

# *The Hale Hotsheet!*

## Real Estate News and More from Maryland's Eastern Shore

### *Balloons, Bands, Beaches, and Bay Breezes...*

I cannot believe it, but here we are again about to celebrate another Oxford Day which, for me, is the official rite of passage into Spring and Summer. And after this winter, birds chirping and flowers blooming seems even sweeter! Granted, we may have pushed it a little bit by splashing our boat in mid-March, but even bundled up like the Michelin Man is worth it if you are out on the Bay!

So now comes April 24<sup>th</sup> and the best small town celebration you will ever see! This year Oxford Day will feature more activities, more music, more food (!), and more hoopla than ever before, at the same time staying true to the mission of providing good old-fashioned family fun for the people of Oxford, their relatives and friends. I am especially excited to note that this year marks the 50<sup>th</sup> anniversary of the Cooperative Oxford Lab; for a town of a few hundred residents it always amazes me that there is a national research facility in our midst dedicated to preserving and protecting the Chesapeake Bay.

Of course, there is much more to the life on the Eastern Shore than just one day. There is the sense of slowing down for lunch on a deserted beach or an evening cruise on the creek. There is the satisfaction in throwing a trot line early morning and steaming hard shells in the afternoon (don't forget the Old Bay!) There is the sound of children on bikes with bells headed for the ice cream store, and there is the simple joy of sitting on a screen porch just watching life go by.

And maybe that all sounds a little corny, a little too "apple pie", a little "he's just trying to sell a lifestyle". But when you have the chance, even for one day, to live that life, it just sounds right – especially when the band starts up for the parade!

### *Habitat Update...*

I would like to extend my personal thanks to all of the many *Hale Hotsheet* readers who supported the Habitat for Humanity Choptank "Raise the Roof" event on March 5<sup>th</sup>. Between donations, sponsorships, and auction bids, \$63,000 was raised in one evening – pretty amazing! And that \$63,000 represents over 75% of the cost to build one Habitat home, so, again, many thanks to all of you who helped bring the dream of homeownership that much closer for one deserving family.



### *There's still time...*

The Worker, Homeownership and Business Assistance (WHBA) Act of 2009, passed in November, extended the \$8,000 "first-time" homebuyers no-payback tax credit through the first half of 2010. The WHBA also raised the income limits. Now the full tax credit is available to single taxpayers with income up to \$125,000, and up to \$225,000 for joint filers (previous limits were \$75,000 and \$150,000 respectively). Partial credits are available up to \$145,000 and \$245,000.

Tax credits are also now available to buyers other than those who haven't owned a home in the last three years (the Feds definition of a "first-time homebuyer"). Now people who have owned and lived in the same home for five consecutive years before buying a new residence may qualify for a \$6,500 tax credit provided they meet the income levels listed above. There are, of course, several caveats, most notably the purchase price can not exceed \$800,000, and the home may not be purchased from a relative. Also, the tax credit will have to be repaid if the buyer does not live in the house for at least 36 months after purchase. And a contract for purchase must be signed by May 1, 2010 to take advantage of the credit.

This latest version of the credit, like the ones before it is "refundable". In other words, this is not just a way to reduce the taxes owed at the Federal level, it is an actual dollar payment to the taxpayer. For example, Taxpayer A pays through payroll withholding \$6,000 in Federal taxes. Turns out (lucky dog!) Taxpayer A only owed \$5000 and qualified for the housing credit. Come tax time, Uncle Sam would send a check for \$1000 for the excess withholding and \$8000 for the credit - \$9,000 cash in pocket to our hero. And for unmarried taxpayers who qualify, the IRS has ruled that the credit may be allocated between the taxpayers in any percentage that the taxpayers decide. Finally, there is also a "carryback provision" which allows a purchase made in 2010 to be applied to either the 2009 or 2010 return. In other words, the taxpayer is pretty much in the driver's seat with this sweet deal.

So, if you qualify, and if you want to buy a new home, do it now! Coupled with continued historically low interest rates, and a surplus inventory of attractively priced properties, this is the perfect storm in real estate!

