



Buying a home is a thrilling and emotional process. It's a good idea to work with an experienced real estate agent from the very start, so that it goes as smoothly as possible for you. However, if you're trying to do it on your own, or just want to know what the process is like for future reference, you can use this checklist as a guide.

## Figure Out The Finances

Very few of us have the luxury of buying a home with cash, so almost every step hereafter is dependent on getting good financing. Work it out ahead of time to make sure you're funneling your energy to the right places. Get your finances in order by:

- Checking your credit report and correcting any issues on it
- Finding out what incentives or programs you qualify for
- Determining what kind of mortgage you'd like to have
- Applying for pre-approval and shopping around for the best rates

## Hone In On Ideal Neighborhoods

Once you've figured out how much you can afford to spend, the next step is to find neighborhoods that offer homes in your price range. When comparing neighborhoods, it's a good idea to think about certain features, including:

- Crime
- Commuting
- Schools
- The age of the neighborhood
- Access to services or supplies you need

# Make A List Of Wants And Needs For Your Ideal Home

Try to limit the list of things you need in your new home to no more than five things that are absolute deal-breakers for you. The rest can go on the list of things you'd like to have. Take some of the following things into consideration:

- Home type (*apartment, co-op, single/family home*)
- Square footage
- Cost
- Minimum bedroom and/or bathroom count
- Special features (*single floor, office space, yard size*)

# Learn The Background On Specific Homes

If you're searching independently, you can find a lot of the information online. If you are working with a real estate agent, they can help you verify which homes pose little risk. You will want to learn more about:

- HOAs
- Zoning
- Changes
- Liens
- Easements
- Assessments
- Restrictions

# Visit Homes You Have An Interest In

Because you've already done your homework, this is just to make sure everything is as presented and you feel comfortable there.

# Generate An Offer And Begin Negotiations

By this point, your agent should be overseeing just about everything, so it's only a matter of hammering out the details.

# Run A Few Final Checks To Ensure Everything Is As It Should Be

There are many things one should consider about a home when choosing to buy:

- Property value study
- Home inspection
- Any other checks or inspections

## If Any Surprises Appear During The Inspections, Renegotiate

A seller may be willing to make certain repairs, or may reduce the price of the home if it wasn't up to par. If changes were completed, you'll also want to schedule a time to make a final pass through the residence.

## Close On Your New Home

Again, your agent will be invaluable at this time, as they will help make sure everyone has done as they should have, make arrangements for the final deal, and also help keep track of all the people involved in closing, as well as where you are in the process.

Buying a home can feel like a complicated process, or it can be incredibly simple. It really depends on what problems you encounter along the way, and whether you have the expertise needed to navigate these issues as they pop up. Overall, it's an incredibly rewarding process, and keeping a pro on your side throughout makes it even easier.