



Charleston Gazette-Mail REAL ESTATE

For the Week of February 21, 2021

3 RENTALS

wanna go HOME
wannagoHome.com

Buying or Selling?

TEAM DI FILIPPO CAN HELP



EXPECT MORE



**CHRISTINA AND
DAVID DI FILIPPO**
REALTOR®
304.545.6364

**Better
Homes
and Gardens**
REAL ESTATE

CENTRAL

HOMEINWV.COM

207 D Street
South Charleston, WV 25303
304-201-7653

Joshua A. McGrath, Broker

TO ADVERTISE
304.348.4852
realestate@cnpapers.com

www.WannaGoHome.com

facebook.com/GazetteMailRealEstate

New HVAC system trips heated discussion



Cool comes at a price The average home needs a new HVAC system every 15 to 20 years. Yes, it's expensive, but homeowners benefit from energy savings and peace of mind. Photo courtesy of American Standard.

I would like the record to show, I was against replacing our heating and air conditioning system. For once, my husband wanted to spend money on a home improvement that I didn't.

I come from the if-it's-not-broken-don't-fix-it school. D.C. comes from the let's-not-wait-'til-it's-a-problem school. I also prefer buying home improvements you can see, not ones you work to hide.

I further blame the HVAC company. (We'll call them Company No. 1.) Last year when a service representative from Company No. 1 came out to see why our system wasn't cooling, he found a slow refrigerant leak. He also took pictures of the inside of our 18-year-old unit, which looked like a mushroom pizza. He did this to scare me.

"What are all those spots?" I asked.



AT HOME WITH
Marni Jameson

"Corrosion, mold," he casually said.

Yum.

If we wanted cool air (yes, our choices were to spend \$500 to replenish the refrigerant, or spend \$13,000 (cough, sputter, hack, sell a kidney) for a new system, or we could buy a Company No. 1 mem-

bered? They recommended we replace our old, falling apart, rusty, corroded unit. And guess who took the bait?

"But it's not broken!" I argued.

"But it will be," he said.

"Why don't we wait until it stops working?"

"Because I don't want it to go down during a heat wave, when service companies are booked for weeks, and listen to you fuss because the house is so hot."

D.C. got an estimate from Company No. 1, who was not on my good

side.

"At least get another estimate," I said.

D.C. called Company No. 2, who offered a better system for the same price. Despite our member discount, Company No. 1 could not meet or beat the offer, which gave me some small satisfaction that I cannot quite explain.

The new system went in last week. The air in the house feels exactly the same.

SEE **MARNI, 3H**



Charleston Gazette-Mail
Real Estate

SELLING A PROPERTY?

Whether you're a Realtor or selling your own home, we can get your property in front of the largest number of people for the lowest price.

With options for every budget and a variety of print & digital solutions, maximizing your reach has never been easier.

**FOR MORE INFORMATION, CONTACT OUR
REAL ESTATE ADVERTISING EXECUTIVE
ASHLEY MANN AT 304-348-4852**

www.WannaGoHome.com | Ashley.Mann@HDMediaLLC.com

MARNI

FROM PAGE 2H

To feel better about foregoing vacations for the rest of my life to pay for new machinery, I talked with Kellie Lindenmoyer, furnace product manager for American Standard Heating & Air Conditioning, who cooled me off, and answered these homeowner-related questions:

How often do HVAC systems need replacing?

Typically, systems last 15 to 20 years, especially if serviced regularly. How often you use the system has an impact. For instance, a system in a vacation home that you use three months of the year won't need replacing as often.

How do you know whether to repair or replace?

If your system is in that 15-to-20-year range and has recurring issues, it's probably time. Talk to a service pro about your options. Replacing will cost more, but will be better long term because you will save on repairs, and might also see lower energy bills.

Some use the \$5,000 rule. Multiply the age of your unit in years (say 18) by your estimated repair cost (\$300). If your total is more than \$5,000 (our example comes to \$5,400), then consider replacing your system.

