

CHECK THE HOA, VISIT IN JULY, BUDGET FOR THE POOL

The Snowbird’s Non-Negotiable Guide to Buying a Winter Home in Tucson Without Getting Burned

CELESTE MARCHETTI-WARD

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INTRODUCTION

Welcome Aboard: Why Your Vacation Brain Is Lying to You

The House You Fall in Love With in February

Imagine a buyer, newly retired, who has left behind a month of gray skies and flown into Tucson for a week. The sun is out. A cold drink sits on a patio table while the mountains turn pink at the edge of the evening. A friendly agent opens the door to a house with a view, and by the second showing this buyer is mentally arranging furniture.

Nothing in that scene is foolish. In this hypothetical, the buyer is reacting the way any sensible person reacts to a week of perfect weather after a hard winter. The trouble is that the buyer is evaluating a house in the one season when the desert is on its best behavior, and the evaluation never goes beyond the view. Nobody in that scene has asked what the neighborhood's rules say, what the place feels like when the heat arrives, or who pays when the pool equipment gives out.

I call this condition vacation brain, and I have deep respect for its power. It makes smart, careful people stop being smart and careful. It is also why this book exists.

Who Is Talking to You

I'm Celeste Marchetti-Ward, a designated broker with Catalina Vista Realty Group, and for twelve years I have helped snowbirds and retirees buy winter homes and full-time retirement homes in the Greater Tucson area. That includes Oro Valley, SaddleBrooke, Marana, the Catalina Foothills and Green Valley. My clients are mostly buying in the $400,000 to $1.2 million range, and they tend to want 55-plus active adult communities, golf course homes, or the kind of lock-and-leave patio home or townhome you can close up in April and find exactly as you left it in November.

My letters after my name are SRES, ABR, CRS and RSPS. They stand for training in working with seniors, representing buyers, residential real estate and resort and second-home properties. I'm proud of them, but they are not why I think I can help you. What matters more is where I learned to read people.

Before real estate, I spent eleven years as a cruise-ship entertainment director. My routes had a heavy 55-plus crowd, which means I spent a good part of my adult life working among people very much like you. I learned what you enjoy, what makes you anxious, how you behave when a plan changes, and how a happy person looks about thirty seconds before they stop being happy.

I also learned that a cruise runs on anticipation. The best hospitality, at sea or anywhere else, looks effortless because somebody saw the problem coming long before the guests

did. You keep the energy up, you stay calm, and you never let them see you sweat. Real estate, I discovered when I made the switch, is the same job on dry land with more paperwork.

I'll tell you plainly that I am an easy person to like and a difficult person to rush. Marge, our buyer's specialist, used to be a high school principal in Minnesota, so she speaks fluent Midwesterner, and Devin, our transaction coordinator, keeps us all organized. Between the three of us, there is a lot of clipboard in our office.

What a Cruise Teaches You About Houses

A cruise is built so that you feel wonderful for a week. Everything is arranged around that goal: the lighting, the schedule, the food, the staff who learn your name. A cruise ship is also a very effective way to make people stop asking questions.

A winter visit to Tucson can do the same thing. The resorts are lovely, the golf is lovely, and the restaurant patios are lovely. Then a house appears, and the vacation feeling attaches itself to the property. You are no longer judging a structure, a community and a set of ongoing costs. You are judging how you felt on that patio.

A house is not a cruise. You don't disembark after seven days and hand the keys to someone else. You own the roof, the air conditioning, the landscaping and the pool equipment, and you live under the rules of whatever community you bought into. The ship goes home. The house stays.



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That gap, between how a place feels on vacation and how it works across a whole year of ownership, is where retirees get hurt. I have watched it happen enough times to say with confidence that it is rarely the dramatic problem that does the damage. It is the ordinary one nobody checked, because everybody was too busy enjoying the sunset.

The Three Rules That Fix It

I have a short answer for the problem, and it is also the title of this book: **check the HOA, visit in July, and budget for the pool.**

If someone has read every page of this book and asks me to boil it down to a single thing, I hold up three fingers and say those words. I mean it as the whole message in miniature, and here is what each rule protects you from.

- **Check the HOA** so you don't get blindsided by rules or assessments. The community you buy into governs how you can live in your own home, and what it can charge you.
- **Visit in July** so you know what the desert really feels like at its hottest. Dry heat is still heat, and you should find out how you feel about it before you own a house in it.
- **Budget for the pool** so that a leaky filter doesn't ruin your retirement budget. A pool is a lovely thing to look at in February, and it is also a system with ongoing needs.

None of these rules is complicated. That is the point. Each one is a question that vacation brain talks you out of asking, and each one is cheap to answer before you buy and painful to answer afterward.

You may notice that the rules are not about finding the perfect house. They are about protecting you from a mismatch between the winters you imagine and the life you will actually be responsible for. Get the three answers right, and you are positioned to love your winters in Tucson for the next twenty years. Skip them, and you may be buying a vacation fantasy that turns into a year-round headache.

What I Promise, and What I Won't

My promise is straightforward. I want to protect your retirement nest egg from the hidden desert risks that a sunny showing never reveals. I want you to stop guessing about desert living and start buying with confidence, so that the home you choose is a sanctuary and not a money pit.

Keeping that promise means I will say things a charming brochure never will. Tucson is not one place, and a home in one part of the region can live very differently from a home in another. The sun is hard on everything you own, and "low maintenance" deserves some suspicion. There is a time to buy and a time to sell, an inspection process you should take seriously, and a way to negotiate that gets better results when you stay pleasant. Later in the book, I'll even make the honest case that some people should rent first and not buy at all. If a chapter talks you out of a purchase, I count that as a success.

I'm not going to scare you. I love this place, and I love the people who come to winter here. I'm simply bossy in the way a good older sister with a clipboard is bossy. I would rather make you roll your eyes today than watch you write a very large check on the strength of one beautiful week.

So take a breath, and put your tray table in the upright position. We're about to look under the hood.

Chapter 1 begins with how the desert works when you are not on vacation from it.

CHAPTER 1

The Cruise Director's Guide to Desert Living

My Knees Are the Reason You're Reading This

My knees gave out from living on a ship. That is the unglamorous truth of how I got into real estate.

I spent eleven years at sea in cruise hospitality. My husband Rick and I had bought a little place in Oro Valley to use between contracts, so when I finally came ashore for good, I already had one foot in the desert. Then something happened that I did not plan. Three couples we knew from our Alaska sailings decided they wanted winter casitas, and they all wanted them in the same subdivision. I helped them find those casitas.

The agent we were working with then told me I was already doing ninety percent of the job and already knew how to herd retirees, and that I should go get my license. So I did.

I think about that moment often, because it explains why I do this work the way I do. The Alaska, Panama Canal and Mexican Riviera routes carry a large 55-plus crowd. Those passengers are people with time, savings, a taste for warm weather, and a

strong dislike of surprises. Put them on dry land and you have the snowbird. The same traveler who books a cabin to escape a hard winter is the one who starts wondering about a place to spend it permanently. I did not have to learn a new kind of person when I changed careers. I only had to move the same people from the deck to the driveway.

Five Minutes to Pivot

On a ship, if it rains in Ketchikan and three shore excursions get canceled, you have two thousand cranky people in windbreakers staring at you in the atrium. You have about five minutes to turn that mood around. In my case that meant trivia, a dance class and free champagne.

I'll admit the champagne helped. But the champagne was never the real work. The real work was that I saw the cancellation coming before the passengers did, and I had a plan in my pocket while they were still reading the sign. By the time the disappointment reached the atrium, the alternative was already warming up.

Real estate is the same thing on dry land with more paperwork. You have to keep the energy up, anticipate the hiccups before the guests, or the clients, notice them, and never let them see you sweat when the home inspector finds a packrat nest in the HVAC. (Yes, that happens. The desert has opinions about where a packrat should live, and the answer is anywhere with shade.)

Consider what this means for a buyer who lives a long flight from Tucson. Suppose a buyer gets a phone call midweek saying that something unexpected turned up in the inspection. The buyer cannot walk through the house, cannot look at the problem, and cannot easily judge whether this is a small matter or a large one. In that moment, the buyer is not mainly buying a house. The buyer is relying on the person on the other end of the phone to know the difference and to sound like it.

That is where Captain Nikos comes in.

The Captain Nikos Method

Captain Nikos was my first Staff Captain on the ship, a Greek man whose calm I have never managed to match, though I have tried for years. Whenever an engine room alarm went off or a storm hit, his voice dropped an octave and slowed down by half. He taught me that panic is contagious, and calm is also contagious. If the person in charge looks relaxed and has a checklist, everyone else breathes easier.

I want to be careful about what he was teaching, because it is easy to misread. He was not teaching me to pretend nothing was wrong. He was teaching me that the person with the checklist sets the temperature of the room. A calm voice is only useful if there is something behind it. The checklist is what makes the calm honest.

So when a lender asks for another document, or an inspection turns up something nobody expected, I do not pretend it is nothing, and I do not treat it as the end of the world. I slow down, I say what we know and what we don't, and I say what happens next. Clients who are far from home do not need me to be cheerful. They need me to be steady, and they need to hear the next step in plain words.

I should add that the crew on a ship has years of practice at this, which is why I run a small team the same way. Everyone knows their station, and nobody improvises with your money.



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Why Champagne Flutes Don't Sell Retirees a House

Much of the language in luxury real estate marketing is written for people who want to be impressed. I have nothing against a beautiful kitchen, and I like a good view as much as anyone. But in my experience the buyers I work with, people in their sixties and seventies buying a winter home, are not asking to be dazzled. They want to feel safe. They want to know that the house will be there when they come back, that the rules of the neighborhood will not change on them, and that the person who sold it to them will answer the phone when something goes wrong.

Hospitality, as I learned it, is about protection more than pleasantries. A pleasant person smiles at you while you walk into trouble. A good host sees the trouble first and quietly steers you around it. That is the whole job, and it is why I describe myself the way I do. I'm a

> **I slow down, I say what we know and what we don't, and I say what happens next.**
>
> CELESTE MARCHETTI-WARD

recovering cruise ship entertainment director who traded the Caribbean Sea for the Sonoran Desert. I'm loud, I wear bright colors, and I carry a cooler full of cold electrolyte water in my trunk at all times. I am basically the organized aunt who makes sure nobody gets heatstroke or signs a bad contract.

