

The High Country Home Buyer's Checklist

Everything to verify before you buy a mountain home

THE RIDGE REALTY · BUYER & SELLER RESOURCES

Buying in the North Carolina High Country has a few wrinkles you won't find in the flatlands — roads, water, elevation, and rental rules all matter. Work through this list so nothing gets missed.

BEFORE YOU SEARCH

- ☐ Get pre-approved for a mortgage so you know your true budget
- ☐ Separate your must-haves from your nice-to-haves
- ☐ Budget the all-in cost: taxes, insurance, HOA/POA and road-maintenance dues
- ☐ Decide the goal: primary home, second home, or rental investment
- ☐ Choose your target towns — Boone, Blowing Rock, Banner Elk, Beech, Sugar, Seven Devils, Vilas

EVALUATING THE PROPERTY

- ☐ Confirm road access — is the road public, or private and owner-maintained?
- ☐ Ask about water: public, community well, or private well
- ☐ Check septic type, age, and permitted bedroom count
- ☐ Test cell coverage and confirm high-speed internet options
- ☐ Consider elevation and grade — how is winter access and snow removal?
- ☐ Look for water intrusion, drainage, and foundation movement

FINANCIAL DUE DILIGENCE

- ☐ Confirm annual property taxes and any HOA/POA dues
- ☐ Budget insurance, including wind and wildfire coverage
- ☐ If renting: verify short-term-rental rules and model realistic income
- ☐ Order a home inspection, plus septic/well/radon inspections as needed
- ☐ Review the survey, easements, and property lines

AT CLOSING

- ☐ Bind homeowner's insurance before closing
- ☐ Complete a final walk-through
- ☐ Read the closing disclosure line by line
- ☐ Verify wire instructions by phone directly with your attorney or title company

NOTE

Every town and property is different. Your Ridge Realty agent will tailor this checklist to the exact home and community you're considering.