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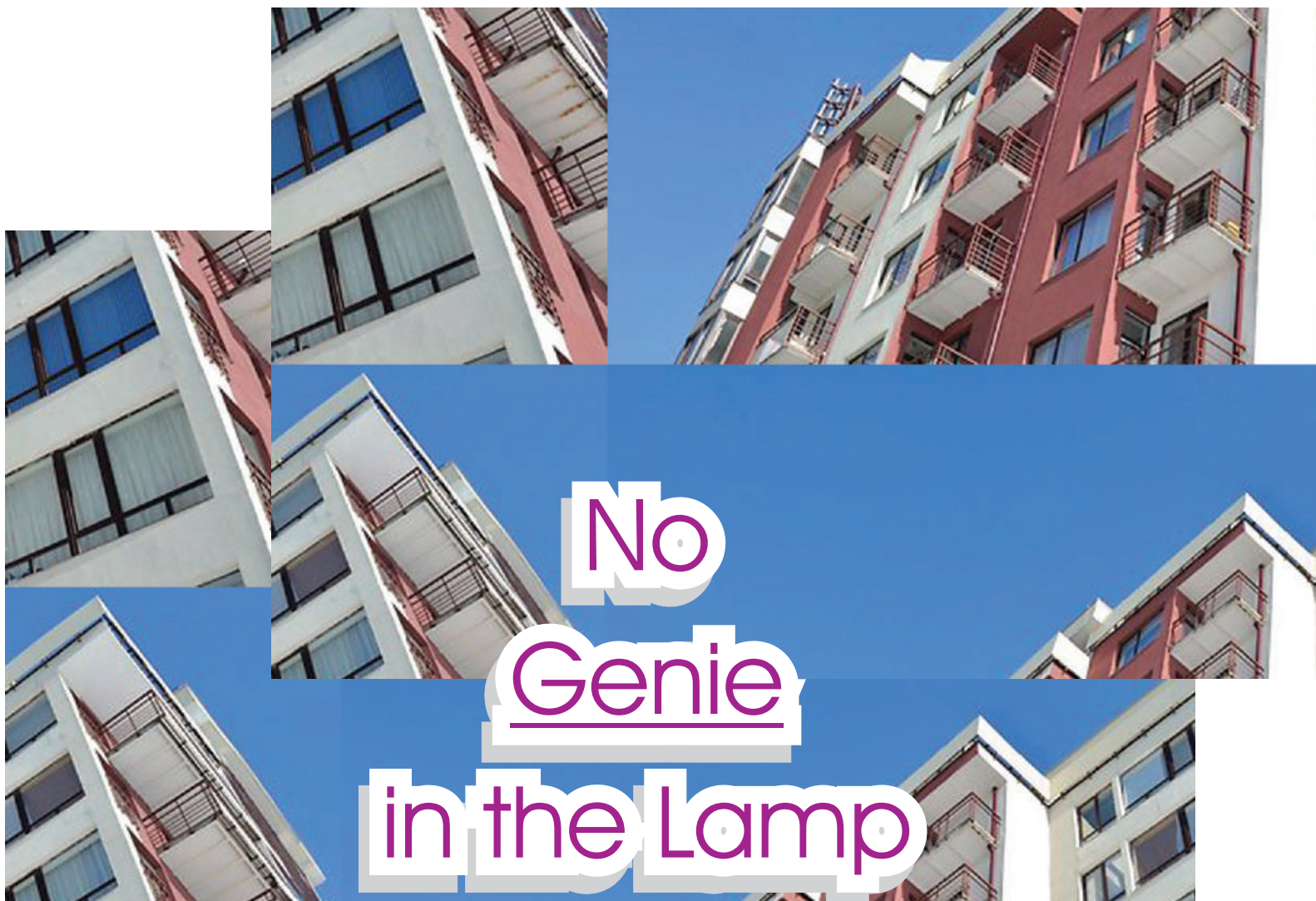


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# No Genie in the Lamp

**Returns on investment in real estate come from hard work rather than quick fixes, so prepared to sweat it out.**

Rub the lamp, the genie emerges and grants you your wishes— sounds wonderful! Though one would wish it works in real life, if you are investing in real estate, you know it doesn't come so easy. Somewhere between identifying the property to spotting potential buyers and finally experiencing the comforting weight of returns from a deal completed, are several man hours of coordination, travel, negotiations, hopes dashed and pure sweat. All these are definitely real. Some guidance, loads of organized hard work and accepting that you are the key factor to your success will definitely bring in returns.

## **This is also work**

A disgruntled real estate agent, and there are many around, tend to delve into the 'power', 'connections' 'lapses of ethics' of the successful people. What their observations completely ignores how those people present properties, organize deals and in general work on the whole process before they dream of the cheque being deposited in the account. Suppose you are on a

regular job, wouldn't you be reaching office on time, dealing with whatever makes up your workday, meeting deadlines etc and then picking up the pay check or increment only when it is due? Then why are the expectations different just because you are a real estate investor?

## **Skills are essential**

Polite talk with no substance does no good to your credibility as a liaison person in the field. Besides having access to property listings, lawyers and other infrastructure, to earn from real estate you are also required to develop both soft skills and core knowledge of the business. Get required licenses, certifications and association memberships.

In short, if making an estate out of real estate is your aim, dedicated work rather than depending on a genie, is the only solution. □



# B2B & B2C

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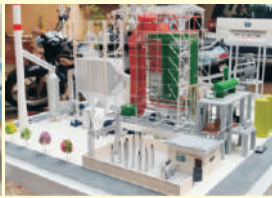

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## ARE YOU PREPARED TO BUY A HOUSE?

Being mentally prepared to go ahead searching and buying a house is more than a mental exercise. It needs other preparations too, and buyers often fail in these aspects. Work on these angles and keep off stress.

### **BORROWING CAPACITY**

Finding out your borrowing capacity will help you work out budget and repayment numbers better.

### **EXPERT ADVICE**

Get the building checked by an expert, especially if you are buying an old construction, standalone structure, or from a lesser known company. Structural repairs, if discovered later are neither easy nor cheap.

### **WIDEN THE SEARCH**

Printed media ads or the internet are good options for searching, but consider the local area realtors for spotting the non advertised deals.

### **LIMITED PERSPECTIVE**

Knowing your requirements and preferences is good, but getting bogged down by them is not. Remain

flexible for localities, size, finishes etc. At the same time do ensure that your outlook covers 3-5 years before needing to move on.

