
Don't Daydream About a New House, Search Daily



DWELLING ON DWELLINGS:

By **Brad Boisvert**

If only shopping for houses were as easy as shopping for housewares, house plants, or a house coat. You could head down to the big house store at the mall, window shop, perhaps try a house or two on ... and then pay for it at the cashier's desk.

However, as the most important purchase you'll ever make, buying a house should take a little more effort and concentration. In fact, when you're looking for the perfect home, you should think about it every day. Consider the following routine:

Sunday is open season for house hunting. Go to open houses. Your Sunday paper is chock full of real estate listings and invitations to open houses. Even though a low percentage of houses sell through the classifieds, it's a great place to look to get an idea of what's available in your market. In that vein, open houses are also a great way for you to take a gander at several different houses and see what kind of amenities you might want in your home. And the best thing about open houses? Refreshments!

Monday is money day. Buying a home is a big financial responsibility. Don't make it a big financial strain by making it a big drain on your budget. Take time at the beginning of each week to make a specific seven-day budget. And stick to it! Be as frugal as you have to be. Any money left over should go into a special savings account for a down payment.

Tuesday is Internet day. Rather than getting stressed about finding the perfect house, get wired instead. You've been to some open houses in person, now go to some virtual open houses. Using your favorite search engine, you can quickly and anonymously view entire neighborhoods of houses for sale. Real estate agents, for example, often highlight a few homes for sale on their Web pages. (Check out www.bradshomes.com.) There are also other interactive Web sites that let you browse and search real estate listings according to your own parameters and preferences. For example, do you want a three-bedroom house within 20 miles of Portsmouth, with more than two acres, and a fireplace? Key it in and see what comes up. These Web sites use national and local databases to help you find a house with the features you want and need. A bit of a warning, however: some online listings may be dated - or keyed in incorrectly.

Wednesday is words day. Learn as much as you can about home buying. Go to the library or bookstore and read all about it. For example, "Home Buying for Dummies," by Eric

Tyson and Ray Brown is a comprehensive home-buying guide that explains such matters as how to select a mortgage, save for a down payment, hire a real estate agent, find the right house, and negotiate a good deal. You may also want to check out the do-it-yourself section and read up on home repair and remodeling. Such information can come in handy once you own a home. It may also give you the confidence to shop for a bargain fixer-upper.

Thursday is another search day. Now that you've seen a few homes online, have your real estate agent schedule a few showings so you can look at some houses in person. Looking at homes in the evening will give you an idea of how the house looks and feels when it's not in its best light - that is, daylight. If you can't get a showing, drive around the neighborhoods and determine which one feels best for you.

Friday is another frugal day. Rather than going out to eat, save some money, have a nice dinner at home, and discuss your dream kitchen.

Saturday the quest continues. Weekends are usually the best for looking at several houses ... one after the other. Look at as many houses as you think your feet and your agent can handle. Create a scorecard and rate each house you see. Pay careful attention to the amenities you need and the ones you want. It's often said that agents don't sell houses; houses sell themselves. That's because homes have personalities and somewhere out there is a home that fits your personality best. When you see it, you'll feel it. But first you have to see it. So be patient, be diligent, be knowledgeable, and search every day until you find it!

