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SMART MOVES - Buying the easy access home; pondering all of your trade-offs



No Published Caption

By Ellen James Martin

The public relations executive from Washington, D.C., was torn.

She yearned to buy a new home she found well outside the Capital Beltway; a luxurious 4,000-square-foot abode in a distant suburb. Yet she knew that living there would mean a punishing, bumper-to-bumper daily commute to her office near the National Mall.

So the woman reluctantly surrendered her dreams of owning the big house with all the bells and whistles she wanted from the gourmet kitchen to a master bath suitable for a sultan. Instead, she used what money she had to acquire a much smaller, older home in an inside-the-Beltway suburb with ready access to the city.

This true story illustrates the harsh trade-offs faced by many homebuyers who live in jam-packed areas, such as Washington, D.C., where the cost of housing rises the closer one lives to the center of town, says Tom Early, former president of the National Association of Exclusive Buyer Agents.

Unlike the public relations executive, most purchasers in high-cost areas are still willing to accept a long commute if that's the only way they can afford a spacious house, Early says. He estimates that just 15 to 20 percent of buyers will take the more diminutive, dated house to gain closer access to downtown or their place of employment.

"The flow is still outward to the far-flung suburbs, though as traffic mounts, there are obviously more exceptions to this rule," says Early, the broker-owner of an independent realty firm.

Here are pointers for homebuyers debating between a new house in an outer-tier suburb and a smaller, dated place that's close in:

- **Test-drive a potential commute.**

Alan Pisarski, author of the book "Commuting in America," has done extensive work documenting the time Americans spend on the road getting to and from their workplaces. As his research shows, average commuting times have increased every year since 2004.

In high-cost areas especially, more people now face what Pisarski terms a "killer commute," which means it's lengthy and grueling. They do this because they can't afford the large home they want closer to their jobs.