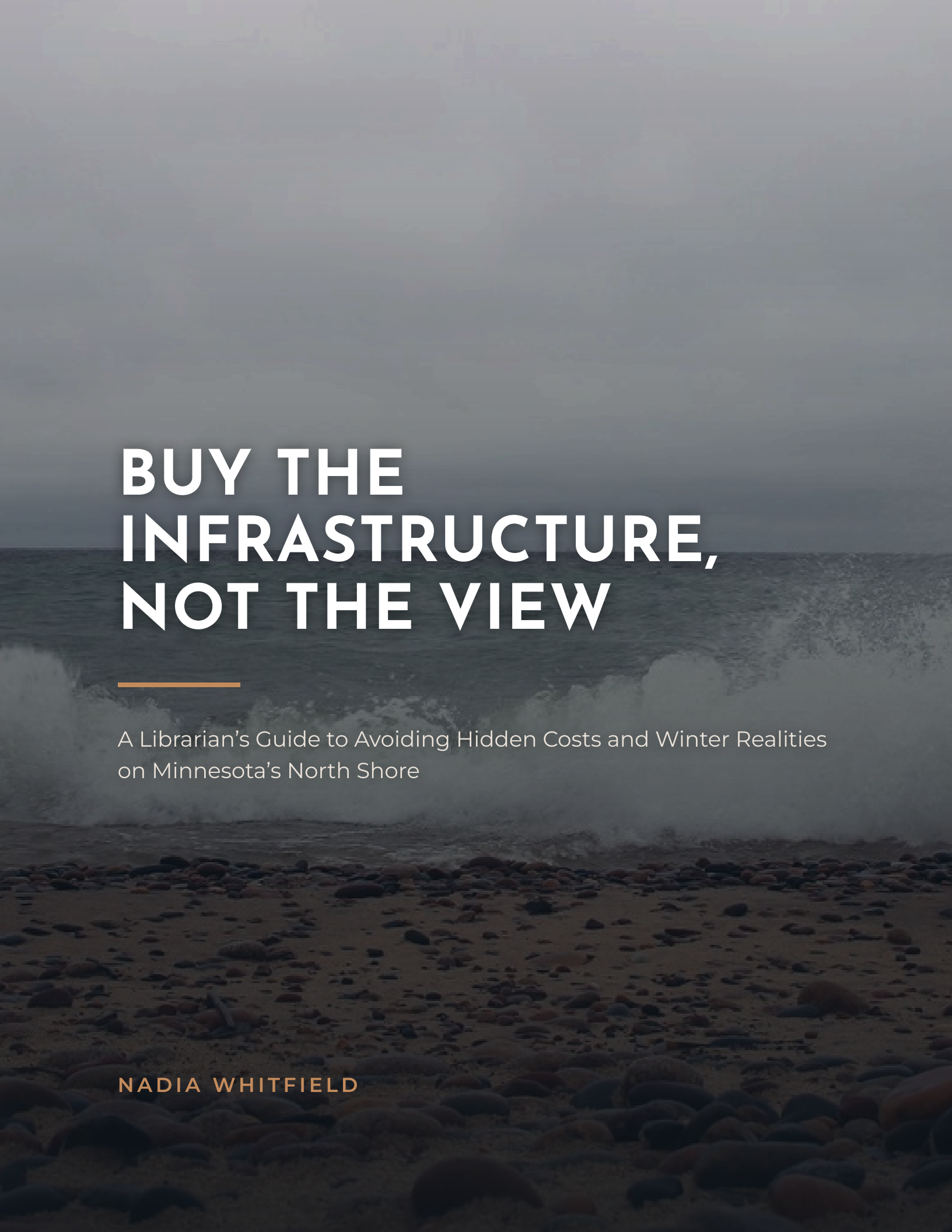

BUY THE INFRASTRUCTURE, NOT THE VIEW

A Librarian's Guide to Avoiding Hidden Costs and Winter Realities on Minnesota's North Shore

NADIA WHITFIELD

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Contents

Copyright 3

Disclaimer 4

Introduction: The July Afternoon vs. The January Sleet 7

Chapter 1: The Librarian's Lens — Why Research Beats Staging 13

Chapter 2: The Septic Reality — Compliance Is Your Gatekeeper 21

Chapter 3: Well Water and Bedrock — When the Tap Runs Dry 29

Chapter 4: The Road Home — Plowing, Easements, and Private Drives 36

Chapter 5: The Connectivity Gap — Why Two Miles Matters 45

Chapter 6: The Hard Truth — Your Budget Buys Inland, Not Lakefront 53

Chapter 7: Neighborhood Nuances — East End, Hillside, and Beyond 62

Chapter 8: The Inspection — Health, Safety, Structure, Mechanics 70

Chapter 9: Making the Offer — Fairness Over Winning 78

Chapter 10: Closing the Deal — Paperwork, Taxes, and Handshakes 86

Chapter 11: Why I Don’t Have a Website (And Why That’s Good for You) 94

Conclusion: Buy the Infrastructure, Not the View 101

How to Connect With Me 105

INTRODUCTION

The July Afternoon vs. The January Sleet

The August Visit

Come to Duluth or Two Harbors in August and you will find it 72 degrees and sunny. The lake is the color of a postcard, and a cabin with a deck and a view of the water looks like the answer to a question you have been asking for years. People fall in love on days like that. I understand why, and I live here.

What those visitors haven't felt is four months of sideways sleet coming off the lake. They haven't priced what it costs to keep a 1960s seasonal cabin warm in January. A cabin built for weekends between Memorial Day and Labor Day was never designed to be a primary residence in a Lake Superior winter. The listing photos won't tell you that, and neither will your memory of a pleasant weekend.

If you're reading this, you are probably browsing listings late at night, somewhere in Minneapolis, Des Moines or Chicago. You may be retired or working remotely, and you may be picturing a quiet place near the big lake. You may also be a little afraid.

You've heard stories about money pits: the septic system that failed, the well that went dry, the road nobody plows. That fear is a good instinct. I want to point it at the right things.

Who Is Writing This

I am a former county librarian. I spent 26 years in the St. Louis County library system and took early retirement at 52 to become a real estate agent. I am now a licensed broker in Minnesota and the owner of North Shore Hearth Realty, and I've been at this for almost nine years. I live in a modest bungalow in Lakeside, I drink too much black coffee, and I help people find quiet places near the big lake.

You will not find me online. I have no website and no social media, so this book is the only written introduction I have. I would like you to know one thing about me from it: I treat buying a cabin up here like a research project, not a sales pitch.

That comes from my old profession. A reference librarian's job is to find the answer behind the question the patron actually asked, and often the answer to a question the patron didn't know to ask. I carried that habit into real estate. Before I show a property, I pull the county septic, well and zoning permits. When a question comes up about easements, mineral rights or plat maps, I know where those records live and how to read them. Let's pull the county record first. That is my usual answer to most worries a buyer brings me.

Tracing a rural property is a lot like tracing a family tree. You follow the water, the waste and the road back through the documents to see where each one comes from, who is responsible for it, and whether the line is clean. Most people can describe the view from a deck. Far fewer can say where their drinking water originates, where their wastewater goes, or who is legally allowed to drive across the land to reach the front door. Those are the lines I trace.

What I Believe the Job Is

My philosophy fits in one sentence: find the right house, verify the records, and don't buy a headache.

I'll admit the sentence is plain. I think the plainness is the point. The real job of a good agent, as I see it, is to protect the client from what they don't know to ask. Out-of-town buyers are not foolish. They are simply working from a different map. If you have never owned a home on a mound septic system, you have no reason to know what questions to put to a seller. If you have lived all your life on city water and a plowed street, you would not think to ask who clears the road in an ice storm. The gaps in what you know are not a character flaw, but they can be expensive.

Many of the agents and sellers you will meet are happy to talk about the view, the sunrise, the stone fireplace. I'm happy to as well. A lake view is real, and it matters. But a view is the one part of the property that will never fail you. It also won't heat the house, keep the water running, or get you to the grocery store in February.

Why This Book Exists

Here is the practical reason I wrote it. I got tired of giving the same two-hour lecture to every out-of-town buyer. The lecture covers mound septic systems, winter road maintenance and Lake Superior wind chills.



ILLUSTRATION · Gary Lee Todd, Ph.D., CC0 (flickr)

So I wrote it down. If I can hand you a book first, we both save a lot of time, and you get to read it at your own pace, with your own coffee, and underline whatever bothers you. When we do sit down together, we can spend the hours on your particular property instead of on the basics.

Consider a buyer from Des Moines who has fallen for a small A-frame she saw one sunny weekend. She is perfectly sensible in every other part of her life. If she walks into a purchase with only the photographs and her memory of that weekend, she is buying a feeling. If she walks in with the permit history, the road arrangements, a plan for the internet connection and a realistic idea of what January asks of the building, she is buying a house. The A-frame might be exactly the same one in both cases. The difference is how much she knows before she signs.

What You'll Be Able to Do

The promise of this book is simple. You will learn to evaluate a North Shore property from the ground up, with infrastructure first and aesthetics second. Specifically, you'll learn:

- which public records to check, and what they can and cannot tell you;
- how to judge whether the utilities and services a property depends on will hold up when you need them;
- how to assess true year-round livability, not just how the place looks in good weather.

I will go through septic systems, wells, roads, connectivity and the other realities that turn a pleasant cabin into a problem, and I'll explain each one step by step. I'll also be honest about what your budget realistically buys. Because I specialize in cabins, A-frames and smaller year-round homes near Lake

Superior, many of them in the $250,000 to $600,000 range, I spend a lot of time helping people adjust their expectations before they make an offer rather than after.

None of this is meant to scare you off. Plenty of people live happily on this shore all year, and I'd like you to be one of them. The difference between those people and the ones who end up with a headache is rarely luck. It is usually that somebody checked the records before the money changed hands.

Think of me as the librarian helping you find the right form on April 14th: calm, organized, and not at all interested in making you feel foolish for needing it. When something is a problem, I will tell you plainly and show you the document. When something is fine, I'll say that too.

One more word about the weather. I will not pretend it is anything other than what it is. Lake Superior weather is a dependable teacher, and the red clay mud in spring is its patient assistant. Both make a strong case for doing your homework in advance.

So pour a cup of coffee. Be skeptical of any listing that sounds as if it was written on a July afternoon. Then turn the page and we'll start where the work actually starts, with the records.

CHAPTER 1

The Librarian's Lens — Why Research Beats Staging

The most important hour comes before the showing

Most people expect a real estate book to start with curb appeal, open houses and how to haggle. This one starts at a records counter.

The most important part of buying a rural property happens before you ever see the house. It happens at the county courthouse, in files that most buyers don't know they are allowed to request. By the time I drive you up the shore to look at a cabin, I have already read what the county has on record about its septic, its well and its zoning. If the paperwork is going to end the conversation, I want it to end before we've spent a Saturday and a tank of gas on it.

That is a different job from the one many people picture. Clients tend to think my work is opening doors. The real work is reading title commitments, septic disclosures and township minutes. The door is the easy part. A lockbox does the same job.

What twenty-six years behind a reference desk teaches you

I was a county librarian for 26 years, and the job taught me one habit above the rest: find the answer instead of guessing at it. A reference librarian doesn't tell a patron what she thinks the record probably says. She goes and gets the record.

Over the years I helped many patrons research property records, plat maps and county septic ordinances. When I took early retirement at 52, getting my license felt like a natural second act. I had been doing the research for other people's land for decades. Now I could do it for people who were about to buy some.

The habit still shapes my days. When a buyer asks about an old logging road easement or mineral rights, I don't brush the question off or say it's probably fine. I pull the actual county files and read them.

The difference between a sales pitch and a research project comes down to who the work serves. A sales pitch is built to make you feel something before you've checked anything. A research project is built so that you can check everything, and then feel whatever is warranted. I would rather you walk away from a cabin you liked than into one you couldn't verify.

Why I don't bake cookies

I don't bake cookies for open houses, and I don't dress a cabin in faux fur throws. I think both are overrated, and so are the social media videos with drone music and an agent talking to

the camera. I understand why agents do these things. They photograph well. A warm smell and a soft blanket make a room feel settled and safe.

But a throw blanket doesn't tell you where the septic field sits, and a drone shot of the roofline doesn't tell you who owns the strip of land your driveway crosses. Cosmetic staging is built to make a buyer stop asking questions, which is the opposite of what a buyer on this shore needs. A cabin that has been staged for a pleasant afternoon looks the same whether its well is sound or not.

