

COLUMBIA TO COAST

Real Estate • Homes • Land • Commercial

Property Magazine

An aerial photograph of a coastal town. In the foreground, a rocky peninsula with trees juts into the ocean. A river flows from the town towards the beach. The town is nestled at the base of a large, forested hill. The lighting is warm, suggesting late afternoon or early morning.

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Buying land: What you need to know



So, you've decided to build a home from scratch. While there are numerous advantages to building your dream house from the ground up, there's one important thing to think about that many people often forget: land. Finding the perfect plot of land is difficult. You might think that all you need is to find the one that seems the most aesthetically pleasing, but there are a few important considerations you need to make before you buy.

Zoning laws

Before you buy a plot

of land, it's important to verify what kind of zoning restrictions exist for the area you're looking into. You want to make sure that the land surrounding the property doesn't have planning permission for warehouses, apartment complexes or even highways.

Location

Is your desired plot part of a larger real estate development? What kind of school district is it in? What kind of view is your plot going to give you? These are all important questions you need to ask before

committing to buying a plot of land.

Utilities and resources

You need to know exactly what kind of access to utilities your land will have. This includes water, electricity, waste management and even internet access.

Flood risks

The composition of your land is also important. Find out what kind of risk your land will be at for flooding. This will determine what kind of insurance you'll need to purchase when it comes time to build.

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A strong credit history and score is vital to personal finance. The steps people take concerning their finances can greatly affect their credit. Identifying the behaviors that may be detrimental and those that are beneficial can help customers reevaluate their habits and improve their creditworthiness in the eyes of lenders.

Payment history

The financial advisement resource Credit Karma says one of the

most important factors affecting credit scoring is payment history. Having a long history of making payments on time is essential for a strong credit score. Missed payments and a reputation for paying late can drive ratings down. It can take some time to recover from late payments. Failure to recognize late or missed payments may result in bankruptcy or tax liens, which are a heavy black mark on credit.

Credit utilization rate

Credit utilization refers to the amount of credit you have available, based on credit card limits, compared to the amount of credit you're actually using by way of the balances on credit cards, advises the credit tracking company Experian. Lenders prefer to see ratios of around 30 percent or less. To calculate credit utilization rate, divide your credit card balance by your credit limit. So if your balance is \$600 and your limit is \$1000, that's a utili-

zation rate of 60 percent.

Number of accounts

The number of open accounts you have affects your credit score. Scoring models often look back and consider how many accounts are open and if there are any outstanding balances.

Length of credit history

The length of your credit history is another factor that affects your score, according to Investopedia. Credit scoring takes into account the age of your oldest account, if you've used that account recently, as well as the average age of all your accounts, including the newest. Closed accounts can stay on your credit report for up to 10 years, but when an account closes, this will affect your credit history average. Credit scoring rubrics will determine just how the ratio of new to old accounts and frequency of use will impact your score.

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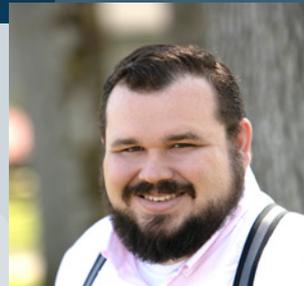
Bonnie Laica

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971-225-3257

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

davidw@haganhamilton.com
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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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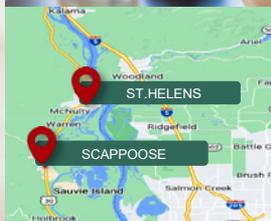
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What's the first step toward buying your own home?



There are many things that can motivate someone to buy a home. Maybe you and your spouse have decided it's time to start a family and you need a little more space. Maybe you'd like to make an investment you know will appreciate. Or, you may just want to get out of the crowded city. Whatever your reason, homeownership is a great choice for many people, but it can be complicated in a hot market. It will take a combination of swift action and superior patience.

Can I afford a home?

Many people make the mistake of checking online for house listings right away. It's a good idea to see what's out there. You might be setting yourself up for disappointment. However, if you immediately start looking for your dream house, the one you love may slip right through your hands. The first thing you should do is figure out what price range of homes is realistic given your budget, needs and timeline for moving.

The best way to start is to visit your local bank or mortgage company to find

out what kind of mortgage makes sense for someone in your situation. If you don't have a lot of cash now but are quickly moving up the ladder at your company, you'll be in a different financial position than someone who has been saving for a home for a decade.

Before visiting your local real estate agency, consult with a mortgage expert. Once you know exactly what you're able to afford, you can sit down with your agent and do a much more precise search for a dream house that's right for you. Choose licensed professionals for every step of the way.

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