



**ST. LAWRENCE COUNTY  
FAIR HOUSING TASK FORCE**



**Courthouse • Room 255**  
**PHONE (315) 379-2292**  
**FAX (315) 379-2252**

**48 Court Street**

**Canton, New York 13617-1169**

**E-MAIL [slcplan@northnet.org](mailto:slcplan@northnet.org)**

**WEB SITE <http://www.co.st-lawrence.ny.us/Planning/FHTF.htm>**

**Before You Buy: Things to do to Protect  
Yourself Before Purchasing a Home**

- ! Read *100 Q&A About Buying a New Home* which is published by the United States Department of Housing and Urban Development. For a copy, visit [www.hud.gov](http://www.hud.gov)
- ! Consider attending a first time homebuyer course.
- ! Determine how much you can afford to spend on housing. The amount that you can comfortably spend on housing may be less than what a lender will lend you.
- ! Evaluate how renting and buying a home compare.
- ! Compare equivalent listings and recent sales. A real estate agent can be helpful in providing this kind of information.
- ! Compare mortgage terms and lenders.
- ! Determine if you are eligible for any special financing because of your income and status.
- ! Find out approximately how much the property taxes will be.
- ! Find out approximately how much the utility costs will be. Contact the utility company for a monthly average.
- ! Find out approximately how much the homeowners insurance will be.
- ! Find out what all the closing costs will be.
- ! Find out what needs to be replaced and repaired.
- ! Find out what condition the building is in and what rehabilitation expenses may be necessary. You probably will want to have a professional inspection of the home to make sure that the house is safe and structurally and mechanically sound.
- ! Make sure the seller has clear and marketable title to the property.
- ! Find out what the water source is.

- ! Find out whether the home uses a sewer or septic system.
- ! Make sure that you like the home and the home's location.
- ! Talk with the owners about the home and why they are selling the home.

If you believe that you are being discriminated against on the basis of race, color, national origin, religion, age, sex, marital status, family status, or disability, contact the Fair Housing Council of Central New York at 315-471-0420 or HUD's Office of Fair Housing at 1-800-669-9777 (and 1-800-927-9275 for the hearing impaired).