



Davis Real Estate, Inc.



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IS BUYING A VACATION HOME A GOOD INVESTMENT?

If you are considering purchasing a vacation home, it is only natural that you will be weighing out the pros and cons of 2nd home ownership. Will it be a good investment in the long run or a source of stress? That will all depend on your careful planning and goals.

It only stands to reason that the most desirable vacation home is going to be in an area that others also find desirable. This means that it isn't likely it will be a cheap purchase and there may even be a high demand which could push the listing price above your budget. But on the flip side of that, this could mean that the property value will continue grow in value. This means that the home could also provide a steady flow of rental income if you want to do short-term rentals and affiliate with companies such as AirBnB and VRBO. Keep in mind that along with the rental income, there will be increased costs such as maintenance, insurance and periodic updates/repairs due to heavier usage. You may also need to have a local property management company that would handle the bookings, cleaning, mowing and other related chores .

A good rule of thumb is to evaluate your debt-to-income ratio to make sure you can afford it and to determine if your mortgage payments will be easily attainable or if they will stretch you too thin. Here is a break-down of some pros and cons to keep in mind:

CONS:

- ◆ *Upfront costs such as the down payment, taxes and insurance*
- ◆ *Ongoing costs such as taxes, insurance, maintenance & repairs, HOA fees (if applicable) security systems*
- ◆ *Vacation flexibility: Unlike owning an RV which enables you to visit different vacation spots, you may need to be committed to the area where your 2nd home is located in order to get the most value of your purchase. This could change at some point, but you can always re-sell it if that happens.*

PROS:

- ◆ *A beautiful place to vacation any time you want is one of the many benefits of home ownership. After all, isn't it great to be able to enjoy your "happy place" anytime you want!*
- ◆ *Real estate typically appreciates over time which means you could still turn a profit when ready to sell even if you don't ever rent it out.*
- ◆ *Rental income could be a good way to make a dent in your overall mortgage which means that if your goal is to retire there, the home could possibly be pretty much paid for and even have appreciated in value.*

Buying a vacation home is a personal decision which needs to be carefully thought out. If you are seriously considering this remember that a real estate agent who KNOWS the area of desire can help you assess the local market, keep you informed of available properties and negotiate with sellers. Later, they'll also guide you through the closing process and recommend any necessary third parties, like inspectors and contractors.

If considering a vacation home in the area, contact an agent who is experienced and understands the uniqueness in vacation home purchases such as Lisa Linn of Davis Real Estate, Inc.



HUMOR ME!

Which bird should you never let into a jewelry store?

A robin.



RD

FACEBOOK PAGES TO CHECK OUT:

Pine Creek Rail Trail

all things nature

Hiking & Backpacking PA

Snakes of Central PA

Friends of Benezette

Vacation homes and cabins of Davis

Real Estate

Thinking of selling? I have buyers in search of vacation properties to purchase in our neck of the woods! Don't go it on your own...put it out on the open market with a Realtor who KNOWS the territory. That is how you will get TOP DOLLAR and a smooth sale! If you are thinking about it, let's talk! No strings attached!

W A T E R F A L L S

The PA wilds is a treasure trove of some beautiful waterfalls that are just waiting for you to explore! Here are a few of my favorites:

WATER TANK HOLLOW (pictured below): This is a beautiful waterfall that you can really get close to if you are willing to climb. It is located on a path off of the rail trail north of Blackwell. There are actually several waterfalls along the rail trail here. Worth the hike!

JACOBY FALLS. Nice, easy 1.7 mile hike to the falls near Trout Run. The trailhead is off of Wallis Run Rd. in Lycoming County (near Montoursville). It is in Loyalsock S.F.

ANGEL FALLS: Also located in Loyalsock S.F. in Sullivan County near Forksville. It is a moderate 3 mile hike from the trailhead off of Ogdonia Rd. The waterfall is 70 feet high!



Water tank Hollow

You can see it from the top and then hike down to the bottom of it. Gibson Falls is also in the same area, about 1 mile hike more. **MUST SEE!**

TABLE FALLS: This waterfall is in Driftwood (Elk County) in the heart of ELK territory! You get to this from the scenic Quehanna Hwy and then to Forest Rd. to Red Run Rd. Beautiful scenery!

