

# ARIZONA FIRST-TIME HOMEBUYER CHECKLIST

## Understand the Arizona Market

- Learn seasonal trends (spring & fall are busiest)
- Compare urban vs. suburban options carefully
- Track inventory – AZ often offers more choices than WA
- Monitor interest rates and affordability impacts

## Prepare Your Finances

- Review credit, savings, and monthly expenses
- Budget for state income tax but generally lower property taxes
- Plan for HOA fees (very common in AZ communities)
- Get fully pre-approved, not just pre-qualified

## Home Search Essentials

- Factor in commute times and future development
- Evaluate neighborhood amenities & community rules
- Schedule inspections focused on:
  - Roof & HVAC (heat is critical)
  - Pool systems (if applicable)
  - Pest & termite inspections
- Review seller disclosures carefully

## Offer & Negotiation

- Review local comparable sales
- Understand buyer-friendly vs. seller-friendly conditions
- Negotiate repairs or credits when appropriate
- Stay flexible – AZ markets can shift quickly

## Closing & Ownership

- Review closing costs and escrow timeline
- Confirm property tax estimates & insurance needs
- Prepare for utilities, HOA setup, and warranties
- Enjoy homeownership in the desert

**Buying wisely now protects your future later.**  
Want a custom game plan for Washington or Arizona?  
Message me anytime!