

YOUR STEP-BY-STEP GUIDE TO BUYING A HOME IN THE NEW RIVER & ROANOKE VALLEYS

Local insights, expert tips, and proven steps to find your perfect home.

+ GUIDEBOOK +





WELCOME TO WAGONER REALTY GROUP

I'm **Travis Wagoner**, a REALTOR® rooted in the New River Valley and proud to serve buyers and sellers throughout the NRV and Roanoke Valley.

Buying a home is about more than just a transaction — it's about planting roots, building wealth, and creating a lifestyle you love. That's why I created this guide: to walk you step by step through the homebuying process with insights tailored to our unique local market.

Inside, you'll discover:

- The exact steps to buying a home in the NRV & Roanoke Valleys.
- Financing options that fit different needs and budgets.
- Local neighborhood spotlights to help you choose the right community.
- Tips to avoid common pitfalls and save time, money, and stress.

Whether you're a first-time buyer or ready to invest in your next property, this guide will help you move forward with clarity and confidence.

Let's get started — your new home is waiting!





Why Work with a Local REALTOR®

When you're buying a home in the New River and Roanoke Valleys, working with a local expert makes all the difference. **Here's why:**

KNOWLEDGE OF MICRO-MARKETS

Homes near Virginia Tech in Blacksburg move differently than mountain acreage in Floyd. A local REALTOR® understands these nuances and helps you spot the best opportunities.

PERSONAL CONNECTIONS

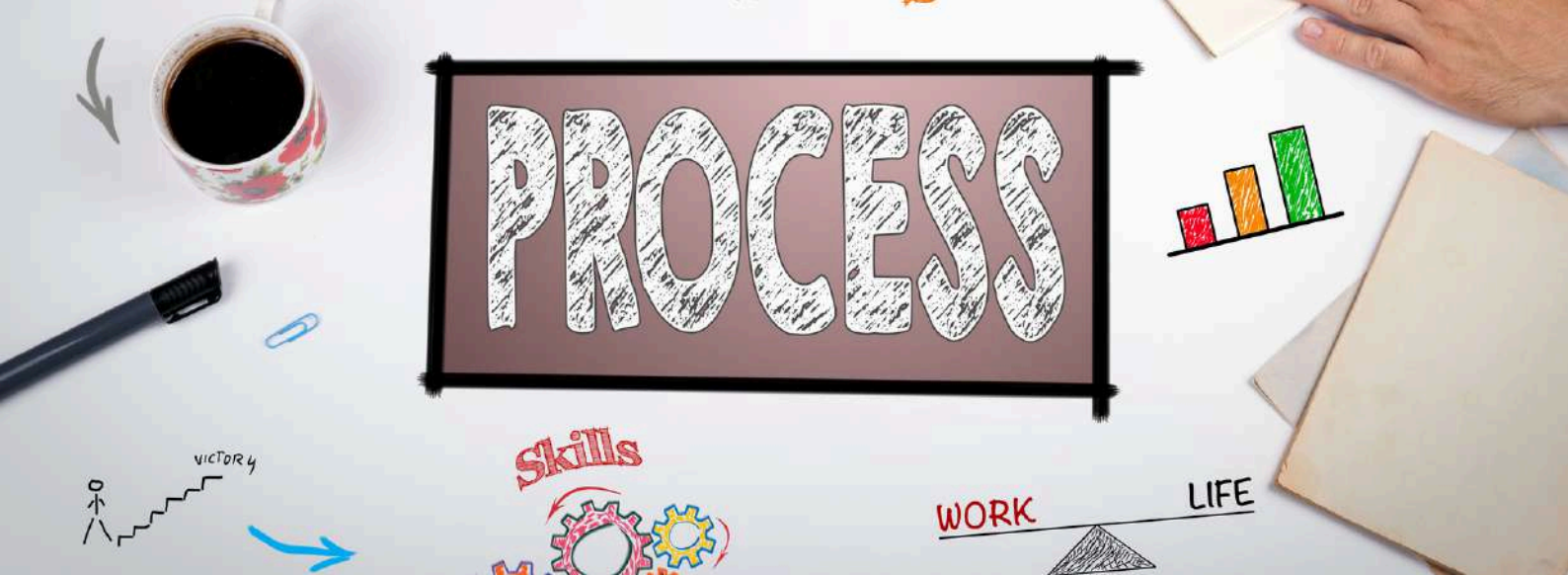
From trusted lenders to inspectors and contractors, local relationships make the process smoother and faster.