### **ALL INCLUSIVE CALCULATION**

Add additional charges for legal work, processing fees etc to your estimates and avoid unpleasant surprises.

### **FACTOR OVERHEADS**

Shifting expenses, added commute etc costs and some margin for the unexpected are some of the closing costs you need to think of before going ahead. Remember the last mile is often the toughest.

It is overall advisable to seek some guidance and opinion from a knowledgeable party to ensure that your checklist is complete and you are truly prepared to go ahead. ▣



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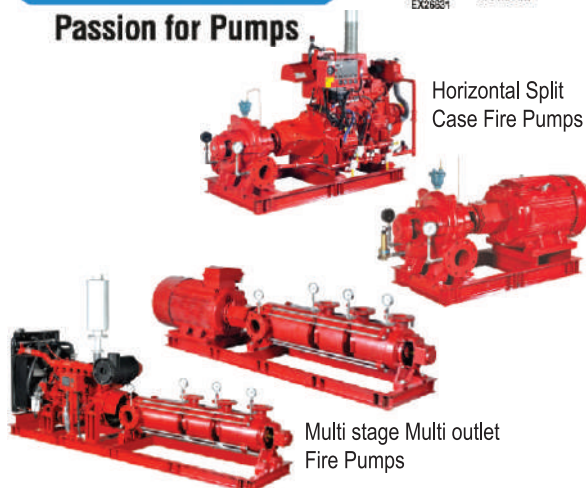
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# The Mall Outing

## Malls are becoming the popular hangout zone

Living in the cities today often means tight schedules, long commutes and higher expenses. A good emerging solution that combines the family requirements of essential shopping and entertainment is a visit to the nearest shopping mall. Let us see how it works.

### **Bargain Offers**

Many malls have large format retail stores that offer bargains on household essentials like groceries. Factory outlets and multi brand options offer multiple choices and allow shoppers to shop within their budget.

### **Childcare**

Malls offer play areas and toy shops to keep children busy, while one or both parents take their time with shopping and relaxing. Book stores are another place where families can spend quality time browsing the shelves.

### **Combined Fun**

Families seek affordable fun in game lounges, weekend events like bands and fun activities organized in malls. In India, multi screen cinemas are a major attraction to visit a mall. Food courts and in some malls, the choice of sit down dining options, is the perfect way to eat heartily after a shopping exercise.

### **Specialty Offerings**

For the focused item shopper, there are specialty malls in Pune with several outlets under one roof.

Malls are then offering the convenience of shopping a variety of items and brands all under one roof. With the children and youngsters adequately catered for their entertainment, it becomes all the more convenient to drive into your favorite mall complex. ▣





Finding the perfect rented home can be difficult at the best of times; especially when you belong to the category of pet owners. House-hunting in such a case can be complete struggle. After all, not all landlords are open to the idea of taking on tenants with pets, fearing that they will damage the furniture. So how do you go about finding a home where your pet will be welcome? Here are some tips.

- Give yourself plenty of time to look for a property, and be prepared to move fast if you find a place where your pet is equally accepted.

- Look for landlords who are pet friendly.

- The best thing to do is to be honest about the fact that you have a pet. Tell the landlord that

you have a pet before starting the deal. Do not hide the fact as later when they come to know about the pet, it might create complications.

- Ask if you can introduce your dog to the landlord. Once they see how well-behaved it is, even a landlord who has said 'no' to pets just for an easy life may come to reconsider.

- House-training is a must and obedience-training, for dogs, is an added bonus. Make sure that fleas and ticks are under control, and let a prospective landlord know about all of it.

- The more they feel you are a conscientious pet-owner, who takes their concerns seriously, the more likely they are to agree to let to you in.

- Probably you can make a written agreement with the landlord that covers every precaution that you would take in the house.

- Landlords, with less emotional investment in their property can sometimes be more open to pets indoors.

- Again, money plays a vital role. If the tenant can offer some extra money for the damage that might be done, it's not very difficult to convince the landlord.

- Expect to pay a higher deposit - and be prepared to offer to do so, if you sense reluctance on the landlord's part. □

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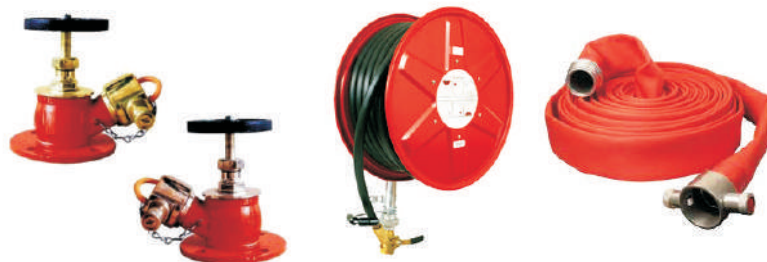


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In these days of call centers and cold calls for marketing, it would be common place for a real estate agent to call you offering a deal. It becomes important to know whether he is genuine, competent and get you truly the best deal.

#### **Clear offer**

Vague statements like “I have a buyer” need concrete information to support them like bids and offers. Further are they at least within reasonable range? Does he sound well informed about procedures and how to take the deal forward? You have the right to expect answers.

#### **Pushing for speed**

A good agent should be guiding you to a good deal. When the overall message he is conveying like those festival sales “till stocks last”, then he is just looking for a quick cut. Do review whether your best interests

are being looked after.

#### **Under selling**

Established realtors invest in properties too. They may buy a ‘distress sale’ house. They benefit by purchasing at a lower than market price. While it is a legal understanding, most times it is the realtor who stands to benefit. So if you can wait, wait for the correct buyer. And yes find another agent to assist.

#### **Leading advice**

Smooth talking real estate agents are excellent at sharing ‘tricks’ to quick sales. ‘Mark it low to draw attention’, ‘let the buyers approach us then we will negotiate’ and similar non logic based tips should have you seeing red! It’s a proper business deal, not a game of chance. Build a marketing strategy and then enter the field. Of course good negotiation is necessary, which is different from playing cat and mouse to see who wins.



### Go for the name

Every business has leaders and losers. Going for the leader to sell your property does not mean you are going to get top price or best service. More likely the fees are likely to be top! Identify someone who can give you due attention and is interested in being a partner rather than a dominant element. It's a real estate under your ownership, not scrap for disposal.

Overall checking out who you are working with

will be an important factor for the quality and the benefit you get from the sale of your house. Choose wisely. □



**A buyer's agent works wonders for you in your dream house hunting. Being trustworthy, a buyer's agent makes the complete process of house hunting much easier and simpler for you. Also, there are higher chances of securing a better deal. Who the actually is a buyer's agent?**

- A buyer's real-estate agent is the one who works to get you your dream house at the best possible deal.

