



## **Educator Guide**

### **Factors to Consider in Housing Selection: Housing Selection**

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#### **Objectives for this Lesson:**

- Identify Factors to Consider When Selecting a House
- Determine How To Locate Houses on the Market
- Consider Building as an Option

#### **Resources for this Lesson:**

- Educator Guide: *Home Buying Process: Housing Selection*
- PowerPoint Presentation: *Home Buying Process: Housing Selection*
- Content Guide: *Home Buying Process PDF*
- Work Sheets:
  - *Needs and Wants Work Sheet*
  - *Home Shopping Checklist Work Sheet*

#### **Client Packets Should Include:**

- PowerPoint Presentation Handout (3 slides per page): *Home Buying Process: Housing Selection*
- All Worksheets Listed Above

**Key Points****For Educator: What to Say****For Learner:**

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| <p><b>Slide #1:</b><br/> <b>Home Buying Process:</b><br/> Housing Selection</p>   | <p>Introduce yourself.</p>   | <p>Participant Introductions</p>  |
| <p><b>Slide #2:</b><br/> <b>Objectives:</b></p> <ul style="list-style-type: none"> <li>▪ Identify Factors to Consider When Selecting a House</li> <li>▪ Determine How To Locate Houses on the Market</li> <li>▪ Consider Building as an Option</li> </ul>   | <p><b>Explain:</b> By the end of this session, you will be able to identify factors you should consider when selecting a house, determine how to locate houses on the market and consider if building a new house is a desirable option for you.</p>   |   |
| <p><b>Slide #3:</b><br/> <b>Housing Selection</b></p> <ul style="list-style-type: none"> <li>• Location</li> <li>• Type and Style of House</li> <li>• Type of Construction</li> <li>• Interior and Exterior Space</li> <li>• Special Needs</li> </ul> <p><i>(Slide #3 Continued on Next Page)</i></p> | <p><b>Question:</b> <i>Let's brainstorm a list of everything you might consider when selecting a house. What things quickly come to mind?</i></p> <p><b>Instructor Note:</b> Create a list of ideas on the board.</p> <p><b>Explain:</b> There are many factors to consider in housing selection. We have organized housing selection into five categories.</p> <p><b>Instructor Note:</b> Highlight the five categories listed on Slide #3. The bulleted categories will come in together on the PowerPoint (upon a second mouse click) after the class discussion.</p> | <p><b>Discussion point:</b> Participants will share their ideas as instructor writes them on the board.</p> <p><b>Ideas Include:</b><br/> Location<br/> Number of Bedrooms<br/> Number of Bathrooms<br/> Mobile home or site-built home</p> |

**Key Points**

**For Educator: What to Say**

**For Learner:**

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|---|---|--|
| <p><i>(Slide #3 Continued)</i></p>  | <p><b>Explain:</b> Most people have thought about what they would like in a house someday. However, it is not always possible to find a house in your price range that has everything you need and want.</p> <p>Before you consider these areas of housing selection, you need to identify your needs and wants.</p> <p><b>Activity:</b> This work sheet will help you in this process. Involve everyone who will be living in the house in determining what goes on the lists. Also, as you complete the list, determine which things are more important to you and on which ones you can compromise.</p> <p><b>Transition Statement:</b> Now, let's begin by talking about the first category - location.</p> | <p><b>Activity:</b> Distribute the <i>Needs and Wants</i> Work Sheets. Students can complete this work sheet at home with their families.</p> <p>Briefly review the work sheet, explaining to participants what information should be completed.</p> |
| <p><b>Slide #4:</b><br/><b>Location</b></p> <ul style="list-style-type: none"><li>• Do you want to live in the city, a small town, a suburb or a rural area?</li><li>• Do you need to be close to public transportation, an airport, work or schools?</li><li>• How important is the security of the neighborhood?</li><li>• How important is it to be close to medical facilities?</li></ul> | <p><b>Explain:</b> There are several important considerations when selecting a location. These are only a few of the questions you need to ask yourself.</p> <p><b>Instructor Note:</b> Highlight considerations listed on Slide #4.</p>  |  |

