



BUYER EDUCATION SERIES

Five Things Every Buyer Should Know

A quick framework to work through before you start touring homes.

Every home search gets emotional, and it should. But underneath the excitement, these five factors are what decide whether a home still feels right in year three. Work through them first, and you will move faster and negotiate with more confidence once the right one shows up.

1. Location and Daily Lifestyle Fit

You can renovate a kitchen; you cannot move a zip code. Walk the commute, check the school boundaries, and see the neighborhood at different times of day before you fall for the floor plan. Location is the one thing on this list you can never change later.

2. Comfortable Total Monthly Cost

The mortgage payment is only part of the number. Property taxes, insurance, HOA dues, utilities, mortgage insurance, and a realistic maintenance reserve all belong in the monthly math before you settle on a price range.

3. True Must-Haves and Deal-Breakers

Write down five non-negotiables, no more — bedroom count, a home office, primary suite location, parking, outdoor space. Then write down what would eliminate a property outright. That clarity is what keeps a search from dragging on for months.

4. Condition and Renovation Tolerance

Be honest about whether you want move-in ready or you are genuinely up for a remodel. Factor in the cost, the timeline, the inconvenience of living through it, and how much cash you will actually have left after closing.

5. Long-Term Suitability and Resale Potential

Think past this year — will the home still work if your household, job, or mobility needs change? Layout, neighborhood demand, and insurance risk all affect what the home is worth to the next buyer, which matters even if selling is not on your mind yet.

THE BOTTOM LINE

The buyers who move fastest and negotiate hardest are the ones who have already answered these five questions — not the ones still working it out mid-offer. Let's talk through yours before you start touring.

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