

Should You Buy the “Less Than Perfect” Home?



When you're shopping for a new home, you want to find a property that has all the features and characteristics you want. A large deck surrounded by picturesque landscaping ... a beautiful kitchen with gleaming marble countertops... a cozy finished basement with fireplace....

You should look for the ideal home. You deserve it! But some home buyers make the mistake of becoming fixated on finding the “perfect” property, and passing too quickly on those homes that don't quite measure up.

Why is that a mistake? Because some of those less-than-perfect properties have the potential of becoming your next dream home.

First of all, a home that is lacking some desirable features, such as a finished basement, will probably cost less. Those savings may be more than enough to cover any needed upgrade or renovation.

Secondly, if you look at a home in terms of its potential, rather than the features it happens to have now, there will be more properties available on the market for you to consider.

If you're determined to have a large wrap-around deck for entertaining, for example, don't cross homes that don't have this feature off your list. At least not yet. Instead, view these properties with an eye on potential. Is the backyard big enough to accommodate a large deck? How would a deck like that look if added to this particular property? How much would such a renovation cost?

There's no doubt about it. You want to find a home that has all the features and characteristics you want. If you work with a good REALTOR®, there is a good chance you'll find a property that has most of them.

But keep an open mind. Sometimes a “diamond in the rough” can – with an upgrade or renovation – become a home you'll treasure for years.

Saving Money On Insurance



Like heat, water and air conditioning, insurance is a home expense you have some degree of control over. In fact, there are ways to reduce your insurance costs by as much as 20%.

The thing to keep in mind is that insurance companies will often reward you – in the form of lower rates – when you do something to reduce the risk of damage to your

property. That's why you can often get a discount when you install smoke detectors on all floors. Other discounts may be available if you get better door locks, an alarm system, upgraded wiring, and so forth.

Contact your insurance company and ask how you can lower your insurance costs. Sometimes just a few minor changes can save you a bundle.

Think, Act... Live!

“Life is a great canvas – throw all the paint on it you can.” **Danny Kaye**

“Well done is better than well said.” **Benjamin Franklin**

“When the wind blows, some people build walls. Others build windmills.” **Peter Hawkins**