



GUIDE FOR FIRST-TIME HOME BUYERS

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Abstract

Assess your financial readiness by checking your credit score, calculating your budget, and saving for a down payment. Get pre-approved for a mortgage to know your borrowing capacity. Create a wishlist for your ideal home and hire a reputable real estate agent. Start house hunting through online listings and open houses. Perform a home inspection before negotiating an offer. Secure financing and review closing documents carefully. After closing the deal, move in and settle into your new home. Throughout the process, be patient, ask questions, and seek advice from experienced individuals. Congratulations on becoming a first-time homeowner! Good luck!



1. Introduction

When budgeting for your new home, remember to factor in additional costs beyond the purchase price. These may include property taxes, homeowners insurance, utilities, maintenance expenses, and any potential homeowner association fees. Being prepared for these costs will ensure you can comfortably manage your finances as a homeowner. Research and inquire about any government or local programs designed to help first-time home buyers. These programs may offer down payment assistance, grants, or favorable loan terms, making homeownership more accessible. Here in this guide, we have explained everything that you should know when buying a new house in Brisbane.

2. Choosing A Neighborhood When You're Ready To Buy A Home

When buying a home, finding the right neighborhood is arguably as important as finding the right home. And a good neighborhood depends on more than just friendly neighbors — you'll want to look at various factors that will affect your living costs and your overall happiness.

Here are seven major factors that can help you narrow down your location search.

1. Budget

Before you start shopping for homes, figure out how much house you can afford in Brisbane. Consider how much you could put toward a down payment while still having money left in savings. Then think about how much you can reasonably pay each month toward your mortgage.

"The worst mistake, in my opinion, is working to keep your house," Carolyn Morganbesser, Senior Manager of Mortgage Originations at Affinity Federal Credit Union, told Insider. "There's no room for the movies or to go out to dinner, because your mortgage payment is higher than you anticipated."



Once you've figured out your budget, you can start thinking about home locations.

Your budget can help you decide whether you want to live in the city or pay less to live in a suburb. You'll also find that some neighborhoods are more expensive than others. The trick is finding the balance between an area that's in your price range and is an area where you would enjoy living.

2. Convenience

Ask yourself how important it is to be close to places like your office or school. The difference between a 10-minute commute and a 30-minute commute can have a huge impact on your daily life.

What else do you want to be nearby? Think about restaurants, outdoor attractions, and doctors' offices. Be honest with yourself about what you want and how important convenience is to you.

Just know that proximity to in-demand places like cafes, restaurants, and nightlife could drive up the price of a home.

3. The future

Think about how long you plan to stay in this home and how the location will affect what you'll need later in life.

Is this going to be your forever home? Then you might care about living in a neighborhood with cool bars and restaurants now. But ask yourself if you'll still care about nightlife in five, 10, or 20 years. (And there's nothing wrong with the answer being "yes".)

You can't predict what your lifestyle or the neighborhood will be like decades down the road. But thinking ahead can help you find an area that will be a good fit for years, not just the next year or two.

4. Transportation



If you have a car, compare nearby gas prices to the cost of fuel around the city. If it's significantly higher or lower than in other places, the cost could affect your budget over the years.

Find out where the closest bus, train, or subway stops are if you use public transportation. Then talk to people in the area or search online for how reliable the public transit is.

5. Schools

Your address dictates which public school your child will attend. If you have kids (or plan to have school-aged kids while in this house), find out which schools they would go to. You may feel good about living in that neighborhood if you're happy with the schools.

Don't forget to think about the future of your kids' schooling. If you have a child in elementary school, you should also look at the local middle and high schools.

6. Crime statistics

Learning more about crime in the area can help you decide whether you'll feel safe living there.

AreaVibes is a useful resource for learning more about the crime rates in your zip code. See how the area's crime statistics compare to the rest of the state. AreaVibes also categorizes how much of reported crime falls under either violent crime or property crime, then breaks it down into smaller categories such as assault, burglary, and vehicle theft.

7. Appearance

You probably care about how your home looks on both the inside and outside. It also might matter how other homes in your neighborhood look.

If neighborhood maintenance is important to you, you might want to move into an area with a homeowner's association. HOAs have guidelines for keeping homes in good condition and act as moderators should you have a problem with a neighbor.

