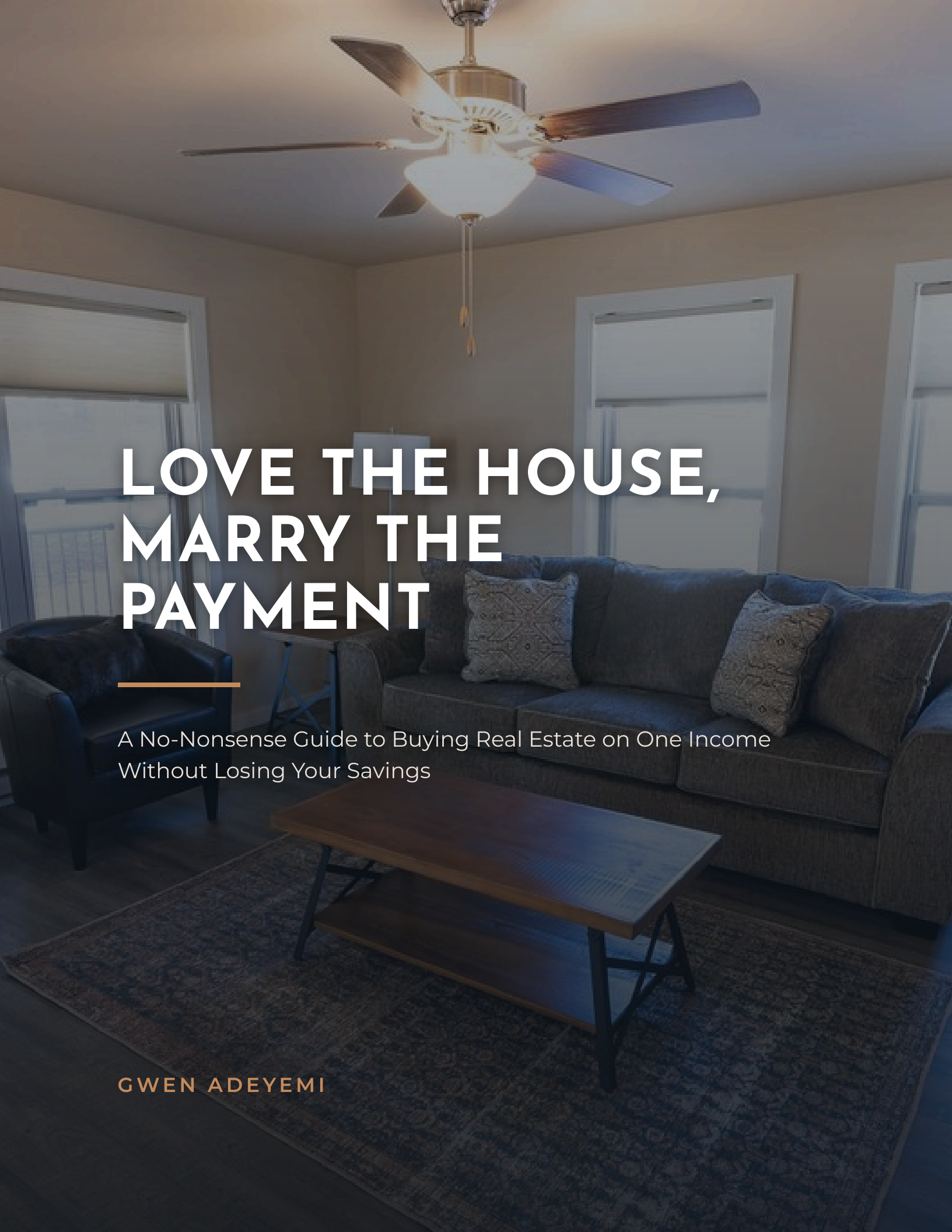

LOVE THE HOUSE, MARRY THE PAYMENT

A No-Nonsense Guide to Buying Real Estate on One Income Without Losing Your Savings

GWEN ADEYEMI

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INTRODUCTION

The Kitchen Table at 10:30 PM

The Question You're Asking at 10:30 at Night

The kids are asleep. The kitchen is quiet except for the refrigerator. You're at a small table with your phone, scrolling through listings in Columbus, and somewhere around the fortieth photo of somebody else's kitchen you start wondering whether you're crazy. Can one person on one paycheck actually buy a house here?

I wrote this book for you. I'm guessing you're not worried about the paint color. You're worried about what happens when there's no second paycheck in the house. A bad roof or a layoff isn't just annoying when you're the only adult, because it feels like a threat to your kids' stability. You may also be worried that lenders and agents will look at your divorce paperwork or your credit scars and quietly decide who you are before you've opened your mouth.

Those worries are not weakness. They're accurate. You're the only safety net your family has, and you're right to inspect it before you jump.

Where I'm Coming From

I'm a Realtor with Buckeye Hearth Realty in the Worthington office, and I work with single parents buying on one income across Columbus and the northern suburbs. How I got here matters, because it shapes everything in these pages.

I came to real estate through my own divorce. I had two kids under ten and a very specific terror that I wouldn't be able to keep a roof over their heads on my paycheck alone. When I went to buy a small townhouse in Westerville by myself, the agent I worked with made it plain that my budget wasn't the kind he got excited about. He had no feel for how tight my monthly cash flow was, with everything coming out of one check. I bought the house anyway. Then I looked at what the people on the other side of the transaction were doing, and I decided I could do that job better. I'll tell you more of that story later.

Before I ever held a real estate license, I spent eleven years as a payroll manager for a mid-sized auto parts distributor near Roberts Road. If you've never run payroll, here is what it teaches you. When you cut checks for 400 people, you learn how people actually live. You see gross pay and net pay side by side, every pay period. You see child support garnishments, 401(k) loans, health insurance increases every January, and what taxes really take out of a check. You see the distance between the number a person *earns* and the number that lands in their account.

That distance is the whole reason this book exists.

The Number Nobody Asks About

Lenders qualify buyers on gross income. After eleven years of payroll, that still strikes me as insane. Gross income is the number on the offer letter. Net pay is the number you actually live on, and it's the one your mortgage will be paid from.

Many agents begin with the same advice: go talk to my lender, get pre-approved, and tell me what they say. Then the search begins at whatever number the lender names. That number comes from a formula, and the formula has never met your kids.

So I do something different. Before I set up a single MLS search, I sit down with my clients, at a Panera or on Zoom, and we do what I call a **Net-Pay Reality Check**. We look at your real take-home pay and then at what a payment feels like inside your real month. Take a house payment of $2,100 that includes principal, interest, taxes and insurance. That figure can look perfectly reasonable on a lender's worksheet. Now set it next to $800 a month in latchkey childcare and soccer fees, and watch how the rest of the month rearranges itself around it. That's Tuesday math: the unglamorous arithmetic of an ordinary week, when nothing special is happening and the bills still come due.

I'm not saying a lender's approval is meaningless. A pre-approval tells you what a bank is willing to lend. It tells you nothing about whether you can sleep at night paying it back, and I don't want you confusing those two questions.

