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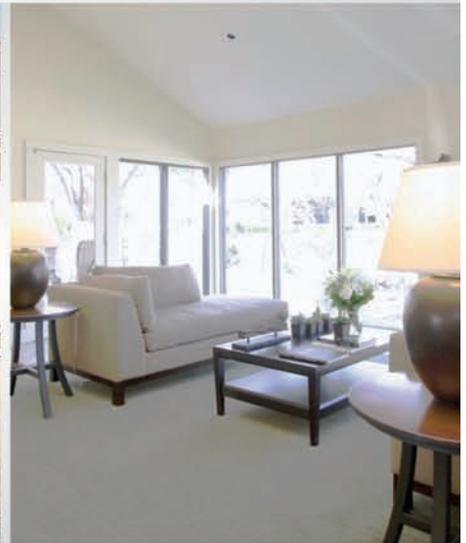
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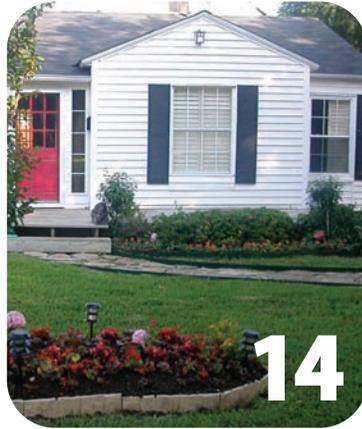
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8



14

- 8 Inside and out, be in the know
- 10 Closing the deal online
- 14 The hills are alive
- 16 Unexpected resource
- 18 Home is where the park is
- 20 Extreme —but simple — home makeovers
- 20 Proper couples' planning
- 22 Directory



20



18

spring 2010
03.05.10



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Inside and out, be in the know

Local professionals weigh in on what to keep in mind doing a walk-through before buying or leasing that new home

By Rich Lopez

Finding your new home is one of life's major events. Buyers and renters want to go in to their potential abode with confidence that it can become home sweet home. But sometimes, the small things that might get overlooked could become big problems. We asked area experts, "What should people keep in mind while doing a walk-through before finalizing on that new house, condo or apartment?"

Weston Pugh, RE/Max Urban

When it comes to leasing, whether from an individual or company, you have to protect yourself by filling out completely and returning the lease inventory and condition form by the specified due date. When it comes to the end of your lease, this form is what your landlord will use to determine how much of your deposit you get back or if you owe money.

With regards to purchasing a home or condo, you have three walk-throughs. Your first walk is with your inspector during the option period; the second is to verify the repairs you request have been completed, and this should be done seven to 10 days before closing; the final walk should be the day of closing just to make sure the property is in the proper condition.

Mark Thacker, Arrow Electric Service

We do a lot of inspections and repairs. Something we've been addressing more is surge protection. With all the new fancy electronics, it's



Weston Pugh

not a bad idea to consider putting in a whole house surge protection or having it done by the sellers. A few things we commonly see are lack of GFCI (ground-fault circuit interrupter) protection, mostly those push-button plugs in kitchens and bathrooms. And we like people to be aware of the hazards of outdated panel boxes, and we're finding that those get overlooked easily. Considering what all these can protect, it's like an extra insurance on the house.

Lori Ericsson, David Griffin & Co. Realtors

Prior to closing, I encourage all my buyers to take advantage of the opportunity to do a final walk-through of the property they are purchasing to make sure all agreed upon repairs and conditions have been met prior to closing. It is the final opportunity to verify that all appliances, fixtures and non-realty items remain with the property and to make sure the property is in relatively clean condition. At this point, the buyer has an enormous amount of leverage, in that he can delay closing until all conditions are met. Once a property closes, there is much less motivation for a seller to cooperate.

When working with lease property, the walk-through tends to happen once my client moves in. All tenants should be provided a property and condition form that enables them to identify any issues to be remedied. It also provides an opportunity to document any defective property conditions when moving in so they are not held accountable for correcting an issue that existed prior to them occupying the space. I strongly encourage my clients to be as thorough as possible for their protection.



Lori Ericsson

Ryan Baldwin, ilume Management Services

There are quite a few questions that are important to ask prior to leasing, in my opinion. People need to make informed decisions based on what is important to them. For example, many times I have seen over the years where people want to pay a certain rent, but not once do they think about the other costs that factor in. They need to understand what an average utility bill is for the particular unit type they are looking at, for example. It's not only the rent amount they need to look at but the total expenditures to live in a particular place. Other things people should ask about are policies of the individual property in which they decide to lease. People often times never think to ask specifics on policies until after they move in (how many cars are allowed, how many pets, etc).

