



Cleveland Real Estate Buyer Guide Checklist

Whether you're a **first-time homebuyer** or looking to **invest in Cleveland properties**, this comprehensive checklist covers all the steps with Cleveland-specific tips. Use it to navigate budgeting, neighborhood research, property hunting, and the closing process in 2025.

Pre-Buying Preparation

- **[] Set Your Budget and Financing:** Review your finances and determine a comfortable price range. Cleveland's median home price is around **\$135,000** (about 69% lower than the U.S. average)[\[1\]](#), but remember to budget for taxes, insurance, and maintenance. Higher 2025 interest rates mean higher monthly payments, so use a mortgage calculator to ensure affordability. Aim to save at least 3-20% for a down payment (FHA loans allow ~3.5% down, conventional 5-20%+). Explore **down payment assistance** programs – for example, **Cuyahoga County's Down Payment Assistance Program** can provide **~17% of the purchase price** to qualifying first-time buyers (income limits apply)[\[2\]](#)[\[3\]](#).
- **[] Check and Improve Your Credit:** Obtain your credit score and reports. A score of **620+** is typically needed for conventional loans (580+ for FHA). If needed, take time to pay down debts, avoid new credit accounts, and fix any report errors to boost your score before applying for a mortgage. A higher score can secure you a better interest rate, which is especially valuable given 2025's relatively high mortgage rates.
- **[] Get Pre-Approved by a Lender:** Shop around with local banks or mortgage brokers (consider those familiar with **Ohio/ Cleveland programs**). A pre-approval letter not only tells you how much you can borrow but also makes your offers stronger. Ask about **first-time buyer loans** or **Ohio Housing Finance Agency (OHFA)** programs that might offer competitive rates, down payment help, or mortgage tax credits. If you're an **investor**, discuss loan options like conventional investment property loans (often 15-25% down) or local portfolio lenders for multi-family properties.
- **[] Assemble Your Real Estate Team:** Hire a knowledgeable Cleveland real estate agent who has experience in the neighborhoods you're interested in. They can guide you on local pricing, Cleveland-specific contract practices, and point out issues like city point-of-sale requirements in certain suburbs. For investment purchases, consider an agent experienced with rental properties or even a **buyer's agent** who is investor-friendly. You may also want to line up a **real estate attorney** (optional in Ohio) for legal advice, and start researching **home inspectors** so you're ready to schedule an inspection quickly once you're in contract.
- **[] Define Your Purchase Criteria:** Clarify your must-haves and deal-breakers up front. Decide on property type (single-family, duplex, condo, etc.), condition (move-in ready vs. fixer-upper), and location. If you're buying as an **owner-occupant**, consider your commute, school districts, and local amenities. If **investing**, outline your target **return on investment** – e.g. rental income needs, acceptable rehab costs – and whether you'll



occupy one unit (house-hack a duplex) or rent out entirely. Having clear criteria will focus your search and prevent impulsive decisions.