3. How to Find the Right Home



A home is a big commitment both of time and of money. Before you purchase one, it's important to have a good handle on what you're looking for, as well as what you and the other members of your household may need.

This guide to the various kinds of houses in Brisbane on the market can help you find the right home for your lifestyle and budget.

Home Styles

Residential properties come in a variety of styles. The right one really depends on how much space you need, your budget, and your preferences for upkeep and maintenance.

Single-Family Home

These are homes situated on a singular, dedicated lot. They have no shared walls, and they often have private front and back yards, and a garage. As the name suggests, they're intended for use by one family. Single-family homes are a good option for larger households and those who prefer more privacy in their living situation.

Multi-Family Home



These are properties designed for multiple households to share at once. They might be called duplexes, triplexes, or four-plexes, depending on how many units are in the property.

Multi-family homes can be good for buyers with several family members or multiple generations living in the same household. They can also offer buyers a way to make extra money by renting out one or more of the units.

Condominium

Condominiums, or condos, are individual units within a housing community or building. They're similar to apartments, though they're for purchase, rather than for rent. They also

typically share a wall with one or more units and are usually governed by a community association, often known as the Homeowners Association (HOA).

Condos are typically options in highly urban areas (like New York or New Jersey, for example). They may be the right fit for buyers who want a private home but without all the upkeep that comes with a yard or full lot. Condo owners often pay a fee to the HOA to maintain those public spaces.

Manufactured Home



Manufactured homes are properties that are built off-site and then moved onto a lot or piece of land. They're generally more affordable than single-family homes or condos, though they're usually smaller in size, too.

Financing a manufactured home is sometimes difficult, and it may be hard to find land, too. Some manufactured homebuyers lease their land in designated mobile or manufactured home communities.

Home Specifications

It's not just the type of home you'll need to consider, but what's inside the home, too.

You'll want to think about:

- Number of bedrooms and bathrooms
- Kitchen features, like islands, breakfast nooks, dual ovens, and electric or gas stoves

- Extra rooms, like dining rooms, studies, or family rooms
- Garage and driveway type
- Laundry and utility features
- Heating and cooling systems
- Yard and lot size

For example, if you plan to have children one day in the future, you may want more than one or two bedrooms in the home. Consider where you'll eat your meals, too—if there's a dining room, you may be more flexible about the size of the kitchen. And while some single-family homes may have space for a washer and dryer, some condos may share a public laundry room with other renters or owners in the complex.

Finding the Right Home

Finally, when searching for your next home, you'll need to consider how you'll go about the home purchase. Will you use a real estate agent to guide the way? While it's not necessary, it may make the process easier—especially if you're a first-time homebuyer.

If you do use an agent, be sure to interview several realtors first. Someone with experience in the local area, as well as the time and capacity to devote to your home search, can help you find the right house for your lifestyle and budget.

4. What Is a Home Inspection Contingency and Why Is It Important?



Before you buy a home, one of the things you should do is to have it checked out by a professional home inspector. Yes, we can hear your objection: "Buying a home is expensive enough as it is! Why would I choose to fork over hundreds more if I'm not required to?"

In this article, we'll delve into what a home inspection can reveal and whether it's worth hiring an inspector as a home buyer.

The Home Inspection Contingency

Home inspections provide an opportunity for a buyer to identify any major issues with a home before closing. Your first clue that a home inspection is important is that it can be used as a contingency in your contract with the seller. This contingency provides that if a home inspection reveals significant defects, you can back out of your purchase offer, free of penalty, within a specific timeframe. The potential problems a home can have must be pretty serious if they could allow you to walk away from such a significant contract.

What a Home Inspection Covers

Inspectors vary in experience, ability, and thoroughness, but a good inspector should examine certain home components and then produce a report covering their findings. The typical inspection lasts two to three hours, and you should be present for the inspection to get a firsthand explanation of the inspector's findings and, if necessary, ask questions.

Exterior Inspection



The inspector will complete a full inspection of the outside of the structure. This will include climbing into any crawlspaces under the home and using a ladder to reach and inspect the roof and other items.

Exterior walls

The inspector will check for damaged or missing siding, cracks, and whether the soil is in excessively close contact with the bottom of the house in Brisbane, which can invite wood-destroying insects. However, the pest inspector (yes, you might want to engage one of those too), not the home inspector, will check for actual damage from termites, etc. The inspector will let you know which problems are cosmetic and which could be more serious.

