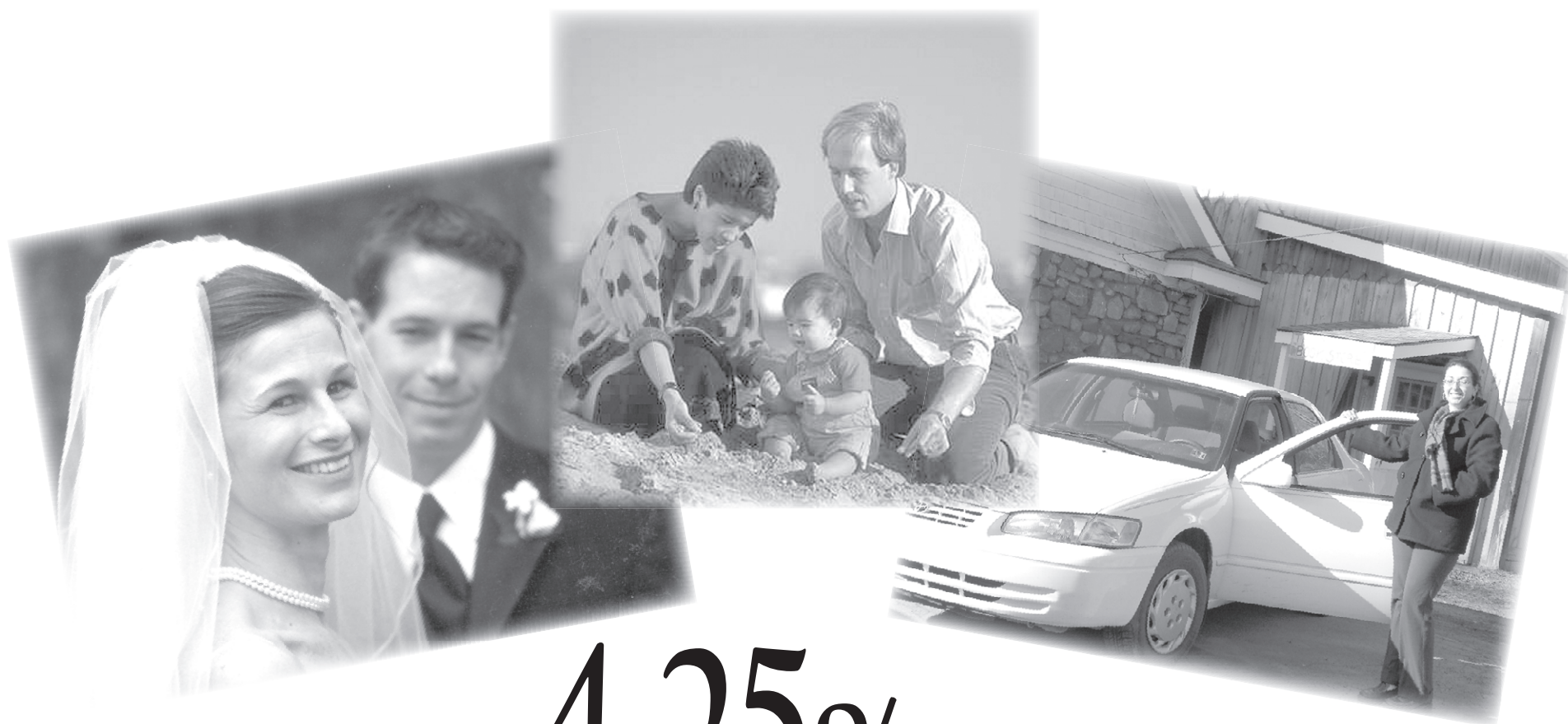
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# Modular's move on the site-built empire

By CHARLIE BUTERBAUGH

**W**hile many consumers cling to the tradition of watching a new home evolve from the ground up, sticks to bricks, the pre-fabricated housing industry is giving site builders a run for their money, offering new custom design options and faster production times every year.

Prepare to see more sections of homes riding down highways, says John Drobysh, a code enforcement officer in the Town of Cochecton.

It's simply difficult for contractors to compete with the price per square foot of a modular home, and few can compete with the time frame of a modular project, he said.

"A mid-grade modular home costs about \$50 per square foot, and a builder can take you from start to finish in as little as eight weeks."

Drobysh lives in a two-story modular colonial himself. He issued permits for two-dozen new homes last year in Cochecton, a third of which were modular and half of which were HUD homes, or pre-manufactured housing, previously known as trailers, whose quality is now controlled by the U.S. Department of Housing and Urban Development (HUD).

Pending approval, Brookside Homes of Monticello plans to begin development of 23 modular homes on 138 acres of farmland in Fosterdale this summer. Large lots ranging from three to nine acres will push the price of each home just above \$200,000.

Many modular home manufacturers like Westchester, Crest and Manorwood have moved into the luxury home industry. Advancing with them are local builders like Ed



This farmhouse-colonial modular home was delivered to its site in seven sections.

TRR photos by Michel Legrand

Nikles Jr. of Ed Nikles Custom Builder in Milford, PA. With his father, who started the business in 1984, Nikles has been opening more doors over the past 10 years by offering his customers modular home development in addition to site-built homes. Twenty-five percent of his business now comes by way of factory-built homes.

He's about to finish a \$370,000 farmhouse-colonial style modular home (pictured above) in Pocono Woodland Pines, a neighborhood five miles from Milford off Route 209.

Continued on page 14

## There's help for the first time

LIBERTY, NY — The First Home Club grant program administered by Cornell Cooperative Extension (CCE) of Sullivan County qualifies the first-time homebuyer for a \$5,000 mortgage grant.

Candidates must complete the First Time Home Buyers Club series at CCE in Liberty, and receiving the grant is contingent upon a credit education component, a credit report and other performance standards coupled with what CCE Financial Educator Craig Fisher calls a period of "nurturing the home-buying experience."

