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## Tips for finding your ideal Vacation Home

If you're thinking about buying a second home, here are some questions to consider.

### 1) What do I want to spend my time doing?

Think about the kind of activities you enjoy. Do you love to ski or golf? Are you looking for lots of nightlife or plenty of solitude? Your leisure activities will help point you to the right location.

### 2) How far am I willing to travel?

A four-hour drive may not sound like much, but hitting rush hour traffic on a Friday evening after a taxing work week can be daunting. If you plan on making your second home a weekend getaway, you'll use it more regularly if it's within a few hours travel of your primary home.

### 3) How much can I afford?

A mortgage professional can help you run the numbers. There are several options: Get a single mortgage for your vacation home; refinance the mortgage on your first home to cover the costs for both homes; use a home-equity loan to make a down payment on your vacation home. Keep in mind that the interest rate for a second home loan tends to be higher than for primary residences, and the down payment may be higher as well.

### 4) What locations appeal to me most?

Check out the climate, amenities and prices in the locations that appeal to you. If the ski chalet or beachfront cabin you have your eye on is more than you want to spend, there are other options, such as fractional ownership, that make a vacation home more affordable.

### 5) How do I plan to use the home in the future?

It's good to think ahead so your vacation home fits your future plans. If you're planning to start a family in the next few years, you'll want a property that's kid-friendly. Plan on retiring to your vacation home? Consider if the area has the amenities you'll want at retirement age. If your vacation home is also an investment, work with a real estate agent to evaluate the potential for future appreciation based on trends in the market.

As the largest independent real estate company in the West, Windermere offers great tools to help buyers find the perfect vacation home.

The Windermere web site ([www.windermere.com](http://www.windermere.com)) allows consumers to search for properties in resort and urban second home markets across the West.