

Buy or Build?

Buying offers you the chance for a turn-key experience. Building gives you the chance to customize everything. There are challenges associated with either option.



Building involves lots of up-front costs and worries about appreciation that aren't there for buyers. An existing home has its own history. You'll also have to decide whether to oversee the project yourself or hire someone. And perhaps most important of all, you'll have to become a budgeting expert. Here's a look:

GETTING STARTED

Buyers of existing properties must accept whatever amenities already exist, at least in the beginning. Those who build can ensure that the completed home meets every expectation. Your vision can become completely realized, down to the last detail. But you'll also have to come up with the money for all of that before getting started. The first step is buying materials and hiring managers and workers, then working as a foreman to make sure things go according to plan. Cost per square foot is typically market-based, so familiarize yourself with those numbers so you can set the proper budget. Then be ready for unexpected issues by creating a contingency fund.

WHAT YOU CONTROL

Keep an eye on quality, since builder-grade materials tend to break down sooner and that will increase costs after the build is over. Better quality items will require fewer repairs and replacements. They'll also come paired with warranties that don't exist with older homes. You can also head off higher energy bills by building to modern-day specs, using energy-efficient appliances and the latest insulation products. There are some upfront

costs associated with all of this, but you can recoup these expenditures through lower energy bills in the future.

WHAT YOU'LL RECOUP

Existing homes have a history of appreciation (or depreciation), so it's easy to track how things have gone. New builds are a bit more of a mystery. They often take place in new neighborhoods that don't have the same history. Building in an established area can solve some of these problems, but may not be possible. So, the area may hold or increase in value, but it may not. Be careful not to build in a way that's too modern or trendy, since that can impact appreciation if these styles go out of fashion.



Real Estate Trends



Tackling Interest Rate Worries

The days of historically low numbers are over — for now.

Government officials attempted to get a better handle on inflation by raising interest rates. Unfortunately, that is taking direct aim at the homebuying power we've all enjoyed for so long. So, now more than ever, it's important to follow these changes in order to determine when it's the right time to purchase. Schedule a meeting with a professional to examine how your individual rate may be impacted because of personal debt or spending. Then, if you've found just the right property, be prepared for an interest rate that's several ticks higher than it was a few years ago.

UNDERSTANDING INTEREST RATES

The Fed pushed interest rates to artificial new highs, but as the economy improves, those numbers will eventually begin to go down. Should they fall even a single percentage point, your monthly mortgage may be nearly 10% less. Those who borrowed at 3% on a \$250,000 home, for instance, would pay \$1,297, or \$134 less per month than another homebuyer at 4% interest on the same property, according to OpenDoor.com. Beyond these obvious savings, lower interest rates also allow interested buyers to purchase larger properties with bigger price tags without adding to their monthly payments.

WHAT CAN YOU AFFORD?

The calculus on affordability involves a complicated mix of purchase price, down payment, credit score and property taxes. Those with smaller down payments, for instance, may be required to purchase private mortgage insurance, adding another monthly expense. NerdWallet.com is among those who try to sort these things out with an affordability calculator which provides a ballpark estimate so that potential buyers can get a general sense of their prospects.

Enter what you earn on a monthly basis, how much you'll be putting down, your debts, and the interest rate. Be aware, however, that the final number these calculators spit out is only an estimate. These figures can be particularly unreliable if the inputted information is not complete and accurate. You may also need to do some advance research into local insurance premiums and taxes in order to get the most complete picture.

MAKING THE BEST CHOICE


Even with a more favorable interest rate and bank pre-approval, understand that no one is given a blank check to purchase their dream home. Buyers are only cleared to borrow up to a specific figure. Keep in mind, too, that lenders do not factor in key related expenditures when making their determinations, including the cost of any needed repairs, new appliances and regular maintenance. Those approved for a second home will also need to be aware of hidden costs like traveling to the property, or different insurance requirements. If you sign up for an adjustable-rate program, lenders also do not influence market changes over the life of your loan. So take the largest, most complete look at your finances before buying any property. Leave plenty of financial space for other expenditures, and don't forget about any long-range goals you may have. You don't want everything tied up in a house note, for instance, when you're trying to save for a child's college tuition.