“

I'm loud, I wear bright colors, and I carry a cooler full of cold electrolyte water in my trunk at all times.

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One tool I carried over from the ship deserves a mention, and it is the one clients notice least. After more than a decade of reading a room of a thousand passengers to see who was bored, who was anxious, and who was about to complain to the purser, I learned to read body language in three seconds flat. I know when a wife hates a kitchen before her husband has even stepped out of the foyer. That matters more than it sounds. Couples are often too polite to say a house is wrong, especially when they have flown in for a short trip and feel the pressure of the

calendar. If I can see the hesitation, I can slow things down before anyone commits to something they will regret.

The Millionaire in Duct Tape

I would like to say that reading people has made me infallible. It has not, and the story that cured me of that is the one I tell on myself most often.

When I first started, a guy showed up to my open house in Rancho Vistoso wearing cargo shorts with paint stains and rubber sandals held together with duct tape. He was driving a 2004 Subaru with a dented fender. He asked whether he could see a $1.4 million custom home up on the ridge the next morning.

In my head, I thought I was wasting my Sunday morning on a looky-loo who just wanted to see how the other half lived.

It turned out he had just sold a chain of dry cleaners in Omaha for eight figures, and he paid cash in ten days.

Never judge a snowbird by their shoes. I show that man the same courtesy now that I would show anyone in a blazer, and I have never regretted it. The lesson goes beyond manners. Appearances tell you almost nothing about a buyer's finances, and they tell you even less about what a buyer needs. The quiet couple in sensible shoes may be the ones who most need someone to slow the process down, and the loud one in the sports car may be the one with the most questions. A good agent does not

decide who is serious from the parking lot. A good agent treats everyone as a client worth protecting, and then pays attention.

What to Ask the Person You Hire

If you take one practical thing from this chapter, let it be this. When you interview an agent, look for a concierge rather than a salesperson. A salesperson is focused on the moment you say yes. A concierge is focused on everything that has to go right before and after you say it, and on seeing the problems before you do.

You can find out which one you are talking to by asking how they handle a crisis. Listen to the tone of the answer as much as the content. An agent who has handled real trouble before will tell you a plain story, with a plan in it. An agent who has not will tell you that nothing ever goes wrong, and that should worry you more than any bad news could.

Because something will go wrong. It might be small, like a missing form, or it might be a nest in the air conditioning. What matters is who is standing next to you when it happens, and whether that person has already seen it coming.

Which brings me to the thing most visitors get wrong before they ever meet an agent, which is the idea that Tucson is one place with one climate and one kind of neighborhood. It is not, and the next chapter explains why that matters.

CHAPTER 2

Tucson Is Not One Place: Navigating Microclimates and Communities

Visitors from out of state often describe Tucson as one giant flat desert full of cactus and old folks' homes. That picture is the idea I would most like this book to retire.

Tucson has five mountain ranges. It has art and food scenes that surprise people who expected nothing but early-bird specials. And it has neighborhoods that can feel wildly different from one block to the next. People lump all of Tucson together, and that's crazy. A buyer who does it is making a decision about a place that does not exist.

The mistake is natural. You flew in, rented a car, and drove between a resort, a restaurant and a few showings. Everything was warm, tan and sunny, so it all looked like one place. Proximity feels like similarity. But two houses a mile apart can have wildly different temperatures and views. From the river valley up to the high foothills, the temperature itself can vary by ten degrees. When the forecast says "Tucson," it is giving you an average of places you will not be living.

The areas I work in each have their own personality, their own rules and their own costs. Choosing the wrong one will not spoil your first week. It will spoil your fifth winter.

Oro Valley: the manicured one

Oro Valley is master-planned, and you can see it from the car window. The bike lanes are gorgeous and wide, and golf carts are a normal way to get around. Up close, the western face of Pusch Ridge turns bright pink at sunset. If you want to see why people fall for Tucson in the first place, this is where the postcard comes from.

Manicured does not happen by accident. Someone is keeping the standard, and that means rules. For some buyers that is exactly the point: they want the street to look the same in March as it did in October, and they want somebody else to worry about it. For others it feels like living inside a very pleasant costume. Neither reaction is wrong. But you need to know which one is yours before you sign, because the rules are part of what you are buying. I give them their own chapter, Chapter 4.

The sunset is free. The question is whether you like everything else that comes with it.

The Catalina Foothills: the quirky one

Drive up into the Catalina Foothills and the mood changes. The area is older, and the roads wind through the desert. There are no streetlights, and the lots are bigger. Many of the homes sit on septic tanks. A bobcat

may well sleep on your porch wall, and you will not be consulted.

I mean all of that affectionately. Plenty of buyers want exactly this: darkness at night, space around the house, and a place that feels like it grew out of the land rather than being installed on it. The same details can be a nuisance if you did not choose them on purpose.

A few practical points follow from them. A septic tank is something you own and look after, and a buyer who has only ever lived on city sewer may never have thought about one. Raise it with your inspector. A bigger lot means more to look after, and more to secure when you close the house up and leave town for the summer. If you are the sort of person who wants the pool light to work and the street to glow, remember that "no streetlights" is not a flaw in the neighborhood. It is the neighborhood's character, and you either enjoy it or you don't. Drive up after dark at least once before you decide.

SaddleBrooke: the cruise ship on land

SaddleBrooke is where my old life and my new one overlap. It sits just over the Pinal County line, which changes your tax rate, and it puts you 25 minutes north of town. Your tax situation and what the county line means for you are questions for a tax professional, but I want you to know the line exists before you fall for a house on one side of it.

The community itself is a self-contained cruise ship on land. There are fifteen clubs for everything from pickleball to lapidary, and you rarely leave. I spent years on actual ships with a large 55-plus crowd, so I know how this model works. If you love programming, built-in company and a calendar that fills itself, ship life is wonderful. It works because everything you need is on board.

It stops working if you are someone who likes to go ashore. Town is 25 minutes away, and that is the entire arrangement. I have seen people thrive on a ship and I have seen people count the days until the port. Be honest about which one you are. Better yet, spend a few days there and find out.



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Green Valley: the affordable, cooler one

Green Valley is 30 minutes south toward Tubac. It sits at a slightly higher elevation, so it runs a little cooler, and it is very affordable. It is strictly 55-plus in almost every pocket.

Two cautions come with that last phrase. "Almost every pocket" means you should confirm the age rule for the specific community you are looking at rather than assuming it. And "a little cooler" is relative. A few degrees of relief is welcome, but I would not pretend it turns the summer into something else.

For buyers who want to stretch their budget, are comfortable with a quieter pace, and like the idea of being among people their own age, Green Valley is a strong fit. It is also the area where I most often see buyers who chose it for the price and then discovered they wanted more going on around them. Price tells you what you will pay. It does not tell you whether you will be happy.

55-plus is not the same as master-planned

Many of my buyers get tangled up here. Age-restricted communities like SaddleBrooke or Sun City are different from regular master-planned communities like those in Oro Valley or Marana. From the street they can look alike, with tidy landscaping, community amenities and a clubhouse on the map.

The difference is who lives around you and how the place feels day to day. That difference can matter more to your happiness than the floor plan. A house you love in a community that does not fit you will wear on you for a long time.

While we are at it, two other things confuse my readers, and I will give them room in the next chapter: flat roofs versus tile roofs, and polybutylene plumbing. Both are part of why one house costs more to own than another that looks the same on paper.

Match the community to the person

This is the part that matters most. You are not choosing a house first. You are choosing a place to live, and a house comes with it.

Here are the questions I put to buyers, to be weighed however suits you:

- Do you want a polished, uniform setting, or one with some character and a bobcat on the wall?
- Do you want everything on site, or do you want to be near town?
- Is a 25- or 30-minute drive to town a pleasant ride or an irritation?
- Does an age-restricted community appeal to you, or would you rather have a mixed neighborhood?
- Are you comfortable with a septic tank, a larger lot, and dark roads?
- Have you checked what the county line does to your taxes?

You will notice that none of these questions is about the kitchen.

Take the time to spend a few days in the community itself before you commit. Eat a meal there. Walk the streets or drive them at different times of day. Notice who else is out and what they are doing. If a community has clubs, find out what they actually do, and whether you would show up. If you can, talk to someone who lives there. A house can be changed, remodeled or even sold. A community is much harder to change, and a poor match may leave you feeling like a guest in your own home.

Vacation brain sees one Tucson, all sunshine and pink mountains. The more useful picture has four or five very different places in it. Once you know which of them fits you, the next job is to understand what you are buying inside the property lines, and that is where we go next.

CHAPTER 3

The Sun Eats Everything: The Myth of Zero Maintenance

No grass to mow, no snow to shovel. I hear buyers say it with the glow of a person announcing a lottery win, and I hate to be the one who clears my throat. Desert maintenance is not zero maintenance. It is a different kind, it is constant, and it tends to be specialized and expensive.

The sun here eats everything. It eats exterior paint, it eats AC capacitors, and it eats the rubber seals around your windows. Nothing about that is dramatic. It happens slowly, quietly, and in full view, while you sit on the patio admiring the mountains.

Your Michigan Instincts Don't Transfer

Someone who has lived in Michigan or Ontario for a lifetime knows furnaces and basements. They know what a sump pump sounds like and which gutters clog. That knowledge is real and hard-earned, and almost none of it applies here.

What they don't know yet is what an elastomeric roof coating is, or how an evaporative cooler differs from a heat pump. They haven't heard of packrat bait boxes, or why you never plant cholla cactus near a walkway. I over-explain all of this,

and I'm not sorry. A home inspector will tell you what is wrong with a house, but he won't teach you the vocabulary of a climate you've only visited, and you need that vocabulary before the inspection, not after.

So think of this chapter as an orientation. I'm not trying to scare you out of Tucson. I want you to see the house the way the sun sees it.

