



CHARLOTTESVILLE · ALBEMARLE · CENTRAL VIRGINIA

Jim Duncan's Guide for Buyers

Where to live, how to search, what to ask, and what the process actually looks like.



There are no little deals. Period.

Every home purchase or sale is a huge transaction for the buyer, and usually the seller, too.

Dismissing the “little” deals as such is detrimental to everybody involved. We were all, at some point, a “little deal” ourselves.

Whether \$180K or \$950K, buying or selling a home is usually a life-altering decision; I aim to never lose sight of that.

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Helping my clients make good decisions. That's my simple goal every day. That goal requires the right partnership.

Location, Location, Location

Where you live dictates how you live: how long your commute is, which coffee shop or library you frequent, which trails you walk, if you can walk or ride to school.

I have long advised my clients to focus on the “where” first. If you’ve worked with me, I have probably said to you, “We can find you a house that is perfectly fine. But if it takes you 45 minutes to get home or to work, is that the right place for you?”

Many years ago, when I was a technical recruiter, I was talking to job seekers who were commuting 2 to 4 hours each way. Each. Way. The Charlottesville market isn’t that, but there is a difference between a 10-17 minute commute and a 30-40 minute one.

The former likely connects you to one place and the latter isolates you. Both can be the right choice.

*I have stories that I tell my clients, one is this
(and forgive me if I’ve told you this already)...*

I had a client coming to Charlottesville to teach at UVA, either at Darden or the Law School. One of the key things they wanted to solve was to spend more time together as a family.

They fell in love with a house in the 29 North area — about a 25 minute commute.

I asked, “Will you be able to come home and have lunch with your family?”

Their shoulders softened a bit and they conceded that no, that wouldn’t be an option.

They bought a house that was about a 12-minute walk to that part of UVA, and saw a lot more of each other.

Where matters.



Ask me for the current relocation map — it is the first thing I put on the table.

Why Do You Live Where You Do?

Home is about more than a house; it's where you choose to live that makes home home.

Why do you live (or want to live) where you do?

That's a question I ask my seller clients – to help me better describe and market their homes – and one I ask my buyer clients – to help them define and understand their triangles.

A friend commented a few weeks ago that he was a bit surprised that I have chosen to stay in the same place for so long. My reasoning is simple – living where I live allows for walk- and bike- ability to almost everywhere in Crozet that I need or want to go.

More importantly, living in a walkable/bikeable location allows for this, which is important (to me):

We rode to elementary school many days out of the school year – quiet time together, teaching her independence, confidence, and that cars aren't always the answer.

I ride my bike with my younger daughter frequently. In two days, she will be a second grader.

This morning we recommenced our morning ritual of riding our bikes to the Crozet Mudhouse, a pit stop on the path to Crozet Elementary.

Upon our return home, we stopped for a bit of exploration and she seized the opportunity to cut me to the quick:

“I wish I could stay 7 forever, and you could stay 35. Because today is just perfect.”

With that, she got on her bike and started by herself, a skill she mastered two days ago. And she said, “Come on Daddy!” And I followed.

Lesson of the day: Live life every day. You don’t stay young forever. And these moments must be appreciated.



Things to Consider when Relocating

What are some of the things that you consider when evaluating whether to move to Charlottesville, Virginia? What follows are some of the things my buyer clients consider, whether moving from another city within the Commonwealth of Virginia, another state, or another country. This is in no way a comprehensive list, but I think it's a good foundational start.

First – how do you define “Charlottesville”?

How you define “Charlottesville” matters. The City of Charlottesville is about 50K people, and the “metro” (very rural in many areas) is about 250K people – many (most) think Charlottesville + Albemarle (about 120K people), the county that surrounds the City, = “Charlottesville.”

WHAT FACTORS DO BUYERS CONSIDER?

Do I have a job?

Can I keep my existing job and work from home?

Can I afford a house there?

Is there sufficient internet infrastructure? How is the up/down speed and reliability?

How are the schools? How close are they to my target location?

How many parks are in close proximity to my new home?

Local/regional politics – functional?

What are the growth patterns? Where are the growth areas? Is the area growing? How is infrastructure holding up?

Who the neighbors are – are they at similar “life-stages” to you?

Churches if that matters

Proximity to grocery stores & coffee shops

Taxes

Private school availability

Walkability

Safety – look at crime stats

Infrastructure

Infrastructure is more than just roads, bike lanes, public transit. Also ask about the state of public water and sewer capacity, maintenance, and future planning. Underground utilities? Who is the power provider?

