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How Much House Do I Need?

Most potential homebuyers think they have a pretty good idea of the type of house they need.

A young couple with a baby might think no further than a two-bedroom home with good laundry facilities and room in the yard for a swing-set.

A family with three high school-age sons might desire a four-bedroom, three-bath place with hookups for four separate phone lines and room out back for repairing old cars.

A young, single professional just out of school might look no further than a small condominium with a decent pool. But things change all our lives, sometimes very quickly. Some of the changes can be difficult to predict. Others can be not only predicted, but also planned for.

The couple with the baby, for instance, might be quick to say that yes, they plan to have another baby in two or three years. In other words, rather than basing their immediate home-buying plans on a two-bedroom home, they might realistically consider a three- or even a four-bedroom, with space for future children and perhaps even a home office.

The couple with the teenage sons should seriously consider that, within just a few short years, they might be living once again as just a couple, needing only a one- or two-bedroom home. Although they need to buy a large house right now, they might consider some of the interest-saving mortgage options available to those who plan to sell their homes after only a few years of ownership.

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And the young professional should include the possibility of a future relationship or marriage when planning to buy a home.

In other words, when deciding how much home you need, remember to consider the changes that may occur over the next few years.

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