The Roof You Can't See

Here is the one that surprises people most. A clay tile roof can look wonderful, with a clean line, good color and no cracked pieces, and still be at the end of its life where it counts.

The tiles are the part you see. Underneath them is the underlayment, the sheet that actually keeps water out of the house, and in this climate it bakes out every 12 to 15 years even when the tiles look fine. The tiles are more like a decorative hat than a waterproof roof. The paper below does the real work, and the sun cooks it in the dark where nobody looks.

This is why I ask a very practical question about any tile roof: when was the underlayment last replaced, not just when was the roof last "looked at"? A roof that looks good from the driveway tells you very little.

Flat roofs have their own questions. On a flat Pueblo-style roof, I look closely at the condition of the parapet walls, the short walls that rise around the roof's edge. I'd rather find a problem there on a Tuesday afternoon in a home inspection than in the middle of a storm.

The Pipes and the Things with Legs

If a house was built between 1978 and 1995, I go looking for polybutylene plumbing. I check for the pipe stamps on the water main as part of my first walk around the property, because that is where the stamp tends to show. I won't pretend to be a plumber, and you shouldn't take my word for what's inside your walls. If those stamps are there, I want a licensed plumber looking at the house before anyone starts picking out furniture, and I want the answer to shape your budget and your negotiation.

Then there's the wildlife, which I find funnier than most of my clients do. Packrats chew through wiring, and I have seen them go after the wiring harnesses of luxury cars parked in garages. They are drawn to dark, sheltered places, which is a fair description of the engine bay of a very expensive sedan. A garage that is closed up for the summer while you are back home in Ontario is a long, quiet invitation. Packrat bait boxes become part of the household budget, along with the habit of checking before you start the car.

Scorpions are a more modest nuisance, but they do get into houses. Termites are more serious, and I say this with all the cheerfulness I can muster: in Arizona, the question is not if you get termites but when. Termite tubes, the thin mud tunnels they build, are something your inspector should look for, and a pest company should be a standing contact on your phone, not a stranger you meet in an emergency.

I'll give you the wildlife rule I give everyone. Not my circus, not my javelinas applies to the neighbors' business, but packrats and scorpions are very much your circus once you close.



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Storms, Soil, and the Water in Your Pipes

Monsoon season brings microbursts, sudden, violent downdrafts of wind that can do damage in a few minutes. Loose roofing, tired window seals and weak spots in a roof edge are exactly where they find a way in. A house that handled eight months of sunshine without complaint can show you every weakness in a single afternoon. This is also

why those sun-eaten rubber window seals matter more than they look: they are one of the things between you and a wet living room.

Several other local risks belong on your radar, even if they apply only to certain parts of the area:

- Expansive clay soils in certain basins, which are a question about the ground under the house.
- Wildfire brush clearance on the mountain edges, which is a question about the property around the house.
- Distance to the nearest wash, which I check on every first visit.
- Sun-rotted irrigation drip lines, which look fine until you turn them on.

These are not reasons to avoid a house. They are reasons to know which questions apply to this particular property in this particular spot, which is why lumping the whole area into one "Tucson" gets expensive.

Then there's the water. Hard water calcifies hot water heaters, and the mineral buildup shortens their lives. It's easy to dismiss because you can't see it, and nobody looks at a water heater during a showing. Ask how old it is.

As for cooling, the air conditioning does more work here than a furnace does in Michigan, and it does it in the worst conditions. When I look at a house, I look at the age and type of the AC units, which are usually on the side yard, in the full glare of the sun. I also notice the orientation of the house, whether it faces north-south or east-west, because that affects how hard those units

labor. The same sun that eats AC capacitors beats on those units all day, so their age and condition tell you a lot.

What I Look at on a First Walk

When I first evaluate a property, I'm gathering a few very specific facts. I'm not looking for a reason to say no. I'm trying to learn what this house will ask of you. Here is the list:

- Orientation to the sun, north-south or east-west
- Age and type of the AC units in the side yard
- Parapet wall condition, if the roof is flat Pueblo-style
- Distance to the nearest wash
- View corridor protections
- Driveway slope
- Garage depth, and whether it fits a full-size SUV or a golf cart
- Polybutylene pipe stamps on the water main
- The pool equipment pad

Some of those, like garage depth, are about daily life. Others, like the AC units and the stamps on the water main, are about money. You need both kinds of information, and a showing in February gives you almost none of the second kind.

Budget for the Inspection, Not Just the House

Here is the practical part, and it's simple. Roof underlayment, plumbing and HVAC are the big desert ticket items, so those are the ones I focus on when a house is inspected, and they

are the ones I'd keep in mind when you set your budget. I would rather you learn about a worn underlayment, a failing capacitor or a plumbing concern during the inspection than discover it during a monsoon or an August afternoon.

And please don't read "as-is" as "good condition." The phrase describes the terms of a sale. It is not a grade on the house. A home sold as-is may be perfectly sound, or it may be a roof with tired paper, a water heater full of minerals and a garage full of packrat history. You can't tell from the label, and you can't tell from the curb.

Maintenance is only half the picture, though. The sun can ruin a roof, and you will pay to fix that. But the rules of the community around you can cost you in ways no inspector will ever flag, and those can be worse. That is where we go next.

CHAPTER 4

Rule #1: Check the HOA (Or Get Sued)

The Rules Nobody Puts in the Listing

In some subdivisions you cannot park your pickup in your own driveway overnight. Not on the street, not on the curb, in the driveway you own. Buyers who hear this for the first time usually laugh, because it sounds like a joke about a fussy neighbor. Then they realize the rule is written down, it applies to them, and the truck they drove in from Minnesota is the truck in question.

That is the kind of surprise this chapter exists to prevent. Most buyers treat HOA paperwork as boilerplate, the stack of pages that arrives after the offer is accepted and gets initialed in a hurry. I treat it as the most important reading of the whole purchase, and I will go further: for many of my clients, the HOA documents matter more than the house. You can replace a water heater. You cannot easily replace a rule.

The title of this chapter is a little dramatic, I admit. I am a broker, not an attorney, and if a clause in your documents raises a legal question, a real estate attorney is the right person to answer it. What I can tell you is what I see go wrong, and it almost always begins with someone skimming.

Here is where my job actually starts. Anyone with a tablet and a cup of coffee can find a house on the MLS in ten minutes. After we find it, I sit down with the CC&Rs, the covenants, conditions and restrictions that govern the community. They can run to 140 pages. I read every one, because the CC&Rs are the bible of your new life, and nobody should sign up for a religion they have only skimmed.

Lights, Fences, Mailboxes and Other Petty Things That Aren't

In Oro Valley and the Catalina Foothills, dark-sky lighting ordinances exist because of the Kitt Peak observatories. The astronomers need the sky dark, and the rules reach all the way down to the light fixtures on your own patio. Before you fall for a house with a gorgeous entry lantern, or plan to string up a bright floodlight for the backyard, find out what is allowed and what is not. The fixture you love in a catalog may not be one you are permitted to install.

Then there are the rules that sound petty until they are yours. View-fence rules govern what you can build or plant at the edge of your property, and they exist to protect everyone's sightline to the mountains, including yours. Mailbox paint colors are specified. Street parking is restricted. Each of these seems trivial on its own. Together they describe how much freedom you will have on your own lot, and whether that suits you.

I like to think of it the way I think of cruise lines. Some are quiet and polished, with a dress code and a string quartet. Others are party barges with a waterslide. Neither is wrong, but you do not want to find out at sea that you booked the wrong one. A tightly managed community protects its appearance and its property values because it enforces rules most people never notice until they break one. If you are a person who wants to paint the front door a color of your own invention, that is a conversation to have before closing, not after the first letter arrives.

The Airbnb Plan

If I could print one paragraph on a billboard on Oracle Road, it would be this one. People think they will rent out their winter home from May to October through Airbnb or something like it, and let that income cover the taxes while they are gone. It is a sensible-sounding plan, and in a large number of communities it simply will not work.

Many of these communities require a 30-day, 90-day or even six-month minimum lease. A thirty-day minimum is already a different business from weekend vacation rentals. A six-month minimum may mean a tenant occupies the house for most of the summer. In some places the restriction is stricter than that, and in others it is looser, which is exactly why you read the document for the community you are buying in, rather than relying on what a neighbor, a friend or an online forum told you.

This matters most to the buyer who has a lock-and-leave home and was counting on rental income to make the numbers work. If your budget only closes when the house earns money for six months, and the HOA says it cannot, the budget was never real. Better to learn that at the kitchen table, with a highlighter in your hand, than in the second year of ownership with a notice in your mailbox.

Weigh the Dog

Pet policies deserve their own warning, because they are the rule that breaks hearts. Some communities set weight limits for dogs. Buyers do not discover this until after closing, when a golden retriever turns out to be five pounds over the limit and a fine, a standoff or a very hard family conversation is the result.

If it helps, take the dog to the vet and get an honest weight before we write an offer. Ask what other limits the documents set on pets,

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> CELESTE MARCHETTI-WARD

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including how many you may have and where they are allowed. I have seen this go sideways for people who were otherwise careful, and for them the house stopped being a sanctuary the day they found out.

The same logic applies to anything you plan to bring with you: a work truck, a golf cart, a boat, a motorhome. Check the document for each one. Do not rely on memory or on what the seller assumes, because sellers who have lived somewhere for a long-time often stop noticing the rules that never touched them.

Follow the Money

Rules cost you freedom. The finances of an association can cost you actual dollars, and these are the pages I read most carefully.

Start with the reserve study. It is a document that estimates what the community will need to repair or replace in the future, such as roads, roofing on shared buildings, pools and gates, and whether the

association has set aside enough to pay for it. When the answer is no, someone eventually pays the difference. Often that someone is the owner, in the form of a special assessment: a bill the association sends to everyone to cover what the reserves did not. Buyers rarely ask to see the reserve study. I wish every one of them would, and I ask for it every time.

Then read the meeting minutes. A reserve study tells you what the numbers say. Minutes tell you what the board is actually talking about. If the same leaky problem or the same dispute with a contractor appears in meeting after meeting, you are looking at a community that may be heading toward a bill. I would rather you learned that from a page than from a letter after you moved in.

