



ULTIMATE GUIDE TO BUYING A HOME

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TABLE OF CONTENTS

SECTION 1: BUYING 101

Are You Ready to Buy a Home?	04 - 07
A First Time Home Buyers Guide	08 - 12
Questions to Ask When Buying a Home	13 - 17
Homeownership: The Numbers That Matter	18 - 25
6 Things to Check Before Buying a Home	26 - 28
Property Watch: How to Find the Best Deals in Your Area	29 - 33

SECTION 2: ALL ABOUT MONEY

Down Payment Assistance	34 - 41
Cost of Living in the U.S.	42 - 45
Five Unexpected Costs of Home Ownership	46 - 50
Buying a New Construction Home	51 - 54
15 Things New Homeowners can Do to Save Money	55 - 57



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SECTION 3: DETAILS ON THE DEAL

The Secret to Buying a Home in Any Season	56 - 59
Home Appraisals: All You Need to Know For a Smooth Process	60 - 63
Home Buyer Negotiation Guide	64 - 68
What Does Homeowners Insurance Cover?	69 - 73

SECTION 4: HOME OWNERSHIP

How Much Does it Cost to Furnish a Home?	74 - 80
Scaling Down: Small Spaces, Big Opportunities	81 - 84
How to Create the Ultimate Home Office	85 - 88
How to “Go Green” at Home	89 - 92
10 Most Expensive Home Repairs	93 - 97
Grass to Gables: Improving Outdoor Spaces	98 - 101
All About HOAs	102 - 106
Tech for Smart Homes	107 - 110
Ultimate Home Maintenance Checklist	111 - 115
Relocation Guide: The Inside Scoop For Your Big Move	116 - 118



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SECTION 1: **BUYING 101**



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HOW MUCH CAN YOU AFFORD? (DEBT-TO-INCOME RATIO)

The very first thing you need to understand before you go house-hunting is what you can really afford. This is determined by something called **debt-to-income (DTI) ratio**.

Basically, it's what a mortgage company is going to look at to determine how much free cash you have in your budget (which can be used for a monthly mortgage payment).

Here are some fast facts about DTI:

- ☒ **The Federal Housing Administration has a 43% DTI ratio for mortgage approval.**
- ☒ **This DTI number means that all new home expenses (including debt payments, HOA fees, taxes, insurance, etc.) can't exceed 43% of your income.**
- ☒ **Not all lenders have the same standards: some may be more lenient and others may be more strict.**

Example:

If you make \$4,000 gross income a month: $4000 \times 0.43 = 1720$

That would mean \$1,720 is as much as you should pay on mortgage payments

YOU DO NOT WANT TO STRETCH YOURSELF SO FAR THAT YOU CAN'T AFFORD TO PAY YOUR BILLS OR LIVE YOUR LIFE. THAT'S ALL THIS NUMBER IS MEANT TO DETERMINE.



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WHAT LENDERS ARE LOOKING FOR

As you look into whether or not you are ready to buy a home, it's important to know what you need to prove on paper to a future lender. Lenders are just banks who will give you the money to buy a home.

The bank owns the home with you. You own more of it each month as you pay your mortgage. Eventually, when you pay off a home, the bank no longer owns it. Simple as that.

So, what do lenders want to see?

- ✓ **A solid credit score**
- ✓ **A DTI ratio lower than 50%**
- ✓ **A positive bank account balance**
- ✓ **Some savings or assets**
- ✓ **A reliable income**



AN IMPORTANT REMINDER:

It's important that you talk to an actual lender when looking into a mortgage. The amount you're qualified to rent may not be the same as what you can afford in an online mortgage calculator. This is because there are additional costs, such as annual property taxes, homeowners insurance and more.



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DOWNPAYMENT

Downpayments are one of the scariest things that keep a lot of prospective homeowners from buying a home. You may think that you need an awful lot of money for a downpayment. The good news is, you may not.

There are downpayment assistance programs. Here are some numbers to give you a realistic idea of how much a first-time homebuyer would need:

FHA loans can be obtained with as little as 3%-5% down.

To illustrate, that means if you want to buy a home that costs **\$200,000**, you'll need between **\$6,000-\$10,000** as a downpayment.

Conventional Loans can be obtained with anywhere from 5%-20% down.

To illustrate, that means if you want to buy a home that costs **\$200,000**, you'll need between **\$10,000-\$40,000** as a downpayment.

The good news is, there are a lot of additional resources that can help you out with a downpayment:

- **USDA downpayment assistance**
- **Downpayment assistance for educators**
- **State and local downpayment assistance programs**



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THE HOUSING MARKET

Last but not least, the housing market itself may determine whether or not you are ready to buy a home. The market goes in waves. Sometimes home prices are up (known as a “seller’s market”) and sometimes home prices are down (known as a “buyer’s market”).

Your best resource for this piece is going to be a **REALTOR**. These professionals really understand what’s going on, not just on a global level but in the neighborhood with your dream home. Find one that can provide you with some advice about whether it’s the right time to buy.



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BASIC STEPS

Let's start at the beginning.

Here is a bird's eye view of all of the steps you'll go through when purchasing your first home.

Research

1

Calculate

2

Preapproval

3

REALTOR®

4

Shop

5

Offer

6

Inspection

7

Loan

8

Appraisal

9

Closing

10



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MONEY

Here is an overview of all of the little details and big picture items you need to check off to get financing for your first home.

TERMS TO LEARN

- APR: Annual Percentage Rate
- Conventional Loan
- Closing Costs
- Down Payment
- Escrow row-alt
- Net Income
- Pre-Approval
- Pre-Qualification

DOWNPAYMENT ASSISTANCE:

You may be eligible for:

- ✓ VA Loans
- ✓ Teacher Grants
- ✓ FHA Loans
- ✓ USDA Loans

LOAN PROCESS:

1. Pre-approval (DTI ratio & how much you can afford)
2. Find a home and make an offer that's within your budget
3. Purchase agreement underwriting (your finances are verified)
4. Appraisal and inspection through the lender
5. Depending on appraisal amount, underwriting is finished and all parties can schedule a closing.

Note: *you may be responsible for closing costs!*



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TIMELINE

How long does it take to buy a new home?

There are a ton of factors that will make every situation unique.

However, in an ideal world, your timeline could look something like this.

YOU FOUND ME

01 TIMELINE: 1-2 WEEKS

LIST OF HOME CRITERIA

03 TIMELINE: 1 WEEK

OFFER & NEGOTIATIONS

05 TIMELINE: 1-2 WEEKS

WAIT FOR APPRAISAL

07 TIMELINE: 1-2 WEEKS

MORTGAGE PRE-APPROVAL

02 TIMELINE: 1-2 WEEKS

HOME SHOPPING/SHOWINGS

04 TIMELINE: 1-8 WEEKS

LOAN APPROVAL

06 TIMELINE: 1-2 MONTHS

HOME INSPECTION

08 TIMELINE: 1-2 WEEKS



Your closing should be a single meeting to sign final paperwork. Once that's done: **the home is yours!**



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HOMEOWNER RESPONSIBILITIES

There are a lot of experts on deck when you buy your first home. Loan officers, REALTORS® and other professionals are going to help you out. But there are still some things on your list. Don't forget that, as a new homeowner, you're responsible for items like the following.

- ✓ Have financial records (proof of income, tax history, etc.) available for submission.
- ✓ Learn mortgage terms and understand the rates you are being offered.
- ✓ Keep paperwork or copies of eDocs from all transactions and agreements.
- ✓ Arrange downpayment or downpayment assistance.
- ✓ Attend scheduled meetings, such as with a loan officer or home showings.
- ✓ Decide what you want and need in a home.
- ✓ Communicate with your REALTOR®.
- ✓ Handle pre-offer tasks.
- ✓ Be involved with home inspection and other assessments.
- ✓ Take part in negotiations during the offer process that include things like home repairs and closing costs
- ✓ Know what you're expected to bring to closing.
- ✓ Make moving arrangements.



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MOVING

Here are some answers to frequently asked questions about moving into your newly purchased home.

❓ HOW SOON CAN YOU MOVE INTO A NEW HOME?

As soon as you have left the closing table, the home is yours! You can schedule moving as fast as the day you close.

❓ SHOULD YOU PAY A MOVING COMPANY?

Maybe. Moving can be extremely physical and challenging. If you're not up to it, paying a company to pack and unpack your belongings may be the right move.

❓ ARE THERE ANY HIDDEN COSTS AT THE END?

Some possible costs a first-time homebuyer may not know about include hiring professional cleaners, moving company/rental costs, paying to make extra keys or change locks and any immediate repairs.

❓ DO YOU NEED A MOVE-IN CHECKLIST?

No matter how organized you are, moving day can be hectic and full of details. A move-in checklist may help you (and everyone helping) be sure nothing is missed.



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WHAT TO ASK YOUR REALTOR®

Your real estate agent should be on your side. They are ready and waiting to field the majority of your questions as you navigate buying a home. Here are some questions you may want to ask them directly:

- **How long have you been licensed to practice real estate?**
- **How many clients have you helped buy homes?**
- **How many homes do you typically close a year?**
- **Do you work full time or part time?**
- **Do you have any specialties or things you are known for?**
- **How many buyers are you working with right now?**
- **Do you work with sellers as well as buyers?**
- **What is the price range of homes you usually help people buy?**
- **Will I work only with you or with a team?**

At the end of the day, a commission check will be headed their way. That gives you the right and responsibility to be sure they are a good fit for you.



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WHAT TO ASK YOUR LENDER

This may be in your first home buy, in which case you'll need to ask the right questions and understand terms about a mortgage. Maybe you've bought several homes. Things in the financial arena change a lot. This may mean that even though you've bought a home before, there is new information that you can learn from asking the right questions.

- **What type of loan is right for me?**
- **What is the interest rate?**
- **What is the annual percentage rate?**
- **What are the discount points?**
- **What are the origination fees?**
- **What will the total costs be?**
- **Can I get a loan rate lock?**
- **Is there a penalty for prepayment?**
- **How much time is needed to fund?**
- **Can I get a better interest rate if I pay a higher down payment?**
- **What should I expect my monthly mortgage payment to be?**
- **What should I expect closing costs to be?**

All of these questions will help clarify the process and avoid missteps with your lender.



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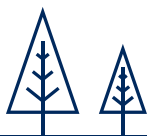
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WHAT TO ASK ABOUT A HOME (PART 1)

Depending on where you are moving and what your price range and preferences are, you may be buying an old home, new home, building or something else entirely. Whether you're tucking away in a tiny home or building a palatial mansion, there are important questions to ask.

- **How old is the HVAC, water heater and roof?**
- **Is this home in a flood zone?**
- **Why is the seller leaving?**
- **Is anything included in the sale?**
- **Will any major renovations be needed?**
- **What is this home's comparative market value?**
- **How long has this home been on the market?**
- **Are there other offers on the home?**
- **Are there foundational or structural issues?**
- **Is it being tested for radon and checked for lead paint?**



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WHAT TO ASK ABOUT A HOME (PART 2)

There are case-specific questions that may matter to you personally, including:

- Is this home in a good school district?
- Are there any local nuisances?
- What are the local amenities?
- Is there an HOA?
- What will the commute be like?
- What are property taxes like?



