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# Buying on Fire Island



Dru Finley says she and her husband, Hsiao-Li Pan, and children Colby, right, and Avery on the deck of their Fire Island home. (Newsday/Ana P. Gutierrez / September 8, 2007)

BY LAURA KOSS-FEDER Special to Newsday  
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Dru Finley, 43, says she fell in love with Fire Island while visiting a college friend's summer home during the past three years.

So she and her husband, Hsiao-Li Pan, 48, who jointly own a Brewster, N.Y., medical equipment sales firm that exports to China, decided that it was time to put down some seasonal roots and buy a second home.

After looking at 10 homes in about five of Fire Island's 17 communities, in May they purchased a contemporary house in Ocean Bay Park that needs "a lot of work." It's 1,400 square feet, with six small bedrooms and two bathrooms.

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- Few cars are allowed; no traffic congestion.
- Home prices seem undervalued compared to other destinations.
- More stores have opened.
- There is cultural and ethnic diversity; each community has its own distinct character.
- With most of the island only accessible by ferry, there is less chance for crime, since it is harder to escape after a crime has been committed.

## CONS

- Most cars are not allowed. It is harder to carry and haul heavy items.
- Most retail businesses close in the off-season, making year-round living challenging.
- You may have to pay extra to have large items such as furniture and appliances delivered.
- Flooding can be an issue.

- LAURA KOSS-FEDER

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Prices are up 12 to 18 percent from the same time last year, and volume of sales remains steady, says Mingoletti. At any one time, about 10 percent of the market's 4,000 homes could be for sale.

The average selling price for a three- or four-bedroom home with a pool is \$900,000. That price jumps to \$1.2 million for oceanfront property, Mingoletti adds. Those prices would probably triple for comparable homes in the Hamptons.

Overall, prices start at \$500,000 for an 800-square-foot, three-bedroom, one-bathroom cottage with no pool up to a high of \$3.5 million for a 3,000- to 4,000-square-foot, five-bedroom, three-bathroom house on the ocean, says Glenn Taylor, owner of Rapid Appraisal & Associates in Bay Shore.

In The Pines community alone, for example, sales prices and volume are up 10 percent from 2006, with prices ranging from \$775,000 to \$2.5 million, says Bob Howard, broker-owner of Bob Howard Real Estate Inc. in The Pines. Jon Wilner, broker-owner of Island Properties of The Pines, says prices are up an average of \$50,000 to \$100,000 per home from last year.

## Well-heeled clientele

"The buyers in this area are mostly from Manhattan and are a well-heeled clientele not affected by the problems that have taken place with the subprime market and mortgages," Howard says.

In fact, other than the AIDS crisis of the 1980s and the terrorist attacks of Sept. 11, nothing has slowed down the Fire Island housing market, notes Philadelphia-based real estate agent Ron Blum, 58, who has been visiting the area for the past 38 summers and owns a home in The Pines.

He estimates that his three-bedroom, two-bathroom house located less than 200 feet from the beach has appreciated about 15 percent since he bought it in October 2006 with his partner, Steve Rosen, 48, a Philadelphia public relations executive. Public records show they purchased the house for \$767,500. "This is a unique market that will always be strong," Blum says.

Although there are predominantly gay and child-free communities on Fire Island, there are others that have drawn families, like Manhattan attorney John Harkrider, 41, and his wife, Anja Kroencke, 38, a fashion and advertising illustrator. They bought a two-bedroom, one-bathroom oceanfront house on 1 acre of land in the Cherry Grove community in July 2006 for \$995,000.

They say they plan to double the size of the two-story, 1,200- square-foot house for themselves and their two children - June, 4, and Rose, nearly 2.

The couple had looked at about 20 homes over a two-month period.

"The house had the land and location that I desired, and I was able to spend under \$2 million," Harkrider says. "I had sticker shock the other way around ... shocked at how cheap this area was compared to even other neighborhoods in Fire Island and the Hamptons."

In the summer, about 25,000 people live on Fire Island; the rest of the year, only 400, says Stoddard. But that might soon change.

More buyers of vacation homes on Fire Island are winterizing them and using them year-round, not just in the summer, notes Scott Bromley, co-founder and partner in Bromley Caldari Architects PC in Manhattan, who has designed 40 homes in Fire Island over the past 25 years and owns a home there himself.

"People are proud of their homes on Fire Island and are putting more money into them and making them more comfortable and livable," he says.

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