

# Preparing for Homeownership: Steps to Take Before You Buy

By Tatjana Aghdasi PREC\*



## Key Takeaways

- ✓ When buying a home, it's important to approach the process with caution and thorough preparation to make informed decisions that benefit you in the long run.
- ✓ Determine your budget and research the local real estate market, attending open houses and seeking guidance from real estate agents, to make informed decisions about your purchase.
- ✓ Conduct a thorough inspection of the property and secure financing before making an offer, while also utilizing negotiation skills to potentially lower the cost of the home.



Buying a home is a major financial and personal investment, and preparing for it is crucial to ensure a smooth and successful purchase. One of the most effective ways to prepare for homeownership is to start planning at least a year in advance. Here are some steps you can take to prepare for homeownership a year before you buy.

1. Review your credit report and work on improving your credit score. A good credit score is essential for securing a mortgage with a favorable interest rate.
2. Create a budget and start saving for a down payment and other expenses associated with homeownership, such as closing costs, property taxes, and insurance.
3. Research different neighborhoods and areas where you would like to buy a home. This can help you get a better understanding of the local real estate market, home values, and neighborhood amenities.
4. Start getting pre-approved for a mortgage to determine how much you can afford and to help you narrow down your search to properties within your budget.
5. Start working with a reputable real estate agent who can guide you through the home buying process and help you find properties that meet your needs and budget.

By taking these steps a year before you buy, you can better prepare yourself for homeownership and make informed decisions that will benefit you and your family in the long run. With careful planning and preparation, buying a home can be a rewarding and exciting experience.

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## About Agent

Tatjana Aghdasi is a local seasoned REALTOR® with exceptional knowledge of the real estate market as well as a Founder and Principal Designer at Bellino Homes, a home staging, interior design and renovations company. She specializes in comprehensive residential real estate, interior design, home staging and home renovation services for home owners, home buyers and real estate investors in Greater Vancouver area, looking to get more value for their money! Offering high professionalism and expertise that you can trust, along with a network of connections and trusted expertise of quality industry professionals, Tatjana is the unequivocal go-to resource for all your real estate needs!

