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Couple takes plunge into wetlands, country living



**Jerry
Kuyper**

UNION – “Building a home...it is not an easy endeavor during any time of your life, but why now at our age and during these market conditions? When we started out it really didn’t seem like a big deal.”

These were the thoughts of Debbie Clarkson as she and husband Jim took the first steps in the sometimes lengthy process of building a new house. It would not be an ordinary house but one designed and built by

a custom builder. And the site had to be just right. A busy street corner in a city would not do. A few acres in the country would be ideal. They had lived in a single-family house in Elgin and wanted something a bit different.

“The idea to build a new home started when we were driving around west of Huntley,” she said. “Wide open spaces, less traffic and congestion, and less crime ... it seemed like a good idea. Our kids were gone, we didn’t need such a big house, and I had recently relocated with my job to Belvidere.”

Since her husband worked at the Chicago Stock Exchange, access to that city had to be

workable as well. Metra commuter train service and Interstate 90 offered him two ways to get to downtown Chicago.

The middle-aged couple continued to drive and scan for an ideal housing site in southwestern McHenry County. “We shopped around and found a beautiful piece of property that felt like it would accommodate our dream home nicely.”

The property was five acres in unincorporated McHenry County near the intersection of Seeman and Marengo roads.

“It had woods, a pond, a meadow for riding horses. Yes, it was beautiful.”



Photo provided

Peter Scholl of Crystal Lake built a custom house near Union for Jim and Debbie Clarkson. Work began in January and the house was completed by June.

• BUILDER

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Little did the Clarksons know in 2008 the housing market was about to collapse. It made no difference. "The economy was just on the brink of collapsing and had we known, we might have timidly stepped back and given up. But not knowing what the future held, we thought why not?"

Goals sometimes have obstacles to overcome and there was a first one for the Clarksons. "The first hurdle to cross was to get a second piece of property sold that we owned in Carpentersville. It had been on the market for quite some time ... a long time actually ... but the only way to move forward was to get out from under it. We dropped the price \$5,000 on a Sunday, a family looked at it Monday and by Wednesday we had a contract to close in 30 days. It seemed easy enough. All right, let's do it. So we bought the property on Seaman Road."

Several more obstacles followed. "The next process was unnerving, such as county permits, septic field design, and wetland specialists," she said. The wetlands were problematic and could be considered unbuildable by county or state officials. They passed the environmental test and were allowed to build on a portion of their five acres. "Plant life consisted of thistle, mustard seed and dandelions," she noted. If it had consisted of more exotic plant species or home to, say, an endangered insect, amphibian or reptile, they could have been out of luck. "That was a close call," she said.

Even so, an equally dire dilemma arose. Since their rural property had neither city sewer or water, they had to dig a well and, also, install a septic system. A soil test had to be taken and an ideal field for the septic system found. One test can cost \$300 and the entire planning and installation of a septic system can cost a minimum of \$1,800.

"Finding a spot for the septic left us in a panic," she said. "After six tries we were convinced we had the most expensive park imaginable. But help came from the heavens and we found the necessary area for a septic system. That was a closer call."

They were getting closer to their goal, though, of a new house in the country. One more big hurdle, which included many minor ones, remained.

"The next step was the hardest ... what to build, who to have build it, how much would it cost, lots of decisions and overwhelming really. And, by the way, the economy took a major dip and by the time our existing home in Elgin sold, the value had plummeted from \$365,000 (three years earlier) to \$207,000. That, friends, was our equity. All gone!"

A mortgage company provided the construction loan, but it "was a long, long, long and difficult, frustrating process," Mrs. Clarkson said. Cost of the project was not disclosed, but a custom house can range in price from \$100 to \$200 per square foot. There was much the Clarksons could control in regard to finances, including building design and costs.

Ray O'Connor, an electrician from Union who had been hired on initial electric projects at the property, gave them his insight. O'Connor recommended Peter Scholl of Scholl Construction in Crystal Lake to build the house. Scholl was nearby and could be regarded as a local contractor, a plus in the Clarkson view of the world.

"We liked the idea of local companies doing the work and the smaller



Jim and Debbie Clarkson stand at the entryway to their custom house near Union.

Photo provided

companies, too. Peter provided us with a very professional and prompt bid for the job. When we needed to cut back due to the loss of equity, he helped us find ways to save money. Once we signed the papers with Peter it was smooth sailing," Mrs. Clarkson said.

"You often hear horror stories of marriages dissolving, people hating their builder, things they would have done differently, but for us, the extra time gave us the opportunity to find good deals and working with Peter was going very well. My husband and I would recommend Scholl Construction in a heartbeat."

Scholl helped the couple minimize costs. "Some of the companies he recommended like Homes to Heart came up with alternative choices so that we actually got custom kitchen cabinets for an excellent value and one we could afford," she said.

"Homes to Heart is a cabinet shop cabinet shop in Crystal Lake that I have used from time to time," Scholl said.

Scholl helped with their plumber, too. "The plumber experience was a little shaky till we met up with a plumber Peter recommended from Johnsburg named Vince (DePersio) from Custom Design Plumbing. I gave them my budget and, as a team, we made it work" she added. "The driveway to house and barn was done by TJH Construction and they did a really nice job."

Scholl began construction on the 4,200-square-foot, three-bedroom, three-bath single-story home with a crawl space and attached two-car side-load garage in January. He completed the turnkey house in June. Highlights include a fireplace, vaulted ceilings, granite countertops in the kitchen, screened-in porch as well as a concrete porch in the rear of the house.



A tile floor, custom cabinetry and granite countertops are part of the kitchen décor.

Photo provided

"It is all custom work with a Southwest theme," Scholl said. "they wanted to do Mexican tile and have a rustic look and that is what we gave them."

"Peter and his crew were amazing," the new homeowner said. "We had started construction in January, a horrible time of the year. The guys were out working every day through snow and through freezing temperatures. Remember February? I would swing by on my way to work every day and they would be there by 7

a.m. before it was even light. And Barb (Merkel), the project manager, was so knowledgeable and helpful. She gave us time lines for decisions, dealt with my husband's need for numbers nicely, and assisted me through decorating nightmares."

"And so here we are. We call it Acres of Grace because it is only through heavenly intervention that this all came together. The frogs sing all night. The birds are adjusting to our living among them. The mosquitoes love us for the new

'blood' we bring in. We love our new neighbors. A thanks to Holly and Rob for all those dinners and bottles of wine you shared with your new neighbors.

We plan on staying here the rest of our life and hope to be an asset to the community in which we live. Thanks to all of you who contributed in one way or another to fulfill our dream."

For information, call 815-479-0910 (office) or 815-271-1832 (cell) or visit www.schollconstruction.net.