

Roger Pettingell Discusses How to Get Ahead of the Housing Market

To get ahead of today's housing market, Roger Pettingell has some things to consider

SARASOTA, FLORIDA, UNITED STATES, June 14, 2022 /EINPresswire.com/ -- Today's housing market looks intimidating to new house seekers. Rising inflation, mortgages, and finding the right home for any needs are all difficult to navigate, and many people don't know where to start. To get ahead of today's housing market, [Roger Pettingell](#) has some things to consider:

Budgeting

Review a budget and figure out the maximum comfortable payments. This provides a better estimate of affordability and the type of mortgage that would work best. A good financial advisor can help in the decision process when choosing which mortgage will work out best for specific budgeting needs.

Saving for a Downpayment and Closing Costs

[Roger Pettingell notes](#) that feeling secure in the ability to seal the deal on the house can be very helpful. Although the typical percentage most new home buyers expect to put down on the house is 20%, this depends on the type of mortgage that is chosen; however, the more money that can be put down, the smaller the monthly payments will be.

As for Closing Costs, these are the fees that are paid for the loan and any other fees included with purchasing a house. By speaking with a professional real estate agent about closing costs and how to read the Closing Disclosure (a line-by-line listing of closing fees and how much is needed to pay at closing).

Review Areas for Various Key Considerations



"One of the things you need in this business is tenacity and the sweat equity and willingness to invest your time into this career."

- ROGER PETTINGELL of Coldwell Banker Realty
Longboat Key Office in Forbes



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Roger Pettingell.

Having a good idea of the location will help narrow down the choices. Things to look at maybe

Safety

Attractions (such as dog parks, clinics, daycare/schools)

General environment (such as family ages, average lifestyles, school ratings)

Access to significant points (like universities, Downtown, or favored school zones)

Property value trends

Property/real estate taxes

If making this decision with a partner, It's always best to discuss which needs are non-negotiable.

Home Age and Condition

[Roger Pettingell explains that](#) sometimes while looking for a home within a specific budget or less, consider a “fixer-upper” in exchange for some of the benefits needed in a home. When looking at older or unmaintained homes, there are several aspects to consider, such as time and money.

Choosing an older/unmaintained home, while less expensive in the short term, may cost more later on. It is a balance between the ability to work on long-term projects and the additional costs of upgrading and improving a house. If a fixer-upper is the final choice, add projected contractor costs and materials into the funds to keep all things considered.

Find the Right Real Estate Agent

Spend quality time researching to find a professional and reputable agent who is willing to help through the process. Try checking off as many concerns as possible while within the budget.

Roger Pettingell has many sources that can help with the process and is a great place to start. Ultimately, finding a real estate agent who can partner with you through the journey to acquire a suitable property will take away the stress and make it a more enjoyable experience.

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