With personal guidance the candidate works through the mortgage application. Fisher translates the process leading to finalizing details of a mortgage deal with a signature, something the bank doesn't do.

The program also leads first-time buyers through credit reports and other paper work involved in buying a home, like tax return submission and proof of income.

"In the home-buying process, we often lose people when time comes for the credit report. Many people

don't understand what the report actually means," Fisher said.

To get on their way towards earning the \$5,000 grant, candidates must also obtain income pre-qualification, show responsible budgeting performance, register with Rural Sullivan Housing Corporation, and open a First Home Club account to save \$1,667.

"Knowing where you're at at all times is the key to personal finances," Fisher said. "HSBC is looking for the candidate's ability to save consistently. This could take anywhere from 10 to 30 months," Fisher said.

To qualify for the grant, a single individual must earn a minimum yearly income of \$45,920, and a couple must earn a minimum \$52,808, though Fisher stressed that the educational series is open to anyone interested in learning.

For more information call Craig Fisher at 845/292-6180. To learn about similar opportunities in Pennsylvania, visit Penn State's Center for Community and Economic Development at [cecd.aers.psu.edu/](http://cecd.aers.psu.edu/).



Inside divisions between first and second floor pre-fabricated sections can be seen where sheet rock has not yet been attached. The kitchen countertops are crowned with Dupont Corian.



# Modular's move on the site-built empire

Continued from page 13

Eighty percent of the house was built in a climate-controlled factory. Yet the buyers, who handled everything through Nikles' office, were able to request a first-floor master bedroom for function, and oak floors and Dupont Corian countertops for style.

The pre-manufactured foundation was set in one day, and the first and second floors of the house were delivered to the property in seven sections. Begun in mid-December, the home takes three to four months to finish, whereas a similar style house built on site would take six to seven months, Nikles said.

Quality Crafted Homes in Narrowsburg, another business offering custom modular homes, sells and develops sites in Sullivan and Wayne Counties. Like Nikles, owner Deborah Wasylyk takes her customers from start to finish, working with clients on all stages, including floor plan designs and mortgage systems.

"We take you from trees to keys," she said.

Wasylyk sold 10 homes last year, and by mid-March of 2004, she sold three. The average turnkey price in this area is \$125,000, Wasylyk said, though people are spending up to \$350,000.

Her advice to young people is "you can do it."

"Young couples can't always hope to start with the kind of home their parents spent years building. You've got to start some place. Begin with a good foundation and a solid house and grow from there.

"If you don't put money in a well-built foundation and a solid house, you can't go anywhere," she said.

The colonial-style modular is the least expensive to build and offers the most livable space, Wasylyk said. Adding to it does not require site-adaptation costs because additions normally entail increases in height. "It's cheaper to go up than out," she said.

The average cost of making a site ready for development, which includes excavation, foundation, well, septic system and driveway, should be a standard \$40,000 for modular and site-built homes, Wasylyk said.

## Know what you're getting

As with contracting a site-built home, builders and inspectors agree that buyers need to research the conditions of a purchase and know what they're getting in to.

Wasylyk said buyers should compare the lists of standard specifications from different modular manufacturers as well as the lists of what the developer has included in

# Home show offers a look at the goods

**MATAMORAS, PA** — The Pike County Builders Association (PCBA) will hold its annual Home Show at the Best Western Inn at Hunt's Landing on April 2, 3 and 4.

Featuring displays on all phases of building and remodeling, the show will be open on Friday from 6:00 to 9:00 p.m., Saturday from 10:00 a.m. to 5:00 p.m. and on Sunday from 10:00 a.m. to 4:00 p.m. Over 60 exhibitors will present up to date information on new home products, construction, appliances, lighting fixtures, decorating and much more.

A \$2 admission fee will be charged per adult and children up to 16 years of age will be admitted free. The proceeds will benefit the eight scholarships PCBA awards to Delaware Valley and Wallenpaupack Area High School students each year.

Hunts Landing is located off exit 53 of Interstate 84 at Routes 6 and 209. For more information call 570/296-5500 or 296-5589.

To view a list of PCBA members, visit [pikecountybuilders.com](http://pikecountybuilders.com).

the total cost. While Quality Crafted Homes includes a 10-year warranty and fees for the set crew, crane, delivery and sales tax in the total price, other builders may not, she said.

Drobysh advised buyers to avoid the pitfall of assuming a modular-home manufacturer will put an engineer's seal and signature on the foundation. They often will not, and the homeowner needs this in order to get a building permit, he

said.

He decided to spend a little extra to insulate his foundation on both sides of the concrete wall because knew he wanted a finished basement for extra space.

Drobysh's final word was "call your Code Enforcement Officer before you start ordering materials.

"We're here for the taxpayers and property owners, and it will only take a few minutes," he said.

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## Site-built market stands its ground

The competitive edge of modular homes, sharpened by factory labor costs lower than those paid by contractors in the field, reduced expense for the buyer per square foot of house, and swifter project completion times, is making a bold statement in the affordable and upscale housing markets, but the tradition of building a house on site sees no risk of obsolescence.

Nikles showed a house he's building in another section of Pocono Woodland Pines. The buyers, a retired couple, have moved in to a relative's house across the street to look after the construction of their new home, a ranch-style contemporary (pictured right).

The foundation was set the same week as the farmhouse-colonial modular, and the project was not nearly as far along, but the couple did not seem to mind a bit. In fact, they each said they were enjoying the experience of anticipation.

Another local builder, Charles Peterseim, has carved out a niche to build new farmhouses that embody familiar forms of an earlier style of living.

With the wide variety of people looking for homes in the Upper Delaware River Valley, suggesting the possibility of outright domination by any particular style of home or manufacturing trend would not accurately reflect the reality of the current demand.