Market Research: Cleveland Neighborhoods & Trends

- [] **Study the Cleveland Housing Market (2025):** Get familiar with current market conditions. As of late 2025, **home prices are rising modestly** (around +4–6% year-over-year)[\[4\]](#). The market is **somewhat competitive** – homes spend about **38 days on market** on average (a bit slower than last year's 31 days), and many sell for slightly under asking price[\[5\]](#)[\[6\]](#). Fewer homes are selling in 2025 compared to 2024 (inventory is limited), so well-priced listings can still receive **multiple offers**[\[6\]](#). Overall, Cleveland remains **very affordable** relative to other cities, which continues to attract both local buyers and out-of-state investors. Keep an eye on market reports and news: for example, Cleveland was recently among the **top 3 U.S. metros for annual price growth** (about 4.7% YOY in Aug 2025)[\[4\]](#), fueled by job gains and returning residents. Understanding these trends will help you strategize your offer and timing.
- [] **Research Neighborhoods:** Cleveland is a **city of diverse neighborhoods**, each with its own character and price range. Do deep dives into areas you're considering. Look at factors like safety, school quality, property tax rates, and future development plans. For instance, neighborhoods near downtown such as **Ohio City** and **Tremont** offer trendy restaurants, galleries, and nightlife – Tremont's historic charm and revitalization led to a ~28% surge in median prices recently[\[7\]](#). In contrast, more **affordable east-side areas** like **North Collinwood** or **South Broadway (Slavic Village)** have median home prices in the ~\$70K–\$90K range[\[8\]](#), which can be great for budget-conscious buyers or investors seeking higher rental yields (though these may come with higher vacancy or repair risks). **West Side vs. East Side:** Cleveland's west side (e.g. neighborhoods like **Lakewood**, **West Park**, **Old Brooklyn**) tends to have more stable property values and is often preferred by families, while some east side areas offer larger homes or better ROI but might have higher crime or older infrastructure – do your homework on specific areas. Utilize resources like online forums, local Facebook groups, or the Police crime statistics to get a feel for each neighborhood.
- [] **Typical Property Types in Cleveland:** Be aware that Cleveland's housing stock is **older** than most cities – **over 77% of homes were built before 1960**[\[9\]](#)[\[10\]](#), and the median construction year in the city is as far back as **1920**[\[11\]](#). This means you'll find plenty of **"century homes"** with unique architecture (Victorian, Colonial, Bungalow styles) but also age-related issues (older roofs, aging plumbing, etc.). Common property types include: **single-family houses** (many 2-3 bedroom colonials or bungalows), **duplexes/two-families** (Cleveland has lots of up-down duplex homes, great for rental income or living in one unit and renting the other), and some **townhomes/condos** (mostly in downtown or newer developments like Battery Park). If you prefer newer construction, you may need to look in outer suburbs or specific infill developments, as fully modern homes are rarer in the city. Knowing the typical home features (like



detached garages, finished basements or lack thereof, etc.) will help set your expectations when searching listings.

- [] **Track Neighborhood Market Data:** Once you've identified a few target neighborhoods (for example, **Lakewood vs. Parma vs. Downtown Cleveland**), track their specific market stats. Look up recent **sale prices, price per square foot, and time on market** for comparable homes. Some areas may be appreciating faster or have more competition than the city average. For instance, **Old Brooklyn** on the south side is a stable, middle-class area that saw about **11% YOY price growth** recently[12], while upscale suburban markets (e.g. **Beachwood, Rocky River**) may have higher absolute prices but slower growth. On the other hand, neighborhoods undergoing revitalization (like parts of **Glenville** or **Detroit-Shoreway**) might have good long-term upside. Use tools like Zillow, Redfin or the county auditor's database (for sale history) to inform yourself. If possible, attend a few **open houses** in each area to get a firsthand sense of the housing stock and how many other buyers show up (a proxy for competition).
- [] **Rental Market Insights (for Investors):** Cleveland's **rental market is robust**, so if you're buying an investment property, research rental demand and rates in your area. Overall, rents in Cleveland have been **rising** in recent years due to increased demand[13]. Vacancy rates are relatively low in desirable neighborhoods – for example, trendy areas like **Downtown, Tremont, Ohio City** boast **high renter-occupancy rates (69–94%)**[14], indicating strong rental demand. Check resources like Zillow's rental index or talk to local property managers to get current info on average rents for the type of unit you're buying. **Tip:** Also research if the neighborhood has any rental restrictions or if it's saturated with rentals (which might affect your rent pricing). For multifamily properties, use the "1% rule" (monthly rent ~1% of purchase price) as a rough gauge of cash flow potential – many Cleveland duplexes meet or exceed this, which is why Cleveland made Zillow's list of "**hottest markets**" for investors in 2024[15]. A solid understanding of the rental landscape will help you determine a fair purchase price and forecast your returns.