Foundation

If the foundation is not visible, and it usually is not, the inspector will not be able to examine it directly. Still, they can check for secondary evidence of foundation issues, like cracks or settling.

Grading

The inspector will let you know whether the grading slopes away from the house as it should. If it doesn't, water could get into the house and cause damage, and you will need to either change the slope of the yard or install a drainage system.

Garage or Carport

The inspector will test the garage door for proper opening and closing, check the garage framing if it is visible, and determine if it is properly ventilated (to prevent accidental carbon monoxide poisoning). If the water heater is in the garage, the inspector will make sure it is installed high enough off the ground to minimize the risk of explosion from gasoline fumes mingling with the heater's flame.

Roof

The inspector will check for areas where roof damage or poor installation could allow water to enter the home, such as loose, missing, or improperly secured shingles and cracked or damaged mastic around vents. They will also check the condition of the gutters.

Interior Inspection

The inspector will also complete a thorough inspection of the interior of the home. They will inspect everything from the ceiling to the cabinets under the sink.

Plumbing

The home inspector will check all faucets and showers, look for visible leaks and test the water pressure. They will also identify the kind of pipes the house has if any pipes are visible.

The inspector may recommend a secondary inspection if the pipes are old to determine if or when they might need to be replaced and how much the work would cost. The inspector will also identify the location of the home's main water shutoff valve.

Electrical

The inspector will identify the kind of wiring the home has, test all the outlets, and make sure there are functional ground fault circuit interrupters (which can protect you from electrocution, electric shock, and electrical burns) installed in areas like the bathrooms, kitchen, garage and outdoors. They will also check your electrical panel for any safety issues and check your electrical outlets to ensure they do not present a fire hazard.

Heating, Ventilation, and Air Conditioning (HVAC)

The inspector will look at your HVAC system to estimate the age of the furnace and air conditioner, determine if they function properly, and recommend repairs or maintenance. An inspector can also give you an idea of the age of the home's ducting, whether it might have leaks, if your home has sufficient insulation to minimize your energy bills and whether there is any asbestos insulation.

Water Heater



The home inspector will identify the age of the heater and determine if it is properly installed and secured. The inspector will also let you know what kind of condition it is in and give you a general idea of how many years it has left.

Kitchen Appliances

The inspector will sometimes check kitchen appliances that come with the home to make sure they work, but these are not always part of the inspection. If you think you'll want to keep them, be sure to ask which ones are omitted so that you can test them yourself.

Laundry Room

The inspector will make sure the laundry room is properly vented. A poorly maintained dryer-exhaust system can be a serious fire hazard.

Fire Safety

If the home has an attached garage, the inspector will make sure the wall has the proper fire rating and hasn't been damaged in any way that would compromise its fire rating. They will also test the home's smoke detectors.

Bathrooms

The inspector will check for visible leaks, properly secured toilets, adequate ventilation, and other issues. If the bathroom does not have a window or a ventilation fan, mold and mildew can become problems, and moisture can warp wood cabinets over time.

5. Tips On Moving Into A New House



Congratulations on securing a new house. Finding a home can be very stressful, not to mention packing to make the move. Fortunately, there are some steps to follow to save money on the move and some tried and true advice on what to do when you actually arrive at your new location.

How Can a Moving Checklist Help You Prepare for Your Move?

It may seem like all of the preparation went into the set-up for the move, but it's not over just yet. Whether you've researched the best moving companies to move your things, used a cheap moving company or found the best long-distance moving companies online. It can be overwhelming on its own, let alone moving into a new house in Brisbane. If you're moving locally, this isn't as much of an issue. Use this guide to ensure that you're ready for not just the moving process, but the move-in process as well.

Pre-Moving Essentials



No need to sugarcoat it; moving can be incredibly challenging, especially if you are not adequately prepared. Having all the pre-moving essentials checked off your list sooner rather than later makes the process smoother.

Get Your Supplies

After finding your new home, the first step to moving from your current one is gathering the right supplies. Stocking up on moving materials a few months out will help ensure you have everything you need to pack up your life in boxes and are prepared for moving day. From big things like moving boxes, packing tape and bubble wrap to little things like box cutters,

permanent markers and scissors, ensure you have the moving supplies you'll need to simplify the process.