**Key Points****For Educator: What to Say****For Learner:**

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| <p><b>Slide #5:</b><br/><b>Location Considerations</b><br/>Once you choose a major location:</p> <ul style="list-style-type: none"><li>• Drive around neighborhoods in your price range at different times of the day.</li><li>• Visit with homeowners in the area about the location.</li><li>• Drive from the neighborhood to your office or school during rush hour.</li><li>• Visit the area schools.</li><li>• Research the crime rates.</li></ul> | <p><b>Explain:</b> Once you decide on a major location (such as a particular city or suburb), you will have to determine which housing areas are in your price range.</p> <p>You can look in real estate and newspaper ads, on “For Sale” signs, or attend open houses to determine where property in your price range is located. You also can consult a real estate professional, which we will discuss in detail in our next lesson.</p> <p>When looking at different locations, you should consider these suggestions.</p> <p><b>Instructor Note:</b> Highlight the suggestions listed on Slides #5 and #6.</p> |                                |
| <p><b>Slide #6:</b><br/><b>Location Considerations (Cont.)</b></p> <ul style="list-style-type: none"><li>• Determine the location of fire stations, hospitals, etc.</li><li>• Identify any zoning laws or neighborhood covenants.</li><li>• Determine the distance to regularly used services, such as grocery stores and gas stations.</li><li>• Check on available services in the area (waste disposal, Internet access, utilities, etc.)</li></ul>  | <p><b>Question:</b> <i>What other considerations should a homebuyer consider related to location of the house?</i></p> <p><b>Explain:</b> Although these initial considerations are not listed specifically on the work sheet, you certainly will want to include the needs and wants most important to you at the bottom of the page under “other features.”</p>   | <p>Participant discussion.</p> |

**Key Points**

**For Educator: What to Say**

**For Learner:**

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| <p><b>Slide #7:</b><br/><b>Types of Houses</b></p> <p>Types of Houses:</p> <ul style="list-style-type: none"><li>• Newly Constructed House</li><li>• Existing House</li><li>• Duplex</li><li>• Patio House</li><li>• Planned Unit Development House</li><li>• Manufactured House</li></ul>                      | <p><b>Transition Statement:</b> The next category listed is Type and Style of House.</p> <p><b>Explain:</b> You should ask yourself, “What type of house do I need or want?” This is the first item listed on your <i>Needs and Wants</i> Work Sheet.</p> <p><b>Instructor Note:</b> Highlight the list of potential types of houses one might consider on Slide #7.</p>                                 |  |
| <p><b>Slide #8-14:</b><br/><b>Styles of Houses</b></p> <p>Styles of Houses:</p> <ul style="list-style-type: none"><li>• Adobe House</li><li>• Ranch House</li><li>• Log Cabin House</li><li>• Victorian House</li><li>• Colonial House</li><li>• Townhouse</li><li>• House with two (or more) Stories</li></ul> | <p><b>Explain:</b> You also should consider the style of house you want. Do you like ranch houses, southwestern houses, or possibly a Victorian house?</p> <p>This consideration is listed on your <i>Needs and Wants</i> Work Sheet (5<sup>th</sup> line down).</p> <p><b>Instructor Note:</b> Slides #8-14 includes pictures of different styles of houses. Pictures appear upon each mouse click.</p> |  |

**Key Points****For Educator: What to Say****For Learner:****Slide #15:****Type of Construction****Conventionally Built**

- Constructed on site using few, if any factory-built components.

**Factory Built**

- Manufactured Houses – Built entirely in a factory.
- Modular Houses – Structure built in a factory and then assembled on site.
- Mobile Houses – Factory-built houses prior to 1976.

**Explain:** The third category in housing selection is the type of construction. There are two types of construction from which to choose.

First, conventionally built houses, are constructed at the site, using few, if any, factory-built components.

Second, factory-built houses have structures that are built in a factory. There are three types of factory-built houses:

- Manufactured houses – A house built entirely in a factory. Sections of the house are shipped and assembled on site. Manufactured houses can be less expensive because mass production methods are employed.
- Modular houses – A structure built in a factory that builds houses to meet the specific state, local or regional codes where the house will be assembled on site.
- Mobile houses – A term for factory-built houses prior to 1976.

**Key Points**

**For Educator: What to Say**

**For Learner:**

**Slide #16:**

**Interior and Exterior Space**

1. Do you need formal and informal living spaces? Do you entertain frequently or need space for large family gatherings?
2. How many bedrooms do you need? Do you have frequent guests and need a guest room? Does someone in the family work at home and need a room for a home office?

**Transition Statement:** The next consideration in housing selection is interior and exterior space. As you can see on the bottom half of the work sheet, there are lots of considerations when determining what you desire in the interior and exterior space of a house.

Let's look at these eight suggestions. To help you make some of these decisions, think about the kind of space you want, the number and ages of the people living in the house, and the lifestyles you enjoy.

**Instructor's Note:** Highlight the questions listed on Slides #16, #17, #18 and #19.

**Slide #17:**

**Interior and Exterior Space**

3. Do you want a large kitchen where the family can gather, a smaller kitchen and a family room with an eating area or a separate dining room?
4. Do you want your house wired for TV and computer technology, security systems or home management systems?

