

# Think ahead before buying your first home

Buying your first home is a major step, but it can also be confusing. The challenge of making the right decision about your first house can be made easier with a little planning.

An amazing array of options face the first-time home buyer.

With a little thought and planning, these can be narrowed down to a manageable number of choices.

You will want to think about where

you want to live, what type of house you want, the qualities of the neighbourhood and your personal preferences in houses.

To help you through the options and the tremendous complexity of this business transaction, you will also want to call on the talents of experts — real estate professionals, lawyers and appraisers.

A real estate professional can help you

identify what you want and take you to homes and neighbourhoods which reflect your lifestyle, needs and price range. And the services of a real estate professional are free to the buyer of a home in most cases.

But before you begin working with those experts, give some thought to what you are looking for in a house. Where and what you buy will affect your life for as long as you own the house, so it's important to get your priorities in order.

Make a "buying blueprint" based on your needs and wants and based on what is available in the marketplace.

Decide first where you want to live.

Do you like life in the city? Or would you be happier in the suburbs? Maybe rural living is for you. Or the unhurried pace of a country village. As you a gardener? Or is barbecuing your passion. Consider your whole lifestyle in deciding the location of your residence.

Where and how you earn your living will also play a big role in the location of your home. If you work in the downtown area and don't like driving long distances to work, a home in the city or a nearby suburb may be ideal for you. On the other hand, a commuter train ride may give you needed time to relax and read.

If you have children, proximity to schools will be important.

Older areas often provide more types of schools and you should check to ensure the specific program you need — special education or French immersion, for example — is available from the

local school board.

You may also wish to consider the amount of traffic on the street or if there are children of similar age in the neighbourhood.

Next, decide what type of home you want. There are plenty of housing options available in the marketplace. Survey them all and choose the one which best suits your current and future lifestyle.

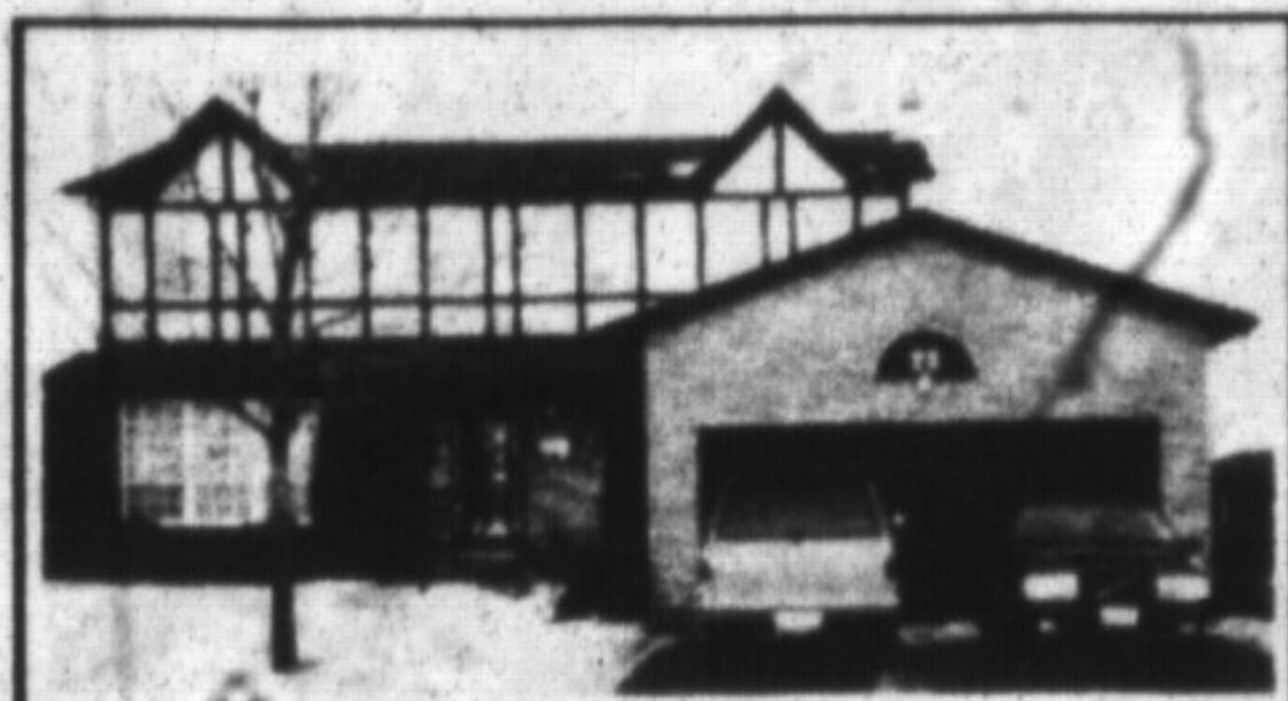
New homes come with warranties and are built to contemporary standards. But don't expect full-grown trees and the character which comes with the years of a new home. You can expect the vitality, freshness and the opportunity to "grow" with your community.

Resale homes are more likely to have established lawns and gardens and any problems due to shrinkage and settling should be past. But repairs may be needed and the decorating might not be to your taste in a resale home.

Townhouses and condominiums often mean sharing common walls, hallways and parking areas with your neighbours. They are great if you can't be bothered with general maintenance or repairs; a maintenance company usually handles all that on behalf of the homeowners.

Rural and small-town properties are often less expensive than properties in the city. But commuting expenses are higher and community services are more limited.

You should also consider the style of home you want.



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