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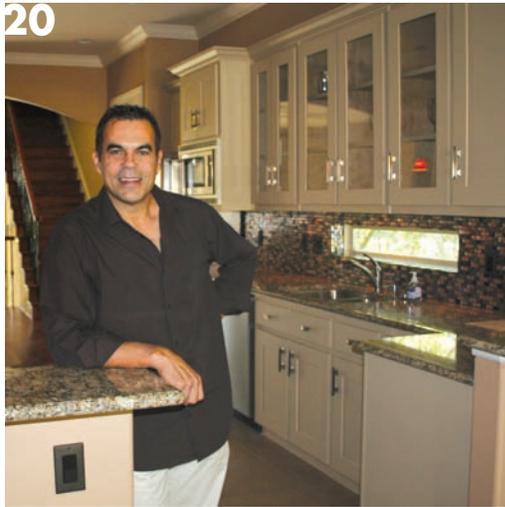
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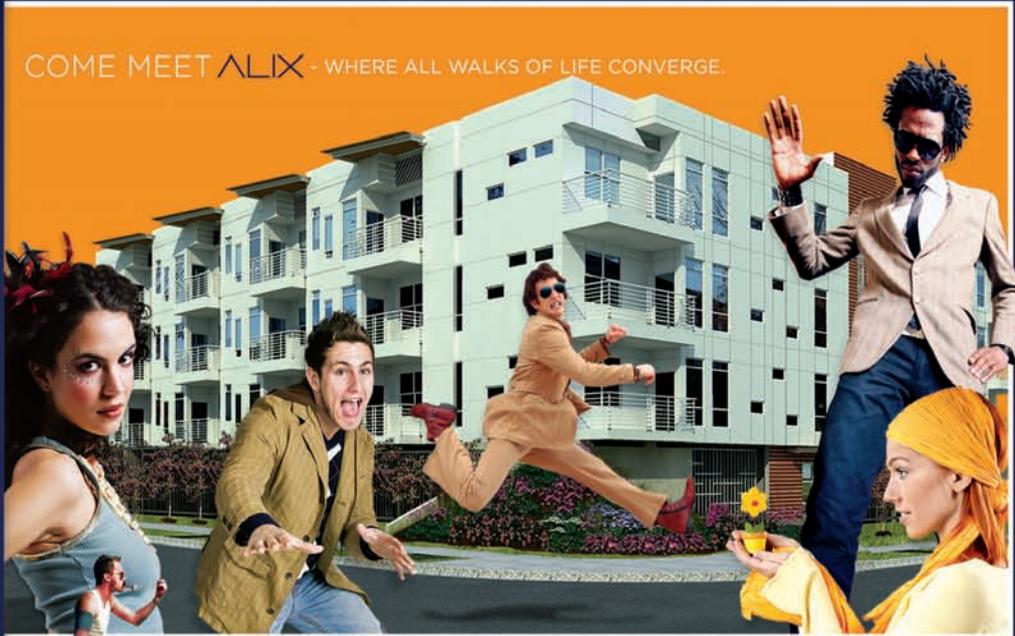
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# Bang for your buck

Experts weigh in on how to make the most on a sale — and spend the least on a buy

By Arnold Wayne Jones

Everyone who wants to sell a home hopes to fetch the best price — and everyone who wants to buy one wants to get the best bargain. What are some ways to make sure you're doing it right?

We asked area real estate professionals to weigh in with their suggestions: How do you suggest someone looking to buy a house or condo get the most bang for their real estate buck? How about selling to maximize offers?

Here's what they said:

"The best bang for your buck depends on what the buyer wants in a home. There are lots of foreclosures and bank-owned properties but many of them need substantial repairs. The best opportunity for one buyer may be the worst option for another. A great agent will specialize the search to the buyer's needs. If the buyer is handy or has capital set aside for updates and repairs, the low end repo house may be the best option. But if the buyer is not up to doing repairs or doesn't have the capital, the more effective purchase plan would be to get a home that is up to date, maybe at a higher cost.

"To sell your home quickly, you really have to be at the top of your game. The house has to be spotless and have as many features as possible. Pricing a home right is always the best way to attract a buyer. Find an agent with the best education and experience who will tell you the true market conditions. Overpricing

a home or marketing it poorly will hurt your chances in this market. It's also a great time to

buy investment property or to convert existing property to investment property. Your real estate agent can tell you the pros and cons of making these decisions."

— **Bob McCranie with William Davis Realty**

"In the current market, there are five listings for every buyer, so if a seller wants to be the 'chosen' one and attract buyers, I recommend the following:

"First, price about five percent *below* market value. Second, make sure the property is staged to show it off best (hire a professional stager if needed). Third, have your agent take great pictures of the property and post a listing on Realtor.com. Fourth, hire a Realtor so the seller gets the most exposure possible and reaches the qualified buyers. Finally, have the property pre-inspected by a licensed inspector to avoid buyer fallout during the contract period. The seller should repair any major issues that come up or use them as negotiation tools."

— **Susan Melnick with Virginia Cook Realtors**

"My mother always said that some people's problems are others' opportunities. Well, opportunity knocks in real estate foreclosures, divorces, estate settlement and relocating sellers. These can all be dreaded words for some but opportunities for some.

"Purchasing a property is an adventure and should be exciting and mentally stimulating. Buying a

home in an 'up and coming' area to me is not risky. I could kick myself for not purchasing some properties in Oak Lawn in the early 1990s (lots that are now worth \$250,000 could be purchased for \$40,000–\$50,000).

"There are many movements underfoot in Dallas that will enhance the city and values will rise. The Farmers Market area is unique and the city has targeted the market for a makeover. Soon you will see new restaurants and retail in the area. Deep Ellum is scheduled to undergo a transition as well. DART Rail will be adding a stop to the area including to the medical district and Maple Springs. The Canton Lofts in that area are priced well and have a feel of a New York apartment in Dallas and provide bang for your buck in my opinion."

— **Keith Yonick with Prudential Texas Properties**

"These are tips I use when working with condo buyers. First, think about how long you're going to stay in one place. Buying



Bob McCranie



Susan Melnick

Matt Watson



you'll be assessed in the near future, and indicate how well-managed the building is. Better-managed buildings make fewer assessments.