Transfer Utilities

Like how you'll want your belongings to move with you, you'll also want your utilities to be in order when you reach your new home. Transferring utilities requires advanced planning, and you must call each utility company to notify them of your move and plans to transfer or cancel the service. Most basic utilities include electricity, gas, water and phone. However, remember your Internet, television, garbage or other monthly services tied to your location.

Create An Inventory of Items and Start Packing

It is recommended to begin the packing process by making an inventory list of the items you want to bring to the new home, donate or discard. An inventory list will also ensure you don't have any unnecessary duplicate items or will let you know if you need any additional essentials. Once everything is organized accordingly, packing should be a breeze.

9 Things to Do When Moving Into a New House



When moving into a new home, there is a lot to consider aside from unpacking boxes. Not only do you need to get associated with a new place, but you also have to learn how it functions and prioritizes what projects you want to tackle first. Check out these nine items to add to the list when moving into a new home.

1. Do a Walkthrough

If it's available to you, walking through your new house while it's empty is a helpful step before moving in. If the house was staged when you previously saw it, seeing it as a blank canvas gives you the opportunity to plan how your own belongings will fit in. Bring a tape measure to plan even more accurately where items like furniture will go—it will save you hassle when unloading the moving van later if you already know where things belong.

In addition to using the walkthrough as a vision board, it's important to note that all of the terms of the sale were completed. Check on any agreed-upon repairs, appliances that were supposed to be left (or were supposed to be taken out), working order of outlets, switches and fixtures, etc. If there's an issue, the sooner you bring it up with the appropriate party, the better.

If you're moving out of state and an in-person walkthrough isn't in the cards, schedule a virtual one with your realtor. Some companies also offer 3-D scans of living spaces so that you can take a digital tour on your own time, and measure dimensions from afar.

2. Take Safety Precautions for Children and Pets

If you're moving with young children or pets, you'll need to take extra steps to ensure their safety in a new environment. In addition to the standard things—like outlets, sharp edges, open doors and windows—keep an eye on temporary moving-specific hazards as well.

Make sure scissors and box cutters are far from reach, keep boxes with dangerous items (cleaning supplies, glass, etc.) in a separate space and ensure packing materials aren't confused for playthings.

3. Make an Unpacking Plan

It can be tempting to just dive right in, but when you just attack the boxes randomly you end up finishing the day with plates but no silverware, shirts but no pants and a hairbrush but no toothbrush.

Labeling your boxes ahead of the move is key, but so is planning what needs to be prioritized when you arrive at the new house. You might need kitchen items before you need to fill out the living room—unless you're okay with takeout and would prefer to have your TV set up first. Plan what you want to have ready and then unpack in that priority order.

4. Set up Utilities and Connectivity

You probably don't want to spend your first night in your new house in the dark, so make sure that you set up your utilities (electricity, heat, gas and water) to be ready for your move-in date. You'll also want to plan for Wi-Fi, phone connection and cable.

Some companies allow you to transfer service from one location to another (this is obviously impacted by how far you're moving), but sometimes you have to completely cancel one location before starting over at another.

Since these set-ups can require appointments, plan ahead so that if someone needs to come to your new house in Brisbane, it can happen as soon as you need it and you'll be there to assist.

5. Locate Necessary Functions

As the saying goes, hope for the best but prepare for the worst. Looking for your circuit breaker in a new home after the power has unexpectedly gone out isn't the best time. As you're moving in, make note of the location of the circuit breaker, fuse box and water valve.

Note where you have smoke and carbon monoxide detectors, and test them to make sure they're functioning properly. Also, determine an escape route for each member of your family if a fire did occur. If you moved to a location with natural disasters such as tornadoes, hurricanes, or earthquakes, come up with a plan of action and a place for shelter.

6. Set up a Security System

Speaking of safety, it's important that you feel safe in your new home. This means different things to different people, but some steps include changing locks so that prior residents don't have access, installing motion detectors or cameras, using a smart doorbell, or setting up a full-fledged home security system. There are even tools these days to help you gauge the safety of your neighborhood and help you decide on the appropriate course of action in terms of securing your new home.

7. Deep Clean



There's no better time to really get your home sparkling clean than when it's totally empty. You can attack every floorboard, every window sill, every nook and cranny. If you have the time in between closing and the moment your home is overrun with moving boxes, it's worth a scrub down.

