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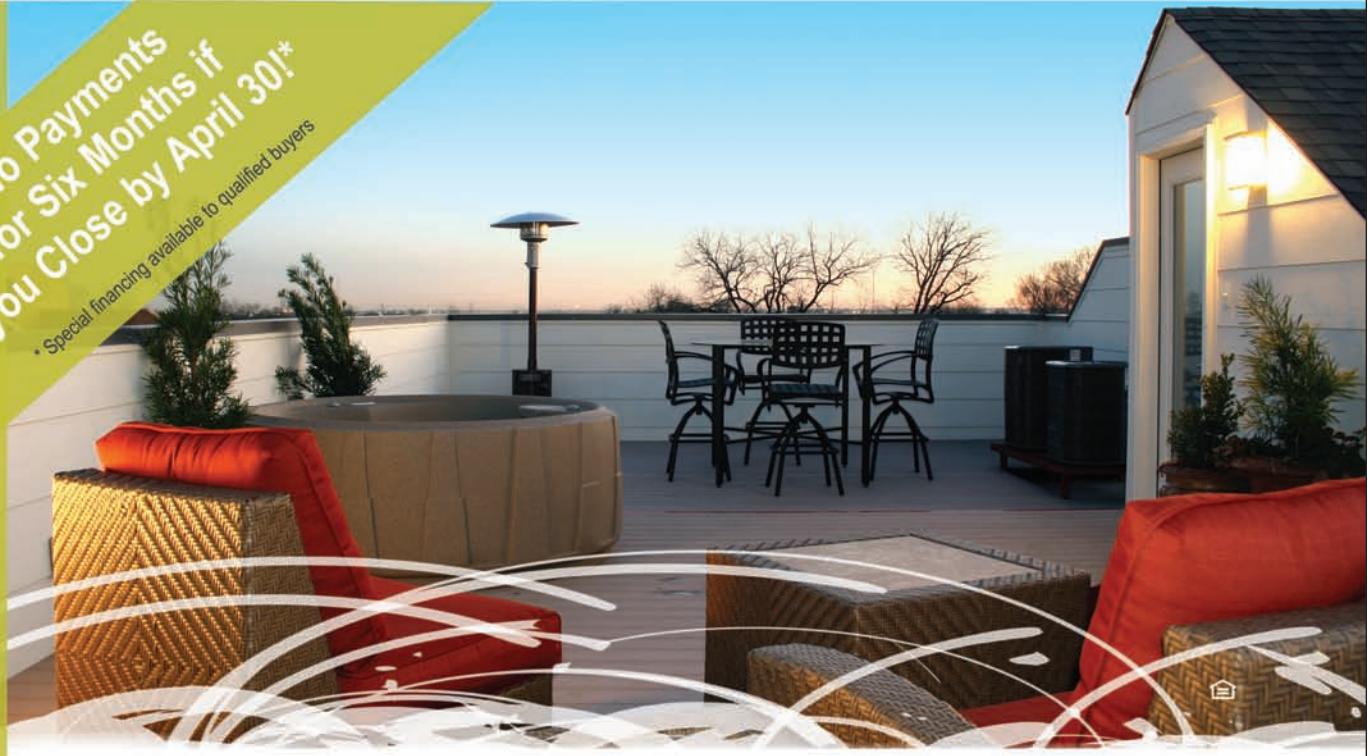
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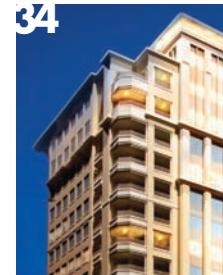
David Taffet



16



26



34



40

Table of contents

- 8 ON THE BUBBLE?
- 10 MANAGED CARE
- 12 ECO-LIVING
- 14 AT YOUR SERVICE
- 16 SOMETHING BORROWED
- 20 LEASE OR OWN?
- 22 BUYING AS ONE
- 24 LOOKING MOD
- 26 APPRAISING THE SITUATION
- 28 MOVED TO SELL
- 34 HIGH IN THE SKY
- 40 WESTERN EXPANSION
- 44 DIRECTORY

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Bubble: Toil and trouble?

Is the Metroplex experiencing a bubble in the real estate market? We asked some experts

By Arnold Wayne Jones

For the past year, business news has been dominated by a discussion of the real estate "bubble" — increasing prices that cannot be maintained before a market correction pulls down equity. But despite national trends, unlike the stock market the real estate market is inherently local: Just because something happens in California doesn't mean it will happen in Texas. Still, statistics do show a slowing in real estate in North Texas in 2006.

To sort it out, we asked area real estate professionals to weigh in on the issue: Has the Metroplex experienced the bubble, and if so, do they see it continuing to grow or bursting anytime soon? Here's what they said:

I don't see a "burst" at all in the Dallas urban market. Prices have been steadily increasing and, with the "Back-in-to-Dallas-market" in full swing, prices will continue to increase.

— **Ken Martin with David Griffin Realtors**

We have projects across the entire state and all have exhibited strong steady sales with measured price increases.

There are still very

ample supplies of affordable quality housing in Texas and this factor acts as a governor on market elements that can create an over-

heated market and therefore a "bubble." 2007 is shaping up to be very similar to 2006 and we are increasing our staff to accommodate our client's needs.

— **Al Coker with Al Coker & Associates**

As a 22-year real estate veteran, I think it's safe to say we are not in a bubble in Dallas. What we are in is an oversupply of homes. I believe this is due to several factors: (1) High foreclosure rate (the highest since 1989); and (2) many new or newer homes. A total of 44,000 houses are currently on the market, compared to 27,000 just four years ago — with the same number of buyers buying. In the \$250,000-and-under market, there is still stiff competition among buyers for the houses that are in move-in condition (ones with updates like granite, fresh paint, etc.). Homes selling at \$500,000 and up have less competition (especially in the suburbs). Right now the hot neighborhoods in my opinion are Kessler Park, Highland Park, North Oak Cliff, Uptown/Turtle Creek and Lakewood/ East Dallas. Parts of North Dallas inside the Loop are also very popular. In all of these areas, buyers can expect to pay within 3 percent of the asking price, if not more. With spring almost here, prices will inch up slightly — an annual tradition.

— **Susan Melnick with Virginia Cook Realtors**

There is no bubble in Dallas. The property values are very stable, price increases have been



Photo by Arnold Wayne Jones

moderate and some of the outlying areas have seen homes become even more affordable. The average marketing time required to sell a home has increased to between three and six months. Sellers are offering incentives to buyers such as contributions toward buyer's closing costs, prepaid items and down payment assistance.

— **Ron Watterson with CTX Mortgage Co.**

The factor that has had the greatest impact on the North Texas real estate market is the negative perception created by the media regarding this phantom bubble. The general market has responded in fits and spurts of activity, but there is no bubble to burst in North Texas. We are balanced and ready for steady growth.

— **Colin B. Lardner with Ellen Terry Realtors**

The media has hyped that there is a bubble in the housing market. I think Dallas is still undervalued. I work with many relocation clients



who are amazed that they can come to Dallas and purchase condos and homes for under \$200,000.

I feel at this moment, relocating clients are the pulse of the marketplace. Properties within the Loop are not experiencing any depreciation. In Oak Lawn, many purchasers are moving into the area from the suburbs. It is interesting to see in the MLS system the number of Frisco, McKinney and even Trophy Club agents as the cooperative broker when selling a listing in Oak Lawn. I feel the suburban markets have slowed down some because of the availability of competing new construction. Dallas is still a great value, with charming neighborhoods like Piedmont, Parkdale, Casa Linda and Buckner Terrace (which offers affordable prices and close proximity to Downtown).

Oak Lawn has appreciated, yet Uptown condos take longer to sell due to so many on the market. Oak Lawn clients have certainly changed. In the last three years, Highland Park parents have been buying condos in Oak Lawn along Bowser, Holland and Gilbert as graduation gifts for their children. Pristine, well cared for and well priced homes are selling!

— **Keith A. Yonick with Prudential Texas Properties**



Keith Yonick

It seems to me that our spring market has arrived early this year! Sellers are calling to get their homes listed and if they are pristine and priced right, then they are selling quickly. I work with sellers to prep and stage a home to help this happen! Buyers are educated and make offers accordingly.

— **Becky Frey with Briggs-Freeman**

Dallas has experienced a leveling of the market, in my opinion. Gone are the days of multi-offers on homes at over list price for the near future. Dallas has not experienced the phenomenal growth experienced in California, Arizona, Florida and New York, therefore, it is not subject to the big burst that many of the aforementioned cities are now experiencing. I have several American Airlines flight attendants currently trying to sell homes in the Ft. Lauderdale areas who all want to relocate to Dallas. Unfortunately their homes in Florida have been languishing on the market for over a year at this point with no buyers in sight. Bottom line: Dallas is a strong market with an average "days on market" of 64 — not bad compared to other parts of the country. Oak Lawn, Oak Cliff and Frisco are still seeing good growth.

— **Mark Oram with Master Realtors, Inc.**

Downtown, Uptown, Oak Lawn and areas near the city core have all experienced rises in value in the past year. These areas will continue to see growth and increases in value due to the high demand for living in central locations. This is a great area to own property in general.

— **Jay Roecker with Prudential Texas Properties**

Dallas is counter-cyclical. We have not been in

the home-price bubble. I get people from both coasts who buy huge places for cash or very little financing. They are amazed and ask, "Why are your prices so low?" We're not constrained by land — we keep adding suburbs until we hit Oklahoma.

— **Bob McCranie with William Davis Realty**

We still have a good real estate market in Dallas, and I don't think we will have a bubble burst

here like some cities may see. Our area has had steady appreciation rates of real estate values each year for many years. Currently the area inventory of homes on the market is larger than we typically have, but homes still sell even if it takes a bit longer than it used to. Prices are holding in most areas — not going up significantly, but not going down either. I think once that trend reverses, we will see prices increase at modest but steady rates once again.

— **Steve Atkinson with Keller Williams Realty**

I think the idea of a bubble in Dallas is silly — it's crazy. The places that are experiencing the bubble have much greater swings in their appreciation than we are having. There are all these crazy gains and then adjustment back to the normal market and they scream they are losing money. The thinking is, "A year ago my house was worth \$1 million and now it's only worth \$900,000." But they never had that money in hand — they didn't lose it because they didn't have it in the first place.

I tell my clients: Real estate is a local issue so don't pay attention to national news. Nationally it



Ron Watterson

was a bad year, but Texas had its best year. Nationally, condos are bad. But if you want to be in Uptown or Oak Lawn, you're buying a condo. I was just talking to a woman who wants to buy here. She said she can't buy in Dallas yet because she's going to lose \$30,000 on her house in Phoenix. I said, "Tell me about that house." She said she bought it last year! Well, you have to hold onto your house for three to five years just to break even. She bought at the highest height of the market a year ago and is going to sell in a low market. Now, she's doing that as a result of a job transfer, which is out of her control. But you have to buy right and sell right to make money.

