

THE BUYER'S GUIDEBOOK

Everything you actually need to know to buy a home in Pima
County — without the corporate fluff.



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Come as you are, leave with the keys.

Hey, I'm glad you're here.

If you're holding this guidebook, you're probably somewhere on the spectrum between "just curious" and "I need a house yesterday." Either is fine. Both are normal.



Here's the thing about buying a home: most of the existing buyer guides out there are written like a brochure for a bank. Glossy, generic, full of phrases like "embark on your journey" and "the American dream." Useless when you actually need to know whether a Tucson roof from 1994 is going to be a problem.

This one is different. I made it for the people I actually work with — first-time buyers, second-time buyers, people relocating to Tucson because they finally got out of somewhere colder, couples figuring this out together, and anyone who wants a real human to answer their questions without a sales pitch attached.

You'll find checklists, vocabulary, worksheets, and — because we're in Pima County — a whole section on the stuff that's specific to buying here. Monsoon damage. Termite letters. Septic systems in the foothills. The weird way Arizona property taxes work. The solar panel lease problem that kills more deals than people realize.

Read what's useful. Skip what isn't. Mark it up. Bring it to me when you're ready to talk.

— Jennifer

A quick note on what this isn't

This is an educational guide, not legal, tax, or financial advice. I'll point out where you genuinely need a CPA, attorney, or lender. Real estate isn't a one-size-fits-all situation, and anyone telling you it is should be approached with caution.

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Part 1: Getting Your Head Right

What a Buyer's Agent Actually Does for You

Short version: I work for you. Not the seller.
Not their agent. You.

Longer version, because the details matter:



- I find homes that match what you actually want, including ones that aren't getting marketed well or that haven't hit the public sites yet.
- I help you find out what's wrong with the house. The seller's agent won't volunteer that the roof is failing or the comps don't support the price. I will.
- I write the offer and negotiate the terms — not just the price, but inspection periods, repair credits, closing dates, what stays in the house, and a dozen other things that affect your money and your life.
- I coordinate inspections, the appraisal, title, lender deadlines, and the hundred small things that need to happen between an accepted offer and closing day.
- I keep you out of trouble. Arizona contracts have teeth. Missing a deadline by a day can cost you your earnest money.
- I refer you to people I trust — lenders, inspectors, contractors, insurance agents — who I know will treat you well.

How Agency Works in 2026

(The Post-Settlement Reality)

If you're new to all this, here's how the relationship works now, after the NAR settlement changed some of the rules in late 2024:

Buyer-Broker Agreement

Before I can show you homes, we sign a written agreement. It spells out what I'll do for you, how long we're working together, and how I get paid. This is required in Arizona — not optional, not a soft sell. The agreement is negotiable. The length, the scope, the compensation — all of it. If you don't want to commit to a long term up front, we can write a short one. If you want to try working with me on one house first, we can do that too.

How I Get Paid

My compensation isn't set by law. It's negotiated between us, in writing, before we start. In most transactions, the seller still offers to compensate the buyer's agent — but that's no longer automatic. We'll write your offer to address compensation as part of the deal.

What I won't do: surprise you with fees at closing, change the terms mid-stream, or pressure you into a higher commission. What's in our agreement is what's in our agreement.

The Different Types of Representation

Buyer's Agent

(me, for you)
I represent only you.
Full fiduciary duty — your interests come first, period.

Seller's agent

(listing agent)
Represents the seller.
Owes them the same duty I owe you. Not your friend, even if they're nice.

Dual agency / limited representation

When one agent or brokerage represents both sides. Legal in Arizona with written consent from both parties, but it limits what your agent can advocate for. I'll explain it if it ever comes up.

Worth knowing

If you're at an open house, the agent standing there is working for the seller. You can absolutely look — that's what open houses are for — but don't share your top budget, your timeline pressure, or your emotional reaction to the property with someone who's legally obligated to use that information for the other side.

The House-Hunting Mindset

A few things I tell every buyer before we start:

There's no perfect time to buy.

Rates will move. Inventory will shift. People have been trying to time the market for decades, and the ones who win are usually the ones who buy when they're personally ready and stay put long enough for it to work out.

No house is perfect.

If the location is great, the kitchen will be dated. If the kitchen is perfect, the lot will be weird. Make a list of what genuinely matters and what you can live with. The buyers who agonize over every flaw don't end up with houses — they end up renting for three more years.

Some buyer's remorse is normal.

After you make an offer and definitely after you close, you'll have a moment of "oh god, what did I just do." That's not a sign you made a mistake. That's a sign you spent a lot of money. It passes.

Don't crowd-source the decision.

Your mom's opinion matters. Your friend who bought in 2009 has different math than you do. Your coworker who watches a lot of HGTV is not qualified. The people who live in the house get the deciding votes.

Plan ahead.

