

What if your Ideal Home Isn't Available?

Imagine you're looking for a new home. You have a list of all the features you want, just like you would have a grocery shopping list. However, when you explore the homes currently on the market, none meets all your criteria.

What do you do? You have a few good options.

First, you can take a second look at your list. Does your new home need every single feature on it? Are there one or two features you can do without? For example, can you settle for a smaller kitchen assuming the property has everything else you want?

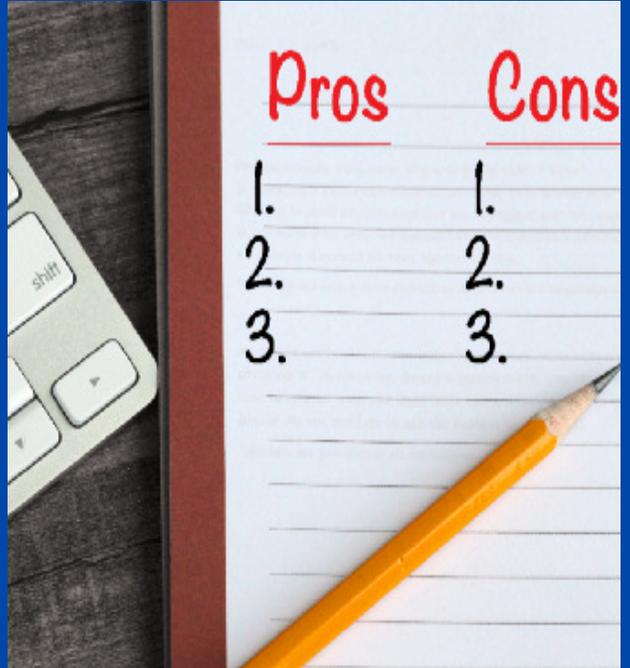
Often, buying a home that's close to perfect is perfect enough.

Second, consider what features you might be able to add to a home later, by way of a renovation or other improvement. If a property doesn't have a finished basement, for example, you might be able to get that done down the road. Indeed, there are probably many features you can add later to an otherwise desirable property.

Finally, consider the current level of activity in the local real estate market. Is it likely that a lot of new homes will be coming on the market soon? If so, your perfect home may come up on the market within the next few weeks.

Maybe even tomorrow!

In that situation, make sure you arrange to get



immediate alerts for newly listed homes that meet your criteria. You'll want to jump on each new opportunity before other buyers learn of the listing.

The good news is, in most cases you should be able to find and buy a great home, with most — if not all — of the features you want.

Getting a DIY Renovation Done On time and On Budget

Two of the biggest stressors for DIYers are projects that cost too much or take too long. Unfortunately, there's no sure way to guarantee that one or the other (or both) won't happen. But there is a lot you can do to minimize the probability.

When budgeting, a big mistake DIYers make is not considering the little things. For example, you might budget for drywall panels but neglect to include the cost of nails, tape and plaster. It's easy to overlook these small items thinking they won't add up to much of an expense. But often they do. In

fact, for many renovation projects, the little things account for up to 20% of the cost.

Another expense that is often overlooked is taxes. When you find a bathtub you like for \$399, be sure to budget for what you'll actually pay out-of-pocket. Also, don't forget possible delivery expenses.

A budgeting tip many experts recommend is to price everything you need and then add 10%. That gives you a buffer.

Regarding scheduling, consider whether or not you've done this type of project before. If you're laying hardwood floors for the first

time, there's a learning curve. You'll likely take two or three times longer than you would if you were more experienced.

Even if you have experience with the type of project you're undertaking, it's human nature to underestimate how long it will take. So, if you feel confident you can install that sink in an hour, give yourself two.

A lot of this, of course, is common sense. But if you take a common sense — rather than an optimistic — approach to budgeting and scheduling, you'll stand a much better chance of your DIY project going smoothly.

Think, Act... Live!

"If you want something different, you have to do something different." [Nathaniel Williams](#)

"I'd rather regret the things that I've done than the things I have not done." [Lucille Ball](#)

"Don't count the days. Make the days count." [Muhammad Ali](#)