— **Matt Watson with the Michael Group**

I've lived through three or four scary times. This is one of those times — but a bubble? Not here. I look at the home and garden TV shows the same as everyone else and see what prices are in markets like California. Dallas and Fort Worth are nowhere near that. And for the last six or seven months, things have gotten better.

— **Robb See with J.J. Robb Real Estate Services**

Live to sell

Managed staging offers a win-win situation for savvy sellers and those who like to live in luxury

By Arnold Wayne Jones

BEFORE AND AFTER: An unoccupied house, top, may appear clean and open, but it lacks depth and emotional appeal. A staged room, bottom, adds warmth and character that many buyers respond to favorably.

As lovely and expensive as they might be, some homeowners can't get out of their old houses quickly enough, while others long for the day they can afford to live in luxurious digs. So David Giersch found a way to earn a living by making both happy.

The idea for Giersch's company, Designed2Sell, arose from a desire to provide a wide range of services to home sellers and real estate professionals.

"Our goal is to be one-stop shopping for Realtors," he says.

Designed2Sell offers four types of services. "Before sale" work includes coming into a house about to go on the market and doing touch-up work, whether painting walls, telling the seller how to decorate a room or doing any necessary gardening — "Anything that will help you enhance the look of the home before it goes on the market," Giersch says. They can also take that a step further by performing traditional staging services.

"After sale," the company can also prepare the house for the new buyer — installing carpet, performing any punch-list items, doing a thorough cleaning and the like.

But what makes Designed2Sell unique is its *during* sale services — what Giersch calls "managed staging."

The concept is similar to traditional staging, in which a stager "art directs" a house to turn it into a showplace: Arranging the spaces to allow the home's best features to pop. Think of a model home, tailored with couches, lamps and appliances to give the potential buyer a sense for how the space would look if it were lived-in.

Only Giersch adds another element: An actual occupant.

"We find someone with really nice furniture who moves into the house and looks over it," he says.



Photos courtesy Designed2Sell



The occupant, called a staging manager, agrees to furnish at least three rooms (the living room, dining room and master bedroom) and provides the upkeep — paying utilities, mowing the lawn, maintaining the pool — while keeping the interior tidy and safe.

"There's security behind the idea," Giersch says. "The owners know their house is being taken care of, and traditionally a lived-in and well-staged home sells faster than a vacant property."

Perhaps best of all, the service is performed at no cost to the homeowner. Instead, the staging manager pays Giersch a stipend and tends the property in exchange for having some place

to live. The appeal for the manager is getting to stay in large, fancy homes they might never be able to afford themselves. Most list in the range of \$300,000 to \$1 million, but the manager can stay for a fraction of the mortgage payment. "It's an amazing deal," Giersch says.

The average stay in a house is three to four months, depending on how quickly the property sells, although "we've had some people live in a property for more than a year." The manager commits to stay with the house until it is under contract, and is given at least 21 days' notice before moving to the next property.

Currently, Giersch's company is

managing 10 properties, but he's always on the lookout for additional staging managers. "We're trying to build our business," he says.

Before being recruited for the program, Giersch performs a full background check (a criminal record is a no-go) and ensures that the furniture is nice enough to add a sense of style to a home. He also looks for people who are reliable and understand the importance of maintaining the home at a certain level.

So who chooses to be a manager? Giersch says his stable of applicants runs the gamut.

"We've had lawyers, doctors, teachers, business owners. More often than not it's younger people, although currently I have three mature, aged folks who live in the program," he says.

Giersch himself has lived in several properties and says he enjoyed the experience. "I never felt like it wasn't home. The downside is, every day your house has to be clean, your bed made, no clutter left around. But if you like a very clean and organized environment," it's actually an upside.

Gay couples and singles, he says, have not only sought his company's services when selling a house, but also have volunteered



Designed2Sell owner David Giersch, above, seeks out managers with nice furniture to complement a variety of homes, like the elegant dining room set below.

to be managers.

"I do have gay couples and I really love it when that happens because we just 'get it,'" he says. And although each seller has the option to interview and approve the particular staging manager, he's never come upon a homeowner who has expressed hesitation about Giersch's selection due to sexual orientation, race or other biases.

"People who use our services are very progressive-thinking people, as are the staging managers," he says. "They realize you have to do something in the market to make your house punch."

For more information, visit, Designed2sell.com.



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Green houses

It's not just cars that can be eco-friendly. Consider these planet-saving options when scouting out your next home

By Daniel A. Kusner

Gay agents Kyle Byrom, above left, and Trent Hagler, above right, crow about the benefits of fluorescent lighting systems.



Automobiles take most of the blame for global warming, but even pedestrians can do their part to save the planet. Being environmentally aware and greening your home can make just as much of an impact on the health of the Earth as driving a biodiesel car.

Agents Kyle Byrom and Trent Hagler, who recently joined forces to form Abio's Byrom-Hagler Real Estate Group, offer some advice about environmental amenities that might — or might not — increase the value of your home.

When creating greener homes, most people look at the payback on utility bills. But when unloading your property, sometimes a seller's eco-efficient upgrade is a buyer's inconvenience. Here's their advice (plus a little of our own):

Energy-efficient windows. Windows can one be one of your home's most attractive features. Whether building a new home or remodeling a fixer-upper, install double-glazed windows (twin panes separated by an air space) with high-performance glass.

During colder months, single-pane windows can drive up a heating bill as much as 25 percent. During summer, the air conditioner must work harder to cool hot air from sunny windows.

Double-pane windows with low-e coating reflect heat back into the room during the winter, and in the summertime, the sun shining through heats up the room.

Windows with spectrally selective coatings on the glass reflect some of



the sunlight, keeping your rooms cooler. The one-time cost of installing more efficient windows can be offset by allowing for the purchase of smaller, less expensive heating and cooling equipment.

Bright ideas. Compact-fluorescent light bulbs use less energy than incandescent bulbs. They also reduce carbon emissions and last about 10 times longer than standard bulbs.

But making the big switch isn't as simple as changing a light bulb. An essential part of any compact fluorescent system is the ballast, which moderates the electrical current. For CF lamps, there are several types of ballasts: electromagnetic or electronic, attached directly to the lamp or separately wired, disposable or reusable.

The initial cost of ballasts and lamps, which can be expensive, can often be recouped in a short time. Some companies provide rebates. Compact fluorescent lighting systems offer the potential for significant economic and environmental savings. They rank high on a list of eco-efficient upgrades.

Rain, rain, go away. Low lake levels, drought — how many reasons do you need to conserve our precious H₂O?

Sustainable practices of water consumption have sparked interest in rainwater collection. That may sound simple, but before you evaluate the benefits consid-

er these factors: maintenance, roofing materials, drainage patterns, aesthetics and cost.

As technologies vary, so will cost and expertise to maintain the systems. The intended use and amount needed further complicates whether the water requires treatment or monitoring of residual particulate, bacteria and pH. For example, irrigation requires little water and minimal treatment as compared to swimming pools.

Use for flushing toilets requires even more cost, expertise and maintenance. The scale of usage determines the size of the tank and the collection area. (Treatment and filtering of water is be minimal.) To implement collected rainwater for this use would require changing and adding to the existing plumbing system to keep the rainwater separate from the potable water. A back up system connected to the municipal source would still be needed.

When it comes to marketing a property, rain barrels aren't the cutest accessories. It's hard to make the barrels and gutter systems blend with the house and landscaping. So as eco-conscious as they may be, rainwater collection systems occupy a low rung on the home environmental-efficiency hierarchy.

Homemade power. Environmentalism isn't always sexy. Just look at the Toyota Prius — it's

got a look that only a mother could love. And nothing's uglier than a house that's been slapped with ginormous solar roof panels. But if you want your home to harness the power of the sun, there have been some aesthetic breakthroughs.

Solar roof shingles (also called building-integrated photovoltaics) allow you to run your own rooftop power plant.

The most cost-effective time to consider solar shingles is when you build a new home or need to replace your existing roof. Solar cells can be combined with slate, metal, fiber-cement and asphalt roofing. Electricity is generated when the sun strikes a semiconductor layer laminated to the shingle's surface.

One shingle doesn't produce a whole lot of power — between 50 and 200 watts. But harness hundreds of square feet, and you can generate enough electricity to power a whole house. Most

homeowners still connect to the electric company's grid. On sunny days, you can expect solar shingles to power the house.

Some government financial incentives can lower initial cost, but expect to pay about \$40 to \$50 a square foot installed, versus about \$8 for regular shingles. If your entire rooftop doesn't get full sun, you can save money by having a portion of the roof conventional shingles.

Most shingles' life expectancy is at least 20 years, and come with an equally long guarantee.

Getting into hot water. As enormous as it is, before you toss out that conventional tank water-heater, you might want to consider how hot the idea is.

Tankless water heaters reduce your energy bills and promise on-demand access to hot water. They aren't exactly cheap — \$500 to \$1,000, and installation can run upwards of \$800.

In Dallas' sweltering climate,



It may not be exactly pretty, but a solar-panel roof in Texas might actually take you off the power grid for at least part of the summer.

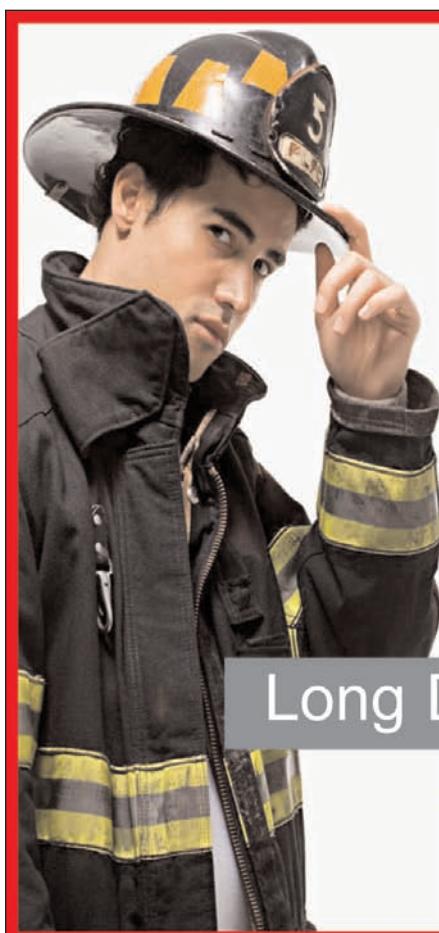
we don't have to worry too much about this, but tankless heaters can freeze — even if they're installed indoors. And when they do freeze, they're likely to flood your house.