One thing is certain: the landscape faces a varied complexion of new home construction.



TRR photo by Michel Legrand

This site-built farmhouse colonial is located in Pocono Woodland Pines, where many lots, subdivided in the mid 1970s, are still available.

## Equal housing opportunity

Are you renting? Have you ever thought you could be paying a mortgage instead? Now is the time to think about buying a house.

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Rural Sullivan Housing Corporation has grant funds to help eligible first-time homebuyers pay for down payments and closing costs. Eligible applicants can receive up to \$25,000. If needed,

a portion of the funds may be used to make minor repairs to properties purchased.

And, the United States Department of Agriculture's Rural Development has money available under its Single Family Loan Program specifically for residents of Sullivan County. Rural Development provides loans to very low and low-income applicants to buy, build, or improve

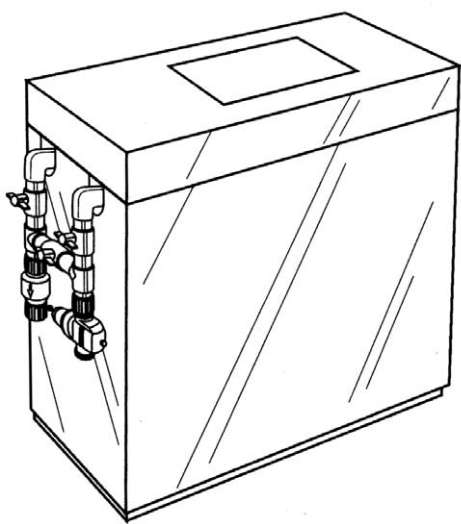
single-family homes. Payment subsidy is provided to qualified applicants to reduce their monthly mortgage payments.

For more information call Rural Sullivan Housing Corporation at 845/794-0348 or call Rural Development at 845/343-1872, ext 4.

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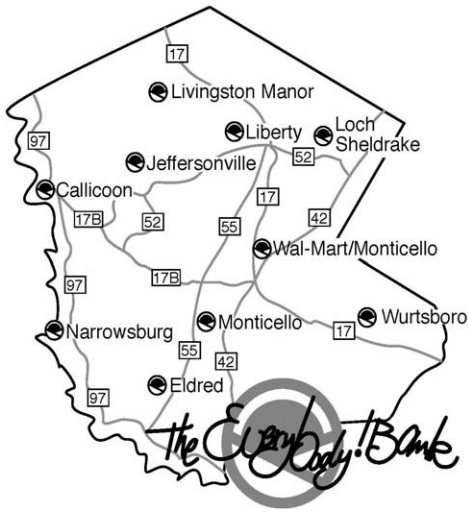
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# Housing costs: how much can you afford?



## Guidelines

How do the following old guidelines apply to you in today's housing market?

- Housing should take about 25 percent of your gross pay or 35 percent of your take-home pay.

- When buying a home, look for something priced at 2.5 times your gross income.

Let's take a look at an average household with an average income. In 1997, the average gross income for U.S. households was about \$36,656, based on the U.S. Census Bureau. Using the first guideline, a household should be spending about \$764 per month on shelter, utilities and other housing-related expenses. If this same average household wanted to buy a house, according to the second guidelines, the buyer(s) should be looking in

the \$91,640 price range.

These budgets and prices may be practical in Buffalo, for example, where the average rent for a two-bedroom apartment is \$439 and the medium price of a home is \$85,900. By contrast, in the lower Hudson Valley, where the average rent is about \$940 and the median price of a home is \$271,350, the average family probably will not be able to afford the desired housing using these guidelines.

Obviously, the old guidelines are not applicable in many of today's housing markets. The reality is that households spend between 19 percent and 41 percent of their gross income on housing, depending on age and income level.

### Total costs of shelter

When thinking about how much you can afford, it's important to consider not only the rent or mort-

gage payments, but also all the other costs of running a household. These expenses include taxes, insurance, utilities, household operations (cleaning supplies, postage stamps), home furnishings and equipment, household maintenance and repairs, yard and garden supplies, and expenses related to decorating, remodeling or home improvements.

Your non-mortgage housing expense will depend on your lifestyle and the energy efficiency of your home. If your home is energy efficient, you may be able to afford a higher mortgage because your monthly utility costs will be lower. Your total shelter costs may be about the same, but they will be divided differently between the mortgage and utility payments.

### The lender's perspective

When a financial institution reviews mortgage application, it usually has

four main concerns: sufficient income for the monthly payment and other debt, sufficient assets to close the loan, credit history and property value.

Once those concerns are addressed satisfactorily, the lender generally follows two basic guidelines in determining how large a mortgage to grant:

- Principal, interest, taxes, and insurance (PITI) should not exceed 25 to 28 percent of gross income, and,

- PITI plus other long-term debt should not exceed 33 to 36 percent of gross income.

Long term debt includes car loans, installment loans, alimony, child support, and balances on charge cards that will take more than 10 months to pay off. Whether the lender uses the top or the bottom of the range depends on the size of the down payment you plan to make. For example, if you are paying 10 percent down, lenders probably will use the 28 percent and 36 percent figures; if you are paying five percent down, they will use the more conservative 25 percent and 33 percent figures. Some recent changes to the secondary mortgage market allow lenders to use the 28 percent guidelines for all down payments. You can see how these limits translate into dollars in Table I.

