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COMPASS

**PENDING**

4 Pheasant Run, Nissequogue | 4 BD | 5 BA | 5,900 SF | \$5,375,000

Timeless sophistication meets the natural beauty of The Long Island Sound. Set on an expansive, meticulously landscaped property. Unparalleled water views, lush greenery, and direct access to the shore. Classic architecture design is complemented by modern luxury. Light-filled open layout, custom millwork, rich hardwood floors, in-ground pool with patio and refined finishes. Experience waterfront living.

**PENDING**

601 Moriches Road, Nissequogue | 6 BD | 6 BA | 5,000 SF | \$3,499,000

Stunning bespoke nestled in the heart of Nissequogue Village and newly constructed in 2022 with the finest of custom millwork and materials. This exquisite six bedroom, six bath colonial sits on 2.55 pristine acres and is a masterpiece of opulent design and luxury living. Just over an hour from New York City yet near all the upscale amenities of The Village. Quaint shops, fine dining, beaches, golf and country clubs, vineyards and equestrian centers.



Maria Orlandi
 Licensed Associate RE Broker
maria.orlandi@compass.com
 M: 631.697.0474 | O: 631.629.7719
 📱 MariaOrlandiLuxuryLiving



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HOMEWISE | Real Estate Tips and Advice

How to Choose a Neighborhood

What to Consider Beyond the House Itself When Making a Purchase



©ADOBE STOCK

When buying a home, the house is only half the picture. The surrounding neighborhood plays a huge role in your day-to-day quality of life — not to mention your property's future value.

Whether you're buying your first home or your forever home, choosing the right area is just as important as choosing the right structure.

LIFESTYLE AND CONVENIENCE

Start by thinking about how you live. Do you want to walk to coffee shops, restaurants or parks?

Or do you prefer a quiet, residential setting? Some buyers prioritize proximity to work or public transit, while others want easy access to outdoor recreation or local schools.

Check commute times using real traffic conditions and explore nearby

services. Is there a grocery store close by? How about healthcare, banks or fitness centers? A convenient location can save time and reduce stress.

If you have children — or plan to — the local school district may be a top priority. Even if you don't have kids, strong school ratings can boost property values and make the home easier to sell later.

CHARACTER AND COMMUNITY

Beyond location, each neighborhood has its own personality. Some are lively and diverse, while others feel more suburban and serene. Visit local shops, drive through the streets and chat with neighbors if possible. Do the homes seem well cared for? Are people out walking, biking or gardening?

Also consider noise levels, traffic and safety. Online crime maps and neighborhood forums can provide useful insights. If you're looking at a condo or home in a planned community, find out if there's a homeowners association (HOA) and what its rules are.

Take note of future development too. New businesses, infrastructure projects or housing developments could enhance or change the area in the years ahead.

A home is more than four walls. It's part of a community. By carefully considering your needs, researching your options and spending time in different neighborhoods, you'll find the setting that best fits your lifestyle and makes your new house truly feel like home.



Setauket | The Lakes | \$699,900 2 Bedroom, 2 1/2 Bath, Low Taxes!

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Top 10 things you can do to get ready to sell your house:

1. **Declutter and Depersonalize:** Get rid of any unnecessary items and personal items to make your home look more spacious and inviting.
2. **Deep Clean:** Make sure your home is clean and tidy, paying attention to details like carpets, windows, and appliances.
3. **Repairs and Maintenance:** Fix any minor repairs and maintenance issues like leaky faucets, broken light switches, etc.
4. **Upgrade and Enhance:** Consider small upgrades like fresh paint, new fixtures, and landscaping to enhance your home's appeal.
5. **Stage Your Home:** Arrange your furniture and decor in a way that highlights your home's best features.
6. **Price Your Home Right:** Work with a real estate agent to determine the right price for your home based on market conditions and comparable properties.
7. **Market Your Home Effectively:** Use professional photographs, virtual tours, and online listings to market your home to potential buyers.
8. **Be Flexible with Showings:** Make your home available for showings at convenient times for potential buyers.
9. **Be Prepared for Negotiations:** Understand your home's value and be prepared to negotiate with buyers to reach a fair agreement.
10. **Work with a Professional:** Work with a real estate agent who has experience selling homes in your area and can guide you through the process.



