THE MARQUEZ GROUP | AT HOME REAL ESTATE

THE ARIZONA BUYER GAME PLAN

Buy with total clarity across the Valley. The no-fluff playbook for Phoenix, Scottsdale, Mesa, Chandler, Gilbert, Tempe, Glendale, and all of Maricopa County.



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I made this guide for one reason: most buyers walk into the biggest purchase of their lives with no plan. Not you. Read this, follow the steps, and you will buy smarter, move faster, and never wonder what comes next.

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EQUAL HOUSING OPPORTUNITY

START HERE

Read this before you tour a single home.

Most buyers do this backwards. They fall in love with a listing at midnight, tour five homes the next weekend, and only then ask what they can afford or where they should even be looking. That is how weekends get wasted and great homes get missed.

This guide flips the order. Follow it and you will walk into every showing with a plan, a budget, and the confidence to act fast when the right one hits. Skim it in one sitting, then keep it open once you start touring.

FIRST-TIME BUYERS

Never done this before? Perfect. This guide takes you from "where do I even start" to keys in hand - zero jargon, zero judgment.

MOVE-UP BUYERS

Already own? The game changes when you have to sell AND buy. Use the move-up section to time both moves without ending up on a friend's couch.

NEW-CONSTRUCTION CURIOUS

Eyeing a builder community? There is a right way to compare new builds against resale homes. The checklist keeps you from locking into one path too early.

6-12 MONTHS OUT

Not buying tomorrow? Even better. Buyers who plan early buy better homes at better prices. Use this as your framework and start warming up now.

> **The goal here is not to push you toward one city, one builder, or one type of home.** The goal is a clear plan built around YOUR timing, YOUR budget, and YOUR life. When you are ready to apply it, I am one DM away.

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THE NUMBERS

Maricopa County price snapshot.

Know the field before you play on it. These are **median** sale prices - the midpoint of the market, not what every home costs. Medians tell a cleaner story than averages because a few luxury sales can drag an average way up.

Area	Median price	Year over year	Days on market	What it tells you
Maricopa County	$478,663	+0.8%	56	Your county-wide benchmark
Phoenix	$460,637	-0.94%	53	Widest mix of prices and home styles
Scottsdale	$969,499	+11.4%	57	Premium market, strong luxury segment
Chandler	$529,726	-0.052%	49	East Valley, established + newer inventory
Mesa	$459,763	+1.0%	50	Big East Valley city, broad inventory
Gilbert	$574,703	-1.3%	47	Planned communities, suburban layout
Tempe	$479,752	+1.0%	51	Central access, urban amenities
Glendale	$430,768	+0.2%	56	West Valley value below county median

How to read this table

- A median is a midpoint, not a promise. Every city has micro-markets - condos, townhomes, older homes, new builds, and luxury all price very differently.
- Shop by **monthly payment comfort** and cash needed to close, not by the biggest number on a pre-approval letter.
- Days on market tells you how fast you need to move. Around 50 days means prepared buyers win and hesitant buyers watch.
- Use these numbers as a starting point, then narrow by neighborhood, property type, and condition.

Source: Redfin Housing Market Trends, three months ending April 2026, accessed June 2026. Markets move fast - verify current numbers with your agent before making decisions.

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WHERE TO LOOK

City-by-city buyer notes.

Every city in Maricopa County comes with different tradeoffs. Here is a neutral, practical way to start comparing - based on facts, not hype.

PHOENIX

The biggest footprint in the county. Widest mix of prices, home styles, and neighborhoods - from historic pockets to brand-new builds. Central access to jobs, freeways, and just about everything.

SCOTTSDALE

The premium end of the market. Strong resort, dining, and shopping scene, established communities, and some of the best desert recreation access in the Valley. You pay for the lifestyle.

CHANDLER

East Valley staple. Established neighborhoods, strong employment corridors, shopping and dining everywhere, and a healthy mix of resale and newer homes.

MESA

The East Valley's big tent. Huge range of inventory and price points, easy freeway access, and more home styles to compare than almost anywhere else in the county.

Narrow the map, then go deep. The right city for you comes down to budget, commute, home style, and timing - which is exactly what the area-comparison section later in this guide is for.

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WHERE TO LOOK, CONTINUED

More cities worth comparing.