Get pre-approved before you fall in love with a house. Have your down payment liquid. Know what your monthly comfort number is. The buyers who do this win the homes they want. The buyers who don't lose them to the buyers who did.



Part 2: The Money Stuff

Track Your Budget

Before you talk to a lender, talk to yourself. Pull up your last three months of bank statements and credit card bills and actually look at what's coming in and going out. The number that matters isn't what you make — it's what you have left over.

Use this worksheet. Be honest. Lenders are going to see your real numbers anyway; you might as well face them first.

INCOME		\$
Take-home pay (after taxes)		
Side income / gig work *		
Other income		
TOTAL INCOME		
EXPENSES		\$
Rent / current mortgage (if keeping after purchase, ignore if not.)		
Car payment + insurance		
Student loans		
Credit card minimums		
Other loans / debts		
Utilities (electric, water, internet, phone)		
Health / life / other insurance		
Groceries		
Eating out / entertainment / streaming		
Childcare / pet care		
Savings & retirement contributions		
Everything else (real number, not aspirational)		
TOTAL EXPENSES		
LEFTOVER (Income minus Expenses)		

- Talk to your lender about types of qualifying income. Not all part-time or gig work can be used to qualify.

Whatever's leftover at the bottom is what's actually available for a mortgage payment, plus what you'll be putting toward savings and home maintenance. Lenders generally want your total debt (including the new mortgage) to be under 43% of your gross monthly income, but the comfortable number is usually lower than what they'll approve you for.

Credit Scores, Demystified

Credit scores run from 300 to 850. For a mortgage in 2026:

- 740+ : You'll get the best rates available.
- 680–739 : Solid. You'll qualify for most loan types at decent rates.
- 620–679 : You can still get a mortgage, but rates will be higher. FHA is often the path.
- 580–619 : FHA loan territory, with higher rates and PMI.
- Below 580 : Most lenders will want you to wait and improve before applying.



Five things affect your score, roughly in this order of importance: payment history (35%), how much you owe relative to your limits (30%), length of your credit history (15%), new credit applications (10%), and the mix of credit types (10%).

How to Improve It Before You Apply

- Pull your free reports at annualcreditreport.com (the legitimate site — accept no substitutes). Dispute errors immediately.
- Pay down credit card balances. Getting any card under 30% of its limit helps. Under 10% is even better.
- Don't close old credit cards, even if you don't use them. Length of credit history matters.
- Don't open new credit cards in the six months before applying.
- Pay every bill on time. Even one 30-day-late payment can drop you 50+ points.
- Don't buy a new car or finance furniture before closing. I'm serious. People do this and lose their mortgages.

Shop for mortgage rates over a 45-day period rather than over several months. Multiple inquiries from mortgage lenders within a short window get counted as a single inquiry on your credit. Spread out over months, they each count separately and ding your score. Request a "Soft pull" credit report whenever possible so it won't ding your score.

Loan Types: What They Actually Mean for You



Conventional Loan

The default option for most buyers with decent credit and a down payment of at least 3–5%. If you put down less than 20%, you'll pay private mortgage insurance (PMI) until you reach 20% equity. Conventional loans tend to have the most flexibility around property type and condition.



FHA Loans

Federal Housing Administration loans. Down payment as low as 3.5%, more forgiving credit requirements, but you'll pay mortgage insurance for the life of the loan (unless you put 10%+ down, in which case it drops off after 11 years). Property has to meet FHA condition standards — which means some fixer-uppers won't qualify. About 28% of first-time buyers used FHA in 2025, per NAR's annual data.



VA Loans

If you're a veteran, active-duty service member, reservist, or qualifying surviving spouse: this is almost always the best option. Zero down payment, no PMI, competitive rates. The catch is the property has to pass a VA appraisal, which is stricter than conventional. About 1 in 5 home buyers in 2025 were veterans or active military.



USDA Loans

For homes in eligible rural areas. Parts of Pima County actually qualify — particularly east of Tucson, around Vail, Three Points, and some unincorporated areas. Zero down payment, but income limits apply. Worth asking your lender about if you're looking outside the city limits.



Arizona-Specific Down Payment Help

Arizona has several programs that can help with down payment or closing costs:

- Home Plus (Arizona Industrial Development Authority): Down payment assistance up to 5%.
- Pima/Tucson Homebuyer's Solution: Local program for Pima County buyers, often paired with HFA Preferred conventional loans.
- Pathway to Purchase: For buyers in specific neighborhoods, offering up to \$20,000+ in down payment assistance.

Eligibility and program details change. Talk to a lender who knows the Arizona programs. Not every lender is set up to handle these.

What to Avoid

Anyone selling you a balloon mortgage, an interest-only loan, or a non-QM (non-qualified mortgage) when you have other options. These products exist for specific situations, but they're not for the average buyer. If a lender is pushing an exotic product, ask why.