The Lake Superior wind has never once been impressed by a throw blanket either. Winter doesn't read the listing.

What I consider underrated is much less photogenic: reading the actual parcel history of the neighbors at the county courthouse. What happened on the land next door can matter to you as much as what happened on your own. You won't find that in a video.

Four hours with the microfiche

I first realized I might be good at this work in the Lake County courthouse. I spent four hours going through microfiche, looking for a 1954 driveway easement that had never been recorded. The title company had missed it.

All those decades as a county reference librarian had finally paid off in a real estate transaction. It was the moment the two careers turned out to be one skill.

I won't dress up what the story means. A title commitment is a starting document, not the last word. Somebody still has to look, and the look takes patience. A driveway is one of the most ordinary things on a property, and the paper trail behind it can still be missing a page. The only way to know is to go and see what the courthouse has.

The hobbyist

Other agents in Duluth used to look at me like a hobbyist. I had my license at 52, after retiring from the library, and I suppose I looked like a woman doing something pleasant with her retirement.

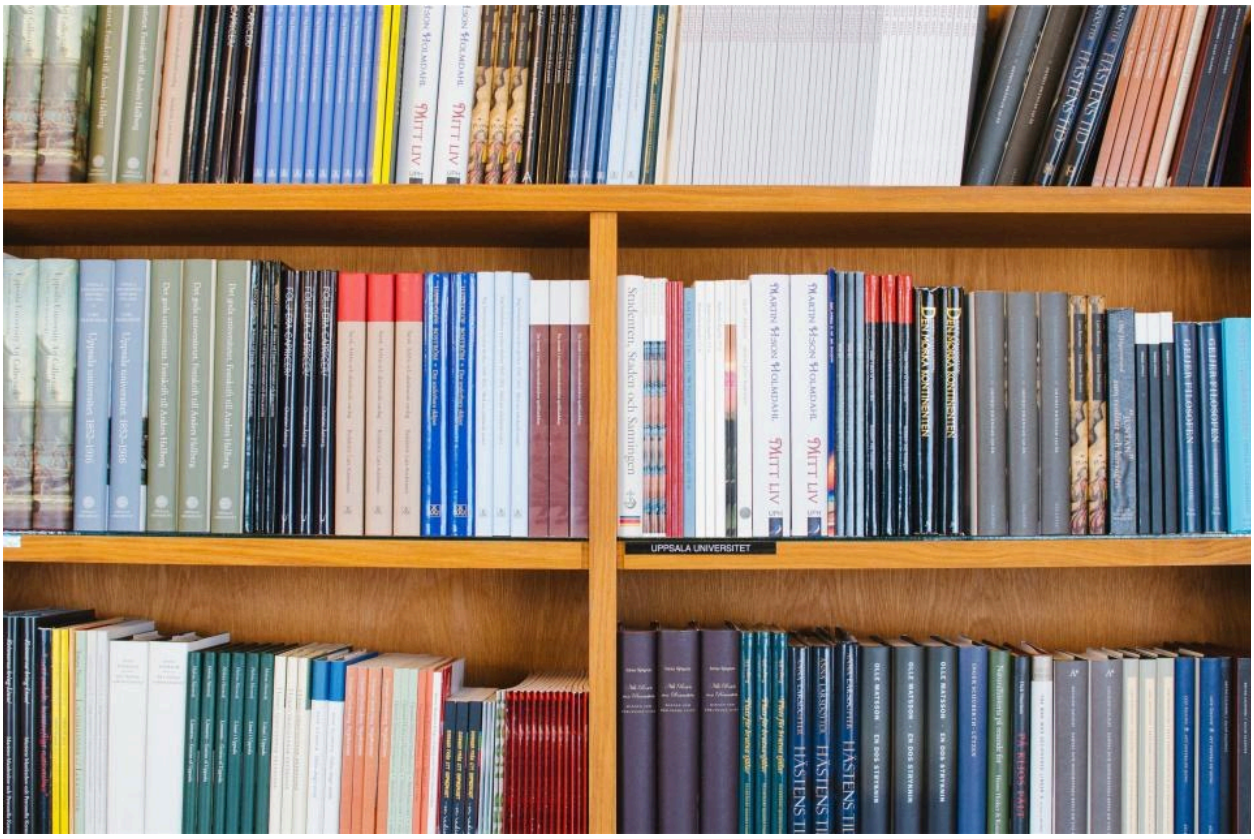

ILLUSTRATION · Aleksi Tappura, CC0 (stocksnap)

They stopped doing that once they realized I actually read every page of the county zoning ordinances and plat maps before showing up. That's all it took. I arrived having done the reading, and the reading was visible in the questions I asked.

I mention it because a buyer coming from Minneapolis, Des Moines or Chicago is often in the same position I was. You may feel like the outsider with a modest background in the field, and you may worry that the people around you know things you don't. You can close most of that gap with the same method. The records are public, and the reading is available to anyone patient enough to do it.

> **I don't bake cookies for open houses, and I don't dress a cabin in faux fur throws.**
>
> NADIA WHITFIELD

Reading a listing skeptically

A listing is a piece of marketing, so read it the way you'd read an advertisement. Let me show you what I mean with a few phrases.

I avoid the words "Up North paradise," "turn-key," "dream home" and "luxury." None of them

describes anything you can verify. A paradise has no permit number. If a listing leans heavily on that kind of language, the description is probably there to carry a feeling and not facts. Look at what it leaves out.

"Handyman special" works differently. The phrase tells you work is needed but not what kind. The work might be paint and flooring, or it might be something under the ground or behind a wall. The phrase doesn't say, so the records have to. Before you let the phrase set your price in your head, find out what the county has on file for the septic, the well and the permits.

Do the same with any line about how a place "feels" or how much "potential" it has. Feelings can't be checked and potential can't be inspected. Ask which public record would confirm each claim, and note which claims have no record behind them at all.

“

I mention it because a buyer coming from Minneapolis, Des Moines or Chicago is often in the same position I was.

NADIA WHITFIELD

Documents to request before you schedule a showing

My own grandmother-level version of this is simple: the same tracing you'd do in genealogy, applied to the water, the waste and the road access, before you fall in love with the story. Here is how that turns into paper. If it helps, print this page and put a check beside each item as it arrives.

- **Septic records.** Permits and any disclosure on file for the property's septic system. These tell you what is there and how the county sees it.
- **Well records.** The well log and any permit paperwork for the property's water supply.
- **Zoning permits.** What the county has approved for the property, and what the zoning rules allow on it.
- **A survey and the plat map.** Where the lines run, and what the recorded map shows around the parcel.
- **The title commitment.** Read it in full. Look for easements, and for whatever the commitment doesn't mention.
- **Tax records.** What the county lists for the parcel.
- **Neighboring parcel history.** What the courthouse has on the properties next door.
- **Township minutes.** Local decisions that may touch the road, the area or the parcel.

A few items on that list may look dull. I'd say that's the point. Each one answers a question that a photograph can't. If an agent can't produce them, or sounds annoyed when you ask, treat

that as information. Some of these documents will take a trip to a courthouse or a call to a county office. Ask whoever is helping you to do it, and ask them to put the results in writing.

None of the items on the list is a verdict on its own. A record can be old, incomplete or confusing, and I will often read the same file twice. When something looks wrong, the right person to ask depends on the question. Septic questions belong with a septic professional, title questions with the title company or an attorney, and money questions with your lender. My job is to put the right paper in front of the right professional before you've signed anything.

Once the records are in hand, we know what we are looking at, and the showing becomes a different kind of visit. You're no longer deciding whether the cabin is charming. You're checking whether the cabin matches its paperwork.

The first two items on that list are where most buyers get hurt, and they are where we go next: the water you drink and the waste you send away.

CHAPTER 2

The Septic Reality — Compliance Is Your Gatekeeper

A toilet that flushes tells you the pipe leaves the house. It tells you nothing about where the waste goes after that, or whether the county would approve of the destination.

Most buyers I meet from Minneapolis, Des Moines or Chicago come with a quiet assumption. If the plumbing works during the showing, the septic system works. In the city that assumption is mostly harmless, because a sewer main takes the problem off your hands. Out here you own the whole system, and you will be asked to prove it passes before you can own it on paper.

That is the part I want to take apart in this chapter. Septic is the item most likely to cost you money you did not budget for, and the one most likely to end a purchase you had already started to imagine yourself in.

Why compliance, not function, is the question

Septic point-of-sale compliance is huge here. If a system isn't compliant at closing, money goes into escrow. It means a seller can hand you a cabin where everything seems to work,

and the paperwork can still say the system does not meet the standard. The standard, not the flushing, is what the closing has to answer to.

I don't treat this as a technicality. When a system fails its compliance inspection, one of three things tends to happen. The seller fixes it, the parties agree to hold money back so it gets fixed after closing, or the deal stops. Which one you get depends on the contract you wrote, the season, and what the site physically allows. Notice the last item. Not every site can be fixed the way a buyer hopes.

Sellers misjudge this as often as buyers do. The biggest misconception I see on the selling side is the belief that buyers will overlook a failing septic system because the view of the lake is pretty. Some buyers will, until their own inspector or their own research catches up with them. Then the view becomes a bargaining chip against a repair bill. Compare that with a listing that already has a compliant septic certificate on file, a plowed county road and a realistic price. Those properties tend to sell quickly. A non-compliant septic, a shared well with no written agreement, or a steep unplowed private drive is what makes a property sit.

The ground decides what you can have

I need to be careful here. I am a broker, not an engineer or a soil scientist. I did take the state extension course on rural septic and well systems, which taught me enough to know

what questions to ask and which ones belong to a licensed professional. What I can tell you is how the geography shapes the conversation.

Two features of this country matter more than any listing description. One is the bedrock, which sits close to the surface in many places along the shore. The other is the clay soil, which is why basements in Duluth have a reputation and why spring on the hillsides is mostly a negotiation with red mud. Neither is friendly to a septic system. Ground that drains well and has plenty of depth lets a conventional system do its work. Ground that is shallow, wet or dense may call for something else, and a mound system is the usual something else you will see in listings up here.

A mound is not a defect. Many are working fine. The trouble is that aging mound systems are one of the most common risks I see on the North Shore, and the reason that matters goes beyond the age of the equipment. When a system like that fails, the question is no longer "can we patch it?" but "what is the ground even allowed to hold?" I have had to tell an out-of-state buyer that the septic compliance inspection failed and the bedrock was too shallow for a standard replacement. That is not a conversation anyone enjoys, and I'd rather have it with the paper on the table than with a shrug.

This is why I say the site dictates the system. A buyer who falls for a cabin and then learns the replacement options are limited has been handed a problem the listing photos could never have shown. The county permit file describes what was

installed and what was approved. Think of it as a short family tree for the system: who installed it, what kind it is, what was inspected, what was changed. As laid out in Chapter 1, I pull that file before I show a property. This is the file I read most closely.

Proof of compliance, and what a missing one costs

You need proof that the system meets current county standards. If you take away only one thing from this chapter, take this: you want to know whether that proof exists, how current it is, and what it says, before you make an offer rather than after.

When a seller has one on file, you have a clear answer and the closing has one less open question. When one is missing, or the inspection turned up failures, the closing runs into the escrow I mentioned above. Money gets held back to cover the work that still has to be done. I can't hand you a universal figure, because the amount depends on the system, the site and what a contractor says the fix will take. That is why the number should come from contractors who have seen the actual property, never from a rule of thumb you read online.

For the mechanics of how an escrow is written into your particular closing, ask the title company or whoever is handling your closing. They will tell you what applies to your transaction. My job is to see that you reach that conversation knowing the system's status rather than discovering it in the last week.

Arthur and the November deadline

A retired postal worker named Arthur came to me wanting a small year-round home near Knife River. We looked at a tiny cedar-sided place on a lot with an overgrown birch grove. It had a failing mound septic system.

The standard advice for a failing septic is to walk away, and for many buyers that is the right call. Arthur and I looked at it differently. We were not weighing a house we loved against a bill. We were weighing a house that suited him against a problem that could be measured. So we negotiated a septic escrow. Then we got three local contractors out to the property before the ground froze in November, so that the work and the cost would be understood by people who actually dig in this soil.

