



This week, we're reviewing why a surprisingly large number of homeowners regret buying a house and taking a tour of a very modern home in the City of Angels. Plus, Bianca discusses the benefits of a VA loan.

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## Buying a home shouldn't end in regret



*Money; Getty Images*

Everyone has regrets in life: Turning down that job in a different city, saying no to plans when you later wished you'd said yes or not eating that second doughnut when you had the chance. But buying a home should be a joyful event, not something you rue.

According to a recent [survey](#) from lender Best Interest Financial, 66% of

recent homebuyers regret something about their home purchase.

Topping the list of regrets is paying too much for the home. Twenty-one percent of those surveyed said they wish they had paid less for the house, while 20% said they think they should have negotiated more during the buying process. Rounding out the top five causes of buyer's remorse are rushing the buying decision (17%), buying simply to be done (15%) and ignoring red flags (12%).

All of these regrets can be traced to one basic issue: not being properly prepared for the often long, tedious and complex process of buying a home.

I don't mean to imply that people are taking a willy-nilly approach to homebuying. It's that sometimes we — myself included — feel pressured to meet certain milestones or make decisions within a specific timeframe, and we neglect to take the time to assess our options fully. Other times, we trust in people who don't provide good advice.

And sometimes, we just want to get something done rather than go back to square one and lose all the time we've already put in.

There are ways to minimize the chance of regretting a home purchase. The most important factor is ensuring it's the right time to buy *for you*. These steps can help you prepare:

- Ensure your finances are in order and that you have a clear budget.
- Know what type of property best suits your needs. Make a list of which features are must-haves, which ones are nice to have but not deal-breakers and which ones you are willing to compromise on. Refer to the list often to make sure you don't get carried away by emotion.
- Take your time. Buying a home is a big decision and a big investment. You want to make sure you get it right.
- Don't let anyone pressure you into a decision you're not ready to sign off on just to make a deal.
- Don't be afraid to walk away if you have strong doubts.

You may not be able to do away with all regrets completely, but coming in prepared and reminding yourself throughout the process of your budget and must-haves will help. That way, you can enjoy your new home the way it's meant to be — as a safe and comfortable space for you and your family.

Have any readers regretted anything or learned a hard lesson about their homebuying journey? I'd love to hear your story! Send me an email at [leslie@money.com](mailto:leslie@money.com).

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## Money Move of the Week



### **Mortgage rates may drift lower this year. Will buyers follow?**

Mortgage rates in 2026 are expected to move gradually downward — but not dramatically. Most economists think they'll stay around the mid-6% range for much of the year, which could offer modest relief for buyers watching the market.

Rates remain higher than the record lows seen during the pandemic, but even small shifts in borrowing costs can lower monthly payments and improve affordability.

If you've been waiting for conditions to improve before entering the market, it may be worth seeing what you qualify for.

**[Money has reviewed the top mortgage lenders so you can compare rates, terms and fees all in one place.](#)**

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## Ask An Expert: Bianca D'Alessio

*AskBianca*

A reader asked whether veterans truly receive \$75,000 toward the purchase of a home.

**A:** The short answer is no, not as a universal check written to every veteran. The \$75,000 figure likely relates to a **giveaway** sponsored by a mortgage lender. But there are very meaningful benefits available to members of the armed forces that can make buying a home easier.

The most significant benefit provided to military members is the VA Home Loan Guaranty Program. While this program does not provide cash directly to buyers, it guarantees a portion of the loan issued by private lenders, making lenders more willing to accept mortgage applicants who otherwise might not qualify for a competitive offer.

The result is powerful. Eligible veterans can often purchase with zero percent down, avoid private mortgage insurance and access competitive interest rates. Over the life of a mortgage, those savings can be substantial.

There are also housing grants available to veterans with service-connected disabilities. Programs such as the Specially Adapted Housing Grant and the Special Housing Adaptation Grant provide funding to help build, buy or modify homes to accommodate specific medical needs. The amounts vary by year and eligibility status and, in some cases, can approach or exceed \$75,000.