CAMPBELLS RUN FALLS: This waterfall has been featured on postcards at gift shops around the Pine Creek gorge so put it on your waterfall "bucket list"! The trailhead is off of the parking lot at the Tiadaghton P.C. Rail Trail. Less than 500 yards to the waterfall! This is in Tioga S.F.

YOST RUN: Sproul SF waterfall that is along the Chuck Keiper hiking trail. Take 144 S. to the Chuck Keiper Trail/Yost Run & Eddy Lick Loop parking area. It is a simple out and back hike about 1.25 miles

There are many other waterfalls in our neck of the woods to explore! Spring is the best time of year to see the waterfalls although any time of year is great to be in the PA Wilds!

MENU IDEA AND RECIPES

Asparagus/ham dinner (one pot meal!) & Coconut Cream pie

- 2 cups spiral pasta
- 3/4 lb. fresh asparagus (cut into 1" pieces)
- 1 yellow pepper (julienned)
- 1 TB olive oil
- 6 med. Tomatoes (diced)
- 6 ounces of fully cooked ham (cubed)
- 1/4 minced fresh parsley
- 1/2 tsp salt
- 1/2 tsp oregano
- 1/2 tsp. basil
- 1/4 C. shredded parm cheese

Cook pasta according to package directions. Meanwhile, in a large cast-iron or other heavy skillet, saute asparagus and yellow pepper in oil until crisp-tender. Add tomatoes and ham; heat through. Drain pasta; add to mixture. Stir in parsley and seasonings. Sprinkle with cheese.

SERVE W/ FRESH SALAD & ROLLS



COCONUT CREAM PIE

- 1 cup sweetened flake coconut
- 3 cups half & half
- 3/4 cup sugar
- 1/2 cup flour
- 2 large eggs (beaten)
- 1/4 tsp. salt
- 1 tsp vanilla extract
- 1 baked pie shell
- 1 cup whipped topping

Preheat oven to 350 degrees. Spread coconut on baking sheet. Bake, stirring occasionally until golden (about 5 min) Combine half-and-half, sugar, flour, eggs, salt in a medium pot. Bring to boil over low heat, stirring constantly, until mixture thickens & coats the back of a wooden spoon, about 15 minutes. Remove the pan from the heat and stir in 3/4 cup toasted coconut and vanilla; reserve remaining toasted coconut for garnishing the pie. Pour custard into pie shell and chill until firm, about 4 hours. Top with whipped topping and reserved toasted coconut. ENJOY!

State Forest Land vs. State Game Land.

How are they different?

You may have heard these titles used interchangeably which could lead one to believe they are one in the same, but just stated in 2 different ways. That is actually not correct. So how are they different?

State Forest Lands are operated and maintained by DCNR (Department of Conservation and Natural Resources). State Game Lands are operated and maintained by the Game Commission. In Pennsylvania, known as PGC.

DCNR's focus regarding State FOREST lands is preservation and protection of the land, forest, plants, natural areas and streams.

PGC's focus regarding State GAME lands is the development of habitats for game, setting harvesting of game regulations and determining hunting seasons. They are also focused on wildlife management.

The Fish and Game Commission regulates waterway activities including boating and fishing regulations

DCNR is funded by the government. PGC is funded mainly from the sale of hunting licenses.

ATV's, UTVs, etc. are prohibited on ALL State GAME lands, but they are permitted on designated trails only and certain time of year (with the proper DCNR permit) on State FOREST lands.

Hunting is permitted on both State Forest and State Game lands with the proper hunting licenses. Hiking is permitted on both State Forest and State Game Land, however, overnight backpacking is NOT permitted on State GAME lands. Both State Game land and State Forest lands are for public use.

Horseback riding is permitted on designated and shared use trails in State FOREST lands and also permitted in State GAME lands, BUT there are restrictions as to the time of year in State GAME lands due to hunting.

State FOREST Lands are named. Example: Tiadaghton SF., Sproul SF, Bald Eagle SF, Loyalsock SF and so on. They vary in acreage and sometimes are contiguous with a State Game Lane.

State GAME Lands are assigned numbers. Example: SGL #75, SGL #55 and so on. They vary in acreage and sometimes are contiguous with State Forest land. It is recommended to wear orange any time of the year while visiting State Game Lands.

