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## BUYING A HOME: YOUR NEEDS AND WANTS

The current combination of attractive mortgage rates, home buying incentive programs and a wide selection of homes from which to choose means now is a great time to consider buying that first home or moving to something that better serves your needs.

### **Location, Location, Location**

Location is one of the most important factors in making any real estate purchase. For example, if you work in downtown Victoria and you are comfortable with the idea of commuting, you might want to consider buying a home in one of the outlying communities where lots may be more picturesque and peaceful. On the other hand, living closer to the city centre often means a short commute to work and easy access to shops and entertainment facilities.

When focusing on location, you will likely want to consider other important factors like the proximity of schools, access to public transit and shopping facilities, etc.

### **Identify Features You Need And Want**

Once you have decided on the location you prefer, it is time to identify your needs so that you can zero in on the home of your choice. For instance, if your family is outgrowing its present apartment or home, you know you are going to require something bigger and more comfortable — possibly with more bedrooms and a second bath.

In addition to your needs, you should also consider your wants — things you would like to have if you can afford them and if they are available. Remember, the time you take to think about these things now will prove invaluable later during your discussions with a REALTOR.

### **Matching Needs And Wants With Available Properties**

With access to the Multiple Listing Service® (MLS®), a co-operative listing system that offers maximum exposure of homes listed for sale, your REALTOR can draw up a customized list of homes that as closely as possible match your needs, wants and budget in the locations of your choice.

Take your lifestyle into account and the things that could enhance or detract from your daily enjoyment. Then add these preferences to your needs or wants shopping list. Your REALTOR will be pleased to arrange for you to see the homes for sale that appeal to you the most and will offer invaluable guidance throughout the home-buying process.

Remember also that all of the properties listed for sale on MLS® can be viewed on the Internet at [mls.ca](http://mls.ca).

If you are serious about buying your dream home, contact a REALTOR — they are in the business of helping make the dream of home ownership a reality.