

Buying in MA or NH.

Practical tips from Mary McCauley | Compare the home, the cost and the process.

A search across the state line can give you more choices. I want you to compare the full plan for each property, not just the asking price.

1. Understand the process for that property

- ☐ Have your agent and attorney explain what becomes binding when you sign, which deadlines apply and how any required notice must be delivered.
- ☐ Plan inspections and any additional testing early. Do not assume the same contract terms or inspection protections apply in both states.
- ☐ Confirm who will coordinate title work, closing funds and possession. If you are selling as well, discuss what happens if either closing is delayed.

2. Compare the full cost of ownership

- ☐ Use the actual property's tax bill, an insurance estimate, association fees, utilities, maintenance needs and your travel costs.
- ☐ Check whether the mortgage estimate already includes taxes and insurance through escrow so you do not count them twice.
- ☐ Keep cash to close and moving expenses separate from recurring monthly costs. Ask a tax professional about your own cross-state residency or employment questions.

3. Look closely at the home and location

- ☐ Understand the water, septic or sewer systems, heating equipment and any private-road or shared-maintenance obligations.
- ☐ Try your usual commute and errands at the times you would actually travel. Consider the work and upkeep the property will need.
- ☐ Compare how each choice fits your budget, priorities and timing. Two similar list prices can lead to very different ownership plans.

Questions about a home you are considering? I can help you work through the next steps. Mary: (978) 496-6739.

Read more: [Mary's companion guide](#). General tips; confirm property-specific details and contract deadlines with the appropriate professionals. Updated September 19, 2026.