"Budget into your cost association dues, which are above and beyond your monthly mortgage payment. To assist in long-term financial planning, ask the condo asso-

ciation whether association fees have increased in recent years. Also estimate monthly maintenance costs that you're responsible for in addition to the association fees."

**— Jeff Updike with RE/MAX Urban; 2007 President MetroTex Association of Realtors**

"The best way for a buyer to get the most bang for his buck is to work with an agent and tell the agent what they want. The more options that the buyer leaves open, the better the opportunity. For instance, if you have to have a penthouse condo with a Downtown view, the options are limited and you can only expect the best of a limited supply. But if you are looking for an appreciating 2-bedroom, 2-bath house or condo, then the options are open and I can give buyers lots of ideas and let them choose where they see the market going up. Keep your options open!"

**— Matt Watson with The Michael Group**

a condo is no different than buying a single-family home: You need to live there at least a couple of years to recoup closing costs, assuming the property will appreciate.

"Give some thought to what you want. If you're not interested in the pool or sauna, understand that the condo's price and ongoing monthly association fees will reflect their use regardless of your interest in swimming or sweating.

"Request a market analysis from a real estate agent regarding the selling prices of condos in the building or area. Check the price appreciation on the market analysis to evaluate how quickly the condos are increasing in value.

"Ask to see the minutes from a recent meeting of the homeowners association (HOA). Find out what the hot issues are and if members are fighting tooth and nail.

"Check the HOA's history of assessments to see how many have been made in the past 10 years and how large they have been. This information will help you gauge how likely it is that

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# A buyer's market?

Recent up-ticks in home foreclosures present opportunities — and hazards

By David Taffet

Cody Farris, right, and Mark Paxton, opposite, agree buyers should exercise caution when purchasing foreclosed properties.

To see the infomercials on television and to read the ads for seminars that arrive via junk mail, you can pick up foreclosure properties for just pennies on the dollar. But according to Cody Farris of Prudential Texas Properties, the reality is quite different.

Despite the high foreclosure rate reported in the media, foreclosed properties in Dallas sell for about 97 percent of the prices of other properties in the area — which hardly makes them steals.

"There are occasionally good buys if you want to do some work," Farris says. With the sub-prime lending crash and foreclosures on the rise, some bargains are available. But watch out for the pitfalls — lenders are not in business to lose money.

"I don't like foreclosures for a few reasons," says Dallas real estate agent Keith Yonick. "First, you have to buy as-is. Second, you have to waive your right to mediate if you have a problem. Third, you're not always getting a great deal — sometimes the inspectors miss things and the properties haven't been well-cared-for."

When a home is foreclosed, some angry homeowners strip the interior. What may look like a bargain might not be one when appliances and fixtures need to be replaced. Other homeowners, perhaps upset that a bank has suddenly raised their interest rate or monthly payment to unaffordable levels, can do much heavier damage to the property. Walls, floors and plumbing should be inspected before signing any papers.

Yonick suggests having the home inspected thoroughly. An important part of any residential real estate transaction, the inspection may be particularly important to foreclosure buyers. While intentional damage may be apparent, routine problems a homeowner



Photo by Arnold Wayne Jones

may be aware of might be unknown to the bank.

Mark Paxton of Wells Fargo Home Mortgage tells of one property where the former homeowner poured cement powder down the drain. When the inspector did his test and turned on the water, everything seemed normal. The homeowner later found the drains cemented shut.

Paxton cautions foreclosure buyers to be very careful, even of homes not vandalized. "If people are not making their payments, they're probably not taking care of the home," he says.

Farris warns homeowners that lenders are getting more aggressive about protecting their investments and filing police charges on

vandalized properties.

There are advantages, though, for bidding on foreclosed properties. The lender holding title probably has no emotional attachment to it and is anxious to sell. A bid might be lower than they can accept, but it won't be rejected for sentimental reasons.

Farris suggests not being too aggressive if a home is particularly appealing. If it's already a great price in a great neighborhood, others might be bidding on the property at the same time. If the house is for investment, be prepared to bid on several properties before a low bid is accepted.

Lenders in foreclosure properties rarely lower the price for inspection problems, but may offer



Photo by Arnold Wayne Jones

low-cost financing to cover these problems. For properties that need work, Farris suggests FHA's 203K loan program or Wells Fargo's renovation financing.

"Our renovation loan product allows someone to come in and get bids and we do a loan for the future value of the home. Disbursement of funds is done as the work progresses," Paxton explains.

## ON THE OTHER SIDE

Before selling real estate, Farris was a vice president of default for a Fortune 500 company, so he has advice for people behind in their payments.

"Lenders are more conservative now but they foreclose as a last resort," Farris says. When a mortgage payment is late, stay in touch with the lender. "Call the loss mitigation department. Don't hide from the problem." That department may negotiate a solution that will avoid further problems.

The type of loan may dictate how much leverage the lender has. FHA, VA and Fannie Mae each have different terms for when foreclosure begins. If a payment is late because

For foreclosure buyers, "Fannie Mae is doing some carpet, paint and new appliances and streamlining financing," Farris notes. With their wholesale purchasing power, their properties are often good values.

To get the best deal on foreclosed property, everyone agrees: Work with an agent experienced in this type of transaction.

of a temporary situation (such as illness or layoff), the lender may allow a skipped payment or add an amount to regular payments until the mortgage is current.

If higher rates have made the mortgage unaffordable, the lender may recommend a short sale. That allows the owner to sell the house for less than the balance owed and the lender will forgive the difference. This may be cheaper for the bank and less damaging to the homeowner's credit than foreclosure proceedings.

Farris warns that once a deal is set with the lender, stay current. "Lenders aren't going to work indefinitely with people who don't keep up their side," he says.

— D.T.