How much can a homeowner expect to pay for a new system?

Depending on the equipment and where you live, estimates for a residential system, including in-

stallation, range from \$4,600 to \$14,000.

When you do spring for a new unit (\$\$\$ ouch!), what benefits can you expect?

- Peace of mind: If you replace your system before it quits working, you won't wake up in February freezing because your system broke in the night, nor will you sweat out waiting for a service call in August.

- Lower energy bills: Thanks to regulatory changes, today's systems are more energy efficient. How much you save on your energy bill will depend on your home's insulation, your usage, and how many more "SEERS" your new system has. The higher the SEER (Seasonal Energy Efficiency Ratio), the greater the savings (and the more expen-

sive the unit).

Most states have a minimum SEER. In Florida today, the minimum SEER allowed is 14.

- Cleaner indoor air: Compared to older systems, today's systems do a better job removing allergens and pet fur from the air. Some systems clean air better than others, so if you have pets, allergies or asthma, ask your dealer about indoor air quality.

- Better resale value: A new HVAC system will also help when you want to sell your home. Having a new system is one less item a buyer can ding you for.

What's up with the discontinued refrigerant?

Newer systems are also more environmentally friendly. Last year, the Environmental Protection Agency banned the refrigerant

known as R-22 or Freon from being made in the United States or imported because of its harmful impact on the ozone layer.

Units more than 10 years old use R-22. Newer units use a refrigerant called R-410A. As R-22 becomes scarcer, it will get more expensive. To see which one your system uses, check the label on the compressor. If it says R-22 (or HCFC-22), and it's running well, leave it.

But if the system is leaking or breaking, you probably should get a new one. Yes, it hurts.

Marni Jameson is the author of six home and lifestyle books, including "Downsizing the Family Home - What to Save, What to Let Go" and "Downsizing the Blended Home - When Two Households Become One," and coming in June, "What to Do With Everything You Own to Leave the Legacy You Want." Reach her at www.marnijameson.com.

ID-47471

RENTALS

BRECK GARDEN APARTMENTS
5270 Dewitt Road
Cross Lanes, WV 25313
304-776-2735
1 & 2 Bedroom Available

3 Miles from Nitro Market Place
All Utilities Paid Except Electric.
KRT Busline

Housing Certificates Welcome

Monday-Friday 9am-3pm
TDD 1-800-982-8711

This Institution is an Equal Housing Opportunity Provider and Employer





STRICKLEN PROPERTIES
304-768-5848
www.stricklenpropertiesllc.com

St. Albans, Completely updated 2 bedroom, 1 1/2 bath townhouse, new appliances, new granite, new laminate flooring **\$575**

South Charleston, Clean and modern 1 bedroom apartment, kitchen furnished, close to Thomas Hospital **\$450**

ONE YEAR LEASES. DEPOSIT. NO PETS. PROMPT MAINTENANCE



TO ADVERTISE ON THIS PAGE **304.348.4852**

Charleston Gazette-Mail
www.gazettemail.com



Looking to
advertise
your apartment?

304.348.4852

twitter.com/CGMRealEstate
 facebook.com/GazetteMailRealEstate

Short sale versus foreclosure

Shopping for real estate may require prospective buyers to learn a whole new language. Buyers may come across certain terms they don't understand. Among the more common terms that first-time buyers may not fully understand are "short sale" and "foreclosure."

According to Realtor.com, short sales and foreclosure auctions are situations that occur when homeowners fall behind on payments and can no longer afford to live in a home. A short sale happens when a homeowner owes more on the mortgage balance than the market value of the property when the owner needs to sell. The homeowner can ask the mortgage lender to accept a lesser amount than the total mortgage owed - making the homeowner/seller "short" on paying the lender back.

A foreclosure is a legal process that occurs when a borrower cannot make mortgage loan payments for a significant period of time. If the debt is not recouped, lenders will step in and take ownership of the property, putting it up for sale in a foreclosure auction.

