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The Realtor's View



A brand new house is not the best choice for everybody. The alternative is an "existing" house. Realtors don't like to call them "used" houses, since the term has such a poor connotation and gives the impression that you are getting less if you buy a used house.

Advantages of buying an existing house are many. It's not so much that the house is already "existing" as it is that the accoutrements are. The lawn is in. Shrubs are planted. The patio is in. Many improvements may already have been added, such as a recreation room or a swimming pool, and their full cost will not be added into the price. An additional consideration is the fact that any "new" house you buy will not be new for very long. Any house should be examined in terms of what is basically there once the newness wears off, and this is easier to see in an existing house than it is in a builder's model fully decorated by a trained professional to show it off to best advantage.

A visit to a realtor will provide you volumes of information, even if you should finally choose to buy a new home from someone else. The realtor may spend quite a bit of time with you and wind up without a penny for it, but then again, he may wind up

NEW or USED



selling you an existing house when you had started off planning to build. The realtor's commission is paid by the seller, so there is absolutely no advantage in trying to do without one if you are on the buying end. Sellers sometimes feel differently, since it is there money being spent, but even they often find it is to their advantage to have a realtor sell their house for them. Some real estate companies have a trade-in plan whereby they take your current house in trade on a new one you buy from them. They will offer a guaranteed sale price, so that you will know exactly how much money you will get from your old house to put down on your new house and will not be caught \$1,000 short.

In helping a couple find a house, Don Wolfe, a Livonia real estate consultant, says he would look for things that are important to the couple and try to fit them into a neighborhood. He says a person will fit into a neighborhood well if he has two things in common with the other residents -- general age group and general economic group. A couple will not be as happy as they might if they are in an area where their income is considerably more or considerably

less than that of their neighbors or if their neighbors are considerably older or younger than they are.

Wolfe says that a couple should consider the condition of a house and the care it has had. A home will not depreciate much, he says, and the appreciating value of land usually raises the value in a few years. Land appreciation almost invariably exceeds the rise in the general cost of living. He says that a home usually depreciates only because of the features it doesn't have. For example, as family rooms become more popular, houses without them become comparatively less desirable and therefore the price cannot be as high.

Appreciation varies greatly by area, and while it is speculative to determine what type of house in what type of area will appreciate most in the next few years, there are some things to take into consideration in making your investment more secure. Wolfe recommends getting into an area of comparable homes with a house that has all the features considered important by most people. The extra bathroom, the family room, paved street, and public utilities are all more important now than they were a few years ago.

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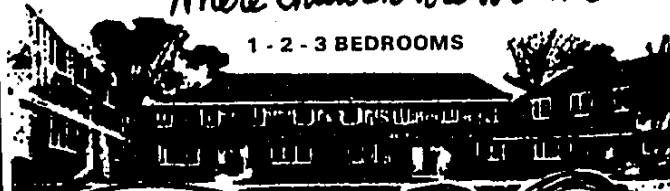
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TOWNHOUSE

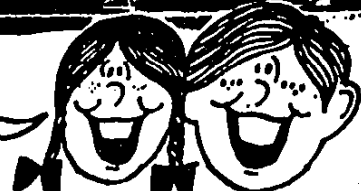
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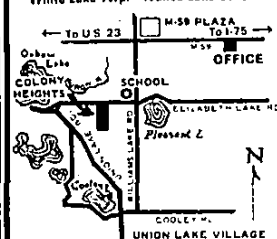
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