NEPA / BUYER GUIDE

Find your place. Plan your move.

A visual home-buying guide for Northeastern Pennsylvania.



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A practical plan for your next move. Updated September 2026.

01 / START WITH YOUR PRIORITIES

Your search, at a glance.

A clear brief helps you compare homes and gives your agent a useful starting point.

01	02	03	04
Plan	**Explore**	**Evaluate**	**Move**
Priorities and financing	Homes and daily routes	Terms and inspections	Closing and possession

PREFERRED AREAS AND DAILY DESTINATIONS

COMFORTABLE PRICE RANGE AND DESIRED TIMING

MY MUST-HAVES

NICE-TO-HAVE FEATURES

Before touring with an agent

Discuss services, scope, duration, compensation and how the agreement can end. Agents covered by the applicable NAR MLS rules need a written buyer agreement before touring with a buyer they are working with. Compensation is negotiable and not set by law. Ask what you would owe if seller contributions do not cover it.

NAR: negotiating written buyer agreements

02 / SEE THE FULL PICTURE

Budget for ownership.

The asking price is one part of the decision. Review monthly costs and cash needed at closing separately.

Monthly ownership

+ Loan principal and interest
+ Property taxes and insurance
+ Utilities and association charges
+ Maintenance and repairs

Your monthly budget

Cash needed at closing

Ask your lender and settlement provider for a property-specific estimate covering:

- ☐ Down payment, if financing
- ☐ Closing costs and prepaid items
- ☐ Required reserves, if any

Confirm how your deposit and any agreed credits reduce the amount still due.

Count each expense once.

Taxes and insurance may already be included in the quoted loan payment through escrow. Ask what the payment includes before adding them again.

- ☐ Get current taxes and an insurance quote for the actual property.
- ☐ Understand the conditions and limits of your preapproval.
- ☐ Send financial documents through your lender's secure process.

03 / COMPARE THE ACTUAL PROPERTY

Look beyond the photos.

Use inspections, records and qualified specialists to understand the home and your intended use.

Structure & systems

Roof, moisture, heating, electrical systems and evidence of repairs.

Water & sewer

Confirm the systems serving the property, their condition and maintenance needs.

Plans & permits

Check boundaries, improvements and whether your intended rental, addition or home business is allowed.

Flood & insurance

Review current mapping, property history and insurance options; mapping alone does not answer every risk question.

Radon & mine subsidence

Discuss radon testing. Use Pennsylvania DEP resources to investigate mine-subsidence considerations by address.

Homes built before 1978

Review applicable federal lead-based paint disclosures and discuss inspection options with your agent.

OFFICIAL RESOURCES

Pennsylvania DEP: radon

Pennsylvania DEP: mine subsidence

EPA: lead-based paint disclosures

FEMA: flood maps

04 / KEEP THE DETAILS TOGETHER

From offer to keys.

Your agreement and circumstances set the timeline. Keep a calendar of the actual deadlines.

1

Compare the full offer

Price, deposit, financing, inspections, included items, deadlines and settlement.

2

Track the contract milestones

Arrange inspections and insurance promptly. Respond to lender requests and review changes with your agent.

3

Review the closing figures

For most covered mortgage loans, receive the Closing Disclosure at least three business days before closing. Compare it with the Loan Estimate.

4

Confirm the handoff

Check the final walkthrough, agreed repairs, utilities, keys and possession timing.

Verify wiring instructions independently.

Call your settlement provider at a trusted number already on file before sending funds.

CFPB: understand your Closing Disclosure

YOUR NEXT STEP

Let's focus your search.

Explore Kingston, Wyoming, Dallas, Wilkes-Barre or another NEPA community that fits your plans.

Kingston local guide

Wyoming local guide

Dallas local guide

Wilkes-Barre local guide

Bring these to the conversation

- [ ] Preferred areas, price range and timing
- [ ] Must-have layout, parking or outdoor features
- [ ] Any listing address or link you want to discuss

MY FIRST QUESTION

PLAN MY HOME SEARCH

Browse available homes

Scan to plan your search

Browse freely. Sign up when you want saved searches or listing alerts.

Read the full buyer guide online

480 Pierce Street, Suite 112, Kingston, PA 18704 | 570-328-0894

Updated September 2026. This planning guide does not replace transaction documents or property-specific professional advice.