

Homebuying Tips for 2026

Beaver County Association of Realtors®, January 2026 – Are you looking to buy a home this year? Homebuying can feel daunting and overwhelming, but BCAR President Brett Green has some tips to help.

“The first step in the homebuying process is [finding a Realtor® who’s right for you](#),” said Green. “Realtors® have a wealth of knowledge on all things homebuying, and they’ll be able to share insight on local market conditions, leverage their real estate experience and help guide you every step of the way.”

Each Realtor® brings a unique set of skills and expertise. Homebuyers can interview a few different Realtors® to find one who will best help them meet their wants and needs during the homebuying process.

“When looking for a home to buy, it’s crucial to know what you can afford,” Green continued. “If you need a mortgage loan to buy your new home, find out how much you can afford to pay per month by totaling your monthly expenses and dividing them by your monthly income. This will give you your debt-to-income ratio, which will help give you an idea of how much you can afford in monthly mortgage payments.”

It's important to also factor in other homebuying expenses, including a down payment, closing costs and moving expenses. A trusted Realtor® can help with estimating these costs, as well as with gathering the appropriate financial documents required to get preapproved for a mortgage loan.

“Here’s another tip: have an idea of what kind of home you’re looking for before you actually begin looking,” Green said. “How many square feet do you need for your lifestyle? Are energy efficiency and sustainability important to you? What about outdoor space, management/association fees and proximity to local amenities?”

After finding the right home, a Realtor® can help submit an offer and negotiate if necessary, taking local market conditions and comparable home prices into account. From there, they can guide homebuyers through submitting a formal mortgage application, preparing for inspection and appraisal and closing on the new home.

“As Realtors®, we pride ourselves in being home experts,” Green concluded. “We’re committed to helping you find the right home and guiding you through the process, from preapproval to the closing table.”

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The Pennsylvania Association of Realtors® is a trade/professional association that serves more than 38,000 members in the commonwealth of Pennsylvania.