GILBERT

Planned-community living done right. Newer homes in many pockets, clean suburban layout, and retail centers that keep daily life easy.

TEMPE

Central location with an urban edge. ASU energy, plenty of condos and townhomes, and quick access to just about every major corridor.

GLENDALE

West Valley value. Entertainment districts, established neighborhoods, and price points that often sit below the county median. Do not overlook the west side.

NEARBY AREAS

Peoria, Goodyear, Surprise, Buckeye, Avondale, and Queen Creek are all worth a look depending on your commute, budget, and timing. Some of the best value sits on the edges of the map.

> **Pro move: pick 2 or 3 areas to compare first.** Trying to learn the entire county at once is how buyers burn out. Narrow the map, go deep on a few spots, and expand only if you need to.

Fair housing note: compare areas on your stated needs and objective facts only. Questions about schools, crime, or demographics belong to official public sources and your own independent research.

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THE PLAYBOOK

The 6-step home buying roadmap.

On paper it is simple: plan, prepare, search, offer, escrow, close. In real life, the ORDER is everything. Do these in sequence and every step gets easier.

1 CLARIFY YOUR PLAN

Must-haves vs. nice-to-haves. Timeline. Cash on hand. Areas to compare. Get honest about your life first - the house comes second.

2 PREPARE FINANCIALLY

Credit, debts, income, savings, down payment options, closing costs. Know your numbers cold before you fall for a kitchen.

3 GET PRE-APPROVED

A real pre-approval from a real lender - not a calculator screenshot. It defines your buying power and tells sellers you mean business.

4 SEARCH WITH FOCUS

Two or three areas. Written criteria. An accurate MLS search. Tour homes that match the plan - not random open houses.

5 MAKE THE OFFER

Price, terms, contingencies, earnest money, inspection strategy, appraisal risk. A winning offer is a full package, not just a number.

6 CLOSE WITH CONFIDENCE

Inspection, appraisal, insurance, title, final walkthrough, signing, keys. Respond fast, hit every deadline, move in.

> **The two questions that matter most:** (1) What monthly payment and cash-to-close feels COMFORTABLE - not just technically possible? (2) Which 2 or 3 areas should we compare first for your budget, commute, and lifestyle? Answer those and you are ahead of 90% of buyers.

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MONEY FIRST

Get your money right before you tour.

You do not need perfect finances. You need **clear** finances. These are the numbers that decide your buying power - nail them early.

DOWN PAYMENT - FORGET THE 20% MYTH

FHA loans go as low as **3.5% down** for eligible buyers. Fannie Mae's HomeReady program goes as low as **3%**. VA loans can go **0% down** for eligible veterans and service members. Every program has its own rules, income limits, and fine print - that is what your lender is for.

CLOSING COSTS + RESERVES

Beyond the down payment, budget for closing costs, inspections, appraisal, prepaid taxes and insurance, HOA fees if they apply, moving costs, and a cushion for after you move in. Your lender should map your total cash-to-close **before** you fall in love with a house.

PAYMENT COMFORT BEATS MAX APPROVAL

- Ask your lender to run payment examples at several price points - principal, interest, taxes, insurance, mortgage insurance if it applies, HOA, utilities.
- Pick the payment you can **live with**, not the max you can borrow. There is a difference, and your future self knows it.
- Do not open new credit cards, finance a car, or switch jobs mid-process without your lender's blessing. Any of these can blow up your approval.

Loan programs and rules change. Verify every detail directly with a licensed lender before making decisions.

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GET SERIOUS

Pre-approval + a search that works.

A strong pre-approval does two jobs: it shows you your real buying power, and it shows sellers you are not window-shopping. Pair it with a focused search and you stop wasting weekends.

WHAT YOUR LENDER WILL ASK FOR

Recent pay stubs. W-2s or tax returns. Bank statements. ID. Asset documentation. The full picture of your debts and obligations. Have it ready and the process flies.

WHAT TO ASK YOUR LENDER

What is my real monthly payment? What cash do I need to close? Which loan options should we compare? How long is this pre-approval good for? If they cannot answer clearly, find another lender.