Down Payment: More Options Than You Think

Here's a piece of data from the 2025 NAR Profile of Home Buyers and Sellers: the median first-time buyer put down 10%. That's the highest it's been since 1989, but it's also not the 20% myth that keeps people renting longer than they need to.

Sources buyers actually use, in order of how common they are:



Personal savings — still the #1 source for first-time buyers (59% use this).



Financial assets — 401(k), stocks, IRA. About 1 in 4 first-time buyers tap these. There are ways to do this without massive tax penalties; talk to your CPA before you pull from retirement.



Gift from family — fully allowed under most loan programs, but the lender will want a documented "gift letter" stating the money isn't a loan.



Down payment assistance programs — see the Arizona-specific section on previous page.



Sale of other property or assets.



First-time buyer IRA withdrawal — you can withdraw up to \$10,000 from an IRA penalty-free for a first home purchase (income tax still applies on traditional IRAs).

Reality check

If you have to drain every account, max out gifts, and finance 100% to make a down payment work, you probably aren't ready yet. You also need cash for closing costs (2–5% of the purchase price), the inspection, the appraisal, and an emergency fund for when your car decides to break down 2 days after closing. Don't buy a house with zero dollars left.

Questions to Ask When Choosing a Lender

Get pre-approved (not just pre-qualified — pre-approval is the stronger version) with at least two lenders. Compare. The difference between a good lender and a mediocre one can be thousands of dollars and weeks of stress. Do this before looking at houses or when you are under contract, that is NOT the time to be shopping rates.

Ask Every Lender:

- What's your current rate, and what would my rate look like specifically?
- What are your closing costs and lender fees? (Get this in writing — the Loan Estimate.)
- How long does your underwriting take, on average?
- Will my loan be sold to a different servicer after closing, or do you keep it in-house?
- What's your communication style — do you call, text, email? How fast?
- Have you closed loans in Pima County recently? Are you familiar with our local programs?
- If something goes sideways the week before closing, what's your plan?

Red Flags:

- Won't give you a written Loan Estimate when you ask.
- Quotes you a rate without running your credit.
- Pressures you to commit on the spot.
- Promises you a closing timeline that's significantly faster than competitors. (Speed is good. Magic isn't real.)
- Communicates only through one channel and is slow to respond.

Part 3: Finding the Right Place

Define Your Dream Home

Fill this out before you start touring. Rate each item: 3 = must-have, 2 = strongly prefer, 1 = nice to have, 0 = don't care. The point isn't to find the unicorn house that scores 3s across the board — it's to know what to compromise on when nothing has everything.

LOCATION	Rate
Neighborhood / part of town	
Distance to work / school	
Walkability	
Quiet street vs. lively area	
Mountain views	
TYPE	Rate
Single-family / townhome / condo / patio home	
Year built (newer / older / no preference)	
Willing to renovate?	
Architectural style)	
SIZE	Rate
Bedrooms	
Bathrooms	
Square footage range	
Lot size	
Garage (number of cars)	

OUTDOOR	Rate
Pool / no pool	
Mature landscaping vs. desert / xeriscape	
Covered patio / outdoor living	
RV gate or extra parking	
INSIDE	Rate
Open floor plan / defined rooms	
Eat-in kitchen	
Separate office / workspace	
Laundry inside vs. garage	
Fireplace	
Specific flooring (tile, wood, carpet)	
DEALBREAKERS	Rate

Questions to Ask About the Neighborhood

Where you live is at least as important as the house itself. Probably more important — you can change the kitchen, but you can't move the freeway.



Lifestyle Fit

- How far from the places you go regularly — work, gym, your favorite coffee shop, the grocery store you actually use?
- What does the street sound like at 8 am? 11 pm? On weekends?
- Sidewalks? Bike paths? Or is everything car-dependent?
- Wash adjacency (more on this in the Pima section — washes flood).

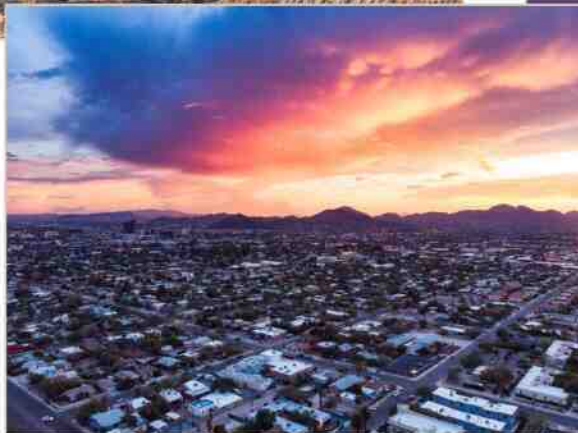
Safety & Stability

- Pull crime statistics for the specific neighborhood, not the city overall. Tucson PD and Pima County Sheriff both publish maps.
- Is the neighborhood appreciating, stable, or declining? Ask your agent for comparable sales over the last 3–5 years.
- Are most homes owner-occupied or rentals? Higher owner-occupancy generally means better-maintained streets and stronger community.