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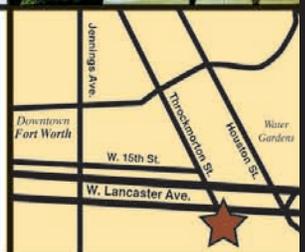
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# This old house

Trey Bartosh says Oak Cliff is a perfect neighborhood for those who enjoy fixer-uppers, but the principles apply everywhere

By Arnold Wayne Jones

**CLIFF DWELLING:** Trey Bartosh, right, appreciates the craftsmanship of older homes, but knows many buyers like modern amenities. But smart renovation preserves the best of both worlds.

When Trey Bartosh arrives for our meeting, he shuffles out of an old truck and brushes the dust from his denim and T-shirt. If he weren't in the middle of a huge city, you might mistake him for a cowboy.

But the dust on Bartosh isn't from the ranch; it's from the ranch-style house he's working on. He may not be a cowboy, but he's a pioneer of another kind: A long-time Oak Cliff resident committed to renovating the neighborhood one house at a time.

In recent years, Oak Cliff has undergone something of a boom in the gay community, attracting urban GLBT singles and couples who prefer the lived-in look to the pristine new developments that pepper the suburbs, but who can't afford tony addresses in the Park Cities or M Streets.

But when Bartosh moved there in 1985, it wasn't quite so popular among guppies.

"The demographics have changed — certainly it has become more of an accepted inner-city neighborhood," Bartosh says over a coffee at the Nodding Dog café in the Bishop Arts District. "It's more of an alternative community to a lot of the rest of Dallas — creative, open and accepting. And it has a more realistic mix of society than the Wal-Mart homogeneity you find elsewhere."

In part, its appeal has derived from real estate opportunities. Prices have continued at a sustainable incline "as opposed to the boom-and-bust in other areas of the city," he says.

And Bartosh is one of the reasons why.

Bartosh doesn't just live in Oak Cliff, he helps others live here as well through his business renovat-

ing older homes. He's not just a run-of-the-mill handyman, either — Bartosh has a degree in environmental design from Texas A&M University. He not only can fix things, he can tell you what deserves fixing.

While many dilapidated houses might need to come down, Bartosh says the benefits of renovation are palpable.

"Many older homes [in Oak Cliff] have the kind of craftsmanship and materials we can't get anymore," he says. "Today, most people can't afford to rebuild at that level." Buying a fixer-upper, in fact, "is actually a good way to

get finer quality craftsmanship-wise than if you bought new."

The difference is the grunt-work involved. New homes typically boast the latest in everything — appliances, electrical, plumbing, heating and air conditioning, etc. Not so the fixer-upper, and it takes a certain kind of person to tackle a defective house — especially in what some might consider a dodgy neighborhood.

"Oak Cliff is for the entrepreneurial-minded," he says. "It's for people who appreciate old homes, aesthetics and value the beauty of the terrain. It's for people who like living in villages



Photo by Arnold Wayne Jones

where people talk to their neighbors and are there for each other."

But those who like the camaraderie of old-growth neighborhoods should expect to spend time and money creating their dream house.

One advantage to renovation is that, because homes are in less-than-stellar condition from the outset, the initial purchase price is lower than for a similar new home — often substantially so. You will probably have to put in more money to get it to your liking, but you can parse those costs out over time.

"Renovations are great if you can't afford to do it all at once," Bartosh says. "Do it as a progression, never buying more than you can afford."

But buying an older home does require doing a lot of homework. "It is not as straightforward as buying a new house," Bartosh readily offers.

Bartosh refers, half-jokingly, to the "7 Ps" of construction: "Proper preparation and planning prevents piss-poor production." Don't jump in with both feet before making sure the water's in the pool. Here are some of his hints for making the right choice:

**Think before you act.** "Take time to get to know the house and how you really live," he says, and make renovations based on those observations. If you are planning some significant renovations such as putting on an addition, especially if you are borrowing money, consult with an architect or builder — pay for some advice (usually from \$300 to \$500) before signing a 30-year mortgage.

**Inspect.** Always have a professional inspection — and get someone who is old-house savvy versus someone who does newer construction. It'll be the best \$150 to \$300 you spend.

You can do some minimal inspecting on your own to evaluate whether you should even both with an offer: Is it electrically safe?

Get an electrical tester and use it on your walk-through. How's the plumbing? Turn water on to see if it comes out rusty. Notice any painted brick? That often means the foundation needs repairs, as do any structural cracks in masonry. Wood shingles under composition shingle may require re-decking to bring the house up to code, and that can cost more than you bargained for.

None of these signs mean you *shouldn't* buy the house, but they should influence the size of your offer and what you can afford — or what you can live with.

**Don't get emotional.**

Homes, especially older ones, ooze character, and often have charming nooks, quaint moldings and delightful architectural touches. Don't let those sway you too much.

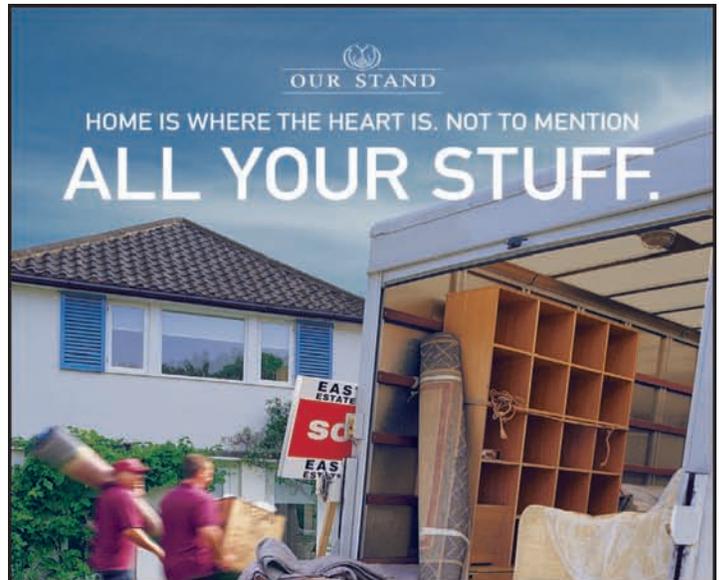
"Do not let the emotional charm and character woo you into a bad purchase," Bartosh says. "Ask: What work is needed to be done and what will that cost? Talk to neighbors — make sure you're not paying too much for something."

