

Relaxation, in Rotation

By Karen Tanner Allen
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Many people can't imagine traveling to a summer house every weekend. But every third weekend? That seemed about right for Maureen and Larry Miller.

The D.C. couple bought a house along the [Patuxent River](#) with two other couples 14 years ago. The three families have been rotating weeks and sharing household expenses ever since. "It was something that cost us, but with three families going in, it wasn't a big strain," said Larry Miller, a communications lawyer.

Sharing a second house within one family can be challenging enough, much less with two or three others. But many people contemplate co-ownership as a way to get time at the mountains, beach or riverside at a fraction of the cost of single ownership.

"We have families who buy together, friends who buy together," said Arlene Murray, a broker of Realty Direct Deep Creek Lake/Western Maryland, whose territory includes the popular Wisp resort area. "The benefits are that you share the expenses and the cost," she said. "One drawback is that you have to share the house, too."

Issues can arise over differences in lifestyle, maintenance and schedules. For the short summer season, who gets the house for Memorial Day, July 4 or Labor Day? Should you rent some weeks to offset expenses? Do you furnish the place with secondhand finds, or buy new from [Pottery Barn](#)? Are friends allowed to use the house without an owner present?

Proceeding into such arrangements requires caution and a carefully written agreement.

The Millers attribute their group's success to well-chosen partners, shared expectations for upkeep and decor, a written agreement, and a cleaning service. In return, they have been able to spend many seasons of barbecuing, fishing and kayaking in [Calvert County](#), less than two hours from their Northwest Washington home. The group's children, who were toddlers when their parents bought the house, are now teenagers and young adults, wanting to bring their own friends there on their own.

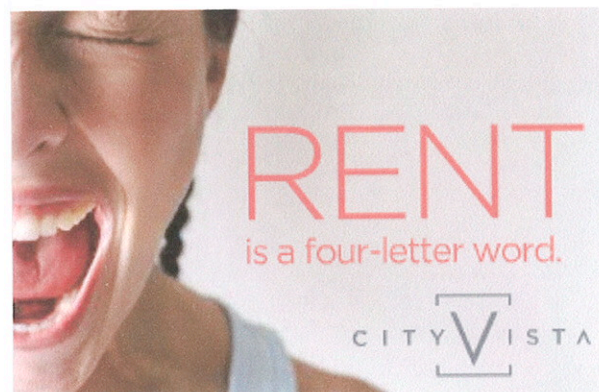
"It's a beautiful spot," said Maureen Miller. "Everyone values the tranquillity down there."

Cost remains the big reason people share vacation homes, even with real estate prices somewhat down. No matter how appealing the flexibility of one-family ownership, the \$700,000 for a golf-course home near the beach or more than \$1 million for an ocean view can be too steep, said Joe Bowski of Jack Lingo Realtor at Rehoboth Beach. When shared by two or three families, a larger house or premium location can seem in reach, he said.

For Anne LaFond and Colin Scott of Alexandria, sharing responsibility for a West Virginia cabin with another couple makes the arrangement more viable for their busy family. The other owners have children close in age to their own and similarly minimal ambitions for the house, said LaFond, who works in international public health.

"It's a place to go and relax, and hang out and not fuss about things," she said of the house by the Cacapon River. Her children are 10 and 13, and their active social and sports lives can make getting away difficult. "The cabin wouldn't be used as much as it should be used if it was just us," she said.

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With proper planning and caution, co-ownership can work "like your own miniature time share," said [David Reed](#), an Austin, Tex., mortgage banker, and author of "Who Says You Can't Buy a Home?" and "Mortgages 101." Reed recommends making sure that prospective partners are financially sound and have a strong credit history.

Co-owners also should have the same outlook and get along, said Jon Summerton, vice president of Twiddy and Co., which manages about 780 properties on [North Carolina's Outer Banks](#). "It's like picking a marriage partner," he said. It also helps to contract out much of the maintenance and upkeep, he said.

Gail Lynch, a longtime D.C. resident, was among a group of friends who had been happily renting a house in Rehoboth Beach in the 1970s before deciding to pool their funds to buy.

"Friendships were broken, and it was a disaster," said Lynch, who was a frequent guest but not co-owner of the new house. "Where the whole thing fell apart was on the maintenance and repairs." Some people favored the do-it-yourself approach and using less expensive materials. Others wanted to pay for higher-quality repairs -- and for someone else to do them, Lynch said. Ultimately, most members of the group sold their shares, she said.

The Millers and their co-owners crafted a two-page contract that spells out rules for such issues as use of the house by others (occasionally), small repairs (responsible by the family on their watch), and a Thursday-Thursday week (to get an uninterrupted weekend).

The contract has served their group so well that a former neighbor and former guest at the river house used it as a model for a similar arrangement in Texas, Miller said.

The families trade off holidays and weeks, and strive to schedule fairly. Couples must agree with each other for their vote to count on major decisions. Recently, they voted on whether to buy a new sofa bed, remodel a bathroom and resurface the driveway.

The families are rarely all at the river house together, but do socialize at home in Washington.

Because they bought the house when their children were young and messy, they agreed to keep furniture modest, Maureen Miller said. "We decided that we wanted it to be a place where, if things happened, no one was going to be bent out of shape," she said.

But the contract's most important feature was to stipulate a standard of mutual respect for any decisions. "Sharing the house was supposed to be for everyone's enjoyment, and the last thing we want is to have it ruin our friendship," she said.

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