First-Time Homebuyer Checklist

Yes, you can buy a home! Here's what to do first.

- [ ] **Check your credit score**
  You don't need perfect credit. Many loans accept 580+. Know where you stand.

- [ ] **Calculate what you can afford**
  Use the 28/36 rule: housing under 28% of gross income, total debt under 36%.

- [ ] **Research down payment assistance**
  Ohio offers OHFA down payment assistance grants up to 5%. Kentucky has KHC loans with down payment help. You may not need 20% down.

- [ ] **Get pre-approved (not just pre-qualified)**
  Pre-approval shows sellers you're serious and tells you your real budget.

- [ ] **Budget for closing costs**
  Expect 2-5% of the purchase price. Some programs help cover these too.

- [ ] **Find a buyer's agent**
  A good agent costs you nothing (seller pays) and negotiates on your behalf.

- [ ] **Understand loan types**
  FHA, VA, USDA, conventional — each has different requirements and benefits.

- [ ] **Don't make big financial changes**
  No new cars, no job switches, no large purchases before closing.

- [ ] **Get a home inspection**
  Never skip this. It can save you thousands and give you negotiating power.

- [ ] **Know your timeline**
  From offer to keys usually takes 30-45 days. Plan your move accordingly.

Want more information? Get in touch!
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