**Be on the lookout for bargains.** Shag carpeting? Old fixtures? Tasteless color choices? Don't let those scare you off.

"As a general rule, little-old-lady houses are the ones you want to get," Bartosh counsels. "They may look less appealing but they are probably quite sound." And because many people can't see beyond cosmetic shortfalls to the underlying soundness, you might get a good deal.

Overall, buying an old home is a balancing act between what you can afford, what work you're willing to do and what kind of life you want to live. Bartosh is a believer in the spirituality of homes — "How other lives are remembered in a building," he says. "What is a stucco wall worth that has lasted 80 years?"

Your answer may indicate whether you're right for renovations — and whether renovations are right for you.



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# Forget-me-nots

Under-appreciated neighborhoods are ideal for bargain-seeking gays

By Arnold Wayne Jones

Keith Yonick, seated right, helped his client Terry Battle, left, find this large, charming home in Everglade Park for a fraction of what it would cost near Downtown.



Photo by Arnold Wayne Jones

Maybe it's because he grew up on the Dallas-Mesquite border — after moving to the Metroplex from Staten Island — but Keith Yonick has always had an appreciation for the outer boundaries of metropolitan areas.

Yonick, who has been in real estate sales since 2003 (and sold homes in the early 1990s as well), knows that hip areas attract the most eyes — and command the highest prices. But there are plenty of neighborhoods in Under-appreciated areas that are actually secret hotspots for gay homeowners.

"It's kind of sad some of these neighborhoods are forgotten," he says. "The younger generation has not discovered these older areas." The good news, though, is that because they are not as popular as Oak Cliff, Oak Lawn and M Streets, "the tax man hasn't discovered them, either."

But bargains aren't all that homeowners are looking for. Anyone can head outside the city limits and pay less, but the gay community is also looking for welcom-

ing, enlightened neighbors — and some caché.

"A lot of gay couples want a Dallas address," he says candidly. "They like the prestige and don't want to tell people they live in Garland or Mesquite."

So where can they go and still feel part of an urban community? Yonick has tremendous enthusiasm for the Casa View area.

"I love it," he gushes. "I work with a lot of relocating buyers who make under \$50,000 and they love it because it's so close to White Rock Lake," but doesn't cost the same as a "White Rock" address. "And with the Ferguson Road project, anything in Casa View is going to be a great investment."

Yonick also recommends heading toward his old stomping grounds east of Downtown along I-30, especially the Everglade Park-Buckner Terrace-Parkdale area. He says he's placed numerous gay homeowners here in the past few years.

"Parkdale has lovely little Tudors," he says, and Everglade

Park has many steals — nice mid-century homes for under \$130,000. It also boasts many charming eateries.

Terry Battle, one of Yonick's clients, tried living in Arlington a few years ago, but barely lasted nine months there. Battle, an interior decorator by trade, ended up in a magnificent and spacious split-level house off of Jim Miller Road for a fraction what he would have paid in Oak Lawn.

Other great locations for finding bargain houses include McCree Road in the Lake Highlands district, Mount Auburn near Hollywood Heights in Lakewood ("Many of the houses are lovely Craftsman homes," Yonick says) and even Bryan's Place ("Good deals, and close to Downtown," he says).

For those who like to stay close to the action, Yonick says Maple Springs is hot, but quickly getting a reputation (and therefore driving up prices). Yonick and his partner built a home there within the last few years, and by the time

See FORGET-ME-NOTS on PAGE 15

# Rest insured

Getting proper insurance coverage for your property may not be as simple as you think

By David Taffet

Farmers agent Angel Irvin, right, says gay and lesbian couples have specific homeowners insurance needs that can create coverage issues.



Photo by Arnold Wayne Jones

While the federal government doesn't recognize a Canadian marriage or a domestic partnership between gay couples, many insurers do. More and more insurance companies offer domestic partners the same coverage as their heterosexual counterparts.

But even as more insurers cover gays and lesbians equitably, not all straight agents recognize the needs of gay couples. Independent agent Steven Graves says he once had a straight agent call him to ask how he writes life insurance policies for gay couples. Although Graves answered, "The same as for a straight couple," the question illustrated an obvious issue: that some agents never consider the coverage needs of the non-heterosexually married people.

Graves says that gay, lesbian and GLBT-friendly agents know which companies treat gay people equitably. Some companies, such as State Farm, will insure both partners only if both names are on a homeowner's title. With

auto insurance, they will only put two names on a policy if both people own the car. Sometimes, such requirements aren't an issue; sometimes they are.

On the other hand, companies including MetLife reach out to the gay and lesbian community with specially-prepared marketing materials and brochures. That company routinely writes coverage for an entire GLBT household.

Similarly, while mortgage lenders require a home to be insured throughout the life of the loan, not all policies are the same.

"It's not the cost of insurance — it's the cost of not having it," says Farmers agent Angel Irvin. "You need full replacement cost coverage to rebuild the house in 2007."

She usually estimates the value of contents at 60 percent of the home's replacement cost, but says you should take a look at any special possessions.

"Gay men and lesbians often spend more on furnishings, crys-

tal, watches, antiques or artwork," Graves notes, which can require consideration. Many also have more electronics, computers, CDs and DVDs than the average married couple. Both agents suggest that queer couples look at the contents of their house and add riders that cover replacement cost in case of theft or fire.

"Despite who's on the mortgage, everyone living in the home needs to be on the insurance," Irvin adds.

Life insurance is an important component of coverage that may eventually protect the house. Typically, both partners work, and when one dies before the other, life insurance can cover the cost of paying off the mortgage or continuing to maintain it without a second income. Without this protection, the survivor may lose the home.

Irvin also advises covering outstanding debts, credit cards, cars and student loans so that ownership of the house is not jeopard-

ized. Some lenders are aggressive in collecting those debts, especially from a non-married spouse. She recommends a combination of term and whole life policies



Steven Graves says condo owners have special insurance issues — and many aren't aware of important coverage limitations.

Photo by Arnold Wayne Jones

as the most cost-effective coverage.