Also look at the fees tied to the sale itself. Some associations charge a capital contribution fee when a home changes hands, and it can equal six months of dues. That is



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not the same as the monthly dues, and it should be part of how you think about price. You cannot negotiate a fair number for a house if you have not counted what the association will charge you for walking in the door.

I will say plainly what I do not expect you to do alone. Reading a reserve study is a skill. So is spotting a worrying line in a set of minutes. Have a professional read them with you. I read them as part of my work, and I would rather you had a second set of experienced eyes than trust your own first read on a Friday afternoon with a pen and a glass of wine.

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> CELESTE MARCHETTI-WARD

Never Waive the Review

You will probably be given a chance to review the HOA documents before you are bound by the purchase, and some buyers are tempted to waive it. They are in a hurry, the house is lovely, and the paperwork feels like a formality. Do not do it. A review period only

protects you if you use it, and giving it away to feel competitive is trading a real safeguard for a feeling.

The postcard on my monitor explains why I am this stubborn. It is a card with a saguaro on the front, written by hand by a client named Arthur. He wrote that for the first time in forty years he had not shoveled his driveway that morning, that he had his coffee in his bathrobe looking at Pusch Ridge, and that he was thanking me for making them read page 47 of the CC&Rs.

I notice what he thanked me for. He did not thank me for the house, or the view, or the price. He thanked me for making him and his wife read page 47 of a document most buyers skim, and he wrote it while enjoying exactly the morning they had come to Tucson to have. The postcard is taped to my monitor, so I see it every day. It reminds me that careful reading was how a lovely morning stayed lovely.

That is the whole case for Rule #1. The rules are not an obstacle between you and the desert life you want. They are what protect it.

Paper can only tell you so much, though. Once you know what the community will allow, you still need to know what the place feels like when the sun stops being charming, and that takes a visit most buyers would rather skip.

CHAPTER 5

Rule #2: Visit in July (The Heat Test)

The question I wish buyers asked at the airport

I wish every buyer who gets off a plane at TIA in February would look at me and ask what the patio will feel like at 4:00 PM on July 18th.

Almost nobody does. Everyone falls in love with a west-facing backyard when it's 72 degrees in February and the Catalina Mountains are glowing pink. Nobody asks about the summer sun angles. The patio gets one look in its most flattering light, and the buyer starts planning where the grill will go.

The reasonable response to a perfect afternoon is to relax into it, so I never blame anyone for that. But a showing in February is not a test of anything. It's a preview, and a very generous one.

What 108 degrees feels like when the monsoon rolls in

Here is how I put it to my own clients: you need to visit in July so you know what 108 degrees feels like when the monsoon humidity rolls in and your patio faces due west.

Look at what that sentence combines. The temperature is one fact. The humidity arriving on top of it is another. The direction your patio faces decides how much of it you take at the hour you would normally be sitting outside with a drink. A forecast number on your phone in Michigan or Minnesota can't tell you how those three feel together. I say dry heat is still heat, and monsoon season is when even the "dry" part starts to get argued with.

You can read about this all day. I would still rather you stand in it for an afternoon.

Orientation beats the view

A view is something you look at. A patio is somewhere you sit, and for most of my clients the whole point of the patio is the late part of the day, when the work is done and the light turns pretty.

Notice what that pretty light is, though. The sun sinking in the west is what turns the mountains pink, and it is also what pours onto a patio that faces west. The thing that sells the house in February is the thing you have to live with in July. I'm not telling you never to buy a west-facing house. I'm telling you that orientation should be weighed as seriously as the view, and often more, because you can stop looking at a view and you cannot stop the sun from hitting a wall.

I put orientation on my list for a first walk-through, and I'm reminding you here because this chapter is where it earns its place. Walk the lot and ask which way the patio faces, where the

afternoon sun lands, and what shade exists. Then picture yourself in that spot in the hottest part of the year, not at the hour the listing photographer chose.

The same goes for the outdoor living space generally. The covered patio, the outdoor kitchen and the sitting area that look so inviting in photos are only worth what they give you when you can actually use them. A beautiful room you can't stand to be in during the heat of the day is a room you are paying for and visiting in the shoulder hours. If you're a lock-and-leave buyer who heads north in April, the house still stays behind and goes through summer without you. If you are staying full-time, summer is yours to sit through. Either way, summer happens to the house, so you had better know what it does.



ILLUSTRATION · National Park Service, PDM (flickr)

If you can't stand the heat in July, you won't enjoy the view in February.

Seeing the place when it isn't posing

A July visit shows you more than the patio. February is when the desert is dressed for company. In summer you see the place as it actually lives: the yard when it's dead rather than blooming, and the street without the winter glow. You see whether the landscaping looks like something you want to maintain, and what the property looks like when nobody is trying to impress you.

Imagine a couple who book a July trip, walk into a home they only saw in winter, and step out onto the patio at four in the afternoon. They stand there. They sit down for a while. Maybe they decide the shade is fine, the heat is something they can live with, and they love the place even more for having tested it. That is a perfectly good outcome, and I'd call it the best one, because now they are buying with their eyes open.

Or maybe they are back in the car within a few minutes with the air conditioning on high. It cost them a plane ticket instead of a mortgage.

If it helps, take a few notes on your phone while you're out there: which way the patio faces, where the shade falls, how the yard looks, and how the place feels once you've been in it for a while rather than on arrival. Write it down while it's fresh. By the time you're back home in a cool kitchen, your memory will have quietly edited the afternoon.

If you can't come in July, rent

Some of my clients can't get away in July. Health, grandchildren, a house back home that has to be dealt with first. I understand. I also have a second-best answer that I think is underrated: rent in the exact neighborhood for a month before you buy, and come back in the dead of summer.

Exact is the word that matters. A rental across town tells you about across town. Tucson is not one place, and the block you rent on should be the block you'd buy on, or as close as you can get. A month gives you the daily rhythm that a showing can't. You find out how you sleep, what the mornings feel like, how often you want to leave the house by early afternoon, and whether the community still feels like yours once the novelty wears off.

None of this is meant to talk you out of Tucson. I have this printed on a magnet on my fridge for a reason, and I want you to love your winters here for a long time. The July visit is how you get there without regretting the patio. Climate and rules are things you can manage once you know about them and put them in the budget. The west-facing patio tests you in July, but the backyard has a second test waiting in January, and it shows up as a bill. The pool is the line item that most often turns out to be bigger than buyers expect, so let's look at it.

CHAPTER 6

The Expensive Birdbath: Rule #3 and The Cost of Water

Most buyers I meet picture themselves floating in the pool in December. They think, "It's Arizona!" Honey, the overnight lows in the desert in December are in the 30s and 40s. That pool water is 54 degrees!

I love pools. I grew up, professionally speaking, around the biggest ones in the world. But I have watched the same quiet drama play out in enough backyards that I can describe the ending before the second showing. A buyer falls for the glittering rectangle in the yard, buys the house, and then learns what that water costs to keep pleasant.

This is the third rule, and it is the one that gets the biggest reaction.

The Birdbath Problem

An unheated pool in a Tucson winter is a cold, shallow bowl of water for the birds. If you want it to be anything more, you need a serious gas heater or a heat pump, and a monthly utility bill that will make your eyes water. Heating a pool in

January in Tucson can easily run you $400 to $600 a month in gas. That is the heating alone, and you pay it in exactly the months you came to the desert to enjoy yourself.

So from November to March, a pool you don't budget for is a very expensive birdbath. A pool you do heat is a pool that gets the same monthly attention as your mortgage.

That heating bill is the cost people hear about. The others are the ones they discover. There are weekly chemicals. There are pump repairs, which have a way of arriving while you aren't even in the state. A pool has moving parts, and the parts sit in the sun, which is the Chapter 3 problem again, this time with water in it. There is also the day, down the road, when the pool surface itself needs resurfacing. I can't tell you when that day is for your pool. I can tell you the seller's answer to "when was it last done?" is worth writing down.

On a ship, the pool is somebody else's problem, and that is exactly the pleasure of it. Your own backyard has no deck crew.

The Couple from Calgary

My second year in the business, I had a couple from Calgary, Gord and Evelyn. They fell in love with a $780,000 house on the 14th fairway in Oro Valley with a big waterfall pool. I understand that house completely. Imagine standing in that backyard with a cold drink in your hand. I would not be able to argue with your face.

I was still green, and the records had flags in them. An HOA road repaving assessment was on the way. The pool heater was old and tired. The patio faced west with nothing to shade it. I didn't push them hard enough when they brushed off the inspection notes. Those flags are the reason I tell this story. A special assessment arrives on the board's schedule, not yours. A pool pump can die in the months you are back in Canada, and with nobody around to notice, the water turns into a green swamp that the board may spot before you do. And a west-facing patio with nothing to shade it can be too hot to sit on in late July, whatever it felt like on a pleasant afternoon.

That house taught me my golden rule. All three rules were in that one backyard, and I had let two lovely people wave them off. Gord still sends me maple syrup every Christmas, which tells you something about Gord. It tells you nothing good about my second year in the business.

I want to be careful about what I take from it. Gord and Evelyn were not foolish. They were sensible people being sensible in the one season when a waterfall looks like a promise. What failed was my willingness to be annoying. I now think of being annoying, in a warm and organized way, as a core part of the job.

What a Pool Does to a Lock-and-Leave Life

The pool problem is sharper for snowbirds than for anyone else, and the reason is the whole point of your plan. You want to close the door in April and find the house just as you left it

in November. A patio home with no pool will forgive you for six months of absence. A pool will not.

The water keeps going without you. Somebody has to look after it every week, and somebody has to notice when the equipment gives out. That somebody is a person you pay, trust and can reach, and your budget has to include them. You are also exposed to the HOA's patience. In Chapter 4 we talked about how boards treat a neglected yard, and a green pool is the same problem in a louder color.