Why I Wrote This Down

Single parents get fed a lot of bad, generic advice about real estate, and it comes in two flavors. The first says you shouldn't buy at all until you get remarried. The second comes from a slick agent who pushes you into a house that eats half of your take-home pay and calls it "stretching." One of these advisers wants you to stay small. The other wants you to be a commission. Neither is looking at your actual paycheck.



ILLUSTRATION · Patryk Dziejma, CC0 (stocksnap)

I wanted something I could hand to a person who is just thinking about taking this step. It should let them see the math, the traps, and the real path forward, without feeling patronized. That's what you're holding. I'm not going to tell

you what to feel about your divorce, your widowhood, your credit, or your timing. I'm going to separate the feelings from the facts, because you can only work on one of those at a time, and the facts are the part we can fix on paper.

My belief about all of this fits in a single sentence: a house should stabilize your family's life and budget, not hold you hostage to a monthly payment. You can love a house. I hope you do. But a house is only as good as the payment attached to it, and you'll be married to that payment far longer than you'll be charmed by the kitchen.

An Engineering Project, Not a Gamble

If I could change one idea in your head before you finish this book, it would be this one. Buying a home on one income is not about luck. It's also not about stretching yourself thin and hoping the next raise arrives on schedule. It's an engineering project.

Engineers don't hope a bridge holds. They calculate the load, they build in margin, and they decide in advance what happens when conditions get worse. That's the approach we're going to take with your home purchase. If we get the math right before you ever make an offer, the house becomes a shield for your family instead of a weight around your neck.

None of this requires you to be good at math. It requires you to be honest about your numbers and willing to work through them slowly, with someone in your corner who isn't selling you anything yet. I tend to be a little bossy about this. My clients

have a name for the look I give them when they start eyeing a house that doesn't fit their budget, and I've decided to take it as a compliment. I'm also the person who keeps juice boxes and granola bars in her trunk, because I welcome kids at showings. I insist they come to the second one, since your children are going to live in whatever house we choose, and their opinion of the basement is relevant data.

My approach is a calm one, with one rule I come back to often: we don't panic until there's a reason to panic. A lot of the fear around buying a house comes from not knowing which problems are real. Once you can tell a serious problem from lipstick on a soggy basement, most of the panic goes away.

How to Use This Book

Read it at your own pace, ideally with a pen and your most recent pay stub nearby. You don't need to be ready to buy. You don't even need to be sure you want to. You might finish this book and decide to wait, rent another year, or build your cushion first, and if so, then this book worked. The goal isn't to get you into a house. The goal is for whatever you decide to be a decision you made with clear eyes, and without anyone's pressure but your own good sense.

So get your cup of tea or whatever it is you drink at this hour. Put the phone with the listings face down for a few minutes. Let's start with what you can truly afford and work out from there.

CHAPTER 1

The Payroll Manager's Secret: Why Your Pre-Approval Is a Lie

Somewhere in your email or a folder on your desktop there is a letter with a number on it, and the number feels like permission. A bank looked at your paperwork and said you can borrow $350,000. The natural conclusion is that you can afford a $350,000 house.

The letter isn't forged or fraudulent. It just answers a different question from the one you're asking.

The question the letter answers

A pre-approval answers this: *how much will we lend this person, based on what they earn?* You are asking something else: *how much can I pay every month and still keep my family steady if something goes wrong?*

The two questions use different numbers. Lenders qualify buyers on gross income, meaning the figure at the top of your pay stub before anything has been taken out of it. You don't live on that figure. You live on whatever lands in your account.

I ran payroll for 400 people for eleven years, so I know how wide that gap is. You see child support garnishments, 401k loans being paid back, and health insurance premiums that go up every January. A gross salary looks tidy on an application. By the time it has passed through all those deductions and reached the person who has to buy the groceries, it's a different amount of money.

A pre-approval letter is the one document in your life that looks at your income before the government and your benefits plan have finished with it. Then it asks you to build a monthly payment on top.

What a payment feels like at your kitchen table

The gap between gross and net is only the first layer. The next is everything a single parent pays for that no application asks about.

Childcare is the obvious one, along with after-school care. Then there's your health insurance, which comes out of one paycheck and covers a household. Then come the activities: the soccer fees, the cleats that fit in September and don't in November, the school lunches that keep costing money after the closing. None of that shows up in a lender's calculation. All of it shows up in your week.

Here is a simple picture of how this goes. Suppose a buyer, a single parent, takes home $4,800 a month, and the lender says she can carry a $2,400 monthly payment. On the letter,

that looks reasonable. Then she adds $800 a month for childcare and activities.

In this scenario, that leaves $1,600. Out of that $1,600 come groceries, utilities, gas, car insurance, the phone bill, school lunches, and whatever she's setting aside for the furnace that is going to die one January. The letter said yes. The $1,600 is where she'd actually spend the next thirty years of Tuesdays, working out which bill can wait.

I'm using round numbers on purpose. Your own figures will be different, and that's the point. The exercise only works with *your* pay stub, your garnishments and your childcare bill.

The payment on day one is not the payment you'll have

The mortgage payment you see in a listing is a starting point. The mistake I see buyers make most often is looking at the top of their pre-approval budget and forgetting that property taxes and homeowner's insurance go up almost every single year. Your escrow payment climbs even if you have a fixed-rate mortgage. The "fixed" part applies to the loan, not to the taxes and insurance that ride along with it.

Where the house sits matters too. Delaware County and Franklin County property taxes are different bills, and a house in one school district can carry a different tax load than a similar house a few miles away. I'll get into that in a later chapter. For now, the point is that a payment which just barely fits in year one has nowhere to go in year four.

So when a buyer tells me the monthly number "works," I want to know what it does to the budget after the first escrow adjustment. A budget that works only if nothing changes is a hope. You can't build a household on that when you're the only adult in it.

Why zero buffer is the single-parent trap

People use the phrase "house poor" loosely, but it means something specific to me: the house gets paid, and nothing else does. The mortgage is current, the lights are on, and there's nothing left over. No cushion, no repairs fund, no room for a bad month.

Two-income households can sometimes absorb that for a while. One partner's paycheck covers the gap when the other's hours get cut or a medical bill arrives. When you're the only adult in the house and the furnace dies in January, there's no second income to fall

> **This is also why I do this at a Panera or on a Zoom call before I set up a single search.**
>
> GWEN ADEYEMI

back on. There's you, your bank balance, and a house that doesn't care.

This is why I never push clients to the top of their pre-approval letter. I have talked more people down in price than up. My clients know I'm protecting their Tuesday-morning bank balance, not my commission check.

Notice what the pre-approval doesn't ask. It doesn't ask what happens if you lose your job or get sick. There's a question I wish every buyer would ask me: "If I lose my job or get sick for two months after we close, what does the math on this house look like?" Everyone asks what the bank will approve them for. Almost nobody asks what their Tuesday-to-Tuesday cash flow looks like once the taxes, the old furnace and the kids' school costs are in the picture.

If you only ask one question before you buy, make it that one.

“

This is why I never push clients to the top of their pre-approval letter.

GWEN ADEYEMI

Doing the Tuesday math

Here is the exercise itself. It takes a pen, some paper, and your most recent pay stub. If you also have a recent statement for your bank account, keep it nearby too. Spend an evening on it. You don't need a spreadsheet.