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WHAT TO ASK YOURSELF

The last important Q & A should happen with yourself, your spouse, your housemate or anyone else who's buying with you. It's important that you ask yourself questions like:

- **What are my non-negotiables?**
- **What is the most I am able and willing to pay?**
- **Do I have a walkaway number?**
- **Do I want to negotiate?**
- **Am I willing to take on renovations or repairs?**
- **What is my highest priority?**
- **What are the lower priorities?**

At the end of the day, going into a home buy knowing what you want and what you have to work with will help you avoid busywork and chasing rabbit trails.



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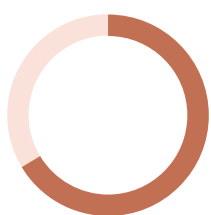
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HOW TO FIND WHAT'S FOR SALE

Source: U.S. Census Bureau

According to the U.S. government, here are the facts and figures around homeownership in the United States. In case you're buying for the first time, we'll throw in some stats about renting, second properties and other related numbers.

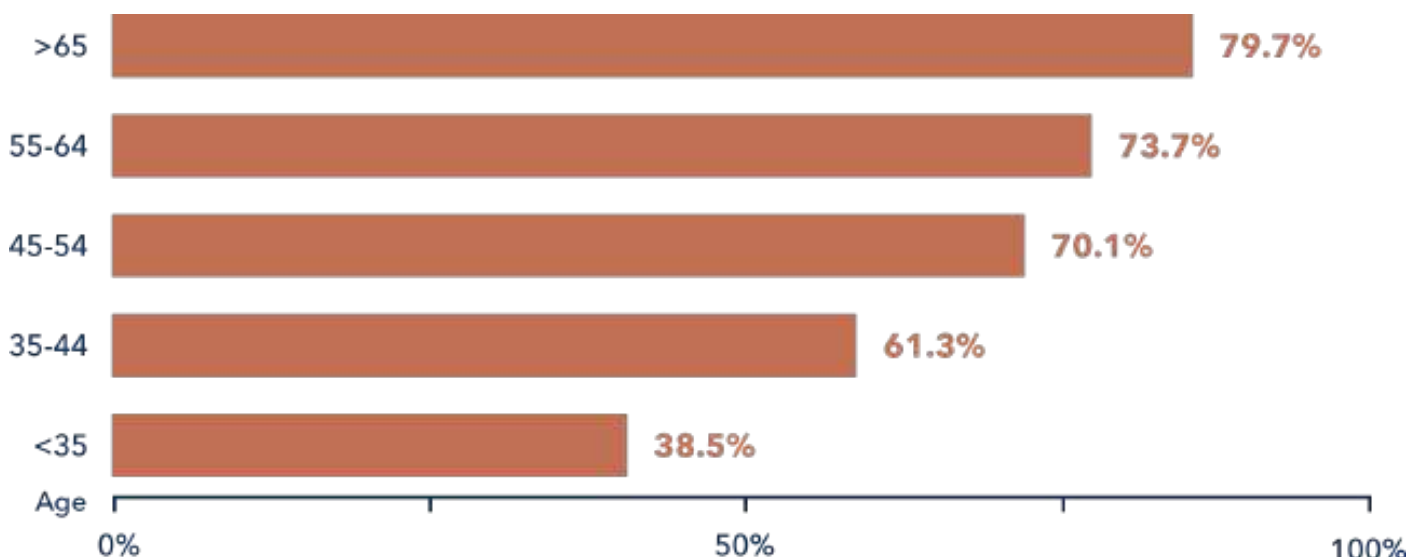


65.9%

U.S. Homeownership Rate(as of Q3 2023)

Cities and states have about the same homeownership rate. Homeowner rates are highest in the West and Midwest, lower in the South and Northeast.

HERE IS HOMEOWNERSHIP BROKEN DOWN BY AGE OF HOUSEHOLDER:



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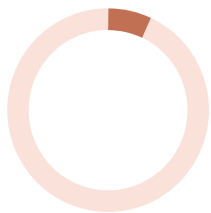
HOMEOWNERSHIP AND INCOME:

79%

of people who own homes receive a national average family income

51.7%

of people with a family income between \$25,000 and \$49,999 own homes



6.6%

Rental Vacancy Rate

\$2,600 /month

Median asking rent(as of August 2023)

\$431,000

Median home sale price

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SUMMARY OF HOMEBUYER INSIGHTS REPORT

Source: Bank of America

Each year, Bank of America issues a large-scale survey and gains meaningful feedback about the trends of homeowners in the United States. Here are some of their findings.

93%

of people say that owning a home makes them happier than renting

83%

of homeowners say they would not go back to renting after owning a home

79%

of homeowners say that owning a home has made them a better person

67%

of homeowners say their family relationships have improved since owning a home

The reasons they cite include family pride, being able to entertain more and having their family live together.

78%

of homeowners say they have a better social life since owning a home

77%

of homeowners say their financial well-being has improved since purchasing a home

88%

of homeowners say their lives have improved since owning a home



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SUMMARY OF HOMEBUYER INSIGHTS REPORT

Source: Bank of America

Of the respondents:

58% believe that home is where you make memories and 42% say that a home is a financial investment.

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HOMEOWNER EQUITY REPORT

Source: CoreLogic

Each quarter, CoreLogic posts a Homeowner Equity Insights report. This report generalizes statistics from around the country and can provide some insight into the status of the real estate market.

- **63% of owned properties have a mortgage**
- **There has been a \$287.6 billion decline in homeowner equity (1.7% year on year decrease)**
- **Negative equity has decreased by 6%**
- **The average homeowner lost about -\$8,300 in 2023.**
- **Many areas of significantly decreased negative equity are metropolitan or densely populated cities**

→ Want to see the full report? [Click here](#)

KEY TAKEAWAYS:

Some important points to note are that people who own homes earn in equity. This is a steady reality that applies to most homeowners in the United States. Owning a home is not only a long-term investment but can actually make you money.



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CURRENT HOMEOWNER DATA

Source: Buildertrend

Here are some current homeowner data points and trends that can help you better understand the market, new homeowner expectations and some things you may not have even considered as you buy or sell a home.

ON CONSTRUCTION:

96%

of homeowners who are building say realtime updates are important in the construction process.

98%

of homeowners who are building a new home say that the company's ease of communication is as important as the project price.

ON PRIORITIES:

71%

of millennials value the location of a home's proximity to work (more even than Gen X).

- Across all demographics, the bathroom is the most important room to remodel
- Gen Xers and Baby Boomers buy newly built homes for financial stability



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CURRENT HOMEOWNER DATA

Source: Buildertrend

ON BUYER PROFILES:

37%

of new mortgages are being secured by millennials.

24%

of new home buyers are from Gen X.

39%

of new home buyers are from other generations.

ON SELLER PROFILES:

43%

of current home sellers are baby boomers.

25%

of current home sellers are from Gen X.

20%

of current home sellers are millennials.

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HOMEOWNER SPENDING REPORT

Source: Home Advisor

The final round of data is the homeowner spending report. This is important because, whether you're buying or selling, how much it costs to maintain a home is a vital stat to know.

Average consumer spending across all home service categories rang in at about \$12,904 for American homeowners in 2023.

\$8,484

Average home
improvement
spending

\$2,467

Average home
maintenance
spending

\$2,467

Average home
emergency
spending

- Consumer spending on home improvement has increased by 11% since 2019.
- On average, homeowners are spending \$3 on home improvements for every \$1 spent on home maintenance
- The average homeowner completes 7.5 home maintenance projects a year
- One out of every three homeowners has to complete an emergency home project every year

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01

DATE OF ELECTRICAL UPDATES

Old or faulty wiring can cause major problems and safety concerns. Check the following:

- **Ask to see proof of the dates of electrical updates.**
- **Check the home's electrical panel for quality of workmanship.**
- **Bring a device like a phone charger to test all outlets in the home.**

02

DATE OF PLUMBING UPDATES

Inquire about the dates of plumbing updates and test the following:

- **All faucets, toilets and showers.**
- **Appliances that utilize plumbing, like dishwashers and laundry machines.**
- **Utility sinks and outdoor faucets.**
- **Check under sinks for signs of leaks, mold or water damage.**

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03

DATE OF MAJOR APPLIANCE UPGRADES

Appliances that fail to work as expected can be a major drain on finances. Inquire about the date of any upgrades and check all appliances, including:

- **Fridge**
- **Oven**
- **Microwave**
- **Dishwasher**
- **Washer and Dryer**

04

ANY REPORTED FOUNDATION ISSUES

Investigate any reported foundation issues and keep an eye out for these warning signs:

- **Sagging floors or ceilings.**
- **Bowed walls.**
- **Musty basement smells.**

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05

AGE OF ROOF

The age of a roof and its materials will help determine how much time it has left. A roof that's older than 25 years might be nearing the end of its lifespan. Keep an eye out for:

- **Cracked, buckling or damaged shingles.**
- **Shingle granules or broken pieces in gutters.**
- **A sagging roof is a sign of rot and will likely need to be replaced.**
- **Moss, mold or fungi growing anywhere on the roof.**

06

AGE OF WINDOWS/ANY WINDOW UPDATES

Windows are an important visual component in the home, but they should function well too. Don't forget to:

- **Check the age of windows and doors and see if any major updates were made.**
- **Open and close all windows, doors and shutters and check for drafts. Poor workmanship in these areas can drive up heating and cooling costs.**



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HOW TO FIND WHAT'S FOR SALE

There are a few places to begin your journey. Here are the platforms and how to mine them for the right finds.

MLS DATABASE

This is one step where a great REALTOR® is going to help out. They will have credentials to access the MLS database, which will contain all of the data on for sale homes in your area.

ONLINE LISTINGS

Zillow, Trulia, Redfin, and more are easy ways to see what's on the market. Be forewarned, though: even though these sites pull data from MLS, they may not reflect completely accurate or current information.

REALTOR.COM

Search with all the relevant criteria for homes in your area. Submit digital requests for info and get solid ratings on all of the aspects of the home.

ASK A REALTOR®

Ultimately, a professional real estate agent will have the fastest, most up-to-date info on homes for sale in your area.



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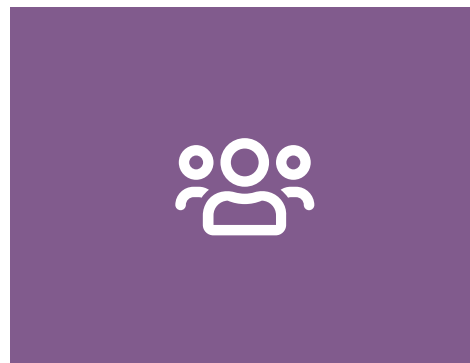
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REAL ESTATE CLUBS AND COMMUNITIES

There are plenty of online groups that host real estate professionals. These may be a great way to get the inside scoop on what's for sale, what's going on the market soon, comps in your area, and more. You'll have to dig a little to find groups that you can join.



Facebook REALTOR® Groups: you may have to request entry, but social media-based REALTOR® groups for your area may be a great way to get insight into what's going on in the market and homes that are for sale near you.

State-based Real Estate Clubs: REALTOR® associations will have groups and clubs. Some of these will have online platforms that you can use to see their public information and posts. This can be a valuable source of information for your home search.

Meetups: online platforms that connect professionals for networking purposes (like meetup.com), can get you connected to the general community of REALTORS® in your area. These will be the people who know the most about the market and the best home deals available right now.



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FINDING FORECLOSURES AND SHORT SALES

Pre-foreclosures and auctions are two great resources for finding homes that are still for sale and could be way cheaper than an on-market sale.

Auction.com: this site can give you dates and times for live home auctions.