Consider the other side of the ledger, too. Sellers tell me the custom lagoon pool and outdoor kitchen they put in for $80,000 means their house is worth $80,000 more than the model match down the street. It doesn't. Especially with winter buyers, half of them don't even *want* a pool once they realize they have to budget for the pool year-round. If you are the buyer, that is useful information. A pool does not automatically earn its way back out when you sell, and it may narrow the number of people who want to buy from you.

Before You Fall for a Waterfall

None of this means you can't own a pool. It means a pool should arrive in your life on purpose. I ask buyers to do three things, and I'd rather you do them before an offer than after the first gas bill.

Get a separate pool inspection. The general home inspection is not a pool inspection. The pool and its equipment deserve their own set of eyes. The equipment pad was already on my

list of things to look at on a first walk, and it deserves more than a glance. You want to know the age and type of the heater, the condition of the pump and filter, and what the surface looks like. A 19-year-old rusted gas guzzler tells you something about the next few winters of your life.

Calculate the monthly heating cost. Ask for the utility history, and read the winter months, not the summer ones. If the seller kept the pool unheated, the history tells you nothing about what it costs to bring it up to a temperature you'd actually swim in. Ask what kind of heater it is. A gas heater and a heat pump are different animals with different bills. Then set the monthly figure against the number of months you realistically plan to be in the water. If you'd be in Tucson from December to March, that is the math to run.

Ask yourself if you really want a project. I mean this kindly, but I mean it. A pool is a project with a permanent address. Some people love that. They like the routine, the bright blue water, the grandkids cannonballing at Easter. Others like the *idea* of the pool and would hate the reality, which includes a service visit, a chemical bill and a pump that picks the week you fly home to fail.

If it helps, write down who looks after the water when you're away, what they charge, and what happens when they're unavailable. If you can't fill in that page, you are not ready to buy that pool.

Put differently, here is what I'd like to see in front of a buyer before they fall for a backyard:

- The heater's age and type, and the gas history from the winter months
- The condition of the pump and filter, plus the surface and when it was last redone
- The name and cost of whoever handles weekly chemistry while you're gone
- The HOA's rules and track record on pools, including what the board does about a neglected one

You can work through those side by side, in whatever order your own situation suggests. For many of my clients, the heater is the one that decides things. For others, it is the question of who watches the water while they're back home.

When to Walk Away, and What to Pick Instead

There are houses I tell people to walk away from, and the pool is rarely the only reason. The pool is the line that tips it. The pool heater is ancient, the HOA is heading for a special assessment, the patio faces the afternoon sun, and the seller's price assumes you will pay for the whole picture. When the pieces stack up that way, a patient buyer is better off waiting.

Waiting is a real option. Renting for a few more winters is a perfectly respectable answer, and I will say so even when it costs me a commission, because my job is to protect you, not to fill your calendar with closings. We'll talk about when renting is the smartest move in Chapter 11.

If you love the idea of a pool but not the job, look at the alternatives. A community pool puts the equipment, the chemistry and the repairs on a shared budget, and your part is the HOA dues. That brings you back to Rule #1, because a community pool is only as good as the HOA that funds it. Read the reserve study and the minutes before you rely on it. A spa is another way to get warm water under the stars without heating a backyard lagoon, and many of the lock-and-leave patio homes I show have one. You get the part of the pool you were actually picturing, which is almost always the evening soak and not the Olympic training.

What I want you to hold onto is that the pool is not good or bad. It is a budget item with a personality. Heat it, fix it and watch it, and it will give you wonderful winter evenings. Skip those steps, and it will hand you a green swamp, a letter from the board and a bill you could have seen coming.

That is the Big Three. You know now what to check in the HOA documents, what to feel in July, and what to ask about the water. The next job is getting from "I want it" to "I own it" without stepping on a rake, and that means learning how the transaction itself works.

CHAPTER 7

Timing Is Everything: When to Buy and When to Sell

The same house, on the same street, with the same kitchen, can be a very different thing to sell depending on the month you put the sign in the yard. Most people arrive in Tucson assuming real estate runs on one calendar, the national one, where spring is busy and the rest of the year is a shrug. Here the calendar is set by the airline schedules of retirees.

Tucson has two markets. In winter the town fills with buyers, and the market is high-demand and high-price. In summer the buyers go home, and the market is low-demand and high-leverage. Which market you walk into matters as much as which house you pick. Your agent, your inspector and your lender can all be excellent, and the calendar will still push the price up or down.

Why February Costs You More

Most buyers don't grasp this about our market: the seasonal rhythm decides what you pay. Come in February, when the Gem Show is in town and every snowbird from Alberta is out looking at houses, and you are paying peak retail. You are

standing in a crowd of people who like the same kinds of homes you like, who are also on a short trip, and who also want to buy before the flight home.

Nobody does anything wrong in that scenario. A seller with a well-kept home in a good community, showing it to a packed week of motivated visitors, will hold firm on price, and that is rational. Another offer might really be coming. The buyer, meanwhile, has four days left on the trip and a growing fear of leaving without a house. That is the worst negotiating position a buyer can occupy, and it is the position February builds for you.

So when I say you can buy in this market, I am not saying winter is a trap. I am saying winter is when the price reflects everyone's enthusiasm, including yours.

Sellers: The May Mistake

The biggest mistake I see sellers make comes from a perfectly human place. They have spent the winter enjoying the house. Spring arrives, the winter clothes get packed, the car gets loaded for the trip north, and somewhere in the middle of the packing they decide it's time to sell. So they call me in late May.

By May 15th, the snowbird buyers have flown home. The people who wanted a winter-lifestyle house in Oro Valley, who were here in town and willing to walk through it in person, are

back wherever they came from. Listing at that point means your house sits through the season when the buyers who value it most are in another time zone.

If you are selling a winter-lifestyle home, the plan is to list in January, February or early March, while the buyers are actually here. I stretch the window to early April for the right house, but the first part of the year is where the action is. The town is packed with affluent winter visitors in shorts who have no wish to shovel a driveway ever again, and your home is the answer to a problem they came here to solve. Don't make them hunt for it in summer.

If you are reading this in autumn and thinking about selling, the practical takeaway is simple: wait until January. Spend the intervening months on the useful parts, such as getting the house in order, finding out what comparable homes have sold for, and making repairs. Then put the house in front of the people who are here.

The Ghost of Christmas Future

Timing gets expensive when it combines with price. Occasionally a seller wants to list well above the number I recommend. I don't argue with a spreadsheet. I show them what I call the Ghost of Christmas Future.

It is three listings in their own neighborhood that tried that exact price last January. They sat through the entire snowbird buying season with zero offers. Now they are still sitting there

in June at 105 degrees, with two price drops and stale photos. Nobody has to imagine the future when it's parked three streets over with a sign in the yard.

I have a reason for walking them past those houses rather than lecturing them. A high price in January spends the best months of the year. When the buyers leave, the house has used up its audience, and the seller is left lowering the price in front of the thinnest crowd of the year. A listing that needed a reduction in the busy season is much harder to rescue when the town is empty.



ILLUSTRATION · Joshua Tree National Park, PDM (flickr)

If a seller still insists on overpricing by twenty percent, I politely decline the listing. The other option is to put an automatic, pre-signed price adjustment into the listing agreement for day 21, so the market gets a vote before the season is gone. Some people find that firm. I find it kinder than watching a good house go stale.

One more thing about selling out of season. If you are tempted to make up for a quiet summer by throwing an open house with cookies and balloons, save your money. Nobody is driving around Oro Valley in 110-degree heat looking for balloons, except bored neighbors who want to use your air conditioning and eat a free snickerdoodle. The same goes for the glossy magazine ad that comes out six weeks after the house should already be in escrow. Marketing doesn't create buyers who have already left. Timing does.

Buyers: Late May Through September

Now turn the whole picture around. The same calendar that makes a seller wait gives a buyer room to breathe.

Between late May and September, the crowd is gone. A house that had a line of visitors in February may now be showing to almost nobody. Sellers have watched the season pass, and the Ghost of Christmas Future is no longer a story about the neighbor's house. You have fewer rivals, more time, and a seller who has had a chance to think about what the home is worth to someone who is not here.

That is leverage. I don't mean you should treat sellers like targets. I mean the situation itself favors the person with patience. You can ask for repairs, ask about the seller's flexibility, ask what they will do about the closing date, and take your time with each answer instead of racing a flight. A buyer in February often can't afford to be slow. A buyer in summer can.

The same stretch of months is when I advise buyers to see houses in the heat, which I covered in Chapter 5. What belongs in this chapter is the market side of the trip. The house will feel better or worse to you in summer, and the price negotiation will almost certainly be easier. If you are shopping, the practical takeaway is to look in July.

When Doing Nothing Is the Right Move

Timing also includes knowing when the right month is not yet. My advice to people who haven't spent at least one full winter renting here is to do nothing. Rent first. That is how you find out whether you are an Oro Valley person, a Foothills person or a Green Valley person, and I would rather you learn it on a lease than on a closing statement.

Patience feels awkward to people who have been decisive their whole careers, and a lot of my clients have been. They ran offices, taught classrooms, managed crews, and they are used to deciding quickly and being right. A market with two seasons asks them to do something different: to wait for the season that favors them. I have had clients regret buying in a rush because the clock on their trip was running out.

So here is the whole calendar in a few lines. Sellers want the winter crowd, so they list from January into early spring, and they price the house to meet that crowd instead of arguing with it. Buyers want the summer lull, so they shop from late May through September, when sellers are listening. And anyone who hasn't yet lived here through a full winter should rent before doing either.

You can't change the seasons in Tucson, and you shouldn't try. The people who do well here treat the calendar as a tool, and they let the season they are in tell them what to do. With the timing settled, the next job is the house itself, and how to find one worth buying.

CHAPTER 8

The Lifeboat Drill: Inspections and Due Diligence

In a hot market, one kind of offer makes sellers sit up straight: fast, clean, and no inspections. I understand why a buyer writes it. A backup offer is circling, the house is lovely, and the inspection looks like the one piece of the contract you can give away without anyone noticing. In a hot market, one of my main jobs is keeping my buyers from losing their minds and waiving inspections on a desert house.