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*Sometimes I wonder if the world is being run by smart people who are putting us on or by imbeciles who really mean it!*  
– Mark Twain

*Oxford is extremely proud to be home to the Cooperative Oxford Laboratory (COL) where scientists investigate health problems of fish, shellfish and other aquatic life in the Chesapeake Bay and along the Atlantic Coast. 2010 marks the 50<sup>th</sup> Anniversary of the COL, and to further educate our readers regarding the COL's efforts, I am very pleased to introduce our guest columnist. Gretchen Messick, Fishery Biologist at the Cooperative Oxford Laboratory.*

### ***It all started with disease and a dollar ....***

It's the mid Fifties and oyster populations in Chesapeake Bay are dwindling. There are mass mortalities in Chesapeake and Delaware bays and local economies are stagnating. In response USFWS Bureau of Commercial Fisheries opens a temporary facility in Annapolis Maryland with exerts on staff to investigate oyster diseases, MSX and Dermo. Direct access to the Chesapeake is provided when Johnson Grymes for one dollar, donates the former Tidewater Inn beach house and 13 acres of Bachelor point Farm on the Tred Avon River to the Bureau to build a Chesapeake Bay Fisheries Research Lab in Oct 1958. By September 1960 a brand new laboratory with four acres of experimental ponds at a cost \$350,000 the Bureau of Commercial Fisheries Biological Laboratory in Oxford is established to assist the oyster industry.

Since 1961 annual sampling of important oyster bars has provided managers information needed on the status of disease in oysters within Maryland portions of Chesapeake Bay. Research at the lab expanded soon after to include surf clam aquaculture. By the mid 1960 there are four programs, Shellfish Mortality, Surf Clam Biology, Shellfish Culture, and Shellfish Ecology. During the Seventies and Eighties laboratory scientists were credited with new discoveries in disease aspects in many bay species including oysters, clams, blue crabs and striped bass.

In 1987, the lab became the Cooperative Oxford Laboratory through an agreement between the National Oceanic and Atmospheric Administration (NOAA) and the Maryland Department of Natural Resources (MD DNR) to share the operation of the facility and to foster opportunities for joint research on the health of marine organisms. To better address the needs for effective science in the Chesapeake Bay, NOAA and MD DNR re-evaluated this agreement in 2005, and the US Coast Guard (USCG) became an associate partner.

COLs current mission is to bring together the unique combination of science, response, and management capabilities of its partners to secure the health of the Chesapeake Bay. It does this by studying land use, fisheries health, habitat restoration, climate change, and it also harnesses these strengths by communicating them at education and outreach events.

COL investigates, tracks, and projects how the

environment will respond to different land use and development scenarios. It identifies sources of bacterial pathogens, and forecasts when and where pathogens are likely to be a problem. This allows health officials to alert the public. The lab is also examining how land use is linked to the growth of anti-microbial resistant bacteria and dead zones in the Bay. The lab also investigates health problems of fish, shellfish, and other aquatic life. COL tracks and predicts the impact of diseases on Maryland's fisheries and the Atlantic Coast. This science can then be used to develop management strategies. The lab is also part of the National Marine Mammal and Sea Turtle Stranding Network.

Regarding climate change, COL develops models to predict how climate change will affect aquatic life in the Chesapeake Bay. By working directly with state management agencies and academic partners, it is able to produce customized forecasts. These will help them anticipate and plan for the most likely changes in the Bay's overall health.

The lab empowers Maryland's environmental educators by introducing them to the cutting-edge science and technology developed by the Cooperative Oxford Laboratory and its partners. COL's Environmental Science Training Center opens this spring. It partners with the University of Maryland to reach the interested public; for example, EcoCheck produces the Chesapeake Bay Ecosystem Health Report Card.

The Cooperative Oxford Laboratory extends an invitation to the public to help us as celebrate the past and look forward to the future of Chesapeake Bay science and stewardship by attending our golden anniversary celebration along with an Open House from 12:30 to 3:30 p.m in conjunction with the town wide Oxford Day on Saturday, April 24. There will be opportunities to tour the research vessel, the *R/V Laidly*, hands-on activities for children such as T-shirt fish painting and a diorama demonstrating watershed changes due to pollution, Chesapeake Bay critter tanks and other live animal, see and feel out newly restored living shoreline and investigate scientific research displays. The open house demonstrates how the partnership and its science programs address management problems and research needs that are critical to Chesapeake Bay restoration.

*Gretchen was born and raised in Talbot County, and has been at the lab thirty years. She loves being on the Bay and can be seen most Friday evenings racing aboard Shenanigans in the Tred Avon OARS series. She is also crew on the Island Lark racing log canoe. If she is not bailing or riding a board on the log canoe, she is on the pink island themed tender, Brougham. Gretchen has two children, Marisa, a junior at Virginia Commonwealth University and Robbie, a senior at Easton High School. Gretchen can be reached at 412-265-5193 or [gretchen.messick@noaa.gov](mailto:gretchen.messick@noaa.gov)*

