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## TIPS FOR BUYERS

*Most people have heard that one of the most important considerations when buying a home is “location, location, location” but here are some other things to consider...*

### **Think beyond today.**

Consider what you will need long-term, including when it's time to sell your home. Are you starting a family? Will you be taking care of your aging parents or other relatives? What kinds of buyers will be interested in your home when you go to sell it? If you're thinking a young family may want it, but it's in a bad school district or on a busy street, that may limit potential buyers.

### **Review ALL the expenses to ensure you have a realistic budget.**

Most people know they are going to pay a mortgage, interest, taxes, and insurance on their home, but forget to include other budget items. How much are average utility costs for the home? How far a commute is it from work, and will you need to plan on spending more on gas each month? Is there a Homeowner's Association with annual fees and possibly assessments?

### **Are there Homeowner's Association Rules?**

Some HOA's do not allow you to park a truck in your driveway, others may not allow you to rent out your home/condo. Make sure you know the rules before you buy!

### **Read and understand your purchase contract before you sign it.**

A house is a big purchase, so take the time to know what you're getting into. If you don't understand the terms of your contract, ask your real estate agent to review them with you.



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### **Look beyond the staging.**

Pay more attention to the layout of the house, the features it offers, and the structural aspects instead of the furniture and lighting that are in place when you view the home. Remember, ugly wallpaper can be changed much easier than changing wall locations, updating cabinetry, or adding more space.

### **Check out the neighborhood.**

Are most of your neighbors renting? Are there many families? Are there train tracks, construction projects, or other loud activities nearby? Visit the neighborhood a various times of the day and evening, both during the week and on weekends before you buy so you know what a typical day looks like and whether it matches the needs of you and your family.

### **Use a checklist to help keep you on target.**

There are numerous things to keep in mind when buying a home, and most people have items they “Must have” in their home, as well as things that “Would be nice.” Check out our Buyer's Checklist to help you stay true to your home buying needs.

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