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CHECKLIST FOR HOME BUYERSHOME

Most people have heard that one of the most important considerations when buying a home is “location, location, location” but here are some other things to consider...

Financial Considerations

- Is your credit rating high enough?
- How much can you provide as a down payment?
- Is your debt-to-income ratio below 43%??
- How much can you afford each month for the mortgage?
- How much will utilities run in the new house?
- How much will property taxes and homeowner's insurance cost?
- Do you have a budget for home maintenance including lawn, pool, cleaning, AC, etc.?
- Is there a homeowner's association and fees?

The Local Neighborhood

- Are adequate shopping facilities nearby?
- Are places of worship convenient?
- Is the community well-planned?
- Are police and fire protection adequate?
- Are schools located to suit you?
- Is a hospital or medical center nearby?
- Are there adequate parking spaces and garage facilities for your needs?
- Is the land well drained?
- Is the sewage system reliable and adequate?
- Does the property require flood insurance?



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Inside The Home

- Do walls seem sound and smooth, floors firm and level, carpentry well-fitted and joined?
- Is the lighting good during day and night?
- Are rooms large enough for your furniture?
- Is the floor plan laid out well?
- Do bedrooms and bathrooms provide quiet and privacy away from the living area?
- Does the kitchen have adequate lighting and ventilation?
- Are there enough outlets?
- Is there ample cabinet, counter, and drawer space?
- Do windows and drawers work?
- Is heating, cooling and ventilation equipment in satisfactory condition?

Personal Preferences

- How many bedrooms and bathrooms do you need?
- Split-level or ranch-style?
- How much yard-space?
- Carpet, wood, or tile floors?
- New construction or previously owned?
- Pool, hottub?
- Patio/Porch?
- Other important features:

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