

Our New Home and the Home Buying Experience

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For several years now my wife and I have been researching towns of Eastern Massachusetts to find the best neighborhood to begin a family. In 2006 the real estate bubble in the Northeast finally began to deflate, and for the first time in a decade it became a real estate buyer's market. Coupling the favorable market conditions with regular seasonal lows, we felt the time was right and this winter our search intensified.

We considered factors such as the best schools, lowest crime, amount of open space, commuting distance, housing prices, and overall quality of life. Each year Boston Magazine publishes comprehensive spreadsheets which rank nearly 200 Massachusetts towns by more than 30 factors, including population, average house prices, percent change in prices, student spending, SAT scores, MCAS scores (Science/Math, English), crime rates, contamination, open space, disease rates, average age, and much more. Although this data is published in tabular format as a magazine insert, on some years Boston Magazine made the data available via Excel or CSV document download. We've kept some of these downloaded comparisons and found them to be very handy.

Boston Magazine:
[Best Places to Live](#)
[Healthiest Places to Live](#)
[The Best Schools](#)

Our decision making process began by considering 25 towns in our initial selection, then isolating the tabular data for just those towns. Using a smaller spreadsheet with the selected towns, we then considered the parameters most important to us and produced several other spreadsheets pages which were sorted by those parameters. Those parameters were Price, Science/Math MCAS, Student Spending, Population, Crime, and Violence. Finally, we took the top ten towns for each parameter ranking, and then determined which towns appeared most frequently across all the top ten rankings.

Final Selection of metrowest towns based 6 parameters included in Boston Magazine data
 Carlisle appears in 5 of 6 categories, Bolton, Boxborough, Harvard, Lincoln, Stow, and Westford appear 4 times

A	B	C	D	E	F	G	H	I
PRICE	SCIMITH	STUDENT SPENDING	POPULATION	CRIME	VIOLENCE	Rank	TOWN	Freq
MAYNARD	CARLISLE 1	LINCOLN 6	BOLTON	HARVARD	BOXBOROUGH	1	CARLISLE	5
WILMINGTON	WAYLAND 2	SUDBURY 5	HARVARD	BOXBOROUGH	CARLISLE	2	CARLISLE	4
FRAMINGHAM	BOXBOROUGH 3	CONCORD 12	CARLISLE	CARLISLE	HARVARD	2	BOXBOROUGH	4
ASHLAND	ACTON 4	CARLISLE 11	BOXFORD	BOLTON	STOW	2	BOXBOROUGH	4
BURLINGTON	WESTFORD 5	WAYLAND 18	STOW	STOW	BEDFORD	2	LINCOLN	4
NATICK	HARVARD 6	BEDFORD 19	BOXBOROUGH	BEDFORD	BOXFORD	2	STOW	4
READING	CONCORD 9	FRAMINGHAM 20	LINCOLN	LINCOLN	LINCOLN	2	WESTFORD	4
STOW	WELLESLEY 10	LEXINGTON 21	WESTFORD	BOXFORD	WESTFORD	3	BEDFORD	3
WESTFORD	LEXINGTON 16	WELLESLEY 22	CONCORD	MAYNARD	WAYLAND	3	CARLISLE	3
BOLTON 119	BOLTON 18	BURLINGTON 24	SUDBURY	ASHLAND	MAYNARD	3	CONCORD	3
						3	MAYNARD	3
						3	WAYLAND	3
						4	ASHLAND	2

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Based on sorted rankings of towns in the Boston metrowest area, we found that Carlisle appeared in the top ten lists 5 out of 6 times, having the highest ranking for Science and Math scores, although it had one of the worst rankings for home prices . Bolton, Boxborough, Stow, Westford, Harvard, and Lincoln appeared 4 times, followed by Bedford, Concord, Maynard, and Wayland each appearing 3 times. We eliminated Carlisle and Lincoln from our search because of the high house prices, and focused our search on the towns that appeared 4 times across the top ten lists.

Having the final list of towns, we spent the entire Thanksgiving holiday weekend scouring all the MLS listings on real estate websites such as [MLS Property Finder](#), [Coldwell Banker](#), [Carlson](#), and [Zip Realty](#). Each site had a view of the same properties, but the information available varied across them, so we ended up having to review all them to get the broadest range of information and photos. . Having evaluated all the house listings very carefully, sorting and ranking them, we ended up contacting Zip Realty. With the assistance of a buyer's agent we visited about 5 homes for a complete tour of the interior and exterior, although we had also done drive-bys and walk-bys on 20 other homes first. One additional perk, Zip Realty offers a significant rebate on a home purchase (which comes out of the commission for buyer's agent).

In a short time we made an offer on a beautiful 22 year old contemporary on Old Orchard Lane in Boxborough. We contacted Harmony Home Inspection to inspect the house, and after an extremely thorough, 5 hour inspection we learned that the home would require an estimated \$35000 in repairs, including most notably the immediate need for a new roof. Our first attempt to re-negotiate the offer with the seller based on the inspection findings was very unsuccessful because the sellers quite literally refused to negotiate, claiming to have another offer on the house in waiting, while completely refuting the need for nearly all repairs. We formally withdrew our offer and went back to our short list to look again.

A few weeks later we decided to put an offer on another contemporary in Bolton at just 14 years old, and began the whole process again. Having been so [very satisfied with the home inspector](#), we contracted him again for this house. With another meticulously performed inspection done, we arrived an estimate of about \$5000 for repairs, and happily negotiated much of that with the seller. The purchase and sale was completed, and we're all set to close next week.

We highly recommend [Harmony Home Inspection](#) as a reliable, trustworthy, and technically proficient home buying inspection service. [Read our review.](#)

The time and effort involved in a house purchase was far beyond what I expected. Tens of hours were spent with the paperwork for the attorney, the real estate agent, the insurance agency, and especially with the mortgage broker. Throw in the time spent with our current landlord and having to break our lease, as well as the packing. But its all behind us now, and we're ready for the move starting next week.

Need any cardboard boxes?