

## **Buying a Home in Charlottesville: Quelling the Top 5 Fears**

While we're still in Halloween Scary Things mode, we might as well address the fear factor when it comes to buying Charlottesville homes. First-time Charlottesville home buyers aren't the only ones who experience at least some degree of trepidation as they go about such a major purchase. The prospect of buying a home can be so intimidating that putting it off seems the easiest course of action (actually, *inaction*). The problem is that if that delay happens to fall during a period of rising home prices or mortgage rates, it's going to seem self-defeating in retrospect.

But unlike the scary Halloween decorations that are being crated up until next year, the fears that accompany home buying are reality-based. When you look up "*home buying top fears*" you come up with a remarkably consistent million and a half commentaries.

Here are 5 hobgoblins that contend for the honor of being the most Universal Home-Buying Fears—issues most likely to haunt people as they go about buying a home in Charlottesville:

1. **Money.** It's not just the unusual number of zeros that buying a home involves, it's also the scary thought that maybe the property is overpriced (in other words, that you are the only one who will ever be in love with the place enough to pay \$xxx,xxx). The mortgage lender's loan approval letter can shoo away this goblin!
2. **Interest rates.** As home loan interest rates rise, it's rational to fear that you won't find a suitable home before rates drive the monthly payment number out of range. As soon as the right Charlottesville home is located and rates are locked, this witch flies off into the night.
3. **Condition surprises.** This fear can wake anyone up in the middle of the night: what if the inspection doesn't uncover major issues--but they show up later? This fear may be rational, but it's seldom realized. It's usually banished by Father Time (and a Homebuyer's Warranty doesn't hurt!).
4. **The neighborhood.** What if the neighbors turn out to be an unfriendly lot—or are just plain weirdos? The cure for this is as simple as chatting with some folks on the block, making some shopping forays at local Charlottesville stores. Most of us have our own reliable built-in antennas that alert us to places that make us uncomfortable.
5. **It's safer to rent.** Especially for first-timers, this scary gremlin may be the most persistent of the five because it's self-inflicted. In fact, it's just another cloak that Fear of the Unknown wears—so it's particularly difficult to throw off. The best cure is to remember that everyone who has ever bought a home in Charlottesville has eventually reached the opposite conclusion. Ask them, and they'll tell you it's one they don't regret.

Buying a home can be scary at first, but one very reassuring factor is that you don't have to go it alone. No need to fret – give us a call today!



**kw** | charlottesville

**SETH BATTON**

REALTOR, ABR®, e-PRO®, GREEN®

Born and raised in the Shenandoah Valley of Central Virginia, I love everything outdoors. Most of my free time is spent hiking, rock climbing, playing water sports, or cooking out on the back deck with friends. As a child, my parents built me with the core values of a southern gentleman. Trust starts with honesty and honesty builds integrity. I'm a technology guru! One of my favorite hobbies is restoring old homes in depressed neighborhoods to meet the needs of our generation today. My mission is to build a career worth having, a business worth owning, and a life worth living. Being GREEN® is more than just the resource efficiency of your home. It's a lifestyle choice! Let's discuss how to minimize your carbon footprint in everyday life by simplifying your daily commute, decreasing your household energy costs, and boosting the efficiency and sustainability of you daily routine!

I'm an Accredited Buyer's Representative (ABR®) with the National Association of Realtors. Which means I have extensive training to help walk you through the home buying process from start to finish. From lenders and home inspectors to mortgage agents and closing companies, together we will find the best home for your family's needs!

As an e-PRO®, I can show your home to over 500 million visitors today. And you don't even need to vacuum! Curb appeal isn't just about looking good from the street. It's about looking good from the digital highway!

### **For more information contact me at:**

***Seth Batton, Realtor***

***3510 Remson Ct., Suite 301***

***Charlottesville, VA 22901***

***(c) 540-241-1877***

***(w) 434-220-2200***

***SethBatton.com***

***[seth@FindHomesInCharlottesville.com](mailto:seth@FindHomesInCharlottesville.com)***



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