- He is a government-certified agent so that you can trust him easily.

- A buyer's agent gives you utmost personal attention.

- He provides you the past record of the seller and the correct reason behind selling the property.

- He brings to you both the advantages and the disadvantages of the property.

- A buyer's agent compares the market value of the property with the price that the seller demands.

- He offers his honest and wise opinion of whether you should buy the property or not.

- A buyer's agent assists you through the entire process of buying a house, from start till the end. □

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# Professional

As a buyer you are looking at acquiring a property at the best price. Don't hesitate to offer below the asking price. The important thing is to be polite and businesslike. Ensure you are aware of the market scene in the area so you can make an acceptable low offer and you have nothing to fear.

Made early as the property is put up in the market may even get you the first bidder advantage. Your bid gets registered, when there were no others. Deal with the possible rejection with courtesy and you may still expect a call back from the seller. Just your composure and professionalism may see you winning over higher bidders.

Newbies may consider making low ball offers hurting the seller's sentiments and hesitate to do so, but experienced realtors have gambled and won through professional behavior. □



## How Long Has Your House Been On The Market?

It is probably a good piece of property, and maybe you're wondering why you haven't received any serious inquiries or offers. This is, unfortunately, quite a common situation these days. The property market has never been totally predictable, but buyers have become very aware and choosy. On the other hand, there may be hidden factors that can be directly responsible for the poor response. A panel of consulting property professionals gives us some thought-provoking leads on the matter.

### The Location Factor

"In the Indian context, we have to think beyond the obvious," says Avinash Khandekar, a real estate consultant from Kolhapur. His agency specializes in middle-class housing solutions. "If a residential property is not moving, one is usually tempted to assume all sorts of things." Mr. Khandekar then proceeds to point out certain areas on the map of Kolhapur where he is particularly active. "These areas are notoriously slow selling ones. I have clients that have been trying to get rid of flats and commercial

properties here for years. My point is that location is always a decisive factor in the sale or non-sale of a property."

### How Would He Define A Good Versus Bad Location?

"A good location offers a quiet, dignified neighborhood, easy access to household retail outlets, schools and post offices in the vicinity, and suitable transportation facilities. A bad location is noisy, has municipal garbage dumps too close to the residential sector, possibly a high crime rate, and no



facilities such as schools and shops nearby. It's as simple as that."

### **Since One Can Obviously Not Change The Location Of A Property, What Does He Suggest To Remedy Such A Situation?**

"The clients I refer to are convinced that a suitable buyer will come along. I'm not so optimistic. The locations are not attractive ones, and there are only two things that can be done in such a case – lower the price, or add some attractive features to the existing property. In either case, there will be a certain loss on the expected financial returns."

### **What Would Such Add-on Features Comprise Of?**

"Anything out of the ordinary, for the existing neighborhood. One can install solar water heating unit, a dish antenna or a private garage. The place could be furnished with a fully equipped home office and be painted in more distinctive shades. If such features are offered, most potential buyers will take the offer more seriously."

### **Buyer Psychology – Depersonalization Of The Property**

Mr. S.K. Lele operates a successful real estate agency in Thane. He caters mainly to the upcoming commercial sector there, but has a lively trade in residential properties, too. "There's another reason why a house may not sell as quickly as desired. You must understand the psychology of a buyer – he or she is looking for a home that can become a part of his or her personality. This is why new properties are in such high demand, even if they cost more. The buyer does not want to continue a pre-existing household atmosphere.

When clients want to sell their residences, I encourage them to remove all signs of the previous owner's identity. This includes the removal of religious pictures, idols and altars, furniture (unless the flat is advertised as 'fully furnished'), kitchen implements, posters, slogans, curtains, etc. Buyers prefer houses to be a blank canvas that can be painted on according to individual taste."

### **Does This Mean That The Residence Should Have Absolutely No Homely Features At All?**

"Not at all! It means that the walls should be bare, but painted in a pleasing color. It means that there should be provisions for a family worship room, but no signs of previous worship. It means that the windows should have curtain pelmets and rings, but no curtains. There should be no lingering smell of 'agarbattis' or recent cooking. The only permissible smells are those of fresh paint and varnish. The place should look as fresh, clean and new as possible. In other words, it should have no pre-existing personality to offend a buyer with. People are not interested in your views on home-making – they have their own."

### **The Real Estate Agent – Your Representative**

"I do not want to comment on other professionals in my line," says Sheila D'Costa, who sells property on a freelance basis in Mapuca and Panjim, Goa. "But every property seller must realize that the personality, approachability and friendliness of the chosen real estate agent are of vital importance. I'm not talking about professional competence here – most of us are qualified and experienced."

### **What Else Should One Look For, Then?**

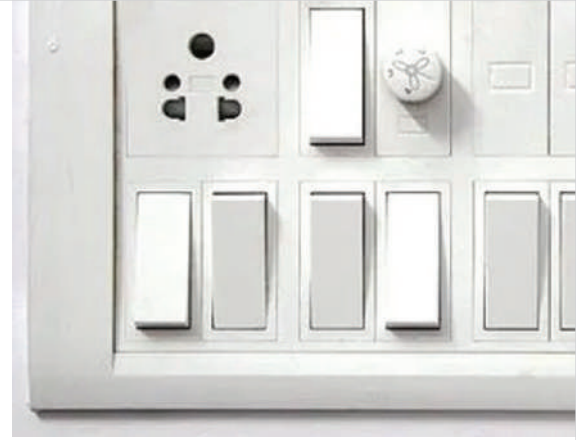
"When you're choosing a real estate agent to sell your property, you must judge whether you would personally buy a flat or commercial space from him or her. Every door-to-door salesman knows the basics of being pleasant and non-offensive. Unfortunately, this is not the case in the real estate marketing profession. Agents tend to be brash, pushy and in a great hurry to make a sale. If they would only know how much this puts potential buyers off."

### **How Can One Choose An Agent With The Right Attitude And Approach?**

"Engage the agent in conversation. Look beyond professional qualifications and certifications. If he or she is easy to talk to, forthcoming with any information you ask for, and ready to give you all the time you want before you make a final decision – you've found your agent. If, on the other hand, you're made to feel that the agent's time is more precious than yours, or that your lack of knowledge and experience is being highlighted, forget the person. Buyers who come to see your property will be subjected to the same attitude and might decide against buying for that reason alone. I personally feel that every real estate agent should undergo a basic course in personality development before being allowed to practice."

