



Charting Your Course to Home Ownership

Your Housing Priorities

Few people can afford to have it all when choosing a home to buy or build. That's why it's important to give a lot of thought to your housing needs. What best suits your needs and desires? What type of home buyer are you? Deciding on your housing priorities before beginning to search for a home will make the hunt more productive and less confusing. Listing your priorities on paper will help you make sound decisions.

One of the first steps in buying a home is knowing what type of housing best suits your needs. Needs vary depending upon where we are in the family life stages. Some of our needs are based upon our perception of what we need.

What is your Family Life Cycle Stage?

- **Young Single Adult** - Apartment living is common. Locations close to work or school and recreation.
- **Middle-age, Single Adult** - May prefer ownership, condominium seems preferable. Location near recreational facilities and work are important.
- **Single-Parent Family** - Single family homes. Location near work, shopping and schools is important.
- **Young Married Couple** - Mobility is high, rentals may be preferred. Locations close to work.
- **Expanding Family** - From first child until last child reaches adolescence. Single family home. Locations near shopping, schools, parks and recreation.
- **Launching Family** - When first child reaches adolescence until last child leaves. Single family home. Locations with best advantages for children.
- **Empty Nest/Active Retirement** - Children have left home, but couple not yet retired. Couples may want to maintain ties with neighbors and community and may want room for return visits of children.
- **Restricted Retirement** - Location near services is important; meals, transportation and medical.



What Are Your Life Style Needs?

To determine your life style, think about the amount of time you or your family members allocate to various activities at home.

Rank these activities in order of importance for your family with one being the most important.

- _____ Social activities outside the household
- _____ Family activities
- _____ Individual activities (study, hobbies, work)
- _____ Private activities (dressing, bathing, personal time)
- _____ Household chores (cooking, laundry, cleaning, gardening)
- _____ Leisure activities (television, computer use, games, music)

What Do You Want In A Home?

The following checklist may help you and your family to identify the features you want. Check any which apply.

Location

- _____ City
- _____ Suburb
- _____ Country
- _____ On bus route
- _____ Near employment
- _____ Near schools or church
- _____ Other _____

Style

- _____ 1 story
- _____ 2 story
- _____ Ranch
- _____ Split level
- _____ Contemporary
- _____ Other _____

Type

- _____ Single family
- _____ Apartment
- _____ Townhouse
- _____ Condominium
- _____ Manufactured Home
- _____ Other _____

Construction

- _____ Brick
- _____ Frame
- _____ Block
- _____ Other _____

Age

- _____ New Construction
- _____ 1-3 years
- _____ 4-7 years
- _____ 7-10 years
- _____ 20 +

Inside Features

- _____ Fireplace
- _____ Vault ceiling/high ceiling
- _____ Beamed ceiling
- _____ Built in vacuum

Water/Sewer Systems

- _____ Municipal
- _____ Private

Type of Heating/Cooling System

- Electric
- Gas
- Oil
- Wood
- Central
- Room
- Zoned
- Other _____

Square Footage

- Under 1000
- 1000 - 1500
- 1500 - 2000
- 2000 - 2500
- 2500 - 3000
- 3000 +

Bedrooms

- 1 - 2
- 3 - 4
- 5 +
- Master

Bathrooms

- 1 - 1 1/2
- 2 - 2 1/2
- 3 +

Other Rooms

- Den/Family
- Library/office
- Laundry
- Dining

Kitchen Features

- Refrigerator
- Range/oven
- Microwave
- Disposal/compactor
- Pantry
- Dining area

Outside Features

- Deck/patio
- Off Street parking
- 1 car carport/garage
- 2 car carport/garage
- Fence
- Pool
- Security lighting
- Landscaping
- Other _____

Other Considerations

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