



**Davis Real Estate, Inc.**



## The Pain of Capital Gains:

It used to be that **Capital Gains tax** was considered a tax on the wealthy and did not affect the average homeowner when it came time to sell their primary residence. The average home sold for much less than \$500,000 (married couple, \$250,000 for individuals) meaning that no tax would be due on the equity acquired. This came about in 1997 when Congress amended the rules for taxing homeowner's profits as the previous process was complicated. . So in their "infinite wisdom", Congress came up with the current structure. This not only helped to simplify things, but allowed for the homeowners to use their equity for things like their children's college education, retirement, etc.

**However, there was a major oversight when this new tax law became implemented:** The Inflation factor. In the decades since, home prices have climbed more than 260%, while the tax exemption has stayed exactly the same. If it had kept pace, the cap would now be about \$660,000 for individuals and \$1.32 million for couples, according to research from the University of Illinois Chicago

**Now homeowners are paying the price as well prospective buyers**, something that was never considered at the time the law was put in place. Those hit hardest are the owners who've stayed put the longest. Needless to say, this has a trickle down effect that contributes to the cause of the higher demand for housing since homeowners decide not to sell in order not to lose their hard earned equity. This means that houses are kept off the market in areas where supplies are needed the most.

Most homeowners built equity the old-fashioned way, by staying in place and paying down a mortgage over decades. But those who've followed this tried-and-true advice have now grown their equity so high that cashing in on it can seem more like a penalty than a reward. Instead of tapping that equity to age comfortably or assist the next generation, many owners now feel forced to keep it locked up until they pass away, because if they hold on to the house, heirs receive a stepped-up basis and avoid the capital gains bill altogether. But, it means that they can't downsize.

**Staying put doesn't always mean financial safety.** In many areas, local property taxes have surged with home values leaving older homeowners paying annual bills that now exceed what their mortgage once was. For people on fixed incomes, that adds another layer of pressure. They are "damned if they do and damned if they don't" and as more houses stay off the market, younger buyers feel the strain too as they are forced to compete for what is available on the market.

**Without action this hidden tax is only set to grow.** It will basically wipe out any equity built up by the average homeowner who will have to make some painful decisions about sending their child to school, retiring or even making home improvements.

Industry advocates say the solution is straightforward. **Update the exclusion limits and make sure those limits automatically adjust for inflation going forward.** The proposal of More Homes on the Market Act, would double the current exemption to \$500K for individuals and \$1 million for couples, restoring the law's original intent to protect homeowners, not penalize them. In the meantime, advocates are focused on educating homeowners about their tax risk. **Hopefully Congress will take action!**

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# HUMOR ME!

Which bird should you never let into a jewelry store?

A robin.



RD

## PINE CREEK RAIL TRAIL HAS BEEN NAMED PENNSYLVANIA'S 2026 TRAIL OF THE YEAR!

The Pine Creek Rail Trail, a 62-mile scenic journey that meanders along Pine Creek through Lycoming and Tioga counties, has been named Pa.'s 2026 Trail of the Year by DCNR. .

"We are proud to name the Pine Creek Rail Trail as Pennsylvania's 2026 Trail of the Year and to honor the rich history, culture, and recreational opportunities that make this trail a destination for visitors from around the world," said DCNR Secretary Cindy Adams Dunn. "This designation will raise awareness about the wealth of outdoor experiences in the Pennsylvania Wilds — including the Pennsylvania Grand Canyon and the recently improved visitor center at Leonard Harrison State Park — while strengthening support for local businesses and generating lasting economic, environmental, and social benefits for the region."



It is an honor to have such recognition and it is WELL DESERVED! Also, a huge thank you to DCNR for maintaining the trail for all to enjoy!

### FACEBOOK PAGES TO CHECK OUT:

- Pine Creek Rail Trail
- all things nature
- Hiking & Backpacking PA
- Snakes of Central PA
- Friends of Benezette
- Vacation homes and cabins of Davis Real Estate

Thinking of selling? I have buyers in search of vacation properties to purchase in our neck of the woods! Don't go it on your own...put it out on the open market with a Realtor who KNOWS the territory. That is how you will get TOP DOLLAR and a smooth sale! \$ If you are thinking about it, let's talk! No strings attached!

