

What Path To Take?

Let's say that you and your family are about to buy a "permanent" home, and you have \$200,000 to invest. The consequences of this selection will have major perennial impacts (financial, health, happiness, etc.) on you and your family.

You have two basic choices as to how to go about making this extraordinarily important long-term selection:

- 1 - Do it on your own (which typically means working with real estate brokers who are *seller's* agents). **OR**
- 2 - Engage a Buyer Broker (as *your* agent) who has decades of successful experience.

Both of these are **no-cost options**, so a superficial comparison might conclude that this is a 50-50 choice. However, consider these not-too far-fetched possible results when in both cases you pay \$200,000 for a home...

Option #1. You end up overpaying for the property (its real market value was only \$175,000). Additionally, there were multiple subsequent problems with the house, so that in the first year you had to spend an additional \$25,000. Further, it turned out that the neighborhood had crime and other problems, so that the property depreciated.

At the end of year one, your \$225,000 investment was worth only **\$150,000**.

Option #2. You get a great deal and underpay for the property (its real market value was \$225,000). Additionally since the house had been carefully inspected by your agent, there were no subsequent issues with it. Further, the neighborhood was comprised of conscientious, pleasant homeowners with well-maintained homes and a joy to live in, so the property appreciated.

At the end of year one, your \$200,000 investment was worth **\$250,000**.

Which choice would have been better for you and your family?

Would it make any sense for someone choosing option #1 to justify their decision by saying that "It could be worse — our home could have gone down to \$100,000"?

This is a close parallel to the choices that communities have that are facing a threat by industrial wind energy. They can go it on their own, or they can engage a pro-citizen wind energy expert with many years of successful experiences.

If you still have any question about what is the optimum path to take, please closely consider this [22 point questionnaire](#) about your options.