Realtytrac.com: specializes in bank-owned properties and will provide basic data about homes.

HUD: online listings and free foreclosure lists can provide data on homes that are headed toward or are in foreclosure.

MLS: MLS will also have listings about foreclosures and short sales. Of course, you'll need a REALTOR® to access it.

Newspapers: good old fashioned newspapers may have classified listings of short sales in your area.

Broker listings: you can reach out to local brokers in your area to get lists of short sales of foreclosures.

The courthouse: foreclosures and loans in default will be listed at the city clerk's office.

WANT TO BE PROACTIVE? YOU COULD ANNOUNCE THAT YOU ARE LOOKING FOR A SHORT SALE OR FORECLOSURE AND SEE IF ANYONE COMES TO YOU.

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FIND HOMES FOR SALE BY OWNER

Last but not least, homes that are for sale by owner may not be listed in any of the methods we've already covered. Your best bet for finding homes like these—which could save you on the seller's REALTOR® commission and more—is to do some old-fashioned hunting.

1. Check out websites like Fizzler.com, forsalebyowner.com or FSBO.com
2. Look on online marketplaces, like Facebook Marketplace, eBay, and even Craigslist
3. Drive around. Homeowners will post yard signs and may include their phone number or a way to make contact for seller-led showings
4. Ask friends and family. You never know who will be selling their home. It's important to put your feelers out with people you trust. This may open all the right doors

However you go about it, it's important that when you're buying a home for sale by owner that you bring your own real estate agent. Going unrepresented can add to the hassle and headache of a real estate transaction. Your agent will know all the ins and outs and do all of the paperwork and legwork to get you to the closing table without any trouble.



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SECTION 2:

ALL ABOUT MONEY



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Maybe you're Like Scott & Chloe...

Your Down Payment Options Could Be

**Young,
Professional
Couple**



**Combined
income of
\$85,000**



**Rent is
\$1800/month**



Have the income but not the down payment?

Couples like Scott and Chloe have growing careers and increasing rent.

When it's time to buy your first home, there are down payment assistance programs available.

HOME OWNERSHIP PROGRAMS

There are numerous, local programs that can provide a variety of assistance for first time home buyers. A qualified REALTOR® will have the inside scoop about anything in your area that you could be eligible for.

INCOME-RELATED GRANTS

Many states and some financial institutions will offer income-related grants. Opportunities for these may be found through your university, in your city or your bank. Your real estate agent can help you dig into grant options based on your income.



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Maybe you're like Amal & Marie...

Your Down Payment Options Could Be

**Military
Veteran**



**Relocating to a
new city**



**Both starting new
jobs**



Have a history of military service?

You may think that a relocation and lack of income history due to recent deployment are a barrier to buying. There are numerous options to help you.

VA PRIVATE LOANS

There are numerous programs that provide veterans with home loans. A qualified REALTOR® will have the inside scoop about anything in your area that you could be eligible for.

DOWN PAYMENT GRANT

Down payment assistance grants may be an option for veterans in certain states. This specific service is available in many areas, enabling veterans and their spouses to become homeowners by providing down payment assistance.



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Maybe you're like Steph...

Your Down Payment Options Could Be

Single
professional



Income of
\$65,000



Rent is
\$2300/month



Moving up in your career and ready to buy a home?

You may be successful but have minimal savings. If you're ready to invest in a home, there are many ways you can receive down payment assistance.

ZERO-INTEREST LOANS

If you have great credit and a good income, you may be able to borrow money to use as a down payment. This will allow you to get the money you need up-front and pay it off over time.

FHA GOVERNMENT LOANS

Think you have to save up 20% of the worth of your dream home? That may not be true! FHA loans can be obtained for many homes. A real estate agent will walk you through the homes in your area that would qualify and the steps to take.



See Area Homes for Sale and More at: AprilSpaulding.HomesSoldFast.Pro



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Maybe you're like The Gonzales Family...

Your Down Payment Options Could Be

Dual-income
Family



Minimal
savings for a
down
payment



Can't afford
the price on
bigger rental



Has your family outgrown your rental?

Maybe your kids are getting older or you have a new baby on the way.

Growing families need their own space! Start investing in your own home.

DOWN PAYMENT ASSISTANCE

There are a variety of programs that could help. Local, home ownership programs may be an option. Paying 3.5% on an FHA loan could get you into ownership faster. You may also qualify for a VA or USDA home loan, which requires 0 down. Talking to a REALTOR® will help you navigate your many options as you take the next step towards the future.



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0% Down Payment Options



To put no money down on a new home, you could qualify for a few programs

- ☒ Veterans can qualify for a 0% down loan
- ☒ USDA loans can provide 0% down mortgages in both rural and suburban areas
- ☒ Borrowing down payments as a private loan from a financial institution
- ☒ Borrowing down payment funds as a personal loan, from a family member or a friend

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Minimal Down Payment Options



To put no money down on a new home, you may pursue FHA GOVT Loans

In addition to being good for people who have minimal money to put toward a down payment, they may be attainable for first-time home buyers with poor credit. FHA loans require as little as a 3.5% down payment, 100% of which could be a gift. There are some restrictions on the home you can buy and the financing you can receive, which your REALTOR® can tell you about.

See Area Homes for Sale and More at: [AprilSpaulding.HomesSoldFast.Pro](https://www.aprilannspaulding.com/HomesSoldFast.Pro)



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Home Ownership Program



Regional programs exist in many states that help people buy homes.

Home ownership programs can help you with:

- ☒ Down payment and closing cost assistance
- ☒ Down payment grants
- ☒ MCCs (increased federal tax benefits issued by HFAs) which help decrease mortgage interest costs

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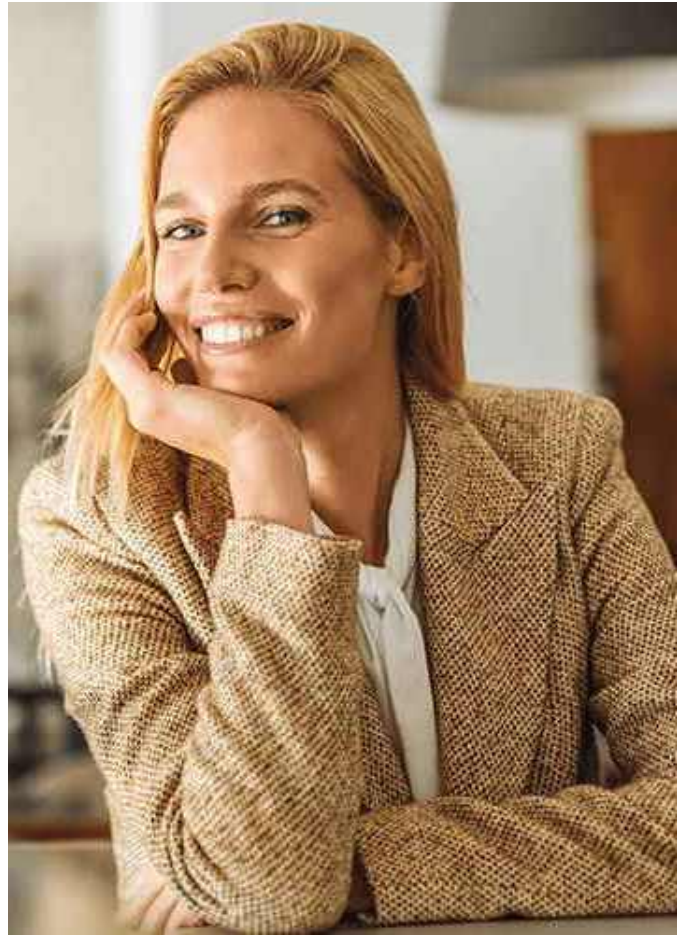
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Challenges



- Your credit score
- The price of the home you want to buy
- How much money you can put down
- Your location
- Your employment record
- Current income

Opportunities



- Down payment assistance due to your service or job history
- Down payment assistance from your state or the federal government
- Housing assistance in grants
- Expert REALTORS® who know this industry and can guide you to the right solution for you

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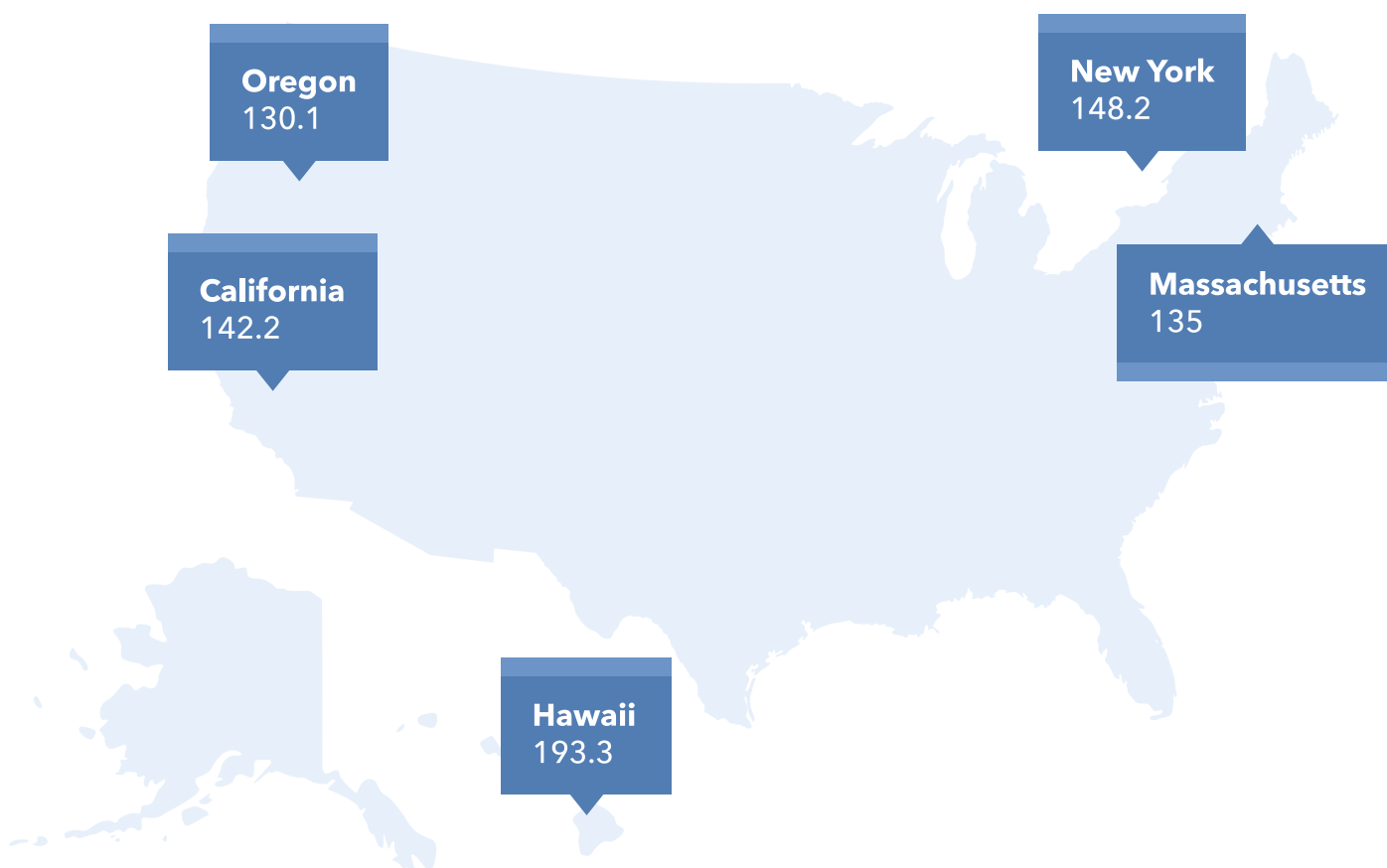
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THE TOP 5 MOST EXPENSIVE STATES

These rankings are based on a widely understood Cost Index (in which “average cost of living” in the U.S. = 100). That means every point over 100 translates into the state having a higher than the national average cost of living.