Charlottesville has decent bus coverage. Albemarle is sort of working on bus services, here and there.

Taxes

Property taxes – what are they? What do they pay for? How are houses assessed? How often? What are those trends? Personal property taxes. I’ve had clients ask about meals taxes.

I advise my clients that they should expect property taxes to go up – mil rates are usually reasonably stable and consistent, and assessments tend to go up over time.

Schools

School budgets, school test scores (look beyond test scores please).

What does “best” school mean to you? — As I tell my clients, “best” school depends on what the kid(s) and family need out of a school. Some it’s community, grades, sports, proximity to home ... I also tell my clients to come rent first, and then purchase, if that’s the plan.

Local politics

Do some due diligence reading local news and voter information. Virginia Board of Elections & VPAP.

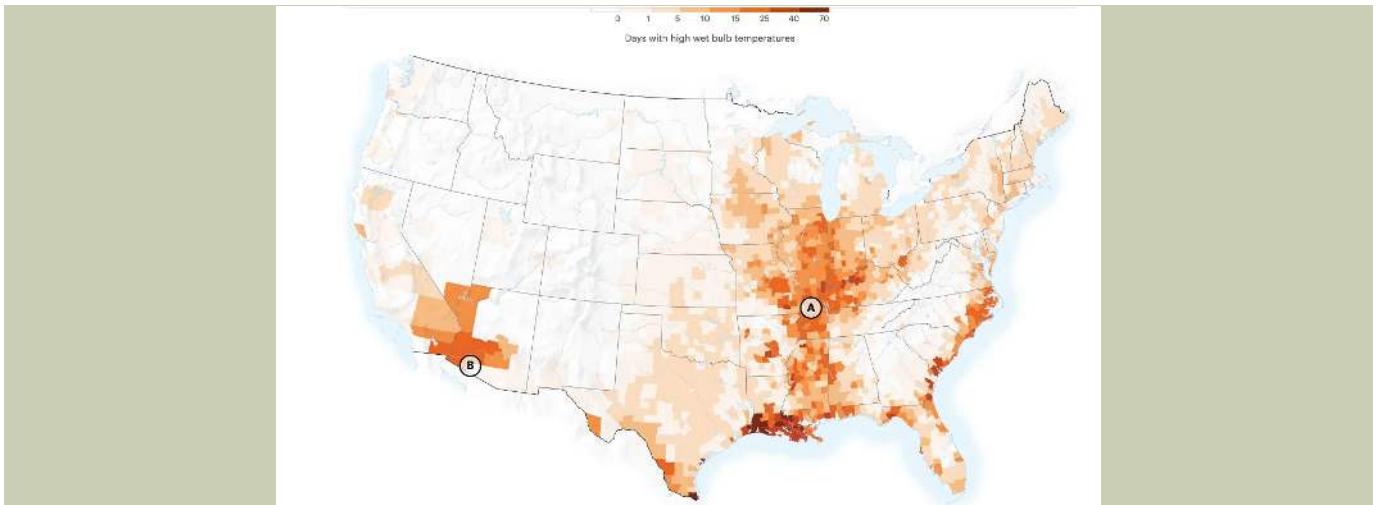
Climate

One of the most-commonly-cited reasons I hear from clients relocating to the Charlottesville is climate — thinking about my clients from California, Louisiana, Florida, Texas, Colorado, Oregon among other places.

I have been writing about climate and real estate for years.

While nowhere is safe, I'd like to think that the Central Virginia region is better protected than other parts of the US and the world. I might be wrong.

ProPublica's climate migration maps and stories are outstanding (and a bit frightening).



These are just some of the factors that my buyer clients bring up.

What are some other factors that you considered or think should be considered? What did I miss? What's important to you? Let me know, please.

Teamwork to Search (the Internet) for Homes

The US housing market's MLS is the envy of the world — a mostly comprehensive, complete database of homes for sale. Built for cooperation between Realtors, the MLS is how we've searched for homes and analyzed the market for decades.

That comprehensiveness is under threat. Powerful players in the real estate industry are actively working to fragment the MLS, and the result is that no single source captures every home for sale anymore. It's never been 100%.

We need to search everywhere.

The Charlottesville MLS

Zillow

Redfin

Builder sites

Every other source we can find

Not because any one of them is bad — because none of them is complete.

This is a team effort. You searching. Me searching. Both of us casting a wide net. But searching is only part of it.

What do we do first? We connect. Talk. Listen. We narrow and refine the search. And refine it some more.

