



# “Home Cents<sup>®</sup>” Help Tips

## Finding the right home for you

When you dream of your dream home, what do you see? Each of us has a vision of what it will be, but getting as close to that vision as possible is a practical, step-by-step process that begins with finding a Realtor. A Realtor is your best ally throughout the home buying process. He or she can provide expert advice and help you determine how much you can afford, what kind of home you can buy in that price range, and where it may be located.

You’ve no doubt heard the phrase: location, location, location. That’s because it’s the most important factor in making any real estate purchase. To find the right location you must think of where you want to live both in broader terms and in more detail. First of all what type of area do you want to live in?

### **Urban:**

Urban communities offer the broadest range of housing types, but generally at higher prices than similar-sized homes in non-urban locations.

### **Suburban:**

The suburbs are typically made up of newer neighbourhoods, schools and shopping centres. Prices may or may not be lower than those of the central city, but you often get more square footage, larger rooms and bigger lots.

### **Smaller towns and cities:**

A slower-paced lifestyle and lower taxes and housing prices are often big draws to Ontario’s smaller communities. There are fewer types of homes available and the number for sale could be limited.

### **Rural:**

A stream flowing over a few acres sounds appealing and your housing budget will often buy you more in a rural setting than any alternative above.

## **Features**

Once you’ve considered the broader location options above, it’s time to think about the features you need and want in a home. Prepare a shopping list. How many bedrooms and bathrooms? One or two-car garage? Large backyard or small? List the features you are looking for as needs or wants.

## **Comparing homes and locations**

Now you want to match the type of home you’d like with the location. Start reading the real estate ads in local newspapers and Realtor-produced publications. These ads will give you an idea of the communities that best match your criteria for home and location. Drive through the communities that are likely candidates.

Check out the types of homes available, how well the neighbourhoods are maintained, the availability of schools and shopping, recreational and religious facilities. Be aware of drawbacks: highway noise, train tracks, airports and large industrial centres. Drive through the neighbourhoods at different times of the day.

Attend open houses in the areas you are exploring. You'll begin to understand which best suit your needs and which are in your price range. Open houses also provide an excellent chance to meet the Realtors hosting the events. Chances are that you'll select a Realtor from among those you meet at these open houses.

You'll find the services of a Realtor invaluable in helping you locate the home that's right for you.



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**RICK CROUCH**

*Broker, ABR, MVA (Market Value Appraiser-Residential)*

Royal LePAGE Locations North Realty Inc.

330 First Street, Collingwood, ON L9Y 1B4

Direct: (705) 443-1037

Office: (705) 445-5520

Email: [rickcrouch@propertycollingwood.com](mailto:rickcrouch@propertycollingwood.com)

[www.rickcrouch.realtor](http://www.rickcrouch.realtor)