Property Search Tips (Finding the Right Property)

- [] **Use the MLS and Online Platforms:** Start your house hunt using both **online real estate portals** and the local **MLS**. Northeast Ohio's MLS (often called "**Yes-MLS**" or **MLS Now**) is the database agents use – have your Realtor set up auto-alerts for new listings that meet your criteria. Public sites like **Zillow, Redfin, Realtor.com** are also very useful in Cleveland, as most listings will appear there. Additionally, check out local real estate sites or Facebook Marketplace for "**Coming Soon**" or **For Sale By Owner (FSBO)** listings that might not be on the MLS. In Cleveland, some sellers (especially for lower-priced homes or investment properties) list homes themselves to save commission, so keep an eye out for yard signs and Craigslist postings if you're comfortable going direct.
- [] **Explore Different Deal Types:** Cleveland offers various purchasing opportunities beyond standard retail listings. Be open to:



- **Foreclosures and REOs:** Cleveland historically has a high number of foreclosures. You can find bank-owned homes via the **Cuyahoga County Sheriff's sales** or HUD Home store. These often sell "as-is" for below market value, but be prepared for rehab work.
- **Cuyahoga Land Bank Homes:** The **Cuyahoga Land Bank** acquires blighted/vacant properties and allows qualified buyers to purchase them cheaply under programs like **Deed-in-Escrow**, which lets an owner-occupant or investor buy a home for a **modest price** in exchange for committing to renovate it within a set time^{[16][17]}. If you're handy or plan to do a full rehab, this can be a way to acquire property well under market value (just know that Land Bank purchases have strict renovation agreements and often significant required repairs).
- **Off-Market and Wholesale Deals:** Network with local real estate investors or join Cleveland real estate meetups/forums. Sometimes deals are sold **off-market** through wholesalers or word-of-mouth. This is more advanced, but investors might find discounted properties this way. Always **do your due diligence** (title search, inspection) even on off-market buys.
- **New Construction/Developments:** If you prefer new homes, check for infill developments or suburban new-build communities. In 2025, there are a few new townhome projects in areas like Ohio City and Tremont, and suburban developments in places like Avon, Strongsville, etc. Buying new might offer modern features and builder warranties, but often at a higher price per sq ft.
- **[] Attend Open Houses and Tours:** Take advantage of open houses to get to know the market. When visiting homes, use a checklist to evaluate each property: note the condition of major systems (roof, windows, furnace), layout functionality, and any signs of needed repairs (water stains, old electrical panels, etc.). **Drive around the neighborhood** at different times of day to observe noise levels and street activity. Cleveland neighborhoods can **vary block by block**, so a house on a well-kept street might be a gem, whereas two blocks over could have vacancies or blighted homes – context matters. If you have specific needs, look locally: for example, if you want a home in a top-rated school zone, focus on areas like **Solon or Rocky River**; if you rely on public transit, look near RTA rail lines on the west side (like along the Red Line).
- **[] Leverage Local Knowledge:** Cleveland has unique local real estate quirks. For example, some suburbs (Cleveland Heights, Shaker Heights, Euclid, etc.) require a **point-of-sale inspection** by the city and mandate that code violations be corrected (either by the seller before transfer or by the buyer after closing via an escrow holdback). Ask your agent if this applies to the area – it can impact your costs and negotiation (you might request the seller fix certain violations or provide credit). Also, be aware of **tax abatement** areas: the City of Cleveland offers 15-year tax abatement on new construction or significant rehabs in certain neighborhoods – this can dramatically lower your property taxes if you buy such a property. Checking the city's map for tax-abated projects or enterprise zones could uncover opportunities for savings.



- [] **Stay Organized:** Keep a spreadsheet or notebook for the properties you view. Record addresses, list prices, pros/cons, and notes on condition. It's easy to get listings mixed up after touring many homes. Track which ones are your top contenders. When a promising listing hits the market, be ready to **view it quickly** – in popular price ranges (e.g. ~\$100k-\$200k single-family homes), the good ones can go under contract fast. If you're out-of-town, consider asking your agent to do virtual tours via video. By staying organized and proactive, you'll be prepared to jump on "the one" when it comes along.