Much of what I do when representing buyers in the Charlottesville area is helping them figure out where they need and want to live, how they want to commute — to work, grocery, school, life. What they need, what they want, and what they're willing to compromise on.

Psychology + search = part of the good buyer representation equation.

The fight over private listings is a fight over what you get to see.

In Washington state, the regional listing service has spent the past year defending its ban on private listings in federal court against the brokerage Compass, which sued last April claiming the ban is anti-competitive. The listing service has countered that Compass' marketing practices amount to a closed-door real estate system.

“That scenario is a nightmare for homebuyers, and for the group in charge of Washington’s real estate listing database.”

The Seattle Times — “Fight over private home listings heats up in WA as real estate giants clash”

MORE BACKGROUND ON THE VALUE OF THE MLS

84%

of all homes that sold between 2019 and Q1 2023 were listed on the MLS.

Because most sellers out there recognize (or learn very quickly from their agents) that there are distinct advantages to on-MLS home sales:

More buyers see on-MLS homes compared to off-MLS homes

More visibility means offers come in sooner

More buyers also means more competition — and higher offers

3 First Steps in My Ideal Day

The first time meeting in Charlottesville with new to me buyer clients, I like to try to accomplish a lot.

The pandemic changed things. How I work with buyer clients is one of the bigger things that has changed. What used to be anywhere from two to six hours in the car together has evolved to a more strategic and efficient use of everyone's time.

As I tell my clients, there's "Jim's ideal," and "reality." The pendulum swings.

1 Coffee. And a map.

We get coffee, and talk. About representation, value, the area, what's around corners, needs, wants, expectations, when homes come on the market, how many homes may come on that fit. And listen.

Maps are important.

2 Drive.

We've done some homework prior to our meeting, so I/we have a sense as to where they might be looking, but we use the conversation to put together a driving tour for the buyers to do.

THINGS THAT ARE BETTER

Buyers feel the drive. Driving from potential home area to work to school is much better felt when you're the one driving rather than being driven, often while looking at your phone from the passenger seat.

Buyers can explore a bit. Sometimes the right place may not be the one defined.

You can take breaks when you want to. Bathroom, lunch, stretch, etc.

3 Debrief and Plan for Next

After a half day or day of driving and exploring, we get together to talk about what you found, what you didn't find, what areas or neighborhoods you think you liked, and more importantly, which areas or neighborhoods you think you didn't like.

And why. “Why” is important.

And then we might see some houses, if there is a house or three that you want to see. This part depends on whether this is a “can we/should we move to the Charlottesville – Albemarle area?” trip or a “we have accepted jobs, and need to be in place by 15 June” trip.

WHAT THIS WAY MISSES

Listening. I don't get to hear reactions, questions, and the buyers sharing their thoughts as we go. That means that the time I do spend with them is even more important.

I feel that it's my responsibility representing my clients to know more than they do, read more than they do, and prompt them to ask different questions than they might have otherwise.

Obviously, I'm truncating the process and timeline; there's a lot more. Curious or interested? Ask me.

ONE FOOTNOTE WORTH THE WHOLE PAGE

The most ideal path for those coming in cold is to rent first, and then buy. That doesn't work for everyone, although those clients of mine who have chosen this path are always happier for having taken this path.

What Are Some Questions Buyers Should be Asking?

In my practice, I ask a lot of dumb questions – dumb questions in that I know that my clients (buyers and sellers) should be asking them, but often don't know to ask them. So I ask for them ... these are just some that came to me the other day.

Is there a survey? Where are the property lines? Are there easements about which I should be aware?

Is there an HOA? What are the dues? What have the dues done over the past 10 years? Is the HOA professionally managed? (9/10 professionally managed is better than managed by those who have this much free time)

What's traffic like during rush hour? What's the commute like? (Always, always visit at different times of day/night the place you're considering)

What's buyer agency? (if you visit an open house – there's a 99% chance that the agent hosting it is there to represent the seller ... not you)

Should I use an attorney or title company? (in my market, using an attorney is usually the better option of the two)

Should I rent first before I buy? (my advice: yes – rent in the area in which you're going to buy so that you can learn the area)

What is the likelihood of the schools to be redistricted? (this is an outstanding question, the answer to which is extremely tricky and requires a lot of research and due diligence)

What have property taxes done? Gone up? Down? (what's the mil rate?)