Start from what actually arrives in your account, not from the gross number on the letter or on your offer of employment. Look at how often you're paid, and work out what a typical week and a typical month really bring in. That's the number your life runs on, and I like to break it into weeks because a week is how the bills feel.

Then list what already leaves that money before any mortgage is on the table. These are the things I'd look for, side by side, and you'll know which ones apply to you:

- Childcare and after-school care
- Health insurance and out-of-pocket medical costs
- Activities, sports fees and school costs
- Child support or garnishments, if either applies to you
- A 401k loan repayment, if you have one
- Car payments and other debts
- Groceries, utilities, gas and phone

Next, add the costs of owning that you aren't paying today. These include property taxes, homeowner's insurance, the HOA fee if there's one, and repairs. Include the older furnace or the aging roof, because every house you'll be able to afford

is old enough to need something. Then add a cushion for the months when taxes and insurance rise.

Finally, look at what's left in a normal week, and ask whether you could live with it, not whether a lender could. If you couldn't comfortably handle that amount staying flat for two months without a paycheck, the payment is too high, whatever the letter says. I'm not handing you a magic ratio here. A formula can't know that your daughter's therapy is on Thursdays, or that your ex is three months late on support. You know those things. The math just makes you look at them in daylight.

This is also why I do this at a Panera or on a Zoom call before I set up a single search. Looking at a $2,100 housing payment as a line on a page is easy. Setting it beside the childcare bill and the soccer fees, and watching the rest of the month rearrange around it, is something else. It's better to feel that discomfort at a table than in your kitchen at 10:30 on a Tuesday night after you've closed.

Your safe number belongs to you

Your safe number will almost always be smaller than the letter's number. That can sting, especially if you've spent months imagining a certain kind of kitchen or a certain school. Let it sting for a minute, and then notice what it buys you. Your payment is one you can survive in a bad month. A cushion survives the first big repair. Your kids' routine stays intact while you figure out what comes next.

Some buyers find they have room, and that's good news. Others find the number is lower than they hoped, and that is information too. Sometimes the right answer is to wait a year, pay down a debt, or build the cushion before you start looking. Waiting isn't failure. A year of renting is cheaper than a house that drowns you.

So keep the letter, because you may need it for the loan. But treat it like a weather forecast for somewhere else. Take your own pay stub, do your own subtraction, and decide the number for yourself.

That number is what the rest of this book builds on. The next step is the cash you keep beside the payment, because even a modest, well-chosen mortgage needs something solid underneath it.

CHAPTER 2

The Tuesday Morning Bank Balance: Building Your Solo Safety Net

The Winter I Had $412

I learned the hard way, in my own Westerville townhouse, what a thin savings account feels like when something breaks.

I had done the math before I bought. I knew my payment, and I knew what daycare and health insurance took out of my one check. What I hadn't done was count what was left in the account after closing day. That was the part that mattered when something broke.

If you read the story of how I got into this business, you know that purchase was also the one where the agent treated me like a charity case, as if my budget were a waste of his afternoon. He was wrong about me, but he was wrong about something bigger, too. He thought the job ended at the closing table. For a single parent, closing is where the real exposure begins.

So here is the central point of this chapter, and I'll say it plainly. Most people picture one financial goal before buying: the down payment. They save for it, they watch the number climb,

and they feel safe on the day it's big enough. But your emergency fund matters more than the size of your down payment. The down payment buys you the house. The reserve lets you keep it.

Why Your Cushion Has to Be Bigger Than a Couple's

When two adults live in a house, one paycheck can wobble while the other holds steady. A furnace dies, and one of them picks up extra hours. One gets laid off, and the other's income keeps the lights on while the search goes on.

As I described in Chapter 1, there is no second paycheck behind you, which means the repair money has to be sitting in your own account before the furnace makes its announcement.

That's why I tell single parents their reserve has to be larger than the one a couple would want. I'm not saying you're worse with money. Your household simply has one engine, and the spare part has to be on the shelf.

What Actually Breaks in Central Ohio

Fear of "what if something breaks?" can sound vague, so let me make it specific. The roof, the furnace, the water heater and the sewer line all fail eventually, and none of them check your calendar first. A seller's disclosure form, no matter how kind the seller, can't promise you which one will go first.

Early in my career, a buyer of mine had sewage back up into the basement laundry tub three weeks after closing. The repair cost $6,800. The sellers had checked "No" on every drainage box, and I hadn't pushed hard enough to get a sewer scope. I push harder now. But even a perfect inspection process can't make a house failure-proof. It can only tell you what to expect.

The local conditions here add their own list. Central Ohio sits on shale and glacial till, so practically every basement from Clintonville up into Delaware County tests high for radon. The usual fix is a mitigation fan, and I'd budget about $1,100 for it. Out-of-town buyers panic. You don't have to, because it's a known cost. But it's a known cost that should be in your reserve before you ever make an offer.

Then there's water. Our heavy clay soil holds moisture against foundations every spring. When a house has a finished basement, I look right away for a battery-backup sump pump. A spring thunderstorm can knock out the power, and a regular sump pump stops working right when the water is pouring in. If the house lacks that backup, it's one more item for your list.

None of this is meant to scare you off. It's meant to replace a vague dread with line items. Dread can't be budgeted for, but line items can.



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What Happens When You Spend Your Last Dollar

The mistake I most want to keep you from is emptying every last dime of your savings to win a bidding war. You end up house-poor on closing day, with no buffer at all.

There's a reason this does damage beyond the numbers. With nothing in the bank, every decision gets made from fear. You can't walk away from a bad inspection finding, because you've already spent the money you'd need to wait. You can't hold out for a better price. Whatever goes wrong in the first year goes on a credit card, and the card becomes a second mortgage nobody approved.

An empty account also costs you the calm that I think matters more than anything else in this book. You can't think clearly at 2 AM when the balance on your phone is smaller than the thing that just broke. I know, because I've done it.

Sometimes, when I run the numbers with a client, the honest answer is to wait. That might mean renewing the lease for another year and paying off a car note so the monthly money frees up. It's not the answer anyone wants to hear when they've already pictured the kitchen. But I would rather have you angry at me in March than drowning in October.

A caution about the down payment, too. Putting less down so you keep more cash is not automatically the answer either. A smaller down payment can change your monthly payment, so ask your lender to show you both versions side by side before you decide. What I won't do is let you hand over every dollar you have because the number on the page looked possible.

Building the Buffer While You're Still Renting

If you're reading this from a rental, you have an advantage. You still have time. A landlord's lease is a pause button, and you can use it.

Here are the levers I come back to again and again:

- Treat the savings target as two goals, not one: money to buy the house and money to keep it.
- Look at your fixed obligations, such as a car note, and see whether clearing one frees up

monthly cash that can go into savings.

- Be willing to extend your lease if the numbers say you're not ready. A longer lease costs you nothing in credit and a lot in peace of mind if it keeps you from buying too soon.

None of this is glamorous, but a buffer is built a little at a time, one month's leftover cash at a time.

The Minimum Reserve Checklist

Before you make an offer, sit down with a pen and your account balances. Here is what to put on the page. I'm giving you the questions, not a magic number, because your number depends on your bills, and you're the one who has to live with it.

