

Long Island Home Buyer's Guide

☐ Get Pre-Approved First

Before you search for homes, know what you can afford. Work with a reputable mortgage lender to get a pre-approval letter (not just “pre-qualification”). Your pre-approval will outline:

- The max price you can afford
- Loan type (Conventional, VA, Adjustable, etc.)
- Term (15 vs. 30 years)
- Estimated interest rate and required down payment

Why it matters:

For example: most Huntington Township sellers won't consider an offer—or even a showing—without a pre-approval in hand. Be sure to keep your pre-approval recent as you shop.

☐ Choose the Right Realtor

Select someone who:

- Knows the area well
- Has time to be responsive and proactive
- Has a great reputation with local professionals

A good Realtor helps you act quickly and confidently. Expect to sign an agreement that works well for both of you to define your working relationship, and so you are clear on what you will be expected to pay for their services.

Determine Your Budget and Priorities

Stick to what you can afford—including necessary renovations.

☐ Make two lists:

- Must-haves (3 bedrooms, 2 baths, some yard)
- Nice-to-haves (fireplace, finished basement, pool)

Share both with your Realtor and stay focused.

Andrea Costa is a NYS Licensed Real Estate Salesperson
License # 10401300743. Andrea lives in Northport and works
primarily in Huntington Township and the vicinity.

You've found a house:

Act Fast, it's time to make an offer!

- ☐ Get out your pre-approval, terrific that is ready to go!
 - ☐ Review comparable sales (Get "comps" from your Realtor)
 - ☐ Decide on your max offer price (it may be above asking in this market)
 - ☐ Include your down payment amount and contingencies
- If possible, be flexible with closing/move-in dates—this can give you an edge

You've given an "acceptable" offer? Great, Keep Moving Fast:

Seller may still show the home or entertain other offers (it's not yours yet)

- ☐ Schedule a home inspection ASAP
- ☐ **Move fast:** Once your attorney receives the contract, they must return it with your signatures and your down payment. Then, the sellers must sign and return it as well. Only after your attorney receives the fully executed contract can you feel confident the home is yours—pending a smooth closing.

Prep for Closing and Moving

- ☐ Line up home insurance
- ☐ Arrange utilities for the new home (and cancel the old ones)
- ☐ List where you will change your address
- ☐ Get moving quotes and start a checklist
- ☐ Stay in close contact with your lender and attorney for final information regarding what is needed for the closing date

Want a local expert to guide you every step of the way?

I specialize in Huntington Township and would love to help!

Northport, Centerport, Huntington, Huntington Station, Commack, Kings Park, Melville and surrounding areas

Andrea Costa 516-439-8211

Andrea Costa is a NYS Licensed Real Estate Salesperson
License # 10401300743. Andrea lives in Northport and works
primarily in Huntington Township and the vicinity.

©2025 Andrea Costa

eRealtyAdvisors

office: 1129 Northern Blvd. #404, Manhasset, NY 11030