In addition, many states and municipalities offer separate down payment assistance or tax benefits for veterans. These programs vary widely and are

often layered on top of federal VA benefits.

The key is understanding that the VA loan benefit is a financing advantage, not a cash giveaway. It reduces barriers to entry and lowers borrowing costs, but it is still a mortgage.

If you are a veteran or the family member of one, the smartest first step is to confirm eligibility through the Department of Veterans Affairs and speak with a VA-approved lender. From there, you can explore whether additional state or disability-based grants apply to your situation.

*Bianca D'Alessio is the CEO and founder of The Masters Division, a top-performing team at Nest Seekers International; she currently manages a \$10 billion+ real estate portfolio. Each week, she'll answer readers' questions about everything in real estate. You can send her your questions to [leslie@money.com](mailto:leslie@money.com) or post them on Instagram and tag [@BiancaDAlessio](https://www.instagram.com/BiancaDAlessio).*

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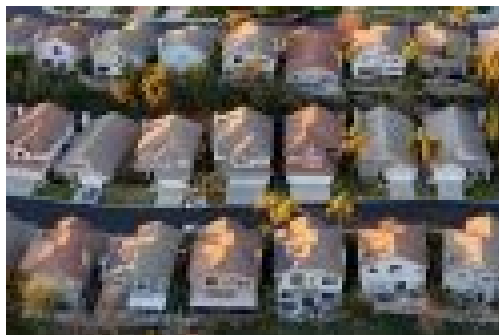
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### HOUSING

#### **Is it time to refinance that home loan?**

Refinancing is usually thought of as a way to lower your interest rate. But there are other advantages a refi provides that could make your life a little easier.

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*Getty Images*

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## ECONOMY AND POLITICS

### Fill 'er up!

Gas prices are suddenly heading higher as the war in the Middle East takes its toll on oil supplies. If you live in one of these states, you're probably already feeling the pain at the pump.

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*Money; Getty Images*

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## INVESTING

### Sometimes, the tried and true strategy is the best

Warren Buffett may be retired, but the new CEO at Berkshire Hathaway is continuing the tradition of passing along investing advice for the everyman.

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*Money; Getty Images*

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## Listing of the week



*Jim Simmons, Jim Simmons Photography, and Jilbert Daniel, Visual Media LA*

## A modern "love" nest in Los Angeles

Architect Bob Hale built this unique home in 2011 as his personal residence. It's known as the **House of Love** because the corrugated aluminum panels that wrap around the upper floor are etched with the word ahava — the Hebrew word for love.

The main level features an open floor plan with the living and dining areas, family room, home gym and kitchen. Floor-to-ceiling sliding glass doors provide access to multiple outdoor spaces, including a balcony and porch. The side patio features a hot tub and lap pool, plus plenty of space for a spring garden party or a summer barbecue.

You'll find even more space on the lower level, with two bedrooms, a den and a recreation room. A separate entrance means you can use this space as a guest wing, workspace or craft studio.

Located in the Chaviot Hills area of L.A., the home has five bedrooms and four bathrooms and is **listed** by Brian Linder, AIA, with The Value of Architecture at Compass. You can own this peaceful retreat for a lovely \$5.295 million.



*Jim Simmons, Jim Simmons Photography, and Jilbert Daniel, Visual Media LA*

'Til next time,

P.S. Have you seen a unique listing on social media I should feature in this newsletter? Or have a question about housing or mortgages you want answered? Let me know on X (formerly known as Twitter) at [@LeslieLCook](https://twitter.com/LeslieLCook) or via email at [leslie@money.com](mailto:leslie@money.com).

Also, if you know someone looking for a home (or who just loves real estate), please forward this email or send them to the [Money Moves subscription page](#).

**Money's Essential Home Buying Resources:  
Spring**

**On the hunt?** Check out [Money's mortgage calculator](#), see our list of [the best mortgage lenders](#) and check out the [latest mortgage rates](#).

**Thinking of refinancing?** Our list of [the best mortgage refinance companies](#) can help. You can also use our [mortgage refinance calculator](#) or these [refi tips](#).

**Key question:** [How much house can I afford?](#)

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