

SOUND OFF *Patty McManus*

How do I determine my housing needs before I search?



Your new home should fit your lifestyle. You should look for the space and features that appeal most to you and your family. When attempting to determine your search criteria, it is best to make two lists. The first list should contain your basic needs and wants and the other list should be a wish list.

The basic needs list should answer the following questions:

- » What town suits your needs best? For most working people, the location is important for their commute time and distance. For others, schools are

the primary concern and they will opt to travel a bit more each day to find the right school for their children.

- » What is the minimum square footage or number of bedrooms that are required?

- » How many bathrooms are needed?

- » What is your target purchase price?

Once the basics are figured out, the wish list items can be added. You won't necessarily get everything that you want, but you can probably get some, if not most, of what you want. Of course, budget is usually the

determining factor.

As for the wish list, updated kitchens and bathrooms are usually high on the list. Some other considerations are hardwood flooring, woodworking, fixtures and finishes. The outdoor space is also extremely important to some, so look at the lot size and topography, pool or no pool?

Another consideration is that over time with planning, your wish list items can be added at a later date. A HELOC (Home Equity Line of Credit) can be useful in adding the wish list items and the cost of the im-

provements can be paid off over time. Another benefit of waiting to add improvements is that you become familiar with the home and what it feels like to live there. You may change your mind about an improvement after you have spent some time utilizing and living in the space.

Your house doesn't have to start out as a dream house, but it will certainly become one when you make it your own.

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