SEARCH SETUP CHECKLIST

- [ ] Lock your price range around **payment comfort**, not max approval.
- [ ] Pick 2 or 3 target areas to compare first.
- [ ] Split must-haves from nice-to-haves - in writing, not in your head.
- [ ] Decide: resale only, new construction only, or both.
- [ ] Get on an accurate MLS-based search so you see real inventory first - not the leftovers on public apps.

DO NOT

Make large purchases. Open new credit. Move big money between accounts without explanation. Change jobs without checking with your lender first. Any one of these can kill your loan days before closing.

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LOCATION

Compare areas without guessing.

There is no "best" area. There is only the best area **for you**. Compare on facts, not vibes.

COMMUTE + ACCESS	Drive it at rush hour, not Sunday morning. Check freeway access, airport distance, and the errands you run every week.
HOME STYLE	Single-family, condo, townhome, new build, older home. Lot size, garage, yard. Be brutally honest about what you will actually maintain.
TRUE MONTHLY COST	Price is one line item. Add taxes, insurance, HOA, utilities, pool service, and realistic repair expectations.
LIFESTYLE FIT	Restaurants, trails, parks, gyms, events. Where do you actually spend your time? Buy near your real life, not your imagined one.
CONDITION	A low price tag gets expensive fast if the HVAC, roof, windows, or pool equipment are on life support. Price the repairs, not just the listing.
LONG-TERM FIT	Buy for the next 3 to 7 years, not the next 3 months. Will this home and area still work when life changes?

> **Fair housing note:** compare areas on your stated needs and objective facts only. Questions about schools, crime, or demographics belong to official public sources and your own independent research - never to assumptions or stereotypes.

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YOUR SITUATION

Move-up strategy + resale vs. new.

Selling **and** buying? That is two transactions dancing together. Answer these questions early and the dance gets a lot smoother.

- Do you need to sell before you can buy - or will your lender let you buy first?
- What is your home really worth after commissions, closing costs, payoff, and moving expenses?
- Does your current home need work before it can list?
- What is the cleanest timeline for work, school, leases, and family?

SELL FIRST

Cleaner buying power and a simpler purchase. The risk: you may need temporary housing or a leaseback if the next home is not ready.

BUY FIRST

Less chaos, no rushed move. Only works if your financing, equity, and risk tolerance can carry two homes at once.

RESALE VS. NEW CONSTRUCTION

	Resale homes	New construction
Timing	Often faster - the home exists and escrow follows a normal timeline.	Ranges from quick move-in to months of build time.
Price clarity	List price plus negotiation, repairs, and appraisal reality.	Base price plus lot premium, upgrades, design choices, and incentives.
Condition	Depends on age, maintenance, and inspection. Budget for surprises.	New systems and builder warranty - but still inspect and read everything.
Negotiation	Price, repairs, credits, closing date, contingencies - all on the table.	Incentives exist but vary by builder, community, and timing.
Representation	Your agent fights for you.	The builder's rep works for the builder. Bring your own agent, always.

Ask any builder: quick move-in or build-to-order? What is base vs. upgrade? Are incentives tied to their lender? What are the real HOA, lot premium, and design costs? How does it stack up against resale nearby?

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GO TIME

Make an offer that wins.

The strongest offer is rarely just the highest price. It is the full package - price, terms, timeline, and certainty the seller can trust.

PRICE

Recent sales, active competition, days on market, condition. Data first, emotion second.

EARNEST MONEY

Your skin in the game. Shows seriousness and usually credits toward your purchase at closing.

INSPECTION PERIOD

Your window to evaluate the home - then request repairs, take a credit, or walk away.

APPRAISAL RISK

If the appraisal comes in low, your contract language decides what happens next. Plan for it before it happens.

CLOSING DATE

The right timeline can win a deal. Some sellers need fast, some need flexible. Ask.

CONCESSIONS

Seller credits toward closing costs or rate buydowns can stretch your budget - within lender limits.

How sellers respond: ACCEPT - you are in escrow. COUNTER - they change the terms, decide fast. REJECT - shake it off and move to the next one. Protect your emotions with a plan: know your walk-away number before you write, and you will never overpay out of panic.

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DUE DILIGENCE

Inspection, appraisal, escrow.

Offer accepted. Now the deal gets real. This phase is all about deadlines and communication - stay sharp.