Here are the states that are most expensive to live in:



Cost factors for these high-end rankings are related to taxes, food, transportation, housing, and more. Of course, many people choose these states for their thriving industries and high-earning employment opportunities, which offsets the price tag of a costly lifestyle.



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EXPENSIVE AND AFFORDABLE STATES FOR HOME PRICES

Home prices are a key reason why you may (or may not) be able to move into a certain state or city. Often, prices decrease the further you get away from a metropolitan area. Of course, that may mean a longer commute. There are plenty of tradeoffs to be made.

Here are the states with the most expensive median home prices as of August 2023:

California

\$799,000

Hawaii

\$713,000

Massachusetts

\$640,000

Washington

\$621,000

**District of
Columbia**

\$606,000

As you know, “median” means there are plenty of homes that cost more and plenty of homes that cost less.

Here are the states with the least expensive median home prices as of August 2023:

Iowa

\$239,000

Ohio

\$249,000

Oklahoma

\$256,000

Kentucky

\$257,000

Indiana

\$258,000

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EXPENSIVE AND AFFORDABLE STATES FOR TAXES

Property taxes are often one of those things that new homeowners don't take into account. It's important that you do because they'll increase your monthly mortgage payment.

Here are the states with the most expensive property taxes:

New Jersey

2.49%

Illinois

2.27%

New Hampshire

2.18%

Connecticut

2.14%

Vermont

1.90%

Here are the states with the least expensive property taxes:

Alabama

0.14%

Hawaii

0.28%

Colorado

0.51%

Louisiana

0.55%

Washington D.C

0.56%

Property taxes can be calculated based on home values, so keep in mind that the nicer the area, the more you may shell out for property taxes. Of course, this also means the area is nicer. Again: trade-offs.

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THE TOP 10 CHEAPEST PLACES TO LIVE

Some people (more than ever) have the option to live wherever they want. As working from home becomes a permanent situation, you may genuinely want to cast a wide net and live anywhere on the map. Knowing which places have the lowest cost of living may sway you one way or another. Again, the index of 100 = national average is in play here, to give you a relative understanding.

Here are the 10 cheapest places to live in the United States:

Mississippi	83.3	Oklahoma	87.9	Iowa	89.9
<i>Housing index=66.7</i>		<i>Housing index=73</i>		<i>Housing index=75.2</i>	
Kansas	86.5	Missouri	89.8	Georgia	88.8
<i>Housing index=70</i>		<i>Housing index=71.6</i>		<i>Housing index=71.3</i>	
Alabama	87.9	West Virginia	90.5	Tennessee	89
<i>Housing index=70.2</i>		<i>Housing index=80.4</i>		<i>Housing index=82.6</i>	
Indiana	90.6				
<i>Housing index=76.5</i>					



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CLOSING COSTS

There are several different fees that will be included in closing costs. These will be decided during negotiations for your home. But they are something for which you need to be prepared.

Most commonly, you will have to come to the closing table with a check (or have paid closing costs in advance). Fees could include:

- Mortgage taxes
- Attorney fees
- Title insurance
- Lender application fees
- Recording fees
- Real estate tax reimbursements

Many people pay between 2-5% of the cost of the home in closing costs. While the fees change depending on where you live and many other factors, you should be prepared that this is a real cost you could be responsible for.



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HOME MAINTENANCE

There are both predictable and unexpected home maintenance costs that you need to be ready for.

Even with a thorough inspection, things in your home will break down. Some of these can be very costly. For instance, if your HVAC system or appliances have aged out of manufacturer warranty, it's on you to pay the full cost of repairing or replacing them when they break down.

There are also regular home maintenance items you'll have to take care of. These include things like replacing air conditioning filters, getting your home painted, cleaning the roof and maintaining systems and appliances.

Numerous housing studies indicate that you will probably pay between **1-2%** of your home value each year to maintain your home.



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PROPERTY TAXES

Property taxes vary significantly and are unique to each home. Before you buy a home, you should count property taxes in with what you will pay on your mortgage each month. You have to pay property taxes and, in some areas, they can be very expensive. This calculation will save you the headache or surprise of a much higher monthly payment

Sometimes, once you add in property taxes, you'll realize you can't afford to live in a certain area. Sometimes, people grieve taxes, which is a way of legally appealing the amount of property taxes. This would require a lawyer and isn't always successful.

The important things to remember are:

1**Know what the property taxes are on your home****2****Add property taxes into your home budget****April Spaulding**

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UTILITIES

Utilities for a home may be higher than you expect. Keep in mind that these also vary seasonally. So, if you move into a Florida home in December, you may be elated at your low air conditioning bill. However, when July hits, it could triple.

There are several factors that impact your water and electric or gas bill. As you buy a home, you may want to consider how these factors could affect your monthly home budget. For instance, it may be worth paying more up front for a home that is energy efficient, because you will have a lower utility bill each month.

One of the aspects a home inspection will look at is the quality of home systems, like the age and quality of your HVAC and the quality of a home's insulation and windows. All of these impact how efficient a home is at handling temperature. The quality of your water pressure and water heater are also important, as any appliance that is older or leaking will run your bill up.

Do some research in addition to what you learn on a home inspection and find out what average utilities run for a home you want to buy.



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HOMEOWNERS INSURANCE

Every home with a mortgage requires homeowners insurance. Insurance is required because it covers natural disasters, fires and floods. If something catastrophic occurs, homeowners insurance will cover the cost of repairs for damage and replacing lost items.

Homeowners insurance is usually bundled in with your mortgage but you have some decisions to make. You may be allowed to choose a homeowners insurance company you want to work with. While the rates are fairly set and not subject to negotiation, you'll also want to be aware of some above and beyond costs you could pay. For example, are you in a flood zone? Or, if you're buying a condo, do you need a liability rider for accidents that happen on the property?

Discuss all aspects and responsibilities with your insurance broker to be sure you are fully covered. Then, add this into your budget.



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WANT TO PICTURE THIS FOR YOURSELF?

Here are some scenarios of people who may get the most value from buying a new construction home.

First Time Homebuyers



If this is your introduction into the world of home ownership, a new home may be just the ticket.

You'll avoid several of the pitfalls that come with owning an older home. As a fresh homeowner, you may not have the experience to do repairs yourself. With a new build, your place will come outfitted with brand-new appliances that are still under warranty.

In addition to avoiding maintenance hassle, you'll also save big money on fixing or replacing items that fall into disrepair. If you're not able to handle a giant bill for a new roof or HVAC, a new home may be the right choice for you.



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Empty Nester



Once all the kiddos are gone, you don't have to worry about biannual rug replacement or routine maintenance from wear and tear. This may be the time to make an investment in your forever home. As you get older, you'll want the peace of mind that a home is well-constructed and doesn't have any foundation or structural surprises.

A new build is a great way to know that you are getting into a beautiful home that won't need work a couple of years down the road. You can outfit it with all of the finishes you always wanted and choose the rec room model for when the grandkids come to visit.



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Young Families



Want a home that's smart, integrated and controlled at the touch of a screen? A new build is the best way to ensure that your home can be outfitted with all of the latest tech.

If you are into the idea of smart cameras, smart appliances and voice-controlling your blinds, new construction can be the way to go. Also, depending on where you live, older homes may have some potential hazards, including outdated materials or plumbing.

If you have the option, you can get all of the features PLUS all of the safety by purchasing something new.



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Looking for an Upgrade



Once you've racked up some equity (or gotten that promotion), you may be looking to upgrade. Busy professionals who are upwardly mobile can get something prestigious and pristine with a newly built home. New construction has all the perks of being in a great location and a neighborhood with desirable amenities.

You can find new builds popping up within a great commute distance from most major cities. These are also being updated to have green integrations, solar power and other innovative solutions. When you want the home of your future, a new build may be the right path.



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TOP ENERGY MONEY-SAVING TIPS FOR NEW HOMEOWNERS

- 1 Install a programmable thermostat. This ensures that your home isn't wasting energy heating or cooling during the day while you aren't home and that you maintain optimal temps inside.
- 2 Lower the temp on your water heater to 120 degrees Fahrenheit (or 55 degrees Celsius). Bonus: toss a specially-made insulation blanket over your water heater to save even more energy (and money!).
- 3 Check the insulation throughout your home. Getting a pro to add even a little more insulation can be a quick and straightforward way to reduce your monthly energy bill.
- 4 Wrap exposed water pipes with special pipe insulation. Especially in basements or garages, this can make a difference in water temp.
- 5 Check all vents in every room, ensuring that they are clear of obstructions. Go the extra mile and dust them or use a shopvac to get out any debris.

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TOP MAINTENANCE MONEY-SAVING TIPS FOR NEW HOMEOWNERS

- 6 Do a full investigation of all of the home repair/service providers in your area. Get reviews for plumbers, electricians, HVAC techs, and more. Create a shortlist so you have easy access to the best people when you need them.
- 7 Simplify the landscaping. Figure out which plants are most resilient and require the least care. Set a schedule for weeding and mulching.
- 8 Upgrade caulking. Not only will caulking around windows and doors keep temps from leaking, it will also protect the corners of appliances and plumbing from unwanted moisture.
- 9 Make a seasonal checklist for checking on or cleaning certain items. This includes things like checking appliances for wear and changing out air filters. Getting ahead of regular, needed maintenance will keep you from spending a ton of money in the long-run.
- 10 Did you know that not all gutters are set up correctly? Improperly directed or installed gutters can cost you big time if water damage occurs. Inspect your gutters in a new home before rainy seasons hit.

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TOP SWAPS: MONEY-SAVING TIPS FOR NEW HOMEOWNERS

11

Replace all light bulbs (even outside ones) with LEDs. These energy-efficient options are also a major cost-saver and will last for years.

12

Quality ceiling fans will actually save energy and help you manage the temps inside your home. The initial investment is a swap that will pay off big in the long run.

13

Put your sprinkler system on irrigation control. Swapping out an old school system with an automated one can save you thousands of gallons of water a year.

14

Swap outdoor sweeps, especially to external doors. This will keep your home from losing a ton of heated or cooled air.

15

Swap out any of your old appliances with new, energy-efficient ones. You may save hundreds, even thousands of dollars a year on bills and won't run the risk of an emergency replacement or repair.



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SECTION 3:

DETAILS ON THE DEAL



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BUYING A HOME IN WINTER: STATS & TIPS

The real estate market trends downward in the winter months. With less supply and demand, there's less competition from other buyers. This means you're less likely to end up in a bidding war for that dream home you've been eyeing up.

The median sale price of homes drops by as much as 5% in the coldest months—a difference that can save buyers tens of thousands of dollars.

