

Ask An Agent: What Should I Know About Owning A Waterfront Home On The North Fork?

Lauren Parker | May 7, 2021



(TOWN & COUNTRY COURTESY PHOTO)

With dramatic rocky beaches along the north-facing Long Island Sound, soft sandy beaches facing the southern bays, and countless Zen-like creeks and inlets in between, nothing beckons North Fork homeowners more powerfully than the water. Add unobstructed waterfront views, throw in a private dock and private beach, and you might just find yourself owning a little slice of heaven.

You wouldn't be the only one with such a dream. Waterfront inventory is tighter than ever, with quality homes quickly snatched up and many land lots already spoken for. In addition, the pandemic sent renters and second-homeowners sheltering in place for months on the North Fork with their families, setting in motion desires to purchase in this idyllic region, or to upgrade to a larger space for multigenerational use.

"People always want something on the water," says Marie Beninati of Beninati Associates Real Estate. "It tends to be more expensive, but I always tell people, if you can afford it, you should think about doing it. They're not making any more waterfront!" Even a smaller house or a fixer-upper on the water is still a smart move. A house can always be renovated, enlarged, even knocked down and completely rebuilt from scratch, but you can never add shoreline.

Expect to pay usually at least a million dollars for something on the water (that includes the creeks), with bayfront prices generally higher than the Sound, although that gap is shrinking. At the higher end, there's a real lack of product in the \$2 million to \$2.5 million range, realtors agree, but North Fork waterfront is still one-third less pricey than a comparable waterfront property on the South Fork. In other words, it's worth digging deep to find that hidden jewel.

But first, the quintessential question: Sound or bay?

Opinions are strong and unusually unwavering. "I find with clients, it's really one or the other," says Sheri Winter Parker of Corcoran Group Real Estate. "They either want the sunsets and the drama of the Sound, or they want the bay for boating or that easy bayfront accessibility." But the beauty of the North Fork, she explains, is you really don't have to choose. You can have it all. "If you're on the Sound, you can still dock your boat at a marina, and if you're on the bay, you're just a few minutes' drive to the Sound for sunsets."



(TOWN & COUNTRY COURTESY PHOTO)

And what sunsets they are! The North Fork's narrow landmass angles northeast, meaning western fireball sunsets sink directly into the Sound, while eastern sunrises reflect onto calm, mirror-like bays. Even the most jaded North Forkers never tire of the region's painted pink-and-orange skies, and viewing them over your own slice of water is a dream come true. "We have one waterfront property for sale, and the way it's situated you can see the sunrise and the sunset," says Beninati. "That's obviously the most special of all."

But the Sound vs. bay debate shouldn't overshadow the abundance of inlets and creeks, which offer protected waterfront living and an easy lifestyle with kayaks, paddleboards, and boats at the ready from your private dock. Nature's classroom also offers a front-row seat with nesting birds like ospreys and an abundance of marine life.

"Just look at an aerial map to see how the waterfront twists and turns all the way to Orient," says Tom Uhlinger, a real estate agent at Douglas Elliman. "Overall, the North Fork has 163 miles of linear waterfront — from bay and Sound shorelines to inland waterways — and people new to the area are just amazed by that." The fact that docking a boat directly on a Sound or bay bulkhead is just too precarious adds to the allure of calmer inland waterways.

Accessibility can be a guiding factor in choosing a waterfront home. Low-elevation homes on bays and creeks make private beach access easy via a walk along the property, beach, or private dock. The shallow and pristine bay waters are also good for wading, crabbing and swimming, making them ideal for families and safe for children.

The pebbly Sound also has swimmable waters, albeit a bit choppy at times, compounded with striking boulders and windswept driftwood. Depending on location, certain properties are high up on a bluff and set back a bit for protection, so actually getting to the beach can be trickier (Greenport's 67 Steps Beach wasn't named for nothing). For that reason, some Sound-facing home owners prefer enjoying their view from on high, minus the beach trek up and down weather-worn wooden steps. Maybe it's not surprising that pools are more popular than ever.

Not surprisingly, the North Fork is a boater's dream, and real estate experts estimate about 70% of people who own a home on the water own a boat (while the other 30% want one). Buyers might even get lucky with a boat, jet ski or other water toys thrown into the deal.

A big responsibility

Owning a home on the waterfront is a big responsibility, however, sometimes more than people realize. "The benefits far outweigh the hardships or concerns, but there are issues with living on the water," says real estate agent Nicholas Planamento of Town & Country Real Estate. Depending where you are, buyers will have to consider environmental impact, salt and storm damage, flooding, bluff stability, bulkhead or dock maintenance, and more. What flood zone the house is situated in plus flood insurance are the first things that people ask about — or should ask about — when looking for a waterfront home.

Towns also have very particular rules about what can and cannot be done to a waterfront home and property. Missing permits for existing or future structures can be a thorn in a waterfront real estate deal. "Permits add value to the sale, like one for a (future) swimming pool, and will help close the deal," says Planamento.

"If someone buys a house without steps down to the water, how do they know they can even get a permit to add them?" says Beninati. "A buyer might say the sale of a house is contingent on getting certain permits, and those can take a year." Better to buy with everything in place so you minimize risk and uncertainty, and know what you're getting.

Waterfront landscaping and alterations must also be done with environmental concerns and erosion prevention top of mind. "You need a permit from the town trustees for any work, including tree removal, within their jurisdiction," says Planamento. "Town trustees and the Department of Environmental Conservation govern all improvements within a certain distance of any water." Soundview homes in particular will also get sprayed with salt and sand, so hardy plantings to withstand the elements must also be taken into consideration.

But despite the additional challenges, making that waterfront investment and enjoying the home is so worth it. "During the pandemic, many people worked remotely from their second homes and spent more time on the North Fork with their families," says Winter Parker. "With telecommuting, they're realizing they can enjoy their weekend homes more. And now they want to upgrade."