

The Down Payment Is Just the Beginning - Plan for Everything That Comes After

Use this worksheet to plan for every cost involved in buying a home - not just the down payment. Fill in each section to build a clear picture of your total budget and comfort range.

Section 1: Purchase Snapshot

Purchase Price: _____

Down Payment (% or \$): _____

Loan Amount: _____

Interest Rate (est.): _____

Principal & Interest (monthly): _____

Tip: Ask your lender for an upfront Loan Estimate before you make an offer.

Section 2: Closing Costs (3-5% of Purchase Price)

Estimated Closing Costs: _____

Attorney, Title, Recording Fees: _____

Appraisal & Credit Fees: _____

Prepaid Taxes/Insurance: _____

Other: _____

Closing costs aren't hidden if you plan for them.

Homebuyer Budget Worksheet (Hudson Valley, 2026)

Section 3: Inspections & Appraisals

Home Inspection: _____

Radon/Well/Septic (if applicable): _____

Appraisal: _____

Total: _____

A few hundred now can save thousands later.

Section 4: Property Taxes & Insurance

Annual Property Taxes: _____

Monthly Equivalent: _____

Homeowners Insurance (annual): _____

Monthly Equivalent: _____

Research taxes early - they're part of your monthly payment, not afterthoughts.

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Section 5: Maintenance & Utilities

Annual Maintenance (1-2% of value): _____

Utilities (electric, heat, water): _____

Lawn/Snow/Trash: _____

Repairs/Improvements: _____

Homeownership comes with upkeep - plan for it.

Section 6: Move-In & Personalization

Furniture/Decor: _____

Paint/Repairs: _____

Movers/Storage: _____

Other: _____

Your first upgrades shouldn't become your first regrets.

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Section 7: Total Cash to Close & Reserves

Down Payment: _____

Closing Costs: _____

Inspections & Appraisals: _____

Initial Taxes & Insurance: _____

Move-In/Setup: _____

Total Cash Needed: _____

Post-Closing Reserve Target (3-6 months living expenses): _____

The goal isn't to spend every dollar you saved - it's to start strong and stay comfortable.

Bring this worksheet to your consultation and we will fine-tune it for your price range and county taxes.

By Jeffrey Hoffmann | Douglas Elliman Real Estate