



# The Ultimate Guide

## To Buying a Home in Des Moines

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Everything You Need to Know About  
the Home-Buying Process

More Information

[www.peterjonesrealty.com](http://www.peterjonesrealty.com)



PETER JONES REALTY



# About Me

I'm Peter Jones, a proud Des Moines local dedicated to helping you navigate real estate with trust, care, and personalized solutions. Whether you're buying your dream home, selling a cherished property, or investing in your future, I'm here to make the process smooth and rewarding. Guided by integrity, compassion, and teamwork, I'll ensure you feel confident and empowered every step of the way. Let's work together to turn your goals into reality!

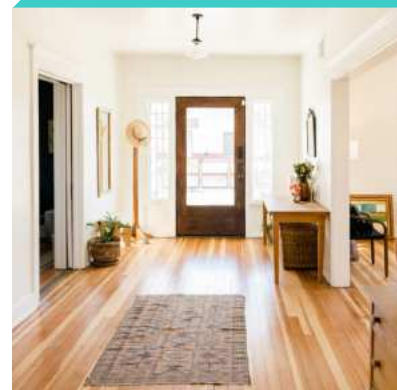
## 05 Step 1: Understanding Your Budget

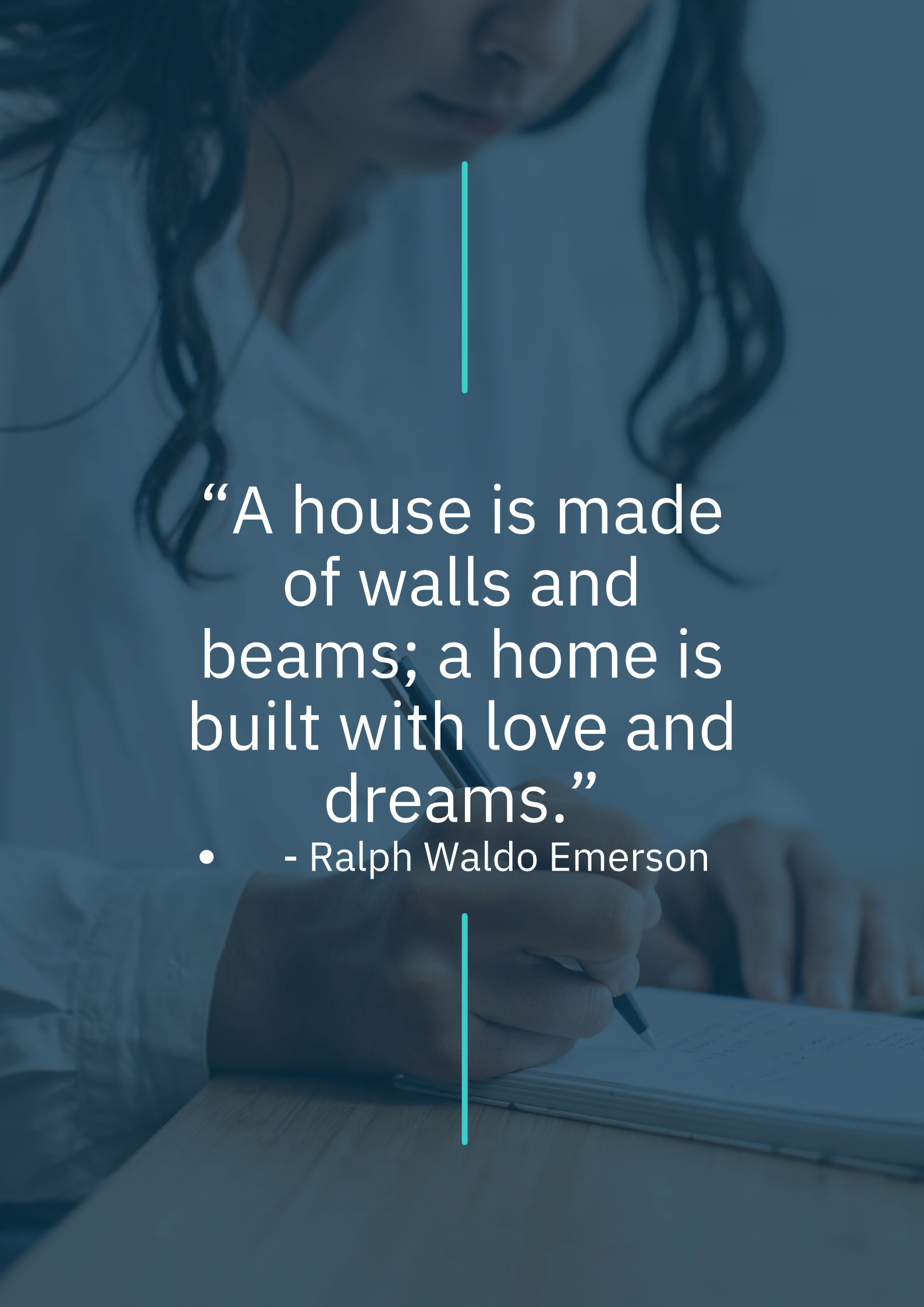
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A woman with long dark hair is sitting at a wooden desk, writing in a notebook with a pen. The image is overlaid with a semi-transparent blue filter. Two vertical teal lines are positioned on either side of the quote.

