SIGLOCH IMMOBILIEN

CHECKLIST · AS OF NOVEMBER 2026

Buying Your Home in Germany

Your step-by-step checklist for buying a home in the Stuttgart, Böblingen and Sindelfingen region, from the first idea to the keys. Tick off each point before you move on.

WHAT YOU WILL FIND IN THIS CHECKLIST

- ✓ 33 points in 7 steps, from rent-or-buy to the handover
- ✓ Budget and financing: equity, documents and loan clauses
- ✓ The documents to check before you buy an apartment
- ✓ The German terms you will meet on the way

Prepared by **Sigloch Immobilien**, a local real estate agency in Sindelfingen serving the Stuttgart, Sindelfingen and Böblingen region.

1. Decide: rent or buy?

- [ ] My time horizon in the region is around ten years or more
- [ ] I know my options if I have to leave early: rent out, sell or swap the loan to a new home
- [ ] My job is stable, ideally a permanent contract past probation

2. Know your budget

- [ ] I have savings for the purchase costs: about 7 % without broker, about 10.5 % with broker
- [ ] I aim for 20 to 30 % of the price as equity
- [ ] My monthly payment incl. Hausgeld stays within 30 to 35 % of net income
- [ ] I have calculated my purchase costs with the cost calculator

3. Arrange financing

- [ ] Passport and residence permit ready
- [ ] Employment contract, last 3 to 6 payslips, latest tax assessment
- [ ] SCHUFA credit report, if available
- [ ] Proof of savings
- [ ] Compared offers from local banks and a mortgage broker
- [ ] Chosen my fixed-rate period (Zinsbindung) with my exit plans in mind
- [ ] Loan contract includes special repayments (Sondertilgung) and a change of repayment rate
- [ ] Checked subsidies (KfW, L-Bank) before signing anything

4. Search and view

- [ ] Commute, schools and daily needs checked for each location
- [ ] Exposé, floor plan and energy certificate received before the visit
- [ ] Second viewing at a different time of day
- [ ] For older homes: independent surveyor (Gutachter) considered

5. Check the documents (apartments)

- [ ] Declaration of division (Teilungserklärung)
- [ ] Minutes of the last three owners' meetings
- [ ] Latest Hausgeld and service charge statement (Nebenkostenabrechnung)
- [ ] Size of the maintenance reserve (Instandhaltungsrücklage)
- [ ] Planned repairs or special levies (Sonderumlagen)

6. Before the notary

- [ ] Written loan offer from my bank
- [ ] Draft contract received at least 14 days before signing
- [ ] English translation or sworn interpreter arranged
- [ ] Every verbal promise is written into the contract

7. From signing to the keys

- [ ] Contract signed at the notary
- [ ] Priority notice (Auflassungsvormerkung) registered before I pay
- [ ] Purchase price paid on the notary's request
- [ ] Real estate transfer tax paid
- [ ] Handover protocol signed, meter readings noted

Questions about a specific home?

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All figures are estimates for Baden-Württemberg as of November 2026. This checklist does not replace legal, tax or financial advice.