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## Pros and Cons of Going Condo

Condominiums and townhouses offer an affordable option to single-family homes in many markets, and they're ideal for those who appreciate a maintenance-free lifestyle. But before you buy, make sure you do your legwork. These are some of the important elements to consider:

- **Storage.** Some condos have storage lockers, but usually there are no attics or basements to hold extra belongings.
- **Outdoor space.** Yards and outdoor areas are usually smaller in condos, so if you like to garden or entertain outdoors, this may not be a good fit. However, if you dread yard work, this may be the perfect option for you.
- **Amenities.** Many condo properties have swimming pools, fitness centers, and other facilities that would be very expensive in a single-family home.
- **Maintenance.** Many condos have onsite maintenance personnel to care for common areas, do repairs in your unit, and let in workers when you're not home — good news if you like to travel.
- **Security.** Keyed entries and even doormen are common in many condos. You're also closer to other people in case of an emergency.
- **Reserve funds and association fees.** Although fees generally help pay for amenities and provide savings for future repairs, you will have to pay the fees decided by the condo board, whether or not you're interested in the amenity.
- **Resale.** The ease of selling your unit may be dependent on what else is for sale in your building, since units are usually fairly similar.
- **Condo rules.** Although you have a vote, the rules of the condo association can affect your ability to use your property. For example, some condos prohibit home-based businesses. Others prohibit pets, or don't allow owners to rent out their units. Read the covenants, restrictions, and bylaws of the condo carefully before you make an offer.
- **Neighbors.** You're much closer to your neighbors in a condo or town home. If possible, try to meet your closest prospective neighbors.