8. Change Your Address

If you didn't already do this in the moving prep part of the process, make sure that you change your address for all communication. Forward your mail and update your credit card billing address—not just with your credit card company but also any services or retailers where your information is saved.

Communicate with important stakeholders like your bank and insurance provider, schedule a trip to the DMV and don't forget to share your new address with friends and family.

9. Explore the Community

Welcome to your new neighborhood. When you need a break from unpacking, take a stroll or drive to explore your new area. Look for the stores, community centers and points of interest that will become the new go-to spots for you and your family.

There are many social platforms available for neighborhood-specific connections. Join those to learn about the goings-on in your new location. Meeting your neighbors is not a lost art; being friendly with those around you can make your new house feel more like a home.

Post-Moving Essentials

Settling into your new home is exciting but can also feel overwhelming, especially when you have moving boxes all around you. For instance, packing a moving essentials kit with everything you'll need for the move-in day, like cleaning supplies, fresh bedding, a toolkit and more, can be helpful. A few post-moving tools include:

Create An Emergency Response Plan

An emergency response plan is a document that lays out the series of steps you and your loved ones will take during a critical event. Once you move into your new home, be sure to research phone numbers and the location of the nearest hospital, firehouse, police station, etc., to include in your emergency response plan.

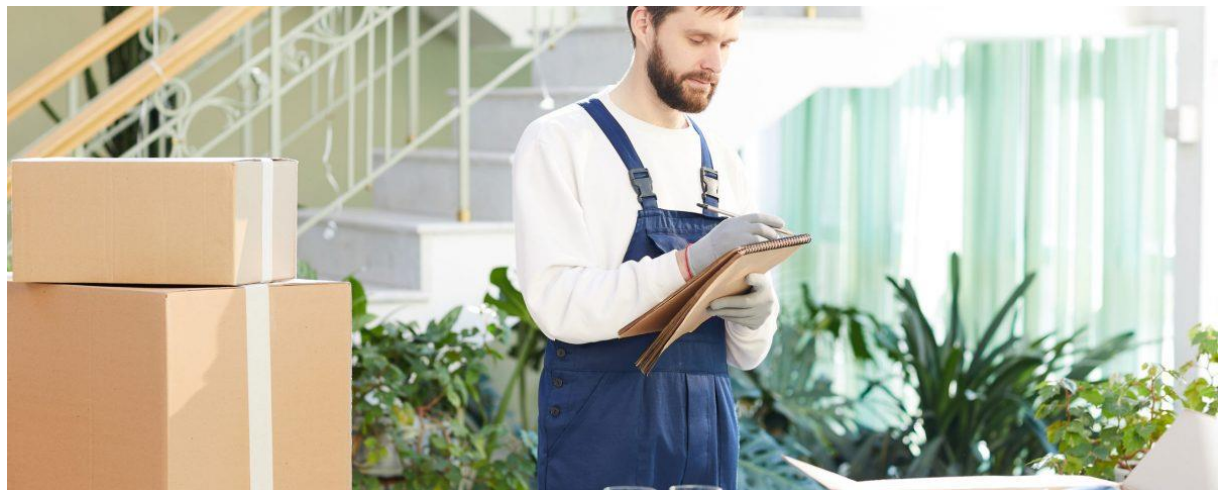
Schedule Maintenance Work

After moving into a new home, you may notice some maintenance needs to be done around the place to make it perfect. Whether you need rooms painted, HVAC repairs, landscaping or anything else, it is recommended that you schedule maintenance work as soon as possible, preferably before move-in day. The sooner everything is completed, the sooner you can begin settling in and enjoying your new home.

Change Your Locks

Once you move into a brand-new home, it is wise to change the house locks to ensure better security. Previous owners may still have the keys to the home or could've given copies of the keys to various friends and neighbors. It's better to put yourself in control of your home's security. Get new house locks as soon as possible.

6. Hire a Professional Mover



Imagine this scenario. You choose a moving company, set up a date for pickup and delivery, and sign a contract with the movers. A few weeks later, you're standing at your new house and all of your things are locked inside a truck out front. The movers have piled a bunch of extra charges onto your bill and are telling you that if you don't pay the fees, you won't get your things. The people you thought were going to carry the heavy stuff and make your moving day so much easier are now holding your belongings hostage.