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HOMEWISE | Real Estate Tips and Advice

Renting Out Part of Your Home

How to Turn Space Into Extra Income Safely and Legally



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If you have extra space in your home — a basement suite, a finished attic or a separate guesthouse—it might be more than just square footage. Renting out part of your property can bring in steady income and help cover your mortgage, but it also requires planning, preparation and a solid understanding of local laws.

KNOW THE RULES FIRST

Before advertising a rental, check your city or county's zoning and housing regulations. Some municipalities limit how many units can be rented on a single property or impose restrictions on short term rentals like Airbnb. Others may require safety inspections, separate utility hookups or minimum square footage for rentals.

If you live in a community with

a homeowners association (HOA), review its rules. Some HOAs prohibit rentals or require prior approval. Violating local ordinances or HOA rules can lead to fines or legal trouble.

Also consider your insurance coverage. Renting out part of your home may affect your policy, so talk to your provider to ensure you're protected in case of damage or liability.

PREPARE THE SPACE

Whether you're renting a room, basement or ADU, the space should be clean, private and up to code. At minimum, it should have working smoke detectors, proper exits and functioning heating and cooling. If it's a long term rental, a separate entrance and full kitchen or bathroom can increase appeal.

Consider how you'll separate your space from your tenant's. This might include soundproofing, separate laundry access or locking interior doors. The more independent the space feels, the more comfortable both parties will be.

Create a lease agreement that outlines rent, payment terms, house rules and notice requirements. Even if renting to a friend or relative, a written agreement helps avoid misunderstandings. Renting part of your home can be a smart financial move — but it's also a responsibility. With the right setup, clear communication and attention to legal details, you can turn unused space into steady income while maintaining peace and privacy in your home.

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Port Jefferson 6 BRs, 6 Full BAs And 3 Half Bas!! Green Efficient Mansion 9,000 Sq. Ft indoor space. Indoor Solar Heated Gunite Pool. Pool House w/ Wood Burner Stove, Changing Room, Full BA and Entertaining Area. A Must See! ML#844645 **\$2,299,000**



Stony Brook This home features an owned solar system, radiant heat throughout with hot air back up, sunken dining/living room, hot tub with beautiful views, outdoor shower, in ground swimming pool, central vac system. ML#885673 **\$1,200,000**



Wading River This 4-BR, 2.5-BA colonial has been meticulously renovated with designer-selected finishes, from the herringbone oak entry to the custom chef's kitchen and tranquil primary suite. Professionally designed. ML#881932 **\$949,000**



Stony Brook Ranch style living at its' best in the desirable Oaks development, a 55 plus community. Open Floor plan offers 1,574 sq. ft. of living space with high ceilings and one level living. There is also a full, partially finished basement and two car garage. ML#885699 **\$790,000**



Port Jefferson This Home Is A Beautiful 4 BR, 3 FULL BA "Expanded Ranch". Mid-Century Modern Charm Combined w/Modern Upgrades Provides Maximized Living Space for an Enhanced Entertainment Life-Style. This Home is Move-in ready. ML#874825 **\$769,500**



Ronkonkoma Beautifully updated home includes many handicap-accessible features. Backyard includes a heated saltwater pool, hot tub, gazebo, shed, refinished deck, and patios. Kitchen and bathrooms were remodeled. ML#874869 **\$750,000**



Stony Brook Located in the highly sought-after S-Section, this beautifully maintained 4-BR, 2-BA Cape offers the perfect blend of comfort and convenience. Just minutes from shopping, dining, parks, beaches, this home is a rare find. ML#878236 **\$675,000**