Many condo owners think their master policy, paid through association fees, will cover everything inside their home. Not so, says Graves.

"It doesn't — it covers only the shell. The condo owner is responsible for everything from the sheetrock inward," he says. Perhaps surprisingly, that includes all

contents, including cabinetry, flooring, appliances, electrical from the box and plumbing from the master pipe.

Liability is another concern many condo owners ignore. The master policy covers anything that happens on the common property outside of the units. Liability coverage is an inexpensive add-on to the homeowner's policy.

For those leasing a house, loft,

condo or apartment, renter's insurance covers loss due to fire, theft or vandalism. Though slightly higher than comparable coverage on a homeowner's policy, this remains inexpensive protection for all household items as well as those luxuries that renters as well

as homeowners acquire.

Irvin suggests talking to a GLBT-friendly agent who understands your household. That agent can help evaluate your needs. "It could be the difference between having insurance and actually being insured," she says.

## FORGET-ME-NOTS

Continued from Page 13

construction was complete the appraisal had gone up tens of thousands of dollars.

"Some people say the area near Love Field will do well," he adds.

But he's still a cheerleader for more offbeat addresses. "The average days on the market for one of my listings in Oak Lawn is about 120 days," he says; "the average in East Dallas is 32."

Those willing to give up a Dallas ZIP code can do even better.

"I put a gay couple in Royce City in the most beautiful home there," he says. He's also relocat-

ed some gay clients from their homes in East Dallas to Rockwall County.

"The MLS ladies in Rockwall are delightful to work with," he says. "It's six miles from Downtown, affordable, the homes are charming and the taxes are less than in Dallas County."

For those worried that the boonies may be uninviting for gay or lesbian buyers, Yonick says that hasn't been an issue in the neighborhoods mentioned. And all things being equal, he's always looking to get his clients "a lot of bang for the buck."

And by that standard, these areas are exploding.



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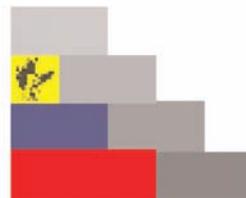
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**6408 Tuscany Park • \$193,900**  
Newer home with character. Wrought iron detailing and fixtures, lots of ceramic tile, rounded drywall corners, raised ceilings, extensive crown moldings. Double box ceiling in family room, granite kitchen counters, stainless appliances, wet bar.



**5044 Apache Circle • \$319,900**  
Outstanding home by Grand. New interior paint and carpeting, extensive moldings, arches, niches. Media and game rooms up, master down with bay window and high ceilings. Lots of ceramic tile, large hill country-inspired front porch for relaxing. Absolutely beautiful.



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# Investing in the future

Even with the sub-prime dust-up, rental properties remain sound investments

By David Taffet

Even in the face of a mortgage crisis, Jay Narey, right, says the rental market should remain strong — if you know what you're doing.

Photo by Terry Thompson

The downturn in home prices and the collapse of the sub-prime lending market have definitely had negative consequences, but at the same time, new opportunities for investing in real estate are emerging from the dust.

Worth Ross' real estate company, Worth Ross and Associates, leases and manages more than 600 individual homes and condos and manages a number of condo associations, including four along Turtle Creek Boulevard. He says the rental market in Dallas will remain strong. Which means investing in rental property is still a good idea — assuming you go about it the right way.

Not all rental properties are created equal, and owners should differentiate between what they might buy for themselves and what they want to buy for a rental.

"Don't buy a property with a pool," Ross says about one place to start. Pools are expensive to maintain, tenants don't know how to take care of them and properties with pools don't rent for any more than properties without, he says.

As always in real estate, location is key. Jay Narey of Advocates Realty suggests looking for houses in neighborhoods built between the post-World War II era but before 1975.

"Midway Hills–Glenridge is one of the hottest areas in the entire city currently," Narey says. "The combination of older homes on large lots in a good location has made the area very desirable for investors and developers alike. Buckner Terrace and other East Dallas neighborhoods are great areas for those looking for more affordable investment or rental property."

And anywhere near a university is always a good place to invest for obvious reasons: A consistent and reliable student-renter market. Narey also looks for homes with

several bedrooms and bathrooms because roommates are often involved in rentals.

"Tenants look for the same things buyers look for," Ross says. While fewer people qualify for mortgages today, those people still want to live in areas with better school systems and shopping. Plano, Carrollton, Frisco and Addison rent quickly. In those areas, he says, "We have very few available."

Oak Lawn and Oak Cliff are very strong neighborhoods, but one drawback to buying an Oak Lawn condo as an investment is competition from the newer, upscale apartment communities.

Narey finds few opportunities for the average investor in Oak Lawn and the M Streets, where most properties have already been redone. While Kessler Park still offers some prospects, neighborhoods surrounding it might be better places to find houses for investment.

When shopping for investment properties, Ross suggests staying in the \$80,000 to \$160,000 range — fewer people qualify for higher rents that would be necessary to make more expensive rentals viable. To illustrate, Ross says his most expensive rental goes for \$6,500 per month. To qualify for that, a tenant would need an income of more than \$20,000 a month — an annual salary of about a quarter of a million dollars. The market for those properties includes athletes who expect to be traded to a team in another city or a corporate executive hired to turn around a company who doesn't expect to be here long. Otherwise, people making that kind of money will usually buy rather than lease.

On the other end of the spectrum, Ross says that lower priced properties invite high turnover.



"At a certain price point, there is pride of ownership," even among renters, he says. "Credit is important to them. Below that level, they have no credit," and are less likely to treat the property with care, which ultimately will lower its appreciation as an asset.

If you're buying a condo as investment property, Narey counsels looking into the homeowners association and how it's governed. A conservative board that is not going to raise dues unnecessarily is best.

He also recommends older, low-rise condos that can be renovated — the newer high-rises are priced above \$300,000. "The W, the Azure have been snapped up by out-of-state speculators," Narey

See INVESTING on PAGE 21

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# A Craftsman at work

Randall Edmiston found building within a conservation district was full of rewards

By Arnold Wayne Jones

Randall Edmiston was such a fan of the American Craftsman design that he built a new house in the Vickery Place Conservation District in the style, but updated it with a larger porch and more amenities.