Making an Offer & Negotiation

- [] **Analyze Comparable Sales:** Before drafting an offer, review recent **comps (comparable sales)** in the immediate neighborhood. Look at similar homes (in size, age, condition) sold in the last 3-6 months. Cleveland's market in 2025 often sees final sale prices slightly *below* list price on average (about **3% under asking** on typical homes)[\[6\]](#), but this varies. If comps show houses selling fast at or above list (common in hot areas like Lakewood or certain west-side neighborhoods), you may need to bid at or over asking to win. Conversely, if a home has been sitting on the market beyond the average 38 days and comps suggest it's overpriced, you might come in lower. Your agent can provide a Comparative Market Analysis (CMA) to guide your offer strategy.
- [] **Set Your Offer Terms:** Decide on a **price and key terms**. Apart from price, terms that strengthen an offer include a flexible closing date (accommodating the seller's needs), a larger earnest money deposit, or **fewer contingencies**. However, **protect yourself with contingencies** as needed: it's standard in Cleveland to include an **inspection contingency** (usually 7-10 days) and a **financing/appraisal contingency** (if getting a loan). In multiple-offer situations, some buyers are waiving contingencies or offering "as is" on inspection – **be cautious** doing this. If you really want a house and suspect competition, you can keep your inspection but state it's for "informational purposes" (meaning you won't ask for minor repairs) to reassure the seller. Always stay within what your lender approves and what you're comfortable with financially.
- [] **Consider the Market Climate:** Cleveland in 2025 is not as frenzied as some coastal markets, but **desirable listings can still get multiple offers**. If the home has lots of showings and you know of other bids, you might use an **escalation clause** (e.g. "Buyer will pay \$1,000 above any higher offer up to \$X cap") – discuss this tactic with your agent. On the flip side, with homes taking a bit longer to sell on average this year[\[5\]](#), sellers may be more willing to negotiate on price or repairs than they were in 2021-2022. Gauge the seller's motivation (job relocation, an estate sale, etc.) if possible; this can inform your approach. For investment properties with tenants, things like assuming leases or negotiating prorated rent and security deposits will come into play – ensure those details are addressed in your offer.
- [] **Negotiate Strategically:** If you submit an offer and receive a counteroffer, focus on the big picture. **Common negotiation items in Cleveland** include: sale price, closing cost credits, and repair requests. It's not uncommon for buyers, especially first-timers, to ask for the seller to contribute a percentage of the price (often 3%-5%) toward **closing costs**



– this can help reduce your out-of-pocket cash. Depending on market competitiveness, a seller might agree to a credit for closing costs or point buy-downs, or they might favor a cleaner offer at full price. Also, after the inspection, you may negotiate repairs or a price reduction if significant issues were uncovered (e.g. an old furnace or a needed roof replacement). Approach requests reasonably and backed by the inspection report. Remember, everything in real estate is negotiable, but keep the deal moving forward in good faith – outright lowball offers or nitpicking minor issues can sour a deal. Your agent's insight is valuable here; they see many transactions and can advise on what's customary in 2025.

- **[] Prepare for a Competitive Bid (if applicable):** In the event you're in a bidding war (which can happen especially in the spring/summer or in top neighborhoods/suburbs), some tips: **get an updated pre-approval letter** (or better yet, underwritten pre-approval) to show you're rock-solid financially. Consider a **larger earnest money deposit** to signal seriousness. You could also write a personal letter to the seller if allowed (though some sellers or fair housing guidance discourage letters that reveal personal details). If you lose out on a house, don't be discouraged – inventory is tight, but new listings do pop up regularly. Patience and persistence are key; the right property will come.

