



HOME OWNERSHIP  
FACT SHEETS

## Assessing Your Housing Needs

*Leona K. Hawks*, Professor, Extension Housing Specialist  
*Tawnee McCay*, Family Life Director

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### Where to Begin

The first step in buying a home is knowing what type of housing best suits your family needs. Housing needs vary according to family life stages, or your perception of what you need in a house.

### Family Life Cycle Stages - Where do I fit?

- \_\_\_ **Young Single Adult** - Apartment living is common. Locations close to work or school and recreation.
- \_\_\_ **Middle-Aged, Single Adult** - May prefer ownership, condominium seems preferable. Location near recreational facilities and work are important.
- \_\_\_ **Single-Parent Family** - Single family homes. Location near work, shopping, and schools is important.
- \_\_\_ **Young Married Couple** - Mobility is high, rentals may be preferred. Locations close to work.
- \_\_\_ **Expanding Family** - From first child until last child reaches adolescence. Single family home. Locations near shopping, schools, parks, and recreation.
- \_\_\_ **Launching Family** - When first child reaches adolescence until last child leaves. Single family home. Locations with best advantages for children.
- \_\_\_ **Empty Nest/Active Retirement** - Children have left home, but not retired. Couples may want to maintain ties with neighbors and community and may want room for return visits of children.
- \_\_\_ **Restricted Retirement** - Location near services is important; meals, transportation, and medical.

### Life Style Needs

To determine living patterns, consider the portion of time the family and its members devote to various activities at home. Rank these activities in order of importance for your family with 1 being the most important.

- \_\_\_ Social activities outside the household.
- \_\_\_ Family activities.
- \_\_\_ Individual activities (study, hobbies, work).
- \_\_\_ Private activities (dressing, bathing, personal time).
- \_\_\_ Work activities (meals, laundry, cleaning, gardening, school or employment interests).
- \_\_\_ Leisure activities (television, computer use, games, music).

## What We Want In A House

Families want and need different things in a house. The following checklist may help you and your family identify the features you want. Check any which apply.

### Location

- City
- Suburb
- Country
- On bus route
- Near employment
- Near schools or church
- (Other)\_\_\_\_\_

### Square Footage

- Under 1000
- 1000-1500
- 1500-2000
- 2000-2500
- 2500-3000
- 3000+

### Type

- Single family
- Apartment
- Townhouse
- Condominium
- Mobile Home
- Manufactured Home
- (Other)\_\_\_\_\_

### Bedrooms

- 1-2
- 3-4
- 5+
- Master

### Age

- New Construction
- 1-3 years
- 4-7 years
- 7-20 years

### Bathrooms

- 1-1½
- 2-3
- 3+

### Style

- 1 story
- 2 story
- 3+
- Ranch
- Split level
- Contemporary
- (Other)\_\_\_\_\_

### Other Rooms Needed

- Den/library/office
- Basement
- Laundry
- Dining

### Construction

- Brick
- Frame
- Block
- (Other)\_\_\_\_\_

### Kitchen Features

- Refrigerator
- Range/oven
- Microwave
- Disposal
- Compactor
- Island or bar
- Pantry
- Eating area

### Inside Features

- Fireplace
- Vaulted ceiling

### Outside Features

- Deck or patio
- Garden
- Security lighting
- Off street parking
- 1 car garage

- \_\_\_\_\_ Beamed ceiling
- \_\_\_\_\_ Built in vacuum
- \_\_\_\_\_ Specialized lighting
- \_\_\_\_\_ Intercom
- \_\_\_\_\_ Room for piano
- \_\_\_\_\_ Room for hobbies
- \_\_\_\_\_ (Other)\_\_\_\_\_

- \_\_\_\_\_ 2 car garage
- \_\_\_\_\_ RV or Boat parking
- \_\_\_\_\_ Landscaping
- \_\_\_\_\_ Fence
- \_\_\_\_\_ Pool
- \_\_\_\_\_ Tennis court
- \_\_\_\_\_ Basketball court
- \_\_\_\_\_ Sprinkler system
- \_\_\_\_\_ View
- \_\_\_\_\_ (Other)\_\_\_\_\_

**Type of Heating/Cooling System**

- \_\_\_\_\_ Electric
- \_\_\_\_\_ Gas
- \_\_\_\_\_ Oil
- \_\_\_\_\_ Wood
- \_\_\_\_\_ Central
- \_\_\_\_\_ Room
- \_\_\_\_\_ Zoned
- \_\_\_\_\_ (Other)\_\_\_\_\_

**Other Considerations**

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Adapted from: Glenda M. Herman, Etta Mae Westbrook, and Martha W. Keel, University of Tennessee Extension Service  
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