While these situations can be troublesome for the homeowner facing financial peril, distressed properties can be advantageous for buyers who oftentimes can buy homes at steep discounts. However, short sales and foreclosures are not without challenges.

The real estate experts at Zillow say that foreclosures and short sales involve more layers than traditional transactions. Zillow offers that bank lenders historically

can be slow at giving approval for mortgages to purchase short sale properties or even agreeing on an amount for the sale. As a result, buyers may miss out on other opportunities while waiting for short sales to move along.

Foreclosures carry their own hurdles. Buyers may not get a chance to even see a foreclosure property, nor be eligible to have it inspected, as foreclosed homes are typically sold "as-is" and at auction. The real estate agency Re/Max says buying a foreclosure typically is faster than buying a short sale, and an investor can buy a foreclosed home for below market value. But foreclosures cannot be contingent on the sale of another home, so a buyer must have funds in place and be ready to move quickly.

Short sales are often initiated by homeowners looking to avoid foreclosure. As a result, short sale properties may be in decent condition. This may not be the case with a foreclosure. The American Society of Home Inspectors says foreclosed homes may have been neglected by having utilities turned off and no maintenance done on the home. Other homes may have been purposefully vandalized by the former owner or by squatters.

Short sales and foreclosure properties are options for buyers who want to get the best price possible on a home and are willing to take some risks in their pursuits.

Source: Metro Creative Services

Check us out online at wannagohome.com

14 Kanawha County Properties

Monday, March 1st @ 6:00 PM
Kanawha County,
Charleston, WV 25301



21 Milden Lane – Hansford, WV ~ Double Wide on 0.40 +/- Acres (as assessed)

1038 South Park Road – Charleston, WV ~ 3 Bedrooms, 1.5 Bathrooms

517 Pacific Street – Charleston, WV ~ 4 Bedroom, 2 Bath Home

769 Pacific Street – Charleston, WV ~ 1 Bedroom, 1 Bathroom

919 Woodhaven Drive – Charleston, WV ~ 3 Bedrooms, 2 Full Bathrooms

1205 Hunt Avenue – Charleston, WV ~ 3 Bedrooms, 1 Full Bathroom

1920 Carson Street – Charleston, WV ~ 2 Bedrooms, 1 Full Bathroom

526 Main Street – Charleston, WV ~ 3 Bedrooms, 2 Full Bathrooms

225 Pine Street – Charleston, WV ~ 2 Bedroom, 1 Bathroom

1656 Kenwood Road – Charleston, WV ~ 2 Bedroom, 1 Bathroom

12926 Ohio Avenue – Charleston, WV ~ 3 Bedroom, 1 Bathroom

130 136th Street – Charleston, WV ~ 3 Bedroom, 2 Bathrooms

2579 Silas-Kanawha Two Mile Road – Charleston, WV ~ 3 Bedroom, 1 Bathroom

1364 Browns Creek Road – Saint Albans, WV ~ 3 Bedroom, 1.5 Bathroom Home

RE Terms: 20% down payment made day of auction to Trustee w/balance due at closing w/in 14 days. 10% BP due to Auction Company day of auction as well.

JOE R. PYLE COMPLETE AUCTION & REALTY SERVICE

Joe Pyle WV212 Joe R. Pyle, Broker

Alan Heldreth WV2224

5546 Benedum Drive, Shinnston, WV

(888) 875-1599

www.joerpyleauctions.com

Home buying during the COVID-19 outbreak



Homeowners know that the process of buying a home can be both exciting and nerve-racking. The anxiety associated with buying a home has hit new heights during the outbreak of the novel coronavirus COVID-19.

Historically low interest rates and limited inventory has made 2020 an especially unique time to buy a home. It's also a competitive and potentially expensive time to buy a home. While the economic consequences of COVID-19 have been severe, the Federal National Mortgage Association, also known as Fannie Mae, forecasted a significant increase in median home prices in March 2020. City dwellers have scrambled to buy homes outside of cities, where social distancing is more difficult and the risk of getting COVID-19 appears greater than it is in suburban or rural settings. That's led to a lot of competition among prospective buyers.