Ted Ellis, The Michael Group

The primary thing I think you would look for is foundation or settlement

issues. Whether a condo or a house, they move around. There's hardly any house ever that doesn't have some type of foundation issue. The black clay or soil that most homes sit upon expands and contracts with the seasons and weather and cause a house to shift. Large cracks over doorways, doors that don't open and close properly, large gaps around windows outside, especially in older homes, can be a big clue. Hire a licensed inspector and things shouldn't be missed. The inspector goes through in detail and comes up with a report of things not up to code. Plus, they are licensed through the Texas Real Estate Commission and are also aware of rules and regulations that may have changed.

**Keith Yonick,
Prudential Texas Properties**

I would never want to schedule a walk-through far in advance of closing. In Texas, a promulgated form is used but not mandatory — just smart. Our company requires one, and I think one should be conducted on closing days ideally after the seller has moved out. I rarely do them more than a few hours before closing even if the property is occupied and always with a licensed home inspector. Agents should always be present at the final walk-through. Much can happen in an occupied (or even unoccupied) home between Thursday and Monday. I use a checklist to make sure items are still present that were noted on the first page of the contract for a purchaser. For a lease, there is an inventory list. I would ask the tenant to walk through and note items that need to be addressed. I would not move in until all items are addressed. It is a good idea to request a professional and bonded company clean the property.



Ryan Baldwin

I'm always striving to provide clients with a stress-free, guided real estate buying or selling experience and a walk-through is the final step to achievement of happy home ownership.

Dave Herbster, Rainbow Repair and Remodeling

Some things are different when you are either buying or leasing. In this day, take pictures, of any damage you notice. In real estate, and even if you're renting, everything is negotiable. A prospective seller isn't under any obligation, but it doesn't hurt you to ask for something you want. Also, check the plumbing; look for drips, leaks and check the hardware. They don't last forever. Check for expensive things like the roof — its age, the number of layers on it. Too many can hurt a foundation. Air conditioning units over 10 years old are probably going to cost twice as much to run compared to new energy efficient ones. And don't forget to be aware of your surroundings. Check out your neighbors too.

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Closing the deal online

Buying real estate online may be a growing trend, but do research before hitting the virtual auction block



By Mark Lowry

Jewelry, collectibles, furniture and just about everything else can be sold in online auctions. So why not real estate? Input the words "online," "auction" and "real estate" in your search engine, and, like anything else, the results are seemingly endless. All of a sudden, home buying might be as easy as a click of the mouse.

Online auctions for homes and condos have been growing in popularity for the past decade. They can be an unexpected way to find smart deals, especially where foreclosed properties are concerned, as auctions of homes vacated from foreclosures have shot through the roof in the wake of the housing crisis. But like any real estate purchase, there is a lot of research that must be done.

Some sights have free window-shopping without having to sign up for an account. This will give you an idea both of the quality of properties for sale and the reliability of the Web site.

Additionally, sites will go through

their step-by-step procedures on bidding and even selling.

Buying properties sight unseen might make for a good value, but it can be risky if you haven't asked all the questions that you might have had you toured the property in person. There are lots of questions to ask before heading into this venture.

You want to be confident in the seller. If you are able to, look into the neighborhood to make sure that nearby businesses, schools and other amenities are up to the standards you're expecting. Fine tune the details when learning your payment options. At the same time, look into comparable properties elsewhere (online and in person), and make sure that what you're considering is the best value.

There are a number of reputable sites for online real estate auctions out there, including Hudson & Marshall and Realty Bid. And yes, even eBay has residential properties listed. If you plug in your city into the search, and add "fore-

closure," a host of other sites pop up. Self-education is crucial to make sure you know what you're heading into. Go over the reviews and testimonials of the auctioning sites. Being proactive at researching your options and details will give way to snagging a potential steal of deal from the online auction block.

There are several ways that online real estate auction bidding happens, but most often, it's done as a flat bid, with you placing your bid manually and then another one each time you are outbid. Some sites allow for what's called an auto bid, and you can designate the maximum amount you're willing to bid for a certain property, and your bid will be increased only as others bid against you. Your high bid will be confidential. Just don't expect to bid \$5 on a house and win. Most sellers will have a reserve price that will be the minimum bid on the property. If that isn't the case, then sellers can deem certain bids unacceptable.

