

What To Do First Before You Start House Hunting

Thinking about buying a home can get exciting fast. You start scrolling homes, saving favorites, comparing neighborhoods, and wondering what is actually possible. This worksheet will help you slow the swirl and take the first right steps in order. By the end, you will have a better sense of your timing, who you may need to talk with, what monthly payment feels healthy, where you want to focus, and what to do next. You do not need to have everything figured out today. You just need a starting point.

Step 1: Start With Your Timing

A home search usually begins with a reason. Maybe your lease is ending, your home no longer fits, you are relocating, or you are ready for a new season of life. Use this section to name what is moving you forward.

What is making you think about buying a home right now?

When would you ideally like to move?

What needs to happen before you feel ready to take the next step?

Step 2: Talk To The Right People Early

You do not have to figure everything out alone. A good lender can help you understand the money side. A good real estate agent can help you understand the local market, the process, and what step should come first.

Have you talked with a lender yet?

- ☐ Yes
- ☐ No
- ☐ Not yet, but I know I need to
- ☐ I am not sure if I should start there

Have you talked with a real estate agent yet?

- ☐ Yes
- ☐ No
- ☐ Not yet, but I have questions
- ☐ I am not sure what to ask

Step 3: Find The Payment That Fits Your Life

The price of the home matters, but the monthly payment is what you live with every month. Before you fall in love with a particular house online with all of its beautiful pictures, think about what payment feels healthy for your life.

What monthly house payment feels comfortable right now?

Would an HOA payment change what feels comfortable?

- ☐ Yes
- ☐ No
- ☐ Not sure

Do you know how much you may have available for down payment and closing costs?

- ☐ Yes
- ☐ No
- ☐ Still figuring that out
- ☐ I may use equity from a current home
- ☐ I may use a VA loan

Step 4: Narrow Your Areas And Must-Haves

Scrolling every home in every area gets overwhelming fast. A better search starts with focus. Think about where you want to be, what matters most in daily life, and what would make a home worth seeing in person.

What areas are you most interested in right now?

What are your top three must-haves in a home?

- 1.
- 2.
- 3.

What is one thing you do not want to compromise on?

Step 5: Start Touring With A Plan

Touring homes is more useful when you know what you are looking for and what questions to ask. A plan helps you compare homes clearly instead of relying only on first impressions.

What would help you feel ready to start seeing homes?

What would make a home worth seeing in person?

What questions would you want answered before writing an offer?

After finishing this worksheet, what feels like your next best step?

- ☐ Talk with a lender
- ☐ Talk with a real estate agent
- ☐ Narrow down areas
- ☐ Understand my monthly payment
- ☐ Start seeing homes
- ☐ I am still not sure

Your Next Step

Look back over your answers. Which step feels the most unclear right now?

That is probably your best place to start. If you want help sorting through your answers, we can walk with you through it over coffee, by phone, or on Zoom.

Text START to 772-291-1592, and we will help you figure out the next right step.

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