Prospective home buyers willing to enter the hectic fray and shop for a home during the COVID-19 outbreak may benefit from knowing what to expect as they search for their next home.

- Get ready for virtual tours. Buyers might once have scoffed at the notion of buying a home they'd only seen in videos, but virtual tours have become the new normal in the wake of the pandemic. An April survey from the National Association of Realtors® found that home tours had declined sharply. While 98 percent of realtors reported taking clients on home tours as recently as February, that number had declined to 63 percent by April. As many regions pause their reopening plans, prospective home buyers should ready themselves for virtual tours as opposed to in-person home tours.

- Expect limited inventory. While home prices are up, many

people are holding onto their homes. The NAR reports that total housing inventory at the end of May 2020 was down nearly 19 percent from the end of May 2019. Buyers will have less inventory to choose from, so those intent on buying may need to prioritize what they need in a home and focus on finding properties that can fulfill those needs.

- Expect to move quickly. Realtors have seen homes sell within days of being listed, and that has put pressure on buyers to move quickly. It also highlights the importance of finding a home inspector before your search begins as well as a lender who can handle quick closings. Ask around for recommendations, but make sure you have these two important professionals lined up before beginning your search. Doing so will give you a better chance of buying in an unusual time.

- Make the best down payment

you can afford. A high down payment makes buyers look better no matter the state of the economy. An offer with a high down payment looks like a stronger offer, and that can make the difference between winning and losing a po-

tential bidding war.

Buying a home during the COVID-19 outbreak presents some unique challenges to prospective buyers.

Source: Metro Creative Services

2 Income Producing Properties

***Sold to the Highest Bidders**

Tuesday, March 2nd @ 5:00 PM
200 3rd Avenue, Montgomery



120 4th Avenue
Montgomery, WV

FOUR 2 Bedroom, 1 Bathroom Units

200 3rd Avenue
Montgomery, WV

Large Corner Retail Building with Apartments!

RE Terms: 10% down payment made day of auction to Trustee w/balance due at closing w/in 45 days.

10% BP due to Auction Company day of auction as well.

JOE R. PYLE COMPLETE AUCTION & REALTY SERVICE

Joe Pyle WV212 Joe R. Pyle, Broker

5546 Benedum Drive, Shinnston, WV

(888) 875-1599

www.joerpyleauctions.com

HD-447514



FIND
a New place

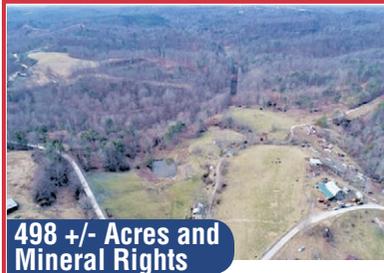
WITH ROOM FOR THE FAMILY
EXPANSION YOU'VE BEEN WANTING

FIND
IT AT:

wannago
wannagohome.com

HOME

CHECK OUT THESE UPCOMING AUCTIONS



498 +/- Acres and Mineral Rights

WEDNESDAY, FEBRUARY 24TH @ 12:00 PM
411 MAY RIDGE RD., ST. MARY'S, WV 26170
 498+/- surface acres
 Project home with electric, gas, cistern, & septic system. Barn & outbuildings
 Call Debbie Flanigan at (304) 841-6020



60 Acres in Charleston with Minerals

BIDDING ENDS THURSDAY, FEBRUARY 25TH AT 6:00PM
1635 FIRST CREEK RD, CHARLESTON
 Multiple Home Sites or Private House Seat
 Any Existing Mineral Rights (Less Coal) Convey
 Possible Timber Remaining
 Well Water, Gas "well" available
 Call Taylor Ramsey at (304) 552-5201



4-Bedroom

THURSDAY, FEBRUARY 25TH @ 4:00 PM
203 LOVELL DR., CHARLESTON
 4 Bedroom, 2 Bath
 1,529+/- sqft
 Full Basement
 Call Todd Short at (681) 205-304