Research Companies

First things first -- do some informal research to see which moving companies do quality work. Send out an e-mail to friends to see if they have any recommendations or warnings about moving companies they've used in the past. If the companies you're interested in offer references, call those references. Once you narrow down your choices, check with the Better Business Bureau about any moving companies you're considering. If one of those companies has had a number of complaints filed against it, then that's not the company you want to use.

Get More Than One Estimate

For interstate moves, charges are based on the weight of the items to be moved, the distance to be moved, packing and other services. Get two or three estimates well in advance of your move. You may even want to meet with a relocation consultant in person and have him or her come out to your home. That way, the consultant can take a look at your belongings and make

a solid estimate on how much it will cost you to transport them. When you speak with the moving companies, ask whether their estimates are binding or nonbinding. Do not accept an estimate over the phone.

Make Sure the Mover is Aware of Everything that Must Be Moved

Make sure the mover is perfectly aware of everything that has to be moved. And here's why: The cost will increase if anything is added to the shipment that was not included in the estimate. Also, make sure the mover is aware of any special circumstances that might make the move challenging. For example, is there a possibility that the moving truck will have a hard time parking at your new place? If the mover has to park far away, you may be charged extra money for the walking that movers have to do to get your things to your new place.

Get Insurance

If you have renters or homeowners insurance, then your belongings are insured when they're at your home, but not when they're on the road between homes. So for a long commute, you might want to consider purchasing moving or relocation insurance. Unless you pay the movers to pack your belongings, it's unlikely that they will be insured against breakage caused by improper packing. If you want to ensure coverage for broken items, you can always ask the movers to pack your belongings. There are several types of insurance packages to purchase. The moving company is liable for a certain dollar amount multiplied by the weight of the shipment, up to a certain amount.

Ask Questions About the Contract



Make sure that any contract you enter into covers rates and charges, the mover's liability for your possessions, dates for pickup and delivery, and claims protection. Read the document carefully. Don't worry about making the moving company wait while you look the contract over to make sure you understand everything that's included. Moving company scams are not uncommon, so you want to make sure a moving company is on the up and up before you sign a contract. If something in the contract looks fishy, trust your instincts and ask questions. You don't want your moving company to hold your things hostage and force you to pay extra costs.

Make Sure the Company is Legit

Moving scams are pretty rampant, and you want to be sure the company you work with is legit. So, check up on it. Pay a visit to the company to see whether it seems like it's on the up and up. Are the trucks labeled clearly? It's not good if they're not.

6.1. Things To Do Before The Movers Arrive



Moving to a new house is stressful and challenging without professional assistance, even if you have managed it multiple times before. Experienced removalists can help pack and move your belongings safely, giving you ample bandwidth to complete other important moving-related tasks.

When you are sure the major aspects of your move are taken care of, you can focus better on changing your address, setting up utilities, cleaning etc. Thus, hiring professional removalists in Brisbane is a practical solution when moving house.

However, your work while moving doesn't end after booking the professionals. Here are nine things you must do before the movers arrive to pack and load your belongings.

Get Rid Of Unwanted Things

Make sure to declutter your house, especially if you have lived in it for over a year. Divide all your belongings into four categories – throw, donate, resell and keep. Discard broken, old and obsolete things to get rid of trash first.

Next, sort things you don't use at least once a year or haven't used in the last six months. You can choose to donate belongings or host a garage sale for things in good condition and appropriate for all ages.

Create An Inventory

If you hire professional removalists in Brisbane for packing your things, they will conduct a pre-move survey and make an inventory. It helps keep track of your belongings and prevents loss of items during handling and transit. You can also make an inventory yourself by downloading a template online if you are packing without professional help.

Be Ready To Move



Don't wait for the removalists with surprise inventory items or things to do at your end. Most professional removalists Brisbane have a schedule to maintain, and it can go for a toss if you are not ready to move immediately after the movers arrive. Thus, tie all loose ends before the

moving day to ensure you can stay on time, and your things reach the new home without delays.

