



## HOW A REALTOR CAN HELP YOU FIND THE RIGHT HOME FOR YOUR FAMILY

By Justin Liggin

HOME IS REALLY where the heart is. It is where milestones happen and memories are made. It is also one of the biggest financial decisions you'll make and definitely one of the most important life decisions as well. That's why finding the right home for your family is so important and why working with a realtor is essential to the process.

With this in mind, the Arizona Association of REALTORS® are sharing the keys to navigating the housing market for your family.

Before you can buy a home, you'll want to make sure your finances are in order. According to Gary Nelson, president of the Arizona Association of Realtors, one of the biggest stumbling blocks in purchasing a home is fully understanding the financial aspects of it.

"Meet with a mortgage lender to determine what you can qualify for," he advises. "Are there

any issues with your credit score? Before you get too far down the homebuying path, be sure to address this sooner than later."

You may be wondering about the best time to buy, but fluctuations can happen across regions that make it difficult to know what works best. Nelson recommends that families define their own best time to buy while keeping in mind how the market changes with the seasons.

"Across Arizona, home prices are continuing to increase, making it difficult to pinpoint a 'good time' to buy," says Nelson. "Consider other factors that are important to your family such as your children's school or proximity to work when thinking about buying a new home."

Make a list of things that you want to consider in your new home. Do you like to entertain? Then perhaps a home with a large great room is a good option. Do you

need a house with a lot of yard space for kids and dogs? Do you spend a lot of time in the kitchen? It might be difficult to find a house with everything you want, but understanding what you are looking for will help you and your realtor narrow down the search options.

Collaborating with an experienced realtor on your home search will provide you with the most up-to-date market and area knowledge that can help you and your family find your forever home. While you may have questions about a particular area of town, do your own research first and share that information with your realtor.

"Realtors are more than happy to help you look at specific neighborhoods, but there is certain information that we cannot provide because of our adherence to the Fair Housing Act," says Nelson.

As advocates of the Fair Housing Act, realtors are committed to building inclusive

communities and providing equal access and service to all. This means that they will not share any information with respect to a home or neighborhood that indicates any preference, limitations or discrimination based on race, color, religion, sex, handicap, familial status, national origin, sexual orientation or gender identity.

In most instances, the Fair Housing Act prohibits an individual from refusing to rent or sell to families with children. However, some communities may be legally designated as Housing for Older Persons (55 & older). This Fair Housing exemption allows qualified communities to prohibit families with children from occupying property in these communities (but may not prohibit ownership).

Once you've found the perfect home for your family, your realtor will guide you through the purchasing process.

"Making an offer on a home is just part of the process, and we know you are eager to start making plans to move in, but there are other things to consider as well," says Nelson.

Another important step in the homebuying experience is maximizing the due diligence period, which is typically a part of your purchase contract. This is the time to ensure you have had a thorough inspection of the property, identify any issues and work with the seller's realtors to correct anything that needs repair before finalizing the purchase. Common items uncovered during an inspection include foundation cracks, faulty DIY additions, water stains, possible insect infestations and more.

Working with local, qualified realtors will make a huge difference when purchasing the perfect home for your family.

"It is important to find a realtor you can trust who has the knowledge and expertise to help you find just what you are looking for your family," says Nelson.

*The Arizona Association of REALTORS® represents more than 57,000 members who hold active real estate licenses and subscribe to a strict Code of Ethics and Standards of Practice established by the National Association of REALTORS®. In addition to providing a number of member benefits and services including risk management, education and a legislative voice, the Arizona REALTORS® is dedicated to the protection of private property rights for all Arizonans. Learn more at [aaronline.com](http://aaronline.com)*



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