Sold To The Highest Bidder



2 Income Producing Properties

TUESDAY, MARCH 2ND AT 5:00PM
200 3RD AVENUE, MONTGOMERY
 Subject One: 120 4th Avenue - Montgomery, WV
 FOUR 2 Bedroom, 1 Bathroom Units
 Subject Two: 200 3rd Avenue - Montgomery, WV
 Large Corner Retail Building w/ Apartments!
 Call Taylor Ramsey at (304) 552-5201



10,000 sqft. Commercial Building in Hurricane

TUESDAY, MARCH 2ND @ 12:00 PM
2446 US ROUTE 60 WEST, HURRICANE
 Large, fenced storage lot with ample parking
 4-year-old roof. Building could be divided into 3 warehouse sections. 2-3 offices on Main floor and 3 offices upstairs, 2 half baths and one full bath
 Call Keith Hare at (304) 741-9135



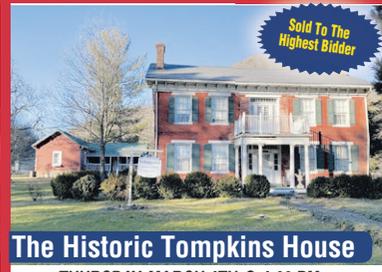
7 Huntington Homes

WEDNESDAY, MARCH 3RD @ 12:00 PM
CABELL COUNTY COURTHOUSE
750 5TH AVENUE, HUNTINGTON, WV
 3305 Crane Ave, Huntington, WV
 511 1 1/2 Adams Avenue, Huntington, WV
 1041/1043 11th St Huntington, WV 25701
 1746 Arlington Blvd, Huntington, WV 25705
 1239/1241 9th Ave, Huntington, WV
 1226 10th Ave Huntington, WV 25701
 5451 Ohio River Rd, Huntington, WV 25702
 Call Blake Shamblin at (304) 476-7118



Large Townhome Overlooking the Kanawha River

WEDNESDAY, MARCH 3RD @ 4:00 PM
828 KANAWHA BLVD. W., CHARLESTON
 2 Bedroom 2.5 bath Townhome
 3 Levels include a full partially finished basement
 Beautiful Kanawha River views
 Green space around the townhome
 Call Keith Hare at (304) 741-9135



The Historic Tompkins House

THURSDAY, MARCH 4TH @ 4:00 PM
1023 KELLEYS CREEK RD., CEDAR GROVE
 3,978+/-sq feet, 5 Bedroom
 3 Bath, Library Room
 Piano Room
 Call Blake Shamblin at (304) 476-7118

Sold To The Highest Bidder



2 Bedroom Ranch on 1 Acre

TUESDAY, MARCH 9TH @ 4:00 PM
707 SOUTH RUFFNER ROAD, CHARLESTON
 Ranch Style Home
 Many updates include newer windows and doors, siding, metal roof, etc.
 2 bedroom/1 Bath
 Call Keith Hare at (304) 741-9135

***All Auctions through the end of February will have Online Bidding Available visit www.joerpyleauctions.com**

Tue. February 23rd - Welch - 4-Unit Apartment Building
 Wed. February 24th - Ravenswood - 3 Bedroom Home in Great Neighborhood
 Wed. February 24th - Parkersburg - Duplex Sold to the Highest Bidder
 Wed. February 24th - St. Mary's - 498 +/- Acres & Mineral Rights
 Thu. February 25th - Charleston - 4 Bedroom Sold to the Highest Bidder
 Tue. March 2nd - Hurricane - 10,000 sqft. Commercial Building in Hurricane
 Tue. March 2nd - Montgomery - 2 Income Producing Properties Sold to the Highest Bidders
 Wed. March 3rd - Charleston - Large Townhome Overlooking the Kanawha River
 Wed. March 3rd - Huntington - 7 Huntington Properties
 Thu. March 4th - Beaver - 10,000 sqft Building in the Raleigh County Airport Industrial Park - Live Bidding Only
 Thu. March 4th - Cedar Grove - The Historic Tompkins House - Sells to the Highest Bidder
 Tue. March 9th - Charleston - 2 Bedroom Ranch on 1 Acre
 Wed. March 10th - Culloden - 2 Bedroom Home
 Tue. March 16th - Weston - Commercial Property on Highly Traveled US 33
 Tue. March 16th - Poca - Nearly 13 Acres in Poca - 2 Homes & river Lots
 Wed. March 17th - Huntington - City Block in Huntington