1. **Cash you have today.** Everything in checking and savings you could reach within a week.
2. **Cash the purchase will take.** Your down payment, plus the closing costs. Ask your lender and your agent for real estimates, not guesses.
3. **What's left on closing day.** Subtract line two from line one. That's your real starting reserve, and most people have never looked at it.
4. **Your monthly fixed costs.** Take the figures from your own pay-stub math: the new payment with taxes and insurance, daycare, health insurance, and the rest of your bills.
5. **The two-month test.** Ask what the math looks like if you lose your job or get sick for two months after closing. Write

down what those two months of fixed costs would total, and set it next to line three.

6. **Known repairs in the house you're considering.** Price out the items on the list above: a radon fix if the house tests high, a battery-backup sump pump if it has a finished basement, and anything the inspection flags about the sewer line, furnace, roof or water heater.
7. **Your monthly leftover.** After the payment and all your bills, how much is left each month to rebuild the fund after something breaks?

If you also have a home warranty in mind, add its cost to the list, but treat it as one layer of protection and not a replacement for cash. I'm obsessive about warranties and emergency funds for my clients because of that laundry room floor, but a warranty doesn't pay your January bills if your paycheck stops.

Now look at the page. If line three covers line five with room left over, and the repairs on line six don't swallow what remains, you have a shield. If it doesn't, you've learned something valuable before you signed anything. It might mean a different house, a later date, or another year of saving. You can still buy.

There is no need for panic yet, only for calculation. A thin reserve on paper, weeks before you've made an offer, is not a reason. It's information, and you have time to act on it.

CHAPTER 3

Marry the Payment, Not the Rate: Busting the Biggest Myth in Real Estate

The phrase usually arrives with a friendly shrug. Rates are bound to come down, so buy the house now and fix the loan later. Somebody at an open house says it, or a lender says it over the phone, or a cousin says it at a birthday party. Behind it sits a bigger message: if you wait, you'll miss your chance.

I hate that phrase with a passion, and I'm going to explain why it is more than an annoying slogan for a single-income household.

The Phrase I Can't Stand

The line goes, "Marry the house, date the rate." It's catchy, and it has a rhythm that makes it sound like wisdom. Here is what it says underneath: sign up for a payment you can't comfortably make today, and trust that the market will rescue you later.

For a household with two paychecks, that bet is risky. For you, it's reckless. You cannot bank your kids' grocery money on a gamble that Jerome Powell and the bond market are going to bail you out with a 4.5% refinance in eighteen months. If you can't afford the payment at today's rate, do not buy the house.

I know how blunt that sounds. But look at what the phrase asks of you. It asks you to pay the full, real payment every month while you wait for something you don't control. Those months don't come with a discount. The mortgage company collects the whole amount on the first of the month whether rates fell or not, and the money comes out of the same single check that has to cover childcare, gas, soccer fees and food.

Earlier I showed you how to find the payment your take-home pay can carry. My Tuesday math has no line for "rates might fall," and I don't allow clients to write one in.

What a Lower Rate Changes, and What It Doesn't

Let me take the mystery out of this, because the phrase works partly by making the mortgage sound like a mood that shifts with the weather.

Your monthly payment is built from several pieces. One piece pays down what you borrowed, which is the principal. Another piece is interest, the cost of borrowing it. Then come property taxes and homeowner's insurance, which we've already talked about, and which tend to climb on their own schedule. A lower interest rate can

shrink one of those pieces. It does nothing to the amount you owe. It doesn't touch the taxes, and it doesn't cancel the insurance bill. It certainly doesn't fix the furnace.

And a refinance is not a favor the universe does you. It's a new loan, and a new loan has to be approved by someone. When the day comes, you'll be applying as what you are now: one earner, with whatever your job and your credit look like at that moment. If you've been stretching to make the payment, your savings may be thin by then, and your credit cards may have taken some of the strain. That's the exact moment when you'd need everything to look strong. The plan "I'll refinance later" assumes that you will be stronger later. A stretched budget makes you weaker.

Suppose a buyer closes on a house whose payment takes nearly every spare dollar of the month. Rates do fall after a while, and a refinance becomes possible on paper. But in the time between, a repair came up, the savings went to cover it, and a few months of tight budgeting left a balance on a credit card. Now the application looks worse than it did the first time. The rate fell, and the buyer still can't use it. That's what I mean when I say you can't refinance your way out of being house-poor.

If you want to know how a particular refinance would work for your situation, talk to a lender about it, and ask for the real numbers in writing. But don't let that conversation be the reason you sign for a payment you can't afford today.

The Pressure to Stretch for a "Dream"

The rate myth rarely travels alone. It comes with a second one: stretch now, because the house will build equity and the stretch will pay for itself.

I don't use the words "dream home" or "forever home," and I don't say "this won't last!" or "bring your toolbelt!" either. Those lines all do the same job. They turn a purchase into an emotional event, and they rush you past the spreadsheet. Most people keep a house for seven to ten years, and calling a three-bedroom split-level a "dream" puts way too much emotional pressure on a piece of real estate. It's a structure with a roof and a heating system. It should do a job for your family, and the job is stability.

Equity is a number on paper. You can't spend it at the grocery store, and you can't pay the childcare bill with it. It may grow, or it may not, and either way you have to live in

> **I'll admit I get a laugh from clients when I walk through one of these.**
>
> GWEN ADEYEMI

> **That's the real reason I push this house on the people I work with.**
>
> GWEN ADEYEMI

the house and make the payment while you wait to find out. Stretching for equity means paying real money now for a possible benefit later. When the household has one income, every dollar of that stretch is a dollar that isn't sitting in your reserve.

I'd rather you love the house a normal amount and love the payment a great deal. Love the house, marry the payment. The payment is the thing you'll live with every month, so it deserves the vow.

When the Right Answer Is "Not Yet"

Some of you reading this are on the early side of a very hard stretch, and I want to say something to you directly.

"Now is always a great time to buy!" No, it isn't. If you're three months out from a divorce decree being finalized, your credit cards are maxed out from legal fees, and you

don't know what your child support order is going to look like, right now is a terrible time for you to buy a house.

You'll know the market is wrong for you when the numbers you need aren't settled yet, or when the cushion you built is still being spent on something else. It has nothing to do with whether the weekly news says rates are up or down. In that case, the best thing I can do as your agent is tell you to rent a while longer, save a while longer, and let the paperwork finish. A closed-door deadline in someone else's sales pitch is not a reason.

When you're ready, there will still be houses. There are always houses.

The Case for the Boring House

So what should you buy when you do buy? My answer is not glamorous.

Buy the smallest, plainest, most boring ranch or split-level in a rock-solid school district with dry mechanicals. Boring houses with dry basements and 100-amp panels don't make great Instagram posts, but they let you sleep at night.

I'll admit I get a laugh from clients when I walk through one of these. There's a lot of beige. Somebody has usually chosen a ceiling fan with no regard for human feelings. I may mention it. But the boring house is the one that leaves your budget intact. When the structure is plain and the mechanical systems are dry, there's less to go wrong in ways you didn't

plan for. And when the price is modest, the payment is less likely to depend on a rate drop to make sense.

