

US vs.THEM: Developers painted rosy pictures of Poconos

Buyers discovered many promises were impossible to keep

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Pocono home builders and Realtors have aggressively courted buyers from metropolitan New York for years. The pitch for the Poconos includes utopian promises of a better life — inexpensive luxury homes, communing with nature, and an easy commute to work are among the lures.

One well-known ad campaign, "Why Rent?" started in 1994. Developer Gene Percudani's company, Raintree Homes, ran radio, print and television ads in New York and New Jersey to attract low- or fixed-income customers. New homes were promised for \$1,000 down and monthly mortgage payments of \$685. The promotion stopped when some homeowners filed suit in the United States District Court for the Middle District of Pennsylvania in Scranton accusing the company of deceptive advertising. Other commercials by other real estate companies at that time showed shootings in the city, comparing that violence to deer roaming in a safe Pocono yard.

Erin Reilly, assistant professor of sociology at Northampton Community College, who has studied predatory lending, said that her students thought the advertisements that lured their families to the Poconos had not delivered on their promise. She mentioned one student's suggestion for a tagline for the area: "The motto should be, 'If you don't die on Route 80, we'll give you a bad mortgage.'"

She added that her students at the Monroe campus of NCC are often on their own more than their counterparts in Lehigh Valley, which is not mentioned in the glossy advertisements. "Don't believe the hype is what they'll tell you," she said.

Advertisements pushing the Poconos have continued to over promise and under deliver. Today, some still portray the daily commute to New York or New Jersey as a simple, convenient affair.

Here is a look at some of the claims and realities from the current crop of ads encouraging people to keep their jobs elsewhere and become Pocono commuters.

Claim: "In the Poconos, you will find 24-hour shopping" — LTS Builders

Reality: Depends on where you live. The main shopping corridors have a few 24-hour stores, mainly Wal-Mart and Dunkin' Donuts. Closer to the gated communities, many gas stations and other businesses close early. Shopping requires some planning because nothing is within walking distance. (There aren't many street lights or sidewalks to walk on anyway). Shopping for essentials can easily be a 10-mile drive from some communities. Commuters should note: There are limited options for gas, coffee and bagels at 3:30 a.m. (and if breakfast is at 3:30, your eating schedule will differ greatly from your family's by dinner).

Claim: Commuting from the Poconos is easy and convenient

"The region's easiest metro-area commute" — LTS Builders

"Communities served by easy-on/easy-off commuter highways" — LTS Builders

"Only a 90-minute commute to Manhattan" — PA Pocono Builders LLC

"You will live just 70 minutes away from NYC with many easy commute options" —
www.Poconohome4u

Reality: If you go against traffic or on weekends, New York City is 90 minutes from Delaware Water Gap.

But you probably won't live in the Gap.

A Pocono Country Place is 95 miles, or one hour and 54 minutes from Manhattan — without traffic.

Saw Creek is 85 miles, or one hour and 47 minute from Manhattan, according to Google maps.

Add traffic to the equation (backups in Marshalls Creek, on Route 611, I-80 at Rockaway, N.J., and at all the Hudson River crossings) and you can easily spend two-and-a-half hours on the road each way.

That means, without stopping for gas or a snack, you will spend five hours a day commuting.

If you are using a Pocono bus service, it is two-and-a-half hours to the Port Authority bus station. Unless you work there, your journey to work is not over.

Claim: Your quality of life will improve

"Getting home at the end of the day, being able to relax in a home you love, makes life worthwhile" — Precision Homes

Reality: With a five-hour daily commute, your eight-hour workday just became a 13-hour workday. If you sleep eight hours, you've used 21 hours, leaving just three hours of personal time. Of that three hours, you will want to fit in your daily grooming routine, time with the children before their bedtime, exercise, get to know the neighbors and pay the bills. Something in the day has got to give. Usually sleep is the first to go. Will the commuter be doing any of the laundry, shopping, cooking or childcare? Are the noncommutes in the house okay with that? To make up for the grueling workweek, you may want to nap on the weekends, but you'll miss out on precious family time. Suddenly the need for more 24-hour coffee stands is clearer, and the reasons you moved here are harder to see through those bleary commuter eyes.

Claim: Lots of public transportation options

"The availability of public commuter transportation to large cities for employment makes this community a popular choice for those seeking the best home ownership can offer." — A Pocono Country Place

"Commuting to jobs in Manhattan or New Jersey is easy today with convenient transportation (bus service, car pooling, vans, etc.)." — Precision Homes

"Neighborhoods with easy access to metro-express commuter services." — LTS Builders

"Within the Poconos there are many different transportation options — bus service; daily service for commuters; several private and international airports; car rentals and taxi service." — RGB Custom Home Builders

Reality: There is no train service from the Poconos. Bus service does not run 24 hours. The bus can cost as much as a monthly car payment. You will have to drive, possibly a long distance, to the bus pick-up, and probably pay for parking along with the bus fare. If your job has goofy hours, you will have to drive yourself. Carpool partners must share similar hours and destinations, plus be well suited enough to endure up to 25 hours a week in a car together.

Commuters are not the only ones who have problems finding transportation. If the kids are to have a life, you must arrange transportation for them; nothing is within walking distance and public transportation is slim to nonexistent. A visit to a friend's house may include a long drive, a hassle at the community gate, and then another round of the same to pick the kid up.

School bus stops may be miles away from your house. Who will drive your child to and from the bus stop if you are at work?

Claim: You can afford it

"Taxes are a fraction of those in New York and New Jersey. Take advantage of these lower taxes to either upgrade your home or reduce your mortgage payments. No retirement tax! Building a home in the Poconos is significantly lower than costs in neighboring areas." — RGB Custom Home Builders

"A whirlpool in the master bath, almost unheard of in their parents' generation, is now a must" — Precision Homes

"If you decide to buy a house that costs \$149,000, at today's interest rates you would end up paying around \$850 a month in your mortgage, which is a similar amount to renting an average 1 bedroom apartment in New York. Yes, it is great to have your own 4 bedroom house with over an acre of land, fireplace, Jacuzzi, and virtually anything you want for under \$200,000." — www.Poconohome4u

Reality: Do the math. In the example at www.Poconohome4u, the monthly payment is based on 5.5 percent interest. That is tough to get with no money down. Your monthly house payment will be bigger than the advertised price. Be sure to account for escrowed items like homeowner's insurance, property tax and perhaps private mortgage insurance. If you move to a community, you will owe community dues plus yearly assessments. You will be responsible for the repair and maintenance of the home and yard. Trash pickup is not included in taxes in most places. Bus fare or gas for travel to work will cost a lot, each year. If you drive, there will be significant wear and tear on the car.

TOMORROW: And the people came. But are they to blame for every problem?

SOME OTHER

A few more things to consider before becoming a super commuter:

- How secure is your job? Know that if you lose your job, it's harder to get rehired in the city because you live so far away. Finding a local job that pays city wages is next to impossible.

- How often do you want to see police? Some areas do not have local police forces yet. State police travel long distances to respond in those areas.
- How do you like the quiet: Some people find it difficult to adjust to the slower pace in the country and consider the lack of activity boring.
- How strong is your marriage? Commuting steals time away from the ones you love. Yet with added stresses to your lifestyle, more will be asked of the people around you.
- How easily do you make friends? Everyone needs a favor from time to time. Your extended family and friends (support system) probably do not live here. When at work, you are very far from children in case of emergency. Who will pick up a sick child at school and handle other situations like that?