## Residential & Commercial Listings Spring 2010

Three bedroom Cape with two full baths and a completely renovated kitchen and dining area. Built in 1987 on a great lot, this must see home also features a large screened in porch and garden shed. Drop your kayak or canoe in Town Creek across the street and start enjoying life on the shore. A must see! **\$395,000**

Two story colonial style home in the heart of Oxford's Historic District, directly across from town park with sunset views of the Tred Avon River. Four bedrooms or three bedrooms plus an office, traditional high ceiling, large eat-in kitchen, separate dining room. One car garage/shop at rear of property. With a little TLC this home will really shine. **\$395,000**

This charming contemporary cottage lies in the heart of the Oxford Historic District close to shops, restaurants and the Hinckley Boatyard. Two bedrooms and a loft, two baths, living room with cathedral ceiling, screen porch and deck with water views, move-in condition – full-time or part-time this time it could be yours! **\$449,000**

A blend of traditional & modern, this comfortable home is great for everyday living as well as entertaining family and friends. Two floors of sunny living space and special features include spacious rooms, a kitchen w/ lots of storage, three fireplaces, screened porch, 2nd floor laundry, an unusually large master suite with water views. Come see and appreciate this easy-to-live-in home. **A Hale Hotsheet Best Buy - price reduced to \$483,00!**

Build the home you always imagined on this stunning 3.5 acre wooded, waterfront property. Very secluded (but within minutes of Easton), with expansive views across the Choptank to deeded conservation land. In other words – your view guaranteed to stay spectacular! Already perced, and located in the prestigious High Banks community, and, very important, not affected by recent Critical Areas legislation. All it needs is you and a dream! Motivated Seller - **\$449,000!**  
<http://www.realestateshows.com/364653>

Two for the price of one! Two-bedroom (one up, one down) house in the historic district completely remodeled in 2004. Great screened-in porch (I've enjoyed many a porch sit there!), with circular staircase outside to upper deck. And, on the same property, a one-bedroom cottage, also remodeled in 2004, and currently rented full time. Lovely plantings around the outside of the house, bring offers... **\$695,000**

At the head of Town Creek in Oxford, this architectural design award winning waterfront home features four bedrooms (or three bedrooms plus an office/), open floor plan with heart pine floors, soaring ceilings and windows. Fiber optic phones and wireless internet. Boat slip transfers with the property, very low maintenance. **\$995,000**

Enjoy magnificent south western exposure on Island Creek in this completely renovated, private estate. The main residence has an entry level master suite, hardwood floors, large river room, and many custom built-ins. Park like eight plus acres, 400+ ft of water frontage, 4.5 ft of MLW, pier, two bedroom guest cottage, and lush landscaping. **\$1,895,000**

**Oxford Commercial:** Conveniently located in the heart of the Oxford Historic District, and directly across from the Oxford Boatyard and Marina, this nearly 1,000 sq. ft. commercial building with ample parking is available to house your business. Formerly a restaurant (and could be again!) with exhaust hoods in place. Adjacent commercial property also listed for sale – lots of possibilities! **\$275,000**

Want more information on these properties or search for all MRIS listed properties on the Eastern Shore? You can do all that and more at [www.haleproperty.com](http://www.haleproperty.com). Because really...

... *Why would you want to live anywhere else?*



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Private, waterfront home on 5.5 acre wooded lot just minutes from Easton proper. Three bedrooms, 2.5 baths, large two-car garage, and exceptional views down the Tred Avon River from all main living spaces including the enclosed porch. Dock permit pending, newly painted, incredible sunsets. ***\$950,000***

In Oxford's historic district and directly across from the Hinckley Boatyard, this lovingly restored & upgraded home features two bedrooms, two baths, hardwood floors, gas and wood stove, screened porch, and separate, one-bedroom guest house. ***Price just reduced to \$475,000 – an exceptional buy!***



Meticulously maintained Cape Cod built by Daffin in 1989. Formal living room and dining room, paneled study, 1st floor master suite w/custom closets, bonus room upstairs. Tidal pond, swimming pool surrounded by a large deck, professional landscaping & irrigated lawn. Located in the prestigious Bachelors Point community featuring a deeded deepwater 65 ft. boat slip at what may be the best docking facility in the Chesapeake Bay. ***Just reduced to \$1,495,000.***

***Easton Commercial:*** One acre property with two detached office buildings totaling just under 4,000 square feet of rentable space. Larger building completely renovated in 2008, 100% occupancy, plenty of parking, and excellent signage on busy street surrounded by new commercial development. Flexible I-1 zoning; lot size allows for additional coverage. Excellent investment opportunity! Bring offers. ***\$945,000.*** Owner is licensed Maryland Real Estate Agent

