

# Buying a home in another state



Featured image.

Alt-text: house keys placed on a contract that is being signed.

Buying a new home can be a very exciting process. After all, many of us dream of being homeowners. At the same time, this process can be stressful and overwhelming. This entire process doesn't only consist of buying a home in a different state. You also must plan a long-distance move, move your utilities, take care of your pets and kids, find new doctors, etc. It truly is a process that naturally many do not look forward to. Yet, it is an essential part of moving on and relocating to a new state. Still, there are things that you can do to make yourself more prepared.

## Be familiar with the costs of living

Knowing your future possible costs of living is something that *you need to know in advance*, way before you even start house hunting or planning your move. [Moving out of state to your new home](#) can be exhilarating and exciting. However, before you make any concrete moves, you must be certain that you can really afford it. If you miss doing so, you might be in a whole lot of trouble very quickly. **Buying a home will be a huge expense** without a doubt. Don't forget about utilities, food expenses, healthcare costs, taxes, etc. Make sure you include all the financial factors before you decide whether buying a home in a different state is a smart move for you and your family.



What is your budget? Before relocating make sure that it is financially doable. Alt-text: single dollar bills tossed on a pile.

## **Explore neighborhoods that are potential winners in your book**

You might already have a clue what type of house you would like to buy. But, do you know where would you like that house to be located? There is a reason why we say *location is everything in real estate*. Your future neighborhood will largely be decided not only by your likes but also by your budget. When contemplating such a decision, it is important to have your priorities in place. Be realistic. You might be in a situation where you will not find a home with everything that you desire. That is why when [buying a home](#), you should have a list of things that are more and less important to you. Of course, stick to those that are deal-breakers and maybe let go of those that are less important.

## **Don't start organizing your move without a moving checklist**

As soon as your new home is yours, it is time to plan that dreadful out-of-state relocation. Yet, before you start running around and working on moving tasks, you should **have a moving checklist in place**. It will help you stay organized and keep the chaos under control. Surely, there is a lot that needs to be done. Put it all on paper or in a digital planner and *mark deadlines*. This way you will know whether you are falling behind or not. In all the mayhem, it is very easy

to forget something. This way you will absolutely stay on track.



A good checklist will help you stay on track with all of your moving tasks. Alt-text: a hand holding a red marker writing on a clear checklist.

## Hire professional movers for your relocation

Looking for the right movers might be a process. You should ask for an **inhouse estimate from a few moving companies**. Once you received them, compare them and choose the best option. Be patient and don't be afraid to put your negotiation skills to the test. Another helpful thing is to *get recommendations from friends and family*. Maybe somebody recently moved and had a great experience with their movers. Unless you have just a few bags and boxes to move, doing this complex process on your own is not a good idea. A lot of things can go wrong during a long-distance move that professionals such as those at [zippyshellcolumbus.com](http://zippyshellcolumbus.com) can handle in an instant because they have prior experience.

## Buying a home is always safer with the help of a real estate agent

Finding an out of state real estate agent is always more difficult than when hunting for a local representative. [Choosing a real estate agent](#) to represent you is something that you shouldn't do in a hasty manner. Gather referrals and **conduct multiple interviews** before making your final choice. An out of state agent will know the area where you are looking to buy and therefore can better accommodate your needs. Before you even make the trip to see properties, they can send you pictures and give you virtual tours. This way you can easily save time and *eliminate places that are not up to your satisfaction*.



Finding a home is difficult, especially in a different state that you aren't familiar with. That's why you need a real estate agent to represent you. Alt-text: a key with a green keychain in the palm of a hand.

## **Mortgage pre-approval is necessary**

Unless you are a cash buyer, you will not be able to skip this very important step when buying a home. Not many of us are fortunate enough to purchase a home with cash, so taking out mortgages is our next best option. For starters, you need to *check your credit score*. This will be a big factor in dictating what can you really afford. To be more specific, you should **request a pre-approval letter**. This letter will give you concrete numbers and a specific idea of your buying budget. Before you start working on this with your mortgage rep, it would be a good idea to brush up on all the [important mortgage tips](#).

## **Ask for help when buying a home in a different state**

Buying a home is difficult for everybody and that is why you shouldn't be hesitant to ask for help. You can start with friends and family. They might have some valuable advice for you based on their previous experiences. However, just for your own protection, you should also have professionals watch your back. During the buying process, your mortgage officer, real estate agent and legal representative will be your right-handed people. Of course, they will cost you some extra cash, but they will also bring you peace of mind during this process. In the end, you will realize that being secure and happy with your choice is priceless. Happy house hunting!

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