

Your first home. A clear next step.

A practical checklist for Albany, Schenectady, Troy, Rensselaer, Saratoga Springs and Amsterdam.

01 Choose your place and your timing

- ☐ Write down the city or town, preferred property type and ideal move date.
- ☐ Check your lease end date and plan for any overlap between rent and ownership.

02 Build a complete housing budget

- ☐ Include mortgage payments, taxes, insurance, utilities and maintenance.
- ☐ Separate your down payment from closing costs and money kept in reserve.
- ☐ Use the OnePlace budget worksheet to organize your own estimates.

03 Start the financing conversation

- ☐ Ask a lender about suitable loans, documents, timing and next steps.
- ☐ Ask which homebuyer education or counseling your program requires.
- ☐ Keep financial documents for your lender's secure portal, not an inquiry form.

04 Check assistance before making an offer

- ☐ Confirm the property address is inside the program's eligible boundary.
- ☐ Ask the administrator about funds, deadlines and repayment conditions.
- ☐ Check the required order: Troy HIP currently requires applying before you have a purchase contract.

OnePlace helps you plan and connect with program providers. Your lender and the program administrator confirm financing and assistance eligibility.

From your search to your keys.

Use this page with your agent, lender and attorney as your purchase progresses.

05 Compare the property and the full cost

- ☐ Review condition, current taxes, insurance estimates and any association fees.
- ☐ For a multifamily property, confirm legal units, leases and owner expenses.
- ☐ Ask the lender whether the property fits the financing you are considering.

06 Coordinate the offer

- ☐ Review your offer, contingencies and key deadlines with your agent and attorney.
- ☐ Ask how any assistance, seller credit or repair requirement affects the offer.

07 Keep the financing moving

- ☐ Provide requested documents securely and track the lender's remaining conditions.
- ☐ Compare written Loan Estimates and understand rate-lock terms and cash needed.
- ☐ Tell your lender before changing employment, borrowing or moving large funds.

08 Prepare for closing and moving

- ☐ Review final figures with your lender and attorney; resolve differences early.
- ☐ Arrange insurance, utilities and a final walkthrough with your agent.
- ☐ Verify any payment instructions using a trusted contact number before sending funds.

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[TRIP: down payment assistance and Troy HIP timing](#)

[CFPB: understanding your Loan Estimate](#)