Maybe 2007 isn't the era of tankless heaters. Plumbers are already trading a joke about them. "There are two great days:

The day you install up your on-demand water heater and start using it; and the day you take it out and replace it with a conventional system."

Still, it never hurts to think ahead.

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Getting past the door

Doorman-staffed high-rises may seem quaintly old-fashioned, but while styles have changed they are still essential to urban life

By Howard Lewis Russell

AT YOUR SERVICE: F.C. Brown Jr. has worked as a doorman at high-rises along Turtle Creek for more than 40 years.

So you're in the market for a new condo — an upgrade perhaps — to one of Dallas' swanky high rises. But you don't have the slightest inkling of where to look and you're feeling a bit intimidated.

In the world of real estate, there are usually two camps: Those whose primary concern is cost, and those concerned with prestige.

For many potential gay tenants, however, it's not so much the prioritization of amenities over amounts, but price versus privacy. The real deciding factor boils down to a single, gray-area question: How much can I afford to spend versus how much can I afford my private life revealed?

Enter the doorman building.

Tenants often know little about their doormen, but doormen know much about their tenants. A good doorman, beyond the obvious roles of security and surveillance, is a master at delicately negotiating the social dynamics of residential life in large high rises.

Unlike other client/service relationships (the one between patient and dentist, for instance), tenants and doormen are bound together through interactive sequences of daily service and contact stretching out for years if not decades. It creates an atmosphere that is simultaneously socially distant and casually close.

It's a tightrope that no doorman in Dallas has walked more successfully, for more years, than F.C. Brown Jr., 63, who began his doorman career back in 1963, when Turtle Creek's "high rise corridor" consisted of exactly two residential high rises. He now divides his time between two buildings.

"The marketplace has changed a bit since the '60s," deadpans



Photo by Arnold Wayne Jones

Brown, dressed elegantly in gray slacks, a blue shirt and blue blazer. "When I first started, we had the blue pants with the yellow stripes down the side, just like the police department, and the gold epaulets on the shoulders."

The days of the epaulets are long gone, but according to Brown, the qualities that make a good doorman haven't changed a bit. They're the same ones that have always made him good at his job: "Be able to meet the public and be able to know how to get along with your residents." The job, after all, is more one of cordiality than security.

There is no down-time, no boredom on the job, Brown says, because, "You never know when your busiest time is going to come, and being discreet is the best way to be. The less you know about your residents, the better off

you are," he says coyly. "You can't say, 'Well, he said, she said, they said.' It's why I'm here 40 years."

Brown admits that a successful doorman develops a special relationship with most tenants, whether it be taking an extra trip up the elevator to personally deliver a package, or even going that extra mile to water the plants or feed the cats when they're away. "If somebody wants something extra, we do it. If they tip, fine. If they don't, still fine, we still do it. We get paid a salary for eight hours a day," he says.

When asked how, if in any way, he has seen attitudes toward gay tenants change through the years, Brown shakes his head.

"Not that I can tell. It's only the market that hasn't changed since the '60s. Residents are residents regardless of who they are."



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All a loan

A savvy home buyer needs to know more about mortgages than the prevailing interest rate

By Arnold Wayne Jones

First you decide that you're ready for the responsibility that comes with owning a home. Then you make sure you're financially capable of paying for what interests you. But a third step most people rarely consider is *how*, exactly, they will pay for it.

Sure, everyone expects they'll be getting a mortgage. But what exactly does that mean — and what is the process like?

To Brent Foster, it's about much more than finding the lowest interest rate.

"If you call me up and ask me for a rate, I can tell you whatever you want to hear and I can make any rate happen," says Foster, a relationship manager with First Horizon Home Loans. But that doesn't mean you're getting the best deal.

"I could tell you that your rate will be six-and-an-eighth and down the street you hear about five-and-a-half. And you might say, 'Of course I'll go with the five-and-a-half.' But then you look at the fees — their fees are \$5,000 and ours are \$1,000." Which is why Foster believes that "getting a mortgage is a very personal decision" — perhaps more personal than a lot of people realize.

In a typical mortgage transaction, a buyer decides on a home and then, almost as an after-thought, seeks out a lender to fund it. Often buyers will go to brokers, who seek out the best rates from a variety of banks and match an institution's best package with a borrower.

That's all well and good, Foster says, but it does have its downside.

"Once the transaction is done, the broker is out of the picture. And as a customer, you may not even know who the loan is going to and have never interacted with the person who is servicing the loan."

Brent Foster says a lender can quote you any rate you want, but the mortgage process is more complicated than interest rates.



Photo by Arnold Wayne Jones

In fact, loans are routinely and regularly sold from a lending institution to other banks, Fannie Mae or investment groups, sometimes without the borrower's knowledge. The company with whom the borrower interacts may change quickly. But some lenders — even those that sell their loans — retain servicing rights on loans they originate, which entitle them to remain the face of the transaction and develop personal relationships.

For those who think of a mortgage payment as a necessary evil — a mere debit on their checking account — that might not mean much. But to Foster, it's the difference between a good deal and a "who knows?" deal.

"It's important to know who's going to service the loan. I recommend going to a well-established company that services its own loans. It provides a different level of service," he says.

Some borrowers don't monitor their payments closely, but when it comes time to sell the house, to refinance or to find out key information (such as pay-off amounts or escrow status), having an actual person to talk to can make a big difference.

But the deal itself is also crucial, Foster says. His suggestion for getting the most bang for your buck? "You want to compare good-faith estimates between companies. You have to look at the details. It'll tell you how much

you are going to pay for the loan upfront."

Good-faith estimates are forms from lenders that spell out not just the rate, but also all closing costs and points. Because the disclosures are federally mandated, looking over two or more estimates provides an apples-versus-apples comparison of what the deal will actually cost you. Foster says his company's closing costs usually come in under \$1,000, while some may charge much more.

And contrary to popular belief, fees are not always bad.

"I do not work for a fee-driven company, but sometimes they can be good," Foster says. Occasionally, for instance, the seller agrees to pay closing costs up to particular amount — say, \$4,000. "Our fees are so low that the seller has a credit," but because the money isn't available as cash to the buyer, it goes away if no one uses it. But Foster has sometimes used the seller's willingness to pay fees in order to get his borrower's rate lowered with "no money out of their pocket."

That's because two types of points come into play in mortgages: First the origination fee that most lenders charge, and second the optional "discount points."

Origination points are frequently 1 percent of the loan amount, but many lenders have flexibility in what to charge.

"If you don't want to pay that origination fee you don't have to, but the lender will increase your rate slightly" to make up for the shortfall, Foster says. "There is no magic number. It is something we have to pay but it depends how much the lender is willing to give up from his commission." Sometimes, borrowers do half a point and split the difference.



Photo courtesy Gayrealestate.com

Discount points are totally optional and are sometimes used — as in the example above where the seller paid the closing costs — to pull down the rate.

"If you want to pay 2 percentage points, it will reduce your rate by a certain amount" — say, six-and-a-half percent to five-and-three-quarters, Foster says. The result is that you may pay more upfront costs, but lower your monthly payment over the life of the loan.

Another way to save money on any loan is simply to pay it off more quickly. Some lenders charge additional fees to make semi-weekly withdrawals of half a monthly mortgage payment which, due to the number of months in a year, ends up amounting to an extra payment every year. But you don't need to pay your lender to do that — the law entitles borrowers to add any amount they wish to decrease their principal. You can even set up direct withdrawal on a regular basis ("a few dollars every day if you want," Foster says) — another advantage to knowing your loan servicer. And another reason a mortgage is about a lot more than the rate.

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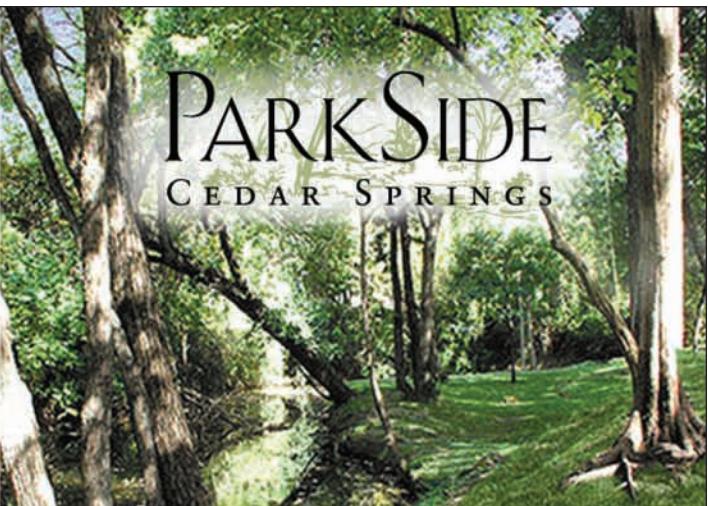
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To buy or not to buy?

**That is the question.
Here are 10 factors
to consider in the
lease versus
own dilemma**

By Steven Lindsey

Jon Chester says building equity is one of the best reasons to purchase a home instead of renting.

When it's time to change residences, there are many factors to consider. Of course, there's always the mandate of "location, location, location," but there is also a host of other considerations: High-rise penthouse or single-family home? City or suburbia? Lease or own? For commitment-phobes, the answer to the last question is obvious, but for everyone else the path may not be so clear.

To help remove some of the stress of making that all-important decision, Dallas-area realty and finance experts weighed in to present the benefits of both leasing versus buying.

FIVE REASONS TO LEASE

1. Keep up with the Jerry Joneses. For those who are all about appearances (and you know who you are), leasing is the way to fit into the "it" neighborhood that otherwise is out of your price range. You can rub elbows with the rich and famous at the local grocery store, drive your high-end import (leased, natch) to Pilates and still have money left over for, oh, let's say food.

2. Try before you buy. If not mandated by your job or other necessities for moving, you might just want to check out a new neighborhood or city before settling in for good.

"If a client is unsure of where they really want to live or what to buy, I tell them it would be better to lease for six months to get acquainted with the city before purchasing," says Joey Miertschin, a Realtor and property

manager with Prudential Texas Properties and Starcrest Properties.

According to Miertschin, leasing is great for anyone in a new job who's not sure that it will last long-term. Leasing alleviates some of the stress of a 30-year mortgage payment and a large debt that could be difficult to unload if things don't work out.

3. Save now to own later.

Buying can require a sizeable down payment that some nesters don't yet have. If you're looking to move out of your apartment and into something bigger, leasing can also help you save money. "Many of my clients want to lease first so they can save for down payments," says Keith Yonick, also of Prudential. And don't lease the most expensive property you can find or you'll never reach your goal.

4. Repair your credit while leasing. Bad financial decisions in your past don't have to foreclose home ownership entirely.