Inspection & Appraisal

- **[] Schedule a Home Inspection ASAP:** Once you're under contract, immediately hire a **licensed home inspector** (your agent can recommend reputable inspectors familiar with Cleveland homes). Attend the inspection if possible. A standard home inspection will check the home's structure, roof, exterior, heating/cooling systems, plumbing, electrical, interior, attic, basement, and more. Given Cleveland's **older homes**, you want someone detail-oriented – older properties **may have hidden safety hazards** like outdated wiring, old plumbing, or structural issues^[18]. Common "century home" issues to watch for include **knob-and-tube wiring**, **lead paint** (virtually any house built before 1978 will have some lead-based paint)^[19], **asbestos** (in insulation or floor tiles), **foundation settling or cracks**, and **sewer line clogs** from tree roots in older clay pipes^[20]. If the inspector finds signs of these, you might need to bring in specialists for further evaluation.
- **[] Address Cleveland-Specific Concerns:** Be aware of local housing quirks. Many Cleveland houses have **basements** – check for moisture, mold, or sump pump issues (heavy clay soils and freeze-thaw cycles here can lead to basement wall cracks or leaks)^[21]. Winters are harsh, so inspectors will look at the heating system – a functional **furnace** or boiler is critical, and insulation levels in the attic are important for efficiency. If the home is vacant or was a rental, City of Cleveland code requires basic safety items like smoke detectors on each floor – ensure these are present. If the property is in a suburb with a city point-of-sale inspection requirement, review that report too (it will list any code violations the city wants fixed). Don't forget to test for **radon gas**,



especially in the suburbs or any home with a basement – Northeast Ohio has moderate radon levels, and mitigation is relatively easy if high levels are found.

- **[] Review Inspection Results and Negotiate Repairs:** After the inspection, you'll receive a detailed report. Expect a long list – even new homes have some issues. Focus on **major defects or safety issues**: examples might be active leaks, structural problems, lack of proper electrical grounding, or major appliance failures. In Cleveland's climate, a bad roof or an ancient furnace are top concerns to address. You typically have a window (per your contract, often ~5 days after inspection) to request repairs or credits from the seller. Provide the relevant pages of the inspection report to justify your asks. Sellers might agree to fix certain items or offer a price reduction or escrow credit so you can handle it. If the house is **sold as-is (common for estate sales or bank-owned homes)**, you're accepting it in current condition – you can still inspect for your knowledge, but the seller likely won't fix anything, so ensure you're comfortable proceeding or have budget for repairs. If an agreement on serious issues can't be reached, remember you *usually can exit the contract* under your inspection contingency and retain your earnest money.
- **[] Specialty Inspections (If Needed):** Depending on what the general inspection finds, you might schedule follow-ups: for example, a **licensed electrician** to assess old wiring, a **structural engineer** for foundation concerns, or a **pest inspector** if there's evidence of termites (less common but not impossible in Cleveland). **Lead Paint:** While sellers aren't required to remove lead paint in a sale, they must disclose any known lead hazards. If you have small children or plan to rent out the home, consider a **lead risk assessment** where a certified inspector tests painted surfaces and dust for lead. Cleveland has a serious lead safety initiative – peeling lead paint on windows, porches, etc., is a health hazard you'll want to address. **Mold or Environmental:** If the basement is damp or the home was closed up, you may test for mold or air quality. These additional inspections can give you a fuller picture of the home's condition before your purchase is final.
- **[] Appraisal (for Buyers with Financing):** Your lender will order an **appraisal** to confirm the home's value meets the loan amount. The appraiser will compare recent sales and the home's features to determine a value. Cleveland appraisals in 2025 have generally been keeping pace with rising prices, but there is always a chance of an appraisal "gap" if you bid well over market. If the appraisal comes in **lower than your purchase price**, you may need to negotiate with the seller to lower the price, or pay the difference out of pocket (or a split of both). Discuss scenarios with your agent *before* they happen, especially if you went significantly over asking. On FHA/VA loans, appraisers also check for certain minimum property standards – e.g. no peeling lead paint, GFCI outlets in kitchens/baths, etc. – which could require repairs before closing. Work with your lender and agent to navigate any appraisal conditions. If it appraises at or above value, great – you move forward to closing. Remember to also **secure homeowners insurance** during this period; your insurer might want to know about updates (roof, electrical, etc.), which the inspection report helps with.



