

Can I Still Buy a Home in 2020?



By Tammy Zurfluh, SVP Mortgage Banking, Blackhawk Bank

Buying a home can be an intimidating process under normal conditions, let alone during a global pandemic. Between shelter-at-home orders and social distancing protocols, the mortgage and real estate industries have had to adapt to a new normal.

Although certain aspects of the home-buying process may look a little different, buying a home now can still be a reality. Here are some ways that realtors and Blackhawk Bank mortgage lenders are working to help you navigate this new reality.

Applying Online & Obtaining Pre-Qualification

Now more than ever, getting pre-qualified should be step number one on your home-buying to-do list. This ensures that home showings will be limited only to qualified and serious buyers, an especially important element amid social distancing. At Blackhawk Bank, we make the pre-qualification process seamless, utilizing digital tools and solutions to reach you where you're at. You can find a mortgage lender in your area, and apply directly through our website, making for a quick and easy process. In addition to the ease of applying online, our mortgage lenders are still able to provide you with the personalized service of a banker, even while you are at home. Thanks to virtual conferencing software, face-to-face connections with our mortgage lenders provide you the opportunity to ask questions, get to know your lender, and receive the personalized experience you deserve. You can rest assured knowing that they will take care of you and your family.

Virtual Tours & Precautions

In the midst of social distancing, there are plenty of local and national realtors who are utilizing technology to make sure people can view available houses on the market. Along with detailed photos, virtual tours are making it easy for buyers to view these homes for sale, online. Buyers are able

to use these virtual mediums to narrow down their property search to their favorite homes, and then proceed with scheduling physical walk-throughs.

When it comes time to do a physical walk-through of a home, you can rest assured that precautions are being taken to keep all parties protected. Many real estate agents have been implementing safeguards for buyers and sellers, all to make sure you and your family stay safe. Some precautions include:

- wearing booties provided by your real estate agent
- wearing a mask
- standing 6 feet apart
- sanitizing hands upon entry and exit of the home
- limiting the number of people that attend the showing

Many sellers have also been disinfecting high-touch areas and only allowing real estate agents to touch surfaces or open cabinets and doors, all in an effort to keep clients happy and safe.

Committed Team

Although work environments have shifted, Blackhawk Bank's dedication to the home buying process has not. Our team of committed mortgage lenders and processors are here to help you wade through the waters, whether they are working at the office or from home. We believe that buying a home is a team effort, and making sure you buy a home with support and confidence is our top priority.

Want to learn more about our mortgage team? [Click here!](#)



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