Should I consider the property assessment when trying to determine market value? (in my market, usually the answer is "no")

Who do you recommend for a lender? (I tend to recommend and work with two or three local lenders – because I know them, know them to be honest, know that they'll answer my texts on a Sunday morning if my clients need them, and know that they'll alert us to issues before they become major problems ... and work to fix them) Also: How do I know I'm getting the best deal on a loan?

This is a HUGE question to ask of an agent before you hire them – do you do this full time – you know, as a profession? If they're doing less than a handful of transactions a year, in my opinion, they're not practicing enough to be fully aware of trends that affect the market and clients.

What inspections should I get? (in my market, again, the answer is: home inspection, radon inspection, I recommend septic & well inspections, frequently sewer line inspections and occasionally energy audits)

How much does this house cost to run? PITI is one thing, but how much are the average monthly utilities? HOA dues? Lawn maintenance? etc?

What's going to go there? – as in, is that field/open lot/space going to remain that way? You don't want to buy a house in a nice setting only to discover later that it's a LUST/Superfund site or zoned for a Walmart, or years ago it was supposed to be a shopping center that lost funding but is going to one day be a shopping center.

How should I search for homes? Which sites are most accurate?

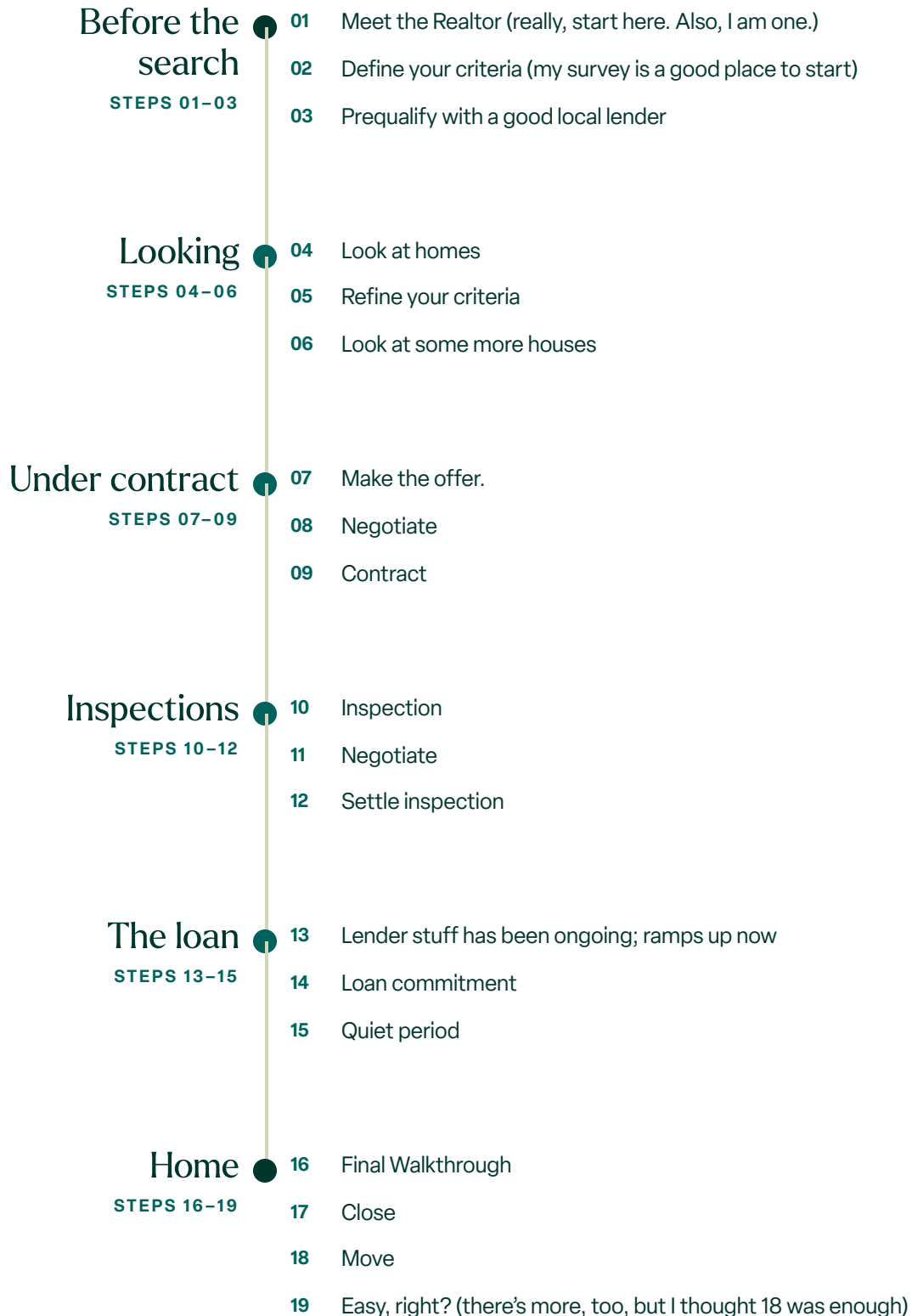
There are more questions that I ask, and that I prompt my clients to ask, but this is a pretty good start.