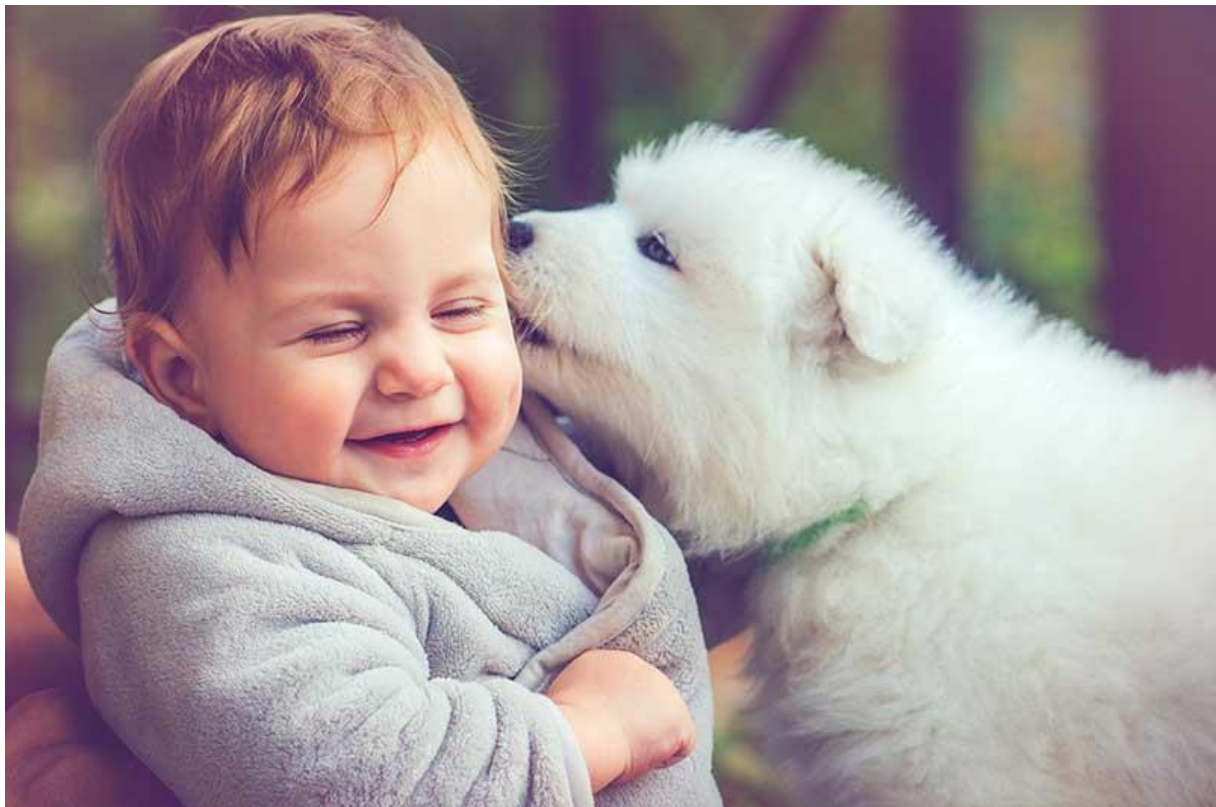
Pack An Essentials Bag

You should have everything in one bag that you would need on your journey and on reaching your new home. Your essentials bag must have a change of clothes, snacks, medicines, phone charger, house keys and other important items you must keep on person. Make sure everyone in your house packs their individual essentials bag before the movers arrive.

Pack Valuables Yourself

Even if you avail of a professional packing service, make sure to wrap and box like jewellery, identification documents, expensive collectibles, electronics, and other valuable items yourself. These are things that should travel in your personal vehicle, and you shouldn't trust anyone else to handle or move them.

Keep Pets & Kids Safe



You should maintain your children's and pet's routine to avoid stressing them. Make sure your kids and pets have a safe space in the house to eat, sleep and relax while your hired removalists in Brisbane pack and move your things.

Alternatively, you can send your kids and pets in the care of a family member or friend while the mover pack and move your things. This way, you keep them out of harm's way and relocate without stress.

Clean Your Things & The House

Cleaning your clothes, electronics, kitchenware and other belongings before packing is essential to keep them in good condition. Also, cleaning will help you declutter faster and keep things you want to pack on hand.

If you are a tenant, cleaning the property will allow you to get your bond back in full. You can manage the task yourself or book professional cleaners to do it for you.