ARIZONA INSPECTION REALITY

Desert homes have desert issues. Pay extra attention to:

- **HVAC age and service history** - AC is life here. Know how old it is and how it has been maintained.
- **Roof condition and underlayment** - the Arizona sun eats roofs for breakfast.
- **Pool equipment and irrigation** - pumps, heaters, leaks, timers.
- **Electrical, plumbing, and windows** - the unglamorous stuff that costs real money.
- **Grading and drainage** - monsoon season is real, and water has to go somewhere.
- **Signs of past repairs and pests** - ask what was fixed, when, and by whom.

APPRAISAL

Your lender orders it to back the loan. If it comes in below your price, your options depend on your contract language, your available cash, and the seller's flexibility.

REPAIR REQUESTS

Ask for repairs on safety, function, insurability, and big-ticket items. A credit often beats a repair request - but lender rules apply. And do not blow up a good deal over cosmetic stuff.

> **The escrow rule:** respond to your lender, title company, insurance agent, and inspector FAST. Missed deadlines cause most escrow stress - and most of it is avoidable.

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FINISH LINE

Closing + moving in.

Almost home. The final stretch is lender conditions, title work, insurance, final numbers, signing - and then keys.

FINAL WALKTHROUGH

Confirm the condition, completed repairs, appliances, garage remotes, and keys. If something is not right, speak up BEFORE you sign.

UTILITIES + MOVE-IN

Electric, water, gas, internet, trash, HOA access, pool service, landscaping, mailbox keys. Line it all up before move-in day.

AZ HEAT PLANNING

Ask about HVAC age, attic insulation, window shades, sun exposure, and summer electric bills. Your first August will thank you.

OUTDOOR LIVING

Patios, shade structures, pools, turf, irrigation, low-water landscaping - they shape your comfort AND your maintenance budget.

CLOSING WEEK CHECKLIST

- [ ] Review your Closing Disclosure with your lender - line by line.
- [ ] Confirm final cash to close and lock in your signing time.
- [ ] Schedule the final walkthrough.
- [ ] Transfer utilities and confirm homeowners insurance is active.
- [ ] Sign, fund, record - then get your keys.

WIRE FRAUD WARNING

Scammers target home buyers with fake wiring instructions. **NEVER wire money based on emailed instructions alone.** ALWAYS call the title company at a phone number you trust - not one from an email - and verify before you send a single dollar.

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THE GOOD STUFF

Why Arizona - and your action plan.

SUNSHINE ECONOMY

300+ days of sun a year. No daylight saving time - the clock never betrays you. Outdoor living is not a season here, it is a lifestyle.

ROOM TO BREATHE

41,000 acres of desert parks and 200+ miles of trails inside Phoenix alone. Big-city jobs, food, and sports - with wide-open space around it.

CONNECTED

Sky Harbor moves 50M+ passengers a year - family visits and getaways are easy. Spring training brings 15 MLB teams to 10 Valley stadiums every year.

YOUR DAILY LIFE

Lifestyle matters, but the right home still comes down to your routine: real drive times, real utility costs, real maintenance. Buy the life you will actually live.

YOUR BUYER GAME PLAN CHECKLIST

- [ ] Choose your **comfortable** monthly payment + cash-to-close range.
- [ ] Talk to a lender and compare loan options BEFORE touring hard.
- [ ] Pick 2 or 3 areas to compare first.
- [ ] Write down must-haves vs. nice-to-haves.
- [ ] Decide: resale, new construction, or both.
- [ ] Own a home? Estimate equity and map sell-first vs. buy-first.
- [ ] Tour only homes that match the plan.
- [ ] Before every offer: review price, terms, contingencies, inspection, appraisal risk, and timeline.

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YOUR NEXT STEP

YOUR MOVE.

You have the playbook. Now let's build YOUR plan - around your timing, your budget, and your goals.



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DM **"MOVE"** to @christian_sells_az and I will send this guide's action plan + set up your custom home search.

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THE FINE PRINT

This guide is educational only - not a guarantee of pricing, availability, loan approval, appreciation, seller concessions, builder incentives, or any specific outcome. Market data: Redfin Housing Market Trends, three months ending April 2026, accessed June 2026 - verify current figures before deciding. Loan program details must be confirmed with a licensed lender. Real estate services are provided in compliance with federal, state, and local Fair Housing laws. Equal Housing Opportunity.

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