The reason is this: **an inspection is not a hunt for flaws. It is a search for the few things that can sink you.** Every house has flaws, and the desert gives them extra help. What you are looking for are the structural, plumbing and electrical problems big enough to change your retirement, not your punch list.

The lifeboat drill

Nobody likes the lifeboat drill on a ship. It interrupts your afternoon, you stand around feeling slightly silly, and you hope with all your heart that you never use what you just learned. But nobody gets to leave port without it, because the drill is

not for the calm sunny day. It is for the day that isn't calm and sunny, when you need to know where the exits are and have no time to find them.

An inspection period works the same way. You hope the house is fine, and most of the time it is, more or less. But you are not paying for the answer you hope to hear. You are paying to know where the exits are before you are standing in the middle of a problem with your name on the deed.

That matters more for a winter home than for a primary residence. A Tucson snowbird is often a thousand miles or more away when something fails. A small leak in a house nobody visits for six months does not stay small. If I can find the problem during the inspection period, it belongs to the seller's negotiation. Find it in August from a lanai in another state, and it belongs to you.

How the BINSR works

In Arizona we use the BINSR, which stands for the Buyer's Inspection Notice and Seller's Response. The name is nearly the whole explanation. During the inspection period, you hire your inspectors and they look at the house. Then you tell the seller in writing what you found and what you want done about it, and the seller responds in writing. That exchange is the place where a house either gets fixed, gets repriced, or gets left behind.

Think of it as the only moment in the transaction when you hold a real exit. Once the inspection period closes, the house is largely yours, flaws and all. If you waive the period at the start,

you have done nothing more than hand over that exit in exchange for a slightly prettier offer.

I held the line on this during the stretch when people were buying houses off FaceTime in ten minutes. I had six different out-of-state retiree couples looking at the same time, and every one of them felt pressured by the news to waive inspections and bid fifty thousand over asking. I refused to let a single one of them waive the BINSR inspection period or the HOA document review period. It took us longer, and we lost a few bidding wars. All six ended up in homes they still love, with zero buyer's remorse. Losing a bidding war is a sad Tuesday. Winning one with a waiver can turn into a very expensive decade.

A word to sellers, since some of you are reading over a buyer's shoulder: the out-of-state buyer's inspector is going to test every single GFCI outlet and pool valve, so do the dull preparation before the inspector arrives. And think twice about picking the highest offer from a buyer who hasn't seen the neighborhood in person. That buyer is the one most likely to cancel on day nine of the ten-day inspection period. Preparation kills drama on both sides of the table.

The big ticket items in a desert house

Before the inspector arrives, I prepare my buyers for what the report will look like. The inspector's job is to find sixty things. Fifty-two of them will be minor maintenance items, like a

missing $3 hose bib vacuum breaker. That is a normal report on a normal house. A long report does not mean a bad house, and a short report does not always mean a good one.

What we focus on are the big desert ticket items:

- **Roof underlayment.** Bring in a specialist roofer to verify the underlayment, and make sure that roofer gets up and checks it in person rather than judging it from a ladder.
- **HVAC.** In a house you will mostly use in the cool months, you still need the system to survive the hot ones, because the house has to hold up while you are away.
As I explained in Chapter 3, the plumbing check comes down to looking for polybutylene pipe, so I have the inspector examine the water main for it.
- **Electrical panels.** Panels are not glamorous, but a bad one is both costly and dangerous.
- **Pool equipment.** If there is a pool, it gets its own specialist, for reasons I laid out in the chapter on the pool.

On top of those, I add two things a general inspector will not necessarily do, and they are the ones people try to skip to save money: a sewer scope, and a full hydraulic pool inspection.

A couple from Minnesota once wanted a house in an older, non-HOA pocket of Casas Adobes, mostly because they hated rules. The house had a freshly painted stucco exterior and a sparkling pool. My gut said it was lipstick on a pig. I insisted we pay an extra $350 for the sewer scope and the pool inspection, and the

seller's agent acted as if I were crazy. The cast iron sewer line under the slab was completely bellied out and full of roots from a giant mesquite, and the pool heater was rusted solid inside. Between the two, I figure it saved them at least $28,000. The shiny stucco told them nothing about either problem, and the specialist's camera and gauges told them everything.

There is a reason I do not leave this to a single generalist. A home inspector covers a lot of ground in a few hours, and some of the things that can hurt you worst live under a slab, inside a pump house or behind a retaining wall. Hire the person whose whole job is that one thing.

Herb and Lorraine's wall

Herb and Lorraine Ostrowski, from Madison, Wisconsin, found a golf course home in Stone Canyon that backed right up to the desert wash. It had an infinity edge pool, and behind the pool stood a retaining wall. During the inspection period we found cracking in that wall. It looked minor at first, and the HOA architectural committee was notoriously strict about repairs.



ILLUSTRATION · D Coetzee, CC0 (flickr)

Lorraine had already picked out the pottery wheel she wanted for the casita. She had moved in, in her head, weeks before. And Herb, who wanted to make her happy and also beat a backup offer, decided to waive the structural engineer's inspection.

I planted my feet in that driveway. I told him I would not let him sign a waiver without knowing what that hillside was doing. It was not my favorite conversation, and I am not sure anyone enjoyed it, but I would rather be the unpopular broker in a driveway than the helpful one at a closing table.

The engineer finally looked at it and said the wall could cost thirty grand in five years. Now, thirty thousand dollars is not a number that ends a retirement, but it is a number that arrives

on someone else's schedule, at a house you may be nowhere near, behind a wall your HOA committee will want repaired their way. I told Herb and Lorraine it was too big a gamble for a winter home.

Notice what the inspection did and did not do there. It did not find a problem with the paint or the faucets. It found one structural question sitting under a house with a pool and a hillside above it, and it put a price on it. Herb and Lorraine could then decide with open eyes, the way they could not have decided with a waiver in their hands.

Negotiating from facts, not ego

When the reports come back, I walk my buyers through them with the same message every time: we do not ask the seller for $3 parts. A request list with sixty items on it tells the seller you are fighting, and it buries the four or five requests that matter. Sellers respond to a short, specific list, backed by a report, far better than to a long one that reads like a grudge.

So we organize around the items that could cost real money: roof underlayment, HVAC, plumbing, electrical panels and pool equipment, plus whatever the sewer scope or the structural engineer has found. Those become the conversation. The hose bib vacuum breaker can be a Saturday-morning errand for you at the hardware store.

I also ask my buyers to leave their ego at the door. A seller who feels insulted does not become a seller who fixes the roof. A seller who is handed a clear report and a reasonable request

often does the sensible thing, because the facts are standing there next to us. Negotiate based on what the specialist wrote down, not on how you feel about the seller's tone, the backup offer, or the fact that you already love the casita.

Sometimes the fact in the report is that the house is the wrong house. That is not a failure of the process. It is the process working. A cancelled contract during the inspection period is the cheapest way you will ever learn that a house was not for you.

So the rule is simple and I do not bend it. Never waive the inspection period. Pay the specialists for the sewer and the pool. Keep your requests focused on the large items, and make them with a report in your hand.

With the inspections finished and the facts on the table, we know what the house really is, and what it should cost you. Next comes the part where you actually put an offer in front of a seller, and how you do that has a lot to do with whether you get what you want.

CHAPTER 9

Negotiating Like a Neighbor: Good Energy Gets Concessions

I don't believe in "winning" a negotiation by beating the other side into the dirt over a $400 ceiling fan. Plenty of agents will tell you that's naive. I think they're forgetting where the house is.

Most of my buyers and sellers are retired people who will end up in the same country club, the same pickleball league, or the same clubhouse line for the Friday social. The seller across the table isn't a stranger you'll never see again. The seller is the person who may be living three streets over when you move in.

Poison the well during escrow and here is what happens. The seller leaves the house dirty. The seller doesn't mention the trick to lighting the firepit. Then the seller tells everyone at the clubhouse that the new people in Lot 42 are jerks. You can survive the dirty house. Starting your first winter as the neighborhood's cautionary tale is harder, and you will never know exactly who has heard the story.

Good energy gets you far more concessions than pounding the table. I don't mean that as a platitude. It's a practical observation about how people behave when they are asked nicely to do something and when they are ordered to.

Who You're Actually Negotiating With

In Oro Valley and the Foothills, a winter home is not a distress sale. Most of my sellers are people from Minnesota or Alberta who paid cash for the place twelve years ago and are selling only because they don't want to make the drive anymore. They aren't behind on anything. Nobody is pressuring them, and they are in no hurry.

Think about what that means for a lowball offer made just to "test the waters." You haven't tested anything. You have insulted someone who can simply take the house off the market and let the grandkids use it for another season. The seller loses nothing and you lose the house. The house has also been a part of that family's life for a long time, and a number that treats it like a salvage lot lands as a comment on all of those years.

None of this means paying whatever they ask. It means your offer should reflect reality, and reality cuts both ways. You can't negotiate a price honestly if you haven't factored in that an older pebble-tec pool is going to need resurfacing and a variable speed pump, or that the HOA charges a capital contribution fee equal to six months of dues. Those are real numbers, and a seller can follow that reasoning. A seller can't follow a discount that comes from nowhere.

So I ask buyers to bring me their reasons, not their tactics. An offer built on documented costs reads as respect for the house and for the person who owns it. A low number with no reasoning behind it reads as a game.

What a Seller Should See in an Offer

Let's switch gears for a minute. If you're selling, here is how I read an offer. If you're buying, this is what I'm looking at when yours lands on my desk.

When several offers land on one house, that's a champagne problem, but it's still a problem, because the highest price is not automatically the best offer. Here is what I weigh, side by side:

- Cash or financed
- The size of the earnest money deposit
- The length of the inspection period. Arizona's default is ten days, and when the buyer is serious I look for five to seven.
- Whether the buyer has actually stood inside the house or is buying sight-unseen
- Whether the appraisal contingency has been waived
- Flexibility on post-possession, meaning how much time the seller gets to move out
- The reputation of the buyer's agent

Then I look at something that never appears on the offer form: have these buyers read the CC&Rs, and have they visited Tucson in person? Suppose one offer is

$10,000 higher, but it comes from someone who has never been to Oro Valley and hasn't followed my rule to check the HOA, visit in July, and budget for the pool. I consider that buyer a huge flight risk the minute the HOA disclosure packet lands in their inbox. A smaller number from someone who has done the homework is often the safer one to accept.

