

Finding the Right Home.

With all the choices out there in today's market, how do you go about finding the right home? It seems the more you look, the more alternatives you discover - single family, city loft, town home, zero lot line, condominium, duplexes and more.

It's important to know what you want in a home, what's important to you, and what you can live without. Many buyers have a taste for champagne but can only afford beer. You'll want to be realistic when looking for a new home. Where you choose to live and what you choose to buy is going to affect you for as long as you live in the house.

The first thing you'll want to do is get your priorities in order. Do this before you start looking or even talk to a real estate agent. If you're a first-time home buyer, this is undoubtedly a new experience for you, so it's especially important to do your homework. If you currently own a home, then you will know exactly what you're looking for. Perhaps you need another bedroom, a larger family room, or a good school nearby.

One place to start is: decide where you want to live. How close do you want to be to your job? Will you be driving, car-pooling, or using public transportation? If you're going to commute, practice doing so in rush hour before you make a commitment to any particular neighborhood. Sometimes, a seemingly quiet road can become gridlocked during peak traffic hours. You'll also want to factor how you earn your living." If you're required to do extensive reading, or have a job that's overly stressful, you may want to consider public transportation if it's available. This will offer you time to read, or relax on the way to and from work.

People with children have other considerations. If you are planning to send your children to private schools, you are not as limited on where you can live providing you can easily arrange transportation. If your children are going to attend public schools, then you'll want to visit the schools and look at their scores. You'll also want to be sure to compare the tax structures of the different school districts when weighing your decision. Oftentimes a lavish public school system can indicate high local real estate taxes.

Another thing to consider is the type of lifestyle you have (or would like to have). People who frequently dine out, go dancing, or attend the theater are usually happiest in the city or a relatively close suburb. For others, being near family or friends is a bigger consideration. You'll want to think about what matters to you (and your family) in life, so that the home you choose will be in close proximity to the things that matter most. This will ensure that you are happy with where you live, and the quality of life that you (and your family) have.

The style of your home is defined in two ways - ambiance and maintenance.

Ambiance - Ask yourself, how does the home I want make me feel? Patio homes may be the hot item in your area, but what if you are more of a loft-with-a-view sort of a person? You'll want to picture yourself performing your daily routine in the home of your dreams. Where do you like to eat breakfast? Do you prefer dinner by a cozy fire? Do you entertain others in small groups or big blow-outs? Where do you watch TV? What are the children's needs? Do they separate rooms? A playroom? A large back yard? Do you have pets or plan to acquire one? Questions like these will help you to eliminate homes that don't fit your lifestyle.

Maintenance - For those who are looking for more freedom and less time spent on maintenance, condos, zero lot line homes, and town homes offer a wide range of choices. Your landscaping and repair chores will be handled by a homeowner's or tenant's association. You'll want to be sure the fees charged are within your budget, and are worth the services and additional amenities (swimming pool, exercise room, security gate) that you are paying for.

Affordability is another key factor to consider. It may well determine whether the home you buy is a new or an existing home. Old houses often have fine woodwork or interesting architecture not normally found in new homes. They generally sit on landscaped lots with mature trees and full grown shrubbery. New homes usually cost more, but you have the flexibility to make many more decisions on colors, carpeting, materials, fixtures, and in some cases, general layout. When considering new construction, make sure you're dealing with a reputable builder. You may also want to have an attorney review all documents and associated material.

There may be other factors to consider when looking for a home that is right for you. As a buyer, you have many options and many resources available to you. Consider hiring a real estate agent to assist you in your search.