

2026 EDITION

THE

# Arizona Home Buyer's Guide



*Your complete roadmap to buying a home  
in the Phoenix metro – from pre-approval to keys.*

PRESENTED BY

**Ryan Moxley**

REALTOR® · My Home Group

Top 1% of Real Estate Agents Nationally

(480) 227-9143 · [moxleysellsaz@gmail.com](mailto:moxleysellsaz@gmail.com)

[ryanmoxleyrealestate.com](http://ryanmoxleyrealestate.com)

## A PERSONAL WELCOME

# Welcome — Let's Find You Home

*Buying a home in Arizona should feel exciting — not overwhelming. This guide exists to make sure it does.*

Hello, and thank you for downloading **The Arizona Home Buyer's Guide**. Whether you're a first-time buyer, moving across town, or relocating to the Valley of the Sun from another state, you're about to make one of the most important decisions of your life — and you deserve to make it with clarity and confidence.

I'm Ryan Moxley, a REALTOR® with My Home Group serving the entire Phoenix metro — from Scottsdale and Paradise Valley to Gilbert, Chandler, Queen Creek, Mesa, Tempe, and the fast-growing West Valley communities of Peoria, Goodyear, Surprise, and Buckeye. Over the years I've had the privilege of helping hundreds of families find the right home at the right price, and that work has placed me among the top 1% of agents nationally. But the rankings matter far less to me than the families behind them.

Arizona has a few rules and customs that surprise even experienced buyers from other states. We're a **non-disclosure state**, a **dry-funding state**, and we use a unique inspection document called the **BINSR**. Our homes come with their own quirks — post-tension slabs, aging HVAC systems, stucco, pools, and desert landscaping. None of it is hard once you understand it, and that's exactly what the pages ahead will walk you through.

Read this guide at your own pace. Mark it up. Bring your questions. When you're ready to take the next step — or if you just want to talk through your options — my phone is always on. There's no pressure here, only a commitment to help you win.

Here's to your next front door,

## Ryan Moxley

REALTOR® · My Home Group · ADRE SA643872000

### How to use this guide

Skim the chapter that fits where you are today, or read cover to cover. The checklists and tables are built to be printed and carried into your home search. Nothing here is legal, tax, or lending advice — it's a practical roadmap from a local agent who does this every day.

## CHAPTER 1

# Are You Ready to Buy?

Readiness isn't about being perfect on paper — it's about understanding the three levers that drive every approval: your **budget**, your **credit**, and your **down payment and reserves**. Get these in view early and the rest of the process becomes far smoother.

## Start with a real budget

Lenders qualify you on a monthly payment, not a purchase price. That monthly number is bigger than principal and interest alone. In Arizona, plan for the full picture:

- **Principal & interest** — the loan itself.
- **Property taxes** — Arizona's effective rates are relatively low, but they vary by county and district.
- **Homeowner's insurance** — plus flood or other riders where applicable.
- **HOA dues** — extremely common in Valley master-planned communities; confirm the amount before you fall in love.
- **Mortgage insurance** — required on many loans with less than 20% down (not on VA loans).
- **CFD / SID assessments** — some newer communities carry a Community Facilities District charge on top of taxes.

### Rule of thumb

Many buyers aim to keep total housing costs near or under roughly one-third of gross monthly income, but the right number is the one that lets you sleep at night. A good lender will model several scenarios with you — ask for them.

## Understand your credit

Your credit score shapes the loan programs you qualify for and the interest rate you're offered. You don't need flawless credit — FHA and VA programs are designed for a wide range of profiles — but a few simple moves help:

- Pull your reports early and dispute any errors.
- Keep credit-card balances low relative to limits.
- Avoid opening or closing accounts, or making large purchases, while you're shopping for a loan.
- Don't let anyone run unnecessary hard inquiries right before applying.

## Get pre-approved — not just pre-qualified

A **pre-qualification** is a quick estimate. A **pre-approval** means a lender has verified your income, assets, and credit and is prepared to lend up to a specific amount. In a competitive market, a strong pre-approval letter is what makes your offer credible. It also tells you your true price range before you start touring homes — so you

never fall for something out of reach.

