



## **CHECKLIST FOR BUYING A HOME**

Buying a house is an exciting experience, especially if one is buying a house for the first time. Purchasing a house is a big decision in a person's life, and it involves huge financial investment. Coming up with the decision of which house to buy may be hectic, and one needs to be very keen to avoid frustrations. Buying a house is not an emergency decision, and it is, therefore, wise to take time and avoid been carried by emotions. People who rush in making such decisions could end up buying a house that does not meet their expectations. The following tips are vital when buying a house, and one should consider them in their checklist.

### **1. Financial status**

The first and crucial thing in the checklist is the finances, and how much one is ready to spend to acquire that home. The amount of money one has is key in determining the type of house one can afford, and in some cases, it determines the location. It is vital to ensure that one has a clear financial plan in case of mortgage or credit. One should consider the interest rates and other charges that that lender may impose to avoid having a quite expensive arrangement.

### **2. Location of a house**

Location of a house is an important thing to put in mind before deciding on the house to buy. The neighbours and the environment that surrounds the house one intend to purchase is crucial as it dictates the environment one is going to stay. Be sure of the security of a place and other issues

like how noisy is the neighbourhood. Be sure the area is not infested with pests, termites, rodents and is free from flooding or other calamities.

### 3. Social amenities

It is essential to consider the availability of basic social amenities like schools, hospitals, markets, and other facilities that one needs daily. Acquiring a house in an area where such amenities are not available may prove to be very hectic and stressful and may force a person to spend much more when in need of some services. If a person has children, one should look for a house where the schools and hospitals are very close. A house may be good, and the price may be tempting; however, this may be very expensive at a long run when one is going for such important services.

### 4. The structural soundness of a house

One should avoid a house with serious structural issues that may result in huge repair bills as well as risky to the people living in the house. Be sure the walls, floors staircases door and windows are in perfect condition and roofs are not leaking. One should also seek the services of an insured and licensed professional to inspect and give confirmation of the safety status of a house. If the house needs minor repairs, a person should factor the cost of such repairs in price negotiation.

### 5. Utilities check

It may be so unfortunate if a person buys a house where the key utilities like water, electricity, heating appliances are not functioning or are not available. One should carry good inspection to ensure all the utilities in the house are working and in good conditions to avoid breakdown which bring unplanned expenses.

### 6. Number of rooms and their configurations

It is essential to ensure that a person buys a house with enough rooms that are well configured to cater to all the needs. A house with rooms which are far apart may not be ideal for a person with children because one may not be comfortable when children room is far.

There may be more things that a person may include in the checklist when [buying a house](#). However, the key issue is to ensure one buys a house that meets expectations and needs. One should make due diligence in inspecting a house and research the market price of the area. Another crucial thing to do is to ensure all the documents are in order, and one should carry inspections of the documents to the relevant authority. Once a person buys a house, it is vital to take an insurance cover to lessen the impact of any future calamities.