"I would encourage anyone who is unable to purchase due to financial reasons to rent the least expensive place they can in order to sock away the cash they'll need and/or repair their

credit," says Susan Melnick, an agent with Virginia Cook Realtors. "A good loan officer will often walk them through this process and give them lots of direction on what to do to repair credit as well as direct them as to how much they'll need for closing."

Jon Chester, a CPA with Sterling's Bookkeeping and Tax Service, advises eliminating all credit card debt if possible.

"And have a savings account that has at least the down payment and closing costs deposited. Show this for at least three months and make no major purchases. You need to reduce your monthly recurring expenses so it's important to pay off revolving credit cards and keep them paid," he says.

5. Don't lift a finger. For some, owning is never appealing simply because of the ongoing maintenance and expenses. Homeowners have to deal with clogged toilets, rats in the attic and weed-pulling, all on their dime. For most leased properties, the landlord takes care of all those pesky problems. "Most clients like to lease because they will not have to deal with maintenance," Yonick says.



Photo by Steven Lindsey

FIVE REASONS TO OWN

1. Uncle Sam will love you. One top reason people purchase a home is the tax benefits. "For most it's the ability to itemize your deductions," according to Kevin Gardner, enrolled agent with Sterling's.

The IRS standard deduction is \$5,150 for single individuals, so "if you are single, don't own property and give \$5,000 to charity during the year, you would get no benefits since the standard deduction exceeds that amount. However, if you also

pay \$10,000 in interest and taxes on your home, your itemized deductions are now \$15,000 and the difference [\$9,850] is the 'extra' deduction you get for owning a home," he explains.

2. Let them see you sweat. Many of the trendier parts of town are expensive for home purchases, but there are other ways to get a deal in desirable neighborhoods. There's no incentive to put in that effort on a leased property, but one you own makes it worthwhile.

"There are still many good buys in all areas, [including] Oak Cliff, East Dallas, and Uptown, particularly if the buyer is willing to do some 'sweat equity' such as paint, or perhaps update a kitchen," Melnick says.

3. Build real equity. "Why pay for the landlord's trip to Hawaii?" Yonick asks. "Building equity is a good thing. The Dallas area is still under-valued and it is a great opportunity."

"All things being equal, it costs the same money to own as to rent," Gardner says. "However, you will gain equity by purchas-



Photo by Arnold Wayne Jones

TRY BEFORE YOU BUY: Joey Miertschin recommends that those moving to a new city lease before committing to buying a house.

ing your home by either paying down principal on a loan and/or increased value of the property. There's also the whole 'American Dream' of home ownership."

4. A sound investment. For many, real estate is the most secure investment that, depending on the city, will always increase in value.

"I firmly believe, and have seen with my own eyes and personal experience, one of the surest ways to build wealth and reduce taxes is the purchase of your own home," says Chester. He adds that home ownership, if you done correctly, will increase your net wealth over a period of years.

5. Peace of mind. Owning your own home, whether it's a unit in a high-rise or that Wisteria Lane-worthy two-story house with the white picket fence, can just make you feel better and more secure knowing that you have something accruing in value. "Psychologically, owning your own home helps you feel a sense of accomplishment," Chester says.

And you can paint the walls any color you like.

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So happy together

Queer couples need to know some rules before sharing the American Dream

The American Dream of home ownership usually demands some rather peculiar legal considerations for LGBT couples, since the law doesn't treat queer couples with the same respect and consideration reserved for those who can waltz into any 24-hour chapel of love in Las Vegas and get legally married.

But Sin City recently passed an ordinance that may curtail the hours for all-night marriage chapels, so who knows what might happen next? Maybe one of these years legislation will also end the ban on same-sex marriages.

In the meantime, those gay couples thinking of buying real estate together may want to make some unique preparations in terms of information-gathering and fact-finding, to learn as much about the process — and what to expect in the future — as possible.

Here are three things to ponder before taking the plunge into home ownership.

Sharing payments. If you are both planning to contribute equally to the transaction, there is more to consider than just the purchase price and monthly mortgage payments. You will need to divide the down payment (which can be up to 20 percent of the purchase price) and closing costs (which will likely be a few thousand dollars). And there are other incidental expenses such as mortgage insurance, homeowner's insurance and property taxes.

If you decide to pay unequal portions — for example, if one partner pays 60 percent and the other 40 percent — then you will want to have your attorney specify the ratio of ownership in the deed (the legal default assumes that you each own half). Dividing the property if you ever sell it or go your separate ways is much easier if you have proper legal

documentation of your shared ownership interests. A contract can be drafted that spells out the agreement between partners so that there is no confusion and other legal obstacles can be overcome.

Applying for the mortgage.

When two people apply for a mortgage, the lender will check such things as credit history, income, and assets for both parties. If one of you has stellar credit but the other has had a recent bankruptcy, for instance, it could create problems with the loan. On the other hand, if both of you have great credit and substantial income, combining your track records may get you a lower interest rate or other perks.

So before you apply for the mortgage, get a good picture of your creditworthiness and other relevant financial information, so that you know your potential strengths and weaknesses in terms of borrowing power. While you're at it, you can gather all the various documents that a lender will request, such as income tax statements and pay stubs, so that when you are ready to apply for a loan the process will go smoothly and quickly.

Survivorship. Perhaps the most significant property rights issue for gay and lesbian couples versus married couples in the United States has to do with survivorship rights. If two people own the same piece of real estate but are not legally married, the courts generally define the ownership as shared, but not subject to rights of survivorship. "Right of survivorship" means that when one of the people who shares ownership dies, legal ownership of the entire property passes



automatically to the surviving partner. So gay and lesbian couples need to take steps on their own if they want to ensure that if one partner dies, the other partner will be able to keep the house and automatically inherit full ownership.

And although a last will and testament can take a long time to execute, the document that is most commonly used by gay couples to ensure survivorship happens automatically. It's not a will, but a special kind of property deed. If the deeds states that there is joint tenancy with right of survivorship, the transfer of ownership will likely not have to go through probate court like a will.

Before shopping for a home, it is a good idea to seek out expert legal and financial advice. If you visit a bank or mortgage company, you can get plenty of information regarding loan options and mortgage application criteria. And by enlisting the help of an attorney who specializes in real estate law — and also has experience with the kinds of legal issues that are particularly important to gay and lesbian couples — you can take steps to ensure the protection of your real estate assets. Planning ahead will also give you and your partner extra peace of mind.

For more information, visit GayMortgageLoans.com and GayRealEstate.com

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Where function meets form

Modernism is all the rage now, but that has even some modernist architects concerned

By Arnold Wayne Jones

THE MOD SQUAD: The Lionel Morrison-designed house on North Versailles in Highland Park, above right, initially had its detractors, but was eventually declared D Magazine's Home of the Year.

Almost every real estate listing depends on a shorthand understanding of terminology between agent and prospective buyer. "Cape Cod" implies a frame house with prominent gables; "Victorian" suggests an ornate multi-story home with a porch; "Prairie-style" calls to mind horizontal, angular one-story homes.

But say "modernism," and the mind races to a panoply of design elements, sometimes contradictory ones.

"I don't think modernism should be thought of as a trend or a style," says Lionel Morrison, a principal with the architectural firm Morrison Seifert Murphy. "There's a danger in that because, while that's the way people in the general public think about it, the beauty of modernism is not as a style but as an approach to design. That approach boils down to a rational and logical response to a building program."

The commonly-accepted concept of modernism is the use of cold, hard surfaces — metal, glass, concrete — accompanied by the absence of extraneous ornamentation. But the reality is more complicated.

"Two buildings can be equally modern but wouldn't look any-



thing alike," Morrison says.

Douglas Newby, whose ArchitecturallySignificantHomes.com specializes in historic and specialized residential properties, concurs.

"Lionel's houses are stark, clean and simple," he says. "But you can have modern homes that have all kinds of materials that are warm, with wood and iron and glass and all differently-shaped windows. Both can take a modern approach but have a totally different result."

Newby, who credits Morrison with being "one of the first in Dallas to introduce single-family attached homes," says the key to modernism is less about the result than the process.

"Somebody could make the possibly-frail argument that modern houses are for the aesthetically lazy," Newby says with a wink. "With traditional architecture, you're constantly having to make decisions.

You have to adapt your evolving needs, desires and lifestyles to the design. With a modern house, you make the decisions ahead of time so you never have to think about it."

Before modernism started to gain currency (in the 1920s), architecture was steeped in political and historical values that had little to do with the contemporary factors of the time, such as how people actually live within a space. Modernism, by applying logic to the realities of living, changed that.

"The only way I could be an architect is — thank god — that modernism was invented," Morrison says. "It's appealing to me. And it's why I've always done nothing but that."

Still, Morrison worries that the trendiness of modernism in recent years "is really a little frightening. It bothers me that people are thinking of it as a cool, hip trend. The problem with being the 'next big thing' is that it gets replaced by the next 'next big thing.'"

But to realize how modernism has infiltrated the American zeitgeist, one need only to look at



Photos on this page courtesy
ArchitecturallySignificantHomes.com
(c) Douglas Newby

the most famous piece of modernist architecture: Frank Lloyd Wright's Fallingwater. This Pennsylvania home, positioned over a stream and constructed in part with stones quarried on the property, exemplifies the idea of incorporating the uniqueness of a landscape in the design. Fallingwater is at once instantly identifiable as modernist but also inherently unduplicatable.

Morrison himself employed these principles in one of his most acclaimed residential projects. The clients who bought the land at 4428 North Versailles in Highland Park wanted the location primarily so they could enjoy the lovely park across the street. Morrison, rather than situating the main living spaces on the ground floor (which had less impressive views of the park), moved the living room and master suite to the second story, and provides large windows to look out on the park.

When the house was first reviewed by D magazine, Morrison notes, it was criticized as being wrong for the neighborhood; several issues later, the same magazine declared it the Home of the Year.

"Even people who don't like the house for their own reasons have to admit it is the only house along this street that paid any attention to the park," Morrison says. "There is a Georgian house on one side, Mediterranean on the other — they are nice houses but they could be anywhere. Am I supposed to be in Washington, D.C. or Tuscany? Why hire an architect if you aren't gonna take that approach? Taking the bad aspects and the good aspects of the site into account — that's the modern approach."