If your house has been on the not-sold list for too long, you would be well advised to consider the factors mentioned above. The reasons may go beyond the obvious ones of wrong price, market conditions and condition of the property. □

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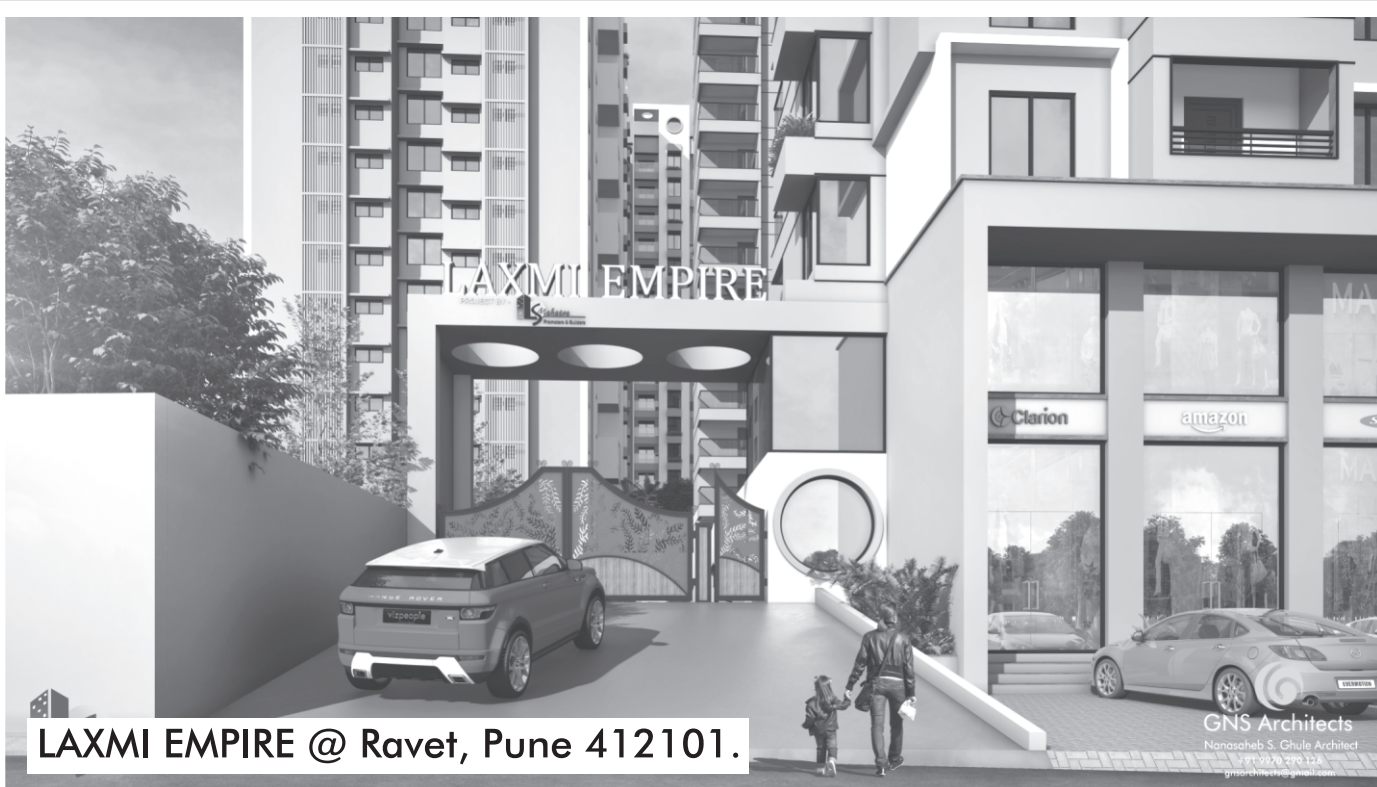
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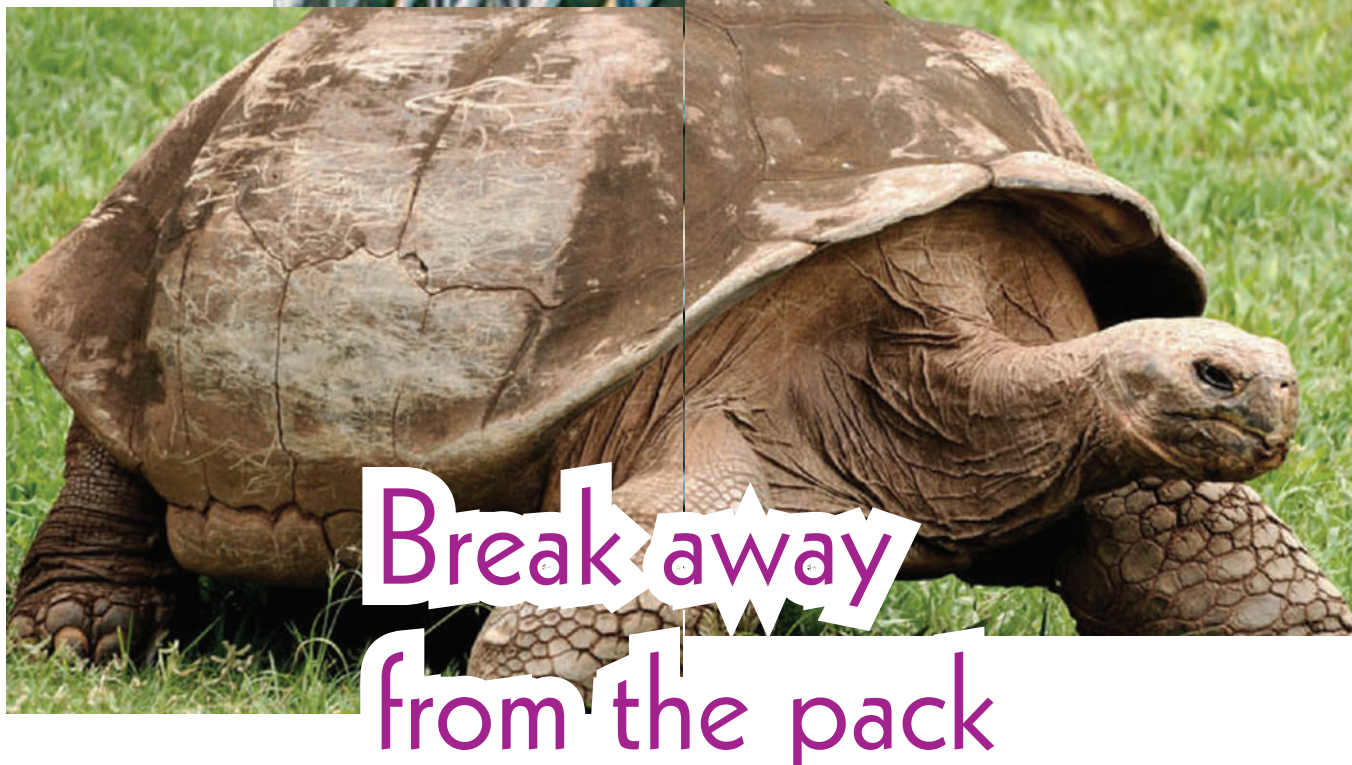
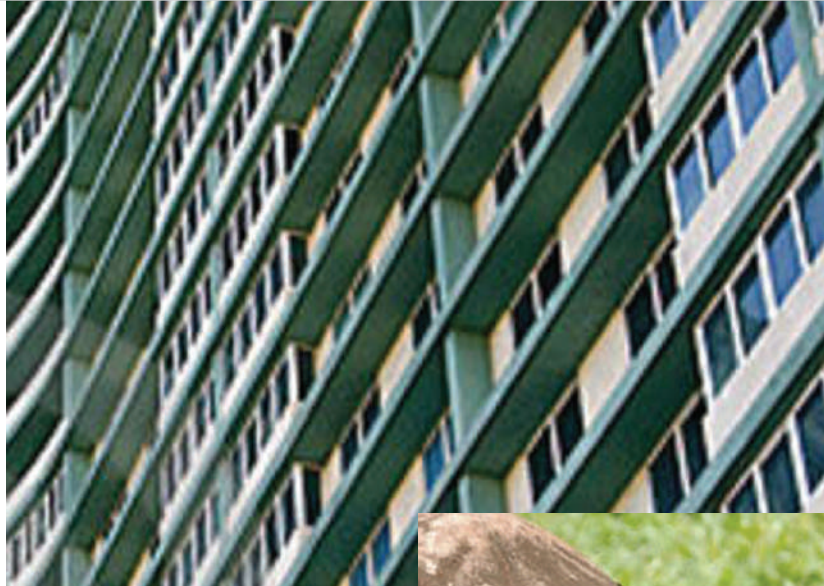
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## Winning in a slow market needs a brave heart