Have a question? Have a favorite question you like to ask? I'd love to hear (and add) it.

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Six phases, nineteen steps

The steps group into six phases. Knowing which one you're in is usually enough.



My Commitment to My Client

One of the most important things I do is to manage my clients' expectations, whether that's what to expect when they make a low offer on a house, or put forth an escalation clause in a multiple offer situation, choose to price the house higher (or lower) than I advise, or what to expect with respect to growth in the Charlottesville/Albemarle area.

This outlines part of my commitment to my buyer and seller clients, and part of my request for my clients.

ASKS OF THE CLIENT

Please be punctual

Time is one of our most precious commodities. If we're seeing five properties, we need to see those properties on schedules often dictated by traffic or the sellers' schedules. If you're 15 minutes late, that can throw everything off.

I have time limits. So do you.

I will set expectations that if you email me before 7pm, I will respond that night. That said, if we're negotiating, or you email me a question that I can answer that will help you sleep better at night, I'll answer.

Ask questions

I know I'm not going to be your first stop in the information-seeking process. But please, ask me. I'll answer as quickly and as accurately as possible, and I'll usually back up my answer with supporting links.

Challenge me

Nicely and respectfully, please. But every decision in the process is made by the client, often with my guidance, but it's ultimately the client decision. I want you to be comfortable and confident in your decision.

Please listen

To each other, and to me.

- I will listen. Process. Digest. Ask and pose questions of and to you.
- I will educate, guide, shepherd, (and do my utmost to) protect and buffer you from the inherent stressors.
- I will try to anticipate, head off, prepare you for stressors and pitfalls.
- I'll try to keep my phone out of sight. If I have to have it present (for family, or expecting an emergency client call), I'll set that expectation. Even a silent phone distracts.
- Try to make you feel like you're my only client. We both know you're not my only client, but you don't care about my next meeting, or my previous one, or my closing tomorrow ... you care about you. That's my goal.
- I will give you the best possible advice I have to offer. Sometimes, that advice is, "walk away."
- Confidentiality, fiduciary duty, loyalty ... all that is encompassed in the buyer broker agreement.
- There is a team behind me – my assistant, and the entire Nest Marketing team. But I am your contact, your guide, your representative and advocate.

I do this every day. Most of my clients do not.

I value, and humbly appreciate the trust my clients choose to place in me. Buying or selling real estate is a massive, likely life-altering decision.

I aim to patiently (I often work with clients for years before finding the right home) provide accurate information and guidance, be available when you are (within reason), and partner with you to help you make the best possible decision you can make.

Resources

Everything below lives on RealCentralVA. I reference each of these countless times during our working relationship — ask me for a link to any of them.

THE MARKET

The most important thing about the 2025 market
Recapping the 2024 market
Slower market?
When do homes come on the market?

A bit about the brave new world of commissions
Getting to “good enough”
Triangles
Four corners

CLIMATE, INSURANCE & INVENTORY

Evaluating Climate Risk in 2024 and 2025 in Charlottesville
— Oct 2024
Inventory & Homeowners Insurance in the 2025
Charlottesville Real Estate Market — Jan 2025
Climate Change and Insurance — A Charlottesville
Insurance Perspective — Sep 2023
Climate Change & Real Estate — Oct 2018

Are People Moving to the Charlottesville Area Due to
Climate Change? — Sep 2023
Moving to Charlottesville/Albemarle/Central Virginia for a
Climate Safe Haven? — Oct 2024
Would You Buy a House In (or near) a Flood Plain? — Sep
2016

LISTINGS, SCHOOLS & LENDERS

Coming Soon — New to You Rules for Pocket Listings,
2020
Pocket listings in Charlottesville, 2015
Google, Garmin, and Realtors, 2009
City vs County schools — dated, but relevant

Look beyond test scores
Recommended local lenders — they matter
Please listen to my client
Good lenders are part of the team

QUESTIONS? ASK.

Email me or text/call. I'm here.

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