## The 2026 conforming loan limit

Loan limits set the line between a standard *conforming* conventional loan and a larger *jumbo* loan. For **2026 in Maricopa and Pinal counties**, the baseline conforming limit for a one-unit home is:

### 2026 Conforming Loan Limit – Maricopa & Pinal County

**\$806,500** for a single-family (one-unit) home.

Borrow above this and you're generally in jumbo-loan territory, which can mean different down-payment, reserve, and credit requirements. Knowing where you sit relative to this number helps you and your lender pick the right program.

### Your readiness checklist

- Reviewed all three credit reports and corrected errors
- Documented income (W-2s, pay stubs, or tax returns if self-employed)
- Identified down-payment and closing-cost funds
- Set aside a reserve cushion for moving and the unexpected
- Obtained a full pre-approval (not just a pre-qualification)
- Confirmed a realistic monthly payment you're comfortable with

## CHAPTER 2

# The Arizona Home-Buying Process, Step by Step

*Every Arizona purchase follows the same backbone. Once you've seen the whole arc, no single step feels intimidating – you always know what's next.*

1

**Get pre-approved**

Choose a lender, get fully underwritten where possible, and lock in the price range and loan program that fit you.

2

**Search with a plan**

We define your must-haves, map the right areas, and tour homes – in person or by video for out-of-state buyers – until the right one appears.

3

**Write a strong offer**

We use Arizona's standard purchase contract, set earnest money, and structure price and terms to win without overpaying.

4

**Open escrow**

Your accepted contract goes to a title/escrow company. Earnest money is deposited and the transaction timeline officially begins.

5

**Inspect (the BINSR period)**

You have a 10-day inspection period to investigate the home and, if needed, deliver a BINSR requesting repairs or credits.

6

**Appraisal & loan underwriting**

Your lender orders an appraisal and finalizes underwriting. We address any conditions that come up.

7

**Final walkthrough**

Just before closing, we confirm the home's condition and that agreed-upon repairs were completed.

8

**Close & get keys**

Arizona is a dry-funding state: signing, funding, recording, and keys typically happen the same day. Welcome home.

**Typical timeline**

From accepted offer to keys, a financed Arizona purchase often runs about **30 days**, sometimes faster with a fully underwritten pre-approval. Cash deals can close in as little as a week to ten days.

## CHAPTER 3

# Financing Your Purchase

There is no single “best” loan – only the best loan for your situation. Here's how the major programs compare, plus Arizona down-payment help many buyers don't know exists.

## Common loan types at a glance

Loan Type	Best For	What to Know
<b>Conventional</b>	Buyers with solid credit & some down payment	As little as 3–5% down for many; 20% down avoids mortgage insurance. Conforming up to \$806,500 (2026, Maricopa/Pinal).
<b>FHA</b>	First-time & credit-building buyers	Low down payment (commonly 3.5%); more flexible credit. Mortgage insurance applies.
<b>VA</b>	Eligible veterans & active-duty service members	Often \$0 down, no monthly mortgage insurance, competitive rates. A funding fee applies (waived for many with a service-connected disability).
<b>Jumbo</b>	Purchases above the conforming limit	For loans over \$806,500 here. Typically needs stronger credit, larger down payment, and more reserves.
<b>DSCR (investors)</b>	Rental-property investors	Qualifies on the property's rental income rather than personal income. Usually 20–25% down.

## Down-payment assistance: ADOH HOME Plus

One of Arizona's best-kept secrets for qualified buyers is the state's **HOME Plus** program through the Arizona Department of Housing (ADOH). It pairs with FHA, VA, USDA, or conventional loans and provides assistance toward your down payment and closing costs – commonly in the range of **3% to 5%** of the loan amount.

- Designed to help with the upfront cash that stops many buyers – the down payment and closing costs.
- Works alongside standard loan programs rather than replacing them.
- Has eligibility requirements, including credit and income guidelines, that change periodically.
- Best explored early with an approved lender so you know if you qualify before you shop.

### Don't rule yourself out

Many buyers assume assistance programs aren't for them – and miss thousands in help. If the down payment is your biggest hurdle, ask your lender about HOME Plus and other Arizona programs *before* you decide you can't buy yet. I'm happy to connect you with lenders who know these inside out.