**Key Points**

**For Educator: What to Say**

**For Learner:**

**Slide #18:**

**Interior and Exterior Space**

- 5. How many bathrooms do you need/want? Is it important that the bathrooms have a shower or bathtub or both?
- 6. Do you want a big yard? What kind of landscaping do you want and how much time and money are you willing to spend keeping it up? Do you desire xeriscaping?

**Slide #19:**

**Interior and Exterior Space**

- 7. Are there other features you want, such as a fireplace, home theater, pool, room for a grand piano or other large furniture (king-size bed), extra storage such as a large garage or room to park recreational vehicles?
- 8. Consider the types and cost of utilities, types of heating and cooling systems and projected maintenance and upkeep.

**Question:** *There are lots of other considerations when thinking about your interior and exterior needs and wants. What are some specific things you can think of that you would want to consider when looking at houses?*

Participant discussion.

**Key Points****For Educator: What to Say****For Learner:****Slide #20:****Special Needs**

- Wheelchairs ramps
- Custom handrails or bars
- Specially designed toilets and bathroom fixtures
- Special locks and viewing devices for exterior doors
- Special shelving and kitchen cabinetry
- Special wiring
- Wider doorways
- Right- or Left-handed access

*(Slide #20 continued on next page)*  
*(Slide #20 continued)*

**Transition Statement:** The last of the five categories is special needs.

**Explain:** As a potential homeowner, the house you are purchasing may be 1) a house you will live in for several years and then sell, or 2) the house you desire to live in for many years, and possibly enjoy in retirement.

If you are purchasing a retirement house, you should consider an accessible house that provides the privacy, safety and security you desire.

All homebuyers should consider if there are any special needs for those who will live in the house. If you are building a home, special items can be requested. If you are buying an existing house, you should consider the cost of upgrading the property if needed.

Here are some possible upgrades you might consider in your home.

**Instructor Note:** Highlight points listed on Slide #20.

**Transition Statement:** We now have discussed different considerations on selecting a house, and you have a checklist (*Needs and Wants* Work Sheet) to determine what you will be looking for in a house. Let's talk about locating a house on the market.

## Key Points

## For Educator: What to Say

## For Learner:

**Explain:** The first thing you will need as you begin to look at houses is a work sheet to assist you in keeping records of each piece of property. You will be comparing them to each other and to your *Wants and Needs* Checklist. It is important to keep records, as it is difficult to remember which house had the fireplace you liked and which had really great closet space.

**Activity:** Use the *Home Shopping* Checklist to keep records of all the houses you view. This way you can compare prices and features of the various houses.

**Explain:** As you look at houses, compare them to the list of needs and wants you create. Be sure to consider the location of the neighborhood, the physical details you listed as important and the construction details you desire.

**Transition Statement:** You may be in the market to build a new house, rather than locate an existing one.

**Activity:** Distribute the *Home Shopping Checklist* Work Sheet.

**Key Points****For Educator: What to Say****For Learner:****Slide #21:****Building A House**

Tips to help you choose a builder:

1. Make a list of builders.

**Explain:** If you plan to build, rather than buy, an existing house, you should shop for a builder as carefully as you would shop for a new house. Here are three tips to help you choose a builder:

1. Make a list of builders who are building houses similar to those that interest you. You can get suggestions for builders from:
  - The local home builders association
  - Real estate sections in newspapers
  - Real estate agents
  - Friends and family members
  - Recent home buyers who had houses built

**Slide #22:****Building A House**

Tips to help you choose a builder:

2. Do your homework.

**Explain:** Do your homework. Once you have a list of builders, find out about their reputations and the quality of their work.

- Visit houses they have built.
- Visit with home buyers who used the builder you are considering. Ask them questions about the services provided.

**Slide #23:****Building A House**

Tips to help you choose a builder:

3. Shop for Quality and Value.

**Explain:** Shop for quality and value. Attend home shows and open houses sponsored by home builders. This will give you ideas of how to use space, the quality of construction featured, and the style of houses being built. Be sure to ask the builder as many questions as you need.

**Contact the National Association of Home Builders**

[www.nahb.org](http://www.nahb.org)

Although this curriculum does not cover building a house in depth, you can find more information by visiting the National Association of Home Builders Website at [www.nahb.org](http://www.nahb.org)

**Key Points****For Educator: What to Say****For Learner:****Slide #24:  
Summary**

- Identified Factors to Consider When Selecting a House
- Determined How To Locate Houses on the Market
- Considered Building as an Option

**Lesson Summary:**

Congratulations! You have completed *Housing Selection* in this Home Buying Process series of classes.

Today we have identified factors to consider when selecting a house, determined how to locate houses on the market and considered building as an option.

**Question:** *Are there any questions?*

Participant questions.