Finding your home in Coastal Delaware

A practical buyer guide and home-search worksheet



Begin with how you want to live.

A home search gets easier when you know what deserves your attention. Use this guide to define your priorities, compare the full cost of ownership, and turn each showing into a better decision with Joe Sterner.

2 Set your search · 3 Compare the costs · 4 Look beyond the photos
5 Plan the purchase · 6 Your home-search worksheet

A better brief makes a better home search.

Separate the things you need from the things you can change.

Decide first	Put it into words
Your purpose	Primary home, second home, or another use? If renting is part of the plan, verify that use for the specific property before relying on it.
Your routine	Name the places you expect to visit each week. Test the actual routes from a candidate home, including your preferred beach or town center.
Your layout	Bedrooms, work space, guest space, stairs, storage, parking, outdoor space, and room for changing needs.
Your upkeep	How much exterior maintenance, yard work, or association responsibility suits you?
Your timing	Ideal move date, current lease or home-sale constraints, and how much flexibility you have.

Choose three non-negotiables.

A short list is easier to use than a perfect-home wish list. Mark everything else as a preference or a change you could make later. An appealing kitchen cannot shorten a route you will drive every day.

Compare addresses, not just town names.

A Lewes or Rehoboth mailing address can cover very different settings. Ask Joe to compare the exact location, road access, property type, and everyday destinations for each home you consider.

My three non-negotiables

Know your comfortable number.

Compare cash needed up front and the recurring costs of owning the home.

Up-front planning	Ongoing planning
Down payment or purchase funds	Mortgage principal and interest, if applicable
Closing costs and prepaid amounts	Property taxes and homeowners insurance
Inspections and professional reviews	Flood coverage and other coverage, as applicable
Moving, furnishings, and immediate work	HOA/condo dues, utilities, maintenance, and reserves
A reserve after closing	Ground rent, assessments, or other obligations, if applicable

Get property-specific numbers.

Ask for current tax information, association documents, assessments, and insurance quotes for the address. Divide annual costs by 12 for a working monthly comparison. A seller's historical bill may not equal your future cost.

If you are financing, compare the same assumptions.

Talk with a lender early. Compare Loan Estimates for the same loan type and terms, including rate, points, origination charges, estimated cash to close, and monthly payment. Ask what can change and whether the rate is locked. Preapproval is a step in the process, not a final loan guarantee.

My working numbers	Amount / notes
Comfortable total monthly housing cost	
Cash available for purchase and move	
Reserve I want to keep after closing	

Resource: CFPB Loan Estimate explainer

Look beyond the listing photos.

Bring the same questions to every showing so the comparison stays useful.

Review	Questions worth asking
Condition	What are the ages and service histories of the roof, HVAC, plumbing, and major systems? What do disclosures say? Which concerns need a qualified inspection?
Water and drainage	What flood information, prior water issues, drainage concerns, and insurance details are available? Review maps, then discuss the address with appropriate professionals.
Community obligations	What do dues cover? Are assessments planned? Review rules, budgets, reserves, insurance responsibilities, and restrictions relevant to your use.
Property rights	Is the land owned or leased? Confirm boundaries, easements, parking, access, and any claimed dock or water rights.
Utilities and work	Public sewer or septic? Public water or well? What permits, service records, warranties, and approvals are available?
New construction	What is included in the price? Ask about lot premiums, upgrades, build timing, inspection opportunities, warranties, and future community phases.

Use DNREC's Flood Planning Tool as a starting point, not a guarantee of flood safety. For septic information and records, start with DNREC Septic Systems.

From a good fit to a workable purchase.

Your contract and professional advice set the actual steps and deadlines.

Stage	What to clarify with Joe and your advisers
Before an offer	Comparable properties, your priorities, financing or proof of funds, representation terms, and the property documents you need.
Offer terms	Price, deposit, inclusions, settlement date, contingencies, and any sale-of-current-home coordination. Understand the choices before signing.
Under contract	Calendar every deadline. Arrange applicable inspections, document review, financing milestones, appraisal, insurance, and title/settlement work.
Before closing	Review the Closing Disclosure against the Loan Estimate if financing. Ask about differences. Confirm repairs, walkthrough, funds, utilities, and possession.
After closing	Keep the signed records and warranties. Confirm access, service providers, association contacts, and your first maintenance priorities.

Keep the decision grounded.

A lower purchase price does not always mean a lower total cost. Balance condition, obligations, location, and timing with the terms you can comfortably meet.

Resource: CFPB: Review documents before closing. This guide is general planning information; it does not replace property inspections, contract review, lending advice, or legal and tax advice.

Your home-search worksheet

Complete what you know. Leave the rest for a conversation with Joe.

Home purpose and ideal timing

Areas to explore and weekly destinations

Three must-haves / two flexible preferences

Comfortable budget and current-home or lease considerations

Questions I want answered before making an offer

Make your next step a useful one.

Send Joe your preferred areas, timing, and three must-haves. He can help turn this worksheet into a focused search. Share only the financial details you are comfortable discussing; send sensitive documents through the appropriate secure channel.

Joe Sterner
Coastal Homestead Group at McWilliams Ballard Coastal
717-991-5470 | joe@coastalhomesteadgroup.com
coastalhomesteadgroup.com