

Affordable Housing: Your Housing Priorities



Written by:
Janie L. Harris, M.Ed., CRS
Extension Housing and Environment Specialist
Family and Consumer Sciences
Texas AgriLife Extension Service

Few people can afford to have it all when choosing a home to buy or build. That's why it's important to give a lot of thought to your housing values and needs. You'll be happier with your choice of home if you decide on your priorities ahead of time—before you start the home hunt. Ranking your priorities on paper will help you make good decisions about the trade-offs you will probably face before making an offer to buy.

Rank in order the following housing values from highest to lowest priority. You may add other values or needs to this list, then number them according to their rank beginning with the number 1 (top priority).

- _____ Location
- _____ Lot size
- _____ Garden area
- _____ Landscaping
- _____ Size of the house (sq. feet)
- _____ Floor plan (room arrangement and types)
- _____ Size of rooms
- _____ Number of bedrooms
- _____ Privacy
- _____ Safety
- _____ Low cost to maintain, heat and cool
- _____ Price—value for \$
- _____ Number of bathrooms
- _____ Storage
- _____ Garage
- _____ Fenced yard
- _____ Adaptability to future needs
- _____ Convenience
- _____ Storm and flood resistance

To help you select your priorities, it might be helpful to look at your lifestyle.

Consider Your Job:

- Commuting time
- Expect to change jobs?
- Any business entertaining?
- Home office or work space?
- Mud room for cleanup at entrance?

Consider Your Investment Choices:

- Will home be an investment for profit or a place to cherish and make your own?
- Willing to budget \$50–\$100 per month for repairs?
- Willing to spend 2+ days per month for repairs?
- Any talent with tools, decorating, etc?
- Willing to learn basic home care and repair?
- Need a home you can add to?

Consider Your Family and Social Life:

- How long in this home?
- Will household change in that time?
- Need to care for elderly or disabled?
- Need to baby-proof?
- Prefer privacy or open to neighbors?
- Prefer family togetherness or individual privacy?
- Need to reach schools, daycare, stores, church, parks, jobs, etc. by foot, bike, short drive or by bus?
- What needs parking or storage space? (boat, bikes, swing set, mower, etc.)
- Where will kids play, study, eat, etc?
- Entertain? How? When?

Consider Services and Facilities:

- Quality of schools and daycare
- Distance to work, church, etc.
- Grocery and drug stores, discount stores, fast food, etc.
- Health care providers and facilities
- Fire and police protection
- Recreation—parks, movies, bike paths, etc.
- Roads, traffic and public transportation
- Mosquito control
- Others: _____

Consider Environmental Concerns:

- Quality of water supply (municipal or private well?)
- Sewerage treatment system (community or household)
- Air quality
- Hazardous waste sites (dumps, salvage yards, industrial sites, some agricultural operations, etc.)
- Flood plain or wetlands?

- Water quality of lakes, ponds, rivers, etc.
- Noise (airports, traffic, etc.)
- Storm water runoff

Consider Utilities:

- Water and sewer
If household sewerage system:
What type and size? _____
Is it effective? _____
If private well, what water treatments will be needed? _____

- All electric home
- Some gas equipment and hookups
- Telephone service
- Cable TV service

Consider Character of Area:

Appearance:

Look for neat, clean, attractive:

- condition of home, streets, yards, sidewalks, etc.
- landscape

Economic outlook:

Beware of:

- neglected lots, abandoned housing
- crime rate, drugs, vandalism
- decreasing rental rates
- heavy industry

Social environment:

- Ages of residents, presence of children
- Lifestyles of residents
- Private and secluded versus social
- Neighborhood activities

References:

- “Your Path to Home Ownership,” Louisiana Cooperative Extension Service, Louisiana State University.
- “Realizing the American Dream,” Neighborhood Reinvestment Corporation.
- “A Guide to Home Ownership,” Fannie Mae.

This checklist prepared by Janie L. Harris, M.Ed., CRS, Extension Housing and Environment Specialist, Texas AgriLife Extension Service, Texas A&M System, September 2000.

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