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When David and Marty Wagner decided to sell their Worthington home, they worried that they wouldn't clear enough to buy another house.

Their solution: They hired a discount real-estate service to list the property.

"The cost of a traditional real-estate agent would have put us into the position of not having enough down payment for a new house," David Wagner said.

Discount real-estate services, which have never established a big foothold in central Ohio, seem to be gaining some ground as the housing market recovers.

The services take several shapes, but all claim to save sellers thousands of dollars compared with traditional full-service firms, which in central Ohio charge typically 6 percent commission to sell a home or sometimes as much as 7 percent.

The fee is usually split between the seller's agent and the buyer's agent. The seller of a \$100,000 home sold with a 6 percent commission, for example, would pay \$3,000 to the listing agent and \$3,000 to the buyer's representative.

Real-estate commissions are, theoretically at least, always negotiable.

Even agents who routinely charge 6 percent may drop their rate under certain circumstances — if they also represent the buyer, for example.

Although those discounts are often quietly arranged, a handful of new agents are broadcasting their lower rates.

Bill Fannin Jr., with William Fannin Realty in Gahanna, recently launched a campaign billing himself as “the 5 percent guy.” He takes 2 percent and gives the buyer’s agent 3 percent.

For a few years, Worthington agent Tim Meacham, with Rolls Realty, has plastered a similar slogan on the back of his SUV: “List with me for 2%! Call Tim for Two!” (In addition to the 2 percent he collects, Meacham pays buyers’ agents 3 percent.)

As conventional agents who simply charge less, Meacham and Fannin are competing against brokers who have been offering discounts for years.

Deb Harr operates one of central Ohio’s largest discount real-estate firms — Homes That Click. The full-service agency, which Harr founded a decade ago, is based on a simple formula: She takes 1 percent of the sales price, or a minimum of \$1,995, and gives the buyer’s agent 3 percent.

For her commission, she will list the home (and photos) on the Multiple Listing Service and sites such as Zillow, Realtor and Trulia; place a sign in the yard; field queries; negotiate with prospects; show the home; and help the seller close.

“I’m not a limited-service company in any way,” said Harr, who added that her company has performed well during housing’s roller-coaster ride.

“We did great in a good market because people want to retain their equity, and we’re doing great in a down market because we’re oftentimes the difference between people being able to sell or not sell.”

Another model for discount sales is a fee-based service. The best-known are For Sale by Owner and Help-U-Sell, which can charge as much as \$699 to place a home on the Multiple Listing Service and other sites.

In central Ohio, Ohio Broker Direct run by Joan Elflein charges a flat \$249 to place a home on the MLS and elsewhere. Elflein places a sign in the seller’s yard, but she does little else.

She refers all queries to the seller, and for those nervous about negotiating a sale themselves, Elflein will recommend a lawyer.

Elflein, who sells throughout the state, said she topped \$50 million in sales last year (about 300 homes) — a record for her.

“My business never slowed down during the recession,” she said. “If anything, it’s grown dramatically. When the economy tanked, people could not afford to let full-service agents sell their home.”

But Elflein also knows that not everyone wants to sell a home on their own.

“Are they comfortable showing their own home? Are they comfortable negotiating their own contract? Do they travel extensively? If so, this may or may not work for you,” she said.

Even though discount services have been around for decades and are legal, they still typically get a cold shoulder from traditional agents.

One agent who agreed to speak on the record for this article, Ken Wightman, said selling a house is a complicated process that often requires the experience, time and skills of a traditional agent.

“There’s a reason over the years why these business models haven’t really succeeded,” said Wightman, a Prudential American Realty Center agent in Victorian Village. “Selling homes is more than just putting a sign in front of it. It’s a business of solving problems, of working through all kinds of incredibly difficult issues that pop up unexpectedly.”

Jerry White, executive vice president of Coldwell Banker King Thompson, said discount agencies tend to pop up when the market improves but many don’t stick around because sellers find they want more service than discounters offer.

“Buyers need to understand what they’re getting and what they’re not getting,” White said.

“In today’s market, it’s critical the house is priced right, staged or presented right. You may need to have someone who can navigate short sales and distressed sales. I’m not saying there aren’t good agents with those services, but typically the better agents who understand the market, who navigate the whole process, they’re not going to work for that amount of money.”

Other agents privately mentioned a practical problem with discount agents: Some buyers’ agents steer clients away from homes listed by discount agents because they fear that negotiations will be difficult or they won’t get a commission in the deal.

To combat that impression, Meacham, Harr, Fannin and other discount agents say they specify in the listing that buyers’ agents will be compensated.

Wagner, for one, is now a believer in discount services.

Three days after listing his Worthington home with Ohio Broker Direct, he had received three offers, two of them above the asking price. He settled on one and, after paying the buyer’s agent a 2 percent fee, ended up saving about \$9,000 from what a standard 6 percent commission would have cost.

“We did much better than we expected,” Wagner said, while acknowledging that such a path might not be for everyone.

“You can’t be afraid to take a leap into something you’re unfamiliar with,” he said, “but I’m thrilled with how it turned out.”