That's the real reason I push this house on the people I work with. The more modest the house, the less you'll ever need a refinance to save you, because you never needed rescuing in the first place. Your first mortgage payment should feel like something you could make in your sleep. Then, if rates do fall someday, it's a pleasant surprise instead of a lifeline.

Permission to Walk Away

Here's a practical test for any house you're considering. Run the payment at today's rate, with today's taxes and insurance. Then set it against your own net-pay math and your reserve. If the house only works when you add the words "once rates come down," the house doesn't work.

You are allowed to walk away from that deal. You don't owe the agent an explanation, and you don't owe the listing a second look. You also don't need to feel that you've lost something, because a house that depends on a rate drop to be affordable was never a house you could afford. You were being asked to accept somebody else's forecast as your safety net, and you've already decided to build your own.

If an agent or a lender tells you rates will fall soon and you should move now, you can thank them for the opinion. Then ask what the payment is today, and decide from there.

CHAPTER 4

The Columbus Maze: School Lines, RITA, and Hidden Taxes

Three Addresses in One

When you buy a house in Central Ohio, three different things get attached to your family. The first is the mailing address on your envelopes. The second is the school district your kids will attend. The third is the municipality that taxes your paycheck. Most buyers assume these three travel together. They often don't.

School district boundaries and municipal tax lines in Columbus look like somebody drew them in the dark during an earthquake. You can have a Columbus mailing address, pay Columbus city taxes, and still be in the Worthington or Westerville or Olentangy school district. In my business we call those "Win-Win" properties, and the online portals get them wrong constantly. A portal sorts by zip code and city name. It has no idea what the lines underneath those labels are doing.

The last chapter was about how much house you can safely carry. This one is about where to look, because a house in the wrong tax pocket or the wrong school boundary can cost you

thousands before you've bought a single light bulb. Every dollar in this chapter lands in your monthly math, and you have only one paycheck to absorb it.

The Street That Sells for $60,000 More

A computer algorithm looking at zip code 43235 can't tell you why one side of a street sells for $60,000 more than the other. I can, and the reason is almost never the house. It's the line. Two homes that look nearly identical in the photos can send your kids to different school districts and put you in different tax jurisdictions. Buyers pay for that difference, and sellers know it.

For a single parent, this cuts two ways.

If you're shopping for a particular school district, the Win-Win property can be the smartest buy in the market. You get the district without the suburban price tag, though the price gap between the two sides of the street shows you what the market thinks the line is worth. What you actually pay is still your number to check.

The other way is the trap. A listing's city name tells you nothing reliable about the schools. Someone who sees a Westerville-sounding neighborhood and assumes the schools match has made an assumption, not a discovery. An assumption is a poor foundation for a decision your kids will live inside for years. In the last chapter I told you to buy the

plainest house you can find in a solid school district. This is how you confirm the district is the one you think it is. Look up the exact address, not the neighborhood nickname.

Where You Live, Where You Work, and the Income Tax

Now the part that quietly reaches into your paycheck. Central Ohio municipalities tax income, and RITA, the Regional Income Tax Agency, is how many of them run it. The detail that catches buyers is simple. You may live in one suburb and work in another, and your paycheck is touched by both.

Whether you pay twice depends on whether the suburb you live in gives a 100% credit for the taxes you've already paid to the city where you work. If it does, you're fine. If it doesn't, you pay the difference. Moving two miles north could cost you an extra 1% of your income.

That sounds small. Do the arithmetic on your own pay. On $50,000 of income, an extra 1% is $500 a year. The number changes with your salary, but it doesn't go away, and it doesn't appear on the listing. It also doesn't show up in the pre-approval letter we talked about in Chapter 1, because lenders qualify you on the house, not on what a particular suburb does to your take-home pay. For a household on one income, that's real money, and you'll feel it in every pay period.

So the Net-Pay Reality Check you've already done has one more line in it. Before you fall for a street, ask what that municipality does with your income given where you work. A tax professional or your lender can help you run it for your

specific situation. Your tax bill depends on your actual pay and your actual address, so run it on those, not on a guess made at a kitchen table.

Old Houses, Review Boards, and the Wood Window Problem

Some of the most charming streets in my service area come with an extra layer of rules. Historic districts, like Old Worthington or parts of Clintonville, have Architectural Review Boards. Those boards can dictate what kind of windows or fence you're allowed to put up.

Buyers love the look of a historic street, and I understand why. What they don't see is that the review board has a say in how you maintain it. Those wood windows are not cheap for a single-income budget. If the windows in a house are tired, you may not be free to swap in the cheapest replacement. You may be required to match what the district wants, and the bill is yours.

I'm not telling you to avoid historic districts. I'm telling you to ask whether the house sits in one before you write an offer, and to price the windows and the fence into your repair reserve. A house that looks like a bargain but comes with a review board can turn a modest repair list into an expensive one. That's lipstick on a soggy basement of a different kind, because the problem isn't hidden by paint but by charm.



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Clintonville, Westerville, and Lewis Center: Same Metro, Different Bills

The best way I know to show you how much these pockets differ is to walk you through three of them. This is the geographic reference for the rest of the book, so I'll be specific.

Clintonville is older, progressive and walkable. It's full of 1920s brick Tudors and Four Squares. It's also full of wet basements, knob-and-tube wiring remnants and tiny driveways. And you're in Columbus City Schools unless you go private or lottery. If you love the character, fine, but go in knowing what the character comes with and budget for it.

Go twenty minutes northeast and you're in **Westerville**. There you get 1970s and 80s colonials and split-levels, wider streets and a massive suburban recreation center. You also get municipal electric, which is way cheaper than AEP. That's a monthly saving that lasts as long as you own the house, and it's the kind of detail a payroll person notices.

Then go up to **Lewis Center** and the Olentangy schools. It's all newer builds from the 2000s to today. You'll find higher property taxes, HOA rules about where you can park your trash cans, and huge elementary schools. Newer construction can be a comfort for repair budgets. It can also mean a bigger tax bill and a rulebook you didn't write.

None of these is the right answer or the wrong one. Each has a different mix of monthly costs, repair risks and rules. One thing I do say plainly

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is that what a neighborhood *costs you to live in* is a different question from what it costs to buy in.

Reading the Seller's Numbers Without Trusting Them

Two local habits will protect you more than any comparison on a portal.

First, check the utility provider before you write an offer, and ask for the last twelve months of water and electric bills. If a house sits in a pocket with Westerville municipal electric or Columbus city power, your monthly bill can be dramatically lower than if you're on AEP with all the transmission riders. Twelve months of bills shows you the winter and the summer, which a single month never will.

Second, don't take the seller's property tax bill at face value, especially if the current owner has lived there a long time. In Franklin and Delaware counties, I tell buyers never to look at what a current owner is paying in property taxes if

they've lived there for twenty years. The county reassesses every three years, and the school districts put levies on the ballot constantly. The number on the listing reflects what the previous owner paid, not what you'll pay. Taxes in most households only move one direction, and that gap lands on you.

Questions to Ask Before You Make an Offer

Here's the practical part. Keep these on your phone or on the fridge. Ask them about every house you're seriously considering, and if the answer isn't clear, get it in writing from the right source before you commit.

