



Ask the Realtor—Should I buy a condo?

A condominium is a cross between an apartment and a house. Like a house, you buy a condo and own it. But like an apartment, you share a wall between living spaces and live close to your neighbors.

Owning a condo has its advantages. Yes, you have close neighbors, but there is a sense of community. You also get perks like private road maintenance, exterior maintenance, snowplowing, and some condo associations have tennis courts, gyms, and a pool. This does come at a cost, monthly condo fees.

Condo's can be less expensive than homes and owning one has financial advantages. You build equity with your home and receive tax advantages (mortgage interest and property tax deductions).

One last note. When considering a condo, research the condo association and make sure there is enough reserves. Also find out if there are any upcoming assessments.

New Listings:

102 Cottage St Hudson MA - \$405,000
7 room, 3 bedroom, 1 ½ bath, 2 car garage



If you are considering buying or selling, let's work together and make it a reality.

Linda Kadlik

978-870-5774

Not Enough Savings for Christmas?

There are just 12 weeks left till Christmas. Here are some ideas for some last minute savings.

Sell your 'stuff'. Get rid of that exercise equipment you don't use, unwanted jewelry or old baby clothes. Have a yard sale, put an add in craigslist.com, open an account at a local consignment store, or use one of online sites (letgo.com or a local Facebook Internet yard sale).

Make meal time changes. Bring your lunch to work. If you tend to eat out, eliminate one restaurant meal per week. Change your coffee vendor. (Dunkin Donuts and Starbucks charge \$2 or more for a cup. Try Cumberland Farms or McDonalds or bring your own).

Coupons. Get them online (ex: retailmenot.com) or cut them out (look in your Sunday newspaper, magazines, etc). You can also check the retail/vendor site you want to shop (ex: Kelloggs.com).

Technology changes. Do you really use all those cable channels? Can you cut down on your cell phone data and use more wifi? Can you live without a home phone and go cell phone only?

Once you've identified your savings, make sure you deposit them. Get yourself a change container. When you don't go out to eat, put that money in your savings container and don't touch the money. While you're at it, put your change for the day in the container. You should have a nice savings in 11 weeks.

lindakadlikmoves@gmail.com