What's Coming

- Planned developments nearby? A new shopping center can be great. A new highway exit ramp can crater your peace and quiet.
- Vacant lots? Find out what they're zoned for.
- Schools — even if you don't have kids, school district quality affects resale value.



The Vibe Check

Drive through the neighborhood at different times. Weekday morning. Friday night. Sunday afternoon. The neighborhood that's quiet at noon might be a nightmare at 10 pm, or vice versa. If something feels off, trust it.

Buying a Condo, Townhome, or HOA Property

A lot of Tucson is HOA-governed. Vistoso, Civano, much of the foothills, most townhome and condo complexes, and many newer suburban developments. HOAs are not inherently bad, but they're not invisible either.

Where the Answers Live

Before you spend time digging for HOA info, know where it usually lives:

HOA Information Sheet

Many larger HOAs (especially those managed by professional management companies) publish an info sheet that summarizes dues, what's included, basic rules, contact info, and special assessments. For these HOAs, it's often available right on the HOA's website along with CC&Rs, bylaws, meeting minutes, and budgets.

HOA Document Package (Resale Disclosure)

Once you're under contract, the HOA is required to provide a formal document package with the financials, governing documents, current rules, and disclosures. The HOA usually charges a hefty fee for this package — often \$200–\$400+ — and the seller typically pays for it, though that's negotiable. Don't expect this in advance; it's a post-contract deliverable.

Calling the HOA directly

For smaller or self-managed HOAs without a website, or for questions the documents don't cover, you can usually just call. Some will answer freely. Some won't talk to non-owners. Worth a try before you commit.

Questions to Ask Before You Make an Offer

- What are the monthly dues? What do they cover? (Front-yard landscaping? Trash? Roof maintenance? Pool?)
- Have dues increased over the last 5 years, and by how much?
- Are there any special assessments planned or recently completed?
- What's the reserve fund balance? (A healthy HOA has enough reserves to cover major repairs without surprise assessments.)
- Are there active lawsuits involving the HOA?
- What percentage of units are owner-occupied vs. rentals? (Some lenders require a minimum.)
- What are the rules — and read them. Some HOAs restrict pets, paint colors, holiday decorations, solar panels, parking, RVs, short-term rentals, satellite dishes, and whether you can have a vegetable garden in the front yard.

The CC&R reality:

When you buy into an HOA, you get a stack of documents called the CC&Rs (Covenants, Conditions & Restrictions), plus the rules and bylaws. In Arizona, the seller is required to provide these, and you have a window to review and back out if you can't live with them. Actually read them. The "no commercial vehicles in the driveway" rule that seems fine now is a real problem if you ever want a work truck.

Heads up: CC&Rs are often massive — 50 to 100 pages is normal, and that's before you add bylaws and rules. If you have specific concerns and can't find the answer by skimming, drop the PDF into an AI tool like Claude or NotebookLM and ask your questions directly. Tell it to link to or reference the page number and section where each answer is found, so you can flip back and verify. AI is great at finding the needle; you still want to read the needle yourself before signing anything.

Part 4: The Tucson-Specific Stuff Nobody Tells You

This is the section that doesn't exist in the generic buyer guides. Pima County has its own quirks, and they matter.

Termites and the WDIIR

Subterranean termites are not a maybe in southern Arizona. They're a when. Almost every home in Tucson has had termites, will have termites, or currently has termites. This is not catastrophic if it's been managed.



The WDIIR

Stands for Wood-Destroying Insect Inspection Report. In Arizona, this is a separate inspection from the general home inspection, performed by a licensed pest control company. The report documents:

- Evidence of past termite activity.
- Evidence of current active infestation.
- Existing termite damage.
- Whether there's an active termite treatment warranty on the property.

If you're using a VA or FHA loan, a WDIIR is required. Even with conventional financing, you should get one. Cost is typically \$50–\$100. Worth every dollar.

What to Look For

- Mud tubes (pencil-thin dirt tunnels) on foundation walls, in garages, or in crawl spaces.
- Hollow-sounding wood, especially around doorframes and baseboards.
- Discarded wings around windowsills (swarmer evidence).
- An active treatment plan and a transferable warranty — these are good signs, not bad ones. A house with no record of treatment is more concerning than one that's been actively managed.

Septic, Well, and Shared Water



If the property is on Tucson Water or another municipal supply with a city sewer connection, you can mostly skip this section. But a lot of Pima County — especially the foothills, Tanque Verde, Vail, Three Points, Sahuarita's outskirts, and parts of Marana — is on well water, septic systems, or both.

Septic Systems

In Arizona, when a property with a septic system is sold, there's a required inspection and a Notice of Transfer (sometimes called a NOT) that has to be filed with ADEQ (Arizona Department of Environmental Quality).