The calendar mattered as much as the money. Lake Superior country does not wait politely for paperwork. If the contractors had been scheduled for after the freeze, the cost would have been a guess and the closing date would have been a hope. Instead we closed two days before Thanksgiving. He still sends me a Christmas card with a photo of his woodpile, which I count as the most reliable post-closing review a broker can get.

What I take from Arthur's story is not that a failing system is fine. It is that a known problem can be priced, scheduled and handled, while an unknown one cannot. The information changed the question from "should I be afraid?" to "what does this cost, and who will do it?"

Red flags the record won't always show

Records tell you what was approved. They do not always tell you what happened last month. So when I walk through a property, I also use my nose. If the basement smells like fresh paint and bleach, I walk right back up the stairs.

I can't tell you what is under the paint in any given basement, and I won't guess. What I can tell you is that a strong chemical smell in a basement is a reason to ask more questions of the seller and the records, not fewer. Maybe there's a good explanation. Maybe someone was freshening up before the listing photos. A visual inspection alone never settles it, and neither does a clean-looking yard. The record and the walkthrough have to agree.

Handshakes are another place where the paperwork has to catch up with the practice. Out here, neighbors do share things. A well, a drive, sometimes a septic arrangement, built years ago on a basis of trust and a good relationship. I have no quarrel with the trust. My quarrel is with what happens when the property changes hands.

Suppose a buyer purchases a cabin where the previous owner and the neighbor had always shared a well on a verbal understanding. The neighbor is friendly. The arrangement worked. But the agreement lived in the memory of two people, and one of them just sold. The buyer now depends on goodwill from someone who made no promises to them. The same logic applies to anything shared, including a septic arrangement. If it is not written down, you have to treat it as if

it does not exist, because from the next owner's side, it does not. A shared well with no written agreement is one of the reasons a property sits on the market, and I think buyers who walk away from it, or who insist on a proper written agreement before closing, are making a sensible choice. A real estate attorney can tell you what form such an agreement should take.

Questions to put to the seller

None of what follows requires a technical background. These are questions of fact, and a seller who knows their property can usually answer them quickly. A seller who cannot answer them has told you something as well. Ask for the answers in writing where you can, and compare them with what the county has on file.

- How old is the system, and is it a mound or a conventional system?
- Do you have proof of septic compliance on file, and when was it issued?
- What maintenance has been done, and is there a record of it?
- When was the tank last pumped out, and who did it?
- Have there been repairs, or any problems with backups or slow drains?
- Is any part of the system, or the well, shared with another property, and is that arrangement in writing?

- Has the system been inspected for compliance, and what did the inspection say?

If it helps, write the seller's answers in one column and the county record's answers in another, and mark any place where they differ. A difference is not proof of a problem. It is a prompt to find out why.

The septic system is the part of the house you can't see, which is exactly why it deserves the most attention before you buy. It carries the waste out. The next piece of infrastructure does the opposite, bringing water in, and on this shore it runs into bedrock before it reaches your tap.

CHAPTER 3

Well Water and Bedrock — When the Tap Runs Dry

Every showing has a moment when someone turns on a kitchen faucet, water comes out, and everybody moves on. That moment tells you the pump worked that afternoon. It doesn't tell you where the water comes from, how much of it there is, or whose land the well sits on.

Buyers from Minneapolis, Des Moines and Chicago tend to assume running water is a given, because it always has been. Up here it is a result, and getting it can be hard. Along the North Shore the ground under the pretty lot is often bedrock, and your water has to come through it. In my list of local risks, "low-yield drilled wells on the North Shore bedrock" sits right beside aging mound septic systems.

Why the Rock Sets the Terms

Geology doesn't care about your budget. If the rock is shallow, getting to water costs more, and sometimes you get less water for the money. Two cabins with the same view and the

same asking price can sit on very different ground, and the difference doesn't show in a listing photo. It shows in the paperwork for the well.

That is why I treat a well the way I treat everything else on a rural property: I trace it. Where was it drilled, and when? What did the driller find? How much water did it produce on the day it was tested? A well record works like a medical chart: it gives the well's start date, its location and a history of how it has performed since.

The question I most want you to ask is about yield. Yield is how much water a well can deliver, and it's measured in gallons per minute. A well can produce clear, pleasant water and still not produce enough of it. That matters more than most buyers expect, and it matters most for you in particular.

A weekend cabin may have been used for a few days at a time, a few months a year. A retiree or a remote worker uses water every day, in January as well as July. A well that coped fine with occasional visitors can look very different once someone lives there year-round and runs a washing machine while someone else showers. I can't tell you from a desk whether a given well will keep up. I can tell you to find the number, and to take it to a licensed well professional before you decide it's fine.

Reading a Well Log

Ask for the well record before you ask for a showing. Then sit down with it the way you'd sit down with a tax form, a pencil and a pot of coffee. Here is what I look for:

- **The location.** Does the record put the well where the well actually is? Hold that thought for the Finland story below.
- **The date.** An older well has had more years to change, and a record from long ago is not a current report.
- **What the driller met.** The record usually shows what the drill went through on the way down. If the story is mostly rock, you are looking at a bedrock well, and yield becomes the question to settle.
- **The depth.** Compare it to the neighbors' records if you can. A strange difference is a reason to ask why.
- **The yield, in gallons per minute.** Find the number, and note whether it was measured at drilling or recently. Don't let anyone tell you it's "plenty" without it.
- **Anything that doesn't match the listing.** If the listing says "new well" and the record says otherwise, you have found a difference.

If it helps, copy the numbers onto a single sheet of paper so you can read them side by side with the seller's answers. Then hand that sheet to a licensed professional who can say what the numbers mean for the house you're considering.

The Well That Was Thirty Feet Off the Property

A remote software developer from Chicago once tried to buy a little A-frame outside Finland, Minnesota. It looked like a basic cash deal. The house was small, the buyer was ready, and the well worked.

Then the survey came back. The well was thirty feet over the property line, on US Forest Service land.

Nothing was wrong with the water. The problem was that the well wasn't on the land the buyer was purchasing, so it came with no right of the new owner's to use it. The fix took five months of dealing with county and federal offices. It ended with a brand-new well drilled through solid basalt before we could close.

I think about that file more than most of my files, for three reasons. The first is that a well in working order isn't the same as a well you own. The only reason anyone found out was a survey, and the survey belongs in your due diligence even when the deal looks simple. The second is that "cash" and "simple" are not the same thing. A cash buyer skips some of the checking a lender would insist on, so the checking falls to you. The third is that the cure wasn't a handshake. It was a new well, dug into rock, on a schedule set by two levels of government.

I won't claim anyone could have predicted this. I will say it's the kind of problem that gets caught when you compare the well record, the survey and the plat map before you commit,

and not afterward.

The Water Itself: Test It, Then Ask the Right Person

Quantity is one question. Quality is another. Before you buy, have the water tested by a qualified lab, and pay attention to the usual suspects: iron, bacteria and hardness. Buyers often hear that all of these can be "fixed." I'd put it differently. Some of what a test turns up can be treated, some of it is a nuisance you can live with, and some of it may change your mind. Which is which depends on the result and on the property, and a water treatment professional can tell you that. I can't, and I don't pretend to.

What I can tell you is when to do the test: before you are committed, while the answer can still change what you do. A test result you can't act on is just a surprise with a lab report attached. Bring the result to the negotiation, the same way a buyer brings a septic estimate. A known problem has a price. An unknown one doesn't, and it tends to be discovered after closing.

Converting a Three-Season Cabin

The advice I give because of this particular place, not because of real estate in general, is this: never buy a three-season cabin planning to convert it to year-round living unless you have priced out burying water lines below the frost line in solid basalt rock.

A seasonal cabin gets by without winter-proof water because it isn't there in winter. It may have surface lines, or simple arrangements that are fine

from late spring to early fall. Once you plan to live there all year, the water has to keep moving when the ground freezes, which means getting it below the frost line. In soil that is already a job. In solid rock it becomes a much bigger one.

Think of the order of operations. The charm of the cabin is visible. The cost of its water is buried, and in rock it is buried slowly. Before you fall for a three-season place with a plan to winterize it, get a quote for the water lines from a contractor who works in this rock. I'd also ask that contractor what else the conversion involves, because water is rarely the only thing a cabin was built without. Then look at the total, not at the listing price. Sometimes the numbers still work. Often they explain why the cabin is priced as it is.

Imagine a buyer who finds a sweet little cabin listed at $300,000 and assumes winterizing it will be a weekend project. The quote for burying the water lines comes in far above expectations, and that quote hasn't yet touched the heating, the roof or the septic. The buyer is not in trouble if the quote arrives before the offer. The buyer is in trouble if it arrives after closing.

Sharing a Well

Plenty of properties up here share a well with a neighbor. The arrangement may be perfectly sensible. It also needs to be on paper, because, as I said in the last chapter, a verbal agreement belongs to the people who made it and doesn't pass to you.

If there is a written agreement, read the whole thing and look for these points:

- Who owns the well, and where it sits relative to each lot.
- Who pays for repairs and replacement, and how that is decided.
- Who pays for the electricity to run it.
- What happens when one of the two properties sells.
- What happens if the well yields too little for both households.
- Whether the document is recorded with the county or merely signed and kept in a drawer.

Have an attorney look it over before you sign anything that relies on it. A shared well works well between neighbors who get along, and I've seen it fall apart over a pump bill. The paper is there for the day when the neighbors aren't getting along.

What to Carry Away

Don't let a running faucet answer your questions. Pull the well record. Find the yield in gallons per minute. Check the survey against the well's location. Test the water, and talk to the right professional about what the results mean. If the cabin is three-season, price the water lines before you price the dream.

You've now looked at the two utilities that live inside the property line: what goes out, and what comes in. They are only useful if you can reach the house, and in a Lake Superior winter, reaching it is its own question.

CHAPTER 4

The Road Home — Plowing, Easements, and Private Drives

Suppose you drive up a gravel road on a dry July afternoon. The dust trails behind you, the spruce close in on both sides, and the cabin sits at the end with the lake showing through the trees. Nothing about that drive suggests a problem, and the road feels like part of the charm.

The road in January is a different road. It may be plowed by the county, plowed by a neighbor with a truck, or not plowed at all. The ground under it may belong to the seller, to a neighbor, or to the state. A listing photo can't tell you any of this, and neither can the drive in.

Online statistics don't help either. Online stats treat the whole North Shore like one market, or lump Duluth hillside houses in with lakefront properties. They also don't show you which townships have capped short-term vacation rental permits, or which dirt roads aren't plowed by the county in January. Those are the facts that decide whether a property works for you, and they live in township offices, county records and the memories of people who have driven these roads in sleet.

The last two chapters covered what goes out of the house and what comes in. Neither matters if you can't get to the house.

Who plows, and who pays

Start with a plain question: whose road is it? A county-maintained road has a public body responsible for it. A private road or shared drive has an arrangement among the neighbors, or it has nothing at all. From the driver's seat in July, the two look the same.

I wish more clients asked me this: what does the road maintenance agreement actually look like in January? It is the right question because it moves the conversation from "is there a road?" to "what happens on the morning after a big storm?" A good answer has a name, a document and a payment. Who is responsible for clearing the road? Who hired them? What does each owner pay, and what happens if a neighbor doesn't? Is any of that in writing, or is it a handshake between people who may not own their places next year?

I have the same concern here that I have with shared wells. A verbal arrangement is a pleasant thing between neighbors, and it binds nobody once the property changes hands. If the seller tells you the neighbors take care of it, ask to see the agreement. If there isn't one, you have learned something important about the property, and it's better to learn it before you own it. A steep private drive with no maintenance agreement is one of the things that makes a property sit on the market, and I take the buyers' hesitation seriously. They are noticing something real.

For county roads, don't assume. Call the county or township and ask directly whether that specific road is plowed in winter. Ask about the stretch from the pavement to your driveway, not just the road in general. Some dirt roads in these parts are not plowed by the county in January, and the only way to know is to ask the office that would be doing the plowing.

Permit or easement: what the Lindquists learned

A road you can drive on and a road you have a legal right to drive on are two different things. Most of what I learned in twenty-six years of public records work is that the difference hides in the paperwork.

A retired couple from Minneapolis, the Lindquists, were ready to write a cash offer on a $480,000 log home near Knife River. The house was sound and the setting was lovely, and they had the money. I noticed the driveway crossed a corner of state land, and that was enough for me to go looking. I dug up the easement records.

