



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)			<u> </u>
Ability to expand or enlarge house	L	Ц	
OTHER:			

Source: Home Buyer Program, Mortgage Guarantee Insurance Corporation

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