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Home Buyer Checklist

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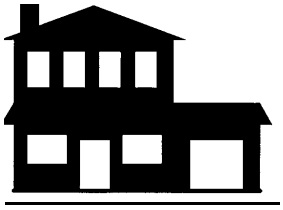

HOME OWNERSHIP FACT SHEETS

Home Buyer Checklist

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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	❑	❑	❑
Near school	❑	❑	❑
Near shopping	❑	❑	❑
Near expressways	❑	❑	❑
Near public transportation	❑	❑	❑
Near doctors/dentists	❑	❑	❑
Near churches	❑	❑	❑
Garbage collection	❑	❑	❑
Street lights	❑	❑	❑
Sidewalks	❑	❑	❑
Streets well maintained	❑	❑	❑
Traffic volume	❑	❑	❑
Parks	❑	❑	❑

Neighbor' yards maintained	❑	❑	❑
All utilities installed	❑	❑	❑
Neighborhood covenants or restrictions	❑	❑	❑
Near train tracks/airport	❑	❑	❑
Area zoned residential	❑	❑	❑
Near industry	❑	❑	❑
Flooding danger	❑	❑	❑
Proposed special assessments	❑	❑	❑
Restrictive easements	❑	❑	❑

The House

Age of the house	____	____	____
Number of stories	____	____	____
Wood frame	❑	❑	❑
Brick frame	❑	❑	❑
Wood and brick frame	❑	❑	❑
Aluminum siding	❑	❑	❑
Roof condition	____	____	____
Foundation condition	____	____	____
Overall exterior condition	____	____	____
Garage size	____	____	____
Number of bathrooms	____	____	____
Number of closets	____	____	____
Number of bedrooms	____	____	____
Oil heat	❑	❑	❑
Gas heat	❑	❑	❑
Electric heat	❑	❑	❑
Hot water heat	❑	❑	❑
Insulation	❑	❑	❑
Central air conditioning	❑	❑	❑
Energy conservation features	❑	❑	❑
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	❑	❑	❑
Fireplace	❑	❑	❑
Separate dining room	❑	❑	❑

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

OTHER:

_____	____	____	____
_____	____	____	____

Source: Home Buyer Program, Mortgage Guarantee Insurance Corporation

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