There are also red flags I teach sellers to recognize:

- A tiny earnest money deposit
- A lender letter from some online rocket-ship website instead of a reputable lender
- A buyer writing offers on three houses at once, which unfortunately happens a lot with tourists during the Gem Show, because Arizona's inspection period is basically a free look if you aren't careful
- An agent who leaves half the blanks on the AAR contract empty

If you're a buyer, read that list as advice on how to be the offer a seller wants to pick. Put real money down. Use a lender the seller's side will recognize. Have your agent fill in the contract completely. Show that you have been inside the house, and show that you know the community's rules. None of that is flashy. It tells the seller, in the language sellers trust, that you will actually close.

The Son Who Screamed

I want to tell you about a negotiation I handled badly, because it's the clearest picture I have of how anger destroys a transaction.

During the inspection negotiations on a house, my clients had an adult son who considered himself a "real estate investor" because he owned one duplex in Ohio. I let him get on the phone with the listing agent. The issue on the table was a cracked roof tile repair, a $1,200 item. He screamed at the listing agent over it.

That one phone call poisoned the whole transaction. The sellers refused to give a single dime in credits, out of spite. They had been willing to talk about a repair, and after the shouting they weren't willing to talk about anything. My sweet clients ended up eating the cost at closing, because they were too embarrassed to stand up to their son.



ILLUSTRATION · unknown, CC0 (rawpixel)

Look at the arithmetic of that. The yelling was about $1,200, and the yelling is the reason the $1,200 came out of my clients' pockets. Nobody won anything. The son got to feel tough for a

few minutes, and his parents paid for it and then moved into a neighborhood where the sellers had good reason to remember the experience.

I don't blame the clients. The boundary has to come from me, and it has to come early. Now I set boundaries with adult children on the very first Zoom call, before there is any tension to manage. Families are welcome to care about a purchase. What I won't allow is a stranger's temper holding the pen.

How Good Energy Gets You Repairs and Credits

When a request goes across the table, a person reads it before anyone reads the numbers. The listing agent and the seller notice whether the request sounds like someone who wants to finish a fair transaction or someone who wants to punish them. Sellers who feel respected will often go out of their way for a buyer. Sellers who feel attacked will do the minimum the contract requires, and sometimes less.

On a cruise ship, I learned that passengers forgive a lot from a crew member they like, and almost nothing from one who makes them feel small. A real estate negotiation is the same kind of room. Be warm and be brief. Say what you need and why, and then let the other side feel they have some say in how it gets solved. A seller who agrees to a credit because you were gracious about it will probably keep being gracious right through the walkthrough and the key handoff.

One rule covers everything I tell my clients: don't let emotions drive the pen. Every emotion is allowed.

Disappointment is normal when a report comes back with surprises, and so is irritation when a seller's agent is slow to answer. Feel it, say it to me, and I will absorb it. Then let me write the response. Whatever goes onto paper should be something you'd be comfortable having read aloud at the clubhouse.

Knowing When to Walk Away

I'm not telling you to say yes to everything. Collaboration is not surrender, and a pleasant tone does not oblige you to buy a house that doesn't fit.

Sometimes the right move is to end the contract. The facts may not support the price. The HOA documents may reveal costs you can't carry, or the seller may be unwilling to move on something that matters. Herb and Lorraine, from Chapter 8, are the example: they cancelled their contract on the Stone Canyon house and bought elsewhere. Walking away is a sound decision when the facts call for it.

> **I want to tell you about a negotiation I handled badly, because it's the clearest picture I have of how anger destroys a transaction.**
>
> CELESTE MARCHETTI-WARD

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>
> CELESTE MARCHETTI-WARD

What matters is how you do it. A calm no, delivered through me, in plain words, leaves everyone's reputation intact. A slammed door and a nasty parting shot follow you to the community meeting. If you walk, walk because the numbers and the documents told you to, and say thank you on the way out. That seller may have a neighbor who is thinking about selling next year, and you may be buying from that neighbor.

I want you to win the things that matter: a fair price, repairs on the items that cost real money, and a smooth closing. I want you to win them in a way that lets you wave at the seller across the golf cart path next January.

Once the pen is down and the contract is signed, the harder and quieter work begins. A house has to become a household, and a community has to start recognizing you as one of its own.

CHAPTER 10

The Concierge Close: Setting Up Your Desert Life

House Number Nineteen

We had looked at nineteen houses in Dove Mountain and SaddleBrooke, and I was ready to talk about square footage. Margaret, a widow from Calgary who had come down two winters after her husband passed, sat on the edge of the dry jacuzzi in the last backyard of the day and started to weep.

She wasn't crying about the house. She told me she didn't know how to hire a landscaper. She didn't know who to call if the AC went out while she was back in Canada for six months. Her husband had always handled the house stuff.

That was the day I understood I'm not a house salesperson, I'm a cruise director for people's transitions. My job was never just to unlock doors. It was to put a vetted home-watch company, a pool guy, an HVAC tech and a welcome committee in her hands before she ever signed the closing papers.

If you think your agent's job ends when the keys change hands, Margaret is who I'd like you to picture. The house was the easy part of her problem.

What Moving Costs That Isn't on the Closing Statement

Retirees are not "slowing down." In my experience they are more emotionally fragile during a move than twenty-something first-time buyers, and they hide it better behind a big bank account.

I saw this on ships for eleven years. People on vacation pretended everything was fine even when they were seasick or fighting with a spouse. Buying a winter home in Tucson works the same way. I have watched clients pick a fight over a $400 garbage disposal repair during the inspection phase when what they were really feeling was panic about getting older and being 1,500 miles from their kids.

I don't take that as a character flaw. A good agent doesn't take it personally either, and doesn't answer it with a bigger discount. We answer it by shrinking the unknowns. Most of the fear in a move is a pile of small questions nobody has answered yet: who fixes things, who knows me, who do I call. I can answer those before you board the plane home.

Building the Team Before You Need It

Here is the team I want standing behind you on closing day, and it is a short list.

- **A home-watch company.** Someone who walks through the house while you are back in Michigan for the summer, and who won't rip you off for the privilege. Tell me which companies you're considering and I'll tell you what I know.
- **An HVAC tech.** This is Margaret's AC question, answered in advance. You want the name and number in your phone before the first hot week, not after.
- **A pool person.** If there is a pool, someone is looking at it weekly while you are away. If there isn't, thank your lucky stars and skip this one.
- **A landscaper who knows desert plants.** I want one who knows how to prune a palo verde without butchering it. A landscaper from the Midwest transplant school of pruning can do real damage to a tree that took years to grow.

Notice what these four have in common. Each one is a person who can say yes when something goes wrong and you are not there. That's the whole point of a lock-and-leave life. A house you can close up in April only stays as you left it if somebody capable is keeping an eye on it.

You don't have to find these people alone, and you shouldn't try to do it by Googling from the airport. Ask your agent for a vendor list, and then ask a second question: how do you know these people? A name on a list means little. A name the agent has watched show up

on time, answer the phone and treat an out-of-state owner fairly means a lot.

If it helps, keep the list somewhere your spouse, your adult children and a neighbor can all find it. The emergency call tends to happen when you are the one person who can't easily get to the house.

The Welcome Committee

The second half of Margaret's problem was loneliness, and a vendor list doesn't fix that.

In a normal neighborhood, people already have their lifelong friends, their doctors and their church. When snowbirds buy here, they have none of those. I am often the only person they know in the entire state of Arizona. I take that seriously, and I think any agent who works with out-of-state retirees should.

So I act as a welcome committee for a whole new chapter of life. I connect people with the right pickleball drop-in group. I point them to a primary care concierge doctor, because leaving a lifelong physician is one of the hardest parts of the move. I know the dog groomer. And whenever I can, I introduce them to a neighbor from their home state, someone who has already learned where to buy decent bagels and who can explain, with the authority of a veteran, which parts of July to skip.

Several of the communities I work in already have the social machinery. SaddleBrooke has clubs for nearly everything, as I said earlier. But a club on a bulletin board is not the same as a person who says, "Come with me Thursday morning, I'll introduce you." That introduction is the part I can supply. Ask for it. Tell your agent you want to meet people before you close, not after you've spent a month of your first winter eating dinner alone.



ILLUSTRATION · BLMArizona, PDM (flickr)

I'll add one thing for those who are not joiners. You don't need a full calendar. You need two or three faces that recognize you when you walk into the clubhouse. That is what turns a house

into a household, and it is a smaller goal and an easier one than most people expect.

Welcome Back to the Sunshine

Every November I host an annual "Welcome Back to the Sunshine" patio party. Buyers from different years come, and the point is for them to meet each other, swap golf partners and find hiking buddies.

I started it because I noticed that my clients had a lot in common and no way to find out. One couple bought two winters ago and is still looking for a regular foursome. Another bought last year and knows a great trail but doesn't have anyone to share it with. At the party, people who first met me across a closing table end up comparing notes on their favorite home-watch company. The vendor list gets better because of that, too, since my clients tell each other the truth about who showed up when it mattered.

“

I started it because I noticed that my clients had a lot in common and no way to find out.

CELESTE MARCHETTI-WARD

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I have also come to love the party for its own sake. I don't have much patience for the idea that my relationship with a client is over when the lender wires the funds. I genuinely love my people after the closing table. A November patio full of tanned, relieved, newly arrived snowbirds is about the best proof I can offer that the advice in this book works. A house you bought carefully is a house you can walk into in November and enjoy.

Closing Up for the Summer

The same logic applies in the other direction in spring. The best lock-and-leave homes get locked up by owners who have a plan, and the plan is made of people, not just tasks.

Before you leave for the summer, I'd want to be able to answer these:

- Who is walking through the house while I'm gone, and how will they reach me?