NEIGHBORHOOD EXPERTISE

Whether you're a family, student, retiree, or investor, we know which communities fit your lifestyle and long-term goals.

PROVEN TRACK RECORD

With years of experience and successful closings in the NRV and Roanoke Valley, we know how to navigate challenges and deliver results.



THE BUYING PROCESS: STEP BY STEP

01

GET PRE-APPROVED

Secure financing before you start shopping. This helps define your budget and shows sellers you're serious.

02

BEGIN YOUR HOME SEARCH

We set up personalized MLS alerts and schedule tours based on your criteria.

03

ATTEND SHOWINGS

Walk through homes together — we'll point out red flags, hidden value, and features that match your must-haves.

04

MAKE A STRONG OFFER

Using local market data, we craft competitive offers that protect your interests.

05

INSPECTIONS & APPRAISAL

Professional inspections and an appraisal ensure your investment is safe and valued correctly.

06

CLOSING DAY

Finalize paperwork, grab the keys, and start the next chapter of your life in your new home!





FINANCING 101

Choosing the right financing is one of the most important steps in buying a home. The good news? You don't have to figure it out alone — we'll connect you with trusted local lenders who make the process smooth.

Here are the most common options for buyers in Virginia:

01

CONVENTIONAL LOANS

The most widely used loan type. Typically requires a good credit score and down payment (often 5–20%).

02

FHA LOANS

Great for first-time buyers. Allows lower down payments and flexible credit requirements.

03

VA LOANS

Exclusive to veterans and active-duty service members. No down payment and favorable terms.

04

USDA LOANS

Perfect for rural communities in the NRV. Offers 0% down payment for qualifying properties.

05

DOWN PAYMENT ASSISTANCE PROGRAMS

Virginia offers state and local programs to help qualified buyers lower upfront costs.

Pro Tip: A quick conversation with a lender can show you which loan type fits your situation best — and help you shop with confidence.



NEIGHBORHOOD SPOTLIGHTS

Every community in the New River & Roanoke Valleys offers something unique. **Here's a quick look at the most popular areas:**



BLACKSBURG

A vibrant university town with Virginia Tech at its heart. High rental demand, an active lifestyle, and a thriving cultural scene.



CHRISTIANSBURG

Family-friendly and centrally located with excellent schools, shopping, and easy access to surrounding areas.



RADFORD

Riverfront charm and a strong sense of community. A great option for investors thanks to Radford University.



SHAWSVILLE

Small-town charm with affordable housing and convenient access to both Roanoke and the NRV.



ROANOKE VALLEY

The perfect blend of city convenience and mountain views. Ideal for professionals and families who want both amenities and outdoor adventure.



FLOYD / RINER

Known for its rural beauty, artistic community, and peaceful pace of life. A retreat for those who value space and creativity.



What to Watch For in NRV Homes

Homes in the New River & Roanoke Valleys come with their own unique considerations. Here are a few things to keep in mind during your search:

- **Septic & Well Systems** – Common in rural properties. Always ask about maintenance history
- **Slopes & Grading** – Important for drainage and stability on mountain lots.
- **Snow Removal Access** – Some backroads aren't regularly cleared in winter.
- **Radon Testing** – Recommended in valley areas where radon levels can be higher.



Closing Costs & Timeline

Buying a home doesn't end with the offer — here's what to expect as you move toward closing day:

- **Typical Timeline:** 30–45 days from contract to closing in Virginia.
- **Closing Costs:** Usually 2–4% of the purchase price, covering lender fees, title insurance, and other transaction expenses.
- **What You'll Do:** Review documents, schedule inspections, and work with your lender to finalize financing.
- **What We'll Do:** Coordinate all parties, manage deadlines, and make sure nothing slips through the cracks.



Ready to Find Your New Home?

Buying a home in the New River & Roanoke Valleys doesn't have to feel overwhelming. With the right guidance, it can be one of the most rewarding journeys of your life.

I'm here to help you every step of the way — from your first showing to the day you get your keys.

Here's your next step:

- ✓ Schedule your free buyer consultation.
- ✓ Let's discuss your goals, budget, and the neighborhoods that fit your lifestyle.
- ✓ Together, we'll create a plan to find your perfect home.

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