**Virtual Home Buying During A Pandemic**

Buying a new home or renting property for your family can already be a cumbersome project, but taking on such an undertaking during a pandemic can make the process even more difficult. Because of this, many real estate agents are offering potential home buyers the opportunity to facilitate the home buying process virtually. Consumers have adapted to the current environment in so many ways, and they can still experience walk-throughs and inspections and sign paperwork – all from the safety and comfort of their own homes.

One of the most important aspects of doing a home walk-through is making sure the big-ticket appliances are working properly and learning how long they can be expected to last. When you’re unable to inspect and try them in person, it's especially important to ensure that you are protected. That’s where home service contracts can help, covering everything from pricey washers and dryers to garbage disposals, smoke detectors, and more.

Most home service contracts can be transferred to new owners, and can protect them from significant system and appliance repairs. Depending on the contract, a home service contract can cover air conditioning, electrical, and plumbing, as well as such appliances as dishwashers and refrigerators, often in renewable one-year terms. These agreements also relieve the hassle of finding repair contractors, as your provider can recommend qualified contractors to fit your needs.

Here are some ways you can have peace of mind when purchasing a home virtually:

* **Ask the real estate agent to facilitate a live virtual home viewing.** Ask your agent to walk you through your potential home to examine all appliances. Though you may not be able to physically explore the home yourself, you can ask your agent to turn on the appliances to make sure they work and to check for wear and tear.
* **Request the current home service contract information.** Home service contracts can be transferable to the next owner, so if the home currently has a service contract, it may apply to the appliances after you purchase. Your real estate agent can often negotiate to have the seller pay for a year’s worth of service contract coverage.
* **Ask questions.** Be sure to ask all the questions you would ask if you were there for the inspection in person. Ask plenty of questions during your virtual tour, and spend more time with your real estate agent to request additional information once the tour is over.

Purchasing a home can be filled with unexpected expenses, but purchasing a service contract can offer peace of mind. If your new home doesn't currently have a home service contract, one can be added to your home at any time during homeownership. Thanks to the recent acceptance of new, virtual ways to do business and interact with one another, it’s easy to find tools and people available to help you successfully navigate the homebuying process.