Fees beyond the seller price are still associated with the purchase, much as if you were going through an agent. Closing costs, lender fees and perhaps even a fee paid to the hosting auction site. Who pays those fees is usually determined in the terms of the property's contract. The contract is also where other financial responsibilities are detailed.

Most importantly, just like with any other online auction, have all your preparations ready to bid prior to signing on for anything. Be confident in your bid and make sure that, should you win,

you're ready to close the deal.

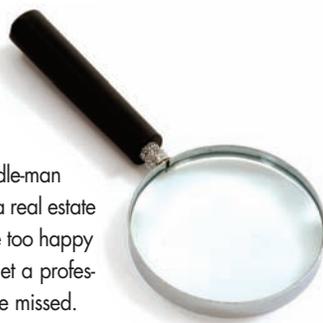
Nobody likes an online auction winner who chintzes out. When you're bidding on costume jewelry, no one really pays much attention. An ocean-view condo in South Florida well, that's a different story. You may not get a new pair of concrete shoes if you back out, but a hefty fine will be owed to the auction site. The same can be said for a seller if he or she pulls out after a winning bid has been selected.

For more information, visit HudsonandMarshall.com or RealtyBid.com.

That's some good advice

Real estate is about property, and there is lots of it online. Beyond buying a new home, online auctions run the spectrum from farm and ranch land to high-rise condos.

Just don't think you're cutting out the middle-man entirely. Once you find your property, have a real estate agent give it the once over. They may not be too happy to be out of the loop, but at least you can get a professional eye to notice anything you might have missed.



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The Hills are alive

The East Dallas nook of Little Forest Hills keeps old neighborhood charm while embracing its eclectic nature and diverse residents

By Steven Lindsey

If there's one part of town that truly doesn't feel like Dallas, it's laid-back Little Forest Hills.

The tiny district of about 900 homes is filled with small cottages, prairie-style homes, bungalows and Tudors, all mostly built from the 1920s through the 1940s. For a good part of the 1980s and 1990s, it was known affectionately by gay residents as "Lesbian Heights" or "Gay Gulch" due to the number of LGBT residents who had moved into the quaint homes with surprisingly small price tags, despite large yards filled with gigantic trees. Home values have continued to increase over the years as people fix up existing homes and, in rare cases, build new ones, but the neighborhood still remains one of the best values in East Dallas. As recently as 2007, homes could still be found under \$100,000.

Little Forest Hills could easily be described as a Donnie & Marie kind of place: a little bit country, a little bit rock 'n' roll. Filled with artists, musicians and plenty of gays and lesbians residents of the diverse com-

munity still take pride in their yards, spend weekends working on home improvements, and flock to nearby White Rock Lake to walk their dogs, exercise or picnic along the shoreline.

Sandwiched between Garland Road, Lakeland Drive, Eustis Avenue and Old Gate Lane, the neighborhood prides itself for being funky, and many yards are adorned with signs declaring this fact. No two houses look the same and residents express their creativity through unusual landscaping, kitschy yard art and exterior adornments such as mosaics, stained glass or other interesting techniques, making many homes works of art unto themselves.

"This is a Norman Rockwell vision of community and friendship," says Todd Ramsey, who's lived in the neighborhood with his partner, Dennis Jackson, for four years.

"We love the neighborhood because of the true warmth, respect, and acceptance we feel from our neighbors. It is a true community," he says. "We eat and socialize

with our neighbors at least three times a week, and we all come together for neighborhood events."

The tight-knit community holds parades, garden tours, and progressive dinners cater to the varied interests of residents. They can partake in a softball league, an artists' group, a wine club, a running/walking club and they can volunteer time and money to help repair homes of people in need within the 'hood.

"Little Forest Hills actually paid for and re-built an entire home for a resident that had his home all but lost to a fire," Ramsey says.

Ramsey finds additional comfort in the collective demeanor of his neighbors. He likes that sexual orientation doesn't seem to be an issue.

"We are not known as the 'gays' on the street, like I feared we would be when we were looking at larger homes in Allen and Frisco. The neighborhood is full of liberal-minded voters," he says.

And if the gay citizens of Little Forest Hills could elect a leader, it would likely be Vince Montemayor,





Dubbed the 'gay mayor of Little Forest Hills,' Vince Montemayor makes efforts to rally his LGBT neighbors for impromptu soirees to maintain a sense of community. They even built their own parade float for the neighborhood's Fourth of July celebration. (Photos by Steven Lindsey)

sort of the gay mayor of the neighborhood.