Table I

#### Qualification Guidelines

Gross income	Legal	\$27,000	\$40,000	\$55,000
Lower Limits				
Monthly PITTI				
at 25%	\$560	\$835	\$1,146	
Monthly PITTI and long-Term debt				
at 33%	\$740	\$1100	\$1512	
Upper Limits				
Monthly PITTI				
at 28%	\$630	\$935	\$1283	
Monthly PITI & long-Term debt				
at 36%	\$810	\$1200	\$1550	

### Up front costs

One way to reduce mortgage payments is to make a large down payment. But most first-time buyers cannot afford to put all their savings into a down payment because there are up-front expenses that require cash. Many of these are closing costs (bank fees, points, insurance, escrow amounts, attorney fees, state and county fees, survey, title insurance and inspections). Other possible

Continued on page 19

## HOW LARGE A LOAN CAN YOU QUALIFY FOR?

The following work sheet will help you estimate the maximum loan (and housing price) you will qualify for, using a standard format followed by many financial institutions.

		Sample Figures*			Your Figures
1. Annual household gross income (find from last year's tax returns)	\$27,000	\$40,000	\$55,000	\$ _____	
2. Monthly gross income (divide line 1 by 12)	2,250	3,333	4,585	_____	
3. Percent of income to be spent on long term debt, including housing (use .33 to .36 Refer to section "The Lender's Perspective")	x .33	x .33	x .33	_____	
4. Multiply line 2 by line 3 (Amount available for long-term debt, including housing)	740	1,100	1,512	_____	
5. Estimated monthly debt repayment (installment loans, charge cards, etc.)	150	200	300	_____	
6. Estimated monthly expenses for property taxes, insurance and utilities	190	285	360	_____	
7. Add lines 5 and 6	340	485	660	_____	
8. Affordable monthly mortgage payment (subtract line 7 from line 4)	402	615	852	_____	
9. Monthly payment per \$1,000 of mortgage loan (from Table 2 on page 19). <i>In the example, we've used a 5.5% interest rate and a 30-year loan (5.68 per \$1,000)</i>	5.68	5.68	5.68	_____	
10. Divide line 8 by line 9	70.77	108.27	150.00	_____	
11. Multiply line 10 by \$1,000 (size of mortgage loan)	70,770	108,270	150,000	_____	
12. 1 minus the percent down payment (the example is a 5 percent down payment; 1 - .05 = .95)	.95	.95	.95	_____	
13. Affordable home price (divide line 11 by line 12)	\$74,499	\$113,973	\$157,895	\$ _____	

\*Sample figures are based on averages from the Consumer Expenditure Survey. Some figures have been rounded.



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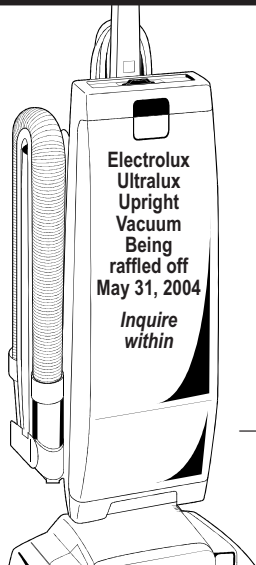
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## Housing costs: how much can you afford?

Continued from page 19

up-front expenses include moving costs, minor repairs and furnishings (towel bars, shelving, and so on), and money paid to the seller for items not included in the purchase offer (drapes, porch swings, special light fixtures, appliances).

### Affording Your Dream Home

Many times, the homes you like are the ones you can't afford, and the ones you can afford you don't like. How much you qualify for and how much you can afford may be different. But you may be able to afford and buy your dream home if you are willing to put in a little time and effort. To determine how much you can afford, it may be necessary to sit down with your financial records and add up how much you spend on all other non-housing items in your budget. Any remaining money could be used for housing-related expenses.

First, review your expenditures to see if you can make cuts in areas to shift more money into housing. Are you able and willing to spend less on clothing or entertainment so that you can make larger mortgage payments? Can you go on a crash budget to save up for a larger down payment that will enable you to buy a higher priced home for the same mortgage payment?

Second, remember that you can

deduct mortgage interest payments and property taxes from your income tax, which may help save on federal, state and local income taxes. You can take these savings as a once-a-year tax refund or you can change your withholding exemptions and increase your take-home pay. An accountant can estimate your tax savings and determine whether you can afford a bigger home.

Third, make sure you shop around for the best mortgage interest rates and terms. Even half of a percentage point can make the difference between affording the mortgage payment or not. Consider an adjustable rate mortgage (ARM) because, with its lower initial interest rate, you may be able to afford a larger mortgage than you could with a fixed rate.

Fourth, consider alternative forms of home ownership. Equity sharing will reduce your mortgage expenses and make home ownership affordable. In equity sharing, you take on a partner or co-investor to share the ownership and expenses of the home. For example, you and your parents may become co-owners to the house, although the co-owner does not need to be a relative. The costs will be split between both households, and both will share in the tax advantages and the appreciation of the property.

An equity-sharing agreement must be set up by a knowledgeable attorney, and you will need to make decisions

**TABLE 2: MONTHLY PAYMENT ON \$1,000 DEBT**

Interest rate	Payment Period (Years)			
	15	20	25	30
5	\$ 7.91	\$ 6.60	\$ 5.85	\$ 5.37
5.5	8.17	6.88	6.14	5.68
6	8.44	7.16	6.44	6.00
6.5	8.71	7.49	6.75	6.32
7	8.99	7.75	7.07	6.65
7.5	9.27	8.06	7.39	6.99
8	9.56	8.36	7.72	7.34
8.5	9.85	8.68	8.05	7.69
9	10.14	9.00	8.39	8.05
9.5	10.44	9.32	8.74	8.41
10	10.75	9.65	9.09	8.78
10.5	11.05	9.98	9.44	9.15
11	11.37	10.32	9.80	9.52
11.5	11.68	10.66	10.16	9.90
12	12.00	11.01	10.53	10.29

NOTE: Look up the current interest rate in the first column; go across to the length of loan you want. Use this number on line 9. It tells the amount you must pay per \$1,000 of mortgage at different interest rates and payment periods. For example, if you had a \$1,000 mortgage at 7.5% for 15 years, you would pay \$927 per month.

about specific terms and conditions. For example, if you wanted to buy out your partner's share in the future and become the sole owner, how would you do it? Which expenses for maintenance and upkeep are shared and which are yours as the co-owner/occupant? How will records be kept, both for tax purposes and for accounting when you eventually sell the house? What restrictions do you want to put on the

use of the house? (For example, can your partner use his or her share as collateral for a loan?)