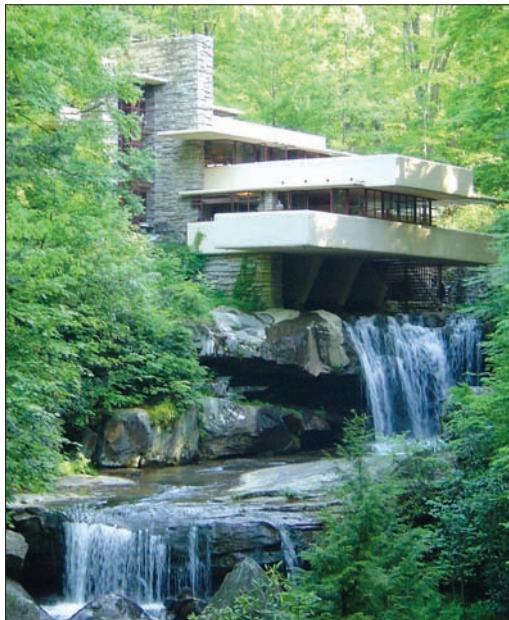
Newby seconds the sentiment. "In Texas, orientation that takes into account breezes and sun is so important, because we have such harsh heat in the summer," he

says. "A traditional house has windows equally spaced on each side without reference to where the sun is." Modernism, by contrast, would never take such a cookie-cutter approach, but would place every window to maximize utility.

Morrison is quick to stress, however, that the beauty of modernism as an approach is that it does not depend on rigid ideas about what's hot and what's not, but merely elevates function over form.

"I am not one of these people who think modernism is the only architecture worthy anything — I

most certainly don't believe that. But contemporary architecture skips the rational approach and takes the pastiche of other styles — what sells this year? That's a real cheapening of the process."



Fallingwater, Frank Lloyd Wright's acknowledged masterpiece, is perhaps the best-known example of architectural modernism.

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Assessing value

Wonder how the taxman figures out what your house is really worth? Join the club

By Arnold Wayne Jones

Realtor Bob McCranie says the appraisal process is a hassle, but often protests are worth much more in savings than the cost associated with mounting them.

They arrive in the mailbox every year, little brownish-yellow bombshells that can explode inside your household with a blinding fury. Lives are changed, tears are

homeowner.

One thing many cities have taken to doing to slow the rising tax rates is to gain more people to tax.



shed.

But they don't come from that Unabomber copycat; they come from the Dallas Central Appraisal District — otherwise known as your friendly, local tax assessor.

In Texas, which doesn't impose a state income tax, property tax is the primary way localities fund their local government. And for that reason, they are at best a necessary evil.

But exactly how does the CAD go about deciding what an individual property is worth? Even Bob McCranie, a four-year real estate professional with William Davis Realty, can't say for sure.

"Let's say 10 people go to dinner and the cost of the meal is \$100," McCranie says by comparison. "Proportionally, your share of the bill is \$10." After all, that's what's required to pay the entire bill.

But what if one diner just had the soup, another the lobster? They're shares shouldn't be equal, or even comparable. But "that's sort of how the [system] works," McCranie says. "You're house is worth 10 bucks to the appraisal district" because that's what the city needs to meet its budget. The fact they don't take anything out of your paycheck directly is small consolation for the beleaguered

"Garland, Carrollton, Plano — they all did land-grabs," McCranie notes. "Richardson even grabbed land in Collin County that just snakes up there. It's all about gaining a tax base."

That might work in smaller bedroom communities, but a house here or there won't do much to alleviate Dallas' gargantuan city budget. Which is why taxes go up but rarely come down. Some cities even take aerial photos, McCranie says, so they can see who has a swimming pool and make sure to add that to that asset value of the house.

The Catch-22 in property value taxation is that while a taxpayer may have value built into a house, it is not a liquid asset — you can't sell your bathroom to pay your tax bill. It's an all-or-nothing proposition: Keep your house, bite the bullet and pay the taxman, or sell it and have no place to live.

But that doesn't mean you have to take it lying down.

"Tax assessment rolls are the least reliable valuation of a property," McCranie says. "But most people think it's too difficult to protest."

While it can be a hassle and time-consuming, McCranie offers a few ideas to minimize your burden.



Photo by Arnold Wayne Jones

First, pay attention to the deadlines on your appraisal. If you think the assessment is too high, you have to file your challenge within a narrow window or you waive the right to complain. Then you have to get to work.

"Obviously, you want to get comps," McCranie says, referring to comparable properties in the neighborhood. The problem with the CAD is, they treat most properties in an area as virtually identical, except for square footage. You need to find actually comparable properties.

"If you know there are defects in your house that make it less valuable — a falling-down fence, bad carpet, sagging roof — document that," suggests McCranie. Anything that you can point to (preferably with photographs) that makes your house seem less desirable are, ironically, good for you. (Of course, if you demonstrate these defects to the appraisal district, you'll need to fix them before you sell the house if you want to get more money out of it.)

"If you've recently purchased a property and paid below what the appraisal is, take down your closing documents to the Central Appraisal District," McCranie says. "That's proof of market value

See APPRAISAL on PAGE 28

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Mark Paxton thinks everyone should benefit from homeownership.

Mark Paxton believes most people dream about the same things when buying a home – a good neighborhood, good neighbors, a place for their family and friends to gather. He also believes that everyone, no matter what their background, – should be able to achieve wealth through homeownership. So Mark and his team do all they can to help each and every customer who comes into their office find the right product to get them into a home of their own.



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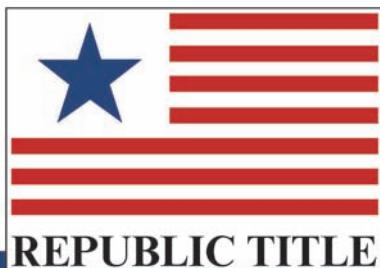
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Easy updates before selling

Making your home marketable doesn't have to take a lot of time or money

By Ryan Short

March comes in like a lion, but goes out like a lamb. So warm weather is on the way, and the streets are full of prospective home buyers.

How do you make sure your property stands out above the rest? Here are a few ways you can update your home to make sure it shines to its full potential — and help you receive the largest return on your investment.

Fresh paint. Fresh paint is the most cost-effective and profitable improvement you can make. Even if your home doesn't need a new coat, painting the interior walls a neutral color and the ceilings white can make rooms look bigger, brighter and cleaner. For around \$20, you can give a tired and dingy-looking room a complete makeover.

New flooring. New flooring will increase the market value of your home, while shabby floors can nix a sale. Instead of spending money on carpet or hardwood, try laminate instead. The new laminates imitate the look of expensive hardwood, but will never fade, scratch or dent. Brands like Wilsonart Flooring come with a glueless tongue-and-groove installation process, so they install quick and easy without making a mess. If you decide to install carpet, make sure to



choose a neutral color.

New lights. Replace outdated light fixtures. This inexpensive improvement can update old decor that might have discouraged buyers who don't want to put any effort into a new home. If your existing lighting looks "flat," consider track lighting, which can give a room a dynamic flair by spotlighting various areas.

Don't forget the garage. A clean garage will help make a good first impression to a buyer and shows that a home is in move-in condition. If you use your garage for storage, clean it out and rent a storage space. Paint the interior white and sweep the floor. If your garage is unfinished, install wallboard or

build storage shelves on the back wall.

Create curb appeal. Attractive front and back yards boost the value of any property. Keep the lawn mowed and trim all shrubs to keep the yard looking clean. Plant some trees if the yard is barren or add new flowers to give some color. A local nursery can help you find the right types of plants for your lawn.

With very little effort, you can transform an average house into an above-average property that is sure to get second looks from potential buyers. And when you are out looking for your new house, don't forget to look for these steps in the properties that you view as well.

APPRAISAL

Continued from Page 26

right there," and "market value" is the magic term for assessing property for tax purposes.

If taxes are really biting into your bottom line, you might want to buckle down and pay for an independent appraisal. Despite the word, the CAD rarely does "appraisals" in the literal sense: visiting the property, taking measurements, looking at the condition of the inside. They may presume your curb-appealing cottage is a

showplace when in fact it may only be average.

"A real appraisal may find your square footage is less than the district reports — take that down there. Of course, if they find you have *more* square footage, you may want to 'lose' that report," McCranie winks.

Be prepared to argue and do everything in your power to prove that your assessment should be lower. There are limits to how much a property may increase year-to-year, and certain homeowners are entitled to deductions

and exemptions that the district isn't aware of (or may be aware of but hasn't incorporated into your taxes). Come armed with photographs, affidavits and details. Usually, an appraiser will chop some amount off the assessment if you put up a fight.

And if they don't and the tax stays as is? At least property taxes are deductible from federal income taxes.

Sometimes, you just have to take what you can get.

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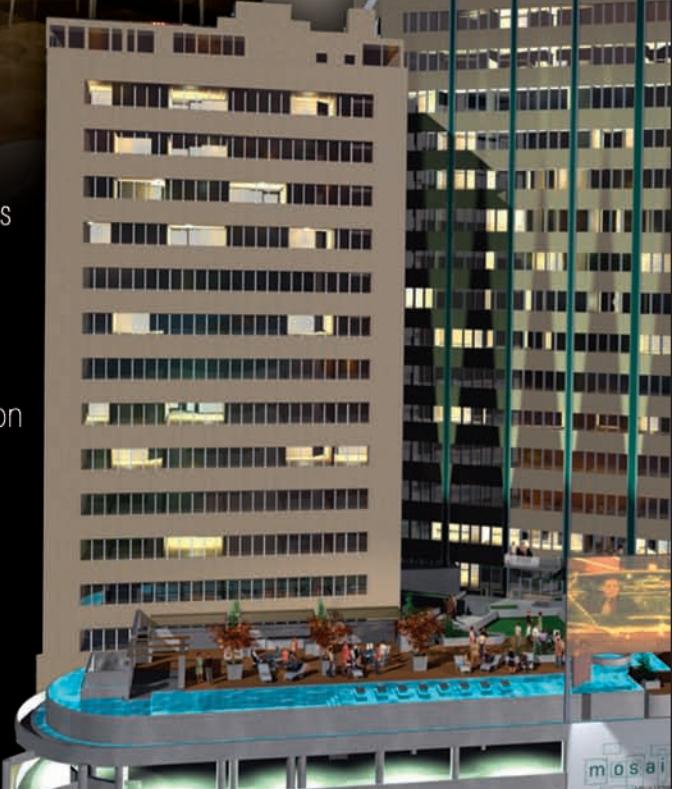
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Helpful hints to sell your Home

Start From the Outside, and Work Your Way In

Don't underestimate the importance of drive-up appeal. A well manicured lawn, neatly trimmed shrubs and a clean walkway all help make a good first impression. Also, repair or replace damaged screens, glass panes, door hardware and other outdoor fixtures.



Invest In Paint

Paint livens up a dingy room and makes it fresh and more appealing. Use soothing colors like white or other neutral tones.

Invite Sunshine

Open your curtains, shades or drapes to let in the sun and brighten the room. Washing windows inside and out will add a sparkle to your room. Also, turn on lamps or accent lighting and replace missing light bulbs. This helps to make the room more inviting.