Several years ago, he gathered together all the gays and lesbians in Little Forest Hills for a party at his home to build a stronger sense of community; and it turned out to be the first of many. They later created a float for the neighborhood's Fourth of July parade and have gotten together often for holidays, pool parties and barbecues ever since.

"I just think it's a great neighborhood if you're looking for diversity

and gay-friendly neighbors," Montemayor says.

And it continues to attract new gay residents.

"This is my first house," says Dr. Gary Sinclair. "I looked for 10 years because I didn't want to make a mistake. The best part about this neighborhood is that you never have to feel lonely. You only have to sit on your porch for 30 minutes. Somebody will come by and talk to you, whether you want them to or not."

Chris Czarnecki lived in Little Forest Hills for 13 years before moving away. But she returned as quickly as she could and has been there ever since.

"It used to be just a little cheap neighborhood, a nice cheap neighborhood, but now it's the neighborhood people want to get into. It's desirable," she says.

Artist Laurie McClurg may sum up her LFH experience as ideal. She came to the area in 1980 from northern California, which had similar

neighborhoods — small houses and big yards. She was a founder of the original neighborhood association and has seen it grow into a charming nook of Dallas.

"About 20 years ago when my neighbor had decorated for Christmas and put out a grapevine reindeer with a naked mannequin wearing a Santa hat," McClurg says, "I knew I was in the right neighborhood."

And so goes Little Forest Hills, funky and gay.

Unexpected resource

When it comes to certain issues regarding your home, the city can be a surprise go-to

By Rich Lopez



With last month's snowfall, the city found out that everything bathed in white isn't always pretty...especially when tree limbs were coming down left and right, disturbing power lines. The city stepped in to help eliminate limbs that proved to be a danger.

But City Hall doesn't just wait for an emergency to assist people with certain issues regarding the home. In fact, you might be surprised what the city can come in handy for.

"There is lots of information available on our Web site about the scope of city services," Margaret Wright says.

Wright is the assistant director of Strategic Customer Services for the city of Dallas and her department strives to arm Dallas residents with as much education and information as possible before they take on issues regarding their home and even neighborhood.

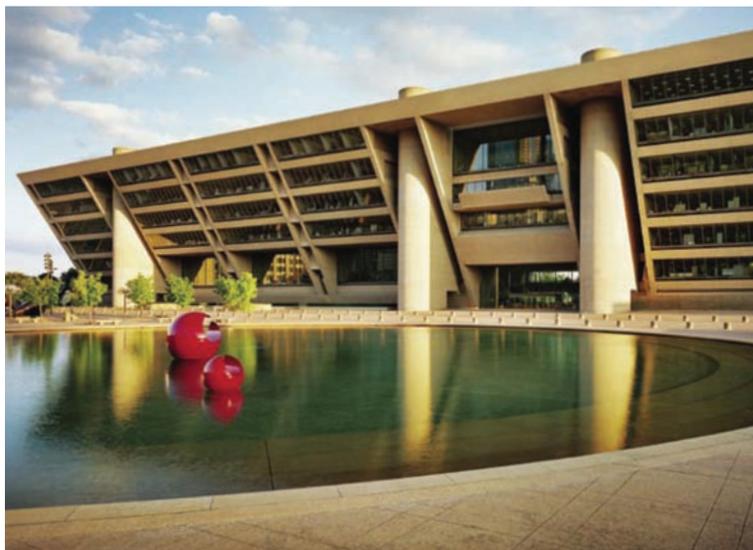
"Our 'Good Neighbor Guide' is great for the new homeowner because it details requirements for pet ownership, trash pick-up, garage sales — basic stuff like that. And of course, if they have a concern or complaint, our 311 service can be accessed by phone and online to request all kinds of services," she says.

These services can help both renters and homeowners in the city limits with issues ranging from home repair to green initiatives. And if you're about to buy your first home, the city can help with that too.

The Home Buyer Assistance Program provides assistance valuing up to \$10,000 for qualifying buyers. On top of that, grants of up to \$1,500 may even be awarded for repairs to meet the minimum housing standards.

If you're in need of major home repairs, call up the mayor — well, try the Housing and Community Services Department instead. But don't think this is for that broken window or leaky faucet. For major home repairs, some homeowners may be able to get aid from the city for issues like roofing, electrical, plumbing and air conditioning.

