

WASHINGTON FIRST-TIME HOMEBUYER CHECKLIST

Know the Washington Market

- Research neighborhood trends (schools, transit, commute times)
- Understand zoning rules & growth boundaries (common in WA cities)
- Track interest rates – affordability shifts quickly in competitive areas
- Be prepared for multiple-offer situations in high-demand markets

Get Financially Ready

- Review credit, savings, and monthly expenses
- Budget for no state income tax, but higher property taxes
- Plan for closing costs, inspections, and future maintenance
- Secure mortgage pre-approval before home shopping

Search Smart

- Prioritize needs vs. wants (location, size, condition)
- Evaluate neighborhood amenities & long-term resale value
- Schedule professional inspections (especially moisture, roof, drainage)
- Understand HOA rules if buying a condo or townhome

Make a Competitive Offer

- Review comparable sales carefully
- Be strategic with contingencies
- Understand escalation clauses (commonly used in WA)
- Lean on your agent for negotiation strategy

Closing & Beyond

- Review disclosures carefully (WA has strict disclosure requirements)
- Understand closing timelines & escrow process
- Plan utilities, insurance, and move-in logistics
- Celebrate becoming a homeowner

Buying wisely now protects your future later.
Want a custom game plan for Washington or Arizona?
Message me anytime!