Before you start looking, think about what you want in a home so we find something that meet your needs.

Type of home:

o **Single-family home**
Can vary greatly in size, number of rooms and building style. It's the most private kind of dwelling you can own.

o **Condominium**
Shares a wall or other structural part with an adjoining unit, so it's not as private. You only own the space inside your unit, so that's all you pay taxes on. You'll pay homeowners association (HOA) fees to cover the cost of exterior maintenance upkeep—and those fees aren't tax deductible. Condo owners only own the interior of their unit. All other areas, including the building exterior, lawn and communal areas, are property of the Homeowners Association (HOA). HOA fees for condos are typically higher than townhouses because they pay for exterior upkeep, such as lawn care, trash removal and pest control.

o **Townhouse**
A townhome is defined as conjoined units that are owned by individual tenants. They are architecturally similar to row houses in that owners usually share at least one or more walls. In most townhome communities, owners own their unit's interior and exterior, including the roof, lawn and driveway, but not the communal areas. Townhomes are designed in rows, so tenants usually share at least one wall. It's common for townhomes to have two or more stories. Townhouse owners pay lower monthly HOA fees because they pay for much of their own upkeep. Certain types of maintenance and trash removal are still handled by the HOA.

o **Planned unit development**
A development where buyers own individual houses and lots, but common areas are reserved for shared use and managed by a homeowners association. You'll typically pay HOA fees.

o **Co-op**
Usually an apartment-style building owned by a corporation. Buyers buy stock in the corporation and have the right to live in a unit under a proprietary lease.