## Questions to ask every lender

- Which loan programs do I qualify for, and what are the trade-offs?

- What is my total monthly payment – including taxes, insurance, HOA, and any mortgage insurance?
- How much cash do I truly need to close?
- Am I eligible for any down-payment assistance such as HOME Plus?
- Can you fully underwrite my pre-approval to make my offers stronger?

## CHAPTER 4

# Choosing the Right Area

The Valley of the Sun is enormous and wonderfully varied. The right area depends on your commute, budget, lifestyle, and stage of life. Here's a quick orientation to the three big regions buyers weigh most often.

## East Valley

**Gilbert, Chandler, Queen Creek, Mesa, Tempe.** Long the favorite for families and professionals, the East Valley is known for top-rated schools, master-planned communities, and a major tech and employment base — anchored by Intel's large Chandler operations. Gilbert and Chandler are polished and amenity-rich; Queen Creek offers newer construction and more home for the money; Tempe brings a younger, university-and-walkability energy near ASU; Mesa spans everything from established neighborhoods to brand-new builds.

## West Valley

**Peoria, Glendale, Goodyear, Surprise, Buckeye.** The West Valley is where much of the region's growth and new-construction value is concentrated. Buyers often find more square footage and newer homes per dollar here. Glendale anchors sports and entertainment; Peoria and Surprise blend family neighborhoods with strong amenities and notable 55+ communities; Goodyear and Buckeye are among the fastest-growing areas in the country, with abundant new builds and expanding employment.

## Scottsdale & North Phoenix

**Scottsdale, Paradise Valley, North Phoenix.** This is the Valley's luxury and resort core — golf, dining, and some of Arizona's most prestigious addresses, with Paradise Valley at the top of the market. North Phoenix is drawing intense interest thanks to large-scale semiconductor investment in the Deer Valley corridor, which is fueling new housing, jobs, and long-term demand across that part of the metro.

### Region snapshot

Region	Known For	Great Fit If You Want...
East Valley	Schools, master-plans, tech jobs	Established family communities and a strong job base close to home.
West Valley	New construction, value, growth	More home for the money and newer builds, with room to grow.
Scottsdale / N. Phoenix	Luxury, resort lifestyle, new investment	Upscale amenities, golf, dining, and proximity to the north-Valley boom.

**Local insight beats a map pin**

Two homes a mile apart can sit in completely different school boundaries, HOA rules, tax districts, or flood zones. Before you commit to an area, let's talk through what actually matters for your day-to-day life — that's where a local agent earns their keep.

## CHAPTER 5

# Making a Strong Offer

*A winning offer is rarely just the highest number. It's the right combination of price and terms, backed by data – and in Arizona, that data comes from a source that surprises a lot of newcomers.*

## Arizona is a non-disclosure state

In most states, final sale prices are public record. **Not in Arizona.** Here, sale prices are *not* published in public records, which means the open consumer websites you've been browsing may show estimates and list prices – but not the verified, recorded sale prices that actually set the market. The reliable source of sold data is the **MLS**, which licensed agents use to pull true comparable sales (“comps”).

### Why this matters to you

Because Arizona is non-disclosure, the comparable-sales analysis your agent provides is far more accurate than any public estimate. That's how we price an offer to win *and* protect you from overpaying – with real sold data, not guesses.

## Price vs. terms

Sellers weigh more than the headline price. Sometimes a clean, certain offer beats a higher one with strings attached. The levers we'll consider together include:

- **Earnest money** – your good-faith deposit; a larger one signals serious intent.
- **Closing timeline** – matching the seller's preferred date can be worth real dollars.
- **Contingencies** – inspection, appraisal, and loan contingencies protect you; how we structure them affects your strength.
- **Loan type & pre-approval strength** – a fully underwritten pre-approval reassures sellers.
- **Seller needs** – a rent-back, flexible possession, or covering specific costs can tip the scales.

## Earnest money & contingencies

**Earnest money** is deposited into escrow once your offer is accepted and is typically credited toward your down payment or closing costs at the finish line. **Contingencies** are the safety valves in your contract – conditions that, if not met, let you renegotiate or walk away within the rules. Used wisely, they protect your deposit and your peace of mind. Used carelessly, they can weaken your offer. We'll calibrate them to your risk tolerance and the competitiveness of the situation.