Schools and boundaries - Which school district is this exact address in, regardless of what the listing's city name says? - Is the mailing address in one place and the school district in another? Is this a Win-Win property, and what's the price difference between this side of the street and the other? - If the neighborhood feeds into Columbus City Schools, what are the private or lottery options, and can I afford them?

Income tax - Which municipality taxes my income at this address? - Does that municipality give a 100% credit for taxes I pay to the city where I work? If not, what does the gap cost me per year on my actual pay?

Property taxes - What did the current owner's tax bill reflect, and how long have they lived here? - When does the county reassess next, and what levies are on the ballot or likely to be?

Utilities - Who provides electric and water? Is this a municipal electric pocket or AEP? - Can I see the last twelve months of water and electric bills?

Rules - Is this house in a historic district with an Architectural Review Board? What does it dictate about windows, fences and exterior changes? - If there's an HOA, what are the rules, and which of them would I actually have to live with?

The house itself, by neighborhood - For an older neighborhood: how wet is this basement, and are there knob-and-tube remnants in the wiring? - For a newer build: what do the taxes and the HOA rules add to my monthly total?

If it helps, write the answers on a single sheet for each house, so you can set two houses side by side and see where the real costs differ. You'll weigh them against your own budget and your own kids' needs. I can't do that part for you, and neither can a portal.

The honest summary is that the number at the top of a listing is the smallest part of the cost of this house. The lines underneath it, the school boundary and the tax jurisdiction and the utility provider, are where the real money moves. A buyer who asks these questions early has taken the surprises out of the closing table before anyone else sees them.

CHAPTER 5

The Smell Test: Seeing Past the Staging and the Paint

Imagine a house where gray plank flooring runs from the front door to the back, the counters are white and the walls are painted so freshly that the place looks like it's still drying. You're standing in the kitchen with your coat on, and part of you has already started picking out which bedroom belongs to which kid.

I understand the pull. The last chapter was about the paperwork side of a house: school lines, tax jurisdictions, utility providers. This one is about the moment you actually walk through the front door, when the staging is working on you as hard as it can. Staging is designed to make you feel something before you've thought anything, and you're allowed to feel it. I just want you to have two other tools in your pocket before the feeling makes a decision for you.

Those tools are your nose and your feet.

Smell the House Before You Look at It

When I walk into a showing, I pay attention to what I smell before I look at the kitchen counters. I'm not in the market for a lovely scent. I'm listening for one particular thing: that sweet, heavy smell of a plug-in air freshener in the basement, working overtime to hide dampness.

A basement that has been dry for years generally smells like a basement. It might be a little dusty or a little cool, and nobody lights candles for it. A basement that has been wet, and is going to be wet again, tends to arrive with a lot of perfume. One plug-in is a house with a seller who likes vanilla. Several, in a part of the house nobody lives in, make me start asking why.

Perfume doesn't prove anything by itself. It's a question, and I treat it as one. I do keep walking with my eyes open, because a smell like that rarely travels alone.

The same goes for fresh paint and new flooring when they're everywhere at once. Cosmetics are the easiest things in a house to fix, and sellers know it. That is exactly why they get done first, and why they can be done to cover things that aren't cosmetic. A buyer on two paychecks might absorb the surprise. A buyer on one has to be the person who sees it coming.

Let Your Feet Do the Inspecting

The second thing I notice is the floor. As I walk, I'm paying attention to whether it slopes under my shoes.

You don't need a level or any training. Flooring that tilts, or a room where you feel yourself drifting toward one wall, tells you something about what's happening underneath. A floor can look gorgeous and still be sitting on a problem, and the gray vinyl plank will cover that up as easily as it covers everything else.

My routine when I first evaluate a property starts outside, before I ever touch the front door handle. I look at the grading around the exterior foundation, meaning which way the ground slopes next to the house. I look at the age of the roof and the windows. Then I walk straight past the kitchen and down into the basement.

Anyone can see if the kitchen cabinets are white. My job is to see whether the house has good bones.

That's the distinction I'd like you to take with you. A kitchen is a surface. A foundation is the thing holding up every dollar you've saved. Roofs and windows are expensive on their own schedule, and grading decides where the water goes when it rains. None of these belongs in a listing photo, because none of them photographs well.

Go Down to the Basement and Stay a While

When I tell clients I'm skipping the kitchen, they sometimes look a little offended on the kitchen's behalf. I'll come back to it. But I'm going to the basement first, and I'm looking at three things.

The furnace sticker. The sticker on the furnace tells me how old the equipment is. A furnace is something you will either replace or pay to keep alive, and with one income, that is a real line in your reserve rather than a vague "someday."

The electrical panel. I want to see what is running the house, and I want to know whether anyone has been working on it. It's also a spot where I want a qualified professional to tell you more, which we'll get to when we talk about inspections.

The foundation walls. I look at the walls themselves, from floor to ceiling, as carefully as I can. Water leaves a record of where it has been, and if I'm standing in a basement that smells of perfume, I'm reading that record with extra attention.

In a finished basement, the walls are covered in drywall or paneling, and the problem is that covering things up is the whole point of finishing a basement. I'm not saying every finished basement hides something. Plenty are fine. I'm saying a finished basement gives me fewer places to look, so I look harder at the ones that remain, and I lean on what I can test, which is where the next section picks up.



ILLUSTRATION · YellowstoneNPS, PDM (flickr)

Water and Radon: The Two Local Risks I Never Skip

Central Ohio has two property risks I watch for above almost everything else, and both live in the basement.

As I described in Chapter 2, water and radon are predictable costs here, so at a showing I look for physical evidence that they're being managed: a battery-backup sump pump in a finished basement, and a radon test on every basement.

Notice what these two have in common. Neither one is visible from the kitchen, and both are predictable. Water and radon don't ambush buyers who know to look for them; they only surprise the ones who spent their showing admiring the countertops.

The Twin Single in Old North

Every so often a house tests all of this at once, and I'll tell you about one that did.

We were looking at a twin single in Old North Columbus. It was a cute flip: gray luxury vinyl plank everywhere, fresh white paint, quartz counters. My buyer loved it, and I understood why. It looked like the house in your head.

But something about the smell in the utility room bugged me. It smelled like bleach and cheap vanilla plug-ins. Bleach is what people reach for when they're cleaning something they don't want to look at, and vanilla is what they reach for next. Neither belongs in a utility room that's supposedly fine.

So I pulled back the edge of the drop ceiling in the laundry area. What I saw was fresh sister joists nailed right next to charred wood that nobody had bothered to seal properly after a kitchen fire. Somebody had repaired the damage, covered it, painted over the whole thing, and listed it with granite-adjacent confidence.

Then I pulled the city permit history. There were no permits for electrical or structural work.

We ran, didn't walk.

I want you to see what happened there, because it wasn't heroism. My buyer wasn't foolish to love the house. The house had been designed to be loved, and from the front door it

succeeded. What I did was let my nose bother me, and then I followed the bother until it either went away or turned into evidence. This time it turned into evidence.

You don't have to pull back a ceiling to do the same thing. You can notice what's strange, ask about it, and look up the permit history on any house that's been recently redone. Fresh work that's been done properly leaves a paper trail. When there's a lot of fresh work and no trail, that's information too.

