

A GUIDE FOR BUYERS · 2026

The Las Vegas Home Buyer's Guide

How to buy new construction or resale in Las Vegas, Henderson, and North Las Vegas.



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Se habla español

WELCOME

Hey, I'm Ramiro.

Looking to buy a home in Las Vegas, Henderson, or North Las Vegas? I'll help you figure out what you can comfortably afford, tour homes, and get to the finish line without feeling lost.

That includes resale, new construction, and buying from out of state. I'm a REALTOR® with eXp Realty, licensed in Nevada only (NV Lic. S.0186040). Se habla español.

This guide walks you through how a purchase usually works here, what to watch for with builders, and how we can start if you're still in another state. It's general information, not legal, tax, or mortgage advice. Your contract and your situation always come first.

When you're ready to talk, call or text me at 702-321-8187, or email homes@ramirorealestate.com.



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STEPS 1–3

Getting started

1 Let's figure out what you need

The first conversation is simple. I want to know how you live, not just how many bedrooms you typed into a search bar.

Where do you need to be during the week? Are you hoping for a yard, a garage, or a single story? Are you buying with cash, or will you use a loan? There's no single right answer, and I won't steer you toward one part of town. I'll help you compare options, and you decide what fits.

On that first call, I'll also go over how I represent you. In Nevada, you'll get a Duties Owed form that explains a licensee's duties. It's a standard form, and I'll walk you through it in plain English.

2 Get pre-approved and set a real budget

If you're using a loan, I recommend getting pre-approved before we tour a lot of homes. A pre-approval is not a final loan approval, but it helps us shop in a realistic range.

The list price is only part of the monthly picture. We'll also look at property taxes, insurance, and HOA dues if there are any. Property tax is set locally, so I don't guess a number. On a house we're serious about, we'll pull the details from the Clark County Assessor.

If you already have a lender you like, great. If you want introductions, I can connect you with lenders I know and you can compare. I don't choose the loan for you.

3 Resale homes, new construction, or both

A lot of buyers look at both, and that's fine. A resale home is already built, and you can often move in sooner. I'll send you listings that match what you want, and you can also start on the homes-for-sale page at RamiroRealEstate.com.

New construction is what I do most, but it doesn't have to be your only path. We'll look at both if that helps you decide. There's a full section on new construction later in this guide.



STEPS 4–5

Touring homes and making an offer

4 Touring homes

Once we have a budget and a short list, we tour. I'll set up resale showings and go with you, or walk the home for you if you're still out of town.

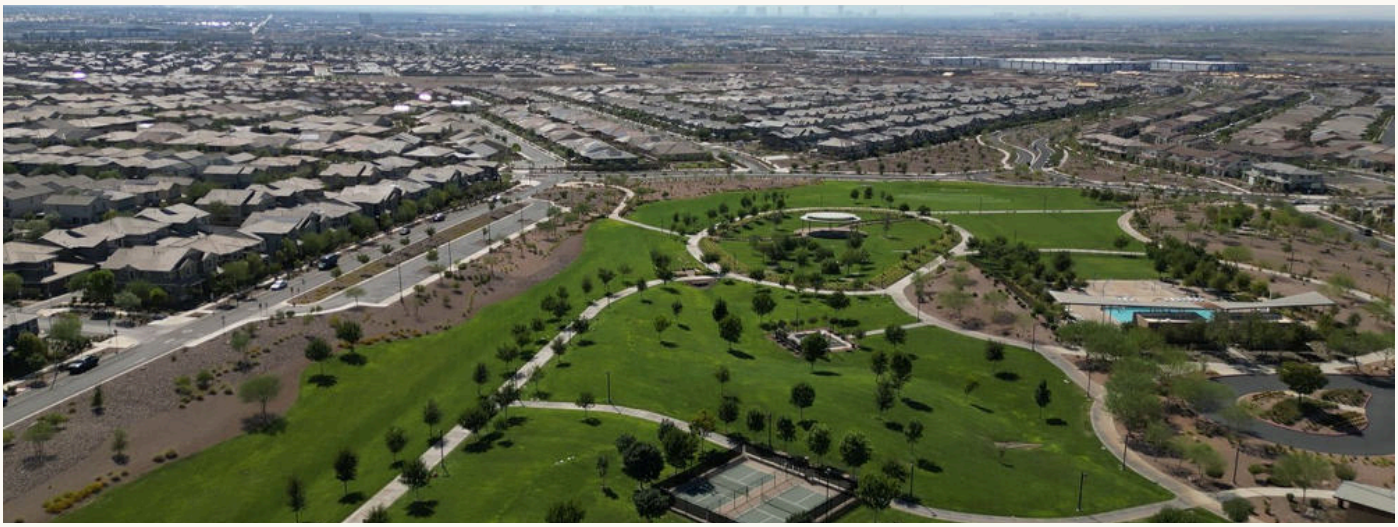
When we tour, we'll look past the staging. I'll help you notice the lot, the layout, and the condition. Take your time. You shouldn't feel rushed on the first walkthrough.

