



21 Important Things to Consider Before Buying a House

Buying a house is one of the most impactful financial decisions you will make. Whether you're purchasing for the first time or moving to a new area, being prepared can prevent regret, reduce unexpected costs, and improve your long-term satisfaction.

This article outlines 21 essential things to evaluate before you buy, based on the practical experience of **Kelly Jones**, a reliable [Scottsdale realtor](#).

Financial Preparation: Credit and Mortgage

Credit Score and Financial Health

Review your credit report, debt-to-income ratio, and monthly obligations. A strong credit profile helps secure better mortgage terms and lowers loan costs.

Mortgage Pre-Approval

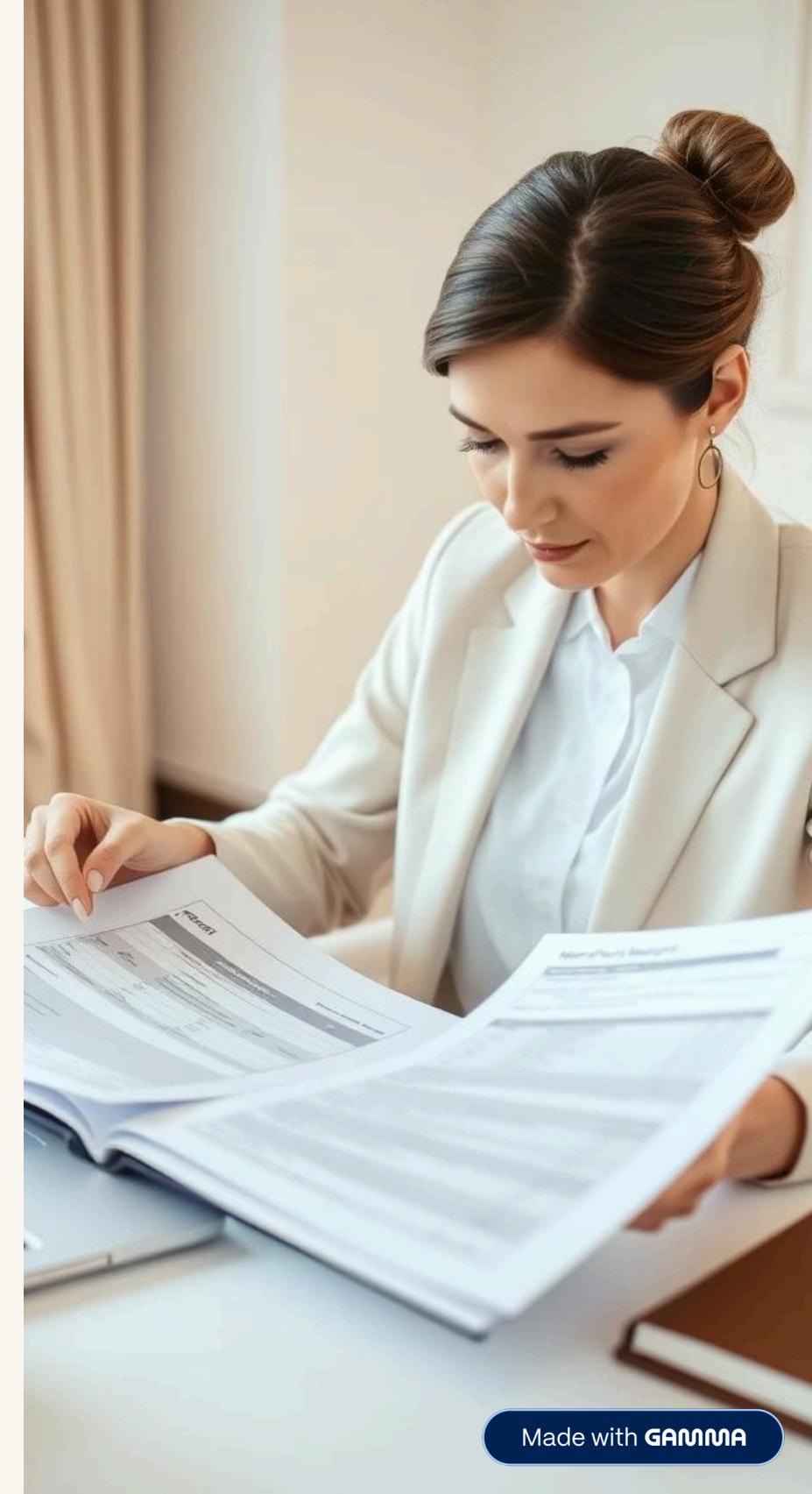
Obtain a pre-approval letter from a lender to confirm your buying power. This strengthens your position in a competitive market.

Full Cost of Homeownership

Budget beyond the listing price. Include mortgage payments, property taxes, insurance, HOA dues, utilities, maintenance, and closing costs.

Emergency and Maintenance Funds

Set aside reserves for unexpected repairs or life changes to protect your investment.



Researching the Neighborhood and Market

Neighborhood Factors

- School ratings
- Crime statistics
- Commute routes
- Noise levels
- Local development plans
- Community engagement

Local Market Insights

Review current home prices, average market time, and trends. Kelly Jones can help compare areas and identify opportunities. Understanding these helps you make a competitive and informed offer.



Property Taxes, Resale, and Regulations

Property Tax History

Review past taxes and projected increases to assess affordability.

Resale Value Potential

Consider resale even if staying long-term. Walkable neighborhoods and good schools boost value.

Zoning and Building Regulations

Check local codes for renovation or building restrictions, including setbacks and height limits.

Home Condition and Efficiency

Home Inspection Report

Hire a certified inspector to evaluate structure, foundation, roof, electrical, and plumbing systems.

