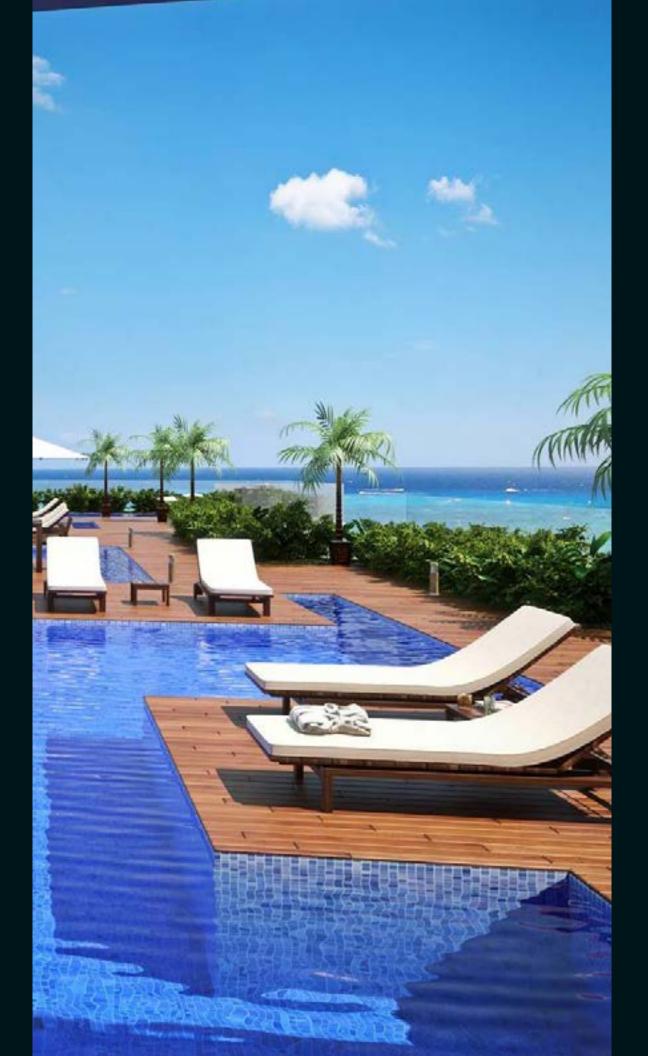






There are numerous factors to consider when you buy a beach house. Are you buying a beach house for rental income or are you simply buying a second home for investment and family enjoyment?



## LOCATION

Best place to buy vacation home: If you're purchasing a second home for pure enjoyment sake (not renting it out) then ideally, your beach house would be between one and five hours away by plane. Otherwise after the initial excitement wears off, you'll find yourself vacationing there less and less. Obviously that's not attainable for most of us but you will enjoy it more frequently if you're that lucky.

If you're buying a beach property for rental income, (and handing it over to a property management company) you might be fine with it being a plane ride away. In this case you'll care more about a prime location for steady rentals, than how easily you and family can get up there for weekends.

Personally, I rarely buy anything unless I think it's a good investment. You just never know when you might need / want to sell.. If you care about buying a second home for investment, then here are some of the qualities to look for:

- Is it in a desirable area where people like to vacation?
- Are properties appreciating steadily?
- Is it easy to get to? What do you pass getting there?
- What's around it? Visit your potential new home during the day and night.

### SIZE

Do you dream of a little cottage by the sea? Or a big rambling house for the kids, grandkids, and friends? Or perhaps a cozy one bedroom condo is exactly what you have in mind.

The size of your beach house may depend more on what you can afford, but do start thinking about how you intend to use it, and what size you'd like. From my experience, try to get at least a two-bedroom if you can. Anyone other than a couple will want at least that much space.

AND if you're buying a beach property for rental purposes, get one with bunk beds stashed in a hallway. I can't tell you how many times we rented the house / condo with the extra bunks over a rental without. I don't like having guests on the "sleeper sofa"... I mean what if you want to get up and start breakfast while they're sleeping? But with those handy bunk beds, you have extra sleeping spots.

### COSTS

Now for the fun part how much can you afford? Or a better question might be, how much do you want to invest? You don't want to max yourself out where you can't even enjoy your new home.

Costs to consider are:

- Price of the home
- Down payment and monthly payments if you're financing



- Management fees and vacancies if you're buying a house for rental income
- Maintenance and upkeep
- Insurance
- Association fees
- Taxes
- Furnishing the house and patio(s)

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