



Home-Buying Process

Special Needs

Home-Buying Process: Special Needs

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As a potential homeowner, the house you purchase may be 1) a house you will live in for several years, and then sell, or 2) the house you desire to live in for many years, and possibly enjoy in retirement. If you are purchasing the property for retirement purposes, consider an accessible house that provides the privacy, safety and security you desire.

If someone in your household uses a wheelchair, has a sight or hearing impairment, or any other disability requiring special home features, you usually can find a builder to accommodate these needs. If you contact a builder when a house is in the preconstruction or early construction stage, the builder may be able to install items such as:

- Wheelchair ramps
- Custom handrails and bars
- Specially designed toilets and bathroom fixtures
- Special locks and viewing devices for exterior doors
- Special shelving and kitchen cabinetry
- Special wiring
- Wider doorways
- Right or left-handed access and use

Depending on the item and when you make the request, the builder may install these features as part of the construction package. Other customized items may be treated as change orders

for which you will be charged the normal change-order fee.

If you are considering an existing house, it may already meet the Americans with Disabilities Act (ADA). If not, consider the cost associated with installing these features. It might be affordable to make the appropriate upgrades in some houses, while in others it may be too costly.

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Needs and Wants Work Sheet

Type of Home: New _____ Older _____ Manufactured _____

Living Space: No less than _____(Sq Ft) No more than _____(Sq Ft)

Price Range: No less than _____ No more than _____

School District: _____

Style of home: Ranch_____ Adobe _____ Southwest _____

 Colonial _____ Townhouse _____ Condominium _____

 Two or more stories _____ Other _____

Renovation you will consider doing: A little? _____ A lot _____ None _____

Close to public transportation _____Yes _____No

Must meet ADA Standards: _____Yes _____No

Subdivision Options: _____

Need Want No Preference Not an Option

Interior:

Rooms

Master Bedroom:

Size	_____	_____	_____	_____
Bathroom	_____	_____	_____	_____
Carpet	_____	_____	_____	_____
Ceramic Tile	_____	_____	_____	_____
Hardwood Floors	_____	_____	_____	_____

Needs and Wants Work Sheet (cont.)

	Need	Want	No Preference	Not an Option
<i>Kitchen</i>				
Appliances	_____	_____	_____	_____
	_____	_____	_____	_____
	_____	_____	_____	_____
Eat-in-kitchen	_____	_____	_____	_____
<i>Bathrooms:</i>				
Bathroom #	_____	_____	_____	_____
Spa	_____	_____	_____	_____
Flooring	_____	_____	_____	_____
Other _____	_____	_____	_____	_____
<i>Other:</i>				
Utility Room	_____	_____	_____	_____
Extra Dining Room	_____	_____	_____	_____
Extra Living Room	_____	_____	_____	_____
Second Floor	_____	_____	_____	_____
Fireplace	_____	_____	_____	_____
Woodstove	_____	_____	_____	_____

Needs and Wants Work Sheet (cont.)

	Need	Want	No Preference	Not an Option
Exterior:				
Lot Size	_____	_____	_____	_____
Porch	_____	_____	_____	_____
Deck	_____	_____	_____	_____
Patio	_____	_____	_____	_____
Swimming Pool	_____	_____	_____	_____
Storage Shed	_____	_____	_____	_____
<i>Landscaping</i>				
Front Yard	_____	_____	_____	_____
Back Yard	_____	_____	_____	_____
Other _____	_____	_____	_____	_____

Other features house must have: _____

This resource is one in a series on the Home-Buying Process which include:

Financial Readiness

What Creditors Look For
Finding Mortgage Money
Types of Financial Institutions
Mortgage Options
Down Payment and Closing Costs
Pre-Qualification or Pre-Approval

Factors to Consider in Housing Selection

Personal Needs and Wants
Location
Type and Style of House
Type of Construction
Interior and Exterior Space
Special Needs
Building as an Option

Locating a House

Finding the House
Using Real Estate Professionals
Buying Direct From Owner

The Sales Contract

Components
Acceptance

Home Inspections

Reasons for Home Inspections
Locating an Inspector
What Inspections Include
Limits of Liability

The Mortgage Process

Loan Application Process
Approval or Rejection
The Mortgage Payment

Purchasing Homeowners Insurance

Before You Start Looking for a Home
Stability of the Insurance Company
Costs and Coverage
Customer Service

Warranties

The Closing

Preparation for Closing
Final Walk Through
Closing Day Procedures

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