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two-year construction project that would shut down rentals much of that time.

The minutes also revealed that many of the condos in the complex, including the one we were considering, had popcorn ceilings containing asbestos. Hard pass.

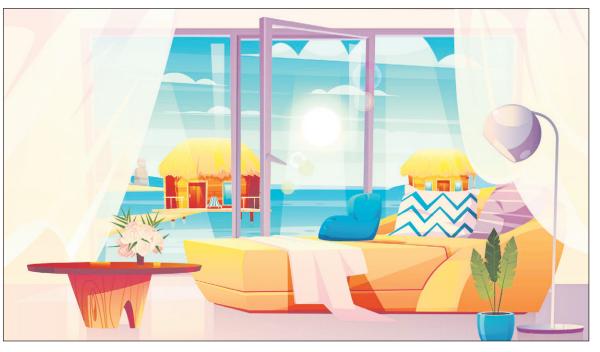
• *Read HOA documents.* A complex's bylaws and covenants will contain important details like rental rules, what HOA dues cover and pet restrictions.

• Talk to other owners. We seriously considered another condo until we talked to the listing agent, who also owned a unit in the complex. He made clear that

most owners in the building frowned on renters. A well-established property manager confirmed that the complex was not renter friendly. If you can afford the luxury of a second home that you don't have to rent out to defray costs, this type of place is for you. We, on the other hand, kept looking.

Join me next week when I tell you about the deal that stuck.

Marni Jameson is the author of seven books, including the forthcoming "Rightsize Today to Create Your Best Life Tomorrow: A Motivational Guide for Those Seeking Their Ideal Home Later in Life," due out Jan. 2, and "What to Do With Everything You Own to Leave the Legacy You Want." She can be contacted at www.marnijameson.com.



Dream Life — The author's longing to own a beach getaway started as a far-fetched fantasy that gradually grew. *Illustration courtesy* of Maksim Pauliukevich/dreamstime.com.