Mend Minor Flaws

Check squeaky and hard-to-open windows, doors, door knobs, drawers and sliding glass doors for ease of operation and provide adjustments or lubrication as necessary. Make sure all your plumbing is in working order, too. And always clean rust and soiled spots, empty trash baskets and deodorize pet areas.

Decorative Kitchens Can Sell A Home

Create a comfortable atmosphere in the kitchen with colorful curtains, towels and place mats. Clear countertops of appliances and add green plants or bowls of fruit. Remember, prospective buyers will look inside cabinets, so make space in cabinets.

Blend Color And Convenience In Bathrooms

Remove clutter from bathroom vanities and cabinets. Be sure to scrub the sinks, tub,

shower, and polish mirrors and chrome. Always clean the floors and walls, and deodorize the area. Put out nice towels, and add some scented soaps or candle.

Living And Dining Areas Reveal Interests

Arrange your living and dining room furniture to create an open friendly effect. Straighten cluttered bookshelves and discard excess papers. Clean all the carpets, and polish the furniture and hardwood floors. By adding a few logs in the fireplace, and magazines, books and flowers to the coffee table, you'll portray an inviting and well-maintained home.

Family Rooms Are For Relaxation

In family rooms, you should store games and sports equipment or arrange them in attractive containers. Your goal is to eliminate the clutter. Turn off all entertainment equipment and play soft relaxing music. Place furniture in conversational groups, and showcase books and magazines on tables or shelves.

Bedrooms Must Invite Rest And Peace

Avoid a crowded look in the bedroom by removing excess furniture and unnecessary items — keeping the room light and bright. Attractive, clean and crisp bed linens, with decorative pillows and shams, are important to help add peace and tranquillity to the room. Arrange nightstands to display books and family photos.

Value Goes From Top To Bottom

Permit visitors to see the value of your property from the attic to the basement and through the garage. Remove unnecessary artifacts, and neatly arrange stored boxes and cartons. Darker spaces may be lightened with new paint or additional lights.

A Real Estate Agent Spotlight

Before emigrating from England in 1981, Andrew Collins toured the world with David Bowie, Paul McCartney, Diana Ross, Bette Midler and Elton John. As an internationally recognized Lighting and Scenic designer he built a career thru personal relationships, referrals, exceptional customer service, integrity, focus and the ability to turn dreams into reality. Andrew has also designed for Fortune 500 companies, The White House, The London Stage, Film and Television.

Tired of living out of a suit case, Andrew became a licensed California Realtor in 1985, later he moved to Maui, Hawaii before returning to Dallas. Andrew has sold real estate in California, Hawaii and Texas and called Dallas his home for 14 years. He is known for being a decisive and tough, but fair negotiator.

If you are looking to buy, sell or you would just like to know more information on the real estate market in Oak Lawn, Uptown or anywhere in Dallas, don't hesitate to contact Andrew.

Andrew is an agent who is clear, concise and to the point, give him a call at 214.559.8700 or email at: AndrewCollins@Ebby.com.

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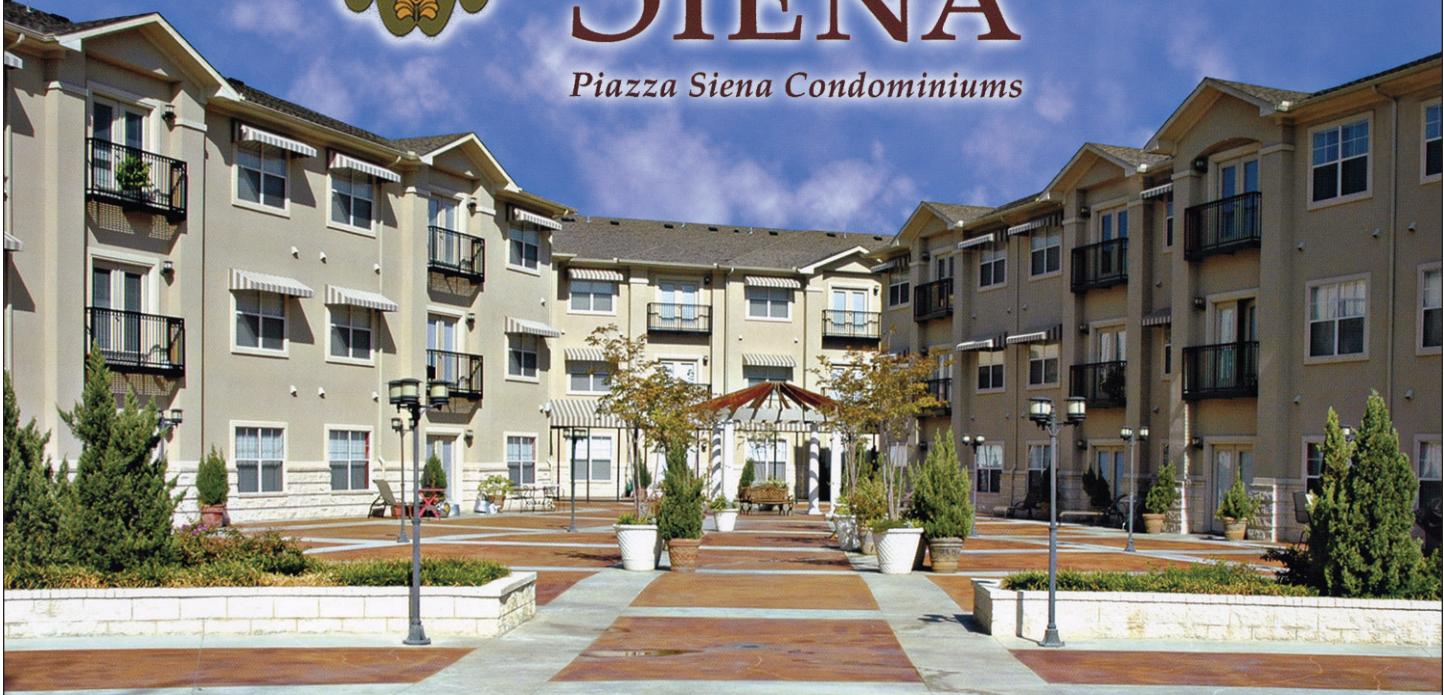
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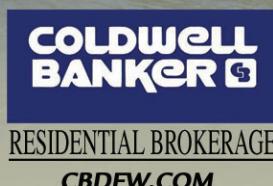
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Coming soon

Dallas' building boom means lots of high-rise options — present and future — for those who want to live in luxury

By David Taffet

The Stoneleigh Hotel, once the tallest building in Dallas, has already undergone some major renovations, but now adds a new luxury residences to its profile.

High-rise living in Dallas once meant an apartment along Turtle Creek. But while new buildings continue to rise along Oak Lawn's most beautiful boulevard, now there are choices all around central Dallas.

Mike Barton, a sales associate in Abio AHK Realty's Uptown office on McKinney Avenue, sells Turtle Creek, Uptown, Oak Lawn and Downtown, and lives in the Vendome on Turtle Creek, so he knows a lot about condo life.

"I love the amenities and the wonderful services you receive from high-rise living," he says. "The most exciting upcoming property, in my opinion, is One Arts Plaza; the quality of the residences will be unmatched and Dallas' Arts District will be one to be rivaled nationwide."

So whether you're looking in Uptown, Downtown, Victory Park, Oak Cliff or the Central corridor; whether looking for a condo to buy or apartment to lease, Dallas' urban dwellers have never had more options for luxury high-rise living. Some are already open but many more are under construction or planned. A few of the projects are already sold out, but properties will come available again on the secondary market.

From new luxury hotel residences to refurbished architectural landmarks, here's a rundown of a few favorites.

UPTOWN and CENTRAL CORRIDOR

Stoneleigh Residences,

2927 Maple Ave.; Stoneleighresidences.com; 214-530-2021. Opening 2008; 97 units include one to three bedroom plans ranging in size from 1,275 to over 3,800 sq. ft. and penthouse suites from 4,000 to 12,000 sq. ft. in a new 22-story tower; \$380,000 to \$1.5 million-plus.

Construction costs for the original Stoneleigh Hotel topped \$1 million in 1923 and made it the tallest



Photo Courtesy Stoneleigh Residences

building in Dallas. Its rooftop neon sign was declared an historic landmark in 1983. For years, the hotel has hosted the Dallas Summer Musicals casts and celebrities from the Queer Eye guys to Britney Spears.

The tower is a combination of Federal and Art Deco styles. Secret passageways, trap doors and carved oak walls imported from London's Charthouse School are among the hotel's distinctive features. In addition to a major renovation the residential high-rise is being added.

The Residences at The Ritz-Carlton, 2121 McKinney Ave. (pre-opening offices: 300 Crescent Court, Suite 120). Opens July 2007; 70 luxury residences and 218-room hotel; \$700,000 to \$6 million.

If you're having a few extra people over to dinner and that two-bedroom, three baths, 4,600 sq. ft. residence becomes a little cramped, have the concierge arrange for you to use the building's 9,500 sq. ft. ballroom. The premises boasts the Prada Beauty experience at the spa.

The Ashton, 2215 Cedar Springs Road; 214-740-0002.

Now open; leases from \$2,000/month.

Do your partner's parents from out of town visit a little too often? With guest suites available exclusively for residents' visitors, this might be the choice for you. Hardwood floors and 11 foot ceilings throughout, granite countertops, stainless steel appliances and wine racks in each kitchen, limestone countertops and travertine flooring in the bathroom are among the other amenities in this recently-opened luxury building.

The Mondrian Cityplace, 3000 Blackburn St.; 214-528-0007. Opened 2004; leases from \$2,000/month.

This 20-story high-rise across from the West Village is probably best known for its interesting architecture. "Greater Tuna" fans should consider this Uptown landmark's penthouses that feature floor-to-ceiling windows and glass walls throughout (glass houses!).

The Azure, 2828 N. Harwood St. 214-468-0002. \$400,000 to \$1 million and up.