Ridge Nestled in the heart of the Lake Panamoka community, this move-in-ready property offers access to a private lake. Bright open concept layout, cozy wood-burning fireplace and a spacious fully fenced yard perfect for outdoor entertainment. ML#874833 **\$585,000**



Port Jefferson Sta Price Reduced! Sun filled 3 BR, 2.5 BA home is in pristine condition. 7" wide plank LVP wood-look flooring throughout, open concept living space, renovated kitchen (2022) with solid wood cabinetry, quartz countertop and tile backsplash. ML#839487 **\$500,000**



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Port Jefferson Breathtaking vistas of Mount Sinai Harbor, L.I.S./ Conn. Stunning EIK w/SS appliances, primary suite featuring an en suite bth w/ Jacuzzi tub. Roth double-lined fuel tank, a newer Bosch CAC system, new roof /siding w/ skylights. ML#843563 **\$999,999**



Port Jefferson This recently & completely renovated home boasts a gourmet eat-in kitchen, hardwood floors w/ radiant heat. Lower level, complete with full windows, opens to a beautifully landscaped yard featuring a heated in-ground pool. ML#839369 **\$989,000**



Shoreham Clarendon Center Hall Colonial boasts deeded beach rights. EIK beautifully updated w/ SS appl. 4 bedrooms and 2.5 baths. FLR, & FDR, family room with a wood-burning stove. Screened-in porch. Full walk-out basement. In-ground heated pool. ML#872425 **\$899,000**



Miller Place Stunning Colonial with new siding, Andersen windows, roof. New CAC, new burner. Master suite w/ extended master bath with Jacuzzi tub and a separate shower. 200-amp electrical system with a generator hookup. Trex decking. ML#850410 **\$849,000**



Shoreham Custom Clarendon-built Farm Ranch on 1.15 acres of private, serene land, offering exclusive private beach rights. 4 bdrms and 2.5 baths (primary bedroom on the first floor) FLR/DR, den with a fireplace. Bsmt. with 8-foot ceilings and 4-plus-car garage. ML#874670 **\$799,000**



Calverton Corner unit. two full baths, w/ primary bedroom with an en-suite bath, in-unit laundry, kitchen with a breakfast nook, dining and living room, attached garage. Views of Golf Course. Amenities include: water front community with private beach rights. ML#850597 **\$649,000**



Mt Sinai Expanded Cape w/4 spacious bdrms., 2 full baths. Back sun porch. yard with a large fenced-in side yard, ideal for a pool or play area. Roof (2018), siding updated (2012), and a new oil tank (2022). Storage options in the basement and attic. ML#827276 **\$619,000**



Manorville Silver Ponds Private Gated Community. 2 bedrooms, 1.5 baths. Sliding doors to private backyard retreat. Primary bedroom boasts a Jack and Jill full bath. Add'l bedroom. Upscale amenities, including a clubhouse with a gym, and two in-ground pools. ML#854052 **\$475,000**



Ridge Gated community in "Leisure Village" fully remodeled unit. New kitchen w/sleek appl. Updated bth. Cozy rocking chair porch. Attached one car garage provides direct access to your home. Amenities: clubhouse, pool, golf & tennis. ML#861217 **\$369,000**



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Shoreham Gorgeous, Spacious 4Br, 2.5Bth Colonial located in Soundview Acres with a private beach on cul de sac. EIK features S/S appliances. Den has Cozy Fpl & French Doors to screened porch overlooking .69 landscaped grounds. Primary suite w/en-suite bath on 2nd level. Full unfinished basement. 2 Car Garg & more. ML#856879. **\$829,000**



Miller Place Immaculate, 2 Story 3Br, 2.5 Bth Condo in sought after Gated Community of Country Pointe. Living Rm, Dining Rm & EIK w/Gas stove, center isle & breakfast nook. CAC, Den w/Gas Fpl. Primary suite has Tray ceiling, 2 Lg Wlk in closets & primary Bath. Full basement and large paver patio ML#880553 **\$699,900**