Tips for Buying a Home in Winter:

- **Lower home prices can tempt you to exceed your budget. Stick to your financial plan.**
- **Consult with a tax expert on the best time to close. Closing before the year is over could entitle you to a tax break.**
- **With less competition, you can feel confident about asking for repairs or a lower price due to issues revealed during the home inspection.**



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BUYING A HOME IN SPRING: STATS & TIPS

The real estate market trends hot in the spring. Homes can sell the same day they're listed, and the potential for getting into a bidding war is higher. This means you might need to make a higher offer than the list price to secure your dream home.

Tips for Buying a Home in Spring:

- **Be prepared to make competitive offers.**
- **Work with an expert real estate agent to help you negotiate strongly**
- **Don't wait to make an offer on a home you love.**
- **Get pre-approved for a mortgage before you go home hunting.**
- **Create a wishlist of what you need and want in your ideal home.**



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BUYING A HOME IN SUMMER: STATS & TIPS

The summer real estate market remains hot, but buyers can benefit from house hunting mid-June through August. Homes listed in the spring that haven't sold by summer might start coming down in price.

The summer is a great time to take on a fixer-upper at a lower cost, and it's easier to check out those neighborhood vibes when the weather is nice and warm. Competition from other buyers tends to slow down as the summer comes to a close. A late summer purchase still leaves room for families to get settled in before the school year starts.

Tips for Buying a Home in Summer:

- **The market is still hot, so be prepared to make competitive offers.**
Get mortgage pre-approval paperwork ready to speed up the process.
- **Don't overlook fixer-uppers—the summer leaves room for minor repair work.**
- **Research home improvement costs to understand which repairs you can take on.**
- **Get to know the housing market in the area you're buying in.**



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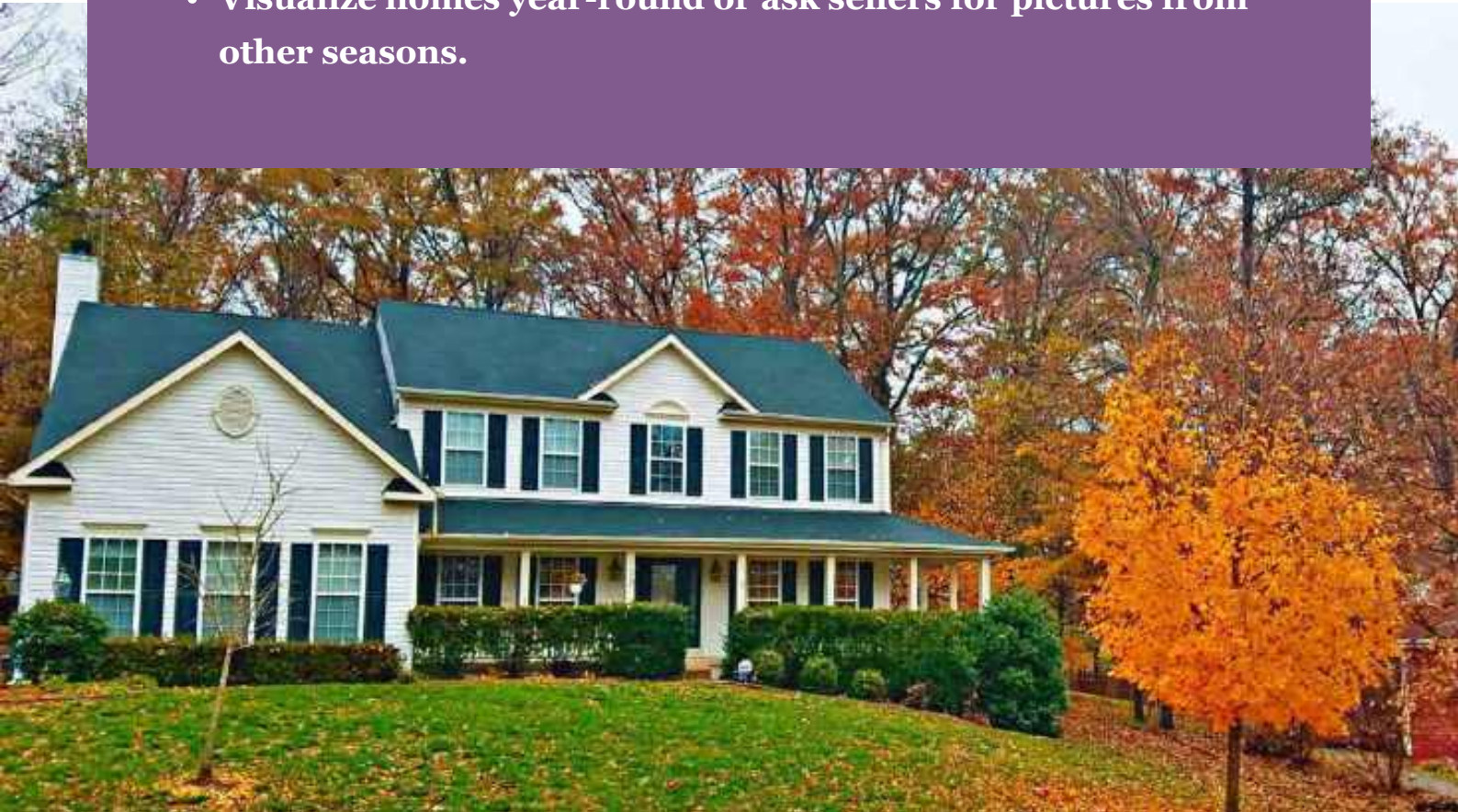
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BUYING A HOME IN FALL: STATS & TIPS

The housing market slows down in the fall, which means there's less competition from other buyers. Colder weather and the start of the school year means there's less supply and demand, but this can work in a buyer's favor. With more time to search for your dream home, it's easier to get exactly what you want.

Tips for Buying a Home in Fall:

- **Take your time searching for a home you'll love.**
Find out why a seller is listing a home in the fall.
- **Negotiate strongly. Fall sellers may be more flexible about price cuts and repairs.**
- **Visualize homes year-round or ask sellers for pictures from other seasons.**



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WHAT IS A HOME APPRAISAL?

A home appraisal is a process where an objective expert thoroughly assesses a home that is up for sale. The two goals are to check the quality of the home and assess its value.

Home appraisal impact:



BUYERS


A home appraisal ensures that you're paying what a home is really worth.



SELLERS

A home appraisal may change what you can sell your home for or spark a renegotiation of terms.

Home appraisals are done by an objective and impartial professional. Most commonly, a lender will oversee this process and use a third-party appraisal management company.

 **DID YOU KNOW?** The standards for home appraisals are actually set by congress through the Uniform Standards of Professional Appraisal Practice.



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STAGES IN THE HOME APPRAISAL PROCESS

Home appraisals are important. It takes a few steps to get through one.

- 1 Lender orders appraisal
- 2 Licensed appraiser is hired.
- 3 Borrower pays for appraisal (typically included in closing).
- 4 Home value is determined.
- 5 Home value report is issued.



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HOW TO PREPARE FOR A HOME APPRAISAL?

Here are a few ways sellers and buyers should prepare for a home appraisal.

SELLER PREP

- ✓ Clean the home
- ✓ Conduct basic repairs and painting
- ✓ Be off-premises when the appraisal is being conducted
- ✓ Have all relevant docs on hand, including permits if you've renovated

BUYER PREP

Discuss with your REALTOR® and other stakeholders:

- ❓ What will you do if the home appraises under listing price?
- ❓ What will you do if the home appraises over asking price?



DID YOU KNOW? You can order a pre-listing appraisal? This may lock in your sale price and expedite things down the road.



DID YOU KNOW? A buyer is not committed to paying the appraised value of a home for sale. It will change the logistics of your financing.



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TIPS FOR HOME APPRAISALS

As a buyer or seller, going into a home appraisal with the right expectations is valuable.

1 UNDERSTAND WHAT FEATURES CAN CHANGE THE HOME VALUE

For instance, a home appraiser will take square footage, utilities, renovations and even the age of home into account before making their declaration.

2 KNOW THE VALUE OF SIMILAR HOMES

This should come into play whether you are listing or looking. Comps factor into a home appraisal.

3 IT WILL TAKE AT LEAST A WEEK

The availability of people, permits and more could impact the turnaround time for a home appraisal.

4 KNOW YOUR OPTIONS

Home appraisals may come in higher or lower than listing price. You should discuss your options with your REALTOR® to know what your negotiation and price difference options are.

5 ORDERING INDEPENDENT APPRAISALS

Not happy with the results? Question the outcome of an appraisal? Buyers or sellers can ask for a reevaluation of an appraisal or order an independent appraisal.



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TIPS TO BE 100% ORGANIZED AND APPROVED

First, if you're going to have a leg to stand on in negotiations, you need to have your ducks in a row.

IF YOU ARE A HOME BUYER, YOU SHOULD:

- ✓ Get preapproved for a mortgage
- ✓ Have all of your paperwork ready
- ✓ Know your responsibilities
- ✓ Have terms in mind

KEY IDEAS

- Get preapproved
- Get comps from your REALTOR®
- Leverage inspection and appraisal reports
- Always communicate through an agent
- Don't be afraid to walk away



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THE QUESTIONS TO ASK AND PARTICIPATING LENDERS

Investigative work is the second step in a negotiation that lands you on top. Here are the right questions to ask:

BUYER

- Is the home in foreclosure or a short sale?
- Have they already bought another home?
- Has the home been on the market for a long time?
- Have other offers fallen through?
- What is your “walk-away” number?

3 POSSIBLE GOALS



1. Get extra or repairs



2. Be the seller's choice



3. Save money



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WHAT'S UP FOR NEGOTIATION?

As you enter this stage of a home sale or purchase, it's important to know that it's not just the price of the home that's up for negotiation. In fact, home negotiations can include a huge range of items that have personal or case-specific value.



Price



CONTINGENCIES



TERMS



OCCUPANCY



FURNITURE



REPAIRS



**EQUIPMENT
OR TOOLS**



CLOSING COSTS



FEES

Sometimes, negotiations will occur after an inspection. If essential repairs are identified, these can be included in a negotiation about home price or closing costs.



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NEGOTIATION TIPS

Negotiations will happen through your REALTOR®, who play a vital role. Home sellers and buyers have a lot of opportunities to drive the conversation that occurs between real estate professionals.

Here are some negotiation tips:

BASIC TIPS

- Know how to give a strategic offer
- Set the maximum price you'll pay
- Understand counteroffers for price, terms and more
- Remember that price is not everything
- Set intentions and goals for your negotiations
- Understand contingency clauses and offers

The goal for everyone is a win-win deal.

Most important tip: collaborate with a qualified agent who will guide you through this process



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YOUR HOME

Sometimes referred to as ‘Dwelling Coverage’, this aspect of homeowners insurance covers the physical structure of your home. This includes:

- **Foundation**
- **Floors, Walls, and Ceilings**
- **Roof**
- **Mechanicals (Plumbing, Electrical, etc.)**
- **Any other structural component of your home**

THE INSURANCE COVERS THE COST OF REBUILDING YOUR HOME IF IT IS DAMAGED OR DESTROYED BY FIRES, HURRICANES, OR ANY OTHER TYPE OF DISASTER LISTED IN YOUR POLICY.



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YOUR PERSONAL BELONGINGS

Homeowners insurance doesn't just cover your home, it covers everything inside too - like furniture, clothes, and appliances.

More expensive possessions like electronics, jewelry, and artwork are typically covered up to a certain amount. If you own a lot of expensive items, you can increase your levels of coverage for those items.

Your possessions are insured against events like theft, fire, and other covered disasters.