Renters aren't left out in the rain. In



Dallas City Hall not only makes it easy to access its services online, it wants to educate Dallas residents on how it can help homeowners and renters.

fact, the city just passed the Non-owner Rental Program with goals of "facilitating neighborhood stabilization, foster clean and safe rental properties and enhance partnerships with property owners and tenants." Basically, renters are protected from slumlords. Building owners are required to keep properties up to the program's requirements. At the same time, tenants can be held responsible for certain violations, such as unkempt premises. But overall, the city is looking to protect renters from being taken advantage of if living conditions are less than ideal.

Now that everyone has gone the way of flat screen TVs and computer monitors, what to do with those items being replaced? It just so happens that sanitation services of Dallas know how to deal with such electronic waste. There are four drop-off "e-cycling" locations in the city limits. The free service helps keep televisions and computers out of landfills or from falling into sketchy hands. If any of the stations are too far, visit TexasTakesBack.com for other e-cycling options handled by retailers in your area.

The city even wants to help with your clogged pipes, but in a more preventive fashion. Much like their e-cycling program, they have stations around town to drop off your old cooking oil.

Seriously, you don't want that down your drains — and neither does the city. However, keep it to the oils only. Grease, motor oil and actual food won't be accepted.

For pet owners with intact dogs and cats, the city holds Responsible Pet Ownership classes. Intact pets are pure-bred animals and owners can apply for an Intact Animal Permit after membership in a dog or cat club is verified and classes have been completed. With a \$70 permit fee and \$30 for registration, keeping Fido and Fluffy intact is a reasonable \$100.

The city of Dallas can step in right when you need it when you least expect it. It's a whole new world of resources to make your home a better one in a variety of capacities. Just don't let those weeds grow too high, because they'll ticket you for that one.

Wright hopes that won't be most residents contact with the city.

"Most of Dallas doesn't know about the services online. We want people to know what's available to them and we want to educate them rather than going straight to enforcement. It's about having a vested interest in where you live because the city's strongest assets are its residents."

Visit more information, visit DallasCityHall.com.

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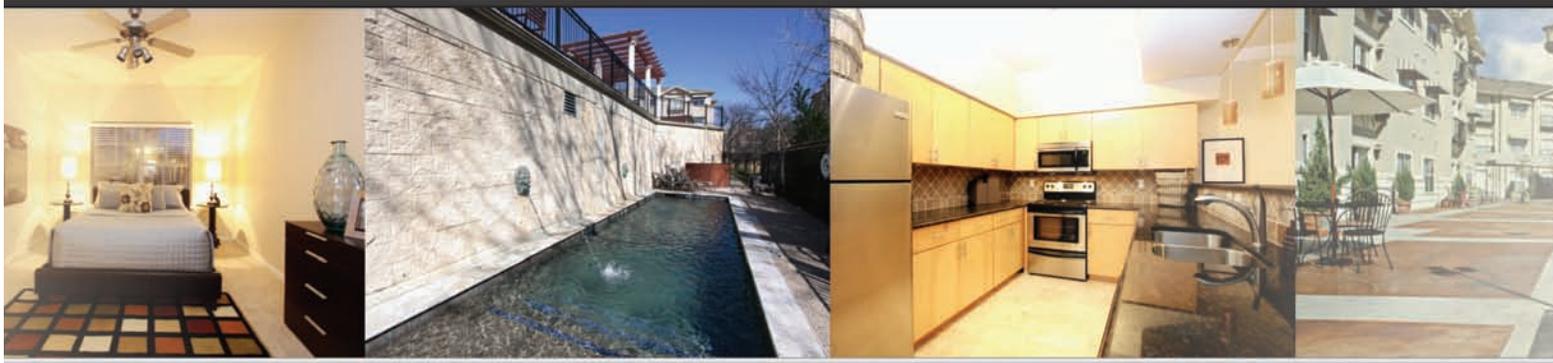
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Home is where the Park is

The Heights of Park Lane upgrades urban living in what they now call 'Midtown'

By Rich Lopez

The idea to build across from NorthPark Center was genius. A mere complex of apartments wouldn't do with those already on Caruth Haven and in the Village. Instead, a whole new development had to complement NorthPark and be just as much a destination on its own, as well as the stylish new spot to live in town.

Welcome to The Heights at Park Lane.

The area that used to house old-fashioned movie theaters and blah buildings has upgraded to a mixed-use development that might give shoppers a dilemma over which way to turn on NorthPark Lane. Not to be overlooked, Park Lane invites people to come to "Midtown" for its shopping, dining and living pleasure. If Dallas already has an Uptown and Downtown, well, why not fill the rest?

