

ARTICLES FROM THE BEAR'S DEN - COMPLIMENTS OF PETER LINDSAY



MAKE THE RIGHT CHOICE

When considering the purchase of a home it is important to make sure that you not only have an accurate picture of your financial capability, but also what your long terms needs may be.

Remember buying a home can often be an emotional experience which should always be tempered by a dose of logic.

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DEFINING YOUR NEEDS

Imagine that your lender has completed all the required paperwork and has finally pre-approved you for a mortgage. Even though you are anxious to start searching for your dream home the first thing you need to do is to define what type of home are you looking for.

Is it a single family home, a duplex, a townhome, or perhaps a two bedroom condominium? Do you want new, or pre-owned owned home? Do you want to be in town, or in the suburbs? What is your tolerance for noise? Do you need to be close to public transportation, a hospital, or perhaps schools? Would you be willing to give up a laundry room for a workshop? What about location? It has often been said the three most important factors in choosing a property are, location, location, location, do you agree?

These and many other questions, including the ones you may not yet thought of should all be carefully taken into consideration when you are looking for a home. I find that more often than not buyers are asking themselves first and foremost, does this home fit my lifestyle? Location it seems is no longer always a buyers number one priority, often taking a back seat to much more practical considerations. Today the interior layout and the use of the indoor space, as well as outdoor considerations play an much more important role in a families decision on what to buy. For example are all of the bedrooms on one level? Is there a separate family room for the children to use when they have friends over? Is there a dining room, and does the master bedroom have an ensuite with jetted bath?

In the end you may find that finally selecting one home over all the others will likely come down to more than just dollar and cents. So call keep an open mind about your "must have list" and be prepared to make some compromises when it comes to making an offer on the home that both emotion and logic tells you is the one you should buy.

For information on homes currently for sale in the Greater Victoria area please contact me at peterb@vreb.bc.ca or on my cell phone at 250-888-0200 if I can be of service to you and your family.