Closing Process (Title, Taxes, and Final Steps)

- **[] Choose a Title Company and Escrow Agent:** In Ohio, closings are often handled by a **title company** (sometimes in partnership with an escrow attorney). The title company will perform a **title search** to make sure there are no liens, unpaid taxes, or ownership disputes on the property. They'll issue a **title insurance policy** to protect you (and your lender) from any future title problems. Ask your agent for a recommended Cleveland-area title company (ensure they're licensed in Ohio). You can shop for title services, but many buyers go with whoever the seller or agent suggests for convenience. Once under contract, you'll typically deposit your **earnest money** with the title company, and they will open an escrow file for your transaction.
- **[] Review Closing Costs and Documents:** A few days before closing, your lender will provide a **Closing Disclosure (CD)** statement itemizing all costs. Review it carefully with your agent or loan officer. In Cleveland/Cuyahoga County, note that the **seller typically pays the transfer tax (county conveyance fee)** which is **\$4.00 per \$1,000 of the sale price**[\[22\]](#), plus a \$0.50 transfer fee – this will appear on the seller's side of the settlement. Your side will include things like: loan origination fees, appraisal fee, credit report fee, title insurance premium (lender's policy is often required; an owner's policy is optional but recommended), escrow charges, prorated **property taxes**, recording fees, etc. **Property Taxes:** Ohio taxes are paid semi-annually, and in Cuyahoga County they are **paid in arrears**. This means at closing, the seller will credit you for any unpaid taxes up to closing date, and you'll be responsible for the next bill. Make sure you understand how much tax will be due soon after closing – Cleveland property taxes vary by neighborhood and recently, assessed values have risen (some areas saw increases in 2024 reappraisal). Also, if you're escrowing taxes and insurance with your lender, those initial escrow deposits will be on your CD. Don't hesitate to ask questions about any fees you don't recognize.
- **[] Final Walkthrough:** On the day before or morning of closing, do a **final walkthrough** of the property with your agent. This is your chance to ensure the home is in the agreed-upon condition. Verify that any **repairs the seller agreed to** have been completed (you can request receipts or see the work directly). Also check that the seller has left no unwanted belongings and has vacated (unless you allowed them post-closing occupancy). Test key systems quickly – run water faucets, flush toilets, turn on lights – just to make sure nothing changed since inspection. If the house has been emptied, you might spot issues hidden by furniture before. If you find a significant problem (e.g., new damage or an agreed repair not done), your agent should immediately inform the title company and listing agent so that it can be resolved prior to closing (through a repair escrow or credit, etc.). Most walkthroughs go fine, but **don't skip it** – it's an important safeguard.
- **[] Closing Day – Signing Documents:** Bring a **government-issued photo ID** (driver's license, etc.) and be prepared to sign a stack of documents. In a typical Cleveland closing, you and the seller might sign separately or together at the title office. You'll sign



the deed (which the seller has prepared to transfer ownership to you), the mortgage note and mortgage (if financing), and numerous affidavits and disclosures. The title agent or attorney will explain each document. Review the numbers against your Closing Disclosure – they should match. **Funds:** You'll need to bring the remainder of your down payment and closing costs, usually via a **wire transfer** or cashier's check to the title company (personal checks aren't accepted for large amounts). Make sure to arrange the wire with your bank a day or two early and **beware of wire fraud** – confirm wiring instructions by calling the title company on a known phone number before sending money. Once all parties have signed and funds are in, the title company will disburse payments (to the seller, agents, etc.) and officially "close" the transaction. Congratulations – you're nearly a homeowner!

