

How to Make Purchasing Your First Home an Enjoyable Experience

Buying your first home can actually be pleasant as long as you make the right moves during the process. Lots of first-time buyers make common mistakes, and while experience is the best teacher, you can still avoid regret or frustration while buying Cumberland houses for sale by making note of these mistakes and skirting around them.

So make your buying experience a positive one by using the following tips from a knowledgeable Cumberland, WI realtor:

Know Exactly What You Want Before Shopping

In a lot of ways, buying a home is like a throwing a big wedding: you tend to get so wrapped up in what other people like and what other people expect that you forget to listen to your own needs and wants. And, just like a wedding, we tend to gravitate towards the extravagant and magazine-worthy when shopping for our first home instead of finding something practical and uniquely in tune with your own personality and lifestyle.

To avoid this mistake, establish hard metrics for telling the difference between the impressive and purposeful. Make a list of your most important criteria for a home before you start shopping.

Think about how you want to use the home foremost, which will put constraints on things like kitchen size, layout and number of beds/baths. Make sure that these criteria think into the future as your needs change, especially if you intend to sell the home at some point down the road.

Remember That Location Matters for a Reason

Realtors love to say “location, location, location” because repetition is the only way to recognize how critical it is. A piece of property you own is stuck there forever, which means that location matters more than the structure that lives on it. You can build a completely new house on a plot, but you can’t change the property lines.

So when home hunting, establish a second set of criteria based on location. The biggest thing you have to think about is access to important community services like schools, healthcare, shopping and recreation. You should also think about the neighborhood you are located in since that can dictate a lot of your home’s value.

Save Up!

When buying a home, you can't get away with saving up for your down payment and nothing else. Closing costs are around 1% of the loan amount, and you will also need cash on hand for utility adjustments, to demonstrate cash reserves to lenders, to pay for insurance and property taxes and have an emergency fund ready.

In total, you will end up needing 1.5 to 2 times your required down payment to meet all your obligations and have a nice cushion in case the unexpected happens.

Work With a Cumberland, WI Realtor

First-time home buyers may not realize just how much leg work a buyer's agent can do for them. Even though you can make appointments for listings you see online these days, you may not even be seeing everything that's on the market. Buyer's agents can help you narrow your search and find homes that you may not have realized fit the bill for your needs.

When it comes time to make an offer on a home, a buyer's agent can also walk you through the high-level business and negotiation tactics needed to make an offer and close the deal with your best interests in mind. Best of all, the buyer's agent takes nothing out of your pocket for these services — everything comes from the seller's revenues after closing.

Make sure that you can have a great experience and get everything you need out of your first home and more by working with a [realtor in Cumberland, WI](#). Take a look at our property listings, and then book a showing with the help of one of our agents today!

Meta: Make sure you have a great first-time home buying experience and get everything you need and more with this advice from a Cumberland, WI realtor.

KWs: Cumberland, WI realtor