Thu. March 18th - Huntington - Two Professional Office Suites in Huntington
 Tue. March 23rd - Charleston - 3-Bedroom Home & Commercial Building
 Fri. March 26th - Delbarton - 6 Bedroom on 1.43 Acres with Pool
 Thu. April 8th - Spencer - 4 Bedroom Home Sold to the Highest Bidder

ONLINE ONLY

Tue. February 23rd - Huntington - 3 Bedroom Home on Washington Boulevard
 Wed. February 24th - Charleston Area - Three Homes Sold to the Highest Bidders
 Thu. February 25th - Charleston - 60 Acres in Charleston with Minerals
 Mon. March 1st - Kanawha County - 14 Kanawha County Properties Sold to the Highest Bidders
 Tue. March 2nd - Huntington - Spacious 2-Bedroom with Additional Garage
 Wed. March 3rd - Elkview - 3 Bedroom in Elkview Sold to the Highest Bidder
 Tue. March 9th - Omar - 2 Homes & Income Generating Lots
 Thu. March 11th - South Point, OH - 2 Bedroom on 0.33 Acres
 Tue. March 23rd - Charleston - 2 Bedroom Home
 Tue. March 23rd - Huntington - 2-Story Home in Huntington



Joe Pyle Charlotte Pyle Alan Heldreth Jared Shinn Bob Stewart Bobby Stewart Chelsea Burris Jordan Kiger Tia Wolski Joe Panico Taylor Ramsey Keith Hare Blake Shamblin Debra Flanigan Ethan Moore

JOE R. PYLE
 COMPLETE AUCTION & REALTY SERVICE
 YOUR HOMETOWN WV AUCTION SINCE 1979

855-JOE-WILL
855-563-9455
 Joe R. Pyle, Broker WV212
 Follow us on Facebook and Twitter

Trust WV's Leader in Auction Services for Over 40 Years
www.joerpyleauctions.com
5546 Benedum Drive
Shinnston, WV 26431