Finally, remember that your first home may not be your dream home. Most families trade up to bigger and better homes with each move. A starter home allows you to build equity while working toward your dream home. (Source: Cornell Cooperative Extension)

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# Home buyer's dictionary

**W**hen you start shopping for a new home, you may encounter some unfamiliar words and terms. The following glossary will help you to be a better-informed shopper.

**Adjustable Rate Mortgage (ARM).** A loan whose interest rate is adjusted according to movements in the financial market.

**Amortization.** A payment plan by which a borrower reduces a debt gradually through monthly payments of principal and interest.

**Annual Percentage Rate (APR).** The annual cost of credit over the life of a loan, including interest, service charges, points, loan fees, mortgage insurance, and other items.

**Appraisal.** An evaluation to determine what a piece of property would sell for in the marketplace.

**Assessment.** A tax levied on a property or a value placed on the worth of property by a taxing authority.

**Balloon.** A loan which has a series of monthly payments (often

for five years or less) with the remaining balance due in a large lump sum payment at the end.

**Binder.** A receipt for a deposit paid to secure the right to purchase a home at terms agreed upon by the buyer and seller.

**Buydown.** A subsidy (usually paid by a builder or developer) to reduce the monthly payments on a mortgage loan.

**Cap.** A limit to the amount an interest rate or a monthly payment can increase for an adjustable rate loan either during an adjustment period or over the life of the loan.

**Certificate of Occupancy.** A document from an official agency stating that the property meets the requirements of local codes, ordinances, and regulations.

**Closing.** A meeting to sign documents which transfer property from a seller to a buyer. (Also called settlement)

**Closing Costs.** Charges paid at settlement for obtaining a mortgage loan and transferring real estate title.

**Conditions, Covenants, and Restrictions (CC and Rs).** The standards that define how a property may be used and the protections the developer has made for the benefit of all owners in a subdivision.

**Conventional Loan.** A mortgage loan not insured by a government agency (such as FHA or VA).

**Convertibility.** The ability to change a loan from an adjustable rate schedule to a fixed rate schedule.

**Credit Rating.** A report ordered by a lender from a credit bureau to determine if the borrower is a good credit risk.

**Default.** A breach of a mortgage contract (such as not making monthly payments).

**Density.** The number of homes built on a particular acre of land. Allowable densities are usually determined by local jurisdictions.

**Down payment.** The difference between the sales price and the mortgage amount on a home. The down payment is usually paid at closing.

**Due-on-Sale.** A clause in a mort-

gage contract requiring the borrower to pay the entire outstanding balance upon sale or transfer of the property. A mortgage with a due-on-sale clause is not assumable.

**Earnest Money.** A sum paid to the seller to show that a potential purchaser is serious about buying.

**Easement.** Right-of-way granted to a person or company authorizing access to the owner's land; for example, a utility company may be granted an easement to install pipes or wires. An owner may voluntarily grant an easement, or in some cases, be compelled to grant one by a local jurisdiction.

**Equity.** The difference between the value of a home and what is owed on it.

**Escrow.** The handling of funds or documents by a third party on behalf of the buyer and/or seller.

**Federal Housing Administration (FHA).** A federal agency which insures mortgages that have lower down-payment requirements than

Continued on page 23

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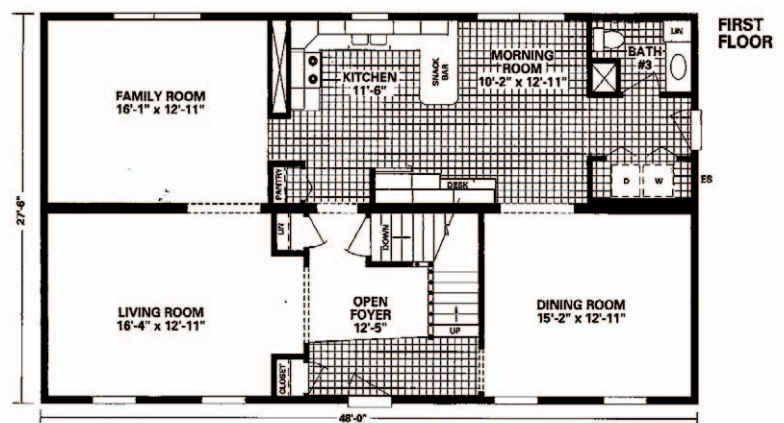


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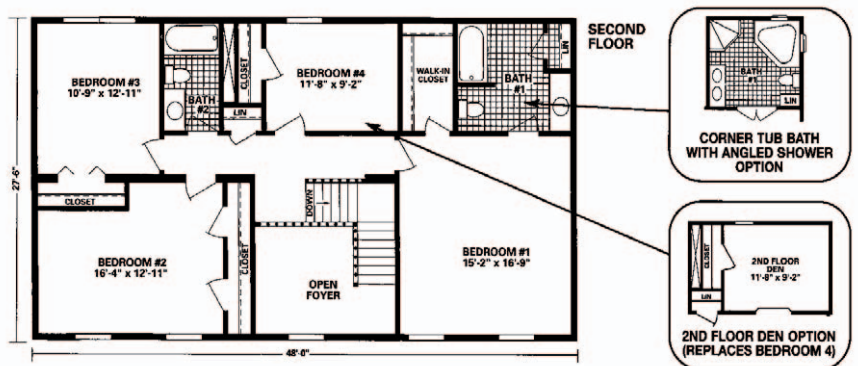
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#### Floor Plan Options





## Home buyer's dictionary

Continued from page 23

conventional loans.

