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Home Buyer Checklist

Leona K. Hawks
Utah State University

Tawnee McCay
Utah State University

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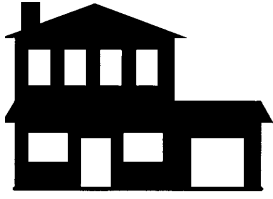
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Home Buyer Checklist

**HOME OWNERSHIP
FACT SHEETS**

Leona K. Hawks, Professor, Extension Housing Specialist
Tawnee McCay, Family Life Center Director

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This checklist identifies some of the important factors to consider when choosing a home. In addition to being affordable, you will also want to be sure that the neighborhood and house meet the needs of your family. For instance, if you have children, you may want to know if there are other children in the neighborhood or if schools and playgrounds are nearby. As a working person, the distance and travel time to and from your place of employment or the availability of public transportation may be of concern. You may already know the type and size of home that you would like to purchase, but there are many other features of the house that you want to consider before deciding to buy a particular house.

Take this checklist along when you go shopping for your house. It will help you evaluate the neighborhoods and the availability and condition of various features of up to three homes in a side-by-side comparison. This checklist will help you remember which house has which features

Checklist Comparison

	Home #1	Home #2	Home # 3
Asking price	_____	_____	_____
Real estate taxes	_____	_____	_____
The Neighborhood			
Near work	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Near school	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Near shopping	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Near expressways	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Near public transportation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Near doctors/dentists	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Near churches	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Garbage collection	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Street lights	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sidewalks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Streets well maintained	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Traffic volume	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Parks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Neighbor' yards maintained	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
All utilities installed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Neighborhood covenants or restrictions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Near train tracks/airport	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Area zoned residential	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Near industry	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Flooding danger	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Proposed special assessments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Restrictive easements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

The House

Age of the house	_____	_____	_____
Number of stories	_____	_____	_____
Wood frame	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Brick frame	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Wood and brick frame	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Aluminum siding	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Roof condition	_____	_____	_____
Foundation condition	_____	_____	_____
Overall exterior condition	_____	_____	_____
Garage size	_____	_____	_____
Number of bathrooms	_____	_____	_____
Number of closets	_____	_____	_____
Number of bedrooms	_____	_____	_____
Oil heat	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Gas heat	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Electric heat	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Hot water heat	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Insulation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Central air conditioning	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Energy conservation features	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Age of heating system	_____	_____	_____
Age of hot water heater	_____	_____	_____
Capacity of hot water heater	_____	_____	_____
Age of electrical wiring	_____	_____	_____
Plumbing condition	_____	_____	_____
Estimated water bill	_____	_____	_____
Estimated heating bill	_____	_____	_____
Estimated electric bill	_____	_____	_____
Living room	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fireplace	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Separate dining room	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Family room	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Window coverings - # of rooms	_____	_____	_____
Carpeting - # of rooms	_____	_____	_____
Kitchen eating area	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Refrigerator	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Stove/oven (gas/electric)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Garbage disposal	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Dishwasher	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Broken windows	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Storm windows/screens	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Washer/dryer outlets	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Laundry space	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Finished basement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Attic	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sump pump/drainage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Connected to sewer system	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Patio	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Backyard fence	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Landscaping	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Property boundaries	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Security (dead bolt locks, smoke detectors)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Building code compliance (remodels & additions)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ability to expand or enlarge house	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

OTHER:

_____	_____	_____	_____
_____	_____	_____	_____

Source: Home Buyer Program, Mortgage Guarantee Insurance Corporation

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