- Who do I call, and who calls me, if the AC quits?
- Who is looking after the pool, if there is one, and who is looking after the landscaping?
- Who is a neighbor or friend who knows I'm gone and has my contact information?

If you can answer all four before you board the plane, the summer will be quiet, and quiet is what you're paying for. If you can't, that is not a reason for panic. It is a reason to pick up the phone to your agent, which is exactly what I'm for.

You've now got the three rules, the communities, the calendar, the inspection and the negotiation. Those are the tools that get you to the closing table with your eyes open. What happens after the closing table is where you actually live, and I would like you to live there with a plumber's number in your phone, a pickleball group on Thursdays and a neighbor from home down the street. When you interview an agent, ask what they will do for you in the first winter after you buy. The right answer is not a gift basket. It's a list of names and an introduction.

Margaret taught me that. She was right to cry on that jacuzzi, and I'm glad she did it in front of someone who could do something about it.

CHAPTER 11

Not Everyone Should Buy: The Case for Renting

I talk people out of buying all the time, and I would rather lose a commission than watch a good retiree sign for a house that doesn't fit their life. A book that only ever says "yes, buy" isn't advice. It's a brochure.

So here is the case for the other answer.

The five-week problem

If you plan to come down for five weeks in February and March, I don't think you should buy a house. You would be paying to own, insure, heat, cool and maintain a place for the weeks you sleep in it, plus the forty-seven weeks you don't. In the weeks you're away, the sun, the pipes, the pool equipment and the packrats are all still working, and your bank account feels every one of them.

The math is not complicated, but you have to do it honestly. If it helps, write down everything owning would cost over a full year: HOA dues, any chance of a special assessment, insurance, utilities, pool service, the annual inspections I described earlier, and the contractors you'll need. Then write

down what you'd pay to rent a casita for the weeks you actually use. Put the two figures side by side. Then divide the first by the weeks you really sleep in the house. Some people look at that number and buy anyway, and that's their right. Most look at it and go quiet.

If you're only here five weeks a year, you're mostly paying for a very nice storage unit with a view of the Catalinas.

The rental-income fantasy

This is the plan I hear most often from people who are on the fence: buy the house, use it for the winter, and rent it out the rest of the year so it pays for itself.

I understand why that sounds clever. It also falls apart in Tucson, for a reason that has nothing to do with spreadsheets. From May to October, almost nobody wants to rent a house in 106-degree heat. The months you would need the income are the months the renters aren't here. Add the community rental minimums I covered in the HOA chapter, and the plan gets thinner still.

My advice to anyone leaning on that plan is blunt: don't buy the house. Rent a casita, play golf, and keep your cash in the bank. Your cash earns something there. A house you can't fill earns you a repair list.

Where "fix it up" goes wrong

Another piece of advice gets repeated to retirees, and I think it's overrated: buy the worst house on the best street and fix it up. That might work if you live a mile from the house and know a good tile guy.

If you live in Chicago seven months of the year, the last thing you want to do in retirement is manage Tucson contractors from 1,500 miles away. Contractors want a decision, a signature and someone standing in the driveway. You'll be in a different time zone, watching photos arrive by text while your winter slips by. Buy the house that's already done so you can actually play pickleball.

Notice what that means for the Big Three. Each one is a test of whether you can carry the work of ownership. If you can't read the full HOA documents, you shouldn't buy. If you can't see the place in July, or rent near it first, you shouldn't buy. If you can't budget comfortably for the pool, or a pool-free house isn't on your list, you shouldn't buy. None of that is a failing. It's a fit question, and renting is a perfectly good answer.

The Winnipeg pivot

Just last spring I had a couple from Winnipeg who were dead set on a two-story Santa Fe style house with a massive lagoon pool and an acre of desert landscaping. They were 76 and 79, and he already had a bad knee.

I looked at them and told them flat out that I was not selling them stairs, and I was not selling them a $600-a-month pool maintenance headache.



ILLUSTRATION · romainguy, CC0 (flickr)

I wasn't trying to take their dream away. I told them what I tell everyone: check the HOA, visit in July, budget for the pool. Then we did the homework together. We priced out the pool resurfacing and the weekly service. We also weighed what it would feel like walking up those saltillo tile stairs in five years.

Once the numbers and the stairs were on paper, they thanked me, and they bought a single-level patio home they can close up and walk away from. They didn't need a lecture. They needed someone willing to put the real costs next to the fantasy, and to say the word "stairs" out loud.

Look at who did the deciding. The couple did. My job was to make sure they were choosing with all the facts, not just the pretty ones.

Signs you aren't ready yet

A few things tell me a client should wait, and none of them have anything to do with money.

You may be hesitant about committing, and that's honest information. If part of you flinches at signing, don't treat it as a hurdle to clear. Treat it as a reason to rent for a season.

You may not yet know which part of Tucson fits you. I covered this in Chapter 7. Buying before you know is expensive tuition.

You may also have a clear sense that the maintenance would hang over you. If the thought of an AC failure while you're away makes your stomach drop, listen to that. Plenty of people discover this about themselves only after the closing, and by then the only way out is a sale.

What renting gives you

Renting is not the booby prize. Done well, it's a very good way to live in the desert.

Nobody sends you a repair estimate. No board sends you a letter about your trash cans or your pool water. You can pick a casita with a north- or east-facing patio and be gone before the worst of the summer arrives. Next year, if you want a different neighborhood, you move.

Meanwhile your money stays flexible. You can spend it on golf, on grandchildren flying down to visit, and on a few extra weeks in March when the weather is gorgeous and you don't want to leave. A house asks for the money first and the joy second. A lease lets you have the joy and decide about the money later.

When to switch from renting to owning

I like it when a renter turns into a buyer, as long as the reasons are real. These are the signs I look for.

You've spent at least one full winter in the neighborhood and still love it, including the days that aren't postcard days. You've found out what a summer feels like, whether in person or through someone you trust. You know how many weeks a year you will really be in the house, and the cost math still works for you. You've priced the pool, or you've chosen a home without one. Most important, you have names in your phone for the roof, the AC, the pool and the home watch, so the house won't depend on you being in the driveway.

When all that is true, we'll have a good time shopping. When it isn't, I'll tell you so, and we'll talk about renting a casita instead. I'd rather be the broker who sent you off to rent for a year and got a call from you the following spring than the one who sold you a money pit.

CONCLUSION

Smooth Sailing: Your Next Step

Three Things on a Magnet

There is a magnet on my refrigerator with three things printed on it. I didn't put it there for decoration. I put it there because after twelve years of watching smart, kind, well-prepared people fall in love with a house in February, those three lines are the ones I would hate to see anyone forget.

These are the same three rules I gave you in the introduction.

Everything else in this book, from the roofs and the pipes to the calendar, the inspection period and the way you speak to a seller, sits on top of those three. Some chapters were about how Tucson really works, and some were about how to behave while buying in it. The rules are the part I want you to be able to repeat without opening the book. If you have to hold up three fingers to remember them, go right ahead.

The promise underneath them is simple. You can buy a winter home in this desert because it fits the life you actually live, not only the one you picture in February. If you do, you are going to love your winters here for a very long time.

What Confidence Feels Like

I don't want you to finish this book feeling scared of Tucson. If a chapter made you wince, good. A wince now is cheaper than a surprise later. But the point of all this homework is relief.

When you have read the HOA documents, stood on that patio in the afternoon heat and put a real number on the pool, something shifts. The house stops being a gamble and becomes a decision. You can walk through a showing, admire the mountains, and still ask the dull questions without feeling like the party pooper in the room. I want you excited, I want you a little entertained, and I want you completely sure that you have a local insider in your corner who won't let you step on a rake, or a cholla.

That feeling is worth more than any single feature a listing can describe. It is also the feeling I have watched on the faces of clients at closing when they knew exactly what they were buying.

Your Next Step

Here is what I would like you to do next, and it is a small thing. Book a 30-minute Snowbird Discovery Zoom with me, ideally six months before you plan to buy. That is long enough that nothing has to be rushed and nobody has to guess. In that conversation we narrow down the right three neighborhoods for you, and we set up your summer preview trip, so that your first look at the desert at its hottest is planned and not a nasty surprise.

There is no pressure in it. You might leave that call and decide to rent for a winter, as Chapter 11 laid out. You might decide the whole idea needs another year. Either answer is a good outcome. I would much rather help you reach a sound decision than a quick one.

The "How to Connect With Me" page at the back of this book has everything you need to set up the Zoom. It takes about as long to find as it takes to pour a cup of coffee.

You Are Not Doing This Alone

One more thing, and it matters to me more than any checklist. Most of the people I work with arrive knowing almost nobody in Arizona. At home they have their friends, their doctors and their church. Here they have a rental car, a lot of enthusiasm and me. I take that seriously.

People who bought three winters ago explain to the people who closed last month where to find the good tile guy and which hiking

> **I don't want you to finish this book feeling scared of Tucson.**
>
> CELESTE MARCHETTI-WARD

group starts early. Somebody always ends up with a golf partner. A house you bought alone becomes a place where people know your name, and a few of them know your handicap.

That is what I hope this book finally gives you: not a pile of warnings, but a way into a community, with someone who has your back before, during and long after the closing table.

So take your time and do the homework. Wear a hat. Then give me a call, and let's find you a place where you can open the door in November, drop your bags, and not have a single thing to worry about.

I'll save you a seat on the patio.

> **The rules are the part I want you to be able to repeat without opening the book.**
>
> CELESTE MARCHETTI-WARD

CONNECT

How to Connect With Me

If you've read this far, you're already well on your way to buying with confidence. Maybe you have questions about a particular community, a house you're eyeing, or whether desert living makes sense for you at all. That's what a first conversation is for. There's no pressure and no clipboard (okay, maybe a small clipboard). We'll talk through what you're hoping for, and I'll tell you honestly what I think. Until then, remember: check the HOA, visit in July, budget for the pool. And if you'd like all hands on deck, I'm happy to be one of them. My details are just below.

Three simple rules that save retirees from buying a vacation fantasy that becomes a year-round nightmare.

Get in touch

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