- The inspection has to happen within 6 months before closing.
- It checks the tank, drain field, and overall function.
- The seller is typically responsible for the inspection cost; transfer paperwork has to be filed within 15 days of closing.
- If the system fails inspection, it has to be repaired or replaced — this is negotiable as part of the deal.



Wells

If the property is on a private well, you'll want:

- A water quality test — for bacteria, nitrates, arsenic (yes, arsenic; it's naturally occurring in some areas of Arizona), and general potability.
- A water quantity test — how many gallons per minute does the well produce? Is the recovery rate sufficient for a household?
- Documentation on well depth, pump age, and when the well was drilled.
- ADWR (Arizona Department of Water Resources) registration.



Shared Wells / Water Hauling

Some rural Pima properties share a well with one or more neighbors under a shared well agreement. These can work fine — but read the agreement. It governs maintenance costs, repair responsibilities, and what happens if a neighbor stops paying. And some properties have no well at all and rely on hauled water delivered to a cistern. This is more common than you'd think on the edges of the county. It's a lifestyle. Make sure you understand the math (delivery cost, usage habits, cistern size) before committing to it.

Solar Panels: The Lease Problem

A lot of Tucson homes have solar. That makes sense — we have approximately 300 sunny days a year. But solar panels come in three flavors, and the difference matters enormously when you buy a home:

Owned Solar

The panels are paid off and convey with the house. The new owner inherits all the benefits and any remaining manufacturer warranties. This is almost always a positive.

Leased Solar / PPA (Power Purchase Agreement)

The panels belong to a solar company, and the homeowner pays monthly — either fixed lease payments or a per-kWh rate. When the home sells, the buyer typically has to either:

- Assume the lease (qualify with the solar company on credit, and commit to the remaining term — often 15–20 years).
- Have the seller buy out the lease before closing (often expensive — sometimes \$30,000+).
- Walk away from the deal.

Leased solar kills more Tucson deals than almost anything else. If a home has solar, the very first questions are: Is it owned or leased? If leased, what's the buyout? Are the terms transferable, and to whom?

Solar Loan

The panels are technically owned, but they were financed — and that financing is usually secured by a lien in second position on the home itself (behind the primary mortgage). When the home sells, that loan has to be dealt with. Options:

- The seller pays it off at closing — cleanest option for the buyer, comes out of the seller's proceeds.
- The buyer assumes the loan — possible with some solar lenders, but the buyer has to qualify on credit and accept the remaining payments and terms.
- A combination — for example, the seller pays down part of the balance to bring the loan to a level the buyer is comfortable assuming.

None of these are automatic. They get negotiated as part of the deal, and the solar lender has to be looped in early. The lien also affects your primary mortgage approval — your lender needs to know about it and may require it to be resolved at or before closing.



Why this matters

Some solar leases include escalator clauses that increase your monthly payment over time, sometimes to the point where it exceeds what you'd pay TEP for the same electricity. The 20-year savings projection the previous owner was sold may not match your actual experience. Read the contract before you assume.

Arizona Property Tax (It's Weird)

Arizona property tax is calculated differently than most other states. It's not catastrophic, but you should understand it before you're surprised by your first bill.

The Two Values	
Full Cash Value (FCV)	What the assessor thinks your property is worth on the open market.
Limited Property Value (LPV)	A value that, by law, can only increase by 5% per year (with some exceptions for new construction or major improvements). This is the value your taxes are actually based on.

Because LPV is capped, there's often a significant gap between LPV and FCV — especially in fast-appreciating areas. Your property tax bill is based on LPV, not what you just paid for the house. This is good news for new buyers in a hot market.



What You'll Actually Pay

Pima County property tax rates vary by location (different school districts, fire districts, etc.) but typically work out to roughly 0.8%–1.1% of LPV per year for owner-occupied homes. The exact rate depends on where you are in the county. Your agent or the Pima County Assessor's website can give you a precise number for a specific property.

Owner-Occupied vs. Investment

Make sure your property is classified as Class 3 (owner-occupied primary residence) if that's what it is. The tax rate is meaningfully lower than Class 4 (rental). The classification doesn't happen automatically when you buy — you may need to file paperwork with the assessor.



Pools, Flood Zones, and Other Pima Realities

Pools



Roughly a third of Tucson homes have pools. If the property has one:

- Get a separate pool inspection. The general home inspector will look at it, but a dedicated pool inspection catches more — equipment age, plaster condition, leak detection, code compliance for fencing and barriers.
- Arizona has strict pool barrier laws for properties with children under 6, including self-closing/self-latching gates and minimum fence heights. If the pool isn't compliant, getting it compliant is your responsibility post-closing.
- Factor in the ongoing cost. A pool runs roughly \$100–\$200/month in chemicals, electricity, and maintenance, plus periodic repairs.