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OTHER STRUCTURES ON YOUR PROPERTY

Many homeowners have additional structures on their property besides their main residence. These might include:

- **A Garage**
- **A Guest Home or Additional Dwelling Unit (ADU)**
- **A Shed or Outhouse**
- **Fences**

MOST HOMEOWNERS INSURANCE POLICIES COVER THESE ITEMS – CHECK YOUR POLICY FOR SPECIFICS.



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LIABILITY FOR INJURIES OR DAMAGES

Homeowners insurance also protects homeowners against liabilities for injuries or damages suffered by others on their property.

One example: a neighbor trips and falls on a broken step, and sues you for medical expenses and loss of earnings. Your homeowners insurance would cover all associated costs.

Homeowners are typically covered for \$100k - \$500k in liabilities, depending on the level of coverage in their policy. Experts suggest you have at least \$300k in coverage.



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OTHER COVERAGE



Additional Living Expenses

Most policies cover living expenses if you have to move out of your home temporarily due to a covered disaster. Your insurance will cover the cost of a hotel room or temporary rental accommodation.

Personal Umbrella Coverage

This adds additional liability coverage to your homeowners policy. High net worth individuals with a lot of assets, or people who own liability-increasing assets like swimming pools, are good candidates for personal umbrella coverage.



Flood & Earthquake Insurance

These are NOT covered by traditional homeowners insurance policies. If you live in an area where either of these is a threat, you will need to purchase additional insurance coverage.



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SECTION 4:

HOME OWNERSHIP



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AVERAGE COSTS

In 2023, the average price of a home in the U.S. was around \$430,300. As a general rule of thumb, you can expect to spend 20–30% of a home's purchasing price on furniture to reflect the value of the home. This means you could spend at least \$86,000 on furnishing an average sized home around 2,600 square foot from scratch.

Furnishing costs vary wildly depending on your needs, budget and what you already own. It helps to get a general idea of a moderate budget for each main room in the home and make personal adjustments from there.



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LIVING ROOM

The living room is what guests are most likely to see and it's where we spend much of our downtime. Here's what furnishing a living room on a moderate budget might look like:



Sofa: \$1000



Chairs (2): \$300 each



Lamps (2): \$200 each



Coffee Table: \$400



Side Tables (2): \$100 each



Drapery: \$200



Area Rug: \$300



Pillows (4): \$100 each



Mirror: \$300



Accessories and Décor: \$200

Total Cost = \$4,000



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DINING ROOM

The dining room is where we gather with families and friends for dinners and special occasions. Here's what furnishing a dining room on a moderate budget might look like:



Dining Table: \$500



Dining Chairs (6): \$200 each



Mirror: \$150



Buffet: \$500



Lamps (2): \$200 each



Accessories and Décor: \$150

Total Cost = \$3,000



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BEDROOM

The bedroom is a sanctuary from the outside world. Here's what furnishing a bedroom on a moderate budget might look like:



Bed: \$600



Sheets and Pillowcases: \$200



Rug: \$300



Mirror: \$300



Table Lamps (2): \$75 each



Dresser: \$600



Nightstands (2): \$300 each



Accessories and Décor: \$150

Total Cost = \$2,900



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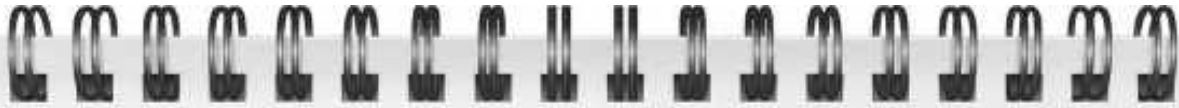
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HOME OFFICE

Home offices are highly practical rooms and essential for many of us. Here's what furnishing a home office on a moderate budget might look like:



Desk: \$100-\$500



Office Chair: \$80-\$300



Lighting: \$300



Cabinets and Storage: \$200-\$800



Office Supplies: \$100



Color and Décor: \$150

Total Cost = \$930-\$2,150



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EXPERT TIPS TO SAVE

The following tips can help you save big on furniture:

- Utilize garage sales and online marketplaces for used furniture.
- Strive for quality over quantity by investing in furniture that will last you a lifetime.
- Take advantage of seasonal sales cycles, especially at the end of summer and winter.
- Start with the rooms you'll be spending more time in.
- Focus on anchor pieces like a bed, sofa, table, and chairs first, then decorate around them over time.



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WHY SCALE DOWN?

Whether you need to simplify your life or you want to cut utility costs, scaling down has wonderful benefits. A smaller home is easier to maintain, and you don't have to give up your quality of life. There are many situations where scaling down is a smart move.

Common reasons for scaling down:



The kids are grown, and the nest is empty.



Your current home is too big for your needs.



You travel often, or you travel for a living.

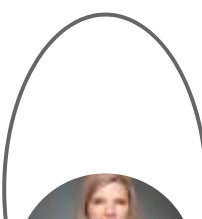


You want to save money on energy and maintenance costs.



You need a space that's physically easier to get around in.

Scaling down can open doors elsewhere. Splurge on your hobbies, take vacations or boost retirement accounts with the money you'll save. Selling your current home could even fund your new endeavor.



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IS SCALING DOWN RIGHT FOR YOU? HOW TO DECIDE

Scaling down isn't for everyone. Take time to evaluate your lifestyle and future goals. A growing family or home-based business might benefit from an extra room or two. If your plans fit into a smaller space than the one you're in, downsizing could be your best move yet.

Before you take the plunge, ask yourself:

- ? Will my grown kids or aging parents need to move in at any point?**
- ? Will my hobbies or future goals require a home studio or office?**
- ? Will downsizing require major lifestyle changes?**
- ? Can I part with belongings that won't fit into a smaller space?**
- ? Is it difficult to keep up with cleaning in my current home?**
- ? Do entire sections or rooms in my current home go unused?**
- ? Is it difficult to keep up with bills?**



Smaller is smarter when it allows you to take control of your finances and build a brighter future.



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THE BIG BENEFITS OF SMALLER SPACES

Scaling down can free up time and lead to big savings. Consider the ways downsizing might improve your quality of life—your future self will thank you.

Scaling down can help you:

- **Save money on utility costs, like heating and cooling.**
- **Redirect savings toward paying off debt or into retirement funds.**
- **Cut down on clutter.**
- **Pay your mortgage off faster**
- **Spend more time doing the things you love**
- **Live in an eco-friendly, energy-efficient space**



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PRO-TIPS FOR SCALING DOWN

Do you have your heart set on scaling down? Plan ahead for a smooth transition. The following tips will help you get started:

GIVE YOURSELF PLENTY OF TIME

Plan ahead and give yourself enough time to sort through belongings. It's easy to underestimate how long this will take, so leave yourself lots of wiggle room.

CHOOSE A PRIME LOCATION

Investing in a new home that is close to your job, family or hobbies can help simplify your life even further.

ASSESS YOUR BELONGINGS

Scaling down is a great opportunity for decluttering. Evaluate your belongings with a critical eye and focus on keeping items that make you happy.

LEAVE MEMORABILIA FOR LAST

A stroll down memory can slow you down. Leave the task of sorting through sentimental items for last. With the bulk of the work done, you can allow time and space for nostalgia.

PACK METHODICALLY

Stay organized and label everything clearly. It will make all the difference when it's time to unpack in a smaller space.

BUDGET FOR NEW FURNITURE

If your current furniture won't fit into your new space, don't forget to budget for new furniture. Consignment and garage sales offer an eco-friendly way to recycle old furniture and fund those new purchases.

KEEP IT FUNCTIONAL

Choose functional furniture with multiple uses or built-in storage space to make the most of your new home.



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A DEDICATED WORKSPACE

Create a dedicated workspace to maximize productivity and minimize distractions. Aim for a room with a door you can shut. If this isn't possible, try to find a niche or corner that's out of the way, or invest in portable dividers.

A dedicated workspace can look like:

- ✓ **A repurposed guestroom.**
- ✓ **A large laundry room.**
- ✓ **An enclosed patio.**
- ✓ **A finished attic or basement.**
- ✓ **A private niche or corner.**



A dedicated workspace will help you minimize distractions and set boundaries with family members, especially young children. It can also help keep your work life from spilling over into your home life.



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ERGONOMICS MATTER

It might seem appealing to work from the couch, but it will take a toll on your body in time. Avoid repetitive strain injuries with a proper work setup.

Home office essentials include:

A Desk or Table

As a rule of thumb, the top of your work surface should be 29 inches from the floor. This will vary according to your height. Your forearms should run parallel to the ground when working and your wrists should be straight.



A Monitor, or Two

Invest in a good monitor or add a second one to increase efficiency and prevent eye strain. Align your monitor so you can look straight ahead without hunching your shoulders or looking down.



An Adjustable Chair

Invest in a chair with adjustable height and good lumbar support. Bonus points for adjustable seat pan tilt.



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LIGHTING HACKS

Good lighting will boost your mood, help prevent eye strain and make your workspace look and feel more professional.

Tips for great lighting include:

- 💡 **Invest in good sources of indirect lighting.**
- 💡 **Position your monitor to avoid glare from indoor or natural light.**
- 💡 **Make the room look brighter by painting walls a neutral color.**
- 💡 **Add mirrors to reflect light and make your space feel bigger.**

BONUS TIP:

If you need to be on camera often, add diffused light sources that illuminate your face and avoid positioning harsh, bright lights or windows directly behind you



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PRODUCTIVITY AT HOME

Small adjustments to your space and schedule will help you stay productive. Maximize your work hours so you can enjoy your time off.

Consider the following tips:

- ✓ **Set a schedule with dedicated work hours and stick to it.**
- ✓ **Create a workday start-up routine to help you get into a productive mindset.**
- ✓ **Create a workday shut-down routine to help you switch gears to leisure time.**
- ✓ **Keep your home office separate from your living space as much as possible.**
- ✓ **Keep your workspace organized and clutter free.**
- ✓ **Invest in a good pair of headphones to help minimize distractions.**
- ✓ **Maximize your space with shelving for vertical storage.**
- ✓ **Brighten your space up with plants and other items that bring you joy.**



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GREEN APPLIANCES

There are plenty of eco-friendly appliances for every room in the home.

KITCHEN:

- ✓ Electric Kettle
- ✓ Energy Star labeled fridge
- ✓ Water-saving dishwasher
- ✓ Composter
- ✓ Low-power electric ovens

LAUNDRY ROOM:

- ✓ Low-energy, cold temp washing machines
- ✓ Tumble dryers or heat pump dryers

EVERYWHERE ELSE:

- ✓ Programmable thermostat
- ✓ LED light bulbs



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REDUCE, REUSE, RECYCLE (EVERY DAY)

The 3Rs never go out of style. Here are some easy ways to integrate these principles in your home:

- Swap out plastic trash bags with ones that biodegrade.
- Buy recyclable/reusable baggies, food storage, and containers.
- Collect rainwater (if allowed in your state).
- Buy fewer prepackaged items and always take your own bags to the store.
- Learn how to fix, rather than replace, items in your home.
- Recycle electronics, especially old tech and batteries.
- Use your local recycling resources!



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A GREEN GARDEN

Did you know that using native species is better for the local climate?

Plus, they grow best and look great!

Here's how to get started:



01

Use the internet to find out what climate zone you live in.



02

Search for plants that are local flora/fauna to your zone and region.



03

Identify a few that are within your price range and would grow in the space you have.