- [] **Recording and Keys:** After signing, the **deed will be recorded** with Cuyahoga County to make your ownership official. The title company typically handles this by electronically sending the deed to the County Recorder. (As of October 2024, Cuyahoga's standard deed **recording fee is \$39 for the first two pages** and \$8 for each additional page^[23] – this fee is usually included in your closing costs.) Once recorded, the deed is public record and you'll receive a copy for your files (originals aren't usually given to buyers anymore). The title company also issues your **owner's title insurance policy** shortly after. At closing, you should receive the **keys** to the property (and garage door openers, etc.). In some cases, keys are transferred after recording or as specified in the contract (e.g., if the seller has a few days of occupancy after closing, you might get keys later per agreement). Make sure you get any codes (alarm system, garage keypad) or special instructions for the home. Now the home is legally yours – time to tackle post-closing tasks!

Post-Closing: Settling In and Local Responsibilities

- [] **Secure the Property:** Upon taking ownership, one of the first things to do is change the **exterior locks** or get the locks re-keyed for safety (you don't know who might have old keys). If your new home has an alarm system, reset the codes. It's wise to locate the **main shutoffs** for water, gas, and electric in case of emergency – typically, Cleveland basements have a water shutoff near the meter, and gas shutoff near the furnace or meter. Also, test your **smoke and carbon monoxide detectors**, and install new batteries or additional detectors as needed (Cleveland code requires smoke detectors on each level and inside each bedroom).
- [] **Transfer Utilities and Services:** Don't delay in putting utilities in your name, ideally effective on the day of closing. Key utilities in Cleveland include: **Water** – Cleveland Water Department services the city and many suburbs (you'll need to open an account; unpaid water bills can lien the property, so confirm the seller paid up through closing). **Electricity** – depending on your location, you may have **Cleveland Public Power (CPP)** in the city or **The Illuminating Company (FirstEnergy)** – set up the account and verify service transfer. **Natural Gas** – Dominion Energy Ohio is the gas provider; call to start service and check if an appointment is needed to relight appliances. **Sewer** – sewer



charges often come via the Northeast Ohio Regional Sewer District and might be bundled with water bill for Cleveland residents. **Trash/Recycling** – City of Cleveland provides these for free to residents; find your pick-up day on the city's website and request new bins if none at the house. Also update or set up services like internet/cable (Spectrum and AT&T are common providers). By handling utilities immediately, you'll avoid service interruptions and ensure final readings are done for the seller.

- **[] If You Bought a Rental Property (Investor To-Do's):** Owning rental property in Cleveland comes with **specific legal requirements**:
- **City Rental Registration:** All non-owner occupied homes in Cleveland must be **registered annually** with the city. You'll need to apply for a **Certificate of Rental Occupancy** (formerly called rental registration) and pay a fee each year[24]. This involves providing owner info, a local contact if you live out of region, proof of utilities, etc. Once all documents are submitted (including any lead cert – see next point), the city will issue a **Certificate Approving Rental Occupancy**. *Failing to register a rental is a violation* – it can lead to fines or legal action[25], so mark your calendar (renewals are typically due by **March 31** each year in Cleveland).
- **Lead Safe Certification:** Cleveland's **Lead Safe ordinance** requires that **rental units built before 1978 obtain a Lead Safe Certification** from the city[19]. In practice, that means you must hire a certified lead inspector or risk assessor to perform a **lead clearance examination** after you've addressed any lead hazards (like peeling paint or lead dust). Once the property passes (or qualifies for an exemption), you submit for the certification. This law was phased in by neighborhood through 2021–2023, and by 2025 virtually all rental properties in Cleveland city are expected to comply. Plan for this before you rent out – there are classes and grant programs to help landlords comply (see the **Lead Safe Cleveland Coalition** for resources). The certificate is typically valid for **2 years**, after which you need to renew (until the home is proven lead-free).
- **State/County Landlord Registration:** Ohio law (R.C. 5323) also requires owners of rental property to file a **one-time disclosure with the county** where the property is located. In Cuyahoga County, this is done through the Fiscal Office and records the owner's name, address, and contact agent for the property[26]. It's free to file. Make sure you submit this form (often called the "Rental Property Disclosure") within 60 days of taking title, or you could be fined \$50 per late tax bill[27]. If your contact info changes, update the county.
- **Landlord Best Practices:** Once you're ready to rent, ensure you're following Cleveland's landlord regulations: **register for an account** on the city's landlord portal, **screen tenants thoroughly** (while obeying fair housing laws), and have a solid **lease agreement** (Ohio and Cleveland have specific tenant rights, so consider using the Cleveland Housing Court's sample lease or consulting an attorney). Be mindful of required **security deposit handling** (Ohio requires deposits over \$50 earn interest if held >6 months) and the **eviction process** (if ever needed, Cleveland Housing Court is very active in landlord-tenant issues – always try mediation first). It's also wise to inspect your property