The market is slow, the prices will drop. What's the hurry? Nobody is buying, so why not wait and get better returns on your money...these are commonly heard cautions when you show an inclination to moving into the property market. A slightly different thought process may just see you achieving your objective.

### SPOT THE SPARK

There are two sides to a story, so one must realize that if the buyers are playing safe, so are the sellers.

In a slow market, sellers are likely to list their properties at a lower price, or be open to wider negotiation. After all they too want to sell before the market drops too low. Besides the cost, they may offer benefits like additional repairs or furnishing.

Spotting the seller who may work your way is possible by tracking the time a property has been



on the market, or through real estate agents in the area, as they will know if the owner has reduced the price over time. This should be opportunity to enter the scene.

While each one of us would like to pay the lowest possible, sometimes a slightly higher payment may bring in the benefits in the long run. Property prices recovering will raise your returns. Then again, you may get a property in a previously unaffordable area, even if your budget is slightly stretched. Take a step back to see the wider perspective and take a calculated risk.

### **HOLD ON**

While there are chances you benefit from buying in a slow market, there are situations when the risk may not be worth it. Say you are looking at investing some money you may not need immediately. The property market can be unpredictable about trends, so the prices may not rise as fast as you thought. Also, buyers may not be available for when you are ready to sell, or be willing to pay the value you are expecting. Are you ready for long term investment/? Answer that one with adequate forethought, then step in firmly. □



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# Smart Tips for Owner sale

**Follow these pointers and make a successful Sale as an Owner**

You are attached to your property; you did it up well and looked after it too. However the fact is that these are not the reasons why you may expect a higher than market sale price. Let's take a look at what will work for an efficient sale.

## **Tag it correctly**

Get an evaluation, ask around for recent sales and then put a price on your property. A reasonable label gets a quick response. Be ready with arguments and information from responsible sources like websites to defend your contention.

## **Be reasonable**

You could post a price slightly higher than expectation. This will allow negotiation margin and yet get you the desired margin. It is often wise to be slightly open to negotiation to close the deal, rather

than keeping the property hanging in the market. It's a great way to have a smooth transaction.

## **Commission adds to price**

You must make it clear that the price is right and not discounted, because the agent is not involved. Agents mark up the price by adding their commission so you are on sure footing.

## **Advertise your property**

Spreading the word is important. Yes, there are many economical ways of posting notices without burning a hole in your pocket. Use the Internet and local posting boards too.

## **Save your energy**

Fix appointments for viewings on fixed days or times. This will keep you organized and not driven to despair answering calls and organizing visits. You



could mention timings to call or visit in your notices. Of course be sure your contact details are clearly and correctly entered.

### **Checkout the buyer**

Do make it clear that you would be entertaining only serious buyers and not prospectors. This means you may ask the caller whether his loan approval for your type of property. This goes a long way in cutting down on discussions with people who do not qualify for purchasing the property. You may need to check the eligibility of the quoted lender too.

### **Be ready to pace out**

It's a house that you are selling not running a garage

sale. Give yourself time for the word to spread and the deals to happen. A few false calls are a given, just hang on.

### **Expect broker calls**

It is the broker's business to keep an eye open for properties. So expect some calls and take time to state that you would not be paying the commission. The matter will be settled and word may yet spread. Both sides of the bread can be buttered. ▢

## Dreams with a solid foundation

### **Let your dream of a house come true**

Buying a house is a dream – an emotional experience. The hard reality is that you must not let emotion cloud your judgment when finalizing the deal. Here are some areas where you need to watch your step.

#### **Market Watching**

Tracking the market is one thing, but to keep waiting for the ideal situation is impractical. Step in when your finances match the desired property costs.

#### **Document Scanning**

A careful reading of all documents is vital. Take professional help and clear doubts, if required to understand legal terms.

#### **Property Inspection**

A freshly painted house that you are hoping to own is an

immediate attraction. However, do go beyond the cosmetics and check the structure, plumbing, wiring etc.