What I found was a revocable forestry permit, not a permanent deeded easement. The word *revocable* means what it says: it is permission, not ownership of a right, and permission can be withdrawn. A deeded easement is a different thing, a right that goes with the land. The only access to that house ran across a corner of state property on terms that could change.

I told them to walk away. They ended up deciding to stay in the cities another year.

That advice cost me a commission, and I'd give it again. The Lindquists did not lose a house; they avoided buying a house they couldn't count on reaching. The permit would have looked fine on any given day, and that is the trouble with it. You find the problem only if you ask what is under the driveway, and that goes for any driveway that crosses a line on the plat map. Look at where the pavement ends, where the driveway begins, and whose land lies in between.

You can do this yourself. Ask for the survey and compare the driveway to the property lines. If the driveway leaves the property at any point, ask what document gives the owner the right to cross. Ask whether it is a deeded easement or a permit, and read it. You are not looking for a lawyer's answer. You are looking for the actual document, with a name on it and a description of the land it covers. For the legal meaning of what you find, bring in a real estate attorney or the title company.

Steep drives, drifts and eighteen inches of wet snow

Even when the legal access is clean, the physical access can be a problem. This is most obvious in Duluth's hillside neighborhoods. Piedmont and Observation Hill sit higher up on the rock, with steeper driveways and harsher snowdrifts than the East End down by the lake. A driveway that is an easy climb on a dry day can be a real hazard when it ices over, and you will be the one clearing it.



ILLUSTRATION · unknown, CC0 (rawpixel)

The hills bring other winter costs as well. Ice dams on roofs are a real local risk, and a roof on a steep, shaded lot makes them worse. A steep drive means more than a hard time pulling out. It means asking how deliveries get up there, how a plow or a snowblower would handle the slope, and what happens when you need an ambulance.

Leaving town changes the picture without simplifying it. Up the Scenic Highway you find ledgerock shore, and off the Expressway you find wooded inland lots where the snow stays a month longer in spring. That is a month more of snow cover, a month more of mud when it finally goes, and a month more before you can count on the drive being easy. I'm fond of red clay mud as a teacher, but it does take its time with the lesson.

This is where I talk people out of purchases more than anywhere else. I regularly talk Twin Cities retirees out of buying homes three miles inland up the Sawtooth Mountains if they have bad knees or heart issues. The house may be fine and the retirees may be fit and determined. But plowing eighteen inches of wet lake-effect snow when you are twenty minutes from the nearest hardware store is not a retirement plan. You can't plan a retirement around a road you can't count on, and you shouldn't trust a body that is already telling you something.

Think about the house at seventy-five, not only at sixty-five. Think about the day one of you is ill, or traveling, or the snowblower won't start. A remote property asks you to be self-reliant, and self-reliance is a better bet if you build in a margin. A place five minutes from a plowed road is a different decision than a place three miles up a hill.

> **I noticed the driveway crossed a corner of state land, and that was enough for me to go looking.**
>
> NADIA WHITFIELD

> **The buyers I take most seriously are the ones willing to drive up here in November or February, not just on a sunny Saturday in July.**
>
> NADIA WHITFIELD

Visit in January, or at least ask like it's January

The buyers I take most seriously are the ones willing to drive up here in November or February, not just on a sunny Saturday in July. Drive the road after a storm if you can, and see what the last half mile looks like when the plow has been through or hasn't. Park at the bottom of the driveway and walk up it. Look at where the snow drifts, where the ice forms, and where the water runs when it thaws. If you can't be here in the winter, ask someone who will be: the neighbors, the person who plows, the township office. Ask what the road looked like last February, and pay more attention to the details they give than to the reassurance.

A neighbor's answer will tell you something about the road, and the paperwork will tell you something about the legal side. You need both.

If you plan to offset costs by renting the place to vacationers, add one more item. Some townships have capped short-term vacation rental permits, and a township's cap can change what a property is worth to you. Ask the township what is allowed before you count on that income. A listing that says "great rental potential" tells you nothing about whether a permit is available.

A checklist for road and access records

Here is the list I work through. If it helps, print it and keep it with your notes. The items sit side by side, so take them in whatever order suits the property in front of you.

Who maintains the road - Is the road county-maintained, township-maintained or private? Confirm with the office responsible, not the seller. - If the county maintains it, is this particular road plowed in January? - If it is private or shared, ask for the road maintenance agreement. Who plows, who pays, and what does it say about a neighbor who doesn't? - Is the agreement written? A verbal understanding will not carry over to you. - Ask what the arrangement looked like in the last January. Talk to a neighbor about it.

Legal right to reach the property - Get the survey, and trace the driveway from the public road to the house. - Does the driveway cross anyone else's land, including state land? If so, find the document that allows it. - Is that document a permanent deeded easement or a revocable permit? Get a copy and read it. - Check the plat

maps and county records for easements, including ones the seller did not mention.
- For what the documents mean in law, consult a real estate attorney or your title company.

Physical conditions - How steep is the drive, and which way does it face? - Where does snow drift and ice form? - How far is it to the hardware store, and what does that distance mean in a heavy snowfall? - Are you honest with yourselves about knees, hearts and the years ahead?

Local rules - If rental income is part of your plan, ask the township whether short-term vacation rental permits are capped.

None of this makes a good story at a dinner party. It does keep you from learning about a permit or a plowing arrangement the first week of January, with the snow coming down and the closing behind you.

You can trace a road the same way you'd trace a family line: find who it belongs to, who looks after it, and what documents say so. When the answer is a name and a piece of paper, you can usually go ahead. When the answer is "someone takes care of it," keep asking.

Once you can reach the house and trust the ground under the drive, one more question remains, and it is the one that sinks the most remote workers who move up here. Can you do your job from the place you've just bought?

CHAPTER 5

The Connectivity Gap — Why Two Miles Matters

Bars on Your Phone Are Not a Home Office

A phone with bars on it tells you one thing: a phone can find a tower. It doesn't tell you whether a video call will hold together, whether a large file will upload before lunch, or whether anything works at all once you've closed the car door and walked inside. Remote workers from Minneapolis and Chicago often treat those as the same question. Up here they are separate questions, and the answers can differ from one driveway to the next.

Online statistics treat the whole North Shore as one market, and they flatten internet service the same way. What I've learned from working here is that fiber internet is totally hit-or-miss. Two miles can make the difference between working from home on Zoom and having no cell signal at all. A cabin that looks identical to its neighbor in the photos may sit on the wrong side of a line you can't see from the road.

Imagine a remote worker who tours a cabin on a clear afternoon, checks her phone on the deck, sees a few bars and relaxes. She has learned only that her phone works on the

deck in summer. She hasn't learned whether the house can carry her job, and she hasn't learned what happens to the signal when she drives two miles in either direction. Those are the facts the purchase actually depends on.

The Day I Took a Listing Agent at His Word

Early in my career I made this mistake myself. A listing agent told me a cabin in Silver Bay had high-speed fiber internet at the road. I had a remote-worker buyer, the claim sounded specific, and the agent sounded sure. I didn't pick up the phone and call the provider. I passed the claim along to my buyer as though I'd checked it.

My buyer closed and moved in. Only then did he find out that the fiber line stopped half a mile south of the cabin. Half a mile is not far on a map. For a man who needed to be on video calls for work, it might as well have been the other side of the lake. I ended up paying for his satellite setup out of my own pocket.

I'm not telling you this to be hard on myself. I'm telling you because the error is so ordinary. Nobody lied in any dramatic way. A claim got repeated, and nobody traced it to its source. I spent 26 years teaching people to ask where a fact came from, and I skipped that step on the one occasion it cost me money. Since then I have verified utilities directly with the provider, every time. A listing agent's word, a seller's word and my own memory of the neighbor's house are all secondhand. The provider is the only source that can tell you what reaches a given address.

One more thing about that story. The line didn't go to the cabin, but it did go *near* it. "Fiber in the area" and "fiber at this address" are very different statements, and an honest seller can believe the first while the second is false. This is the part of the work I tend to over-explain: how the lines actually run through Cook and Lake counties. I'll spare you the whole lecture. The short version is that service follows the infrastructure, and the infrastructure stops where it stops, usually without regard to the lot lines or the listing description.

The Buyer Who Didn't Care, Until the Final Walkthrough

My first year in the business taught me a different lesson on the same subject. A buyer told me he didn't care about internet speeds because he was retiring. I believed him. It seemed reasonable. A retiree isn't joining a staff meeting at nine o'clock on Monday.

At the final walkthrough, his phone showed zero bars, and he tried to back out of the purchase.

That tells you something about what people mean when they say they don't care about connectivity. They usually mean they don't care about *speed*. Very few people mean they don't care about reaching anyone at all. A retiree may not need to run a video meeting, but he may well want a working phone, and he may want to be reachable by his family. He may want a way to call for help if the road or the weather turns bad. He had never separated those needs from "internet" in his own head, so he never told me about them, and I never asked.

His objection arrived at the one moment in the transaction when almost nothing can be repaired. I would much rather have the argument in the driveway before an offer exists than at a walkthrough with the closing papers waiting.

The Protocol: Stand in the Driveway

After that, I changed how I work. Now I make every single buyer stand in the driveway and run a speed test before we even write an offer. That includes the retirees, and it includes the ones who tell me they only check email.

The reason is simple. A test in the driveway gives you the number from the place you would live, at the moment you are standing there. It is not a number from a map or a brochure or a conversation. If the number is poor, or the phone shows nothing, you've learned it for the price of a few minutes and no legal exposure. If you learn it after closing, you've learned it the way my Silver Bay buyer did.



ILLUSTRATION · Image Catalog, CC0 (flickr)

A few practical notes on doing it well:

- Run the test at the house itself, not at the end of the road or at the nearest gas station.
- Try a few spots on the property. Signal can change between the driveway, the porch and the room where you'd set up a desk.
- Run it more than once if you can, and at different times of day.
- If it helps, jot the numbers and the location of each test on the listing sheet so you can compare properties later.
- Keep in mind that a test on a phone's cellular connection tells you about cellular signal. It does not tell you what a wired connection would deliver. This is exactly why the driveway test and the provider call belong together.

I'd add that this is also an excellent time to talk to anyone nearby. A neighbor who works from home can tell you in two sentences what you'd spend a week trying to learn. You still need the provider's answer in the end, but a neighbor's report tells you what to ask.

Calling the Provider About One Specific Address

The driveway test tells you what is true today at the property. The provider tells you what *can* be true, what service reaches that address and what doesn't. You need both.

The kinds of service you will run into on the North Shore fall into a few families: fiber lines, copper-line DSL, satellite, and cellular-based home internet. Which of

them actually reaches a specific address is a question only the provider can answer, and the answer can differ between two lots on the same road. I won't tell you in a book which company covers which stretch of Lake or Cook County, because that can change and because the whole point of this chapter is that nobody's general claim should substitute for an address check. Find the companies that serve the area by asking the listing agent, a neighbor, or the township office, then call each one yourself.

When you call, ask about the exact street address, not the town. Here is what I want answered:

1. Does your service reach this address today, or does it stop short of it? If it stops short, where does the line end?
2. If it doesn't reach the address, is there a plan to extend it, and is that plan in writing, or is it just a hope?
3. What speed does the provider list for this address, and what does the installation involve?
4. If the answer is "satellite is the only option," what does that setup cost, and who pays for it at closing?

If it helps, ask the provider to confirm the answer in an email, and save it with your other records. A written answer from the provider belongs in the same folder as the septic permit and the well log. A verbal answer from anyone else belongs in the folder of things you still need to confirm.

If the answer comes back as satellite, that doesn't automatically make the property a bad purchase. For some people it's perfectly fine. The mistake is finding that out after you've closed, as my Silver Bay buyer did. If you know before you write the offer, you can price it, plan for it, or walk away. Whichever you choose, you'll have chosen it on purpose.

Cell Coverage Maps Versus the Driveway

Coverage maps have their uses. They tell you where to start looking and which properties deserve a closer test. But a map is a drawing of what a carrier expects to deliver, and a driveway test is a measurement of what it delivered when you stood there. When the two disagree, believe the driveway. Lake Superior country is hilly, wooded and full of rock, and a signal that reaches the road can still vanish at the house.

That's why I don't treat "good cell service in the area" as an answer. It's a clue. The answer is a phone in your hand at the property, plus a provider confirming what reaches that address.

I'll admit there's a small dry joke in all this. People spend a great deal of time worrying about the lake effect on snowfall, and almost none on the effect of two miles of hillside on a video call. The weather will make its presence known on its own schedule. The signal won't, and nobody will warn you until you check.