Your First Five Minutes

Here's what I'd like you to carry into a showing. You don't need to do all of it in a particular order. Treat it as a list of things to notice, and let the house tell you which ones matter.

- **Smell.** Is there a heavy, sweet air freshener in the basement or utility area? Ask yourself what it's covering.
- **Floor.** Does it slope under your shoes? Does a room make you drift toward a wall?
- **Outside the foundation.** Which way does the ground around the house slope?
- **Roof and windows.** How old are they?
- **Furnace sticker.** How old is the equipment?
- **Electrical panel.** What does it look like, and who's been working on it?
- **Foundation walls.** What do they look like, and has water left a record?

- **Radon.** Plan for a test on any basement. It's the rule here, and the fix is a fan.
- **Recent flips.** Pull the permit history, especially where the work looks fresh and extensive.

If it helps, keep this on your phone and glance at it in the driveway. It may feel like a lot to check while the seller's agent hovers, but it's a lot less than the first year of owning a house that fails the list. You don't have to be rude about it, and you don't have to be an inspector. A showing is a chance to look at the house. Looking at the part of the house that matters is the part I'm asking for.

Granite, gray flooring and fresh paint will still be there, and they'll still be easy to fix or live with once the house has passed the tests that count. The reserve you built to protect your kids shouldn't be spent on a cover-up. Let the cabinets be white, and let the basement be dry.

CHAPTER 6

The Condo Controversy: Why a HOA Might Save Your Life

What I Got Wrong About Condos

When I started in real estate, I believed condos were always a bad investment compared to single-family homes. The HOA fees looked like money thrown away, and the appreciation looked slower. If that's what you've been told, or what you already believe, I understand. I held that opinion with confidence.

I've totally changed my mind, but only for one kind of buyer: the single parent. The investment question I used to ask was "which property gains more?" That's a fair question for someone with a second income, spare weekends and a cushion. For you, a better question is "which property keeps my life running?"

A condo can be the wrong choice, and I'll show you exactly when. Dismissing the whole category would take away an option your budget may need.

What Fifty Hours a Week Does to a Lawn

Think about what a house asks of its owner besides money. Grass grows on a schedule that has nothing to do with yours. Snow arrives before the school bus does. A roof doesn't wait for a convenient month.

If you work fifty hours a week and have two kids in travel sports, your calendar has no room for any of that. Nobody else in the house can take the shovel while you handle pickup. You'd do it on top of everything else, or you'd pay someone, and in either case the "free" yard turns out to have a cost.

Let's say the fee is $240 a month and a roof replacement costs $12,000. My own math is simple. Not mowing, not shoveling, and not writing that check out of pocket is worth every penny of the fee, as long as the association's reserve study is healthy. That "as long as" carries most of the weight, and the rest of this chapter is about it.

Run the numbers the way I would at a Panera table. A $240 fee is $2,880 a year. One $12,000 roof is a little over four years of those fees. The fee also buys more than a roof, but the roof shows the shape of the trade. You pay a small, predictable amount every month, and the association handles the big, lumpy expense. You've already built a cash reserve for the repairs a house throws at you, and a condo can shrink the list of things that reserve has to cover. That's a real advantage when you're the only adult in the house.

A fee, though, is a bet that someone else is managing the money well. That brings me to the document that tells you whether they are.

Reading the Reserve Study

An association has to save for the day the roof, the siding and the parking lot wear out. The reserve study is the document that says what's coming and whether the money is there. It's a budget, and budgets are something I know how to read.

When a client is serious about a condo, I want that study in hand before any emotional decisions get made. I'm reading for a few plain things:

- Does the study name the big items, such as roofs and siding, and say roughly when they'll need replacing?
- Is real money set aside for those items, or is the plan to figure it out when the bill arrives?
- Has the association already done major work, or is the big expense still ahead of you?
- Have owners been hit with special assessments before?

A healthy association looks boring on paper. The big expenses are known, the savings are sized to match, and the fee is set to keep that going. A failing one looks cheerful. The fee is low, the grounds look fine, and nobody has been saving for the roof. A low fee in that situation isn't a bargain. It's a bill that hasn't arrived yet, and when it does, it lands on the owners who happen to be there that year. If one of those owners is you, with a single paycheck and a

reserve you built for your own emergencies, the assessment drains the money you were saving for something else.

This is the same reasoning I gave you about your own savings in Chapter 2, scaled up to a whole building. Dread can't be budgeted for, but a funded reserve study means the line item has already been paid for.

If the documents are confusing, get a professional to read them with you. A lender or a real estate attorney can help with the fine print. What I don't want is for you to fall in love with the floor plan and skim the paperwork.

The Insurance Scare in the Northern Suburbs

There's a local reason to be extra careful right now. Condo associations in the northern suburbs are getting hit with massive insurance increases, which is driving up monthly HOA fees or causing special assessments for roofs and siding.

That changes how you read the fee. A $240 fee on a listing sheet is the fee for today. In an association under insurance pressure, that number can move, and you don't control the vote.

So when you budget for a condo, build in room for that fee to rise. Ask the association what the fee has been over recent years and whether an increase is already planned. Ask whether any special assessment has been voted on or discussed. Then run your own budget with a higher fee and

see if you still pass the two-month test from Chapter 2. If the numbers only work at today's fee, you've bought a hope, not a plan.

Insurance is also why the sweet talk about "low fees" makes me nervous. A fee that hasn't kept pace with what the association is paying may be about to catch up.

When I Tell Clients to Walk Away

I want this chapter to open doors, and some doors need to stay shut. Here's what makes me tell a client to walk away from a condo.

The reserve is thin and the big work is close. If roofs or siding are due and the money isn't there, the assessment is coming, and the seller is leaving before it arrives.

Special assessments keep happening. One assessment can be bad luck. A pattern means the association is funding itself by surprise.

The association is tied up in litigation. A lawsuit means unknown costs and a longer list of questions I can't answer for you. This is the point to slow down and have an attorney look at the paperwork before you commit.

The fee only fits if nothing changes. If the payment, taxes, and fee fit your budget only when every number stays still, I'd rather you wait or look at something plainer.

None of these is a feeling. They're all facts on paper, and that's the point. You're not picking between a condo and a house on vibes. You're checking a small organization's finances.

The Sweet Spot

Here's where this fits into the way I shop with single parents. My clients are usually looking in the $220,000 to $380,000 range, at three-bedroom ranches, split-levels, or low-maintenance condos, where they can still land in a good school district without a $9,000 tax bill. The condo belongs in that list as a real contender.

If you've only been searching for single-family houses, you've been shopping with one hand tied behind your back. Widening the search to include condos gives you more places to look inside the same budget, and some of those places keep you in a school district you want without the yard, the roof and the driveway all being your job.

The same boring-house logic from Chapter 3 applies here too. The best condo for you probably isn't the one with the rooftop view. It's the one with a clean reserve study, a fee you can absorb, and a unit that passes the same basement-and-water checks from the last chapter wherever they apply.

Is This Condo a Smart Move for You?

Put these side by side and weigh them against your own life. I'm not giving you a score, because your situation decides which factor matters most.