At 31 stories, this will be the tallest building in Uptown when it opens later this spring. Already 80

See COMING SOON on PAGE 38

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End unit Bellaire Townhome. Fabulous finish out. Square Feet: 2,198

2807 LACOMPTE DR • 3/2 • \$234,900

David Weekly home built to perfection. Square Feet: 1,973

4613 FALCON PL • 3/2.5 • \$159,900

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McKinney | 972-562-2122
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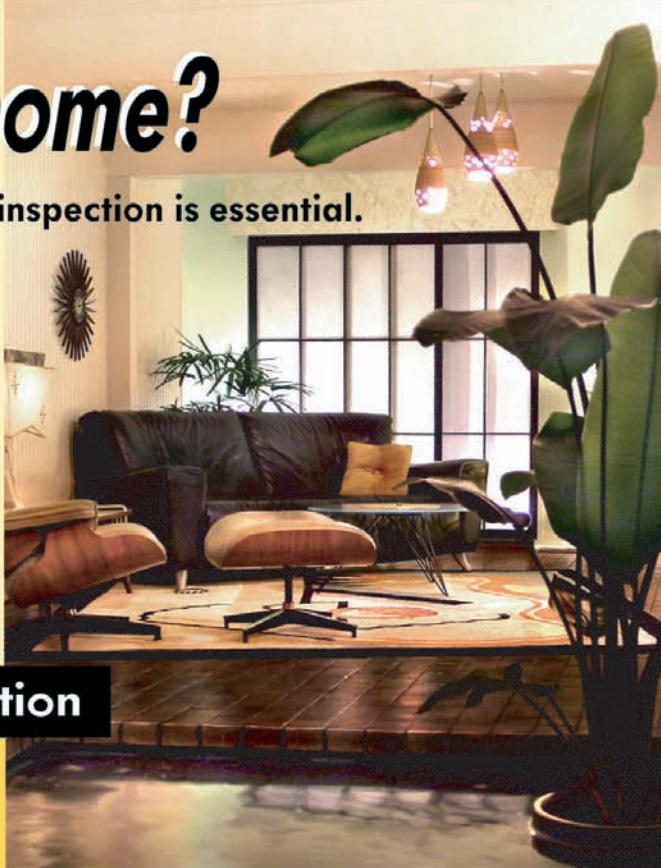


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COMING SOON

Continued from Page 34

percent sold out, this property features a spa, gardens and an abundance of blue pools and fountains reflecting the building's name.

The Residences at Hotel Palomar

Palomar, North Central Expressway at Mockingbird Lane; 214-520-0444. \$350,000 to \$2.5 million.

The nine-story residence tower features 55 condos from 1,200 to 5,000 sq. ft. This former Hilton Hotel was so poor, that for years they couldn't afford an entirely new sign, so they changed just one letter to rename it Hiltop. Now, penthouse views overlooking the closed Mrs. Baird's bakery and the upcoming Bush library and policy center will set you back a cool two-and-a-half mil. Located across from Mockingbird Station, you can walk to the Angelika Theater, Rockfish and other great restaurants, and DART.

VICTORY PARK

Recent marketing that touts the new Channel 8 studios at Victory Park as reminiscent of Times Square may be overstated. The studio does overlook the plaza outside the arena, a nearby DART station operates (but only during games) and large, illuminated billboards cover the upper floors of surrounding buildings. But missing are the activity, noise, taxi cabs, theaters, TKTS

stand with block-long lines, T-shirt stores, the NASDAQ, MTV, ABC and an ever-present throng of jaywalking, always-in-a-hurry New Yorkers and gawking tourists. But so much the better for an area also being marketed as a great place to live.

Until 1997, a TXU power plant, a 100-year old city dump, abandoned grain silos and a railroad maintenance yard covered this 75-acre site. The Environmental Protection Agency labeled this gateway to downtown Dallas a "brown field." Two years later, the EPA called it one of the country's most successful cleanups.

Anchored by the American Airlines Center, the W Hotel and WFAA's studios, this new neighborhood between Uptown and Downtown features two apartment developments and four high-rises with condos. Ghost Bar, G-Star and Quicksilver are already open. More high-end retail and dining are opening soon. The Katy Trail begins here and you can keep your 75219 zip code.

Cirque, 2900 Olive St. Opens summer 2007; 252 luxury rental apartments; 28 floors; 11,000 sq. ft. retail space.

The Vista, 2345 Houston St.; 866-524-1354; Vistadallas.com.

A seventh-floor swimming pool overlooks Downtown, and designer appliances (including washer and dryer, granite countertops and pantries) grace each kitchen.



The Beat, rendered above, recently broke ground and will continue development of the South Side; The Vista, rendered below, expands Victory Park's already-high profile.

Oversized closets and soaking tubs are in each apartment, and a lounge with large screen TV, a 24-hour athletic center mark this spot.

The Terrace, Houston Street between Lamar Street and High Market Place.

Seven stories, 95 homes; \$300,000+ (a two-bedroom, two-bath condo is currently listing for rent at \$2,850 per month).

W Dallas Victory, 2440 Victory Park Lane. Opened June 2006. Sold out, but look for units to appear on the secondary market.

The House, Victory Avenue between Lamar Street and High Market Place.

Broke ground November 2006; opening mid-2008; 28 stories, 128 residences; \$400,000-up.

Victory Tower, Victory Park Lane between Museum Way and Olive Street. Announced May 2006; opening 2009.

The 42 stories will feature 90 residences in addition to the 120-room hotel Mandarin Oriental (owners will be treated as permanent guests of the hotel); \$850,000 to \$6 million.

DOWNTOWN, CEDARS and OAK CLIFF

One Arts Plaza, Flora Street at Routh Street; Oneartsplaza.com. Completion set for April 2007; units from \$500,000 to \$3.9 million.

The first of four new buildings anchoring the eastern edge of the Arts District, this \$125 million multi-use structure is the first new high-rise Downtown in 18 years. The first

two floors will be retail, the top six residences, with office space in between.

The Beat, 1319 S. Lamar St.; 214-428-2200. Ground-breaking was January 2007; units sell for \$182,400 to \$358,000.

The planned 10-story condo in the South Side/Cedars area will feature 75 residences and views of Downtown.

The Metropolitan, 1200 Main St. 214-749-1200. \$125,000 to \$560,000.

This 1972 building was redeveloped in 2005 into 283 condos. Without the expense of changing the entire exterior, the developers have cut 160 balconies into the formerly unbroken brown glass wall.

SoCo Lofts, 1122 Jackson St.; 214-747-7626. \$122,000 to \$311,000.

Low monthly fees and a tax break for preserving this historic building are two reasons to consider the former Santa Fe Railroad building. Built in 1923, the penthouse was a speakeasy. During World War II, the building was an induction center and now is on the National Register of Historic Place. No two lofts are alike.

1505 Elm, 1505 Elm St. Units leasing for \$1,275 to \$2,800/month and are currently selling from \$149,500 to \$239,000; the penthouse (entire floor, not built out) sells for \$2.2 million.

The former Dallas Federal Savings Building was built in 1957 and converted in 2003. The 16-

See HIGH-RISES on PAGE 43





Mike Barton & Tracy Yarbro

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Current High Rise Listings

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3883 "21" Turtle Creek

2/2, 1023 SqFt, 2nd floor/Updated Contemporary	\$199,500
2/2, 1287 SqFt, 20th floor/Gourmet Kitchen	\$198,000
1/1, 862 SqFt, 12th floor/Updated	\$131,900
Studio, One bath, 667 SqFt, 6th floor/Panoramic View	\$104,000

La Tour

3/2, 1997 SqFt, 9th floor, Updated, Views	\$499,500
2/2, 1353 SqFt, 20th floor, Views	\$395,000
2/1.5, 1353 SqFt, 21st floor, Views	\$360,000

Renaissance on Turtle Creek

2/2, 2071 SqFt, 10th floor, Room to Decorate	\$460,000
2/2, 1391 SqFt, 6th floor, Updated Contemporary	\$298,000
2/2, 1251 SqFt, 7th floor, Redo Potential	\$274,900
1/1, 727 SqFt, 11th floor, Updated Contemporary	\$175,000

The Metropolitan

2/2, 2101 SqFt, "N" floor Plan	\$521,285
2/2, 1551 SqFt, "G" floor Plan	\$271,450
1/1, 880 SqFt, "L" floor Plan	\$173,450

The Goldcrest

2/2.5, 2496 SqFt, 6th floor, Exquisite!	\$1,295,000
2/3, 2014 SqFt, Terrace Level	\$399,000
1/1, 960 SqFt, 5th floor, Remodel Opportunity	\$205,000

The Mayfair

2/2.5, 2310 SqFt, 19th floor, Views	\$850,000
2/2, 1730 SqFt, 12th floor, great floor plan	\$459,000
1/1.5, 950 SqFt, 5th floor	\$385,000
1/1.5, 1170 SqFt, 7th floor	\$349,000

The Plaza I and The Plaza II

3/3.5, 3782 SqFt, Lobby Level	\$850,000
2/2.5, 2470 SqFt, 15th floor	\$795,000
2/2.5, 2781 SqFt, 4th floor, huge terrace	\$515,000
1/1.5, 1546 SqFt, 12th floor	\$449,900

The Vendome on Turtle Creek

3/4, 4044 SqFt, 10th floor, Private Elevator, Views	\$1,495,000
2/2, 1941 SqFt, 6th floor, Totally Remodeled	\$795,000
2/2.5, 2173 SqFt, 7th floor	\$699,000
1/1.5, 1448 SqFt, 5th floor	\$449,500

The W Residences

2/2.5, 2111 SqFt, 11th floor	\$1,275,000
2/2.5, 1941 SqFt, 10th floor	\$1,050,000
1/1.5, 1336 SqFt, 9th floor	\$670,000
1/1, 1121 SqFt, 7th floor	\$487,000

For information of other properties such as the Ritz Carlton, The House, 1999 McKinney & 2011 Cedar Springs please contact us at 214-288-5447.



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Property data is courtesy of the NTREIS Multiple Listing Service.

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Go west, young man

For those who don't mind a daily commute, Tarrant County affords bargain-hunters bang for their buck

By Arnold Wayne Jones

Fort Worth agent Robb See offices just around the corner from the Fairmount Historic District, one of Tarrant County's most popular neighborhoods for gay househunters.



Photo by Arnold Wayne Jones

When most Dallasites toy with the idea of moving to the suburbs, they probably consider communities like Addison, Plano, Carrollton or Frisco — well-developed northern neighborhoods where white collar workers proliferate like germs in a Petri dish.

And Robb See thinks that's just nuts.

"It's more money to go north of Dallas than west — I don't know why they do it," he says.

In the 14 years he has been in real estate, See, co-owner of J.J. Robb Real Estate Services in Fort Worth, has witnessed increasing instances of Dallas-based workers — many gay — who call Tarrant County home.

"If you're looking at affordable housing, you're talking about Meadowbrook in East Fort Worth, which is also the closest location to Dallas," See says. "You can buy a three-bedroom, two-bath house — depending on

where you buy — for \$75,000."

The biggest draw for Fort Worth is the extreme difference in cost, See says. "Fort Worth tends to be considerably less money for houses than Dallas — it is almost worth the commute for some people."

Not even "almost:" See says already some neighborhood are gaining popularity with those who maintain employment in Big D. "A lot work in Dallas — that's already going on. And with the Trinity River Express, there's no reason not to live here."

And the gay community is a large part of that.

"Parts of Meadowbrook look exactly like Oak Cliff — 1950s houses, big lots, trees, hills and a very large and growing gay population," according to See.

