



YOUR 2026 HOMEOWNERSHIP VISION PLANNER

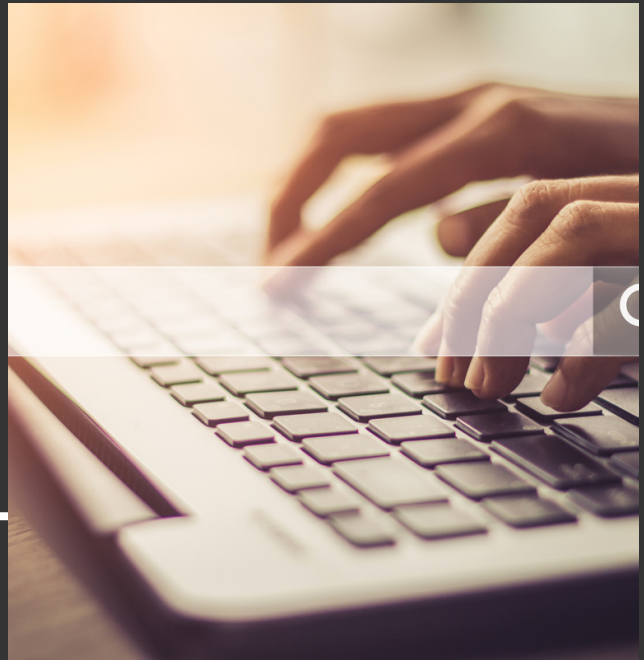
A Reflective Guide to Mapping Out Your
Dream Move in the New Year





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INTRODUCTION

There's something powerful about the start of a new year. It's a time to reflect, reset, and reimagine what's next—and for many people, that includes the dream of a new home.

Whether you're a renter thinking about buying, a homeowner ready to upsize or downsize, or someone considering a relocation, this planner is here to help you get clear, intentional, and confident about your next move.

This isn't just about wish lists or to-dos—it's about creating a vision and backing it with a plan.



1. Define Your “Why”

Before you get into the what or where—let’s talk about why.

Prompt:

- Why do you want to buy, move, or change your living situation in 2026?
- What isn’t working for you in your current space?
- What kind of life do you want your next home to support?

Write your “why” statement here:

In 2026, I want my next home to support me by...

2. Vision Mapping: What Does Home Mean to You?

Use this section to dream big and visualize your ideal lifestyle.

Instructions: Close your eyes. Picture your ideal day in your future home. Where are you? Who's with you? What does it feel like?



Prompts:

- My dream home is in: _____
- I want a space that feels: _____
- I picture myself doing _____ in my new home.
- I want my home to support these values: _____
- Non-negotiables (must-haves): _____
- Nice-to-haves (wish list): _____

Optional: Create a digital or physical vision board with magazine clippings, Pinterest pins, or photos that align with your dream.

3. Goal-Setting Prompts: Your 2026 Home Plan

Now that you've set the vision, it's time to get intentional. Let's turn those dreams into actionable goals.



SMART Goal Template:

- **Specific:** What exactly do you want to achieve?
- **Measurable:** How will you track progress?
- **Achievable:** Is this goal within reach in 2026?
- **Relevant:** Does this align with your “why”?
- **Time-bound:** When do you want to make it happen?

Example:

“I want to buy a single-family home with 3 bedrooms in [city] by August 2026. I'll save \$1,000/month starting in January and work on improving my credit score.”

Your Goals:

- 1.
- 2.
- 3.



4. Budget Prep Worksheet

Understanding your financial picture is key to a successful move. Use this section to begin building a realistic homeownership budget.

Income:

- Monthly Income (after taxes): \$_____
- Other Income: \$_____

Expenses:

- Rent/Mortgage: \$_____
- Utilities: \$_____
- Groceries: \$_____
- Debt Payments: \$_____
- Subscriptions/Memberships: \$_____
- Transportation: \$_____
- Savings Contributions: \$_____
- Other: \$_____

Total Monthly Expenses: \$_____

Target Monthly Savings for Home: \$_____

Target Down Payment Goal: \$_____

Estimated Timeline to Reach Goal: ____ months

Tip: Consider meeting with a lender early in 2026 to determine what you may qualify for and where to adjust your plan if needed.

10. Timeline Planning: Your Move, Month-by-Month

Use this section to sketch out your 2026 Home Plan Timeline. Start with your target move-in month and work backward.

Example:

- **January** – Research neighborhoods, credit clean-up
- **March** – Meet with agent/lender, get pre-approved
- **April** – Tour homes
- **May** – Make offers
- **June** – Close and move



Now create your own below:

Month	Action Plan



Action Steps for January

- Finalize your monthly budget
- Begin credit monitoring (if applicable)
- Schedule a lender consultation
- Reach out to a local real estate expert
- Revisit this workbook monthly and track progress



You don't need to have it all figured out today—but taking time to reflect, dream, and plan puts you light-years ahead of where you were a year ago.

Your dream home is closer than you think—and it starts with a clear vision and consistent action.

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