What to Take With You

Before you write an offer on any place where you plan to work, or even just plan to be reachable, bring three things with you: a phone with a speed test on it, a list of the providers you've identified, and the address written exactly as the county has it. Run the test in the driveway, call each provider about that address, and put what you learn in writing next to the rest of your records. If the numbers satisfy you, move on with confidence. If they don't, you've saved yourself a satellite bill, or a standoff at a walkthrough.

Septic, water, road and signal are the four pieces of infrastructure that decide whether a place can work as a home in January. Once you've checked all four, you'll know what you're really buying. Then comes the part many buyers like least: finding out what your budget actually buys on this shore.

CHAPTER 6

The Hard Truth — Your Budget Buys Inland, Not Lakefront

Let me say the sentence plainly, because the rest of this chapter depends on it: your budget buys a three-season cabin inland, not year-round lakefront.

If you have been sorting listings late at night with a ceiling of $300,000 to $400,000, you have probably noticed that the photos with the best water views are not the photos of places you could heat in January. That isn't a coincidence, and it isn't bad luck. The lake commands a premium, and the buildings that sit closest to it were mostly built by people who planned to leave in September. When a budget has to choose between the shoreline and a building made for winter, it rarely gets both.

I've written four chapters about what to verify. This is the chapter where I tell you what the verification usually turns up when the money is limited. I'd rather you hear it from me, calmly, over a page, than discover it in February over a frozen pipe.

The premium and the bill that follows it

There are two prices on a lakefront property. One is on the listing. The other arrives over the following years, and it is paid mostly in winter.

The first price is the premium for water frontage. Buyers understand that part. What they tend to miss is that the premium is paid for the view and the shoreline, and it buys nothing toward the systems that make a building livable from November through April. A buyer who stretches to reach the water often has less left for insulation, heating, a foundation that behaves, and a water line that doesn't freeze. Those are the things that decide whether the place is a home or a summer camp with a mortgage.

Weather is the second reason. Property at the lake edge takes the full force of what Lake Superior sends in. I've lived here long enough to say that the lake does not negotiate, and it has no interest in your closing date.

So when a client's budget meets a lakefront price tag, I ask them to separate two questions that the listing glues together: how much do you want to be near the water, and how much do you need a house that works in January? The honest answer to the second is usually what the money has to cover first.

Three-season and year-round are different buildings

A three-season cabin and a year-round home are not the same structure with different curtains. Treating them as one is the most expensive misunderstanding I see.

A three-season cabin was designed for the months when nobody needs it to hold heat. Converting it to a primary residence means asking the building to do something it was never built to do. Before you price a seasonal cabin as your permanent home, put these questions on the table and get real answers for each:

- **Insulation.** What is in the walls, the floor and the roof, and what would it take to bring the building up to winter use?
- **Heating.** What heats it now, what would heat it in January, and what does that cost to run for a full season?
- **Foundation.** What does the building sit on, and what does the ground underneath it do through a freeze and a thaw?
- **Water.** Is the supply line buried below the frost line, or does the cabin simply shut off in the fall? As I explained in the well chapter, bringing lines below the frost line in solid rock is its own project.
- **Septic.** Is the system compliant for year-round use, and what does the county file say about replacement options if it isn't?
- **Access.** Who plows, and what does the written agreement actually say?

None of these questions is exotic. Each one has a contractor, a county file or a neighbor who can answer it. The trouble is that a cabin priced as a bargain has often left those answers out of the price. Seasonal buildings look cheap partly because the cost of making them year-round has not been added yet.

A good deal of the pain I see comes from a buyer who found one affordable seasonal cabin and assumed the remaining distance to a livable home was a few small projects. Sometimes it is. Sometimes it is a second purchase hiding inside the first.

What the same money does in two different plans

Here is how I ask buyers to lay it out. Take one sheet of paper, draw a line down the middle, and write "year-round" on one side and "seasonal use" on the other. Then go through the same list of costs for each plan. I'm not giving you a formula. You weigh the lines, because your situation is not mine. But the page makes visible what the listing photos hide.

Suppose a couple finds a lakeside cabin listed at $400,000 and an inland cabin listed well below that. The lakeside cabin looks like the obvious choice because it is the one they have been imagining.

In this scenario, the couple fills out the page. Under "seasonal use," the lakeside cabin needs the purchase price, taxes, insurance, and a plan for closing it up for winter. Under "year-round," the same cabin picks up insulation, a heating system sized for a lake winter, a

foundation assessment, water lines below the frost line, a septic that satisfies the county, a plowing arrangement, and internet that works at that address. The inland cabin, which cost less at purchase, may need some of the same work. But the page shows them whether the lakeside premium left room for the work or consumed it.

That is the whole exercise. The lines come from what we have covered in the last four chapters: septic compliance and escrow, water yield and lines, road maintenance, and a connection that works. Add heat, insulation and foundation from this chapter, and you have the real cost of the plan. The right-hand column is usually shorter. That is not an accident; it is the difference between owning a place for the summer and living in it.



ILLUSTRATION · Intermountain Region US Forest Service, PDM (flickr)

If it helps, keep the page with your other records, next to the provider confirmations and the county files. When a number is missing, the blank space tells you what you still need to find out.

The couple in Grand Marais

Some of the best proof I have that this advice works is a short note. It came from a couple in Grand Marais, and it thanked me for talking them out of the cliff house and into the one on the creek.

That is all it said, and it is the note I keep. It matters to me because of what it says about the work.

A property on a cliff is the kind of place that sells itself in a photograph. The drama is the product. And when someone has been dreaming about the lake for years, the cliff is the one they want to want. My job in that conversation was not to protect the sale. It was to stand between the buyer and the version of the purchase that looked best on a screen, and to

> **I'd rather you hear it from me, calmly, over a page, than discover it in February over a frozen pipe.**
>
> NADIA WHITFIELD

help them see the one that would actually work for them. They chose the house on the creek, and they thanked me for it afterwards, which is a better outcome than any commission.

Notice what the note does not say. It does not say they gave up on Lake Superior. They stayed on the North Shore, in a place they could live with. The lesson is not "avoid anything dramatic." It is that some locations are impractical for the people who want them, whatever the view, and the buyer who learns that before closing is far better off than the one who learns it after. When a location makes everything harder, whether access, upkeep or safety, the view is paying for none of it.

> **I want solid transactions with people I'd be glad to see at the grocery store afterward, and that means I will tell you when you shouldn't buy a particular place.**
>
> NADIA WHITFIELD

Why I'll talk you out of it

I don't chase volume anymore. I want solid transactions with people I'd be glad to see at the grocery store afterward, and that means I

will tell you when you shouldn't buy a particular place. Sometimes I tell you not to buy at all.

As I described in Chapter 4, the same advice applies to retirees with bad knees or heart trouble who are looking at homes up in the hills. The reason is practical. Heavy, wet snow off the lake does not move itself, and a long drive to the nearest hardware store makes every small problem a big one. The setting can be beautiful, and the house can be fairly priced, and it can still be wrong for the person standing in the driveway. I'd rather lose that sale than watch someone find out in January.

I'm telling you this so you know what to expect from me. If the person helping you has never talked a client out of a house, you are being sold to, not advised.

When renting is the smarter move

Here is the part where some of you will disagree with me, and that's fine. Some people should just rent a cabin for two weeks in August and stay in the city the rest of the year.

I mean that as a financial recommendation, not a brush-off. Consider what you would be paying for if you bought. You would carry a mortgage, taxes and insurance on a building that sits empty for much of the year, along with the winterizing, the plowing arrangement and the repairs that come due whether you're there or not. You'd be buying a lot of infrastructure to enjoy two good weeks. A rental gives you the

same lake, the same quiet and the same coffee on the deck, and the septic system and the frozen pipe belong to somebody else.

Renting is also the cheapest way to test the fantasy. Stay somewhere on the shore for a stretch, ideally outside the summer window, and notice what you think about the place when the weather turns. If the answer is that you still want it, you'll buy with far better information. If the answer is that you'd rather visit, you have saved yourself a very large mistake.

Buying makes sense when you are ready to live with the building's whole year: the heating bill, the plowing, the distance from town, the signal at the end of the driveway. If your budget cannot cover the year-round version of the place you picture, the honest options are to buy something modest that you can afford to run, buy a three-season cabin inland and use it for what it was built for, or rent and keep your savings. Any of those beats stretching for a lakefront property that you'll be too worried about to enjoy.

None of this means the North Shore is closed to you. It means the shape of what's possible is different from the shape of the listing you've been staring at, and that is useful to know before the offer, not after it. Next, we'll look at how to evaluate specific neighborhoods and property types within these limits, because the right inland place and the right lakeside place are not the same everywhere.

CHAPTER 7

Neighborhood Nuances — East End, Hillside, and Beyond

One city, several different winters

Two houses can both be listed as "Duluth" and have almost nothing in common once January arrives. One sits down by the lake. The other sits several hundred feet higher on the rock, at the top of a driveway that looks fine in a July photograph and behaves like a luge run in an ice storm. The averages you see online blend the two together. The same thing happens along the shore, where a ledgerock lot on the water and a wooded lot a few miles inland get counted as one market.

That blending is why neighborhood knowledge matters. A median price tells you very little about whether you can get up your own driveway, how long the snow lingers in April, or what the township will let you do with the building once you own it. Those answers differ from one pocket to the next, and they are often on the other side of a hill or a township line from the listing you're looking at.

In this chapter I'll go through the pockets I work in most, and then give you a side-by-side summary. I'm describing characteristics and risks, not ranking places. The right pocket depends on your knees, your budget, your work and your tolerance for plowing.

Duluth: the East End, the hillside and Lincoln Park

Start with the **East End**, which includes Congdon and Lakeside. The homes here are older, they cost more, and they sit near the lake. I live in Lakeside myself, so I can tell you what that mix looks like day to day. An older house has had more winters to show you what it does. A house near the lake gets more of the weather the lake makes. Because the East End is pricier, the budget conversation from the last chapter lands hardest here: you are paying for location, and you still have to ask what the building needs.

Two risks I check across Duluth apply with particular force to older houses. One is the ice dam, where snow melts on a warm roof and refreezes at the eave. The other is the wet basement, which comes with Duluth's clay soil. Clay holds water against a foundation and doesn't drain it away. If you've seen the red clay in spring, you know it is not a soil that forgives. Let's pull the county record first, and then ask the seller what the basement does in April.

Piedmont and Observation Hill are the hillside pocket I described in the road chapter. Higher elevation means you can be dealing with a different day's weather than the one at the water. The steepness is a physical question about your

own body and your own vehicle. I treated it as a health and safety matter when we talked about roads, and I'd say the same here: a hillside driveway that a 55-year-old shrugs off can become a real problem at 75. If you are retiring here, buy for the person you will be in your last winter in the house, not the person walking the lot today.

Hillside also doesn't mean cheap and lakeside doesn't mean easy. Each carries a different set of problems, and each deserves a look at the specific lot, not just the neighborhood name.

Lincoln Park has become popular with younger folks, and the neighborhood has a different feel from the East End or the hillside. I'll leave the description of its character to people who spend their evenings there. What I'll say as a records person is that popularity changes who is selling and who is buying, but it does not change what the basement does in the clay or what the roof does in February. The same checks apply in every Duluth neighborhood, and I run them whether the street is fashionable or not.

Up the shore: ledgerock or wooded inland

Once you leave town, the choice is largely about which road you take. Up the **Scenic Highway** you find ledgerock shore.

That last detail is easy to read past, so I'll slow down on it. A month is a long time. It is a month of a driveway you may not be able to use comfortably, of a yard that stays under snow and then turns to mud, and of a house that gets less sun than

the one by the water. A cabin in the woods can look sheltered and private in August. In April, you may learn why the neighbors keep a pair of boots by every door.

The septic and well limits from earlier chapters apply along the shore too, and heating is another risk. Many places up here run on delivered propane, and the cost of keeping a building warm through the long season can surprise people who have only seen a gas bill in the city. I wouldn't tell you any one pocket is safe from these. I'd tell you each lot has its own record, and you should read it.

A hypothetical buyer might compare two cabins at similar prices, one on ledgerock near the highway and one in the woods inland. The cabin on the water might have the better view and the more exposed winter. The cabin in the woods might offer shelter and more privacy, with a spring that arrives a month later and a road that is harder to keep open. Neither is a mistake. The mistake would be choosing between them on photographs alone.