> **BEFORE YOU VISIT A MODEL HOME**
>
> If we're visiting new construction, call or text me before you walk into a model. Most builders want your agent with you, or registered, on that first visit. If you go in alone, it can be harder for me to represent you later. It's a small step that matters, right?

5 Making an offer

When you find a home you want, I'll help you write a strong, clear offer. That means more than price. We also decide how much earnest money to put down, how long you need for inspections, when you want to close, and what else, if anything, you're asking the seller to do.

On a resale home, we're usually writing on a standard local purchase contract. On new construction, you're often signing the builder's contract. Those can be long, and the incentives may be tied to using the builder's lender or closing by a certain date. I'll go through that with you before you sign, and I'll ask for incentives like closing cost help, a rate buydown, or upgrades when they're available. You choose what to offer.



STEPS 6–9

From contract to keys

6 Earnest money and opening escrow

If the seller accepts, the deal typically goes to a title and escrow company. Your earnest money is a good-faith deposit, usually held in escrow, not handed to the seller. The contract says how much it is, when it's due, and when it can be refunded. I'll make sure you know who your escrow officer is and what they need from you. Deadlines for inspections, the loan, and any HOA documents start here, and I'll keep a simple list so nothing sneaks up on you.

7 Inspections and due diligence

On a resale home, I strongly recommend a professional inspection. The inspector works for you. The inspection period is set in your contract, so we schedule it quickly. If the report turns up issues, we can ask for repairs or a credit, or we can decide the house isn't the right one.

On a new home, I still recommend an independent inspection. New doesn't mean perfect. Depending on the stage of construction, that may be a pre-drywall review, a pre-closing inspection, or both.

The seller of a typical resale home also has to provide Nevada's Seller's Real Property Disclosure Form. That's the seller telling you what they know about the condition of the property. It has to be served at least 10 days before the property is conveyed, which in a typical sale is when escrow closes. It is useful, but it does not replace your own inspection.

8 Your loan, appraisal, and HOA documents

If you're financing, stay in touch with your lender. They'll need documents from you, and they'll order an appraisal. If the appraisal comes in low, we'll talk through the options. Little delays can push a closing, so don't ignore lender emails.

If you're buying in a common-interest community, like an HOA, you should receive a resale package. Under Nevada law, you may cancel the purchase contract by written notice until midnight of the fifth calendar day after you receive it. Read it. I'll help you flag anything that looks important, but the decision is yours.

You don't have to use a builder's lender, but the biggest new-construction incentive is often tied to them. We'll compare the full picture, not just the headline rate, before you decide.

9 Closing in Nevada

Closing is when the funds are paid, you sign the final documents, and the deed is recorded in your name. In the Las Vegas valley, the deed is recorded with the Clark County Recorder. If you're getting a typical mortgage, federal rules say your lender must give you a Closing Disclosure at least three business days before you finalize the loan. Read it. It shows your interest rate, cash to close, and closing costs. If something looks off, tell me and your lender right away. You may sign before the actual recording day, in person or as escrow arranges. After recording, the home is yours.

BUILDERS AND NEW HOMES

Buying new construction



New construction is what I do most. I compare communities, ask about incentives, and go through the builder's contract with you. The person in the sales office works for the builder. I work for you.

Compare builders

I'll help you look at communities and floor plans side by side, so you can compare the location, the home itself, the timing, and the full cost, not just the starting price.

Ask about incentives

Builders sometimes offer closing cost help, a rate buydown, or upgrades. Those may be tied to using the builder's lender or closing by a certain date. We'll compare the full picture. You don't have to use the builder's lender.

