

# [The commit, even though it is usually the](https://assignbuster.com/the-commit-even-though-it-is-usually-the/)

Thepre-search stages of buying a home are filled with dreams of quiet cul-de-sacsand wraparound porches, granite countertops and cozy reading nooks.

The actualsearch may yield one or two of your must-haves, but the realities of homebuying can be much different than expected. Let’s faceit: it’s not every day that we commit to something so entirely as we do ourfirst home. The choice you make up now will have an impact on your life for thenext several years or even decades. We don’t even necessarily spend significanttime in a home before we commit, even though it is usually the largestfinancial obligation many of us will ever see. In astill-smoking real estate market, it can be tempting to just jump.

Finding thatmiddle ground between careful, intentional searching and impulsive grabbing iskey. We gathered some solid professional advice for first time home buyersabout four steps to take before you jump into buying a home. Be Willing to CompromiseA first homedoesn’t have to have everything you ever dreamed about.

You may have alwayspictured yourself in a quaint bungalow, only to find yourself in a sprawlingranch that is conveniently located near your office. Instead of a half-acrelot, you may end up with a small fenced yard outside a house with the kitchenyou’ll need in order to host family Thanksgivings. Overall, make sure your functional and practical priorities don’t get overshadowed byall the bells and whistles that can present themselves in your search. Do youreally need two showerheads in one shower if it means adding an extra 45minutes to your commute? Keep in mind that you can always add the extra funstuff, but price and location can’t be changed once you have the key in yourhand. Pay Attention to the Money-Pit DetailsOnce youcome up with a downpayment and closing costs, your bank account may be a littlefragile for a while. When looking at homes, pay close attention to items thatrepresent added maintenance costs. Educate yourself on homeowner’sinsurance—what’s covered and what’s not. Take a look at the trees on theproperty.

How old are they? While mature trees are a lovely addition to aproperty, if they’re close to the house and untrimmed, they can cause majorproblems in a windstorm. Their roots can cause some major headaches in terms ofsewer line invasions. And speaking of sewers, ask some important questionsabout their condition. A clogged sewer can create an expensive and smelly startto your life as a homeowner. The key word here is, anticipate. Look fora House that Matches Your LifestyleDo you havekids or plan to have kids? Look for parks, pools, and schools.

Enjoying thesingle life? Maybe a condo downtown is right for you. Do you work 70 hourweeks? A huge yard with 13 trees may not be what you need right now in terms ofthe time commitment. Think about where you are now, but don’t forget thatchange is constant. Where might you be in five years, and will this new homesuit your needs then? The typical homeowner lives in a house for an average often years. How different is your life now than it was ten years ago? KeepResale in MindLooking at ahome for its value to YOU is important, but any agent will tell you thatlooking at it through the lens of a buyer in general becomes paramount. Thefirst home is rarely the last home. Does the house have little quirks that youare willing to overlook or even enjoy? Consider whether most buyers would agreeas you look. Are you touring the only house on the block without a basement oran enclosed garage? Unique isfine—too quirky, and you may have challenges.

Look at the standard set by theneighborhood and decide how much it might take to meet that standard with thehouse you’re considering. Conversely, if you buy a home that is priced muchhigher than the neighbors, be ready for an uphill battle to recoup your costswhen you sell. The bottomline is, be ready to compromise and keep your head on straight when buying. Itmay be more important to adjust your dreams than to find perfection.