

Second homes: New York's Finger Lakes have shoreline to spare

By [Larry Olmsted](#), Special for USA TODAY



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Wine and water country: Many of the region's 11 lakes, including Canandaigua, are surrounded with the vineyards that support more than 100 area wineries.

The [Finger Lakes](#) region of central [New York](#) is huge. Depending on who defines the borders, it spans 6,000 to 9,000 square miles — an area the size of New Jersey.

The region includes 11 namesake lakes, spread like the fingers on two hands. The lakes are a roughly parallel band from Conesus Lake, south of [Rochester](#) in the west, to Otisco Lake, near [Syracuse](#) in the east. Formed by retreating glaciers, the lakes are narrow, deep and up to 40 miles long, running north to south.

"It's four hours from New York City but a world away in style, with local cops who might put money in your meter rather than a ticket on the windshield," says Katharine Dyson, an area journalist now completing her fourth edition of *The Finger Lakes Book, A Complete Guide*. "It's a place that has a firm grasp on what's important, like fresh air, farmers markets, little traffic, outdoor concerts and lake water so clear you can see right to the bottom."

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The region has more than 100 wineries, a Thoroughbred racetrack and the famed Watkins Glen auto track. It has state and local parks, golf courses, ski resorts and more than 1,000 waterfalls. There are a half-dozen colleges and universities and several towns that are second-home locales, such as Ithaca, home to [Cornell University](#) and [Ithaca College](#). But most second-home buyers come for the lakes.

"We've got the waterfalls, wine trails, a new cheese trail, the gorges, hiking and Watkins Glen, but the biggest appeal for homeowners and tourists is the water," says real estate agent Brian Zerges, president of Finger Lakes Premier Properties. "The real focus is on lakefront homes and properties off the lake but accessible. Ninety percent of our business is second homes, but

there is no 'typical.' Some people use their place two weeks and rent it the rest of the time. Others come for six months and go out West or down South in the colder season, and everything in between.

"The majority of our buyers are within a three-hour drive market, Syracuse and Rochester. But we get them from New York City, the West Coast, even international."

Vast shoreline and a range of prices are appealing, as is a large selection of cottages and summer-only homes for bargain shoppers.

"The entry price for a waterfront home is just \$150,000, but for that you probably get a seasonal cottage," Zerges says. "To get into a year-round home on the water, you're starting around \$400,000 to \$500,000. But you take a home that would be \$300,000 on the water and move up into the hills overlooking the lake, and it would probably be less than \$100,000. Prices drop drastically off the water, and you don't have to go far. There really is something for everyone."

Each lake has its own culture and character, despite being close to one another. Some have enclaves known for old money, some for blue-collar buyers. Some are heavily developed, and others have been preserved with larger, expensive lots. Proximity to Rochester and Syracuse drives up prices, but each lake generally has a wide price spectrum. In the past year, most had waterfront home sales below \$200,000 and above \$500,000.

A look at three Finger Lakes areas

- Canandaigua and Skaneateles lakes: Canandaigua, near Rochester to the west, and Skaneateles, near Syracuse to the east, are the two priciest areas because of their proximity to the region's biggest cities. "Canandaigua is very popular, with some of the highest property prices, absolutely beautiful, sloping land down to the lake," says real estate broker Brian Zerges. "Likewise, Skaneateles is very affluent, and while some of the smaller lakes have very high density and smaller lots, there are homes here with 200 to 400 feet of frontage." Over the past year, he says, the average list price of waterfront houses was \$846,000 on Skaneateles and \$710,000 on Canandaigua. The average for all lakes was \$547,000.

- Cayuga and Seneca lakes: The two largest, Cayuga, which runs 40 miles north from Ithaca, and Seneca, which is slightly shorter, sit side by side in the center of the region. They're linked by a boat canal. Seneca is more than 600 feet deep. Both are popular for boating and fishing. And they're less expensive than Canandaigua and Skaneateles partly because of their

FINGER LAKES, N.Y.

Best for: Affordable waterfront ownership; it will appeal to fans of boating, fishing and wine.

Claim to fame: New York state's intricate canal system connects boaters on Cayuga and Seneca lakes with the Atlantic Ocean, several hundred miles away, via the Erie Canal.

Don't miss: The New York Wine & Culinary Center in Canandaigua has a bar and restaurant, cooking classes, regularly scheduled tastings and special events such as summer barbecues.

Getting there: The Syracuse airport, 50 miles from the region's center, and Rochester, 30 miles, are served by Delta, American, United, US Airways, Continental and others. The larger Buffalo airport is about 90 miles away.

Tourism information: fingerlakestravelny.com

enormous shorelines. Both have single-family houses, condos and marina complexes. One of the biggest attractions is the bulk of the region's wineries are here, and the region's wine trail wraps around the lakes.

- Keuka Lake: It's the only Y-shaped lake and draws comparisons to Italy's famed Lake Como. It's centrally located and the southernmost, near Elmira and Corning. "It's a bit of a jewel," Zerges says. "It's got a booming wine business, high hills with great lake views, lots of restaurants, which not all the lakes have, and Penn Yan at the north end is home to a large Mennonite community." It has the state's largest farm market every weekend. "The town of Hammondsport is very charming and quaint, no McDonald's or [Walmart](#)," he says. "And the small town of Branchport was just selected for the new \$50 million Finger Lakes Cultural Museum."

ON THE MARKET

Low price: \$165,000



- This cottage on Honeoye Lake is year-round, unusual in this price range. While the lot is waterfront, the house is separated from the lake by a small road with an unobstructed view.
- Bedrooms: 2
- Bathrooms: 1
- Size: 1,140 square feet
- Features: Living room, dining room, kitchen with breakfast bar, wrap-around deck, private dock and boat hoist.

High price: \$1,750,000



- This custom house was built in 2008 and sits on a very large waterfront parcel, nearly 5 acres, with 300 feet of frontage on Canandaigua, one of the most desirable of the Finger Lakes.
- Bedrooms: 5
- Bathrooms: 4
- Size: 4,472 square feet
- Features: Living-dining room combo, large kitchen-family room combo, cherry floors throughout, morning room, two fireplaces, enclosed porch, open porch, pantry, balcony, dock, garage.