ILLUSTRATION · Gary Lee Todd, Ph.D., CC0 (flickr)

The township comes before the house

If you take only one habit from this chapter, take this one. You need to know the specific township's rules before you look at the house.

As I described in the road chapter, townships differ on short-term rental caps. If you're counting on weekend rentals to carry the costs, read the township's rules on that before you fall in love with the view. The same goes for building and zoning questions. A township that is strict about permits may make a renovation slow or limited. A looser one may have left a property with undocumented changes that become your problem at resale.

Because I don't have a website or social media to point you to, here is how I do it. I look up the township's ordinances and read its minutes, the way I would have helped a patron at the library reference desk. Minutes tell you what the board has been arguing about lately,

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Because I don't have a website or social media to point you to, here is how I do it.

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which is often more useful than the ordinance itself. I also check the county zoning record for the parcel. If the listing is silent on any of this, that does not mean there is nothing to find.

Do this before you drive up to see the house. Once you're standing in a living room with a view of the lake, the information in a township ordinance will be harder to weigh fairly. The librarian's habit here is to read the rules of the place before you fall in love with a building in it.

> **I've kept it to what I know from selling in these areas and to the factors you'll want to weigh yourself.**
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> NADIA WHITFIELD

A side-by-side look at the pockets

This is the working summary. I've kept it to what I know from selling in these areas and to the factors you'll want to weigh yourself. It is not a ranking, and I'm not telling you which factor should count most. For one buyer that will be the driveway, and for another it will be the township's permit rules.

Duluth East End (Congdon, Lakeside) - Character: older homes, pricier, near the lake. - Watch for: ice dams on roofs, wet basements in clay soil, and what an older building has already been through.

Piedmont and Observation Hill (Duluth) - Character: higher up on the rock. - Watch for: steeper driveways, harsher snowdrifts, and whether you can manage the access as you age.

Lincoln Park (Duluth) - Character: popular with younger folks, with a different feel from the East End. - Watch for: the same Duluth basement and roof questions as anywhere else in the city.

Scenic Highway shore - Character: ledgerock shoreline. - Watch for: septic and well records on rock, the real cost of heating, and the exposure that comes with the water.

Expressway inland lots - Character: wooded, set back from the shore. - Watch for: snow that stays a month longer in spring, road maintenance, and the septic, well and internet checks from earlier chapters.

Any township along the shore - Character: rules differ from one township to the next. - Watch for: caps on short-term rental permits, the township's attitude toward building permits, and what its minutes say.

If it helps, keep this list open beside the listing you're studying and write the township's name at the top. When a listing doesn't tell you which pocket the property belongs to in practice, the parcel record usually will.

Choosing the pocket, then the house

None of these places is the wrong choice. Each has a set of problems you can learn about and price in, and that is the work of this chapter: matching what you can live with to the right micro-market, so that you are not comparing a hillside house in Duluth with a lakefront cabin as though they were the same product.

Once you've settled on a neighborhood and read what the township says, the next question is the building itself. A neighborhood can be exactly right and the house on the lot can still be a problem, and for that you need a proper look at what's behind the walls and under the roof. That is where we go next, with the inspection.

CHAPTER 8

The Inspection — Health, Safety, Structure, Mechanics

A forty-page inspection report arrives in your email, and you read it at eleven at night. The report lists a loose handrail, a cracked switch plate, dated wallpaper in the back bedroom and a bathroom floor worn pale by decades of wet boots. Somewhere on page twenty-two is a line about the age of the furnace, and your eye slides right past it.

I see this often enough that I stopped being surprised. Buyers who are frightened of a big commitment rarely say so out loud. They start fixating on tiny cosmetic things, like a cracked switch plate, because they are actually terrified of the big commitment. The fear is reasonable, and it belongs on the furnace, the roof and the foundation, the places where a mistake costs real money.

Four things the report is really about

An inspection report is an inventory. It lists every flaw the inspector found at the same volume, and it does not rank them for you. A forty-year-old cabin will have dozens of entries,

and a cabin that comes back with a short list has usually just been inspected by someone in a hurry.

My rule for sorting the pile is the one I use with every client: focus on health, safety, structure and mechanicals, not cosmetic dings on a forty-year-old cabin. Everything in the report goes into one of those four bins, or it goes into a fifth bin I'll get to shortly.

Health covers anything in the building that affects the air you breathe or the water you drink. Moisture and the damage it leaves behind belong here, and so does anything that smells wrong.

Safety covers anything that could hurt you or burn the place down. The electrical panel is the main item on my list. If an inspector flags it, I read that entry twice.

Structure means roof, foundation and the ground around the foundation, the parts that keep the weather outside.

Mechanicals means the machinery that keeps a house livable, and for a Lake Superior winter that means the furnace first.

When I evaluate a property for the first time, I look at the grading around the foundation and the age of the furnace. That is not a complete inspection, and I'm not a licensed home inspector, so the real examination belongs to one. It is simply where my eyes go first, because one tells me where water is headed and the other tells me whether the house will be warm in the month when warmth matters.

Water is the structural enemy up here

Most of the structural problems I worry about on the North Shore are water problems. Snow melts, rain runs, and spring thaw sits on top of frozen ground with nowhere to go. A house survives or fails depending on where that water ends up.

That is why I care about grading, meaning whether the soil around the foundation slopes away from the house or toward it. A lot that slopes toward the foundation is asking for a wet basement. Foundation cracks are the second half of the same question. Hairline cracks in an older foundation are common, and your inspector will tell you which ones look like settling and which ones suggest movement or water coming through. Read that part of the report slowly, and if the inspector recommends a structural engineer, take that recommendation seriously.

The roof is the other half of the water story, and ice dams are the winter version of it. Heat leaks from the house into the attic, the snow on the roof melts from underneath, and the meltwater runs down to the cold eave and freezes there. A ridge of ice builds, and water backs up under the shingles and into the ceiling. A cabin built for summer weekends often has thin insulation and little ventilation, so it is a good candidate for exactly this. Ask the inspector about the roof's condition, the attic insulation and ventilation, and any stains on the ceilings below. Stains are worth a question even when the seller says the leak was fixed.

When a cosmetic fix is the thing to worry about

Cosmetic work is not always harmless. Paint matters when it is covering something. In Chapter 2 I described what happens when a basement smells of fresh paint and bleach. That is not a house freshly cleaned. It is a house where someone was trying to hide a smell, and I would rather deal with the smell than with the effort to cover it. I treat it as a reason to ask for records, ask the inspector to look hard at that basement, and be ready to walk away if the answers are thin.

The distinction I'm drawing is between a flaw you can see and a flaw someone has worked to hide. Worn flooring is honest. A freshly scrubbed corner of a basement, with nothing in the permit file to explain it, is not.

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> **Because nobody can get a contractor on short notice, I almost always tell sellers to price the home as-is or offer a credit instead of promising repairs.**
>
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What to let go of

Now the fifth bin. When people ask what I've learned not to take so seriously, my answer is short: wallpaper and paint colors.

I mean that practically. Wallpaper, paint colors, worn flooring and small scuffs can all be changed whenever you like, to your own taste, on your own schedule, in the order you choose. A furnace that fails in January does not let you choose. A cosmetic flaw is something you will eventually fix because you want to, and a mechanical or structural flaw is something that can fix the timing for you.

There is a second reason to let the cosmetic items go. Every dollar and every hour of negotiating attention you spend on a cracked switch plate is attention not spent on the furnace. A seller who feels nickel-and-dimed over trivia will not feel generous when you raise the item

that actually matters. Save your credibility for the things that deserve it.

Why waiting for repairs is a trap up here

The biggest misconception I run into is the belief that a "handyman special" cabin will be easy to fix. The idea usually comes from somewhere with a long list of available tradespeople. On the North Shore, every contractor I know is booked out fourteen months. The roofer, the electrician and the foundation specialist all keep a calendar that is full before the snow melts.

This changes how you read an inspection report. A repair that sounds like a weekend project on paper may not start for over a year, and the winter will not wait for it. When you add up what a property needs, you are pricing the work and also the waiting. Ask yourself whether you can live in the house as it is, safely and warmly, while that calendar runs.

The same shortage shapes how I advise on negotiating. Because nobody can get a contractor on short notice, I almost always tell sellers to price the home as-is or offer a credit instead of promising repairs. I give buyers the mirror image of that advice. A repair the seller arranges in a hurry is a repair done by whoever was available, to a standard you did not choose and cannot easily check. A lower price or a credit leaves the work in your hands. You pick the contractor, you set the scope, and you can put your name on that long calendar early rather than late.

Neither route is automatically right. Ask your lender and the closing professional how a credit would be handled in your particular purchase, since that is their territory and not mine. As a general principle, though, I would rather negotiate the money than negotiate a promise to fix something that nobody can schedule.

Finally, it helps to know what you are negotiating about. A seller can reasonably argue over a cosmetic item and a buyer can reasonably let it go. A failing furnace, a damaged roof or an electrical panel the inspector flagged is a different conversation, and so is a septic system that does not meet compliance, which I covered earlier and will not repeat here. Those items can change the price, the terms or your decision to proceed.

A checklist for reading the report

Here is how I would go through a report. Take it at your own pace, with a pencil. The groups below are not a scoring system, and I am not telling you which to do first. They are the categories that matter, and the report should be sorted into them before you decide what to do about any one finding.

Health - Any mention of moisture, mold, staining or water damage, in the basement or elsewhere. - Any odor the inspector notes, and any sign that a part of the house was recently painted or cleaned over.

Safety - The electrical panel: its condition and anything the inspector recommends

having an electrician look at.

- Anything the inspector describes as a hazard or recommends fixing right away.

Structure - Foundation cracks, and whether the inspector calls them minor or recommends an engineer. - Grading around the foundation: does the ground slope toward the house? - Roof condition, attic insulation and ventilation, and any ceiling stains that could point to ice dams. - Signs of water in the basement or crawl space.

Mechanicals - The age and condition of the furnace. - Any other system the inspector says is near the end of its life.

Let it go, or fix it on your own time - Paint colors, wallpaper, worn flooring, cracked switch plates and minor scuffs.

If it helps, mark each finding in the margin with H, S, ST or M, and put a dash beside anything cosmetic. Then you can see at a glance how much of a forty-page report belongs to the first four categories. The answer is usually surprising, because most of the pages describe things in the last one.

Where a finding falls in one of the first four, get an estimate from a licensed professional in that trade. The inspector can tell you what is wrong, but only a contractor can tell you what it costs and, given the calendar, when anyone will arrive.

Once you have read the report this way, you know which items are real and which are only noise. That sorting is what you take with you into the next part of the process, the offer.

CHAPTER 9

Making the Offer — Fairness Over Winning

Offer accepted is the goal of this chapter, but I'd like you to think about the word *accepted* before the word *won*. By the time you read the inspection report, you know which findings are real and which are noise. What decides how the rest goes is the offer you made weeks earlier, because it set the mood the seller carries into every conversation after it.

You are not arguing with the seller

Many buyers come to me believing a negotiation is a contest. The Minneapolis and Chicago versions of that belief tend to involve a lowball opener, a long list of the cabin's faults, and a feeling of having done well if the seller flinches.

Here is what I wish buyers understood. You are not trying to win an argument with the seller. Most people up on the North Shore have owned their cabins for thirty years, and if you insult the place, they will happily take it off the market and wait until next spring.

That last part deserves a moment. In most of the country, a seller who is offended has to weigh the cost of waiting. Here the seller can leave the sign in the shed, light the woodstove, and try again when the roads clear. Nobody is forcing the sale. The cabin is not a line on a spreadsheet to them. It is the place where they spent summers, maybe raised kids, maybe buried a dog under the spruce. You may be right that the dock is rotting and the kitchen was last updated when the Vikings were still good. Saying so in an offer will not move the price, but it will move the seller's mood.

I hold one belief about negotiation that other agents may disagree with: you don't need to "win" a negotiation. Both sides just need to feel they were treated fairly so the deal doesn't fall apart during inspection.

The reason inspection is the pressure point comes down to how deals actually work. The inspection is where the cabin gets looked at honestly, and findings come out whether anyone wants them or not. If the seller feels beaten at the price stage, every finding turns into a fight over who is cheating whom. If the seller feels respected, the same finding is a problem two reasonable people can sort out. Same report, very different afternoon.

