

Finding the Right Home

With all the choices in today's market, how do you go about finding the right home? It seems the more research you do, the more alternatives you discover.

It is important to visualize your needs and plan ahead. "Know what you want in a home, what's important to you and what you can live without. Many of us start out with a champagne taste and a beer pocketbook, so it's important to be realistic.

Where and what you buy will affect you for as long as you live in the house. Decide on your priorities before you start to look.

For first time home buyers this is a new experience, so it's important to do your homework. If you currently own a home you know what's lacking. You may need another bedroom or bathroom or a good school nearby.

First, decide where you want to live. A big part of the answer hinges on where and how you earn a living. Practice the commute to your place of employment in rush hour traffic. A seemingly quiet road can turn into a gridlock at peak hours. Obviously, schools and life style are very important considerations. Be sure you are in close proximity to the things that matter most.

It use to be that homes came in a limited variety, but today, you can have many choices. In addition to the traditional single family home, you can buy a townhouse, condominium, or a PUD.

In a Planned Unit Development, PUD, you can find almost any combination. In condos and other such communities, make sure the rules and regulations, as well as the by-laws, match your lifestyle. This type of housing is great for people who want to own their own space without being responsible for mowing the lawn or repairing the roof, a management company handles that.

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On the other hand, you'll pay fees for these services. In addition to checking the documents and financial soundness of the Homeowner's Association, you must determine if the monthly fees are worth the services and additional amenities such as a swimming pool or exercise room.

Affordability can be a factor not only in the type of housing, but whether it's new or an existing home. New homes may cost more, but you can make many more decisions on amenities, colors, carpeting and fixtures. Also, it is important to make sure you are dealing with a reputable builder.

Selecting a real estate professional is an important first step. D'Ette Owen is of more than 40,000 members of the Real Estate Buyers Agent Council (REBAC) of the National Association of Realtors who have attained the ABR Accredited Buyers Representative designation. As the world's largest association of real estate professionals focusing specifically on representing the real estate buyer, REBAC is "The voice for Buyer Representation".