**Before you write**

Come to the offer conversation knowing your absolute ceiling, your must-have terms, and your walk-away line. Clarity up front lets us move fast and negotiate from strength when the right home appears — and in this market, speed and certainty win.

## CHAPTER 6

# Inspections & the BINSR

The inspection period is your window to investigate the home thoroughly and, if needed, ask the seller to make it right. In Arizona, that conversation runs through a specific document: the **BINSR**.

## What is the BINSR?

**BINSR** stands for the **Buyer's Inspection Notice and Seller's Response**. After your inspections, you use the BINSR to notify the seller of items you'd like addressed — repairs, credits, or corrections. The seller then responds: agreeing, declining, or offering a middle path. It's the structured back-and-forth that turns inspection findings into an agreement.

### Key Arizona timelines

**10-day inspection period** (unless your contract states otherwise) to investigate and deliver your BINSR, and a **5-day window** for the seller to respond. These dates are firm — we'll track every one so nothing slips.

## What to watch for in Arizona homes

Desert construction and climate create a handful of items that deserve special attention here. A qualified inspector will flag these, and we'll know which ones are routine and which are red flags:

Item	Why It Matters in Arizona
<b>Post-tension slabs</b>	Common foundation type here. The cables are under tension and must <b>never</b> be cut or drilled into without an engineer's approval — critical for future remodels.
<b>R-22 HVAC age</b>	Older systems may use R-22 refrigerant, which has been phased out. An aging unit can mean an expensive near-term replacement in our extreme heat.
<b>Zinsco / Federal Pacific panels</b>	These older electrical panels are widely considered a fire hazard and are a genuine red flag worth addressing.
<b>Stucco &amp; water intrusion</b>	Watch penetrations — windows, pipes, electrical boxes — where moisture can sneak behind stucco and cause hidden damage.
<b>Pool barrier / safety</b>	Arizona's pool-barrier law sets safety requirements. If the home has a pool, confirm it complies — important for safety and insurance.
<b>Roof, caliche &amp; drainage</b>	Sun-baked roofs age fast, and the Valley's hard caliche soil and monsoon runoff make grading and drainage worth a close look.

### Inspection-period checklist

- Schedule a qualified general home inspection early in the 10-day window
- Add specialty inspections if warranted (roof, pool, HVAC, sewer/septic, termite)
- Review the Seller Property Disclosure Statement (SPDS) carefully
- Confirm HOA documents, dues, and any pending assessments
- Prioritize findings: safety and big-ticket items first
- Deliver the BINSR within the inspection period

## CHAPTER 7

# Appraisal, Dry Funding & Closing Day

*You're in the home stretch. Three things stand between you and the keys: the appraisal, the final walkthrough, and a closing process that works a little differently in Arizona.*

## The appraisal

If you're financing, your lender orders an independent **appraisal** to confirm the home is worth the agreed price. If it appraises at or above your contract price, the loan moves ahead smoothly. If it comes in low, we have options — renegotiate the price, cover the gap, or, depending on your contingencies, walk away. Because Arizona is non-disclosure, appraisers rely heavily on MLS sold data, which is exactly the data we used to price your offer in the first place.

## Arizona is a dry-funding state

This is one of the most important things for newcomers to understand. In some “wet-funding” states, money changes hands at signing. **Arizona is a dry-funding state**, which means a few conditions must be satisfied *after* you sign before the loan funds and the deed records. The practical upside: in Arizona, **recording day is keys day**. Funding, recording, and possession typically all land together — so the moment the sale records, the home is yours.

### Recording day = keys day

Plan your move-in around the recording date, not the signing date. We'll confirm exactly when recording is expected so your movers, utilities, and schedule all line up.

## The final walkthrough

Shortly before closing, we walk the home together one last time. We confirm it's in the agreed condition, that any negotiated repairs were completed, and that nothing has changed since your inspection. It's your final checkpoint — and the right moment to flag anything before keys change hands.