Age and Condition of Major Systems

- HVAC unit
- Roof
- Plumbing lines
- Water heater
- Electrical panel
- Appliances

Energy Efficiency

Look for efficient windows, insulation, and appliances to save on utility bills year-round.

Connectivity, Layout, and Outdoor Space

1

Internet and Cell Service

Test phone reception in all rooms and confirm high-speed internet availability.

2

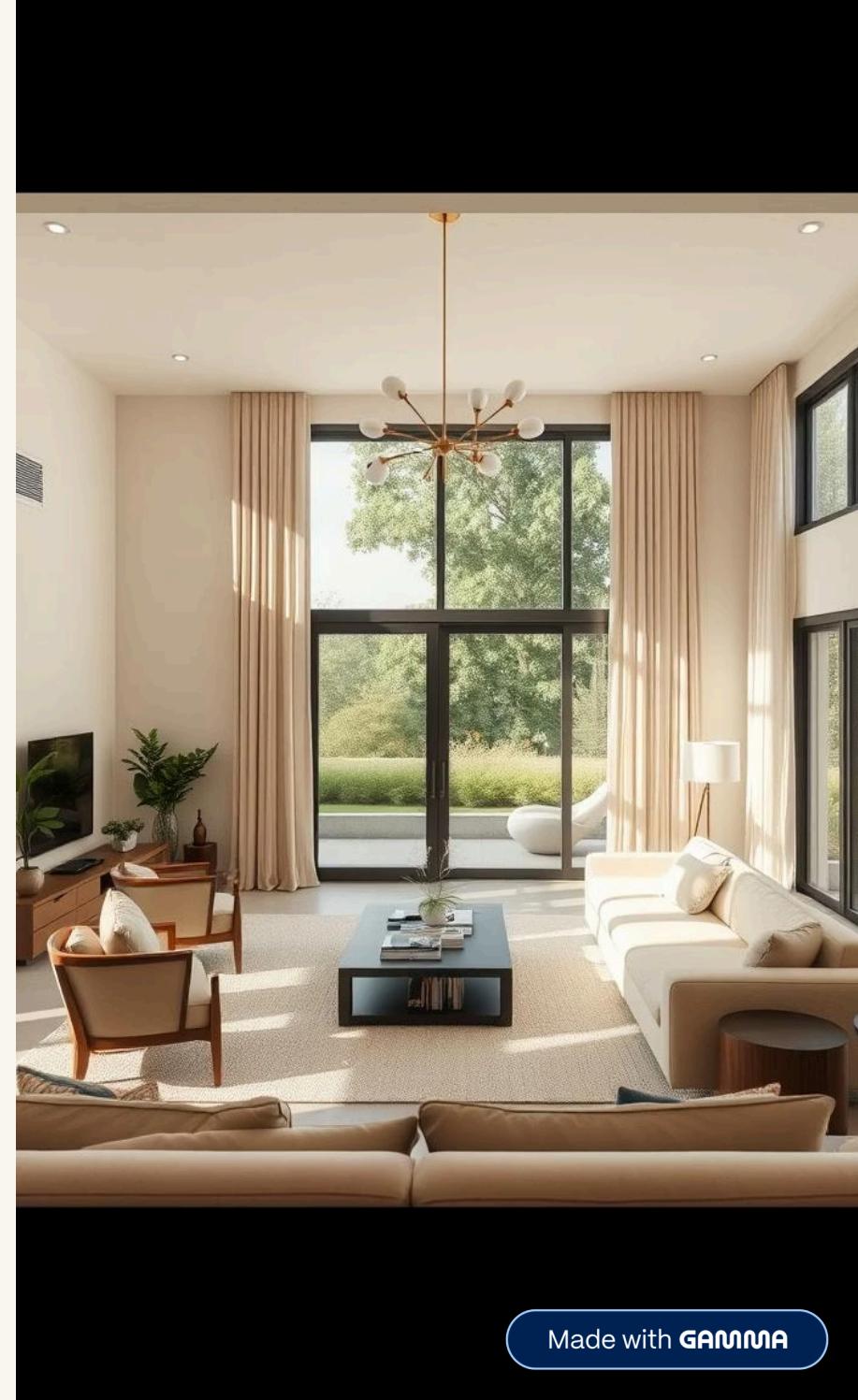
Layout and Flow

- Bedrooms and bathrooms count
- Kitchen size and location
- Office or guest room needs
- Storage space
- Accessibility for family members

3

Outdoor Space

Assess yard size, privacy, sun exposure, landscaping needs, and suitability for pets or gatherings.





HOA, Safety, and Legal Considerations

Homeowners Association Rules and Fees

Review HOA rules, monthly dues, and restrictions on exterior changes, parking, pets, or rentals.

Safety and Environmental Risk

Check hazard maps for flood, fire, or earthquake zones affecting insurance and peace of mind.

Title and Legal Standing

Confirm ownership, check for liens or disputes, and secure title insurance. Review easements or access agreements.

Commute, Amenities, and Personal Priorities

Commute and Transportation

Test drives to work, school, and shopping. Check public transit, bike lanes, and road access.

Convenience impacts daily life and home value.

Proximity to Amenities

Homes near grocery stores, parks, restaurants, and medical services tend to hold value better.

Walkable neighborhoods are more desirable to buyers.

Personal Non-Negotiables

Identify must-have features like a large kitchen, quiet street, or home office to keep your search focused.



Final Thoughts and Move-In Essentials

Move-In Essentials

- Cleaning supplies, fire extinguisher, smoke detectors
- Kitchenware, towels, bed linens
- First aid kit, flashlights, door locks

Guidance from Kelly Jones

Preparation is key to a successful home purchase. Kelly Jones offers expert local guidance to help you find a property that fits your financial goals and personal needs.

Connect with Kelly for trusted support throughout your home buying journey.