## MENU IDEA AND RECIPES (Spring Sunday Brunch)

### Sheet Pan Breakfast Fajitas

- 1 sm. Sweet potato, peeled and cut into 1/4 inch half-moons
  - 2 TB Olive Oil
  - 2 peppers (green & red) cut into strips
  - 1 red onion cut into wedges
  - 1/2 tsp cumin
  - Salt & pepper
  - 8 large eggs
  - 1/2 cup shredded sharp cheddar cheese
  - 1/2 lime plus wedges for serving
  - Cilantro, sliced jalapeno & diced avocado
  - 8 med. Flour tortillas warmed up
- Preheat oven to 425. On a lg rimmed baking sheet, toss potato with oil. Then toss with peppers, onion, cumin, salt & pepper. Roast 15 min. Move veggies to make 8 empty spaces. Crack an egg into each. Sprinkle cheese over veggies & roast until eggs are satisfactory. Squeeze lime juice over veggies and then sprinkle w/ cilantro & jalapenos. Spoon into tortillas and top w/ avocado



### Citrus Fruit Salad

- Limes
  - 1 TB honey
  - 2 Tsp. poppy seeds
  - 2 grapefruits (1 red, 1 pink)
  - 4 oranges (combo of blood & navel)
  - 1 Clementine
  - 1/2 C. Pomegranate seeds
  - Yogurt
- Grate 2 tsps. Lime zest & reserve. Squeeze 3 TB lime juice into a small bowl, whisk in honey & poppy seeds. Cut away peel & white pith from grapefruits, oranges & clementine & slice into rounds. Arrange on platter, drizzle w/ lime dressing & sprinkle with reserved lime zest & pomegranate seeds. Dollop w/ yogurt.



### Store bought Jelly filled donuts

# **GREAT RECREATIONAL OPPORTUNITIES FOR ALL!**

We are very fortunate in our area to have access to a wide variety of recreational activities. In my opinion, we have a nice balance of use of our resources for all to enjoy. Here are some of the many activities!

**ATV/UTV:** DCNR recently implemented a pilot program on the Coudy Pike Trail for ATV/UTV recreational use and greatly improved the trail as well as designated portions of state roads to connect the trails. This has resulted in an economical boost for the area! This begins on Memorial Weekend and continues to the end of September.

**SNOWMOBILE:** Snowmobile trails are also mainly on top of the mountain and they also follow the Coudy Pike Trail and there are some other trails and areas that can be utilized. There are a few snowmobile clubs in the area that you can check out (Haneyville, Black Forest, PA Grand Canyon, etc.) This is a popular Winter sport in our area

**CROSS COUNTRY SKI:** Portions of the Pine Creek Rail Trail are groomed for cross country skiing and there are trails through the forest on the mountain as well. If you check out DCNR website you will find out where the trails are.

**DOWNHILL SKIING:** Ski Sawmill at Oregon Hill! They have a ski lodge, cabins to rent, a lift and awesome slopes!

**BIKING:** It is a little quieter in the valley where the PC Rail Trail meanders along Pine Creek for 62 miles! This is a level, crushed gravel surface and is a popular attraction here! It was just named Pennsylvania's 2026 trail of the year!

**HIKING:** We are fortunate to have MANY hiking trails in our area! Everything from easy to moderate! They are scattered throughout the area and there are plenty of access points and trail heads. We have portions of the famous Mid-State Trail here! Black Forest Trail, Susquehannock Trail, Donut Hole and others that provide backpacking opportunities in some of the most remote and beautiful areas of our state! You can hike and backpack year round! Get a Purple Lizard Map! You can also get free maps at DCNR

**CAMPING:** You can get permits for camping in many areas of the state forests as well as Little Pine State Park. There are also several campgrounds in the area (Pettecoat Junction in Cedar Run, Touch of Heaven in Cammal, Stoney Fork near Wellsboro, Hoffman in Blackwell which is a walk-in, bike-in off of the rail trail, etc.)