When listing a property for sale in which one of the desired amenities may be proximity to either of these lands, it is important to correctly identify which one it is. Since they are different in so many ways and there are also differences in how they are regulated and can be used, your agent should be cognizant of that so the advertising is factual. If your property is adjacent to or in close proximity to any of these state lands, it may make your property more appealing so it is important to highlight that!

Contact Lisa Linn of Davis Real Estate, Inc. for knowledgeable representation of your largest asset!

JOIN MY E-GROUP AND STAY IN THE LOOP! Receive updates on new listings! Even if you are just casually looking or ready to buy now, this could be another great resource for you! Go to my website at www.RecreationalPropertiesPennsylvania.com and sign up OR just shoot me an email and let me know you want added and you are IN!

Our area offers many opportunities for lodging, dining and outdoor fun! There are lodging facilities, open year-round (Air BnBs, small hotels and Inns) Maybe you can find one with a cozy fireplace or woodstove! You can find some lodging on my site at www.RecreationalPropertiesPennsylvania.com. HOPE TO SEE YOU HERE!





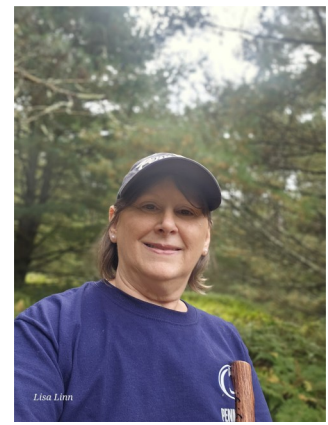
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LISA'S LISTINGS

SEE MORE INFO ON THESE AND OTHER PROPERTIES AT:
www.RecreationalPropertiesPennsylvania.com



I am blessed to live and work in the beautiful PA Wilds! I can help you get here too!

LAND:

Waterville: Little Pine Creek Rd. near the state park, Happy Acres and just 3 miles to the Pine Creek Rail Trail and Pine Creek! Great recreational lot for you camper! **\$47,000**

Haneyville: Beautiful 25 acre lot bordering Tiadaghton State Forest! There is a spring on the property and road throughout. **\$280,000**

Mill Hall: Lots with Susquehanna river access! These are in Bear Mountain Village off of the Renovo Rd.! Use for your RV or build your home! You have boat dock/launch access and there are currently 3 RV sites! **\$225,000**

Jersey Shore: Large 1.65 acre lot in Ramsey Village to build your dream cabin! This has water and septic. Deeded creek access. \$289,900

CABINS:

Waterville: Vacation cabins in Happy Acres Resort! Enjoy resort amenities! Lot rent Includes water, sewer, garbage and pool access! Ask for latest offerings! Close to Little Pine State Park, rail trail, hiking trails and more. Affordable option to be in Pine Creek Valley!

Cammal: Nice log home just north of Cammal. Ride your bike onto the rail trail! Public creek access less than 1 mile! **\$330,000**

Cedar Run: Great little cabin in the Pine Creek Valley! Creek access is at the bottom of the hill! Nice 2-bedroom cabin in the woods! **\$250,000**

Cammal: Cabin on nearly an acre on Truman Run Rd. Walk a few hundred yards to state land! Electric/water/septic. **\$115,000**

COMMERCIAL:

Waterville: Over 10,000 sq. feet commercial building along busy route 44N. in Waterville! A restaurant facility (not operating) that has been completely remodeled is on the first level and there is a 12 room hotel on the 2nd level (operating). Plenty of parking! Easy access to the Rail Trail! The first level could be used for anything, it doesn't have to be a restaurant. There is also a large service garage in the back! Public water. This would be a great opportunity to start a business in the PA Wilds! **\$920,000**

Waterville: Happy Acres restaurant/convenience store and game barn. Long-established business in the Pine Creek area with multiple revenue sources! **\$795,000** Seller will finance with money down.

Lock Haven: Very nice commercial building in Lock Haven! 2200 sq. feet, off street parking and large attached 750 sq. ft. garage! **\$230,000**

Cedar Run: Cedar Run Store! This establishment offers nostalgic charm in the quaint resort village of Cedar Run. Very popular ice cream spot for visitors as well as sandwiches, hotdogs, sodas, snacks and souvenirs.

BONUS: The sale includes the adjacent cottage **\$545,000**



See ya' up the creek!