

# Anchorage First-Time Homebuyer Checklist

Buying your first home in Anchorage is exciting, but it helps to have a clear plan. Use this step-by-step checklist to stay organized, avoid common mistakes, and move confidently from pre-approval to closing day.

## 1. Get Financially Prepared

- Check your credit score and correct any errors.
- Set a realistic budget — know what monthly payment you can afford.
- Save for a down payment and closing costs (look into Anchorage assistance programs).
- Get pre-approved for a mortgage with a local lender.

## 2. Start Your Home Search

- Choose a trusted Anchorage realtor who specializes in first-time buyers.
- Make a list of must-have features and nice-to-have extras.
- Research Anchorage neighborhoods for schools, commute, and amenities.
- Tour homes in your budget and take notes/photos for comparison.

## 3. Make an Offer & Negotiate

- Work with your realtor to make a competitive offer.
- Be ready for counteroffers and negotiations.
- Schedule a home inspection to uncover potential issues.
- Review the appraisal with your lender.

## 4. Closing Process

- Finalize your mortgage with the lender.
- Secure homeowners insurance.
- Do a final walkthrough of the property.
- Sign the closing documents and get your keys!

## 5. After You Move In

- Change the locks and update your address with banks, DMV, etc.
- Set up utilities and internet.
- Meet your neighbors and explore your new community.

- Keep a budget for maintenance and repairs.

Tip: Work with an Anchorage realtor experienced with first-time buyers — they ' ll help you avoid mistakes and find programs that can save you money.