HVAC & Insulation



Tucson summers will test your HVAC. When inspecting:

- How old is the unit? A heat pump or AC unit's useful life is roughly 12–15 years here, sometimes less.
- Is the ductwork in the attic? (Most likely yes, and that's a problem — attic temperatures hit 150°+ in summer, making the system work harder.) Is it insulated?
- Has the home had energy efficiency upgrades? Spray foam attic insulation, radiant barriers, dual-pane windows — these all matter for your summer electric bill.



Flood Zones



FEMA flood zones aren't just "yes you flood" or "no you don't." There's a whole alphabet:

- Zone X — minimal flood risk. Most of Tucson. Flood insurance not required.
- Zone A / AE — special flood hazard area. Flood insurance is required if you have a federally-backed mortgage.
- Zone AO — shallow flooding areas, common near washes.

Check the FEMA flood map and the Pima County Regional Flood Control District map for any property you're considering. If it's in a special flood hazard area, get a quote for flood insurance before you go too far down the road.

Scorpions, Pack Rats, and Bees



You moved to the desert. Welcome. A few realities:

- Bark scorpions are real. Most homes need ongoing pest service. Ask the seller what they use.
- Pack rats love to nest in vehicles and HVAC equipment. Garages with rodent damage are common.
- Africanized bee swarms happen. If a house has open eaves, attic vents without screens, or block walls with cavities, hives can establish. The inspection report may flag this.

Part 5: The Inspection



What Gets Inspected

A home inspection is one of the most important steps in the process. Here's what a competent inspector should examine:

Structure

Foundation, framing, structural integrity. Look for cracks, settling, and any signs the house isn't level. In Tucson, foundation cracks from soil movement are common but vary in severity.

Roof

Age, condition, evidence of leaks, flashing, vents, scuppers, parapet walls. (See the roof section earlier — this is a big deal here.)

Exterior

Stucco, paint, trim, doors, windows, weep screeds, drainage grading, walkways, driveways.

Plumbing

Water supply lines, drain lines, water heater, fixtures, pressure. In Tucson, pay attention to: hot water heater age (10–12 years is the typical life), any signs of slab leaks, water softener condition (we have hard water — about a third of homes have softeners), and whether old galvanized or polybutylene piping is present.

Electrical

Panel condition, outlets, GFCIs in wet areas, evidence of DIY work, sub-panels, exterior connections. Older Tucson homes sometimes have aluminum wiring or Federal Pacific panels — both are flagged concerns.

HVAC

Heat pump or AC unit age, ductwork condition, return air, thermostat function, insulation.

Interiors

Walls, ceilings, floors, windows, doors, cabinets, appliances. Cosmetic vs. functional issues.

Attic & Insulation

Insulation type and depth, ventilation, evidence of pests, ductwork condition.

What's NOT in a Standard Inspection

- Pool / spa (separate inspection)
- Septic system (separate inspection, also legally required for transfer)
- Well & water quality (separate)
- Termites / wood-destroying insects (separate — the WDIIR)
- Sewer scope (a camera run through the main sewer line — worth it for older homes)
- Mold testing (separate, only if visual signs warrant)
- Roof certification by a roofing contractor (separate, sometimes worth getting)

How to Choose an Inspector

Your agent will likely have a couple of inspectors they usually work with. Ask who they are and why they use them — a good agent will have specific reasons, not just "they're nice." Then check out the inspectors' websites or call them directly to ask the following:

Ask:

- Are you certified by ASHI (American Society of Home Inspectors), InterNACHI, or AzASHI?
- How long have you been inspecting homes in Tucson specifically? Local experience matters — out-of-area inspectors miss things that are obvious here.
- How many inspections have you done?
- Can I see a sample report?
- Can I attend the inspection? (The answer should always be yes. If they refuse, hire someone else.)
- How long does the inspection take? (For an average home, expect 2–4 hours.)
- What's your cost? Tucson home inspections typically run \$400–\$650 depending on home size and add-ons.



Show Up

Attend the inspection. Bring questions. Watch the inspector work, ask what they're looking at, and take notes. You'll learn more about the house in three hours than you will from the written report alone. Plus, you'll know what to budget for over the next several years.



Home Hazards to Know About



Radon

- Less of a concern in Tucson than in many parts of the country, but it's not zero. A radon test is inexpensive and worth doing if you want certainty.

Asbestos

- Homes built before the mid-1980s may have asbestos in popcorn ceilings, floor tiles, pipe insulation, or roofing materials. If you're not disturbing it, it's generally not dangerous. If you plan to renovate, get it tested first.

Lead Paint

- Homes built before 1978 may have lead-based paint. Federal law requires sellers of pre-1978 homes to disclose any known lead paint and provide you with a federal pamphlet. You have a 10-day window after acceptance to do a lead-based paint inspection (you can waive this in writing).

Mold

- Mold issues in Tucson are less common than in humid climates, but they happen — especially after slab leaks, AC drain pan failures, or roof leaks. Visible mold or persistent musty smells warrant a separate mold inspection.