04

Purchase seeds locally. Even better: save seeds from locally grown fruit, veggies or have neighbors graft you a piece of their plants.

You may wish to consult with a gardener, arborist, or other plant specialists in your area. This gives you the advantage of learning locally and doing what's best for your local area!



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HOW TO MAKE GREEN GOING GREEN

Believe it or not, going green doesn't just have the moral benefit of helping the earth! There are a lot of ways that being eco-friendly actually saves you money.

For instance:

- Long-term costs savings show up in the form of decreased energy bills.
Energy-efficient appliances save you money!
- Reusable packaging and containers only require a one-time investment, which saves money in the long run.
- Growing your own plants and even food saves money in landscaping... and groceries!

Many states also provide rebates for green upgrades and improvements to your home:

- Federal tax credits are available for geothermal, wind, and solar improvements.
- You may be eligible for a Residential Energy Tax Credit after upgrading windows, appliances, or systems in your home.
- Federal, state, and local government agencies offer a variety of tax credits, rebates, and savings programs that can offset the cost of going green.



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FOUNDATION REPAIR

AVERAGE COST TO REPAIR:

\$500-\$15,000



Issues could include a slope in the floors, pooling water, cracks or hard-to-shut windows or doors.



Maintenance That Can Prevent This Issue: Don't let soil get too dry and check for proper drainage.

ROOF REPAIR

AVERAGE COST TO REPAIR:

\$2,000-\$11,000



If you notice leaks, visible damage or missing shingles, you could have a roof problem.



Maintenance That Can Prevent This Issue: Get regular inspections, visually inspect, take care of minor repairs right away.



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BROKEN WATER HEATER

AVERAGE COST TO REPAIR:

\$250-\$1,500



Broken water heaters may make strange noises, let off bad smells, not effectively heat water or have pooling water in the drip tray.



Maintenance That Can Prevent This Issue: Check your pressure valve, get your water heater inspected, flush the tank.

TERMITE DAMAGE

AVERAGE COST TO REPAIR:

\$500-\$8,000



Termite damage looks like swarms of flying bugs, wood with hollowed out tunnels and mud tunnels along exterior walls.



Maintenance That Can Prevent This Issue: Get termite monitors and traps installed, pull mulch away from the foundation, get termite inspections.



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WATER DAMAGE

AVERAGE COST TO REPAIR:

\$1,000-\$6,000



You may have water damage if you notice musty smells, leaks anywhere in the roof or walls, mold or mildew growth, peeling or cracked paint.



Maintenance That Can Prevent This Issue: Clean your gutters, fix any pipe leaks, get your sump pump tested.

HVAC REPLACEMENT

AVERAGE COST TO REPAIR:

\$500-\$3,000



If your HVAC isn't heating/cooling, is making strange noises, giving off strange odors or is resetting frequently, you may have mechanical or electrical issues.



Maintenance That Can Prevent This Issue: Get your HVAC system maintained every year, replace air filters on schedule, clear away debris from outdoor units.



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MOLD REMOVAL

AVERAGE COST TO REPAIR:

\$2,000-\$15,000



Mold may be visible or simply give off a musty odor and discolor ceilings. It may also cause respiratory issues for the people in your home.



Maintenance That Can Prevent This Issue: Don't ignore plumbing leaks and perform regular mold inspections.

NEW PIPES

AVERAGE COST TO REPAIR:

Up to \$10,000



If you notice damage on exposed pipes, water leaks or rusty water, you may have pipe issues.



Maintenance That Can Prevent This Issue: Don't use chemicals on drains, winterize your pipes during cold months, get your pipes professionally cleaned out.



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SEPTIC SYSTEM REPAIR

AVERAGE COST TO REPAIR:

\$1,500



Septic system issues may show up if you don't flush toilets, drains go slow or you have standing water in the yard.



Maintenance That Can Prevent This Issue: Septic tanks should be pumped once every 3-5 years and inspected at least that often.

ELECTRICAL ISSUES

AVERAGE COST TO REPAIR:

UP TO \$15,000 FOR REWIRING



Electrical issues may be evident if circuit breakers trip a lot, appliances cause electrical shocks, lights flicker or switches stop working.



Maintenance That Can Prevent This Issue: Electricity isn't a DIY task. Get a professional electrician to inspect and service your system.



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PORCHES AND PAVILIONS

Many homes come with outdoor structures. These may be in varying states of usefulness or beauty. Here are some smart ideas for improving porches, pavilions and other outdoor buildings or elements.

Porch

- Address the flooring. Is it hardwood? Stone? Cement? All of these can be refurbished or just pressure washed to look good as new.
- Add actual (outdoor) furniture to create seating areas and even textiles, like rugs.
- Update the lighting. You may not hang out on your porch because it's too dark at night. You can add lighting on the railing, along the perimeter and even on tables on the porch itself.

Pavilion

- Pergolas may need to be resealed for weather resistance or repainted every couple of years.
- Pavilions may benefit from getting new vinyl covers and even rollaway siding. These can function as separate outdoor spaces for parties or just family fun.

Shed

Sheds aren't just for keeping the lawn equipment and Halloween decorations. Now, high-tech sheds can include lighting and even air conditioning, making them a fun on-site option for playrooms or home offices.

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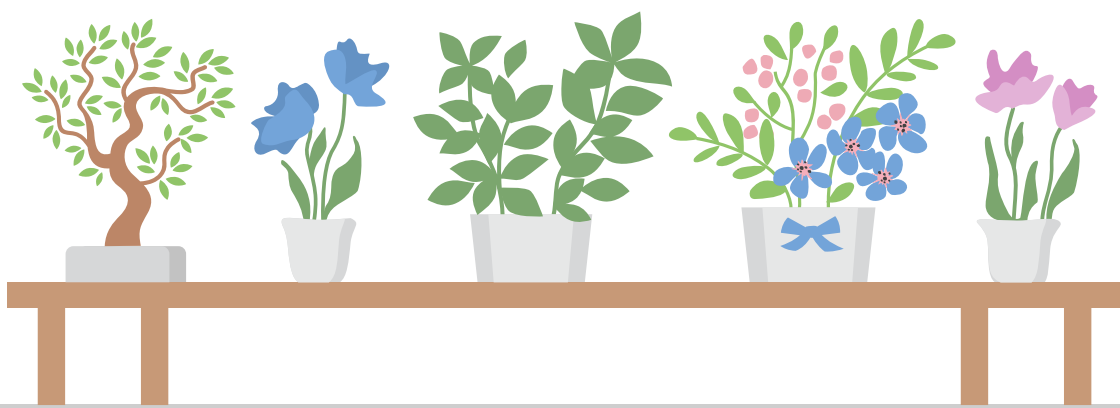
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PLANTS

Depending on where you live, seasonal plants may be a great option for keeping your outdoor spaces vibrant and beautiful at all times. You may wish to research and plant some of the following:

- ✿ **Perennials:** many flower species will come up every year. Plant strategically for beautiful blooms each spring.
- ✿ **Annuals:** get a splash of color each year by freshly planting annuals. Remember, though, that you will have to rotate them out and compost or dispose of them because they only last one year.
- ✿ **Vines:** vines are a great way to accent walls or provide a whimsical element to the outside spaces of your home.
- ✿ **Greens:** greens should comprise the core of your landscaping. These require very little maintenance and are hardy against the elements.

Expert tip: pick one color of mulch and use it in all of your flowerbeds. Re mulch quarterly to keep it looking fresh and sharp.



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YOUR KITCHEN GARDEN

There's nothing more enjoyable than heading out to the garden to grab a summer fresh tomato or sprig of basil for your sauce. Some plants are virtually foolproof and easy for gardeners in any climate and at any level to grow.

Here are some great starter plants for an outdoor garden:



Herbs: Basil, oregano, mint and rosemary are renowned for being easy to grow and wonderful in a variety of dishes.



Vegetables: If you want some hearty, healthy options from your own backyard, vegetables are easy to grow from seed. You'll have to pay attention to planting cycles and care. Some great options are zucchini, green beans, pumpkins, carrots, turnips and radishes.



Berries: Sweet, tart and fairly climate-resistant, berries are a great option if you want a quick yield. Compared to tree fruit or vine fruit, berries will germinate and grow fairly quickly. You'll need a plan for protecting these from wildlife but you can plant strawberries, blackberries or blueberries and see a beautiful harvest.



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PAVERS AND CONCRETE

Your outdoor space is probably a mix of grass and pavers or concrete. Whether you have a slab or individual pavers, these elements can help shape your outdoor spaces and provide a steady base for your basketball games or seating areas.

Here are some creative options:

Pavers: in any size and configuration, pavers can create patios, porches, walkways and garden accents. They may require expert installation and can be expensive as well as needing maintenance. However, many people love the luxe look and even choose to use pavers on their driveways. If installed and sealed correctly, they'll last a long time and are far less likely to crack than a concrete slab.

Mosaic concrete: instead of a simple slab, you may choose to work with a company that can create concrete mosaics. These are arrangements of small concrete portions, sometimes filled in between with gravel. It looks modern and clean.

Stamped concrete: want to take it up a notch but not commit to the process of pavers? Stamped concrete may be your best bet. You can get well-designed and textured concrete that looks like stones.



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HOA AGREEMENTS

What are you really signing up for? There are some common aspects to an HOA agreement that you should know. Of course, it's most important that you read an HOA agreement thoroughly to fully understand your specific terms.

Typically, an HOA agreement will include things like:

- **Monthly or annual fees**
- **Election and terms for board members**
- **Bylaws, which will detail the HOA standards**
 - **Home color**
 - **Home maintenance**
 - **Lawn maintenance**
 - **Recreational facilities**
 - **Other amenities**
- **Reserve fund and fund allocations**
- **Compliance and conflict management**
- **Insurance responsibilities**
- **Public space maintenance**



AN HOA AGREEMENT WILL ALSO DETAIL THE LEGAL RIGHTS AND RESPONSIBILITIES OF ALL PARTIES. READ ON TO LEARN MORE.



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HOA LEGAL RIGHTS AND RESPONSIBILITIES (P1)

HOA'S may have significant legal rights. Depending on the agreement you sign, many HOA'S have the right to foreclose on your home if you don't pay fees.

Here are some common legal rights and responsibilities that are part of these legal relationships.

Homeowners may have the following rights:

- **Right to inquiry**
- **Circumspect record-keeping**
- **Reasonable access to records and financials**
- **Disclosure of proceedings**
- **Timely and fair notices if there is an intent to take disciplinary action**
- **Consistent treatment and enforcement of rules and regs**
- **Consistent treatment and enforcement of rules and regs**
- **Information about voting eligibility**
- **Right to vote**



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HOA LEGAL RIGHTS AND RESPONSIBILITIES (P2)

There will also be language about things such as:

- **Solar installations**
- **Vehicle parking/towing**
- **Modification for the access of disabled persons**
- **Ingress, egress, and support/access rights**
- **Notices**

STATE AND EVEN FEDERAL LAWS CAN APPLY TO THE LEGAL RIGHTS AND RESPONSIBILITIES OF BOTH HOA'S AND LAWYERS. ENTIRE LEGAL FIRMS SPECIALIZE IN HOA LAW.

IT'S ESSENTIAL THAT HOMEOWNERS MOVE INTO A COMMUNITY WITH AN HOA AND SIGN AN HOA CONTRACT WITH FULL KNOWLEDGE OF THEIR RESPONSIBILITIES.