House of the Week

THE SHREWSBURY

3 BEDROOMS

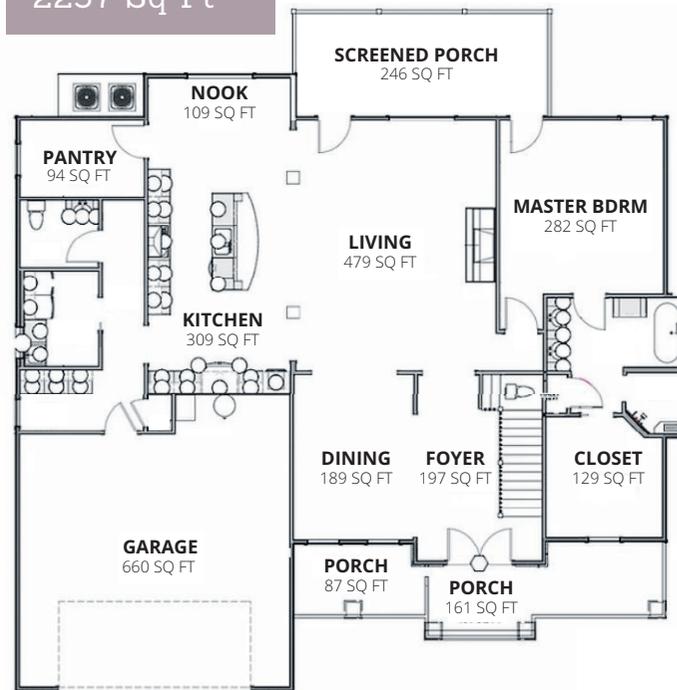
2 FULL & 2 HALF BATHS



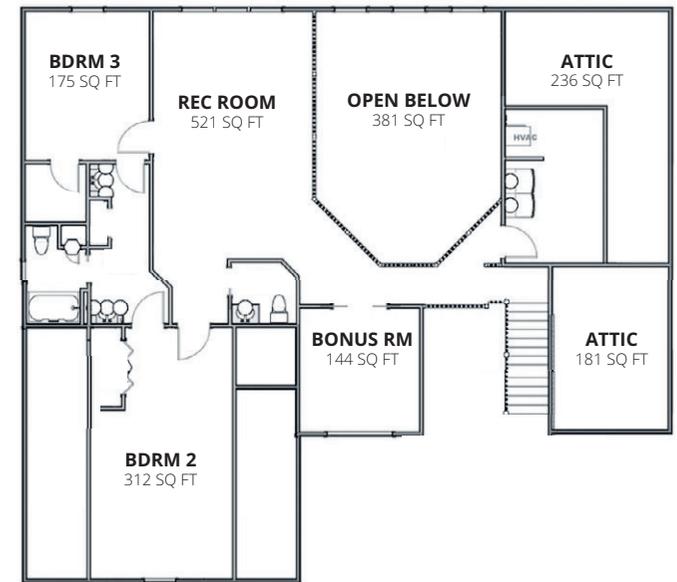
The Shrewsbury

The Shrewsbury (3662 sq. ft.) is a 2-story home with a porch in the front and back. This spacious home has 3 bedrooms, 2 full and 2 1/2 baths and 2-car garage. Features include open floor plan, walk-in pantry, dining area, master bed first floor with walk-in closet, bonus room, and plenty of storage space. The upper-level includes entertaining space with an overlook of living area.

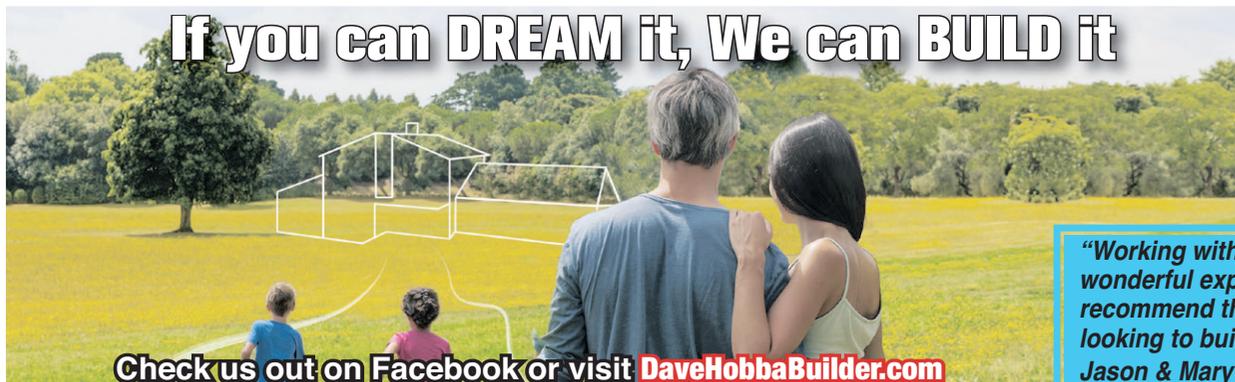
1ST FLOOR LIVING AREA
2257 Sq Ft



2ND FLOOR LIVING AREA
1405 Sq Ft



If you can DREAM it, We can BUILD it



Check us out on Facebook or visit DaveHobbaBuilder.com

We Can Build This Home For You!



Contact our DHB Design Center (304) 937-2090

"Working with DHB was a wonderful experience. We would recommend them to anyone looking to build a home."
Jason & Mary Alice