Net numbers, not headline numbers

Suppose a seller on the North Shore has two offers in hand for a cabin listed at $400,000. One buyer offers a bit more than the other, and the sticker shock of a bigger number is hard to ignore.

The bigger offer, in this scenario, asks the seller to carry a number of things: a credit for repairs, an escrow holdback, and a list of conditions that could each end the deal. The smaller offer is cleaner. It asks for less and puts fewer pieces in motion. When you add it all up, the seller may keep more money, with less risk, from the lower headline number.

That is what I mean by net numbers. The headline price is what the offer announces. The net is what the seller actually walks away with after everything the offer asks of them, and how likely the offer is to reach a closing table at all.

When a seller has more than one offer, I put the net numbers, contingencies and financing terms into a simple chart on paper so the seller can compare facts instead of emotions. Emotion is not a small thing when someone is selling a place they have owned for thirty years. One buyer wrote a nice letter, another seems pushy, a third reminds them of a nephew. I do not tell sellers to ignore those feelings, but I do want the facts sitting on the same page beside them.

The chart is plain. If it helps, rule a sheet of paper into one column per offer and these rows:

- **Headline price:** the number on the first page of the offer.
- **Net number:** what the seller keeps once the credits, escrow holds and other requests in that offer are subtracted.
- **Contingencies:** which ones are included, what each one depends on, and

how specific the wording is.

- **Financing terms:** the type of financing, the lender, and whether that lender actually understands a rural property with a well and a septic system.

Lay the offers side by side and let the seller weigh them. I will not tell you which row wins, because it depends on the seller and the offers. For some sellers the cleanest offer is worth the most, and for others it is the biggest number. The chart only makes sure that decision is made on facts.

You can use the same chart on your own offer before you submit it. Fill in your column honestly, then ask how it would look beside two others. If your column is full of requests, the seller will see that too.

The lender question nobody asks until it's too late

Beyond the headline price, one of the things I look for is whether the lender actually understands rural properties and well and septic rules.

One red flag I teach sellers to recognize is the out-of-state online lender who has never underwritten a seasonal cabin on five acres. A lender like that may be perfectly competent with a suburban condo. A cabin on acreage is a different animal. It has a drilled well, a septic system with its own compliance history, and often a road that is not a county road. A lender who has never dealt with those things may not know what to ask for or what to do with the answers.

I'd rather not claim to know how every loan officer thinks. I can tell you what the seller sees: an offer with a lender they've never heard of, in another state, with no track record on this kind of property. A seller who has waited thirty years to sell would naturally hesitate over that offer. They are being asked to take the cabin off the market and trust a stranger's financing to hold up under the same septic and well questions this book has been teaching you to ask.



ILLUSTRATION · unknown, CC0 (rawpixel)

So, as a buyer, make the lender part of your due diligence. Ask directly whether your lender has handled rural properties with a private well and septic system, and how they treat those items in underwriting. A local lender or one with real North

Shore experience is worth the conversation. For the specifics of your loan, talk to a lending professional, because I'm a broker, not a loan officer. What I can tell you is that your financing is part of your offer, and a lender who understands the property makes your offer easier to believe.

Contingencies are protection, not weakness

Some buyers have heard that a clean offer has no contingencies, and that asking for any makes you look weak. I understand where that comes from, and I still disagree.

A contingency is the written form of the homework you've been doing since the first chapter. If the septic needs to be compliant, the well needs to be where the survey says it is, and the road access needs to be something other than a verbal promise, the contract should say so. Otherwise you are paying for a cabin on the strength of a handshake and a pleasant July. The inspection chapter showed you how to read what turns up. Contingencies are what let you act on it.

Don't treat contingencies as a way to keep the exit door open. Their job is to make sure that if something turns up, you and the seller have an agreed way to deal with it. Without them, a problem found after the ground has frozen is just a quarrel. With them, it is a step already described on paper.

What makes a contingency fair or unfair is how it is written. A specific one is easy for a seller to accept: it names what you need to know, and what happens when you find it. A vague one

reads like a way to back out for any reason, and a seller will see it that way. The same is true of the paperwork around the offer. I believe clear paperwork and realistic expectations create successful transactions, and clear paperwork means contingencies a seller can read, understand and plan around.

An offer that stands out without pushing

When I say stand out, I don't mean be louder. I mean be easier to say yes to. A few ways to do that, none of which require cleverness:

Know the property before you write. Pull the county records first. An offer that reflects the actual septic status, well record and road arrangement shows the seller you've read the file, not just looked at the pictures. It also keeps you from asking for the wrong things.

Be realistic about price. Price your offer on what the property is, not on the worst thing you noticed. Cosmetic complaints belong in your own head. The credibility you save by not arguing about them is useful later, if the inspection finds something real.

Bring a lender the seller can trust. A rural-savvy lender is part of how you present yourself, as covered above.

Keep your terms legible. Write contingencies in plain language, state what you need and why, and avoid piling on conditions that can't be explained. The seller should be able to read your offer on one afternoon and understand it.

Treat the place with respect in writing. If it helps, a short note saying what you like about the cabin costs you nothing. Keep it honest and short. The seller has lived with this cabin a long time, and being treated as the person who looked after it matters to them more than you might think.

None of this means you pay more than you should. Fairness cuts both ways. A fair offer can still be a careful one, with a price you can defend and protections you actually need. What it avoids is the posture of a buyer who thinks the seller is an obstacle. The seller is the one person who holds the full history of the place: the winter the pipes froze, the spring the driveway washed out, the neighbor who plows. A buyer who treats that person decently often learns more before closing than any record could show.

Once the seller says yes, the paperwork starts in earnest, and the next stretch has its own details to get right.

CHAPTER 10

Closing the Deal — Paperwork, Taxes, and Handshakes

By the time you sit down at the closing table, most of the work that matters has either been done or skipped. The signing itself takes less time than a trip to the post office. Buyers tend to treat it as a ceremony, but I treat it as the last stretch of a document review, and I'd like you to treat it the same way.

Clients often assume my main value is handing over keys. A few things can only be caught in the final weeks, and a buyer who relaxes too early can miss them.

Clear paperwork and realistic expectations are what make a transaction succeed. Closing is where both get tested one last time.

Reading the title commitment like a librarian

The title commitment is the document your title company prepares from the record. It describes who owns the land and what is recorded against it. You will want to read every page, not skim for the dollar figures.

I read it for two things in particular: easements and liens. An easement tells you who besides you has a recorded right to cross or use part of the land. A lien tells you who has a claim on the property that has to be settled before it becomes yours. Neither one shows up in listing photos, and both can change what you are buying.

Then I hold the commitment next to everything gathered earlier. Does the access described in the record match the driveway you actually drove up? If a road maintenance agreement or a shared well agreement was promised, is it recorded, or only remembered by the seller? If the survey shows a boundary in one place and the commitment describes the land differently, that is a question for the title company and, where needed, an attorney. I am not the one who rules on what a legal item means, and neither should you be. But you should be the one who noticed it.

Read the commitment as soon as you receive it. Ask for it early if it hasn't arrived, because a surprise on page six is much easier to handle with three weeks left than with three days. If something in it doesn't match what you were told, say so in writing and keep a copy of the answer.

Township minutes, one more time

I mentioned township minutes earlier as something to read before you fall for a house. I read them again near closing. Minutes record what the township board is discussing, such as

road work, ordinance changes and permit rules, and sometimes a topic shows up there before it becomes a rule that affects your property.

You are looking for anything that touches the particular road and parcel you are buying. Has the board discussed a change in how the road is maintained? Is a permit rule being reconsidered? If you plan to rent the place part of the year, has anything come up about vacation rentals? You may find nothing, and that is a perfectly good result. But finding nothing in the record is different from never having looked.

Why your property taxes may not stay the same

Property taxes are the item I see buyers misunderstand most, along with shoreland zoning rules and septic compliance laws. Buyers coming up from the cities often assume the tax figure on a listing will be their bill. That number reflects how the property was classified under the seller. If you are switching from seasonal use to homestead status, the tax picture can change, and it can change in ways you won't see on the listing sheet.

I am not a tax advisor and won't pretend to be. Before closing, call the county and ask how the property is currently classified and what would change under your use. Then put the same question to a tax professional who knows your situation. Do not wait for the first bill to find out.

The same applies to anything you plan to do with the place. If you intend to live in a former seasonal cabin year-round, the classification question and the septic compliance question are related, because both come down to how the property is being used. Ask about them together.

The last look at the house

The last walk through the house is not a social visit. Its job is to confirm two things: that the property is in the condition you agreed to buy, and that any repairs the seller promised in writing have been done.

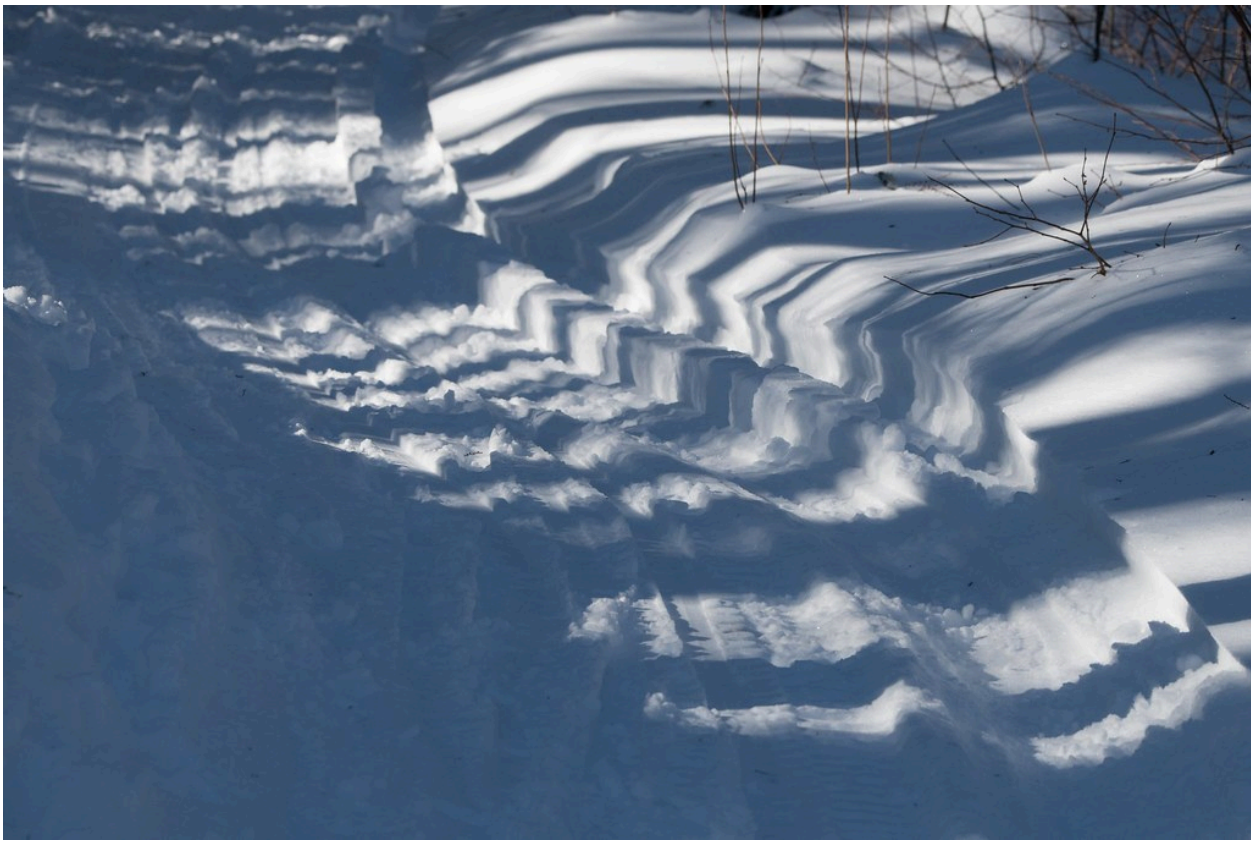

ILLUSTRATION · Forest Service Photography, PDM (flickr)

Bring the purchase agreement and any written repair agreement with you. Check each item against the paper, not against your memory of a conversation. If the agreement says a repair was to be completed, look at it. If the home was sold as-is, then as-is is the standard: the place should be in the same condition you saw at inspection, with no new damage from a burst pipe, a leak, or a winter storm.