**Fixed Rate Mortgage.** A mortgage whose interest rate remains constant over the life of the loan. The payments are not necessarily level. (See Graduated Payment Mortgage and Growing Equity Mortgage).

**Fixed Schedule Mortgage.** A mortgage whose payment schedule for the life of the loan is established at closing. The payments and interest rate are not necessarily level.

**Graduated Payment Mortgage (GPM).** A fixed-rate, fixed-schedule loan which starts with lower payments than a level payment loan; the payments rise annually over the first 5 to 10 years and then remain constant for the remainder of the loan. GPMs involve negative amortization.

**Growing Equity Mortgage (Rapid Payoff Mortgage).** A fixed-rate, fixed-schedule loan which starts with the same payments as a level payment loan; the payments rise annually, with the entire increase being used to reduce the

outstanding balance. No negative amortization occurs, and the increase in payments may enable the borrower to pay off a 30-year loan in 15 to 20 years, or less.

**Housing Finance Agency.** A state agency that offers a limited amount of below-market-rate home financing for low- and moderate-income households.

**Index.** The interest rate or adjustment standard that determines the changes in monthly payments for an adjustable rate loan.

**Infrastructure.** The public facilities and services needed to support residential development, including highways, bridges, schools, and sewer and water systems

**Interest.** The cost paid to a lender for the use of borrowed money.

**Level Payment Mortgage.** A mortgage whose payments are identical for each month over the life of the loan.

**Mortgage Broker.** A broker who represents numerous lenders and helps consumers find affordable mortgages;

Continued on page 25

## Insurance considerations when buying or building a house

By DANETTE MALL

There are a few points to consider when securing insurance for a newly purchased house. The first, most important item, is to contact your insurance agent early in the process.

Keep in mind that you're insuring the replacement cost of the home itself. This can be calculated with the total square feet of living space. Don't take into consideration the value of the land, well, driveway, etc. The sum of these may be well less than your purchase price, depending on the amount of land and its location.

You don't want to over-insure the house, because you won't collect more than it actually costs to rebuild should you suffer a fire loss. Check with your lender about the necessity for flood insurance, which is not covered under a homeowner's policy.

On a house over 30 years of age, know the year it was built, and when major renovations were completed. Most insurance companies will be concerned about buried fuel tanks, dogs, trampolines, built in pools and previous claims on the house, and most will inquire about your credit through an insurance score.

The most important steps to take regarding insurance when building a new house include talking to an agent before any construction begins and making sure to obtain certificates of liability and workers compensation from the general contractor doing the building. A builder's risk policy can be a problem if you act as your own general contractor.

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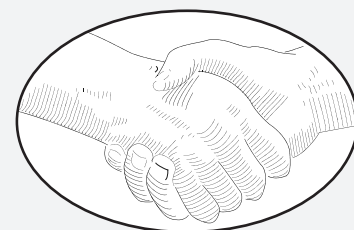
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# Home buyer's dictionary

Continued from page 23

the broker charges a fee only if the consumer finds a loan.

**Mortgage Commitment.** A formal, written communication by a lender, agreeing to make a mortgage loan on a specific property, specifying the loan amount, length of time and conditions.

**Mortgage Company (Mortgage Banker).** A company that borrows money from a bank, lends it to consumers who want to buy homes, then sells the loans to investors.

**Mortgagee.** The lender who makes a mortgage loan.

**Mortgage Loan.** A contract in which the borrower's property is pledged as collateral and which can be repaid in installments over a long period. The mortgagor (buyer) promises to repay principal and interest, to keep the home insured, to pay all taxes, and to keep the property in good condition.

**Mortgage Origination Fee.** A charge by a lender for the work involved in preparing and servicing a mortgage application (usually 1 per-

cent of the loan amount).

**Negative Amortization.** An increase in the outstanding balance of a loan when a monthly payment is not large enough to cover all of the interest due.

**Note.** A formal document showing the existence of a debt and stating the terms of repayment.

**PITI.** Principal, interest, taxes, and insurance (the 4 major components of monthly housing payments).

**Point.** A charge of 1 percent of the mortgage amount. Points are a one-time charge assessed by the lender at closing to increase the interest yield on a mortgage loan.

**Prepayment.** Payment of all or part of a debt prior to its maturity.

**Principal.** The amount borrowed in a loan, excluding interest and other charges.

**Property Survey.** A survey to determine the boundaries of your property. The cost will depend on the complexity of the survey.

**Rapid Payoff Mortgage.** (See

Growing Equity Mortgage.)

**Recording Fee.** A charge for recording the transfer of a property, paid to a city, county, or other appropriate branch of government.

**Real Estate Settlement Procedures Act (RESPA).** A federal law requiring lenders to provide home buyers with information about known or estimated settlement costs. The act also regulates other aspects of settlement procedures.

**Sales Contract.** A contract between a buyer and seller which should explain, in detail, exactly what the purchase includes, what guarantees there are, when the buyer can move in, what the closing costs are, and what recourse the parties have if the contract is not fulfilled or if the buyer cannot get a mortgage commitment at the agreed-upon terms.

**Shared Appreciation Mortgage.** A loan in which partners agree to share specified portions of the down payment, monthly payment, and appreciation.

**Title.** Evidence (usually in the form of a certificate or deed) of a person's legal right to ownership of a property.

**Transfer Taxes.** Taxes levied on the transfer of property or on real estate loans by state and/or local jurisdictions.

**Warranty.** A promise, either written or implied, that the material and workmanship of a product is defect-free or will meet a specified level of performance over a specified period of time. Written warranties on new homes are either backed by insurance companies or by the builders themselves.