The first model visit

Call or text me before you walk into a model. Most builders want your agent with you, or registered, on that first visit. If you go in alone, it can be harder for me to represent you later.

DOES IT COST YOU MORE TO USE ME WITH A BUILDER?

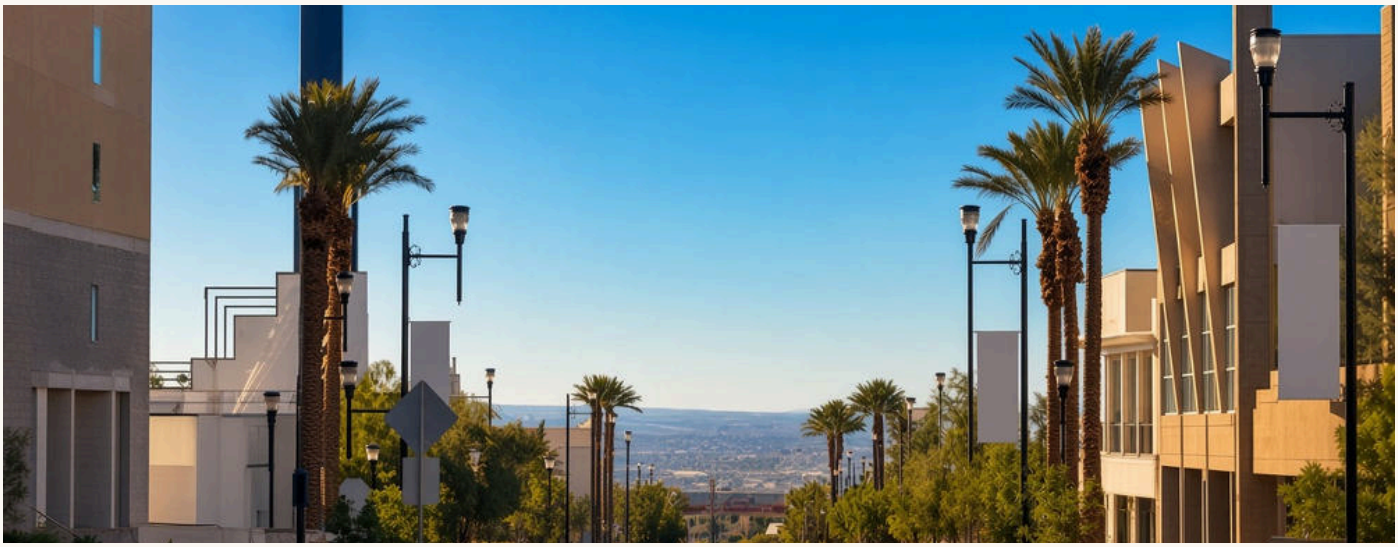
In most cases, no. Builders often cover the buyer's agent fee, so my help doesn't cost you extra. I'll tell you up front if a community does it differently. I can't promise that every builder will.

You don't have to have an agent to buy new construction. But I look out for your side of the deal, including the contract and an independent inspection. New doesn't mean perfect.

Read more at RamiroRealEstate.com/new-construction-homes-las-vegas. En español: casas nuevas en Las Vegas.

BUYING FROM ANOTHER STATE

Moving from out of state



You don't have to fly in for every step. A lot of my buyers start the process from somewhere else, then come for a focused trip when we're ready to tour or write an offer.

How we can work

- Start with a call about how you live, your budget, and where you need to be during the week.
- I can send video tours, do a live walkthrough, and keep you posted as homes come up.
- We'll plan a focused trip when it's time to tour in person or write an offer.
- We'll talk through timing and how closing works when you're not local.
- You may sign closing documents as escrow arranges, without being here on recording day.

LICENSED IN NEVADA ONLY

I can represent you on the Nevada purchase. I'm licensed in Nevada only, not in other states. If you also need to sell a home in another state, you'll want a local agent there. I can still help coordinate on this side.

For a fuller overview, see RamiroRealEstate.com/moving-to-las-vegas.

PLACES I GET ASKED ABOUT

Areas people ask me about

People often ask me about places like Summerlin, Henderson, Green Valley, Cadence, Inspirada, Centennial Hills, Skye Canyon, and Aliante. Those are just places I get asked about a lot. The right one depends on your commute, your budget, and how you want to live. I won't steer you toward one part of town. I'll help you compare, and you decide what fits.



