🏡 Home Buying Checklist

# 1. Financial Preparation

* ☐ Get pre-approved for a mortgage.
* ☐ Decide on your budget (consider monthly payment + taxes, insurance, utilities, HOA fees).
* ☐ Set aside savings for down payment + closing costs (usually 2–5% of purchase price).
* ☐ Build an emergency fund for unexpected repairs.

# 2. Location & Neighborhood

* ☐ Visit the area during different times of the day.
* ☐ Check commute times to work/school.
* ☐ Research crime rates and neighborhood safety.
* ☐ Look at school ratings (even if you don’t have kids—it affects resale).
* ☐ Check future development or zoning plans nearby.

# 3. Property Condition

* ☐ Hire a certified home inspector.
* ☐ Check roof age & condition.
* ☐ Inspect foundation for cracks or shifting.
* ☐ Test plumbing (water pressure, leaks, hot water).
* ☐ Check electrical system (outlets, breaker box, grounding).
* ☐ Look at HVAC system age & efficiency.
* ☐ Inspect for pests (termites, rodents, etc.).
* ☐ Evaluate windows, insulation, and energy efficiency.

# 4. Legal & Paperwork

* ☐ Confirm seller has clear title (no liens or ownership disputes).
* ☐ Review property taxes and past bills.
* ☐ Check HOA fees, rules, and restrictions (if applicable).
* ☐ Verify zoning laws (especially if you plan renovations or rentals).

# 5. Market & Offer Strategy

* ☐ Compare with recent home sales in the area.
* ☐ Check if it’s a buyer’s or seller’s market.
* ☐ Decide on your negotiation strategy.
* ☐ Add contingencies to your offer (financing, inspection, appraisal).

# 6. Final Walkthrough

* ☐ Ensure all agreed repairs were completed.
* ☐ Confirm appliances & systems still work.
* ☐ Check that nothing has been damaged since inspection.
* ☐ Make sure the home is in move-in condition.