

THE SPACE CO.



Celebrating 37+ years of service

Considering Buying Your Own Home this 2023?

Are you ready to take on the challenge of buying a home in 2023? Buying a house is a major commitment. Before you begin shopping for properties or comparing mortgage options, you need to make sure you're ready to be a homeowner.

Wondering if you should buy a house? Here are a few signs that you're ready to buy a house.

✓ YOUR DEBT IS UNDER CONTROL

You might have some sort of debt, whether it's student loans, credit card debt, or something else. However, if you're well on your way to becoming debt-free, it might be time to think about investing in a home.

✓ YOUR CREDIT SCORE IS ON THE RISE

Your credit score plays a major role in your ability to get a home loan. It's usually lower when you're just getting started in your career or when you've just graduated from college. As you pay down your debt and prove yourself to be a dependable borrower over time, your credit score will go up. You can qualify for most mortgages with a credit score of at least 620.

✓ YOU HAVE A STEADY LIFESTYLE

Buying a house is a big commitment and most mortgages last 15 – 30 years. You don't need to stay in your home for that long, but you should still be sure you love your area before you buy a home.

✓ YOU NEED MORE SPACE

You might be perfectly happy in a one-bedroom apartment if you're single or living with a partner. But do you have children or are you thinking about raising a family? You might decide you need more space. Just one extra bedroom can make a huge difference.

✓ YOU HAVE A RELIABLE SOURCE OF INCOME

A reliable source of income is crucial to making monthly payments on your mortgage. Lenders will also consider your regular income when deciding how much they may be willing to loan you.

The Bottom Line

There are many pros and cons to buying a house, so it's important to know if and when you're ready to start the process.

Here's every home-buying step you can expect to take, from viewing listings to moving into your new home.

HOME-BUYING TIMELINE

Passive Home-Buying

(6+ months in advance)

- Browse homes online
- Decide to buy a home
- Save for a down payment
- Improve credit, if necessary
- Create your personal budget

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Active Home-Buying

- Get pre-approved (1 day)
- Hire a real estate agent (1 week)
- Tour homes (8 weeks)
- Negotiate an offer (1+ days)

2

Closing Process

(49 days)

- Loan processing begins
- Home appraisal
- Home inspection
- Title search
- Closing day

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Welcome to Homeownership!

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CALLING ALL PALMETTO HEROES!



Qualified Palmetto Heroes Homebuyers may receive up to \$10K Down Payment Assistance.

WHO QUALIFIES FOR THIS AMAZING OPPORTUNITY?

- Healthcare Workers
- Teachers
- Military
- Law Enforcement
- Firefighters

This will begin April 17th and typically doesn't last very long. If you're all in the Palmetto Heroes category, we want to help you take advantage.

Contact us and we will get you connected with our amazing/local lenders!



April 2023 EVENTS

Walk for Autism Charleston, April 15 2023

- Charity walk in Hampton Park to benefit programs for children with autism.

Blues by the Sea, April 16 2023

- Annual outdoor blues music event at Freshfields Village Green, Kiawah Island. Free admission.

Charleston Jazz Festival, April 20-23 2023

- Annual festival of jazz music with concerts at various Charleston locations.

Lowcountry Cajun Festival, April 22 2023

- Annual Louisiana-style food and music festival at James Island County Park, with Cajun and Creole foods, Zydeco music, children's activities and more.

Charleston Cocktail Week, April 24-30 2023

- Cocktail festival featuring discounted cocktails and food pairings at selected Charleston establishments

Race for Life, April 29 2023

- 10K race and 5K run/walk in Folly Beach to benefit We Are Sharing Hope SC, which facilitates organ donation.

[Click here for more April Events](#)

Spring Home Maintenance Checklist



Spring home care is important for your home's health, but it can be overwhelming to take on all at once. Luckily, there's no need to do every task in one weekend—you can just check each item off throughout the season.

1. Clean windows and screens.

Kick off the spring home cleaning by letting more natural light come into your home through newly cleaned windows. To clean the exterior of your home's windows, you can use a mixture of dish soap, white vinegar, and water to get rid of dirt. For interior cleaning, it's better to use a window cleaner spray (store-bought or homemade) to keep things a bit less messy.

2. Remember the Crevices

Spring is a good time to clean areas of the house that often go neglected. Dust or vacuum chair rails, window casings, tops of wall-mounted cabinets and ceiling fans. Launder or dry clean fabric draperies and use a damp cloth to clean wood and vinyl blinds. Vacuum upholstered furniture and mattresses, and consider renting a carpet cleaner to shampoo the carpeting.

3. Declutter your house and garage.

With spring home cleaning comes decluttering your house and garage and getting rid of items that you no longer use or need. This is a home maintenance tip for spring that can also help contribute to overall home improvement. Decluttering interior spaces will not only revitalize your home environment, but it will also allow for better home air circulation. Move furniture, rugs, or appliances that are blocking air vents. If you have old home décor pieces you no longer need or have room for, now is the perfect time to let them go.

Spring is the perfect time to get your home in shape for warmer weather. From inside and outside home improvements to decluttering ideas, we've included some of the most pressing things you need to check off your spring home maintenance checklist.

Starting your Homeownership Journey? We can help!

CALL 843-864-3990 OR EMAIL SMALLSRENATA@GMAIL.COM NOW!

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