## Presvytera Michelle's Resource Pages for Clergy

## Fíndíng a New Home:

- Determine your budget: Decide on a comfortable budget range for your housing expenses, considering both rent/mortgage payments and other associated costs like utilities, maintenance, and insurance.
- Research the neighborhood: Look into various neighborhoods within the new town. Consider factors such as proximity to schools, workplaces, shopping centers, parks, and public transportation.
- Set your priorities: Make a list of your must-haves and nice-to-haves in a home. This could include the number of bedrooms, bathrooms, a backyard, a school system, number of parking spaces, or specific amenities like a gym or a pool.
- Decide on renting or buying: Determine whether you want to rent or buy a property based on your long-term plans and financial situation. Renting provides flexibility, while buying builds equity over time.
- Search for listings: Utilize real estate websites, rental platforms, and local property listings to find available houses or apartments that match your criteria. Consider working with a real estate agent for professional assistance. \*\*using a realtor associated with the church can cause diplomatic problems later on.
- Visit potential properties: Schedule visits to the properties that interest you. Take note of the condition, layout, and any potential issues. Assess the neighborhood during different times of the day.
- If the prospective new home is far away, request a home inspection and video tour.
- Check for safety and security: Research the crime rates in the area and inquire about the safety measures in place, such as security systems or gated communities.
- Consider the cost of living: Explore the overall cost of living in the new town, including taxes, transportation, and healthcare expenses. Ensure it aligns with your financial capabilities.
- Review contracts and leases: Carefully read and understand the terms and conditions of rental agreements or purchase contracts. Pay attention to clauses regarding maintenance responsibilities, restrictions, and termination policies.
- Make sure the HOA is not intrusive..Get a thorough professional home inspection.
- Seek professional advice: Consult with a real estate attorney or financial advisor, if needed, to ensure you make informed decisions and understand the legal aspects involved.
- Remember to take your time, do thorough research, and trust your instincts when making decisions about your new home.