“A house is made  
of walls and  
beams; a home is  
built with love and  
dreams.”

- - Ralph Waldo Emerson

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# Welcome to the Home-Buying Journey

Buying a home is one of the most exciting milestones in life, but it can also feel overwhelming. This guide is designed to walk you through each step of the home-buying process in Des Moines, from determining your budget to closing the deal. Whether you're a first-time buyer or a seasoned homeowner looking for an upgrade, understanding the process will help you make confident decisions.

The Des Moines market is diverse, offering everything from charming historic homes to modern new builds in developing communities. Each neighborhood has its own unique personality, school system, and amenities. By working with a knowledgeable real estate professional, you can ensure you're making the right choice for your lifestyle and financial goals.

At Peter Jones Realty, we believe that informed buyers make the best homeowners. Our goal is to provide you with expert guidance, market insights, and hands-on support to make your home-buying journey smooth and successful.



**Building  
Equity**



**Tax Benefits**



**Stability and  
Control**



**Long-term  
Investment**



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# Step 1: Understanding Your Budget

Before you begin looking at homes, it's important to have a clear understanding of what you can afford. Buying a home isn't just about the purchase price; there are additional costs such as property taxes, insurance, and maintenance. Creating a detailed budget will help you avoid unexpected financial stress.

Your budget should include your down payment, which is typically between 3 and 20% of the home's purchase price. First-time buyers may qualify for low-down-payment loan programs, but it's always good to plan for a cushion. Additionally, closing costs, which cover fees like inspections, appraisals, and title transfers usually range from 2 to 5% of the home's price.

Don't forget about your monthly mortgage payments. These payments will include principal and interest on your loan, property taxes, homeowner's insurance, and potentially HOA fees. If you're unsure how much you can afford, use a mortgage calculator or speak with a lender to determine a comfortable price range.



## HOME-BUYING

# Understanding Your Budget



### HOUSING COSTS SHOULD BE 25-30% OF MONTHLY INCOME

Example:

Monthly Income: \$6,000

Max Housing Payments should be:

\$1,500 - \$1,800 per month



### UPFRONT COSTS TO CONSIDER

1. Down Payment: 3-20%
2. Closing Costs: 2-5%
3. Home Inspection: \$600-1,000



### ONGOING COSTS TO BUDGET FOR

- Mortgage Payment
- Property Taxes
- Insurance
- Utilities & Maintenance

### LOAN OPTIONS

- Conventional: 3 to 20% Down
- FHA: 3.5% Down
- VA/USDA: 0% Down



### PRO TIP

Get pre-approved from a lender before house-hunting to set a realistic budget!



### REACH OUT

Connect with a REALTOR® for references to lenders and other home-buying resources



# Step 2: Getting Pre-Approved

A mortgage pre-approval is a critical first step in the home-buying process. It not only helps you understand your budget but also gives you a competitive edge in a competitive market. Sellers take offers from pre-approved buyers more seriously since it shows you have the financial backing to complete the purchase.

To get pre-approved, you'll need to provide your lender with key financial information, including proof of income, employment verification, and your credit score. Lenders use this information to determine your borrowing capacity and offer loan options that best suit your needs. A higher credit score can also result in better interest rates, which can save you thousands over the life of your loan.

