



How agents can help single parents navigate homebuying

Perhaps the most special consideration single parents need is understanding. Their responsibilities cause time constraints that are workable with the help of a trusted agent

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Buying a new home is a big step for anyone, but having to go through the process alone and on a single income, while caring for children who depend on you, can be especially intimidating, regardless of one's financial situation.

We spoke to real estate professionals and single mothers who have been through it to get a little insight and some helpful tips so that, hopefully, navigating the process will be a little smoother for future single parents.

How agents can help

Keep scheduling in mind

[Single parents](#) have a lot to juggle even without worrying about finding a new home. The best thing agents can do to help, is be very flexible with their schedules.

“Being extremely accommodating and essentially restructuring your calendar — as we are with most clients — but for someone who may not have the bandwidth or childcare [options],” Jenn Smira, Realtor at Jenn Smira Team at Compass Real Estate in Washington, D.C. said, when asked what special considerations she gives single parents. “Our job is to accommodate and advise and be that resource.”

Likewise, be willing to adjust your calendar at the last minute when your client needs you.

“I just have to be available to them whenever they see a home,” said Ron Smith, Realtor at COSH Real Estate in Wichita, Kansas. “Just clearing off your schedule and making the client the No. 1 priority ... [my client] had babysitting duties and lived one hour away as well. We just had to work around her schedule. Sometimes she'd have a lunch [free], and we'd just have to drop everything. It is hard, but it's doable. You have to have an agent that's flexible.”

Be sensitive to the kids' needs

Kids are a huge part of any parent's life, and agents should be sensitive to that. The moving process can be particularly [challenging for kids](#), so it's important to be aware of how they feel about the move.

"If they're a little older, they might have some reservations [about] moving," Smith said. "Sometimes they don't want to move because of the relationships they have where they're moving from. I always try to include them and get their opinion. I've talked to all of my clients' children individually and try to make them at ease as well ... They don't have a big say, but it does affect their lives. You need to have a knowledge of that and respect of that."

It also doesn't hurt to engage kids in the process, if it seems appropriate.

"You know your client, so feel out how involved they want their children to be," Smira said. "I think parents want to share in the excitement. It's a new home and a special time for the whole family to be a part of."

"[Parents] are more likely to bring [their kids] when they come back for a second look of a home they are seriously considering," David Baritell, Realtor at Howard Hanna Real Estate Services in Fayetteville, New York, said. "I do try to engage them in the process without over-stepping. I want them to have fun but also behave! They are curious about beeping lock boxes."

Financing considerations

[Financing a home](#) can be especially intimidating for single parents who might be nervous about getting adequate financing. However, most agents say single parents shouldn't feel overly unnerved by the process.

"It depends on if they were married. It's very hard financially and credit-wise to move forward," Smith said. "But ... most lenders nowadays look at the last two years. Just focus in on the last two years, and make sure you don't have any late payments or overcharges."

Smith reassuringly went on to say that whatever limitations or struggles buyers have had, there is a light at the end of the tunnel. There's help out there in the form of grants and down payment assistance.

Alimony and child support can also make a big difference, and these factors should be kept in mind.

"When we consult with the client, if they're receiving alimony or child support that's counted as income, which is helpful," Smira said. "And if they're paying on the other side, it counts against their income. What they perceive as their buying power may be less. So, the important first step may be speaking with the lender to determine what they're looking at."

What single parents can do to help themselves

Self-education and communication with professionals are key

Choosing an agent who you work well with and who understands your situation is an integral part of having a successful homebuying experience.

"I wish I knew how serious picking the right real estate agent was," said Valerie White, a single parent of one in Wichita, Kansas. "I would have reached out to my top three or so and met with them to make sure we were on the same page about my homeownership goals."

White didn't feel she received adequate advice with her first agent. And when she found a second agent — Ron Smith, above — she was told that she was contracted to work with the first agent because she had used that agent to make an offer.

“I wish she had sat down with me in an office environment and talked to me about the homebuying process,” White added.

However, once you clarify your particular situation and establish your schedule constraints, working with an agent becomes much easier and enjoyable.

“Interview agents transparently, and lay out your time constraints with work and being a parent,” White said. “If you can only go [look at houses] before work, lunch or after you pick [your child] up from daycare, just talk about those things from the beginning. My agent saw my daughter multiple times, and he still asks about her.”

Similarly, doing thorough research on your own about [mortgages and financing options](#) is very important, even for those who seek out professional assistance.

Brenda Davis, a single parent in Tully, New York, enlisted the help of an attorney and conducted in-depth research on mortgages, but still encountered some surprises when paying for her home.

“I wish I had known that when your mortgage is done, your taxes are no longer in [escrow](#),” Davis said. “I had thought that once my mortgage paid off I’d have most of that money to use. But, it turns out that the taxes escrowed in my mortgage were over half of the monthly payment. Once the mortgage is paid off and your taxes are no longer escrowed, you have to start saving to pay those taxes. It was just a bit shocking at that point in my life.”

Moving to a new city will pose its own challenges

Single parents who are also [relocating to a new city](#) should be prepared for the added challenges such a move may create, including spending extra time in transit while searching for homes and trying to become familiar with a new location.

“It was tough because I started a new job [at the same time], and I didn’t really feel like I was given the go ahead to spend time to get settled into [my new city],” White said.

“I also hadn’t had any [personal leave] time built up yet so I think I spent a lot more time doing online research,” she said. “With my new agent, we would see four or five houses on my lunch break, or I’d shoot him a text of an address that I saw that morning, and we’d plan to stop by for lunch or right after work.”

At the end of the day, single parents need not fear the homebuying process. Keep communication open between agent and client, and encourage buyers to conduct ample research on their own. That way, they’ll position themselves for a positive homebuying experience.

Single parent homebuyers who are also first-time homebuyers can find more tips from Inman [here](#).