"It's developing very well. The residential area is 60 percent occupied. The relationship between the retail district and the residential is growing, especially when we started opening restaurants. It's something to be able to go downstairs and have a beer, and even more so when Whole Foods opens in the spring," marketing director Michelle Davis says.

With 300 units planned for a future phase, The Heights already offers more than 300 units in a variety of layouts amid three buildings. The styles range by the buildings named The Lofts, The Flats and The Tower. Each is designed to have its own identity while maintaining a cohesion the development strives

hard to create.

The Tower is a 20-story high-rise of 62 units. The smallest units are just over 1,000 square feet and start at \$2,360. They increase from there to four different floor plans with the largest being 1,790 square feet with two bedrooms, two-and-a-half baths, a study and even a private elevator. Prices for this unit begin at \$3,940. The appeal of The Tower is its more luxurious living with outta sight views.

Fifteen different layouts make up the smaller living spaces in The Flats 15-story building. Flats start at 743 square feet for \$1,269 and go up to 1,618 square feet at \$2,579. These are geared toward every buyer. The building itself lies in the center of the district and is billed as the "heart of The Heights."

The Lofts building may be the most exciting. This is the little brother to the two bigger buildings, with 45 apartments in four stories directly atop the retail district of Park Lane. This puts any resident closer to the action. With a whopping 31 layout options, these apartments start out in studio form at 677 square feet and go all the way to an 1,872-square-foot apartment with three bedrooms and two bathrooms for \$3,135.

After muddling through the living options and identities of each building, it's almost easy to forget the good stuff. Sure, the mall is just across the expressway but shopping options aren't too shabby in Park Lane. Dick's Sporting Goods, Old Navy, The Children's Place and Nordstrom Rack are or will be

among the retail district options with those being flagship stores for the Dallas area.

Dining won't disappoint in this neighborhood. Built to invite a highly anticipated

pedestrian-friendly crowd, these restaurants range from high end, like the Bailey's Prime Plus steakhouse and Gordon Biersch brewery, to casual eats such as Potbelly's, Village Burger Bar and FreshBerry Frozen Yogurt Cafe. Or for some fun with your food, the opening of Splitsville Lanes bowling alley is on the horizon, adding an extra element of excitement.

Perhaps the highlight of the "development" will be the new Whole Foods flagship store. It's hard to imagine what more this branch will carry compared to the Lakewood and Lemmon spots, but this site is expected to be the chain's highest grossing store with its location amid the Park Lane development and the neighboring homes and apartments surrounding the area already.

The mixed-use development has thrived even within this slump of an economy.