If something doesn't match, raise it before you sign. Once you have signed, you have accepted the house as it stands, and fixing a gap becomes much harder. Run the water, test the heat, open the doors and windows, and look at the basement. Basements get extra attention from me because water is where the expensive surprises start.

A good title company earns its fee

The title company is the one party at the table whose whole job is the paper. I want one that answers

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>
> NADIA WHITFIELD

> **I want one that answers questions plainly, sends documents early, and explains an unfamiliar item without hurrying me.**
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> NADIA WHITFIELD

questions plainly, sends documents early, and explains an unfamiliar item without hurrying me. Rural parcels on the North Shore can have odd histories, and a firm that has seen them before is more useful than one working from a template.

You can judge a title company before closing day by how it communicates. Does it send the commitment early? Does it return calls? Does it explain what each line means when you ask? Slow, vague answers in the first week do not improve in the last one. If you feel hurried or brushed off, say so to your agent, because the paperwork is exactly where you want patience.

After the keys: utilities and the rules of the place

Closing day ends with keys, but the checking continues. Every service you verified before making your offer now needs to be put in your name. Call the providers, confirm the start dates, and save the

confirmations with the rest of your records. If you confirmed internet service in writing before you made your offer, keep that letter next to the account setup. If the arrangement ever turns out to be different from what you were told, you will want the paper.

Next comes the part many buyers skip: learning the local ordinances. Shoreland zoning rules, septic requirements and township permit rules all shape what you can do with the property. Before you add a deck, convert a shed, build an addition, or plan to rent the place out, pull the county record and read the rule. Let's pull the county record first, and then decide what to build. It takes an afternoon, and it can save you from tearing out something you paid for.

A closing-day checklist

If it helps, print this and keep it with your file. The items sit side by side, and you can work through them in whatever order suits your closing schedule.

- **Title commitment:** Read every page. Note each easement and each lien, and ask the title company or an attorney about anything you don't understand.
- **Records against reality:** Compare the commitment with the survey, the driveway you drove, and any road or well agreements you were promised. Confirm those agreements are written, not just remembered.
- **Township minutes:** Check recent minutes for anything touching your road, your parcel, or your plans for the property.

- **Property taxes:** Ask the county how the property is classified now and what would change under your use. Put the same question to a tax professional.
- **Septic:** Confirm that any compliance issue and any escrow arrangement are written into the closing paperwork.
- **Repair agreements:** Bring the written list and check each item in person.
- **Condition:** Test the heat and the water, and look at the basement. Compare the condition to what you saw at inspection.
- **Utilities and services:** Set up accounts in your name and save written confirmations.
- **Local rules:** Read the shoreland zoning and township ordinances before you plan any changes or rental use.

None of these items are exciting. That is rather the point. A closing that goes quietly is usually one where someone read everything beforehand.

When the last signature is dry, you will own a piece of this shore and all the paper that comes with it. The sale is complete, but your life in the place and among the people around you is only beginning.

CHAPTER 11

Why I Don’t Have a Website (And Why That’s Good for You)

You have probably done this already. Late at night, with a listing open in one tab, you typed my name into a search bar and found nothing: no headshot, no "meet your agent" page, no feed of sunsets. A reasonable person asks what that means. Is she real? Is she any good? Why would a licensed broker choose to be invisible?

Fair questions. I would ask them too, so let me answer them plainly.

The arrangement, stated plainly

I am an independent broker. It is just me. No team, no assistants, no website, no social media. This book is my only written introduction, which is part of why I wanted it to exist. I would rather you meet me through how I think than through a photo of me squinting on a deck.

I am a licensed broker in Minnesota, and my brokerage is North Shore Hearth Realty. You should confirm that about any agent you hire, me included, by checking the license with the

state rather than taking anyone's word for it. A website is not a credential. Anyone can build one in an afternoon, and the lake views on it will always look excellent.

Here is the real reason, and it is not a philosophy. There are only so many hours in a week. The hours a website and a social media schedule would take are hours I would not spend in the county records. I would much rather read a septic permit file than write a caption. Your property has a paper history, and somebody has to read it. When I do the reading, you get the benefit. When I post a photograph of a pine tree, I am the one who gets the attention.

That is the trade-off, and I'd like you to see it clearly. You get no polish from me. You get a person who has read the file on your house before you ever stand in the driveway.

What I stopped believing about success

I once believed you needed a big team and billboards on I-35 to make a good living in this business. I no longer believe that.

I have nothing against agents who run large operations. Some of them are careful and honest. But I would point out what a big operation needs in order to keep going. It needs volume. Payroll, signage and advertising are fixed costs, and fixed costs want a steady stream of closings. When a business depends on a steady stream of closings, every client who walks away starts to look like a loss.

With no team, nobody's paycheck depends on you closing. That matters most on the days when the right advice is "don't." If the county records show something I can't live with, or a well record doesn't match the survey, I can say so and walk away. I can say it without worrying who I have to explain it to afterward. As I described in Chapter 4, the Lindquists got that kind of advice from me, and I could give it because no one else's income was attached to the sale.

I do not claim a better character than agents who work differently. I am describing a structure. A structure that never punishes honest advice makes honest advice easier to give. Mine happens to be built that way.

Ten to twelve, on purpose

I don't care about volume anymore. What I want is to do ten to twelve solid transactions a year, for people I actually enjoy riding in a car with.

That last part is not decoration. Buying on the North Shore involves a great deal of car time: county roads, township roads, a few driveways that deserve a warning label. You will spend hours in my passenger seat looking at properties, and I would like to enjoy those hours as much as you do.

The number also reflects how long the work takes. Everything in this book takes time: pulling the septic file, matching the well log to the survey, reading the road maintenance agreement, getting the internet provider to confirm service in writing, reading the title commitment line by line. Each of

those steps is a small research project, and none of them is quick if done properly. Suppose I took on three times as many clients. In that scenario I would have to do one of two things: skip steps, or hand them to someone else. Neither is what you are paying for.



ILLUSTRATION · Aussie~mobs, PDM (flickr)

So the limit is deliberate. A small number of transactions is what lets me give each one the attention it needs. That is also why I hate the phone when a clear three-sentence email will do the job. An email leaves a written record you can reread at your own pace, and the record is the point. A phone call evaporates by the time you hang up. If you hire me, you will

find me far more responsive in writing than on the line, and I would rather you know that now than discover it in week three.

Who I work best with

The clients who bring out the best in me are people who read the documents I send them and ask good questions.

That is almost the whole description. They do not need to know anything about septic systems or easements when we begin. They need to open the attachment and read it, and when something does not make sense, to say so. "What does this line mean?" is a good question. "What happens to this if the county changes the rule?" is a better one. I can work with a person at any level of experience as long as the curiosity is real.

If this book is working on you, you are probably already that person. You have read this far. You have not skipped to the part about lake views, because there isn't one. A reader who stays through chapters on bedrock and township minutes is exactly the kind of buyer who makes a good purchase, because nothing about the process will surprise you more than once.

A buyer who reads the septic disclosure will find a problem before I have to point to it. A buyer who asks about winter plowing is already halfway to the answer. The conversation

becomes a shared project instead of a performance, and shared projects go quietly. As I said at the end of the last chapter, quiet is what we are after.

Who I am the wrong agent for

Now the other side, because a fair description includes it.

I am not the right agent for someone who wants a sales pitch. If what you need is enthusiasm, a tour narrated like a sunrise, and an agent who tells you every house is the one, there are many people in this business who will happily supply that. I am not one of them. I dislike small talk and I dislike sales pitches, and I would be bad at both.

I am also not the right agent for someone who ignores ordinances. The rules in this part of the world are not suggestions. Township ordinances, permit requirements and county rules decide what you may build, rent, repair or replace. A buyer who treats those as paperwork to be waved off will keep running into them, usually at a bad moment. I would rather say so at the beginning than watch it happen at the end. If you tell me the rules don't apply to you, I will assume you are about to find out otherwise, and I would prefer not to be in the car when you do.

There is nothing harsh in this. A good fit works in both directions, and part of my job is to tell you early when it isn't one. Saying so costs us both very little. Discovering it halfway through a transaction costs a great deal.

What you are really getting

Put the trade-off on one page. On one side: no website, no feed, no billboard, and a person who would sooner email than phone. On the other: a broker who spends her working hours on the records that decide whether a cabin is a good decision or a slow disaster, and who takes on only as many clients as she can serve properly.

Lake Superior does not care how well a house photographs, and neither do the people who plow the roads. I have spent my working life learning to care about what does matter, and the less time I spend on the rest, the more of that I can give to you.

If that sounds like the arrangement you want, there is not much more to say. Read the last chapter that follows. When you are ready, send me a short email, three clear sentences is plenty, telling me what you are looking for and what worries you. I will read it carefully. Then, as always, we will start with the records.

CONCLUSION

Buy the Infrastructure, Not the View

The listings will still be there tomorrow night

You will probably go back to the listings tonight. The photos will be as pretty as they were yesterday: the deck, the water, the light on the birches. I have no quarrel with the photos. The North Shore really is that beautiful, and it is also demanding. Both things are true, and a sensible buyer holds them together.

The lake gives you the view for free. The water, the waste, the road and the signal have to be earned, and they are the parts you will live with every day of a long winter. All of them leave a paper trail in the county office, the township minutes and the permit files. A buyer who has read that trail can look at a cabin the way a cabin deserves to be looked at, with affection and with the facts.

That is the whole argument of this book, and it fits on the cover. Buy the infrastructure, not the view. Everything between these covers is a way of finding out what the infrastructure actually is, in a place where January does not read the listing and will not be talked into anything.

What I hoped you would feel by now

When I imagine you closing this book, I hope you feel clear-headed and prepared. I do not mean excited, though I would not mind that, and I do not mean reassured about every property you will ever see. Some of them should worry you. A buyer who is worried about the right things is in a far better position than one who is worried about everything and cannot say why.

You came in afraid of money pits. I would like that fear to have turned into something more useful, which is a list of questions. This is the single promise I can honestly make: you will know the right questions to ask before you put your life savings into a house by the lake.

If you ever find yourself in a driveway in February, looking at a property you have fallen for, the questions will still be there. So will the habit of asking for the document instead of the reassurance. I think of it as a small, plain kind of confidence. It is the same feeling you get when the person behind the desk hands you the right form, and you realize you have everything you need to fill it out.

Who I would like to hear from

I wrote this book partly to save time. Out-of-town buyers deserve a careful explanation of septic systems, winter roads and lake wind, and I would rather you read it at your own pace, with a cup of coffee and a pencil, than hear it rushed in

the front seat of my car. If you have read the book, we can start a conversation where most agents would still be introducing themselves.

If you want someone who pulls the county records before a showing is even scheduled, and who will not push you toward a purchase, I would be glad to hear from you. I keep my year small on purpose, as Chapter 11 explains. I work best with people who read what I send them and ask good questions, so if you made it this far, you are probably one of them.

I should be honest about what you will get from me. Sometimes the advice will be to walk away. Sometimes it will be to rent a cabin for a couple of weeks in August and keep your savings. If that is where the records lead, then the records have done their job, and so have I.

If you would like to talk, write to me at North Shore Hearth Realty. Send a short, clear email that says where you are looking and what worries you most, and I will read it and answer in kind. As I described in Chapter 11, I have no website, and I would rather read an email than take a phone call.

A quiet place is possible

Finding a quiet place near the big lake is possible. People do it every year, and they are happy there, with working wells, compliant septic systems, roads that get plowed and a signal strong enough to call their kids. None of them got there by luck, and none of them got there by falling in love first. They

got there by doing the reading, and the reading is not as hard as it looks. It takes some patience and a willingness to ask the same question until someone answers it on paper.

So do the work, and let the lake wait. It has been here a long time and it is not going anywhere. When you finally stand on that deck on a clear August evening, you will know what is under your feet and what is behind the walls, and you will know what the road looks like in January. Then you can enjoy the view without having to worry about the rest.

CONNECT

How to Connect With Me

If you have a property in mind, or just a lake view you're trying not to fall for, I'd be glad to talk. A first conversation is simple: you tell me what you're considering, and we look at what the records say about the septic, the well, the road, and the internet. No pitch. I'm not much for small talk, so we'll start with the useful part. Let's pull the county record first. Reach out using the details below, whether you're ready to buy or just want to know what to ask. I'll be on time. The mud, I can't promise.

Stop romanticizing the lake view and start verifying the septic, well, road access, and internet before you buy.

Get in touch

Email: hello@nadiawhitfield.example

Phone: (555) 010-29