**KAYAKING:** There are many kayak launch areas along Pine Creek! You can customize your trip! Pine Creek Outfitters can shuttle you for kayaking or biking!

**FISHING:** Of course, there is great fishing in the Pine Creek Valley. From the many smaller tributaries to Big Pine you will find plenty of spots. Enjoy specially regulated trout waters in designated areas, fly fishing or the traditional live bait. Just be mindful of the specific designated areas! Anglers come here from all over for native and trophy trout fishing!

**HUNTING:** Not only does our area feature vast state forest lands, but we also have state game lands! Hunting is a popular activity here and there are many hunting camps in the area!

**DINING:** From country stores with freshly made subs and ice cream to casual fare and fine dining, you will find it here! Everyone has their favorites! We have excellent dining on the mountain above Pine Creek and in the Valley below!

**MOTOR CYCLING:** Motorcyclists enjoy our scenic, winding roads, vistas and stops along the way. There are also a few designated dirt bike routes on the mountain! You can get a directory at the DCNR headquarters in Waterville.

**BIRD WATCHING:** Because of our contiguous forests we enjoy a diverse population of birds and watchers from all over the area come here to see them. SEE EAGLES!

**WILDLIFE WATCHING:** There are many forest roads that are perfect for rides to look for wildlife: bears, deer, turkeys, snakes, etc.

**PHOTOGRAPHY AND SCENIC VISTAS:** Anytime you are in our area you will find "frame-worthy scenery! Scenes of vistas, wildlife, forest, wildflowers, creeks and so much more will inspire any photographer (professional or amateur!)

***These are some of the many things to do and see in our area! I feel like we have the perfect balance that provides opportunities for all and that is what makes the heart of the PA Wilds so special!***



***Our area offers many opportunities for lodging, dining and outdoor fun! There are lodging facilities, open year-round (Air BnBs, small hotels and Inns) Maybe you can find one with a cozy fireplace or woodstove! You can find some lodging on my site at [www.RecreationalPropertiesPennsylvania.com](http://www.RecreationalPropertiesPennsylvania.com). HOPE TO SEE YOU HERE!***



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## LISA'S LISTINGS

SEE MORE INFO ON THESE AND OTHER PROPERTIES AT:  
[www.RecreationalPropertiesPennsylvania.com](http://www.RecreationalPropertiesPennsylvania.com)



*I am blessed to live and work in the beautiful PA Wilds! I can help you get here too!*

### LAND:

**Sinnemahoning:** Be in the heart of Elk territory! This lot is in a great location! Easy drive to Cherry Springs, Lyman Lake and many other attractions in the PA Wilds! There is a dilapidated cabin on it. \$29,000 .28 acre

**Loganton:** Lots for sale in Wagmyr Lane development. Perfect for a vacation home or residence. 23+ acres for \$79,900 and 10+ acres for \$89,900

### VACATION HOMES:

**ENGLISH CENTER:** Nice vacation home or residence on nearly an acre. Huge deck overlooking the beautiful, level lot with fruit trees and mountains in the background. There is also a large 2 bay garage with workshop. Great rural location and very close to state game lands! \$215,000

**CAMMAL:** PINE CREEK FRONTAGE! Stunning vacation home with a front row seat to beautiful Pine Creek! ALSO, there is easy access to the rail trail! This vacation home features quality upgrades and the layout is spacious and efficient. 1/2 acre lot. \$795,000

### COMMERCIAL:

**CEDAR RUN:** The sale includes TWO charming buildings and the ice cream and general store fixtures and equipment! There is an apartment above the store and adjacent cottage comes fully furnished and could be your vacation home or a short term rental! \$525,000

**JOIN MY E-GROUP AND STAY IN THE LOOP!** Receive updates on new listings! Even if you are just casually looking or ready to buy now, this could be another great resource for you! Go to my website at [www.RecreationalPropertiesPennsylvania.com](http://www.RecreationalPropertiesPennsylvania.com) and sign up OR just shoot me an email and let me know you want added and you are IN!



*"The earth laughs in flowers."*

RALPH WALDO EMERSON

**See ya' up the creek!**