



Cathy Hahn

Realtor[®], ABR, e-Pro, GRI, SRES
Member, Society of Certified Senior Advisors

Finding the Right Home

With all the choices in today's market, how do you go about finding the right home? It seems the more research you do, the more alternatives you discover.

It's important to visualize your needs and plan ahead. Know what you want in a home, what's important to you, and what you can live without. Many of us start out with a champagne taste and a beer pocketbook, so it's important to be realistic.

Where and what you buy will affect you for as long as you live in the house. Get your priorities in order before you start looking or even talk to a real estate broker or sales associate.

For first-time home buyers this is a new experience, so it's especially important to do your homework. If you currently own a home, you know exactly what's lacking. You may need another bedroom or bathroom, or a good school nearby.

First, decide where you want to live. A big part of the answer hinges on where and how you earn a living. If your job requires a lot of reading or is quite stressful, public transportation may offer valuable time to sit quietly. Regardless, you should practice the commute in rush hour before you make a commitment. A seemingly quiet road can transform into gridlock during peak hours.

People with children have other major considerations: school and safety. If you plan to send your children to private schools, you can live where you want assuming you can easily arrange transportation. On the other hand, a lavish public school system may indicate high local real estate taxes. Check them out.



Premier Real Estate

1815 38th Street S
Fargo, ND 58103

701-356-3600

Cathy Hahn is a licensed REALTOR[®] with Prudential Premier Real Estate in ND and MN.

Connect with Cathy today...701-261-3292...CathyHahn@prudentialpre.com



Obviously, lifestyle is an important consideration. People who frequently dine out, go dancing and attend the theater probably belong in the city or a close-in suburb. In other words, make sure you're in close proximity to the things that matter most.

It used to be that homes came in a limited variety, but today, you have many choices. In addition to the traditional single-family home, you can buy a townhouse, condominium or apartment condominium or co-op.

In planned unit developments (PUDs), you can find almost any combination. In condos and other such communities, make sure the rules and regulations, as well as the by-laws, match your lifestyle. This type of housing is great for people who want to own their own space without being responsible for mowing the lawn or repairing the roof; a management company handles that.

On the other hand, you'll pay fees for these services. In addition to checking the documents and financial soundness of the homeowner's association, you must determine if the monthly fees are worth the services and additional amenities such as a swimming pool or exercise room.

Affordability can be a factor not only in the type of housing, but whether it's new or an existing home. Old houses often have fine woodwork or interesting nooks and crannies not normally found in new homes. They generally sit on landscaped lots with mature trees and grown bushes.

New homes may cost more, but you can make many more decisions on amenities, colors, carpeting and fixtures. Make sure you're dealing with a reputable builder, and have an attorney review all documents.

Selecting a real estate professional is an important first step in beginning your search. Ask for personal recommendations to find an individual who is knowledgeable about the neighborhood and has



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www.CathyConnects.net

access to the local Multiple Listing Service. Make sure you feel confident about his or her knowledge and skills, and understand the business relationship that you have established between you.

I, Cathy Hahn, am one of more than 50,000 members of the Real Estate Buyer's Agent Council (REBAC) of the NATIONAL ASSOCIATION OF REALTORS®, who have attained the Accredited Buyer Representative (ABR®) designation. As the world's largest association of real estate professionals focusing specifically on representing the real estate buyer, REBAC is "The Voice for Buyer Representation," with more than 50,000 active real estate professional members of the organization throughout the world.



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