Stored Chemicals

- Old paint, pesticides, motor oil, pool chemicals — particularly in garages and sheds. The seller is responsible for removing hazardous materials before closing. Make sure they're gone at your final walk-through.

Part 6: From Offer to Closing



The Appraisal

After your offer is accepted, your lender orders an appraisal. An independent appraiser visits the home, looks at recent comparable sales, and assigns a value. The lender uses this to decide how much they'll lend.

What Happens If the Appraisal Comes In Low

It happens. Your options:

- Renegotiate the price down to match the appraisal.
- Pay the difference in cash (the lender lends based on appraised value, not contract price).
- Challenge the appraisal with additional comps — sometimes successful, often not.
- Walk away (if your contract has an appraisal contingency, which it typically should).

Appraisals are professional opinions, not exact science. Different appraisers, different days, can yield different numbers. ***Don't panic if it's close.***



Title Insurance

Title insurance protects you (and your lender) against problems with the property's ownership history — things like forgotten heirs, fraud in past sales, unpaid liens, clerical errors in the public record. In Arizona, the seller typically pays for the owner's title policy, and the buyer pays for the lender's policy. This is negotiable but customary.

Two policies exist:



Lender's policy — required, protects the lender's interest, decreases as you pay down the loan.



Owner's policy — optional but recommended, protects your full investment for as long as you own the home.

You can shop title companies. Rates are state-regulated in Arizona, but services, communication, and ease of closing vary widely.

Homeowner's Insurance

Your lender will require it before closing. Don't wait until the last week.



What a Standard Policy Covers

- Damage to the structure from fire, wind, hail, certain water damage.
- Personal belongings (usually up to a percentage of the dwelling coverage).
- Liability if someone is injured on your property.
- Loss of use if your home becomes uninhabitable.

What's Often NOT Covered

- Flood (separate flood insurance through FEMA's NFIP or private market).
- Earthquake (Tucson has minimal seismic risk, so this is rarely an issue).
- Damage from gradual leaks, neglect, or wear and tear.
- Sewer / drain backups (often available as an add-on *Recommended*).
- Some types of water damage.

How to Lower Costs

- Bundle with auto.
- Higher deductible = lower premium (within reason).
- Security system / smoke detectors / fire-resistant materials can earn discounts.
- Maintain good credit (insurance companies use credit-based scores in most states).
- Avoid small claims — making a claim for \$1,200 in damage can raise your premium for years.

The CLUE report

Ask your insurance agent to run a CLUE report on the property. This shows the last 5 years of insurance claims for that specific address. Multiple recent claims, or a serious claim like fire or major water damage, can make the home harder or more expensive to insure — and you want to know before closing.

Track Your Closing Costs

Closing costs in Arizona typically run 2–4% of the purchase price for buyers, on top of your down payment. Here's a worksheet for tracking who pays what. (In Arizona, the seller typically covers some costs by custom — but everything is negotiable in the contract.)

ITEM	Buyer Cost	Seller Cost
Down Payment		
Loan Origination Fee		
Discount Points (optional)		
Inspection costs (all inspections)		
Appraisal		
Credit Report		
Lender's Title Policy		
Owner's Title Policy		
Escrow Fees		
Recording Fees		
Prepaid property taxes (Proration)		
Prepaid Homeowner's Insurance		
HOA Transfer fees/Capital Contribution		
Home Warranty		
Mortgage Insurance (PMI/MIP), if applicable		
Closing protection letter/ e-recording		

The Final Walk-Through

Within 24–48 hours of closing, you'll do a final walk-through of the property. This isn't a re-inspection — it's confirmation that the house is in the condition you expect, with the agreed-upon repairs completed and the seller's stuff gone.

Use this checklist:

- ☐ Every room, closet, attic, and crawl space has been checked.
- ☐ Agreed-upon repairs have been completed (with receipts or documentation).
- ☐ All items included in the sale are still on-site (appliances, fixtures, window coverings).
- ☐ Nothing has been damaged or removed since the inspection.
- ☐ All appliances are working (run the dishwasher, oven, washer/dryer, garbage disposal, AC, heat).
- ☐ All faucets run; no obvious leaks.
- ☐ Toilets flush properly.
- ☐ HVAC is functioning — set it to cool and verify.
- ☐ Water heater is operational.
- ☐ Hot water actually comes out of the hot tap.
- ☐ All outlets and switches work in spot checks.
- ☐ Pool equipment is running (if applicable).
- ☐ Sprinkler / irrigation system is working (if applicable).
- ☐ Garage door opener works; remotes provided.
- ☐ Keys, manuals, warranties, and codes are available for transfer at closing.
- ☐ No plants, fixtures, or shrubs have been removed from the yard.
- ☐ Seller has removed all personal belongings and trash.



If something is wrong, don't sign at closing without addressing it. Your leverage is highest before the money changes hands.

Part 7: The Move



Move Prep Checklist



Start this list at
least 4 weeks
before move-in.

