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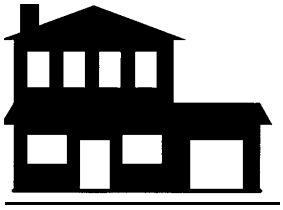

HOME OWNERSHIP
FACT SHEETS

Assessing Your Housing Needs

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Where to Begin

The first step in buying a home is knowing what type of housing best suits your family needs. Housing needs vary according to family life stages, or your perception of what you need in a house.

Family Life Cycle Stages - Where do I fit?

____ **Young Single Adult** - Apartment living is common. Locations close to work or school and recreation.

____ **Middle-Aged, Single Adult** - May prefer ownership, condominium seems preferable. Location near recreational facilities and work are important.

____ **Single-Parent Family** - Single family homes. Location near work, shopping, and schools is important.

____ **Young Married Couple** - Mobility is high, rentals may be preferred. Locations close to work.

____ **Expanding Family** - From first child until last child reaches adolescence. Single family home. Locations near shopping, schools, parks, and recreation.

____ **Launching Family** - When first child reaches adolescence until last child leaves. Single family home. Locations with best advantages for children.

____ **Empty Nest/Active Retirement** - Children have left home, but not retired. Couples may want to maintain ties with neighbors and community and may want room for return visits of children.

____ **Restricted Retirement** - Location near services is important; meals, transportation, and medical.

Life Style Needs

To determine living patterns, consider the portion of time the family and its members devote to various activities at home. Rank these activities in order of importance for your family with 1 being the most important.

____ Social activities outside the household.

____ Family activities.

____ Individual activities (study, hobbies, work).

____ Private activities (dressing, bathing, personal time).

____ Work activities (meals, laundry, cleaning, gardening, school or employment interests).

____ Leisure activities (television, computer use, games, music).

What We Want In A House

Families want and need different things in a house. The following checklist may help you and your family identify the features you want. Check any which apply.

Location

____ City
____ Suburb
____ Country
____ On bus route
____ Near employment
____ Near schools or church
____ (Other)_____

Square Footage

____ Under 1000
____ 1000-1500
____ 1500-2000
____ 2000-2500
____ 2500-3000
____ 3000+

Type

____ Single family
____ Apartment
____ Townhouse
____ Condominium
____ Mobile Home
____ Manufactured Home
____ (Other)_____

Age

____ New Construction
____ 1-3 years
____ 4-7 years
____ 7-20 years

Style

____ 1 story
____ 2 story
____ 3+
____ Ranch
____ Split level
____ Contemporary
____ (Other)_____

Construction

____ Brick
____ Frame
____ Block
____ (Other)_____

Inside Features

____ Fireplace
____ Vaulted ceiling

Bedrooms

____ 1-2
____ 3-4
____ 5+
____ Master

Bathrooms

____ 1-1½
____ 2-3
____ 3+

Other Rooms Needed

____ Den/library/office
____ Basement
____ Laundry
____ Dining

Kitchen Features

____ Refrigerator
____ Range/oven
____ Microwave
____ Disposal
____ Compactor
____ Island or bar
____ Pantry
____ Eating area

Outside Features

____ Deck or patio
____ Garden
____ Security lighting
____ Off street parking
____ 1 car garage

____ Beamed ceiling
____ Built in vacuum
____ Specialized lighting
____ Intercom
____ Room for piano
____ Room for hobbies
____ (Other)_____

Type of Heating/Cooling System

____ Electric
____ Gas
____ Oil
____ Wood
____ Central
____ Room
____ Zoned
____ (Other)_____

____ 2 car garage
____ RV or Boat parking
____ Landscaping
____ Fence
____ Pool
____ Tennis court
____ Basketball court
____ Sprinkler system
____ View
____ (Other)_____

Other Considerations

_____
_____
_____
_____

Adapted from: Glenda M. Herman, Etta Mae Westbrook, and Martha W. Keel, University of Tennessee Extension Service
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