### Closing-day checklist

- Bring a valid government-issued photo ID
- Confirm funds are wired or certified per escrow's instructions (verify wire details by phone)
- Complete the final walkthrough before signing
- Review the closing statement and ask about anything unclear
- Arrange utilities, insurance start date, and movers around the recording date

- Collect keys, garage remotes, gate codes, and any warranties

### **Protect yourself from wire fraud**

Wire-fraud scams target real estate closings. **Never** trust wiring instructions sent only by email. Always call the escrow office at a known, verified phone number to confirm details before sending any funds.

## CHAPTER 8

# Tips for First-Time & Relocating Buyers

Whether this is your very first home or your first home *in Arizona*, a little local know-how goes a long way. Here's how to buy smart from near or far.

## For first-time buyers

- Get pre-approved before you tour — it sets your range and makes your offers real.
- Budget for the all-in monthly cost, not just principal and interest.
- Ask about down-payment assistance like HOME Plus before assuming you need 20% down.
- Don't skip inspections to win — protect yourself, especially on the Arizona-specific items in Chapter 6.
- Lean on your agent and lender. Asking questions is exactly what we're here for.

## For out-of-state & remote buyers

A large share of Valley buyers move in from elsewhere, and many purchase before ever setting foot in their new home. It works beautifully with the right team and a clear process:

- **Video everything.** Live video tours, neighborhood drive-throughs, and detailed photo sets let you shop confidently from anywhere.
- **Lean on local data.** Because Arizona is non-disclosure, your agent's MLS comps are your ground truth on value.
- **Use trusted inspectors.** A thorough inspection is your eyes on the ground; we'll review findings together by phone or video.
- **Sign remotely.** Electronic signatures and mobile/remote notarization make distance a non-issue for most of the paperwork.
- **Plan the logistics.** We'll coordinate timing so utilities, movers, and possession all line up with Arizona's recording-day closing.

## Moving from California? A few notes

Arizona welcomes a steady stream of California buyers, and a handful of differences tend to stand out:

What's Different	What to Expect in Arizona
<b>Sale-price transparency</b>	Arizona is non-disclosure — sold prices aren't public record, so MLS comps from your agent are essential.
<b>Closing mechanics</b>	Arizona's dry-funding system means recording day is keys day — plan your move around the recording date.
<b>The inspection document</b>	You'll use the BINSR (10-day inspection / 5-day seller response) rather than the forms you may know from elsewhere.

What's Different	What to Expect in Arizona
<b>Home &amp; climate quirks</b>	Post-tension slabs, pools, stucco, desert landscaping, and HVAC built for extreme heat are all part of the Arizona package.
<b>Communities &amp; HOAs</b>	Master-planned communities and HOAs are very common; budget for dues and review the rules before you buy.

### You don't have to know all of this

That's the whole point of working with a local agent. My job is to translate Arizona's quirks into plain English, protect your interests at every step, and make a long-distance or first-time purchase feel calm and in control.

## LET'S TAKE THE NEXT STEP

# Why Buyers Choose Ryan Moxley

You've now seen what it takes to buy a home in Arizona — the process, the financing, the areas, and the local details that protect you. The next step is simply having a conversation. No pressure, no obligation — just a plan built around your goals.

**What you get working with me**

- **Top 1% national experience** — hundreds of Valley families guided home.
- **True local data** — accurate MLS comps in a non-disclosure state, so you never overpay.
- **Full-metro coverage** — from Scottsdale and the East Valley to the fast-growing West Valley.
- **A calm, organized process** — every deadline tracked, every question answered, start to keys.
- **Honest guidance** — I'll tell you when a home is right *and* when to walk away.

## Ready when you are.

Call or text today for a free, no-pressure buyer consultation.

**(480) 227-9143**

[moxleysellsaz@gmail.com](mailto:moxleysellsaz@gmail.com)

[ryanmoxleyrealestate.com](http://ryanmoxleyrealestate.com)

Ryan Moxley · REALTOR® · My Home Group · ADRE SA643872000

*This guide is provided for general educational purposes and reflects common Arizona real estate practices; it is not legal, tax, lending, or financial advice. Programs, limits, laws, and market conditions change — confirm specifics with the appropriate licensed professional. Equal Housing Opportunity.*