Shop around and compare mortgage rates from different lenders. Even a small difference in interest rates can significantly impact your monthly payments. Once pre-approved, you'll receive a letter that you can include with your home offers to strengthen your position as a serious buyer.

1

## **KNOW YOUR BUDGET**

Avoid looking at houses outside your price range.

2

## **STRONGER OFFERS**

Sellers take pre-approved buyers more seriously.

3

## **FASTER CLOSING**

Pre-approval speeds up loan processing & avoids delays.

4

## **COMPETITIVE EDGE**

Stand out in multiple-offer situations.

5

## **SPOT CREDIT ISSUES EARLY**

Fix any problems before they impact your home loan.

# Step 3: Finding the Right Neighborhood



**Des Moines** is home to a wide variety of neighborhoods, each with its own unique characteristics. Choosing the right one depends on your lifestyle, work commute, school preferences, and personal interests. For example, families may prefer the top-rated schools in Waukee, while young professionals might enjoy the vibrant nightlife and restaurants downtown.



When researching neighborhoods, consider factors such as crime rates, property value trends, and future development plans. A great way to get a feel for an area is by visiting at different times of the day, speaking with current residents, and exploring local amenities. Parks, shopping centers, and community events all contribute to the overall feel of a neighborhood.



A real estate agent can provide valuable insights on market trends, potential resale value, and upcoming developments. By choosing the right neighborhood, you not only ensure a great living experience but also make a solid long-term investment.





# Step 4: Searching for a Home

✓ A real estate agent can provide valuable insights into market trends, potential resale value, and upcoming developments. By choosing the right neighborhood, you not only ensure a great living experience but also make a solid long-term investment.

✓ Working with a real estate professional gives you access to new listings as soon as they hit the market. Set up alerts for homes that match your criteria and schedule showings as soon as possible. Attending open houses can also be helpful for getting a better sense of what's available within your budget.

✓ Take notes and pictures during home tours to compare options later. If you find a home that checks all your boxes, be prepared to move quickly. A strong, competitive offer can make all the difference in securing your dream home.



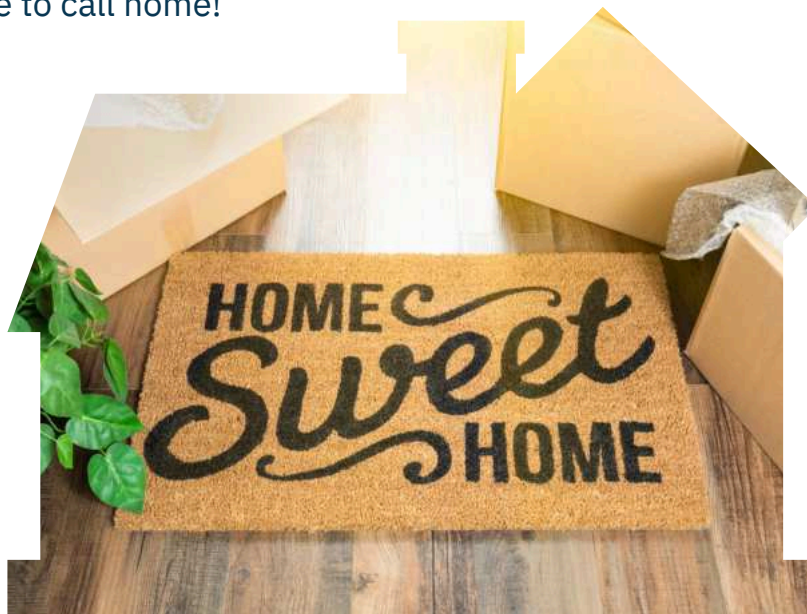
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# Final Thoughts & Next Steps

Buying a home is a significant investment, and having the right information and guidance makes the process much easier. By understanding your budget, securing pre-approval, and working with a knowledgeable real estate professional, you set yourself up for success in the Des Moines market.

At Peter Jones Realty, we take pride in helping buyers navigate the market with confidence. Whether you're a first-time buyer or moving up to your next home, we're here to provide personalized support every step of the way.

If you're ready to start your home search, let's schedule a consultation. I look forward to helping you find the perfect place to call home!



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# Get In Touch - Let's Make Your Real Estate Journey a Success

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