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HOA FAQs

HOA Boards are usually populated by elected members of the community who fulfill various roles. An HOA board may include:



President



Vice-President



Treasurer



Secretary

They hold meetings that should be recorded and also facilitate meetings with homeowners.

Some HOA members are paid and some are not. Most of the time, HOA'S are technically non-profit organizations whose members work on a voluntary basis.

BOARD MEMBERS ARE RESPONSIBLE FOR KEEPING BOOKS, HANDLING EMERGENCIES, REPRESENTING HOMEOWNERS, AND ENFORCING RULES.



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HOA BOARDS

Here are some answers to frequently asked questions about HOA'S:

❓ **SHOULD I AVOID BUYING A HOME WITH HIGH HOA FEES?**

Many times, HOA fees will represent the amenities or standard of living in a community. If you really want to live in a certain community, the HOA fees may be worth it.

❓ **WHAT HAPPENS IF I GET IN A DISPUTE WITH AN HOA?**

First, it is important to fully understand the document you sign when you move into a community with an HOA. This will detail conflict resolution. Most times, HOA'S could even foreclose on your home if you don't comply with agreed-upon regulations.

❓ **DO I HAVE TO PAY HOA FEES?**

HOA fees are mandatory. The specific terms for your agreement will be spelled out in your contract.

❓ **WHO GETS ON AN HOA BOARD?**

HOA boards are typically elected members of the community. They almost always fulfill their roles on a volunteer basis

❓ **WILL AN HOA LIMIT WHAT I CAN DO TO OR IN MY HOME?**

Depending on the HOA, there may be standards of appearance that include your lawn/landscaping, paint color, roof color, and additions, or outdoor furniture. These limits are intended to keep the community at a certain standard of appearance.



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SMART HOME SECURITY

You've probably seen on the news how digital video doorbells can keep people safe. And they're not the only smart home security device available! Here's an overview of what you can buy to keep your home and family safe.

Remote door locks: provide access on a timer or remotely check to see if you remembered to lock the door (and then lock it from wherever you are).

Cameras: security cameras are now wireless and infrared, giving you the ability to see the perimeter of your home from anywhere, day or night.

Microphones: cameras and video doorbells now come equipped with mics, giving homeowners the ability to also hear what is being said.

Remote heating/cooling control: want to turn the temp up or down? Set it on a rotation with digital monitors and login to check it or change the temperature.

Environmental security: go beyond your roofline and install speakers or cameras in your landscaping or exterior points for added security and peace of mind.

Overall Security: large-scale systems have easy-to-install sensors, cameras and microphones that can provide full coverage for your home. This will give you the ability to remotely control door locks, cameras, heating/cooling systems and a video doorbell.



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SMART HOME ENTERTAINMENT

Whether you want an integrated sound system or home theater, smart home entertainment devices are the most cost-effective, easy-to-use options out there. This is a great entry point into the world of smart home tools.

Surround sound: no more does the full theater experience require going out or major installs. Smart speakers can wirelessly connect and you can control the levels from your phone.

Smart displays: hands-free video calls on a tablet, streaming recipes on a mounted device or tablet is possible with Echo Show, Portal or other smart screens designed with this use in mind.

Smart TVs: smart TVs may be 4K or HDR10+ and can be operated with universal remotes. For an even bigger smart display, you can upgrade to a smart projector and get an affordable in-home movie theater going!



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SMART HOME APPLIANCES

Want more perfectly cooked dinners or wrinkle-free clothes? Common appliances are getting the upgrade! Learn how digital appliances can all work for you.

Smart thermostats: Nest and other manufacturers make thermostats that can learn your temperature preferences, manage energy and send text message alerts.

Smart washer/dryers: get notifications about cycles, download new washer/dryer cycle settings, find problems and adjust settings with voice commands.

Smart refrigerators: use digital screens for shopping lists, get alerts if the fridge is open and regulate temperature in different zones, all from your phone.

Smart monitors: air quality and even carbon monoxide and other traditional monitors have gotten upgraded to “smart” status with app-integrations and real time warnings and alerts.



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MANAGING YOUR SMART HOME SYSTEM

The most important part of integrating smart devices in your home for any use is to have a command central. Whether this is an app or other control system, one of these options is the best way to activate your home's upgraded intelligence features.

Mesh WiFi: part of managing a smart home system is having the WiFi power to run it. Google and other large companies now sell blanket WiFi coverage with mini-routers, or nodes. You can install these yourself and accelerate WiFi coverage throughout your whole home, ensuring that your smart devices aren't disrupted.

Hubs: managing all of your devices and appliances may require a Google Home or Alexa device. There are additional options from other companies. The most important thing to understand is how that single device will integrate with the rest of the components in your system. You can buy these as part of large packages and then, as you add on, be sure to double-check compatibility.



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SEASONAL HOME MAINTENANCE (PART 1)

Winter, Spring, Summer, Fall: certain chores go with them all!

Don't forget these seasonal home maintenance tasks.

Winter

- ✓ GET YOUR PIPES CHECKED (INSULATION)
- ✓ DISCONNECT GARDEN HOMES
- ✓ GET YOUR FURNACE OR HEATING SYSTEM SERVICED
- ✓ CHECK FOR DRAFTS
- ✓ TEST YOUR SUMP PUMP
- ✓ CLOSE FOUNDATION VENTS



Spring



- ✓ CLEAN THE GUTTERS
- ✓ PEST CONTROL BEFORE SUMMER
- ✓ INSPECT GROUT AND CAULKING
- ✓ INSPECT YOUR ROOF AFTER SNOW AND ICE HAVE THAWED



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SEASONAL HOME MAINTENANCE (PART 2)

Winter, Spring, Summer, Fall: certain chores go with them all!

Don't forget these seasonal home maintenance tasks.

- ✓ GET YOUR HVAC/AIR CONDITIONING SYSTEM INSPECTED/REPLACE FILTERS
- ✓ GET YOUR POOL SERVICED
- ✓ DO ANY PAINT TOUCH-UPS
- ✓ CHECK THE HEALTH OF YOUR SIDING/REPAIR AS NEEDED
- ✓ INSPECT AND REPAIR YOUR DECK, APPLYING ANOTHER COAT OF SEALANT AS NEEDED
- ✓ INSPECT FOUNDATION AND CRAWL SPACE
- ✓ TEST YOUR IRRIGATION SYSTEM

Summer



Fall



- ✓ INSPECT AND REPAIR YOUR DRIVEWAY
- ✓ CHECK YOUR WEATHERPROOFING STRIPS MULCH
- ✓ AERATE YOUR LAWN BEFORE WINTER
- ✓ PEST CONTROL BEFORE WINTER
- ✓ TURN OFF OUTSIDE HOSE BIBS
- ✓ INSPECT THE FIREPLACE
- ✓ DRAIN AND STORE HOSES
- ✓ WINTERIZE EXTERIOR PLUMBING



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INTERIOR HOME MAINTENANCE

Here are some quarterly, interior home maintenance tasks you should add to your calendar.



- ✓ **LUBRICATE GARAGE DOOR SPRINGS**
- ✓ **DRAIN THE HOT WATER HEATER**
- ✓ **CHECK FOR TERMITES**
- ✓ **CLEAN THE SEPTIC TANK (ANNUALLY)**
- ✓ **INSPECT CAULKING AND REPLACE AS NEEDED**
- ✓ **INSPECT GROUT AND RESEAL AS NEEDED**
- ✓ **INSPECT DOOR HARDWARE - FIX AS NEEDED**



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MONTHLY SYSTEMS MAINTENANCE

Heating/cooling, plumbing and electrical systems will last longer if you maintain the appliances that manage them. Here are some tasks.

HEATING AND AIR/HVAC SYSTEMS MAINTENANCE

- ✓ Change air conditioning filters
- ✓ Vacuum heat registers and vents
- ✓ Check for blockages on indoor and outdoor air vents
- ✓ Trim any plants growing around outdoor units

PLUMBING SYSTEMS MAINTENANCE:

- ✓ Inspect tub and sink drains, unclogging if necessary
- ✓ Clean your garbage disposal unit
- ✓ Run hot water in all sinks
- ✓ Pour water into drain traps
- ✓ Wash dishwasher drain bin

ELECTRICAL SYSTEMS MAINTENANCE

- ✓ Test smoke alarms and carbon monoxide detectors
- ✓ Test fire extinguishers
- ✓ Test ground-fault circuit interrupters
- ✓ Inspect electrical cords for wear



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APPLIANCE MAINTENANCE

Your appliances keep your home humming along. Every time you throw a load of laundry in or cook a meal, you count on these items to work.

To make sure that they do (and will continue to), here are some maintenance tasks to take care of.

- ✓ Check the water softener: replace salt as needed
- ✓ Clean faucet aerators
- ✓ Clean showerheads to remove mineral deposits
- ✓ Inspect tub and sink drains, unclogging if necessary
- ✓ Clean your furnace filter
- ✓ Clean garbage disposal by grinding ice
- ✓ Vacuum lint from dryer vent
- ✓ Check water overflow tray in the washing machine
- ✓ Run a cleaning cycle on your oven
- ✓ Run an empty, cleaning cycle on your dishwasher
- ✓ Inspect and deep-clean your microwave, toaster and blender
- ✓ Clean refrigerator drip trays
- ✓ Clean windows and door screens
- ✓ Check thermostat function



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SELLING YOUR CURRENT HOME

If possible, selling your current home should be a high priority. Depending on your timeline, you can work with a real estate agent to get your home on the market as soon as possible

Does your financing for a new home need to be contingent on the sale of the home you're currently in? When you want to sell a home fast to get the cash for your next home down payment, you can accelerate the process by attending to details in advance. Discuss these aspects with your real estate agent to learn how you can get your home sale on the fast-track:

- **Pay for an appraisal or expert assessment to identify areas that could be quickly improved to increase the value of your home.**
- **Perform any minor repairs (and learn if any major repair needs will surface during inspections).**
- **Stage your home to sale by investing in basic cosmetic improvements, such as paint or landscaping.**
- **Get professional photos and videos taken, so your home can show virtually.**
- **Decide on the sale price you really need to happily move forward into your new community.**



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BUYING A NEW HOME (IN A NEW CITY)

Moving to a new city comes with unique challenges and opportunities. From the outset, you'll want to learn about comparable home prices and cost of living. It's essential that you find a good real estate agent who's familiar with the area.

The home you choose needs to meet specific criteria like this:

- ✓ Safe neighborhood with a good reputation
- ✓ Acceptable commute distance
- ✓ Within your price range
- ✓ Access to amenities

In a new state, you'll want to ask questions about:

- ? Property taxes
- ? School system
- ? Utilities
- ? Property management or HOA'S

Once you move in, you'll quickly need to know about:

- i Waste management
- i Community expectations and upkeep
- i Home management resources, like lawn care and housekeeping



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FINAL LOGISTICS

As you wrap up life in an old city and move to a new one, there are some important final logistics to wrap up. Some of these are true of any move and some are unique to a relocation. Here's what to keep on your list:

Final closing/house sale

- Hand over keys, appliance information and clean home
- Change utilities, if required
- Set up mail forwarding

When moving to a new city, you may have a gap between your current home and next home.

This may require that you:

- Arrange movers and book a storage unit
- Set up temporary housing or rent

Whenever you move to a new state, you'll have to remember to:

- Pack for a short trip
- Set up new utilities and internet
- Change locks/reprogram locks
- Get new driver's license and license plates for the vehicle



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