regularly and keep it well-maintained – not only for your tenants' safety and satisfaction but also because the city can cite code violations if the property deteriorates.

- **[] If You're an Owner-Occupant (Homebuyer To-Do's):**
- **Tax Benefits and Filings:** Apply for the **Ohio Owner-Occupancy Tax Credit**, which gives you a **2.5% reduction on your property tax bill** for your primary residence[28]. In Cuyahoga County, you can typically file this form online or via mail with the Fiscal Office; it's a one-time application to save a bit on taxes each year. (Also, if you're eligible for the **Homestead Exemption** – seniors 65+ or disabled homeowners with limited income – be sure to apply, as that can significantly cut your tax bill.)
- **Update Your Address Everywhere:** Change your mailing address with the USPS and update addresses for bank accounts, driver's license, voter registration, and any Cleveland city residency tax (if you work in a city with a tax). Also inform your **home insurance** agent that the policy should transition to a homeowner (HO3) policy if it was a binder before closing.
- **Neighborhood and City Obligations:** Get to know your community – some neighborhoods have voluntary civic associations or block clubs. There may be neighborhood newsletters or Facebook groups where you can learn about local events, trash pick-up changes, etc. If your home is in a historic district or an HOA, be mindful of any rules around exterior changes or upkeep. Cleveland, for example, has the **Landmarks Commission** for exterior modifications in designated historic areas like Ohio City or Tremont – if you plan renovations, you might need approvals. For general home updates, check if you need any city permits (for big jobs like electrical, plumbing, additions – permits are pulled through Cleveland's Building Department or the suburb's building dept).
- **[] Long-Term Home Maintenance:** Owning in Cleveland means handling four distinct seasons. Set aside an annual maintenance budget (~1% of home value) for ongoing needs. **Winter:** plan to winterize your home – drain exterior faucets, service your furnace (consider a yearly HVAC tune-up each fall), and have a plan for snow removal (the City requires you to clear sidewalks within a reasonable time after snowfall). **Spring:** check for any roof or gutter damage after winter, and watch for basement leaks as snowmelt and spring rains can reveal drainage issues. **Summer:** maintain your yard (in Cleveland, grass over 8 inches can get you a citation), and if you have AC, clean or service it. **Fall:** clean gutters of leaves to prevent ice dams, and test your heating before it gets very cold. Additionally, older Cleveland homes may need **special care**: for instance, if you bought a century home with a slate roof or brick foundation, be proactive in hiring the right contractors for those materials. By staying on top of maintenance, you'll preserve your home's value and avoid bigger problems down the line – a critical part of being a successful homeowner or landlord.

By following this checklist, you'll navigate the Cleveland real estate purchase process confidently from start to finish. Buying a home (or investment property) is a journey – **do your**



homework, leverage local expertise, and take each step deliberately. Cleveland's market in 2025 offers great opportunities, whether you're planting roots in a community or building your investment portfolio. Welcome to Cleveland homeownership, and good luck with your purchase!