

# 10 Tips for Buying a Home

- 1. Before house hunting, get pre-approved.** Save time by looking at homes that match your budget. A pre approval puts you in a better position to make a serious offer when you do find the right home.
- 2. Wants vs. Needs.** Starting with just a few key factors that matter most to your 'needs' will simplify and speed up your home search. Make a list of your highest priorities, such as number of bedrooms, home style and location. Once you've covered all the 'needs', you can start adding the 'wants'.
- 3. Location, location, location.** See how far you would have to travel from each neighborhood you're considering to engage in your most common activities, such as theaters, health clubs or church.
- 4. Noise.** Be aware of your proximity to busy streets, railroads, air traffic patterns and airports. Sometimes these areas can be very noisy.
- 5. Commuting.** Make the commute to a home you are considering from your work location during rush hour to make sure that you are comfortable with the drive.
- 6. Make personal observations.** Once you've narrowed your focus to two or three neighborhoods, go there and walk around. Pick a warm day if you can and chat with people working or playing outside. Does the neighborhood meet your expectation?
- 7. Find out if the neighborhood is safe.** Ask the police department for neighborhood crime statistics. Consider not only the number of crimes but also the type — such as burglaries or armed robberies. Your insurance agent can pull any past claims on the home which may also indicate recent crimes.
- 8. Check out the school district.** This is especially important if you have children, but it also can affect resale value. The Local Department of Education can provide test scores, class size, percentage of students who attend college, and special enrichment programs. If you have school-age children, plan a visit. Also, check out local school information:  
[www.schoolmatters.com](http://www.schoolmatters.com)  
[www.schooligger.com](http://www.schooligger.com)
- 9. Have the house inspected.** Are there any defects? What are the costs to improve or remodel?
- 10. Understand how the bidding process works.** Your offer should be fair, reasonable and within your budget.

