



FIRST-TIME BUYER · 2026

# Your First *Home* in Arizona

*A clear, jargon-free guide to buying your first home with confidence.*

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# Buying Your *First Home*

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Buying your first home is exciting — and a little overwhelming. This guide breaks the process into plain language so you know exactly what to expect, with no surprises.

## **Are You Ready to Buy?**

A few signs you're ready: stable income, some savings for a down payment and closing costs, a reasonable credit profile, and plans to stay put for a few years. You don't need to be perfect on every front — that's what a good lender and broker help you navigate.

A NOTE FROM OLIVIER

### **No Question Is Too Basic**

First-time buyers sometimes hesitate to ask. Don't. My job is to make this clear and stress-free — ask me anything, as many times as you need.

# Step *by Step*

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Here is the journey from “thinking about it” to holding your keys.

## **1** Get Pre-Approved

A lender reviews your finances and tells you what you can borrow. This sets your budget and makes your offers credible.

## **2** Find Your Home

We set up a search around your budget, must-haves, and the neighborhoods that fit your life — then tour together.

## **3** Make an Offer

I'll guide you on a competitive, sensible offer and handle the negotiation so you don't overpay.

## **4** Inspect & Close

We inspect the home, finalize your loan, and complete closing. You get the keys.

# Budgeting *Smartly*

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## Costs to Plan For

Beyond the down payment, budget for these so nothing catches you off guard:

- Closing costs (typically lender, title, and escrow fees)
- Home inspection and appraisal
- Property taxes — Arizona's rate is among the nation's lowest, around 0.47%
- Homeowner's insurance and, in many communities, HOA dues
- A small reserve for move-in needs and early repairs

## First-Time Buyer Programs

Arizona offers various down-payment assistance and first-time buyer programs through state and local agencies. A good lender can tell you which you may qualify for — we'll connect you with trusted ones.

GOOD NEWS

### Your Agent Is Often Free to You

In most transactions, buyer representation is paid through the deal structure — meaning you get a dedicated professional in your corner, often at no direct cost. Ask me how it works in your situation.



# Let's Get *Started*

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Reach out for a relaxed, no-pressure conversation. We'll help you understand where you stand and map a path to your first home.

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