

## Will would-be buyers call ‘fowl’ on seller’s chicken coop? | Home & Living

Q. Could having a backyard chicken pen affect showings or interest in the property when we sell our house? Or, could we somehow use this to our advantage when listing? We don’t want to get rid of our chickens.

A. When selling your home, it’s important to always put your best foot forward and show the property in the best light. Pet lovers everywhere (including pet chickens now that many city ordinances have started allowing them as pets) always have these concerns. There will certainly be a percentage of the buyer population that will not be interested in or able to see the property the way it will look when the purchaser moves in rather than how it looks today. And a small percentage of buyers are concerned about allergies or possible disease (not everyone looks at pets in a favorable way).

Your Realtor can help by describing in the MLS listing under the agent remarks that the chickens are pets and will not convey, or that the owner will remove the pen and reseed or sod (or something to that effect). You indicated that your chickens are in the backyard and that they are in a pen, so I think it would be easy for your Realtor or the buyer’s agent to find a way to let the buyers know that the chicken and the pen will not be here when they purchase the home.

My recommendation during the listing period is to be extra vigilant in keeping the pen clean and fresh, just like the rest of the property. Good luck with your sale, and I hope your chickens love their new home.

Q. We’re in the home stretch of prepping our house for the market, but one thing is in the way before our Realtor lists – the neighbor’s yard. We live in a great neighborhood, and basically everybody takes pride in their yard. Except this one neighbor. It’s overgrown with all kinds of junk in the yard and a car in the driveway that hasn’t moved in years. We don’t have a good relationship with these neighbors. What can we do short of calling the city to complain? Since it’s unfortunately right next door, we’re pretty worried it’s going to affect interest in our home.

A. I wonder what’s going on next door. Is the neighbor physically unable to do the yard work? Unable to afford the maintenance? Lazy? Spiteful? Whatever the case, you’re right in presuming that the condition and quality of your neighbor’s property will weigh on a potential buyer’s opinion of your property.

Is there a homeowners’ association (HOA) for the neighborhood? If so, the HOA maybe can send someone to talk with the property owner. Otherwise, a nice neighborly gesture might be offering to help tidy the yard up or even pay for a one-time mow and trim by a landscaper.

If kindness doesn’t work, most localities have ordinances that require yards to be maintained at a bare minimum, e.g. mowed and free of debris. The locality will send an inspector to the offending property and see what rules, if any, are being broken. The inspector will then send a formal notice to the property. Failure of the homeowner to

comply with the local laws will typically result in the local government cleaning up the yard and billing the property owner for the service. Check with your local code enforcement office to see what official remedies are available to you.

**Q.** I've been renting for years and am ready to buy my first home. My budget is tight. I don't own appliances because I rent. If I don't have money to buy appliances, what are the chances of them conveying with the house? Could I request the seller purchase a fridge, oven, microwave, dishwasher and washer/dryer for me at closing if they won't convey theirs on the sale? Thanks!

**A.** The likelihood of kitchen appliances conveying with properties is very high in this market. There are a couple of things you can do if you are a buyer on a tight budget and who needs to be sure appliances are included. First, ask your Realtor to only search homes that offer appliances that will convey. Or, if you fall in love with a property that doesn't offer the appliances you need, you can always estimate what the items will cost and negotiate that from the asking price.

Keep in mind, the seller's version of a working appliance may mean they can scoop up dirt-cheap used items off an online site to satisfy your request. Another route a seller may take if forced to purchase items they weren't planning on is to seek out the least expensive retail options. While you may be envisioning a particular brand or type of appliance, what you desire may not be what the seller is willing to accommodate. This is why I recommend putting together a list of the items you need and have your Realtor work on negotiating these items on your behalf.

From a financing perspective, there are certain loans that require the kitchen be completely operable. Therefore, if there are appliances missing, there's a possibility financing could be denied. In addition, when there are missing items a complete home inspection cannot be performed. It would be a waste of your money and time to hire a home inspector to only do a portion of the inspection.

In summary, first seek out properties that convey all the items you need. If the MLS description doesn't offer the items but they are clearly in the property, include those requests on your initial offer. If you are denied, work with your Realtor to put together a sound negotiation. Be reasonable with your requests. That usually works in your favor.

**Q.** What's the minimum I can put down on a home? It's no longer 20 percent, right? Is there a way I can do a down payment of just 5 percent or even less? Looking to buy my first place soon and think I can get a better deal than renting. Your guidance is appreciated.

**A.** Your question is a common one as most buyers do not have all the cash to purchase their first property and will require lender financing. You are correct: Depending on your credit worthiness, most lenders will not require a down payment of 20 percent of the purchase price in order to provide you a mortgage loan.

There are many great programs for first-time home buyers that will not only require little to no down payment, but may also offer you down payment and/or closing cost assistance. Of course, many of these options are credit score- and eligibility-driven, and come with detailed terms, disclosures and restrictions. I suggest you speak to a knowledgeable mortgage lender; convey your financing needs and allow them to help you identify the ideal financing terms to assist you.

There are many different mortgage lenders in Hampton Roads. Be sure to choose a lender that displays professionalism and is knowledgeable as it pertains to traditional and non-traditional financing. Such a lender should be familiar with local and state down payment assistance programs in addition to any incentives offered locally for first-time buyers. The Hampton Roads Realtors Association's "Find an Affiliate" feature at [HRRRA.com](http://HRRRA.com) is a great resource and has names and contact information on mortgage lenders. Good luck and congratulations on your decision to own your first home.

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