FIELDER'S CHOICE REALTY

2027

SCOTTSDALE

HOME BUYER GUIDE

Alfred "Fred" Laverdure

Fielder's Choice Realty

480-974-5898 • Flaverdure42@gmail.com

EQUAL HOUSING OPPORTUNITY

REALTOR®

REALTOR® • Equal Housing Opportunity

START HERE

Why this guide exists



Buying a home in Scottsdale can be exciting — and competitive. Scottsdale is a place people actively **choose**: for the climate, lifestyle, communities, schools, and long-term value. That desirability can create a more selective market, where the best opportunities often require preparation and timing.

This guide is designed to help you make decisions with **clarity** before you have to make them under **pressure**. We'll start with how the Scottsdale market behaves, then walk through the steps buyers control: financial readiness, neighborhoods, touring homes, writing strong offers, due diligence, and closing.

> ◆ **My philosophy**
> Scottsdale rewards buyers who are informed, realistic, and decisive. Preparation doesn't just help you win a home — it helps you avoid one you'll regret.

What this guide is

- A step-by-step roadmap for the Scottsdale purchase process
- An honest overview of the local market's personality
- A set of checklists, questions, and tools to guide our conversations
- A reference you can revisit before major decisions

What it is not

- A substitute for legal, tax, lending, inspection, or engineering advice
- A guarantee of pricing, timelines, or availability
- A replacement for property-specific due diligence
- One-size-fits-all instructions — every buyer and property is different

Alfred Laverdure | Fielder's Choice Realty | Arizona License #SA718094000

THE MARKET

How Scottsdale behaves as a market



Scottsdale's housing market is distinctive. It combines luxury properties, established neighborhoods, active adult communities, golf communities, and newer developments — often within a few miles of each other. That variety means **averages can be misleading**. Conditions can differ by price range, neighborhood, property type, and even street.

What makes Scottsdale different

- Strong demand tied to lifestyle and relocation patterns
- Seasonal cycles with visitors and seasonal residents
- Competition in well-priced or highly desirable properties
- Diverse housing styles across price ranges
- HOA and community rules that can vary significantly

◆ Why averages can be misleading

Citywide statistics combine luxury sales, condos, active adult communities, and older neighborhoods. Two nearby homes can face very different market conditions.

Seasonality

- **Late fall and winter** often bring increased showing activity
- **Spring** can bring strong competition in popular segments
- **Summer** can offer opportunities in some segments
- Specific conditions always depend on the property and timing

Alfred Laverdure | Fielder's Choice Realty | Arizona License #SA718094000

MINDSET

Common buyer assumptions worth questioning



1. **“Zillow tells me what a home is worth.”**
   Online estimates are starting points, not appraisals. Real value depends on property condition, improvements, location within the neighborhood, and current competition.

2. **“Scottsdale is always a seller's market.”**
   Some segments are competitive; others are more balanced. The answer depends on the price range, neighborhood, and property type.

3. **“A home inspection guarantees the home is problem-free.”**
   Inspections are valuable investigations, not guarantees. They identify conditions at a point in time and help you understand risks.

4. **“The listing price tells you the negotiation room.”**
   Pricing strategy varies by seller and market. Comparable sales, time on market, property condition, and seller motivation matter more than assumptions.

5. **“Buying new construction is risk-free.”**
   New homes reduce some maintenance uncertainty, but contracts, timelines, upgrades, warranties, and lot premiums still deserve careful review.

Alfred Laverdure | Fielder's Choice Realty | Arizona License #SA718094000

NEIGHBORHOODS

Scottsdale neighborhoods at a glance



Scottsdale contains distinct lifestyle pockets. The right neighborhood depends on **how you live**, not just how a home looks.

- **North Scottsdale** — Larger lots, newer developments, strong school demand.
- **Central Scottsdale** — Established neighborhoods, proximity to dining, employment, and recreation.
- **South Scottsdale** — More accessible price points, ongoing reinvestment, proximity to Tempe.
- **Active adult communities** — Age-restricted or lifestyle-oriented communities with amenities and HOA structures.
- **Golf and resort communities** — Amenity-rich living with HOA and membership considerations.

◆ Neighborhood questions worth asking

How does the HOA operate, and what does it cost? What are the community rules, restrictions, and approval processes? How are amenities maintained and funded? What are typical insurance considerations for the area? How does the location affect your daily commute and lifestyle?

Alfred Laverdure | Fielder's Choice Realty | Arizona License #SA718094000

FINANCING

Getting financially ready

Before touring homes seriously, it helps to understand what you can comfortably spend — and how the purchase will affect your monthly life. Most buyers are happiest when the monthly housing cost **fits comfortably**, not just when the purchase price is approved.

Understand your full monthly picture

Beyond the mortgage payment, Scottsdale buyers should consider:

- Property taxes
- Homeowner's insurance
- HOA dues
- Community facilities district (CFD) obligations, where applicable
- Utilities
- Pool and landscape maintenance
- Planned reserves or future assessments



◆ Pre-approval vs. pre-qualification

A **pre-qualification** is an initial estimate. A **pre-approval** involves a lender reviewing your financial documentation and is generally more credible to sellers. For cash buyers, proof of funds serves a similar purpose. Either way, the goal is to know your financing position **before** writing an offer.

Cash-to-close awareness

Your down payment is only part of the upfront cost. Buyers should also plan for closing costs, prepaid items, inspection costs, appraisal costs where applicable, and moving expenses. We can discuss what to expect before you're under contract.

Tour homes like an owner

When touring, look beyond staging and imagine daily life in the home:

- How is the natural light at different times of day?
- How does traffic noise change between morning and evening?
- Where would your furniture actually fit?
- How is the storage?
- What maintenance will the yard, pool, or exterior require?
- How does the HOA maintain common areas?