Summerlin

West valley. Parks, shopping, and a mix of resale and new construction.



Henderson

Southeast valley. Parks, shopping, and newer communities nearby.



Cadence

Henderson. Parks and new construction, with mountain views.



Centennial Hills

Northwest Las Vegas. Mountain views, parks, and new construction.



Skye Canyon

Northwest valley. Newer homes and mountain views.



Green Valley

Henderson. An established area with parks and golf nearby.

I also get asked about Inspirada in Henderson and Aliante in North Las Vegas. If you want to check schools for a specific address, use the official Nevada Report Card site: nevada.reportcard.nwea.org.

KEEP THIS HANDY

Your buyer's checklist

A simple list you can use as we go. Every deal is a little different, so I'll keep a timeline for your contract too.

Before you tour

- [ ] Tell me how you live: commute, layout, yard, garage, and timing
- [ ] Review the Duties Owed form with me
- [ ] Get pre-approved if you're using a loan
- [ ] Set a budget that includes taxes, insurance, and HOA dues
- [ ] Call or text me before your first model home visit

While we look

- [ ] Compare resale and new construction if you want to see both
- [ ] Tour in person, or use a video or live walkthrough if you're out of town
- [ ] Look past the staging: the lot, the layout, and the condition
- [ ] Take your time on the first walkthrough

When you write an offer

- [ ] Decide on price, earnest money, inspection time, and a closing date
- [ ] On new construction, review the builder's contract with me before you sign
- [ ] Ask about incentives, and compare them with any lender conditions

After you're in contract

- [ ] Deposit earnest money as the contract says, and meet your escrow officer
- [ ] Schedule a professional inspection (I recommend this on a new home too)
- [ ] Review the Seller's Real Property Disclosure on a typical resale
- [ ] Stay on top of lender documents and the appraisal
- [ ] Read the HOA resale package, if there is one. You may cancel until midnight of the fifth calendar day after you receive it.

Closing

- [ ] Read your Closing Disclosure (at least three business days before you finalize a typical mortgage)
- [ ] Sign the closing documents
- [ ] Wait for the deed to be recorded with the Clark County Recorder. Then the home is yours.

QUICK ANSWERS

Questions I get a lot

Do I need an agent to buy a new construction home?

No. But the sales office works for the builder. I work for you, and I look out for your side of the deal. Call or text me before your first model visit so I can be registered with the builder.

Does it cost me more to use you with a builder?

In most cases, no. Builders often cover the buyer's agent fee. I'll tell you up front if a community does it differently. I can't promise that every builder will.

Can I buy if I still live in another state?

Yes. We can start with video tours and a clear search, then plan a trip when it makes sense. I can represent you on the Nevada purchase. I'm licensed in Nevada only.

Do I have to use the builder's lender?

No. Builders often tie their biggest incentives to their own lender, so we compare the numbers before you decide.

Should I get an inspection on a new home?

Yes. New doesn't mean perfect. An independent inspector can catch things before you close.

Can you work with me in Spanish?

Yes. Se habla español. You can also read my casas nuevas en Las Vegas page, then call or text me at 702-321-8187.

WANT TO START LOOKING?

Call or text me at 702-321-8187, or email homes@ramirorealestate.com. Tell me what you're hoping to find, and I'll tell you how I'd start.

I'M HERE WHEN YOU'RE READY

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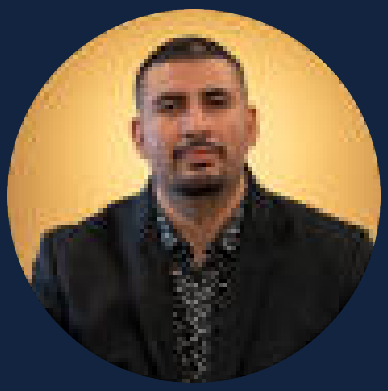

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EQUAL HOUSING OPPORTUNITY

Ramiro Fregoso, REALTOR®, eXp Realty. Licensed in Nevada only, NV Lic. S.0186040. This guide is general information, not legal, tax, or mortgage advice. Contracts, timelines, incentives, and costs depend on your situation and the documents you sign.

