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Congratulations. You're ready to start thinking about your first home purchase! Depending on your budget, your lifestyle, and the responsibilities you're prepared to take on, you could find yourself debating a single-family home or a condo. If you're just starting to dive into the type of home options available to you, here are some considerations when weighing the purchase of a single-family home versus a condo. Space How much space do you need now and do you anticipate needing over the next few years? While a two-bedroom condo could be great today, if you foresee growing your family, working from home, or having frequent guests, it could get pretty tight, pretty quickly. Consider what the next three to five years will look like for you, your family, and your career when determining the amount of square-footage you need. Painting & Lighting Choosing the wrong type of paint finish could mean a do-over that costs twice as much. Home Maintenance Tips There are better ways to spend. Home Insurance Don't come home to a nightmare and the feeling of being invaded. Here how to stop a house burglary from ever happening. Homeowners Associations Depending on the area you purchase in and the year of the build, your single-family home may come with homeowners association (HOA) dues, just like the condo you're considering. Look into what the dues cover, how often they're adjusted and by what percentage, and be sure you're OK with having a lack of control over any annual increases. Pets Many cities have strict restrictions and permits required for pets. And even if you own your condo, you still may be at the mercy of strict HOA rules around pets. Do your research ahead of time, determine if pets are limited or restricted in any way, and decide how important they are as a part of the home purchase equation. Related: 4 Ways to Make Fido Happy in Your New Home Maintenance If you're looking at a single-family home, consider who will take care of the yard, pool, roof, and more. How much home maintenance do you want to be responsible for managing yourself or for hiring out to someone else? If you're looking for minimal maintenance and time commitment, a condo or townhome may be a better option. Related: 7 Home Hacks That Make Maintenance Easier Location If city living is more your style and you want to be within walking distance to a plethora of dining options and activities, a condo is likely your best option. Make sure you're willing to sacrifice square footage for a location you prefer more. Related: How to Choose a Neighborhood Parking If you're looking for a private garage to house your vehicles and aren't a fan of underground structures or parking on the street or in the open, a single-family home will better suit your needs. Privacy Are you a private person who likes peace and quiet? Are you OK if you hear a neighbor through the walls or if someone possibly overhears you and your spouse arguing? Depending on the amount of privacy you're looking for, having a shared fence around a backyard may be better for you than a shared dining room wall. Future Rental Plans for Your Home If this is a home you anticipate eventually turning into a rental property, determine what type of rent you could obtain for it at current rates and calculate whether it'll cover added-in costs like HOA dues, insurance, and maintenance. Type of Mortgage Planning to put less than 20% down on your new home? You might consider a Federal Housing Administration loan. The FHA is a government-backed agency providing mortgage assistance to home buyers using loan qualifiers that are lower than those required by independent mortgage outlets. Keep in mind that when it comes to purchasing a condo unit with an FHA loan, both the lender and the condo community must be FHA-approved for FHA-backed loans. You can determine if the property you're looking at is FHA approved by looking it up on the HUD website. Whether you opt for a single-family home or a condo, make sure you do your research and pick the style of home that's most conducive to your budget and your lifestyle. The numbers matter when it comes to a purchase this big, but so does your comfort. Don't settle for less than what you'll enjoy.



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