Alfred Laverdure | Fielder's Choice Realty | Arizona License #SA718094000

OFFERS

Building a strong offer



Price matters, but it is only one part of an offer. The right structure depends on the specific property, comparable sales, competition, financing, and your tolerance for risk.

Offer variables to discuss

- Purchase price
- Financing terms
- Inspection / due-diligence terms
- Closing date
- Included personal property or fixtures
- Earnest money
- Requested seller concessions
- Appraisal considerations
- Possession timing
- Other property-specific terms

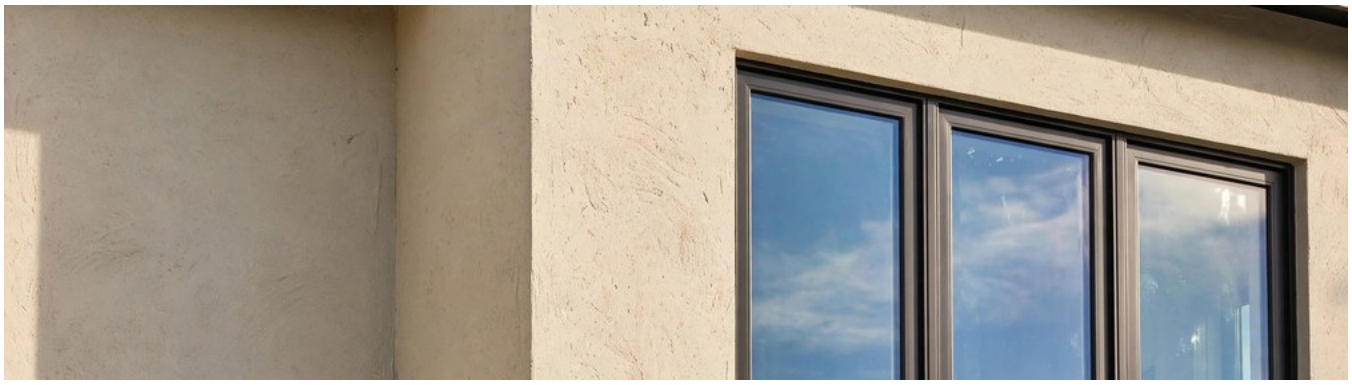
◆ My approach

Before writing, we review the available market evidence and the seller's stated terms. Then we decide where you want to be aggressive and where you want protection. The goal is not simply to “win” an offer — it is to buy the right property on terms you understand.

Alfred Laverdure | Fielder's Choice Realty | Arizona License #SA718094000

DUE DILIGENCE

Inspection & due diligence



The inspection period is your opportunity to learn more about the property and complete the investigations appropriate to your purchase. A general home inspection is important, but additional specialists may be appropriate depending on the home.

Possible investigations

- General home inspection
- HVAC
- Sewer / septic, where applicable
- Mold or environmental concerns, where indicated
- Permits
- HOA documents
- Roof
- Pool
- Termites / pests
- Solar documents
- Insurance availability / cost
- Property boundaries or survey questions

◆ The inspection is not just a repair list

It is information that helps you decide whether to **proceed**, request permitted remedies, obtain specialist opinions, or reassess the property's future maintenance needs.

Alfred Laverdure | Fielder's Choice Realty | Arizona License #SA718094000

CLOSING

From accepted offer to keys



1. **Contract accepted**
   Deadlines begin. Earnest money and transaction documents are coordinated.

2. **Due diligence**
   Inspections, disclosures, HOA information, and property-specific investigations.

3. **Loan & appraisal**
   Your lender continues underwriting and typically coordinates the appraisal when required.

4. **Final review**
   Confirm financing requirements, closing figures, property condition, and remaining obligations.

5. **Signing & funding**
   Sign required documents and deliver funds according to escrow / lender instructions.

6. **Recording & possession**
   Ownership transfers when the deed records; possession follows the contract terms.

Alfred Laverdure | Fielder's Choice Realty | Arizona License #SA718094000

CHECKLIST

Your buyer readiness checklist



Use this before our first focused home tour.

- ☐ Financing / pre-approval completed, or cash funds documented
- ☐ Target purchase range identified
- ☐ Top 3 locations identified
- ☐ Commute / travel priorities identified
- ☐ Pool, yard, and maintenance preferences identified
- ☐ Current home sale or lease timing considered
- ☐ Comfortable monthly housing budget established
- ☐ Cash-to-close and reserve strategy discussed
- ☐ Must-haves separated from nice-to-haves
- ☐ HOA preferences and restrictions considered
- ☐ Move timing and desired closing window identified
- ☐ Questions for Fred listed before touring

✦ Ready to start?

Tell me your **target area**, **price range**, and **timing** — I can help you turn that into a focused search instead of endless scrolling.

Fred Laverdure • Fielder's Choice Realty
480-974-5898 • Flaverdure42@gmail.com

Alfred Laverdure | Fielder's Choice Realty | Arizona License #SA718094000

LET'S FIND THE RIGHT

ARIZONA HOME

Whether Scottsdale is already your first choice or you want to compare it with Fountain Hills, Paradise Valley, or Arcadia, we can narrow the search around the way you actually want to live.

ALFRED "FRED" LAVERDURE

Fielder's Choice Realty

480-974-5898

Flaverdure42@gmail.com

15226 East Marigold Court, Fountain Hills, AZ 85268

REALTOR® • Equal Housing Opportunity

Important: This guide is for general educational purposes and is not legal, tax, lending, insurance, inspection, or engineering advice. Property conditions, association rules, financing, and market conditions vary. Buyers should consult the appropriate licensed or qualified professionals for property-specific advice.