- ☐ Update your mailing address at usps.com.
- ☐ Notify bank, credit cards, employer, IRS, voter registration, vehicle registration (ADOT).
- ☐ Update Amazon, subscription services, doctor's offices, vet, schools.
- ☐ Set up utilities at the new address: TEP (electric) or Trico (depending on location); Tucson Water (or your water provider); Southwest Gas; trash service; internet.
- ☐ Schedule transfer date for utilities to start on closing day or the day after.
- ☐ Get homeowner's insurance in place before closing.
- ☐ Hire movers or rent a truck (book at least 2-3 weeks ahead for non-peak; longer for May-August).
- ☐ Confirm move-in date with HOA if applicable (some have elevator reservations or move windows).
- ☐ Pack an 'open first' box: toilet paper, soap, towel, phone charger, basic tools, snacks, water, coffee setup, sheets for one bed, trash bags, paper towels.
- ☐ Forward or transfer prescriptions to a pharmacy near the new house.
- ☐ If you have kids: transfer school records.
- ☐ If moving from out of state: update Arizona driver's license and vehicle registration within required timeframes.

Pack Like Someone Who's Done This Before

Get rid of things first. The cheapest box to move is the one you don't pack.

Label every box on the top AND two sides. You won't see the top once they're stacked.

Keep heavy items (books) in small boxes. Keep light items (linens, pillows) in big ones.

Photograph cable connections (TV, computer) before you unplug them.

Wrap fragile items in clothes or towels. Free padding.

Pack similar items together — kitchen with kitchen, books with books — so unpacking goes faster.

Move valuables — jewelry, documents, hard drives — yourself, not with the movers.

Take photos of your old place's empty rooms before you leave for security deposit purposes (if renting).

Don't pack what you can't move : liquids over a certain size, propane, paint, anything flammable. Most moving companies refuse to load these.

Color-code by room. Tape a corresponding color to each doorway in the new house. The movers will know where everything goes.

Moving with Pets

A few things to do to prepare:

Update your pet's tag and microchip with the new address BEFORE moving day.

Get vet records and any prescription refills before you move.

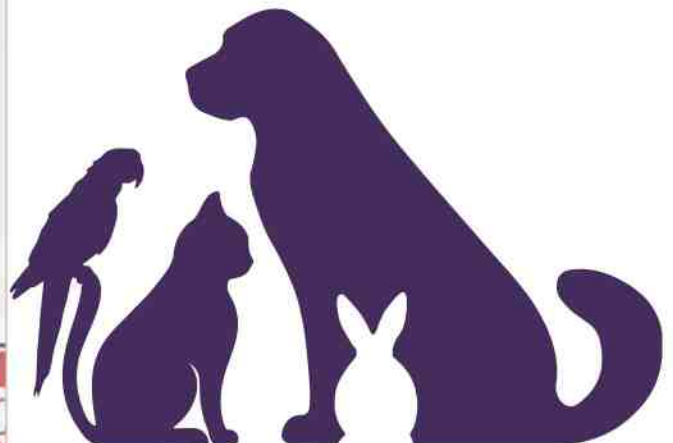
For long-distance moves, never leave a pet in a parked vehicle. Tucson summer heat will kill an animal in under 10 minutes.

Keep doors closed and watch for escape attempts the first week. Disoriented pets bolt.

On moving day: put pets in a quiet room with their stuff and a 'do not open' sign. Or board them. Movers in and out of the house with the door propped open is how pets escape.

In the new house, set up one room with everything they need before letting them explore. Let them adjust gradually.

Check the yard for hazards: open gates, holes in fencing, exposed pool, cactus spines at nose height.



Part 8: Your Service Provider Worksheet



These are the people you'll work with during your purchase. Keep their contact info in one place. I'll provide referrals for any of these you don't already have — folks I've worked with, who I trust to treat you well.

ROLE	NAME	CONTACT
Real Estate Agent	Jennifer Winchester	(520) 971-2832
Lender / Mortgage Officer		
Title / Escrow Officer		
Home Inspector		
Termite / WDIIR Inspector		
Septic Inspector (if needed)		
Pool Inspector (if needed)		
Well / Water Quality (if needed)		
Insurance Agent		
Attorney (if needed)		
CPA / Tax Advisor		
Moving Company		
Locksmith		
Handyman / Contractor		
HVAC Service		
Plumber		
Pest Control		

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@MysteryHouseRE on Facebook &
Instagram

Come as you are, leave with the keys.

Ready When You Are.

That's the guidebook. If you got this far, you're already more prepared than most buyers walking into a transaction.

If you have questions — about anything in this guide, or anything that wasn't in it — text, call, or email. I answer messages from real humans. No bots, no scripts, no five-step nurture campaign.

When you're ready to start looking, or just want to talk through what's possible, I'm here. Buying a home should feel like a step forward, not a hostage negotiation.

— Jennifer



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