

*Description: Finding the perfect home for your family can be a time of great stress, as well as great excitement. Unfortunately for most, a budget is a necessary evil of home buying. Consider these tips to stay on budget while still investing in the home of your dreams.*

This is an exciting time for you! Whether you're renting or already own a starter home, not many things come close to the excitement you feel when deciding to purchase your forever home.

There are many things you'll be asked to consider as you walk this road. You'll work with many professionals and make a mind-numbing number of decisions, but what it all leads to in the end is the ideal home that is all your own.

## How to Find the Perfect Home

The perfect home for you may not be the perfect home for others, but there are a few things everyone who is looking for their own version of perfection should do to ensure the best outcome.

### 1. Know Your Limits

No matter how "perfect" a home appears to be, it's never worth scrounging for money between couch cushions and raiding your children's piggy banks to make your monthly mortgage payments. Before you even begin house hunting, it's important that you [know what you can afford](#).

Sitting down with a trusted financial advisor is a great first step. They can help you decide how you'll finance your house and how much you can afford. For many people, this means taking out a mortgage. For others, cash may be a viable option. [Investing in real estate](#) is a smart option, but it's never wise to bite off financially more than you can chew.

### 2. Work with a Local Realtor

Local realtors know your housing market inside and out. Having an inside expert can really help when it comes to landing the home that's just right for you and your family.

An experienced realtor can help you establish a basic list of must-haves and want-to-haves. With this list, you're better able to go into the buying process with an open mind. This list can help you to answer such questions as: What can I not live without? What can I live without, as long as it can be added on later? What don't I need at all, and what things would I like to avoid in a home?

### 3. Widen Your Search

You've been going through the local real estate listings, crossing home after home off of your list. The online listings are just as unappealing. Frustration is starting to settle in, and you fear you'll never find the home that is right for your family.

Working with a realtor in your area can lessen your load, but this can still be a stressful time for all involved. If you're having difficulty finding a home that's right for you, it may be time to reconsider what you find necessary to have in a home. While a dream home is about more than

just meeting needs, it's also important to be realistic about what your price range affords you. This reality check may require you to knock a few things off of your must-haves or wants lists.

#### 4. Stand Your Ground

It may have been necessary for you to open your mind to more possibilities, but it's also vital that you know what is absolutely necessary to you and not give in.

Don't let wow factor overshadow your initial list of must-haves. If quiet seclusion is important to you, a home on a cul-de-sac may not be for you, even if the home meets all of your other qualifications. Widening your search isn't about settling, so even if you've had to readjust certain expectations, you shouldn't feel pressured into making compromises you aren't happy with.

#### 5. Think Long Term

Where do you see yourself five years down the road? How about 10 years, or 20? When buying a forever home for yourself and your family, it's important to consider all possible visions of your future life and where your new home will fit into it.

### **Find a Home That You Love While Staying On Budget**

When it comes to finding the perfect home, there are a number of things you'll want to consider. The most important thing when purchasing the home of your dreams is whether you can afford it. While you may have to give up a few wants, it's important to stand your ground when it comes to must-haves so you don't invest in something that makes you less than happy. To find the home you love while staying on budget, you'll have best results when working with a local real estate agent.