

10 Ways to Take the Trauma Out of Home Buying

1. Find a real estate professional who's simpatico. Home buying is not only a big financial commitment, but also an emotional one. It's critical that the practitioner you choose is both skilled and a good fit with your personality.
2. Remember, there's no "right" time to buy, any more than there's a right time to sell. If you find a home now, don't try to second guess the market by waiting. Changes don't occur fast enough to make a big difference in price, and good homes won't last long.
3. Don't ask for too many opinions. It's natural to want reassurance for such a big decision, but too many ideas will make it much harder.
4. Accept that no house is ever perfect. Focus in on the things that are most important to you and let the minor ones go.
5. Don't try to be a killer negotiator. Negotiation is definitely a part of the real estate process, but trying to "win" by getting an extra-low price may lose you the home you love.
6. Remember your home doesn't exist in a vacuum. Don't get caught up in the physical aspects of the house itself that you forget such issues as amenities, noise level, etc., that have a big impact on what it's like to live in your new home.
7. Don't wait until you've found a home and made an offer to get approved for a mortgage and have a schedule for moving. Presenting an offer contingent on unresolved issues will make your bid much less attractive to sellers.
8. Factor in maintenance and repair costs in your post-home buying budget. Even if you buy a new home, there will be some costs. Don't leave yourself short and let your home deteriorate.
9. Accept that a little buyer's remorse is inevitable and will probably pass. Buying a home, especially for the first time, is a big commitment, but it also yields big benefits.
10. Choose a home because you love it; then think about appreciation. A home's most important role is as a comfortable, safe place to live.