

OUR PERSONALIZED GUIDE TO BUYING A HOME

Arizona Buyer Guide

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WELCOME

Buying a home is one of the biggest financial and lifestyle decisions you'll ever make — and it doesn't have to feel overwhelming.

Whether you're purchasing your first home, relocating to Arizona, searching for horse property or acreage, downsizing, or simply exploring your options, this guide was created to help you navigate the process with more confidence and clarity.

As a REALTOR® and Area Leader with Epoque Realty, I help buyers throughout the Phoenix West Valley and surrounding communities navigate the Arizona real estate market with local knowledge, honest communication, and a practical approach focused on helping clients make informed decisions.

While I specialize in many West Valley, rural, and horse-friendly communities like Wittmann, Wickenburg, Congress, Buckeye, Surprise, and surrounding areas, I also help clients throughout Maricopa County, parts of Yavapai County, and beyond. Every community offers a different lifestyle and set of opportunities, and my goal is to help buyers find the right fit based on their needs, priorities, and long-term goals. My goal is to help you find the right fit for your goals, budget, and lifestyle.

STEP 1: PREPARE FINANCIALLY

Before beginning your home search, it's important to understand your financial picture and what monthly payment feels comfortable for you.

Some important things to consider include:

- Down payment
- Estimated monthly payment
- Closing costs
- Credit score and debt-to-income ratio
- Emergency savings

- Future maintenance expenses

Many buyers are surprised to learn that a 20% down payment is not always required. Depending on the loan program and your qualifications, there may be options available with lower down payment requirements.

A trusted lender can help review your options and determine what financing programs may work best for your situation.

STEP 2: GET PRE-APPROVED

Getting pre-approved is one of the most important first steps in the home buying process.

A pre-approval helps:

- Establish your comfortable price range
- Strengthen your negotiating position
- Show sellers you're a serious buyer
- Identify potential financing issues early

Most lenders will request documents such as:

- Pay stubs
- W-2s or tax returns
- Bank statements
- Identification
- Employment information

Once pre-approved, you'll have a much clearer understanding of your buying power and monthly payment expectations.

STEP 3: DEFINE YOUR GOALS & PRIORITIES

Every buyer's priorities are different.

Some buyers are looking for:

- A family-friendly neighborhood
- More land and privacy
- Horse property or acreage
- RV garages or workshops
- A retirement community
- Investment opportunities

- New construction
- Easy freeway access
- A quieter pace of life

This is where we begin narrowing down the areas and home features that best fit your lifestyle.

I always encourage buyers to separate their list into:

Must-Haves

Features you truly need.

Nice-to-Haves

Features that would be great but are not deal-breakers.

This helps keep the home search focused and realistic while reducing stress and decision fatigue.

STEP 4: EXPLORE ARIZONA COMMUNITIES

One of the most exciting parts of buying a home is exploring different communities and discovering what lifestyle feels right for you.

The Phoenix West Valley and surrounding areas offer an incredible range of options.

Surprise

A growing West Valley community offering newer neighborhoods, golf communities, shopping, dining, and some horse-property and acreage pockets.

Peoria

Known for outdoor recreation, family-friendly neighborhoods, access to Lake Pleasant, and a mix of established and newer communities.

Buckeye

One of Arizona's fastest-growing areas, offering both master-planned communities and opportunities for acreage and horse property.

Wittmann

A popular area for buyers looking for more space, horse property, RV garages, workshops, and rural living.

Wickenburg

Known for western charm, horse-friendly living, scenic desert views, and a true Arizona small-town atmosphere.

Congress

A quieter rural Arizona community in Yavapai County offering acreage, mountain views, and wide-open space.

Every area offers something different, and part of my role is helping you evaluate not just the home itself, but the lifestyle and long-term fit as well.

STEP 5: START TOURING HOMES

Once your financing and priorities are established, it's time to begin touring homes.

As we tour properties, we'll evaluate:

- Home condition
- Floor plans and layout
- Location and commute
- Neighborhood feel
- Potential repair concerns
- Resale value
- HOA considerations
- Property features and upgrades

For horse property or acreage buyers, additional considerations may include:

- Zoning
- Water access
- Septic systems
- Flood zones
- Easements
- Arena or barn potential
- RV access
- Property maintenance

The goal is not simply finding a house — it's finding the right property for your goals and lifestyle.

STEP 6: MAKE AN OFFER

Once you find the right home, we'll work together to prepare a competitive offer.

Your offer may include:

- Purchase price
- Earnest money deposit
- Inspection contingency
- Appraisal contingency
- Requested closing timeline
- Seller concessions, if applicable

Negotiations are common during the process, and my role is to help guide you through those conversations while protecting your interests and helping you make informed decisions.

STEP 7: INSPECTIONS, APPRAISAL & ESCROW

Once your offer is accepted, the transaction moves into escrow.

During this time, several important steps typically occur:

Home Inspection

A licensed inspector evaluates the home's condition and identifies potential concerns.

Appraisal

Your lender orders an appraisal to help confirm the property's market value.

Loan Processing

Your lender finalizes documentation and underwriting requirements.

Negotiations

Depending on inspection findings or appraisal results, additional negotiations may occur.

This stage can feel overwhelming at times, but communication and preparation make a huge difference. I help guide clients through each step so they understand what's happening and what to expect next.

STEP 8: PREPARE FOR CLOSING

As closing approaches, buyers should begin preparing for their move and finalizing remaining details.

Some common final steps include:

- Scheduling utilities
- Securing homeowners insurance
- Preparing funds for closing
- Completing your final walkthrough
- Reviewing closing disclosures

Your final walkthrough gives you the opportunity to confirm the home is in the expected condition before signing final paperwork.

STEP 9: CLOSING DAY

Closing day is when final documents are signed and ownership officially transfers.

Once everything is finalized and recorded, you'll receive the keys to your new home.

Congratulations — you're officially a homeowner!

RELOCATING TO ARIZONA?

Arizona continues to attract buyers from across the country for its sunshine, outdoor lifestyle, newer communities, and opportunities for more space.

Relocating to Arizona comes with unique considerations, including:

- HOA differences
- Desert landscaping
- Septic systems in rural areas
- Monsoon season
- Water considerations
- Property taxes
- Commute patterns
- Heat preparedness

Having local guidance can make a huge difference when learning a new market and evaluating different communities.

HORSE PROPERTY & ACREAGE BUYERS

Horse property and acreage transactions often involve additional considerations beyond a traditional residential purchase.

Some important things to evaluate may include:

- Zoning and land use
- Flood zones
- Well and septic systems
- Access and easements
- Horse facilities
- Arena potential
- Property boundaries
- Utility access
- Future development nearby

As someone who works with many acreage and rural property buyers, I help clients navigate these considerations while finding properties that truly fit their goals and lifestyle.

LET'S CONNECT

Whether you're just beginning the process or actively preparing to purchase, I'm here to help answer questions, provide local insight, and guide you through the Arizona home buying process.

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