Set Aside Refreshments

Ensure you keep some snacks, drinks and water aside for your hired removalists in Brisbane when they arrive. It is polite to offer refreshments to the movers, especially when you are moving on a hot summer day.

Make sure not to keep anything too heavy or time-consuming to eat, as the professionals need to work and would appreciate consuming something light. If possible, enjoy the refreshments with the movers to make them feel welcome.

Get Moving Insurance



Professional removalists in Brisbane usually provide basic liability coverage for things they move. The insurance cost is included in the service charge, but the cover is basic, and you don't get much reimbursement.

Therefore, if you want better protection, consider getting personalised moving insurance before moving. This way, you can ensure to get better reimbursement in case your belongings get damaged or lost during handling or moving.

7. Make a New House Feel Like Home



No matter how excited you are to move into your new place, your first few weeks will probably feel foreign and, well, a little weird. Celebrating a birthday, planting a garden, or decorating for the holidays will help that "new-house feeling" fade, but waiting for a milestone requires a little too much patience. Here's how you can feel settled and happy — even while you're living among boxes.

1. Start with the closet.

"I believe in living well from the moment you move in," says interior designer Nate Berkus. "Most people start unpacking the common spaces first, but I focus my efforts on my closet because Monday's are hard enough without having to search for your favorite sweater."

2. Prioritize the kids' rooms.

"My son is a collector of previously owned things and especially loves his large assortment of snow globes," says Nicole Curtis, host of *Rehab Addict* on HGTV. "I always hand-carry the box of globes with us and then ask the movers to focus on his room first. He will spend the afternoon unpacking his collections and even though the rest of house is in shambles, he'll be happy and that's all that matters."

3. Recreate familiar sounds and sights.

"I've had a cuckoo clock for years that sings every 30 minutes," says Maxwell Ryan, founder of Apartment Therapy. "To me the sound of the clock is home, and having it running right away always does the trick."

4. Wait to hang art.

"I've spent many years gathering artwork when I travel and each piece is treasured because it reminds me of a specific place and time," says Holly Becker, author and founder of the blog Decor8. "I unpack each piece right away and lean them against walls, sideboards, and nightstands so I can still enjoy them until I've decided where to install everything."

5. Mimic your regular routine.

"My husband Bob seems to always lose his wallet and keys in the same spaces," says designer and author Cortney Novogratz, who recently moved from New York City to Los Angeles with her husband and seven children. "As soon as we moved in, I created a space where everyone could drop their keys, bags, and coats. I even used the same hooks and bins that we used in Manhattan because they work for us. Your routine shouldn't have to change just because your location does."

6. Bring out all your favorites.

"For instant coziness, I light candles and play music I love," says Becker, who always packs iPod speakers, candles, and a lighter in an easy-to-find 'favorites' box. "I listen to Lorde, Oh Land, John Mayer and Zaz, and some of my favorite scents are Jo Malone's Grapefruit candle and Feu de Bois by Diptyque, which smells like a burning fire."

7. Get comfy.

For blogger Joy Cho, everyday comforts help her feel settled: "The first thing I do when I move in is pull out all my clean bedding," she says. "Pillows, duvets, sheets, and throws — the works. There is nothing more comforting than sleeping in your old, cozy bed."

8. Make it smell nice.



"I need my house to have good new smells to make it feel like home," says Ryan. "Like a cast iron pan that needs seasoning, I break in the space with an expensive steak on the stovetop and favorite bottle of wine. I love the way the heat and the smells 'season' my home."

9. Don't order pizza.

To Leah Bergman, author of the food blog Freutcake, home is a homemade meal: "I always unpack the kitchen first so I can cook a meal for my husband and I to enjoy," she says. "Even if we're living among boxes, eating a simple recipe on the floor; it's worth it."

Conclusion

To ensure a smooth and successful home-buying process, start by assessing your financial readiness, getting pre-approved for a mortgage, and creating a wishlist with your priorities. Engage a reliable real estate agent to guide you through house hunting and negotiations. Remember the importance of a thorough home inspection and performing due diligence on the property and its surroundings. Secure financing wisely and be prepared for additional costs beyond the purchase price. Don't forget to explore first-time home buyer assistance programs that could provide valuable financial support. With patience, research, and informed decisions, you'll be well on your way to achieving the dream of homeownership. Congratulations and best of luck on your journey as a first-time home buyer!

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