Photo by Arnold Wayne Jones

When Randall Edmiston moved to Dallas from San Francisco, he wanted to live in a neighborhood that had the urban charms he had come to enjoy — a place where you could live near work and walk to restaurants, shopping and other amenities. And the M Streets off Lower Greenville Avenue fit the bill.

“This was one of the few areas I found where I could do all that,” he says. “The homes were not super-expensive, although they are going up, but you can be close to work and park your car and walk to places. The key there is walking — being able to eliminate your car is a great concept.”

Edmiston also found himself smack-dab in the middle of a conservation district — an older neighborhood that is officially recognized by the city as having a specific character to the homes.

The idea of conservation districts is to preserve the historic look of a neighborhood and pre-

vent cookie-cutter “Plano mansions” from cropping up. But for a builder, they present challenges.

And Edmiston has always enjoyed a good challenge.

Edmiston’s new company, Randall Ross Design Build, had already renovated two American Craftsman-style houses in the nearby Vickery Place neighborhood, itself a conservation district. But while he loved the classic lines and forms of the design, he realized that the format had its drawbacks for people who enjoy more spacious homes. How, then, could he construct a roomy house in a conservation district that prohibited McMansions?

It turned out to be easier than he thought.

“You have to do your homework and make sure you understand what the requirements are,” he says, but appreciating the neighborhood’s character made it simple to achieve (although he admits it did cost him slightly more

to build as a result of the requirements).

There were some missteps. He originally had designed a portico-chere but was told that while the district would permit it, the building code did not. “Then three months in to building, I heard they approved portico-cheres. It’s a very fluid building environment.”

He also had to tear out the walkway and replace it with one approved by the district, although he says it was not a big deal — and it was also the right thing to do.

“It was one of the first homes to be built under the conservation district guidelines and I thought it appropriate to do it as a Craftsman. Beyond that, I thought there was a market for people who liked classic lines but an interior that was even more contemporary than what most builders are doing.”

The fun for Edmiston was updating a look that has been well-

established for a century.

"The Craftsman style stood out to me as the house that had a friendly type of look," he says of the design, which includes clean lines, porches and natural materials in a sturdy structure. But it has its drawbacks.

Interiors are typically small, and the single-story form limits usable space. And because Craftsman homes in the area were built mostly in the 1920s, the older homes lacked modern updates. Edmiston fixed all that.

He knew the McMansion craze meant he had to up the ante for living space. "A single-story house would not compete with a two-story home, especially if built on either side of it," he says. "A lot of it grew out of what I didn't like about brick two-story homes."

He updated it by making it taller (there's a second-story master suite in back), making the porch bigger and changing the

motif on the outside. He raised the porch higher than usual and added lots of square footage to it, and put circular steps in the corner and created a front patio.

"Overwhelmingly, I have had people come through congratulating me on building something close in keeping with what that neighborhood looked like, but also fresh and interesting and so much bigger," he says.

The Craftsman house is unique for Edmiston, who says he's "really more of a modern kind of builder." Indeed, after a Tudor renovation he's currently working on, his next project will be what he described as an "urban oasis." But working with the guidelines of a conservation district ended up being a wonderful experience for him.

"I found a mix of old and new that was invigorating for me — and for the better of Vickery Place," he says.

## INVESTING

Continued from Page 18

says.

Ross suggests that investors team up with a management company, which should actually save them money. He says his company buys carpet and appliances wholesale, which saves some of his investors enough to cover the cost of a management company.

Potential tenants know that a

management company will verify credit. Prospects with poor credit often contact individual owners hoping that they will skip the credit check.

Ross says you never really recover from months of vacancy. Management companies have marketing ability that can get a property rented quickly and are paid a percentage of the rent.

"If we don't collect rent, we don't get paid," Ross says.

## SUNNY DAYS IN DFW?

Don't believe all the real-estate naysaying — at least not as it applies to Texas.

CNNMoney.com reports that the housing market is primed for a bounce-back, and Dallas is expected to be one of the cities to watch.

Three of Texas' biggest cities — Austin, Houston and Dallas — have continued to attract national builders, and DFW is considered a real up-and-comer.

"Dallas has largely avoided the boom-and-bust cycle," the site

reports, noting that Dallas should experience the "best returns on housing on any major U.S. city during the next two years."

CNNMoney even projected house-price appreciations for 2008 and 2009. In Dallas-Fort Worth, they project a median sale price for single family homes in the first quarter of 2008 to hit \$151,930 — and go up more than \$10,000 by the end of 2009, for an increase of 6.4 percent. Which means now is the time to buy.

— A. W.J.

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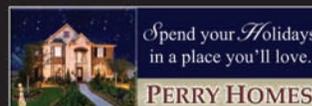
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# Inspect yourself

Do-it-yourself home inspections can save you time, money and heartache

By Steven Lindsey

Most real estate professionals agree that before you buy a house, you should shell out money for a formal inspection. But even when just browsing, you need to make like Nancy Drew the minute you set foot onto the property.

There are telltale clues of bigger problems that could transform your dream home into a dreaded money pit (even more than the movie with Shelley Long). Knowing what to look out for can keep you from getting too involved in the purchase of a property and spending money unnecessarily on finding out for sure what the evidence already indicates. If you see too many quick indicators of damage or neglect, no matter how great the neighborhood or cute the front door, run out of the house like you're in Amityville, the walls are dripping blood and the voices are screaming, "Get out!"

And it might just be that scary.

Madeline Daraio, a broker associate with Coldwell Banker Residential Mortgage, has been in real estate for 24 years, so she's

seen it all.

According to Daraio, areas for concern are "cracks in walls, ceilings and exterior walls, doors that don't close properly, bad odors, flat roofs, poor site drainage and water stains on ceilings and walls" — and that's just to start.

Daraio also believes that excessive days on the market could be an indicator of potential problems. A slower housing market can also account for a home not moving too quickly, but if that's the only indicator, proceed with caution.