While he calls Meadowbrook the most affordable neighborhood for those not afraid to head west, it is by no means the only

area attracting gay homebuyers. Other gay-friendly Fort Worth suburbs — which See calls anything outside Loop 820, like Meadowbrook — including Oak Hurst and Arlington Heights, and further out, Mira Vista (far southwest), Alito (far west) or even Southlake-Colleyville. But downtown has its champions as well.

"In Fort Worth, you have your downtown area, which is rapidly becoming a hot spot because of restaurants, clubs and shopping," See says. There are many new projects to choose from, with more than 500 condominium units opening within the next few years.

"A lot of Baby Boomers are downsizing and moving Downtown," See says, "plus many young singles. It's a real good mix."

Popular close-in areas are on the near south side and the west

See TARRANT COUNTY on PAGE 43

DISTINCTIVE LISTINGS

See Virtual Tours of Both Properties, visit

www.DanCohnCan.com



3621 Turtle Creek Blvd, #5K

The Beverly, 960+ sq ft brick terrace, one of the largest on Turtle Creek; 2/2/2 with marble and hardwood floors; granite kitchen, spacious master retreat. Listed for \$449,000.



402 N. Rosemont

Winnetka Heights, Prairie, 3/2.2/2, 3147 sq ft, period features, granite kitchen/butlers pantry, landscaped, updates to plumb/elec. Listed for \$349,900.

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4118-A **\$175,000** • 926 sq. ft. • 2/1 front right townhouse, extra large private deck, 2 inch blinds, crown molding, slate backsplash, custom paint, atrium door windows.

4120-B **\$174,500** • 941 sq. ft. • 2/1 lower right flat, large private deck off master, common patio, crown molding through out, glass tile backsplash, 2 inch blinds.

4120-C **\$171,000** • 941 sq. ft. • 2/1 upper left flat, large balcony, crown molding.

4120-D **\$175,000** • 941 sq. ft. • 2/1 upper right flat, large balcony, glass tile backsplash, crown molding, 2 inch blinds, custom cabinet pulls.

4122-B **\$165,000** • 926 sq. ft. • 2/1 Center left townhouse (Model Unit) wide plank flooring, small private deck.



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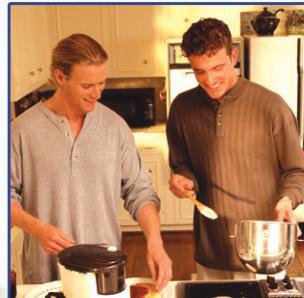
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TARRANT COUNTY

Continued from Page 40

side of the city, "where college educated John Q. Public settles down to stay close to Downtown," See says. But the best central neighborhoods for gay buyers are probably the Fairmount Historic District and Ryan Place south of Downtown.

Most houses were built from 1900 to 1930, and are still good buys for the urban adventurer.

"They are a little more pricey — \$140,000 to \$300,000 range for a three-bedroom, two-bath. But it's a very eclectic population — more so than anywhere else in Fort Worth," says See, whose company specializes in urban and historic properties.

Bargain-hunters also have more time to find what's right for them.

"In years past, it was a very,

very tight sellers market — you bought that day or didn't get it," See says. But the softening in the market means "there's more than a lot of selection for those looking to buy — a nice selection of anything in any price range. Now would be the time because there is more to choose from."

Fairmount in particular has been a boon for buyers. In the last 14 years, property values have tripled, See says: A house bought there in 1993 for \$40,000 might sell now for \$150,000 or more. But are those kinds of deals still available?

"Some," See says. "But a good deal in 2007 is buying a house that you need to redo, and getting it for \$70,000 to \$80,000. There are still good margins for the smart person who knows what they're doing."

J.J. Robb Real Estate Services,
1255 W. Magnolia Ave., Fort
Worth. 817-942-8358.

HIGH-RISES

Continued from Page 38

story building was remade into just 68 condos. The underground bank vault was converted into a wine cellar and each owner gets a locked compartment. With enough elevators to accommodate the hundreds of people who once worked here, waiting for one is never a problem in a building with six or fewer condos per floor.

Lake Cliff Tower, 329 E. Colorado Blvd.; Lakeclifftower.com; contact Keith Cox at 214-520-4465. Opened August 2006; units from \$309,000 to \$525,000 still available.

Lake Cliff, originally known as Spring Lake, was dug in 1888 by the Llewellyn Social Club, which also built a clubhouse. A popular amusement park followed on the property, but high operating costs forced it to close. Construction began in 1926 on "Your Castle in Italy," the tower that overlooks Lake



One Arts Plaza is the first mixed-use residential high-rise built Downtown in 18 years.

Cliff. When it was finally completed in 1932, the 13-story building was known as Cliff Towers Hotel and Apartments. The building was the original home of radio station KLIF. After the Jefferson Street trolley closed and Oak Cliff fell from favor in the 1960s, the building became a nursing home that closed in the late 1990s. This landmark, just over the Jefferson Street Bridge, has been restored to its original grace with views of Lake Cliff Park and Downtown just across the Trinity River.

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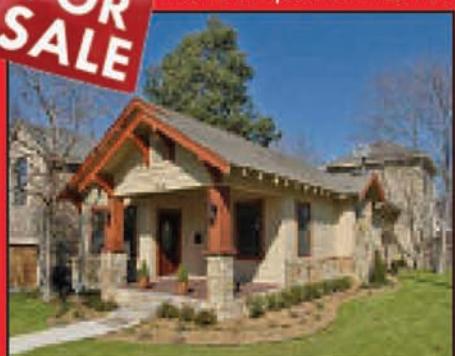


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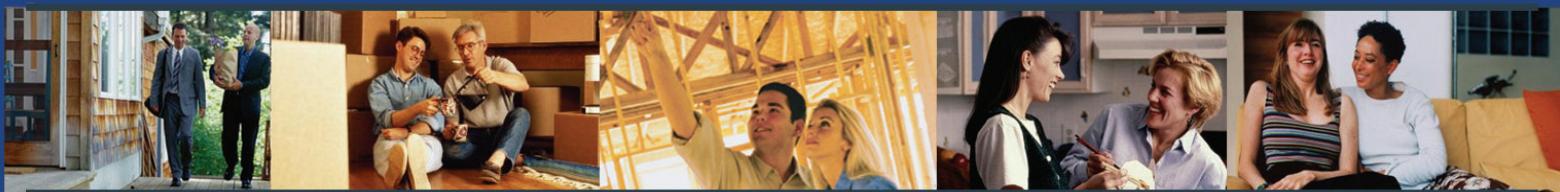
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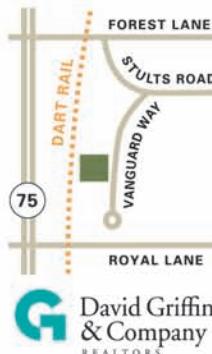
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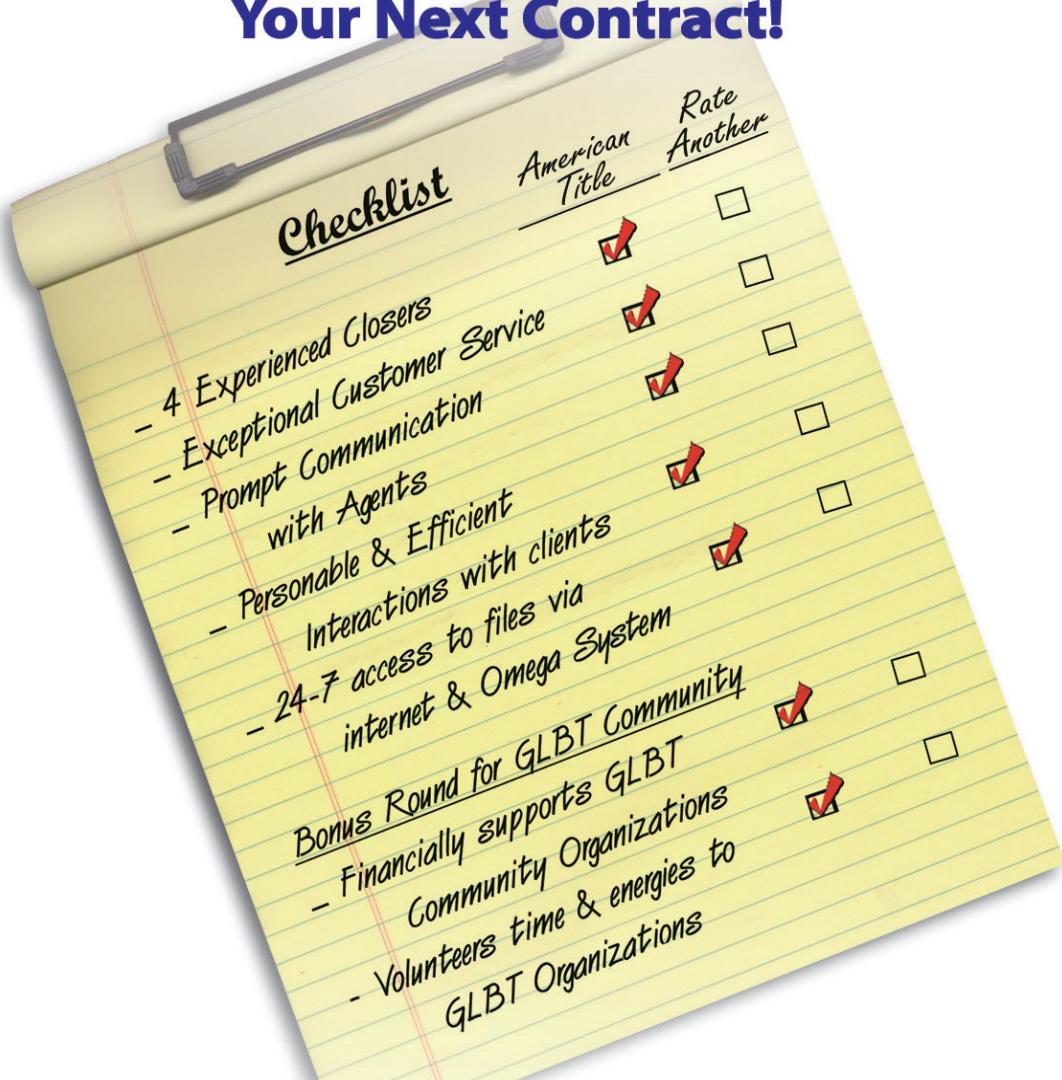
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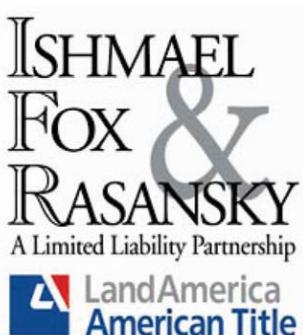


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