**Zoning.** Regulations established by local governments regarding the location, height, and use for any given piece of property within a specific area. (Source: National Association of Home Builders)

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If retail prices fall below your preset "Cap Price" you will pay the lower price.

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#### LIKE NEW! LAKE VILLAGE HOME

Spacious 4 BDR, 3 BTH maintenance free home set on 1.3 acre natural landscaped parcel with convenient location to lake and four season recreation. Highlights include living rm w/frpoc, country kitchen, dining area, screen porch, office, utility and 2 car garage. (18552) \$249,900



#### VILLAGE HOME GREAT NEIGHBORHOOD

Very attractive rambling rancher home w/excellent location in well kept neighborhood. Features king-size bdrms bright & airy living rm with brick frplc, kitchen/dining area, gas heat, central air, full basement, 2 car garage, expansive deck & more. (18571) \$279,000

### LAKE WALLENPAUPACK 800-754-5860



#### LAKEFRONT LOG HOME

Long private drive leads to this spacious 3 BR, 2 BA, log home nestled on 3 acre parcel w/ choice 230 ft. frontage on motorboat lake. Offers bright & airy living area w/ stone fireplace, country kitchen, & over sized deck. Addtl., 3 acre lakefront acreage available also. (18184) \$395,000



#### COZY STARTER HOME

Great starter home or vacation getaway! Partially finished lower level ready for expansion - level wooded lot with large deck, propane heat, garage with remote door. Located in Wallenpaupack Lake Estates. (17995) \$125,000



#### DELAWARE RIVER AREA PRIVATE COUNTRY HIDEAWAY

Very private 4 BDR 3 BTH country contemporary nestled on 2.47 acres only minutes from the Delaware River. Features include bright & airy living room, gourmet kitchen, large dining area, sun room, den, and loft. A must see! (18640) \$239,000



#### SECLUSION & BEAUTY RUSTIC LOG HOME

Just listed! Spacious 3 BDR, 2 BTH real log home nestled on very private 4 acre parcel only minutes to the Delaware River. Features spacious living area with woodstove, open floor plan, hardwood floors, full basement, garage, and more. All appliances include at... \$239,000 (18636)



#### TANGLWOOD NORTH

Elegant 10 room contemporary chalet with soaring 2-story atrium. Master bedroom suite with whirlpool & fireplace, family room, 2 car garage, paved driveway. All on one acre. Private. Landscaped lot. (18383) \$299,000



#### NEWER CEDAR CONTEMPORARY

Long driveway leads to 7 beautiful acres and home nestled in the woods. Plenty of property for horses, yet only minutes to town, school, & Lake Wallenpaupack. Large open floor plan w/master suite on 1st floor. Additional 2 bedrooms, sun porch, oil heat and full basement. (18716) \$275,000

### HEMLOCK FARMS OFFICE 888-824-5564



#### LIKE NEW CONTEMPORARY CAPE

Set on a level wooded parcel abutting greenbelt, this lovely 3 BR, 2.5 BA home feat. beautiful working kitchen w/ corean countertops, sunroom w/ T&G knotty pine, stone FP in a cozy LR, master suite w/ prvt BA, oversized 2 car garage & open decking. (17639) \$245,000



#### COUNTRY ELEGANCE

Enjoy top quality construction throughout this one of a kind cedar contemporary with glass facade overlooking the privacy of state forest lands. This like new home situated on 1.78 acres, offers 4 bedrooms, 2.5 baths inc/master suite custom kitchen, DR, LR w/ oak floors and handsome brick fireplace, loft, office, full basement, 2 car attached garage, oversize cedar deck and more. 18344 \$469,000

### HONSDALE OFFICE 800-278-3424



#### SPACIOUS COUNTRY RETREAT 9+ ACRES - POND - POOL

Tastefully renovated 4/5 BR, 3 1/2 BA Cedar Farmhouse set on spectacular parcel overlooking its own pond and inground pool set on the outskirts of historic country village. Feat. spacious living area, country kitch, mstr BR suite, sun room, family rm w/woodstove, expansive deck and more. Add'l acreage avail. (18680) \$275,000.



#### ESTATE SALE! VILLAGE HOME

Charming 3 BR, 1.5 BA village home set on landscaped corner parcel with mature fruit trees. Offers bright & airy living room, formal dining room, eat in country kitchen, nice yard and det. 2 car garage. (18633) \$96,500.



#### EXCEPTIONAL WATERFRONT PROPERTY

This waterfront ranch offers comfort and quality w/ great water views. It has 3 BR, 2 BA, w/ master suite, LR/Dining area w/ handsome stone fireplace. Country kitch. w/ serve through to large screen porch, HWD floors throughout, lots of glass. Large open deck & pvt. dock. Walk to indoor pool complex, tennis & fitness center. 18005 \$199,900



#### CUSTOM CONTEMPORARY

This spacious 2 story contemp. home feat. 5 BR plus loft, 3.5 BA & an open LR/DR/KITCHEN w/ flr to ceiling FP & cath. ceiling, large, bright, sun room, master suite w/ jacuzzi & walk-in closet. 2 car attached garage all on a double lot. (18492) \$389,000



#### BRIGHT & AIRY PANORAMIC VIEWS

Like new 3 BDR, 3 BTH country home set on picturesque 3.5 acre parcel with views of the countryside. Highlights include living room with lots of glass, family room w/frplc, hardwood floors, new gourmet kitchen, large party deck and more. (18092) \$189,000



#### 72 ACRE TRACT BROOK - WATERFALL

Heavily wooded acreage tract with picturesque brook, and waterfall traversing property. Located in Northern Wayne County and only minutes to the Delaware River and Interstate. \$179,000

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# Your septic system

## What you need to know when buying or selling a house

Decisions about purchasing new homes are usually based on the looks of the house, size, location and price, but not the septic system. But since the septic system is half of the home's life support system, it needs to receive attention.