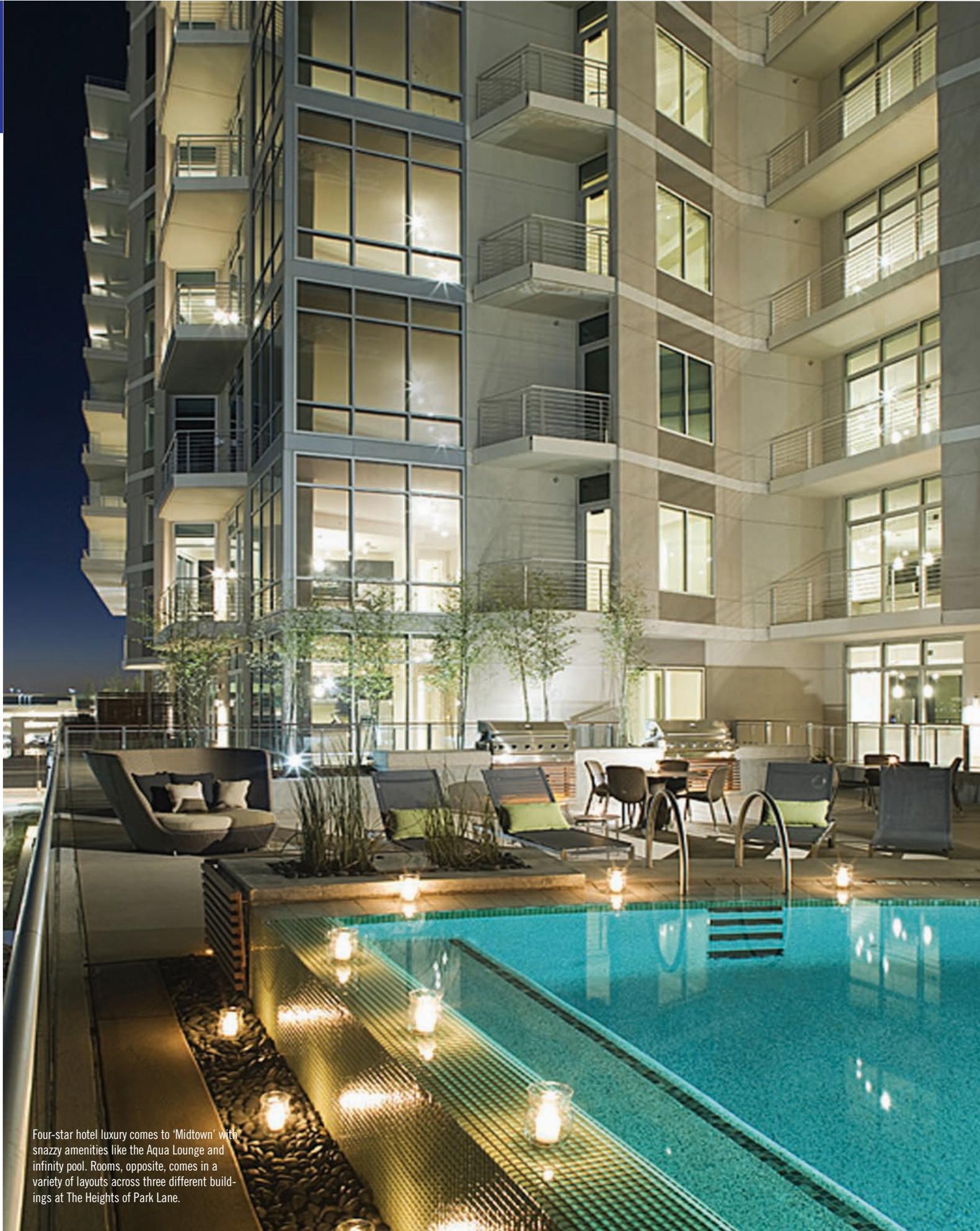
"We still have some vacancies but given the economy, we've done very well. Our retailers are at a price point that does well in this economy and that has worked to our benefit," Davis says.

Even with the perks of those kinds of neighbors, residents are pretty well taken care of onsite. Amenities include a 24-hour desk attendant and concierge services, a conference area and close proximity to the DART rail station. The Heights encourages neighborly ambience with its Aqua Lounge, complete with a gourmet kitchen, high-def televisions and moveable walls that let the outdoors in and an outdoor fire pit with lounging areas for barbecuing. Of course, for the health conscious, a gym is onsite with an infinity pool overlooking the city.

People who live in The Heights of Park Lane may find they don't have to go very far to find everything they need. Both the residential and retail areas seem to have thought of every thing to make urban living a complete experience — an experience that sounds more like a dream.

For information visit theheightsatparklane.com or parklanedallas.com.





Four-star hotel luxury comes to 'Midtown' with snazzy amenities like the Aqua Lounge and infinity pool. Rooms, opposite, comes in a variety of layouts across three different buildings at The Heights of Park Lane.

Extreme – but simple – home makeover

The housing market implosion may have put a screeching halt to your plans to sell. But while we wait for the inevitable rebound, now is prime time to add some equity to your abode so it will be bright and shiny when prices return to normal (or at least better). But what's even better, these improvements won't add any extra tax burden compared to, say, putting in a pool that may hurt while waiting for a buyer.

What follows is not a comprehensive list, but rather a starting point for folks who want to upgrade their home while also upgrading their equity. So put on your overalls, head to Home Depot, and keep the following in mind:

Paint it (just not fuchsia)

That peeling and ratty-looking paint is an instant turn-off. No one wants a house that looks like the Bates Motel. Fortunately, painting is one of the least expensive improvements you can undertake, and it gets you one of the biggest returns on your investment.

While a paint job can cost only a few thousand dollars, it recoups around 81 percent of the cost, according to the National Association of Realtors. Donovan Lord, owner of Dallas' Novanlord Realty, suggests neutral colors for a paint redo.

"One thing I say don't do is use garish colors," he says. "But that doesn't mean it has to be beige."

Get cookin' in the kitchen

If the key to selling a house is location, location, location, the key to upping its resale value is kitchen, kitchen, kitchen.

"Absolutely everybody looks at the kitchen," Lord says. "If the kitchen is completely updated and remodeled, buyers often will forgive other flaws. Typically the kitchen is the most costly to remodel, so if it needs improvements, they think, 'Wow, I have this much work to do in the kitchen.'"

