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Custom home-buying tips for first timers



Even considering being able to design your own custom home is an exciting prospect. Whether you're ready to take the plunge or just exploring your options, here are tips to keep in mind.

Know what you're signing up for. Building a custom home is a significant undertaking and a major life decision. It's a big commitment in terms of time, money and energy. While this shouldn't scare you away from your dream home, it's important to know what you're getting into. If you're feeling overwhelmed with the kids or busy caring for an ailing parent, it may be best to start this later.

Hire the right professionals. You may be a DIY pro, but this isn't a project you want to take on yourself, even partly. Key professionals you'll need to work with include an architect, plumber, electrician and more. Consider also working with a designer who can help with the interiors to make sure the space is as functional as it is beautiful. Do your research to find quality pros — this isn't the time to skimp on labor.

Think about furniture layout early. While it may seem a bit premature to start decorating your living room before the foundation is laid, knowing how you'll want to use and lay out each room can help you during the

building and design process. For example, you can save time and money down the line when you know from the get-go you'll want a window seat and two large couches to face the fireplace.

Know where to save and spend. Costs can quickly add up, so it's important for you to decide early on what matters most to you, and what's worth investing in. You can always upgrade your flooring or cabinetry, but you can never change the foundation. Build your home to last longer and perform better with innovative building materials like insulated custom forms (ICFs) from Nudura. This alternative to wood framing can withstand fire and high winds and provides superior insulation, leading to significant savings on your energy bills year after year.

Prepare for the unexpected. Building a new home is a process, and you can minimize stress by embracing that it will be unpredictable and can change throughout the journey. Plan for things like weather delays and higher costs. The unexpected can also lead to positive changes in your plans. For example, you might come across a new flooring material that's more eco-friendly, or a smart home automation system might hit the market and you'll want to integrate it into the design. Be flexible.

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Bonnie Laica has spent the last 28 years assisting folks in Columbia, Cowlitz, and Clatsop counties with their personal insurance. She is excited to be a part of the Hagan Hamilton team in St. Helens and looks forward to engaging with the community. Helping people find solutions to their Medicare, Home, and Auto insurance purchasing decisions, and all their personal insurance needs.

David Wasylenko

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David Wasylenko is a long time resident of Columbia County Oregon and takes pride in being active and involved in the local community. He has 13 years of experience in the insurance industry, which he will use to find the right product to protect your business, home, car, or even your life! He is excited to be a part of the St. Helens Hagan Hamilton team and looks forward to serving your needs.



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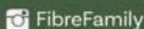
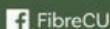
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House hunting tips and tricks



Looking to buy a home? Here are some strategies to keep you on the right track while you search for the perfect place to settle down in.

- Know your budget and stick to it.

Being aware of the amount you can afford—which won't necessarily be the same amount that your lender will offer—is essential to the house hunting process. Only seriously consider those abodes that are within your means.

- Make a list of needs and wants. Rate each of your wants on a scale from one to five. This list will allow you to instantly recognize a suitable find when you see one.

- Pay attention to the neighborhood.

Only consider houses that are in areas with the amenities, services and lifestyle that suit you and your family.

- Research online to get an idea of what's out there, but don't let what you see on the web determine if a home's right for you or not. Always visit in person if the house meets your needs and the price and neighborhood are the right fit.

- Take notes and pictures when you visit homes, as it's easy to forget what you saw and where you saw it after visiting multiple properties.

- Educate yourself on market values and trends in your desired neighborhood(s). This way, you'll know a good—or at least reasonable—deal when you see one.

The most important thing when it

comes to buying a home is to find a place that meets your needs and budget. Avoid being swayed by emotion and instead rely on reason and research to make the right decision.

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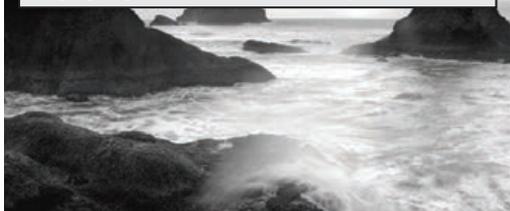
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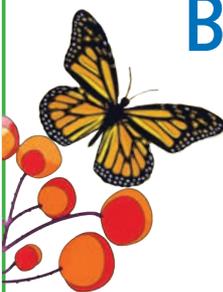
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