

Annual

BUYERS GUIDE



2026

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A CLEAR PLAN CHANGES EVERYTHING



Welcome to the unique real estate markets of Westchester and Putnam Counties. This guide will help you buy with confidence and clarity.

DON'T SHOP BY PRICE ALONE



Understanding true affordability goes beyond the **purchase price**. Consider property taxes, HOA fees, heating, and ongoing maintenance costs when calculating your monthly payments. A comprehensive view ensures you're not caught off guard by unexpected expenses.

Many buyers focus solely on the **listing price**. However, it's crucial to account for additional costs like insurance, utilities, and maintenance. By adding these factors, you can determine your true monthly budget, ensuring that your dream home is financially sustainable in the long term.

KNOW THE MICRO-MARKET



Conditions vary significantly from village to village and street to street; it's essential to compare recent sales and current inventory.

LOOK PAST THE PRETTY KITCHEN



When house hunting, it's easy to get swept away by **stunning kitchens** and open layouts. However, it's crucial to look beyond aesthetics. A thorough due-diligence checklist ensures that you assess the home's functionality and long-term investment potential before making a commitment.

Prioritize key components of the home that can impact your comfort and finances. Items such as roof age, heating and cooling systems, and the presence of septic or oil tanks are essential to evaluate. Avoid surprises by conducting a complete inspection and understanding the property's condition and history.



Structural Integrity

Roof Age

System Efficiency

Heating and Cooling

Water Quality

Septic and Well

Legal Compliance

Permits and Certificates

MAKE YOUR OFFER A STRATEGY



Strong pre-approval is essential in competitive markets. It demonstrates your seriousness to sellers and strengthens your position. Understanding local comparable sales helps you craft a compelling offer that aligns with market expectations and seller priorities.

Assessing contingencies is vital; know which are necessary and which may deter sellers. Timing your offer to coincide with market trends can enhance your chances. A strategy that considers the seller's motivations can set you apart, allowing for flexible negotiation that benefits both parties.

YOUR BUYER READINESS CHECKLIST

In 2026, we've successfully guided numerous buyers in Westchester and Putnam to their dream homes, ensuring a smooth and confident purchasing experience.

150+
Buyers assisted

“Success is where
preparation and opportunity
meet.”

– Bobby Unser

300+
Properties viewed

Financial	Location	Planning
Budget awareness	Target towns	Inspection funds
Pre-approval	Neighborhood fit	Offer strategy
Monthly payment	Must-have features	Review disclosures
Closing costs	Commute options	Tour approach
Contingency plan	Market trends	Build your offer

75+
Offers made





READY TO BUY WITH A
PLAN?

YOUR NEXT MOVE

Buying in Westchester or Putnam? Let's build a clear strategy around your budget, timing, target towns and strongest offer.

- CALL OR TEXT 917-941-7858
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