

BY Dan Santow

# A PLACE IN THE SUN

FOR SOME PEOPLE, GETTING OUT OF the city on weekends or for a few weeks each season is a necessity. And at some point, many of those who believe in retreating can turn into country-home buyers.

"We bought a summer home because our neighborhood in Chicago was noisy and we wanted to go someplace quiet," says Jane Wells, a professor, who along with her husband, Burt, a university administrator, owns a cottage two hours from the city by car in Sawyer, Michigan. For four years, Wells and her family vacationed in what is now commonly called Harbor Country—that close-by area of Michigan that includes New Buffalo, Lakeside, Harbert, Sawyer, and, inland, New Troy and Three Oaks. They didn't buy until they had a feel for the different communities and for the sort of setting that would appeal to them most. "We just wanted a nice place where we wouldn't have to do much work," Wells says. "We looked on and off for a couple of years, maybe a day or two a year until we eventually saw something we liked."

That's a typical approach. Still, as Jerry Olson, of Olson Real Estate in Harbert, says, "people generally buy summer homes out of emotion more than out of need, but they have to be careful. There are things they ought to look out for."

Real-estate agents in the surrounding resort communities agree that most of their summer home-buying clients have already been through the rigors of purchasing a condo or a house, so they understand, to some extent, what they need to know before buying another one. But, these same real-estate professionals say, there *are* differences between the experience of purchasing a primary residence, when, for instance, three bedrooms, two bathrooms, and a two-car garage are family necessities and city conveniences are assumed, and buying a second home, where other factors come into play.

As Nadra Kissman, the owner of Nadra K Real Estate in New Buffalo, says, "When you're buying a first home there are certain things you must have, and it's harder to be flexible. For the first-time looker, I suggest that they ask an agent to show them all the areas—there's Michiana, Grand Beach, Gowdy Shores in Union Pier, and some of these new little condo cottage complexes and newer developments away from the lake. They should ask to make their first visit a real tour."

As another Harbor Country real-estate agent puts it: "I tell new salespeople that customers lie. What I mean is that if somebody calls you and says they want a three-bedroom house with a

fireplace and a garage and it has to be in such-and-such a spot, and that's all you show them, you may lose that customer. What you have to do, especially the first time out with them, is listen to their reaction to what they see, because they may think they want three bedrooms and a garage but they may find a one-bedroom house that has a tree they fall in love with or the perfect location. If you are perceptive enough to hear what they're really looking for, you can help them find the right house." Eventually, after seeing the full range of what's available, you'll be able to narrow down your needs and wants.

Once you've done that, you get to start thinking about well water versus municipal water, septic tanks versus city waste systems, and other necessities of country life. What follows is a list of factors not to be overlooked.

## NEW VERSUS OLD, CONVENIENCE VERSUS WORK

A PRIMARY CONSIDERATION IS WHETHER OR not you want an older, freestanding house in an established neighborhood or a newly constructed, maintenance-free condominium in a planned community. The former might afford privacy and charm, but maintenance and security can be a problem. With a condo, often all you have to do is get there. "Here the maintenance is done for you," says Michael Peterson, President of the Blue Water Development and the man behind some of Wisconsin's largest second-home communities (all of which are on the water). "When you come up on a Friday to Lake Geneva or the Wisconsin Dells, the grass is mowed, the boat piers are there, the pool is taken care of. You roll in and you roll out."

"I'm selling fun, where the kids can play miniature golf, jet ski, and even snowmobile," he adds. "Most families who buy a second home from us just want a place they can get away to, where they can get in their boat and just have fun."

## AMENITIES

THEY MAY SEEM OBVIOUS, BUT SOMETIMES people forget to think about the amenities. If you want a house within walking distance of the beach, get out of your car (even if it's winter) and actually hike it; maybe even lug along a couple of folding chairs and a picnic hamper. How does it feel? Can you imagine doing it every day? Five blocks might not seem like a long distance once, but think about doing

it four or five times every weekend.

And don't let your rural fantasies keep you from taking into account the proximity of grocery stores, drugstores, and hospitals. "It's a question people often overlook," says Kissman, "but families with children and grandparents need to be especially careful about the immediacy and adequacy of such facilities."

## SOLVENCY

IF YOU'RE BUYING INTO A CONDO PROJECT, it's worth the extra effort to investigate not only the frost-free refrigerator and the whirlpool in the master bath, but the developers themselves. Who are they? What else have they developed? Have any of their projects gone bankrupt? The last is important because if you're in a project that does go bankrupt, the unit will be tangled up with liens, not to mention the negative impact of bad publicity, and resale will be just that much tougher. Before you buy into a project, try to get a credit rating on the developers and, if possible, seek out a Dun & Bradstreet report that evaluates the company.

## SECURITY

"PEOPLE NEED TO THINK ABOUT SECURITY, because the houses are often empty during the week," says Nadra Kissman, "or maybe they're used only two or three weeks during the year." In fact, one Porter Beach, Indiana, resident says he knows of neighbors who got cleaned out three times in one year. "There are people who keep their eyes open during the week for vacation homes," he says. Fortunately, for that reason alone, most resort areas have security services available to residents, in addition to the local police. Even if you're buying into what looks like a well-guarded condominium project, take special note of what is actually included.

## ODDS AND ENDS

(1) DON'T FORGET TO MAKE SURE THERE IS adequate parking for your vehicles, a boat perhaps, and guests' cars (there will be more of those than you probably think). (2) Get acquainted with the neighborhood association if there is one, and find out if it has policies about pets, beach hours, noise, guest parking, and renting your house or condo. (3) Fireplaces: Ask if there is a flue liner. Older homes often don't have them. Without a stainless-steel or clay liner, products of spent fuel (carbon monoxide) from the fire can leak through the brick and back into the house.

## RELAXATION

THIS IS WHAT IT'S ALL ABOUT— AFTER you've done your homework. ~