



## realtors on call

**Becky Claggett**  
guest columnist

# Is that bargain really a bargain?

BEAUTY IS IN the eye of the beholder, particularly when it comes to buying a home. Features that attract one home-buyer may repel another.

However, the one feature of interest to every home-buyer is price: Getting the most home for your money is paramount. The real problem is figuring out whether that fixer-upper on one street is a better buy than the home in next-to-new condition two blocks away.

That's why knowing what to look for before you buy can save you time, energy and money down the line.

The first step is figuring out what kind of house you need. A good buy is only a good buy if it meets your current and future living requirements.

Before shopping for a home, decide how much space you and your family require. How many bedrooms, bathrooms? Is a family room necessary? Do you need a layout that will ac-

commodate a lot of entertaining? Do you prefer a spacious or compact work space in the kitchen? If you have small children, can the house easily be child-proofed?

Evaluate the front and back yards. Is there enough space to accommodate your children? Do you want a park-like or garden setting? Do you enjoy yard work and gardening, or do you want a low-maintenance yard? Take into consideration the cost of extensive landscaping and upkeep.

Next, determine how much work is required to make the house you are considering livable. Make an honest assessment of your fix-it abilities.

How much work are you willing to do or pay someone else to do? Do you have basic

decorating, carpentry and plumbing skills? If you plan to learn as you go, make sure you have accurately determined what you are getting into.

Unless you are ready and able to tackle a major remodel, look for a house or condominium that needs only cosmetic improvements. These include painting, wallpapering and replacing items like flooring, window treatments, bathroom and kitchen fixtures, light fixtures, cabinet and interior door hardware and appliances.

Remember that even these simple changes can be costly if you have to make many of them.

Beware of improvements that seem easy enough at first glance but may require a lot of money once you've moved in. Remodeled kitchens and bathrooms, changes to the floor plan, room additions and redesigned landscaping are examples of seemingly minor changes that can easily eat away the money you thought you saved by selecting a "bargain-priced" home.

Make sure major systems in the house are in good working condition. The furnace, air-conditioning and plumbing should be up to date, since repairs can be costly.

Your agent can arrange to have a professional inspector determine whether the electrical wiring and any room additions are to code. Local utilities often offer free or low-cost inspections to tell you if the house is energy-efficient.

Look for a house with universally popular selling

points. If you're impressed, the next buyer down the line is bound to be, too. For example, a roomy, modern easy-to-clean kitchen is the best selling point a home can have. A house with only one bathroom is less desirable than a house with two or more. Lots of storage space and closets, especially walk-in closets, will be a real selling point. On closer examination, a house that looks like a bargain may lack key features.

Don't forget the old adage "location, location, location." Unless you're looking for a fixer-upper, the house should be in a condition that is comparable to other homes in the neighborhood.

Avoid buying the biggest or fanciest home on the block. Consider the amount of traffic or noise. Homes located in a quiet area away from a busy street will command a higher price.

Make sure the schools in your district have a reputation for quality education and safety. Nearby supermarkets, gas stations, restaurants and theaters also will make a location more desirable.

Consider the cost of living in a home. It's important to consider not only purchase price but the monthly cost of living. Estimate your utility and maintenance costs. For example, will the house need to be painted on a regular basis, and will you need to spend money maintaining a swimming pool?

Ask your agent about the property tax rate and whether increases are anticipated. Will you have to pay special assessments for a homeowner's association? Consider the point in the life cycle of major household systems, such as the furnace, air conditioning, roof and kitchen appliances.

You can find a bargain. Your agent can help you locate those properties and find the home that most closely matches your desires and needs.

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