Sellers, of course, will try to disguise weaknesses, so there are signs to be on the lookout for, including freshly-painted areas and furniture or rugs in odd places. Get on your hands and knees if you have to and make sure that La-Z-Boy isn't covering a gaping possum-filled hole.

Bud Rozell, owner of Good Home Inspection and secretary of the Texas Chapter of the American Society of Home Inspectors, has spent the last 12 years witnessing

the best and worst of what sellers are putting on the market.

"Weak floors, sticking doors, unusual amounts of exterior wood rot and musty smell are all signs that the structure may need repairs," Rozell says. "On newer houses with slab foundations, look for extensive cracks in the masonry. Your insurance agent may be able to



provide you with a report where the history of claims made on the house is recorded in a universal database."

Rozell stresses that most sellers are not trying to hide anything and may not even know the extent of problems with their properties until a professional inspection takes place. But he counsels being wary when walking into "an empty house with new paint, new carpet and no or few appliance updates. Crowded and cluttered houses are often hosts to multiple issues."

Occupancy status is another clue. If the seller lives at the property, generally it will be taken care of better than if it's being used as a rental property.

The Web site for the Dallas Central Appraisal District, [Dallas-cad.org](http://Dallas-cad.org), is a great place to do a little research. "See if the seller lives at the property or if it's an investment property," Rozell says.

Finally, make sure to use your brain and not your heart when making the tough decisions.

"If you walk into a house and, as much as you may be attracted to it, it just doesn't feel sound, then it probably isn't," Rozell says. "Most people tend to be more emotional when they make an offer on a house, and they tend to become more critical after it's been inspected."

And buyer's remorse on a house is not an experience something you want to have.



Photo courtesy of GayRealEstate.com



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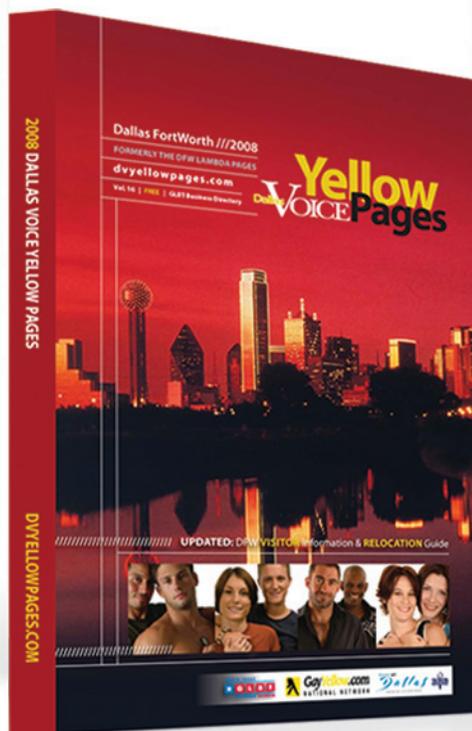
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# Gay and gray

GLBT retirement communities may be good investments for queer Boomers

by Howard Lewis Russell

Robert Voelkle sees a gay retirement community in Dallas' future.

In Tennessee Williams' "Cat on a Hot Tin Roof," beautiful Maggie is asked by her young and wealthy (but anguished) Eisenhower-era husband why she ever married him in the first place. "You can be young and poor, but you can't be old and poor," she sighs honestly.

She didn't dare ask Brick the same question back, as his answer would be obviously a given: You can be young and gay, but you can't be old and gay.

But oh have things have changed. The first wave of lucky Baby-Boomer gays — those fortunate survivors who endured the '80s and '90s — are hitting retirement age, and for the first time in human history, it may pay to be both gay and gray ... if one can afford it.

The National Gay and Lesbian Task Force projects that within only the next 25 years, the number of gay Americans over the age of 65 will mushroom from an estimated 3 million to 7 million.



Photo by Arnold Wayne Jones

And the booming retirement housing market has taken notice.

According to the American Society on Aging, there are now more than 23 separate gay and lesbian retirement communities either under construction or on the drawing board. Gay men and lesbians represent the newest, and fastest growing, niche of the retirement housing explosion.

Oddly, while hot in states of the Northeast and Midwest, gay niche "continuing-care retirement communities" (referred to as

CCRCs in the geriatric industry) have been slow to catch on in Texas. Dallas' brightest hope for such a venture, The Silver Hope Project, has been stalled since 2004 after a brilliantly spear-headed start by its visionary and colorful board president, Robert Voelkle.

As Voelkle bottom-lines it, "If The Silver Hope Project were easy, it would have been done a long time ago. But the cost of land in Dallas is expensive, and the

See **RETIREMENT** on **PAGE 27**

## WHEN YOU'RE 64

Interested in investing in a retirement community? Here's what to expect.

In keeping with the American mantra of anything worth having is worth over-paying for, developers of niche retirement communities — whether catering to golfing enthusiasts, the physically handicapped, Asian-Americans, military veterans or homosexuals — all require a weed-out-the-riffraff entrance fee (usually refundable if residents move or die), plus a monthly service fee.

Moreover, despite their targeted market, without exception all for-profit companies (unlike developments managed by non-profit organizations) will generally welcome anyone into the community who can show them the money. In other words, just because you've cashed out your 401k to live with resplendent birds of a feather doesn't mean that Bubba Hayseed, the lotto-winning gay

basher, can't move in next door.

As always, exceptions prove the rule, even in real estate: A retirement community of gay Boomers is hardly going to feel vulnerable, or threatened, when there's safety in numbers; access to health care and cost of living remain important considerations for all retirees, but most gay lions-in-winter are childless, and of primary concern to them is that they be surrounded by neighbors of shared common bonds.

As the New York Times pointed out, if you have the money to live in a gay retirement community, here are a few of the properties catering to the older GLBT population: RainbowVision (Santa Fe, N.M and Palm Springs, Calif.), [rainbowvisionprop.com](http://rainbowvisionprop.com); The Palms of Manasota (Palmetto, Fla.), [PalmsOfManasota.com](http://PalmsOfManasota.com), Carefree Cove (Western North Carolina), [CarefreeCove.com](http://CarefreeCove.com), Paradise One (Easthampton, Mass.), [Paradise-one.com](http://Paradise-one.com).