#### **Impulsive Decision**

A well presented property impresses at first sight. Take a breath, look around the house and neighborhood, before going ahead.

#### **Budget Boundaries**

There are loans available, there are savings, but there is also long term vision. Stay within a price range that will give you a house and the money for keeping up with daily life requirements.

Dream, but sensibly so you enjoy the reality of being a house owner. ▢

# THE VIRTUE OF SAVING

Saving is indeed a virtue. This is one of those qualities or attributes in an individual that help him accomplish his dream-- The dream of buying a house! A house that is yours and only yours!

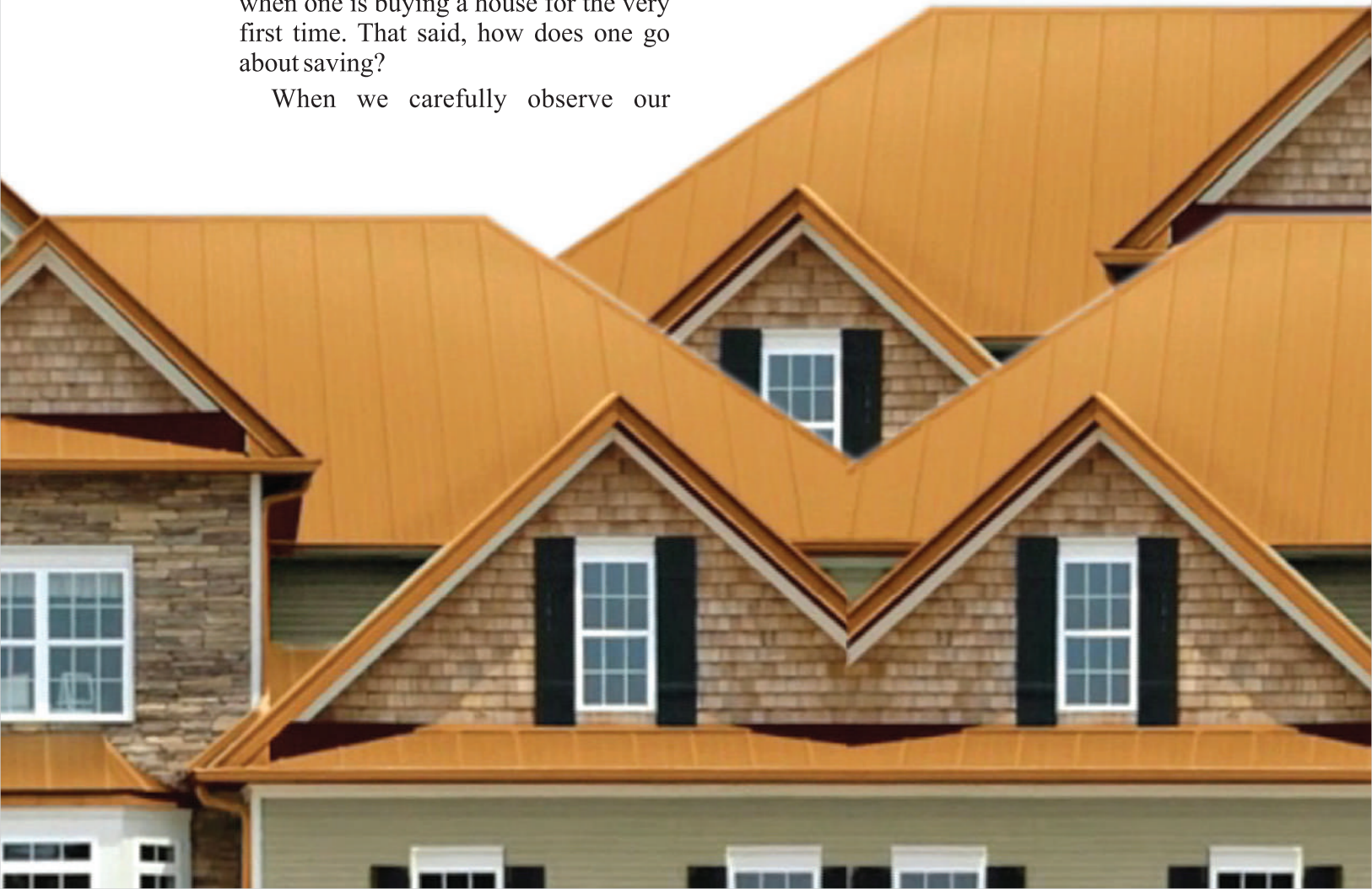
Everyone has realized the importance of savings especially during the recession period. The impact of slowdown was felt on almost all the sectors of the economy, but not much on the real estate segment in the city of Pune. The housing rates continued to rise regardless of the lull in the market. For those who wanted to buy a house, their savings came as the only rescuer.

With loan regulations becoming stringent, buying a house became further difficult. In this situation, only those who had made savings in their life could afford to buy a house and fulfill their dream. Savings are more important when one is buying a house for the very first time. That said, how does one go about saving?

When we carefully observe our

spending habits, we notice that we spend a lot of our hard-earned money on needless items. By cutting down on these unnecessary expenditures, we can save a great deal of money. Likewise one can cut down on shopping, phone, holidays and other such bills.

The bottom line is that saving for a house is a very personal experience—what one person is willing to give up, another person may not. If you keep your goal set on purchasing a house, for yourself and your family, and soon become the proud owner of some property, you'll find that the effort to get there is not nearly so much as you think. It's sooner you realize that there are more places to cut costs than you thought, and you'll certainly fulfill your dream of owning a house. □







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# Malls Now Multipurpose

## Malls are innovating to keep up consumer traffic

The glamor of strolling in glossy malls is expensive and mall managers are innovating to keep up consumer traffic. Hanging overhead is the threat of being left with empty stores, no customers, in short a 'Dead Mall' – an increasingly common sight in countries like the US.

### The Challenge

Let's face it; a mall is at the end of it a luxury shopping destination that needs spare time to go through the parking and traversing several floors to reach the shop you actually planned to visit. The majority of the shopping done in the mall is of the practical kind – the kind offered by say a department store or super shop that focuses on daily needs. Take that away and there's little to attract footfalls to 'look around'. After all who would like to walk into a mall with closed shutters giving blank looks? The smaller business move out too, as revenues drop and maintenance costs rise.

Add a new mall or standalone store next door and survival gets tougher.