Just imagine what would happen if you moved in, feeling financially strapped, and you discovered you needed to install a new septic system. Or, you have found a buyer, the deal is closed and you find out the new owner is suing you because the septic system failed. This fact sheet is a guide to the major points to consider when you are buying or selling a house. It is not a substitute for professional inspection, which is recommended.

Since the septic system has no moving parts, it is easy to forget that it is a vital part of the home. The septic system accepts and treats wastewater (sewage) from your house to prevent biological and/or nutrient pollutants from contaminating your well or nearby lakes and streams. When functioning properly a septic system can last 20 to 30 years.

### Age of the System

The age of the house may indicate the condition and type of septic system. Houses built in the last 30 years may be using the original waste disposal system. Older houses may have had the original system replaced. Just because the system is over 10 years old does not mean you will need to replace it soon. If the tank has been pumped regularly and the drain field treated properly, the septic system may function for many years. As most homeowners learn, parts of the house wear out, so a replacement fund is a good idea.



Photo by Sam Martin

Another way to determine the age of the septic system is to check a copy of the Construction Permit and the Certificate of Occupancy. They will indicate when the system was installed. If these documents are lost or misplaced, the Health Department should have them on file and copies can be obtained. Check for any discrepancies between the location of the system and the placement in the sketch on the Construction Permit. When a considerable difference is

found, an inadequate replacement system may have been installed without obtaining a permit.

If these forms are not available from the Health Department, the system may be very old and need replacement; it may not exist - wastes from the home may be just discharged into a dry well or cesspool, a roadside ditch, lake or stream; or it may have been installed without the health department's knowledge or approval.

### Size of the System

Septic systems usually are designed to adequately treat sewage based on 150 gallons per day per bedroom. This estimate assumes that two people will occupy each bedroom. Both the buyer and seller benefit from knowing this. Buyers need to know if the functioning system is large enough to adequately handle the new family's wastes. A family of six moving into a two-bedroom house may soon overload the tank and eventually clog the absorption field. A potential homeowner who is aware of an undersized system can plan to expand or replace the system or buy a different house.

If the seller is aware of the size of the system, the real estate agent and the potential buyer should be informed. A buyer cannot sue after the sale on the basis of a defective system

if he or she has been informed that the system is not adequate for the new family.

### Evaluating the System

A well and septic system evaluation should be conducted as soon as the property is placed on the market so that any necessary repairs can be made. The evaluation definitely needs to be done before the sale is completed.

Even a professional inspection may fail to identify septic system deficiencies or problems if the house is vacant at the time it is done. Thus, the buyer needs to make certain the evaluation was done when the system was being used normally for the previous 30 to 60 days. If the house is vacant or the seller's family was small, the buyer may want to negotiate that final acceptance of the house is conditional upon 30 to 60 days of normal use by the new family. In addition, inspections during the winter when there is snow on the ground or the soil above the absorption field is frozen can result in serious errors.

[This article was developed by Cornell Cooperative Extension as part of an educational project supported by a grant from the Water Resources Institute at Cornell University with funds provided by the New York State Legislature through the New York State Department of Agriculture and Markets.]

## How your system works

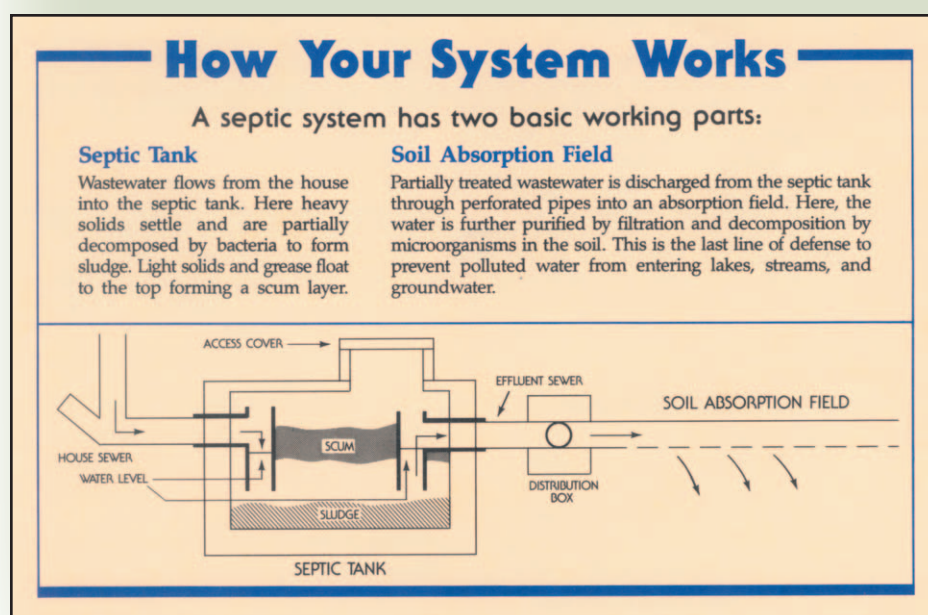
A septic system has two basic working parts:

- **Septic Tank**

Wastewater flows from the house into the septic tank. Here heavy solids settle and are partially decomposed by bacteria to form sludge. Light solids and grease float to the top forming a scum layer.

- **Soil Absorption Field**

Partially treated wastewater is discharged from the septic tank through perforated pipes into an absorption field. Here, the water is further purified by filtration and decomposition by microorganisms in the soil. This is the last line of defense to prevent polluted water from entering lakes, streams, and groundwater.







**The whole  
is greater than  
the sum of its parts**

...and in these parts,  
that's saying  
something.

**Bluestone Construction** and **Catskill Farms** wishes to extend its appreciation to those whose hard work, talent and creativity paved the road for our ground-breaking effort.

*Charles Petersheim*

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