Start small with mere drawer and cabinet handles to sprucing up cabi-



nets with new paint or stain.

Replace cracked tiles and clean the greasy backsplash.

Remember, you live in Dallas

While things like painting and improving the kitchen are virtually essential, Dallas presents its own special niche needs when it comes to upgrading. According to Lord, replacing single-pane windows with double-pane helps increase energy efficiency, an attractive attribute considering North Texas' sweltering summers.

Little things mean a whole lot

If you are on a tight budget, Lord suggests at least replacing outdated fixtures and hardware.

"Even those little things can make a big difference," he says.

A landscaping remodel may not be practical, but consider planting at least one or two trees. "It's easy to do—make sure you get the fastest-growing tree possible to get the biggest bang for your buck," he advises.

Floor it

"Wood floors have been hot for a while," Lord says, so if you can afford to pull up that carpet and lay down some solid wood, go for it. Don't opt for the cheap stuff. Quality wood or flooring, is always a star. A cheaper substitute will ring louder all the wrong ways.

But Lord puts it pretty plainly on one flooring choice.

"Do not," he says, "use laminate."

— Jonanna Widner

Proper couples planning under one roof

Now that you've found your perfect partner, the time will come when the two of you decide it's time for that next step of living together. The idea is a whole lot more than just moving in or even buying a home together. But don't let the grown-up part take the excitement out of it all. Just know your options.

As attorney Lorie L. Burch likes to say, "If you don't have a will, the state of Texas has one for you!" It's a simple and scary statement that's all too necessary to get people to discuss the often-uncomfortable issue of wills, living trusts and survivorship. And while this subject matter is never easy to broach, for same-sex couples living together having a plan in place is the only way to guarantee that they will have the legal rights to carry out a loved one's wishes.

For many LGBT couples, the first step in shoring up any living arrangements may begin with a cohabitation

agreement. "Think of it as a prenuptial agreement," Burch says. "It's a guiding document that can be as comprehensive or extensive as needed to outline the terms of property ownership or property division in the event of a split. You can also customize it to address specific issues such as which person is responsible for pet expenses." These agreements can be especially helpful for situations where one partner is listed as the sole owner of the home.

But cohabitation agreements are just one step in making sure that the assets of same-sex couples are protected. Burch also recommends a checklist of essential items ranging from proper legal paperwork to a shared list of computer passwords to assure that couples can have access to the necessary files and accounts should something happen to one of them.

"Estate planning should not be done in isolation," adds Sharon Fancher, a real estate attorney and escrow officer



who has assisted many same-sex couples. "In real state, the assumption is that each couple owns half the property. If for some reason this is not going to be the case, it's up to the individuals to make that clear. They need to tell the title company and lender how to hold title and make sure when reviewing their final papers that it reflects their wishes."

Burch recommends that all couples begin their planning with a last will and testament, without it the court determines who inherits the property and chooses the executor. But she is

quick to warn about the perils of fill-in-the-box online wills. "Cheap can get very expensive quickly," she says. "Not only do many of these pre-packaged wills not address the needs of the LGBT community, many of them are created outside the accordance of Texas laws which can make them null and void in the state."

She also recommends that all of her clients complete a directive to physicians (living will), which instructs physicians to withhold or administer artificial life-sustaining features and a Medical Power of Attorney, which designates an agent to make medical decisions if one party is not able to make them. For same-sex couples, these documents may be the only way that they will have access to a loved one as hospitals can deny access to anyone who is not an immediate family member or legal spouse. Also of vital importance is durable power of attorney. This designates an agent to make financial decision and control the property including paying bills.

Lastly, Burch suggests that clients obtain a funeral/burial designation



Sharon Fancher

about their wishes and document them in a way in which they are legally protected.

"Losing someone is one of the most difficult times that we can experience," Burch says. "To make matters worse, most people leave their families and loved ones guessing at their wishes, or powerless to honor those wishes because they did not do some simple planning."

However, with proper planning, couples can rest assured that their

and Appointment. As morbid as it may sound, this document is essential in dealing with the physical body of a loved one who is deceased. Funeral homes will require this in order to accept a body.

As awkward as it may be to discuss mortality, the reality is that it is imperative for couples to dialogue openly

property will be protected and that their loved ones will have the legal rights necessary to carry out their intentions.

Living together is more than combining dishes and furniture, but with everything in its right place, it might make it a bit more stress-free.

— Jef Tingley



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