Setauket Charming 3Br, 2FBth Cape in historic neighborhood. Updated Bths, a new Open Kitchen w/brick, S/S, and quartz counters. Den has Woodburning Fpl w/blower system for colder days and Sunroom in the back to enjoy sunsets year-round. CAC, enhanced by split units. Upgraded elec, new septic sys. & 2 Car garg. ML#831974 **\$780,000**



Wading River Beautifully updated 4Br, 3.5Bth Colonial. Formal LR & DR, re finished HW Floors, Den w/Fpl, & Chef's kitchen. Primary suite w/en suite bath. New CAC & HW Heater. Landscaped ½ acre offers IG Saltwater pool, outdoor kitchen & Fpl. 2 Car Garg & more. ML#883232 **\$929,990**



Rocky Point Charming 5Br 2.5 Bth vintage Cape boasting high ceilings and original Oak floors. Enclosed Porch w/wood burning Stove & Transom windows. Kitchen w/aged cabinets, granite counters and Viking gas stove. Updated main bath. 2nd Story Deck w/access to rear yard. Close to the Beach, ML#878433 **\$559,900**



Rocky Point : Price adjusted for this private 3Br, 2FBth Cape Cod style home. The long driveway leads to garage space under house for Kayaks, bikes & Car. Main level has Open floor plan including LR, Dining space & Kitchen. Easy access to Deck off Kitchen. Close to North Shore Beaches. ML#853588 **\$550,000**

HOMEWISE | Real Estate Tips and Advice

What Is Construction Financing?

Funding New Builds, Additions and Major Renovations



Building a new home or undertaking a major renovation is exciting—but it requires more than just blueprints and a contractor. It also takes a specific kind of funding. Construction financing gives homeowners and builders the capital needed to bring a project from dirt lot to dream home.

HOW IT WORKS

Unlike traditional mortgages, which release the full loan amount at closing, construction loans are disbursed in phases, called draws. These draws correspond to specific stages of the project — foundation, framing, plumbing, and so on. Before releasing each draw, the lender may require an inspection to confirm the work has been completed as planned.

Construction loans are short term — usually lasting 6 to 18 months — and often carry higher interest rates than standard mortgages. Most loans are interest only during construction, with full repayment (or a refinance) due at the end of the project.

At completion, borrowers typically convert the construction loan into a traditional mortgage, known as a construction-to-permanent loan. This avoids having to close twice and simplifies the financing process.

WHAT LENDERS REQUIRE

To qualify for construction financing, you'll need more than a good credit score. Lenders will want to see:

- Detailed building plans
- A project timeline and budget
- A licensed general contractor

• Proof of land ownership or purchase plans because construction carries more risk than a completed home, lenders scrutinize these elements closely. They want to know the project can be completed on time, within budget and according to code.

Some lenders may also require a larger down payment — often 20% to 25% — and a contingency fund to cover unexpected costs. Having a solid financial cushion can improve your chances of approval.

Construction financing can unlock your vision for a custom built or deeply renovated home, but it comes with complexity. By understanding how these loans work and preparing your plans thoroughly, you'll be ready to build with confidence.



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Setauket | \$1,200,000 | 884277

This 5 bedroom Colonial, totaling 3700sqft, is situated on a rare .82 acre in desired E. Setauket neighborhood. Spacious main living rooms include formal living & dining rooms, eat-in kitchen, sun drenched office with custom built-ins and a grand den with vaulted ceiling, skylights, fireplace and sliding doors to gunite pool.



ALEXIA POULOS

Licensed R.E. Salesperson

300 Main Street, East Setauket

O: 631.246.7877 | C: 631.457.3262

alexia.poulos@elliman.com



CAROL ACKER

Licensed Associate R.E. Broker

300 Main Street, East Setauket

O: 631.751.6000 | C: 631.404.2460

carol.acker@elliman.com



elliman.com/longisland