### Mall Creativity

A look at malls that are doing well tell us

that they are connected to the people of their area. A crowded metro mall offers members 'walking zones'—no traffic, level walking space and constant climate. Planning events like concerts and exhibitions are another crowd puller. Often move things around to change the layout or décor for freshness. If that isn't enough, shops are discretely converted into office spaces, education institutes or even residences, where feasible. The well done up interiors are, as with a US mall, ideal for a film shoot, but that's a one off example. Basically, fitting in a lot of interesting non-shopping activities to pull in the crowds!

### The Grey Side

The toughest decision for a mall is to finally close down, that is become a dead mall. It is then put up for redevelopment on the same site. Known as greyfield construction, this supports preservation of open areas.

Malls obviously need more than just cash investment to keep them interesting, profitable and alive. ▣





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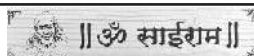
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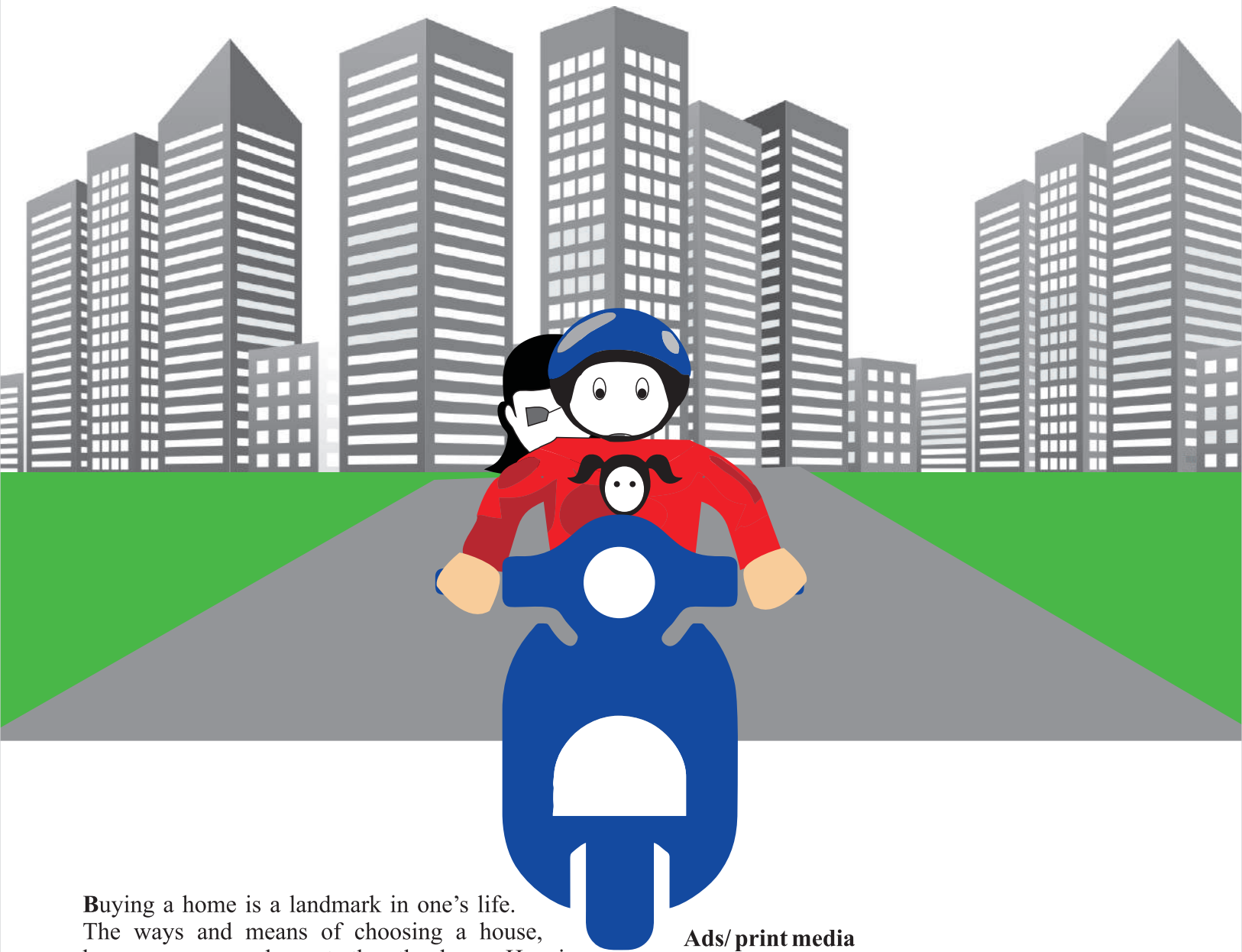
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# How-tos of Property Buying



Buying a home is a landmark in one's life. The ways and means of choosing a house, however, vary one buyer to the other buyer. Here is a list of options that you can bank upon while house hunting.

## **Search engines**

The internet is an extremely useful tool that will optimise your search for a home. All you have to do is key in the keywords that describe the kind of home you're looking for and voila! the internet will show up numerous options that match your preferences. For instance, you could key in the size of home you're looking at and the area that interests you.

## **Ads/ print media**

The classified section of a newspaper is a good place to begin your search for property. Developers as well as sellers rely heavily on newspapers to reach out to investors and buyers respectively. These ads often publish the details of the property along with the expected price. A buyer should always compare the price mentioned with the market rates before taking the plunge. Additionally, if you are on the lookout for an intermediary, you would be glad to know that agents and consultants too share their contact details in this sought-after section of the newspaper. You can also



subscribe to niche magazines and newspapers dedicated to the real estate sector.

### **Outdoor advertising/ tenders**

OOH (Out of Home) advertising, such as billboards and hoardings, is gaining immense popularity as a form of advertising homes and property. This eye catching form of advertisement is hard to ignore and provides a see-and-feel advantage to the buyer. You are most likely to find these ads in and around a railway station or a bus shelter or while driving down a highway. An investor, on the other hand, could participate in tenders floated by a public sector organisation or individuals in the private sector (for example, a mall owner).

### **Property Agents**

More and more buyers are going in for an agent these days, and why not! An agent finds you a property that fits all your needs, negotiates with the seller on your behalf, does the paperwork and even plugs the loopholes for you, if any. It is okay to loosen your purse strings on an agent for it saves you tremendous effort, all the running around and precious time. Isn't that worth it?

### **Self-search**

Some buyers prefer looking up homes or property themselves, without depending upon an intermediary such as a consultant or an agent. In this case, they shortlist the areas that they would like to buy a home in. Then they pick a weekend or a holiday to visit, with family or friends, a home in these locations.

