Phoenix Home Buyer Checklist

A practical pre-offer checklist for buying a resale or new construction home in Greater Phoenix.

Use this before you fall in love with the house.
A good Phoenix purchase is not just price. Compare payment, drive time, heat exposure, inspections, HOA rules, resale pressure, builder terms and actual lifestyle fit before you commit.

1. Money + Loan Readiness

- Confirm loan type: conventional, FHA, VA, jumbo or assistance program.
- Know your comfortable monthly payment, not just the maximum approval.
- Estimate down payment, closing costs, prepaid taxes, insurance, inspections, appraisal and moving costs.
- Ask how seller concessions or a rate buydown could affect payment.
- Keep cash reserves after closing. Do not spend every dollar getting the keys.

2. Buyer Agreement + Representation

- Review the written buyer-broker agreement before touring homes with an agent.
- Understand representation, duties, compensation, scope and timing.
- Ask how buyer-agent compensation may be handled in the offer or outside the offer.
- For new construction, bring your agent before your first builder visit, registration or tour.

3. Area Fit + Daily Life

- Check drive time at the hours you will actually be on the road.
- Compare access to work, schools, medical care, groceries, restaurants, airport routes and family needs.
- Look at noise patterns: freeways, flight paths, schools, commercial centers and major roads.
- Compare lifestyle fit: walkability, privacy, views, parks, shopping, nightlife, trails and neighborhood feel.

4. Phoenix-Specific Property Risks

- Check roof age, roof underlayment and visible sun wear.
- Review AC age, service history and replacement cost risk.
- Look at west-facing exposure, shade, window quality and lot orientation.
- Review pool equipment, sewer/septic, termites, irrigation, drainage and solar terms.
- Check HOA rules, fees, rental restrictions, reserves and resale impact.

5. Resale vs. New Construction

- Compare established location and mature landscaping against builder incentives and newer systems.
- Review builder contract terms, lot premium, upgrade costs, taxes, HOA, CFD/special district costs and future phases.
- Inspect new construction. New does not automatically mean problem-free.
- Consider future resale competition if many similar homes will be built nearby.

6. Offer + Negotiation Strategy

- Compare list price to recent sales, active competition and seller motivation.
- Decide whether to ask for concessions, repair credits, rate buydown help or price reduction.
- Review inspection period, appraisal terms, closing timeline, occupancy needs and risk control.
- Make the offer clean enough to win, but protected enough to avoid expensive surprises.

Before You Commit: Fast Questions to Ask

Payment What will this home actually cost monthly after taxes, insurance, HOA, utilities, pool care, solar and maintenance?	**Location** Will I still like this location during traffic, summer heat, school traffic, monsoon season and weekend errands?
Condition What are the likely five-year expenses: AC, roof, pool, plumbing, sewer/septic, appliances and exterior maintenance?	**HOA** Are the fees, reserves, rules, rental restrictions, architectural rules and transfer costs acceptable?
Resale Who will the next buyer be, and will this home be easy or hard to resell?	**New Build** What is included, what costs extra, what incentives require preferred lender/title and what homes will compete later?
Offer Are we using price, concessions, timing, inspection terms or appraisal language to create leverage?	**Exit Risk** What would make me walk away before inspection period ends?

Buying in Greater Phoenix?

Start with the right area, the right numbers and the right contract strategy. Call or text Andrea Scheppe at 602-326-1098 or visit azandrea.com.