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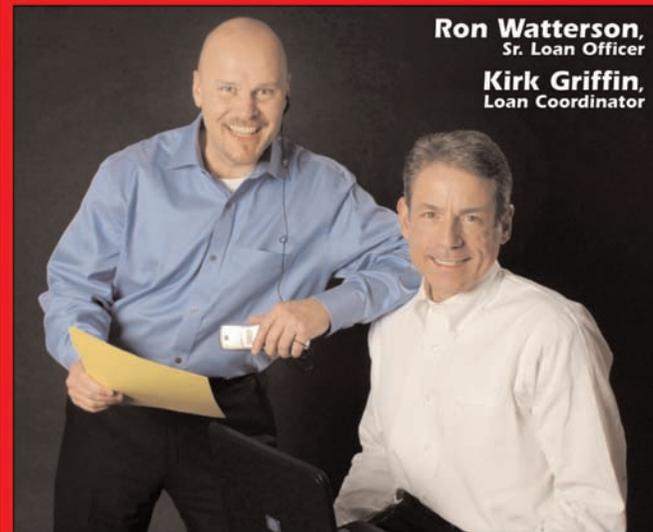


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## RETIREMENT

Continued from Page 25

hard truth is most Dallas gay retirees who have the money don't really want it."

"The 50-to-55-year-old professionals wanted to invest in Silver Hope but didn't want to live there immediately, and those in their 70s and 80s ... well, their generation had to be *quiet* all along. There are a tremendous number of independent living facilities in Dallas for them to choose from already."

Still, Dallas is quite close to breaking through.

In a recent article, The New York Times affirmed Voelkle's certitude that the time for gay retirement evolution has at last arrived. (See sidebar, Page 25.)

"Of the four components needed to get Silver Hope off the ground, we already found the first three of them," Voelkle tantalizes

exuberantly. First, the facilities have to be incorporated in the state where they practice, "meaning an established board with members, which we got."

Second, the facilities have to acquire 501(c)(3) status as a tax-exempt entity. "That was the hardest," Voelkle says. Third, "you have to find a developer who knows how to do what you want *and* is willing to work with gays, which we got."

And the fourth prong? "Find[ing] committed people to put capital upfront for a feasibility study that developers can take to the mortgage banker to get it off the ground and running," Voelkle says. "And that's where we've been stalled."

But he's not giving up — in fact, he's certain it *will* happen.

"Milk, move it, or get off the stool, though — it's gonna happen," he adds in a charismatic epilogue.

## LOFT LIFE

Urban condos attract alternative types

"Not everyone can live in a loft," says Shane Meredith. "You have to want to live in one."

People who live in lofts are more creative — "fun, hip people," Meredith says. And that

often means they prefer unconventional accommodations.

Before working for Trinity Lofts on Slocum Street in the Design District, Meredith managed the DP&L Building downtown, and he has always preferred buildings with uncommon amenities. When showing his property, he points out the exposed brick, the ductwork and the concrete flooring.

To some, bare floors might be an eyesore; to those who love lofts, they signal easy upkeep. That's just part of a loft's charm.

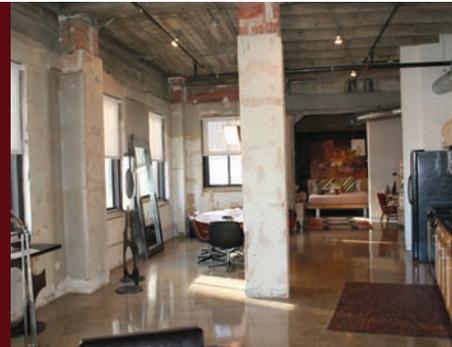
Lofts are on the cutting edge of urban living, he says. Most downtown units are 700 to 2,000 square feet.

"They just seem bigger because there are no walls," he says. No walls? Welcome to hipster life.

"Openness and flow," he says of the appeal of loft life. "It's comfortable and casual — a low-maintenance lifestyle." And what about privacy for the bedroom area? "Get creative. Use dividers," he says casually.

He finds no drawbacks to downtown living. "I walk everywhere," he says and lists amenities like Urban Market, a nearby dry cleaner, a liquor store that delivers, an art museum, the Meyerson Center and restaurants.

— David Taffet



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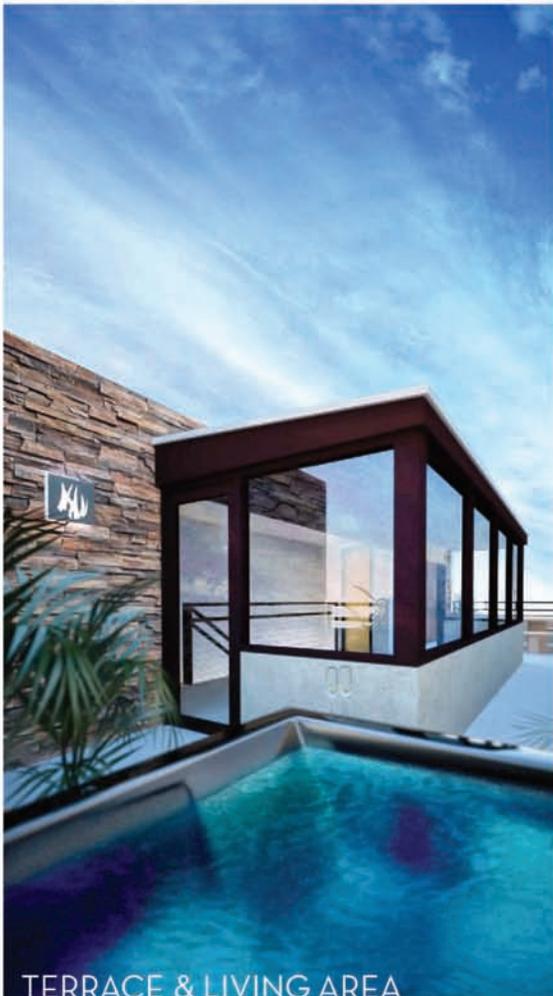
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