### **Most preferred & highly recommended: Property Websites**

The most common and preferred route to property buying, however, is visiting a variety of popular websites. This mode is highly recommended as property websites facilitate buyer-seller communication, regardless of geographical constraints. At the same time, a buyer can find multiple options that suit their needs- all at the click of a button. On the World Wide Web, the buyer is spoilt for choice. Before you decide on a property, make sure you compare and analyse prices before buying.

### **References**

It is alright to ask your neighbours or friends or family to refer a home or property to you. However, the sources must be reliable and trustworthy. It is best to follow the leads and do your own checks. □

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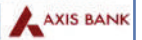
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## Points To Remember Before Buying Properties

Before you buy a property, it is necessary to evaluate it from different points of view. After all, one does not invest in a property every other day. A wrong decision at the time of investment may ruin your entire life. On the same lines, a wise and well-thought out decision will make your life easier, peaceful and happier.

Here is a ready check-list that you may carefully go through before you invest your hard earned money in a flat, shop or office. This list of seven points is a ready reckoner for you. Once you have carefully gone through these steps, you will be able to choose the right property at the right place and the right price.

### Location

The location of any property is the most important consideration. You can start planning with this aspect in view. Consider carefully your family's needs for the next 20 years, at least. If it is a joint family with a few

senior citizens, you should consider a serene and green environment, with hospitals and temples nearby. If you have a nuclear family with kids, you should look for good schools and colleges in the area, or at least accessibility and connectivity to good schools and colleges.

Of course, you cannot

ignore the need for a super market or a general store. In today's world, you also need to consider the question of entertainment. You can prioritise your needs and select a location where your needs are being met.

### Builder's Reputation

It is advisable to check the reputation of the concerned builder. One cannot question the integrity of all the

builders; however, it is always better to play safe. There may be some builders with a track record of not keeping promises. The brochures may promise many amenities and facilities. How many of them will be provided in reality will need to be cross verified. Although the reputation of a builder has nothing to do with the promises made and kept, it is generally believed that a committed builder will never do anything that will spoil his reputation in the market.

### Basic Necessities

These are the things you need on a daily basis and you cannot ignore them. Is there a bus stop or rickshaw stand within walking distance? You may not travel by bus, but people visiting you may do so.



Is there a good school nearby? If you have children, you cannot ignore this issue.

It is advisable to pen down your list of such basic needs and then choose a house that offers you the best solutions for these needs.







## Water Supply

Who can deny the importance of water in human life? It is the primary aspect which strikes one when one wishes to buy a home. Today, scarcity of

drinking water is a national problem, no doubt, but there are certain areas where you will never have to worry about this matter.

Check whether the water is supplied by PMC / PCMC or whether the water is being provided from a borewell. If there is a municipal supply available find out for many hours it is being supplied. Make sure that the issue of water supply does not bother you AFTER you have made an investment.

## Parking

Parking for your vehicle is a very important matter. In some societies, parking facilities are available at a price. These are hidden costs and you should check out before buying the property.

Another thing to be considered is whether parking is available for visitors. Some societies do not allow visitors' vehicle to be parked inside. If your guests are important people and you would not want them to walk a little distance to your house, then you will have to think twice. In this case, may be you



check to see if there is the possibility of spending a

little extra on an additional car park.

## Drainage

According to Vastushastra and Feng Shui, water should not be clogged at any place in the house. The bad odour will not only make your life miserable, but also become an embarrassment when there is a guest visiting you. More importantly, the drainage and sewage systems emit harmful gases, which is detrimental to the health. If this water mixes with the drinking water, it can cause illness, which may lead to serious problems. So for the sake of your health, you should ensure that you buy a home with good drainage and sewage systems.

## Security

Security of the area and family is an aspect that cannot be ignored while planning a move. If you plan to buy a house in a mega society, just check out the security systems such as the number of security guards on rotation, the availability of intercom facilities, registration of visitors and their vehicles, etc.

Consider these points carefully, before you invest in a property. There are many more such aspects to be scrutinized these are some vital considerations. □





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## Desirable Properties of a Property Agent

Real estate agents are cropping up faster than mushrooms after a thunderstorm. How would you as a customer, zone in on a good person to deal with? As an agent, what personal traits you should develop? Here's our Top Five list.

### **Transparency**

Any customer demands service with transparency. As an agent this could cover property trends and prices, property evaluation and such issues. Raising false hopes and procrastination are undesirable.

### **Involvement**

Property dealing is not for 'time pass'. It needs a passion and involvement from your side. It's a full time commitment to be a part of sealing successful deals that benefit both the buyer and seller.

### **Go Get It**

It's a business so some calculated risks are

an integral part of it, if profits are on your mind. Building a self confidence and becoming a go-getter with knowledge is important.

### **Move on**

It's a property not a pack of biscuits that you are handling. That means you need a persistence and tenacity to dust off the failures of "that deal nearly got done and then fell through at the last moment". It will happen not once but several times. Forget the less than expected commission and move on to a fresh day.

### **Being human**

Understanding the client requirements, must go beyond rooms and square feet numbers. Clients need an understanding hearing and encouragement to close good deals. That's where the referrals and return business come from! □





There's this beautiful bungalow down the road – old architecture, huge tree canopies covering the lawn, a fountain with an angel – a dream house! The sad part is that the owners are now an old couple who are maintaining the place at a great expense. Worse, all jobs are at the mercy of their numerous staff, both reliable and unreliable. A chat with the elders revealed that their children now live abroad, following their career lines. The old couple was lonely, but couldn't travel as much as they wished, because the bungalow needed to be looked after! Is the home people, or the people for the house?

### Keep The Essentials

Such are the cases, be it an independent house or a large apartment, where the owners need to seriously consider revamping their space needs and moving to a smaller accommodation. This does not mean that the couple shifts into a tiny room-kitchen cubby hole. They are after all used to a garden, and need

some space to put up children when they visit.

We would suggest a retirement living condo, or a largish apartment, where they would get company of their own age. Also the maintenance of the property in their absence would be easily arranged for. With extra staff disposed off, as also the huge expenses of maintaining the bungalow, these people would be financially freer to move around too. Practical outcome, isn't it?

### Emotional Control

Moving to a smaller place means lesser belongings; and that in turn means locking up emotions and bringing out practical sense when sorting out stuff. Keep the small memoirs, shed oversized furniture and ask your children to pick up whatever they need before it goes. Decluttered, you are ready for a new life. ▣



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