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THE NEWSDAY CROSSWORD

Edited by Stanley Newman (www.StanXwords.com)
MORE THAN A MOMENT: Much, much more
by Billie Truitt

ACROSS

1 Little round veggies
5 Laborious walk
9 O'Neal's nickname
13 Recipe amts.
18 Prince William's aunt
19 Iconic Welles role
20 Waikiki's island
21 Pave again
22 Definitive turndown
26 Cause to stumble
27 A little ___ everything
28 Out of practice
29 Sun, in Spain
30 Novelist Graham ___
32 Round-ring wrestling
33 Sch. with a Spokane campus
36 Going way, way back
41 Worked out on a track
44 Healthcare.gov law: Abbr.
45 Turns away from wrongdoing
46 Fly a plane
47 Strong coffee
51 Cancel a project
52 Bagpipers' wear
53 "See ya!"
54 Request for quiet
55 Hang in there
56 Idyllic spot
57 Exercises for abs
59 Does not exist
61 According to
62 Extremely rarely
67 Oral health org.
70 Be worthy of
71 Grocery paths
72 Garlic trait
76 Strap around a sock
78 Definite article

81 Ancient Persian
82 Freedom, in Swahili
83 Comparable to a wet hen
84 Egg-steaming pans
86 What Hepburn called Tracy
87 "Want to?"
89 What to call a catamaran
90 Of fission or fusion
91 Going way, way back
96 Unaffiliated: Abbr.
97 "Fine by me"
98 More trendy
99 Pal 4 life
102 Brainchildren
104 ___ de menthe
106 Insulation effectiveness measure
108 For ages and ages
112 Nurtures
113 Nights before
114 Verdi masterwork
115 ___ out a living (just got by)
116 Actor Nick
117 Walk in the shallows
118 Adolescent
119 Untidy jumble

DOWN

1 Slacks or jeans
2 January in Mexico
3 Blacksmith's block
4 Trickle (through)
5 Train for a bout, perhaps
6 PC linkup
7 By way of wagering
8 Spring sign
9 Without assistance

10 Chicken portion
11 Sushi tuna
12 Meeting minimum
13 "Taste this!"
14 Red root
15 Linger
16 Golf standard
17 Many SAT takers
23 Toddlers
24 Agenda listing
25 Uno, for example
31 Most of "mommy"
32 Very successful show
33 Bring to a conclusion
34 Lampoon
35 Belfast's province
36 Unequivocal refusal
37 Teacup handle
38 Applies frosting to
39 Not totally against
40 Tear apart
41 Lawn implement
42 Ardent
43 What Poirot cruises on
47 Erode
48 Leave speechless
49 Family nickname
50 Gladiator gear
53 Stadium section
55 Grandson of Adam
57 Lasting mark
58 Start-up loan agcy.
60 Captain Hook aide
63 Tailor's tool
64 Cocktail garnish
65 Tech's client
66 Unavailing
67 '90s tennis star
68 Enter suddenly
69 ___ Hammer (baking soda brand)

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1/21/24

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73 Beach hill
74 Predatory marine mammal
75 One with regrets
77 Soft mineral
79 Impulsive
80 Tunnel sound
82 Graph's rising trend
84 Glimpse
85 What to call a catamaran

86 DC Comics hero
88 "Didn't it have to be me?"
90 Short break of a sort
92 Nut butter variety
93 "What a relief!"
94 Points toward
95 Metallic money
99 British guy
100 Is irate
101 Cooks for

102 Angled typeface: Abbr.
103 Garden soil
104 Looped in via email
105 Stood up
107 "If I may interrupt . . ."
108 Caterer's coffeepot
109 Prefix meaning "recent"
110 Actress Longoria
111 Poetic homage

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You can contact puzzle editor Stanley Newman at www.StanXwords.com. 1/21/24

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