- **Your time.** How many hours do you actually have for grass, snow and exterior repairs, and what would they cost you in either money or sleep?

- **The fee.** Does the monthly fee fit your take-home budget now, and still fit if it climbs?
- **The reserve study.** Does it name the big expenses, and is the money actually set aside for them?
- **Special assessments.** Has the association levied them before, or is one being discussed?
- **Insurance.** Has pressure on the association's insurance already shown up in its fees?
- **Litigation.** Is the association in a lawsuit, and has someone qualified reviewed the documents?
- **The location.** Does the unit put you in the school district you want without a tax bill that strains your budget?
- **Your cash reserve.** Even after the fee is covered, is your own safety net still intact after closing?

If the reserve study is healthy and the fee fits, a condo can be the smartest thing you buy. If the association is in trouble, the same fee is a trap. The building's finances decide which one you're looking at, not the price of the unit.

I changed my mind on condos because of what single parents' lives actually look like. Take the same open mind into your search, and let the paperwork, not the old rule about condos, make the call.

CHAPTER 7

When Love for a House Becomes a Liability

The House That Looked Cute

A couple of years ago I had a client, a nurse at Riverside Hospital raising three boys on her own. She was desperate to get out of her two-bedroom apartment. Anyone who has shared a bathroom schedule with three growing kids understands why.

We found a split-level in the Forest Park area of North Columbus and got our offer accepted. On the surface it was cute, freshly painted, the kind of house that photographs well from the driveway. Then came the inspection.

The seller had drywalled right over bowing concrete block walls in the lower level. The main sewer line had tree roots in it and a belly under the driveway. Neither problem showed from the street, and the paint helped keep it that way. The seller refused to fix either one and offered a modest credit instead.

My client was exhausted. She had been house hunting for a long time, with a full work schedule and three boys, and she wanted to take the credit and close. She also wanted me to

tell her the bowed walls and the bad sewer line weren't a big deal.

I don't lie to make people feel better. I couldn't give her that reassurance, because the facts were terrible.

Why Exhaustion Makes Smart People Agree to Things

Nobody is at their sharpest after the tenth weekend of showings. By then a house stops being a purchase and becomes a way to make the searching stop. Every buyer I've worked with has felt that pull, and the more responsibilities you carry, the stronger it gets.

A looming lease end makes it worse. A deadline turns every flaw into something negotiable, because the flaw feels smaller than the pressure.

I'd rather you hear this from me now, while you're rested and reading with a cup of coffee, than discover it at a closing table. The version of you who is worn down will want to say yes. Fatigue is a poor reason to sign a thirty-year commitment.

Paint is built to calm the buyer's eye. Chapter 5 gave you the tools for seeing past it, and an inspection is where those tools get tested. Sometimes the test result is bad news about a house you've already pictured your kids in. This chapter is about what to do next.

The Brake Pedal

My job is to be the brakes, emotional and financial, when you're speeding toward a cliff, and the steady engine when you're too scared to move on a good decision.

Most agents prefer the engine part. A closing pays them. A termination pays nothing.

If my client had signed on that house, my commission would have been real money, and at that time my own daughter needed braces. I'm telling you that because you should know what you're asking of any agent when you ask for honesty. Sometimes the honest answer costs them a paycheck. You deserve someone who gives it anyway.

Instead, I sat her down at her kitchen table and put the estimates in front of her, for carbon fiber straps to hold the walls and for excavating the sewer line. Then I told her the truth, plainly: the bowed basement walls and the bad sewer line were a big deal on a $255,000 house, and I would not pretend otherwise.

My voice gets quieter and slower when I say things like that. I'm not trying to scare anyone. I want the sentence to land, and I want the next step attached to it.

As I said at the start of this book, I don't panic without a reason, and bowing walls hidden behind new drywall, over a sewer line that's failing under the driveway, are one.

What Staying Costs and What Leaving Costs

When a lease is ending, it's tempting to compare buying a bad house with an unknown, as though the unknown were the worse option. Put the two risks side by side and they look very different.

Temporary housing instability is miserable. It means more boxes, a shorter timeline and possibly a less convenient arrangement for a while. But it can be solved. You can look again, widen the search or buy a plainer house. A single parent in that spot still has her paycheck and her savings, and the search can start over.

A house you can't afford to repair is a different kind of trouble. If a major failure arrives and there's no second income and no reserve to meet it, the damage compounds. Repairs go unpaid and then the mortgage does, and the loss you're risking is the house itself, along with the savings you spent to get

> **I've seen how that version goes, and I wasn't willing to watch it happen to my client.**
>
> GWEN ADEYEMI

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>
> GWEN ADEYEMI

into it. If the mortgage goes unpaid, a lender can take the house. A lease running out doesn't do that.

I'm not minimizing how frightening the lease deadline feels. I'm saying the two fears are not the same size. If you're spending most of your attention on one, check that it isn't hiding the larger one.

A Decision Matrix for Walking Away

If an inspection turns up trouble, I want you to be able to look at it on paper, not through the glow of the paint job. These are the factors I'd weigh with you. Nothing here is a score or a formula. Lay them out and judge them together, and know that one of them can outweigh the rest.

What the problem actually is. Cosmetic issues are one category. Structural movement, water coming in and failing sewer lines are another. Walls bowing inward

and a collapsing sewer belong in the second group, and they aren't the kind of problem you can wait on.

The written estimate against what the seller is offering. A credit is a number someone chose. A contractor's estimate is a number someone priced. Put them next to each other. If the repair estimate is far beyond the credit, the gap is yours to carry.

Whether the seller will fix it. A seller who refuses to repair the problem and offers a token credit has told you how they see the house. Their refusal isn't the deciding factor on its own, but it takes away the easiest solution.

Where the repair money would come from. In Chapter 2 we built the reserve that carries you through emergencies. A repair that would eat that reserve on day one leaves you with nothing for the next surprise, and there is always a next one.

What failure would do to your payment. If the sewer backs up or the wall gives way, can the household absorb it without missing the mortgage? Be as honest as you were with your pay stub.

What is driving the yes. Ask whether you want this house or you want the search to end. Ask whether the lease deadline or your own tiredness is doing the talking. If so, the problem is the pressure, and the house can't solve it.

Who gains if you close. I include myself here. If the person advising you gets paid only when you sign, weigh their advice accordingly. Mine is worth listening to when it costs me something.

If several of those answers make your stomach drop, the house isn't worth what it would cost you. Sometimes the best deal is no deal.

How to Walk Away Without Guilt

Terminating a contract feels like breaking a promise. It isn't. The inspection period exists so you can learn what you're buying and decide with that information. Using it is exactly what it was written for.

Read your contract's inspection terms with your agent before you do anything, because the details of how and when you can terminate depend on that document and the professionals who handle it. If you have questions about your legal position, a real estate attorney is the right person to ask. Check your contract's specific inspection deadlines right away, and don't rely on memory or general advice.

When the time comes, keep the language plain and unapologetic. The seller isn't owed an explanation of your feelings. What you've found is a fact about the house, and what the repairs would cost is a fact about the numbers. Your message can say that the issues found in the inspection weren't resolved to your satisfaction and you're ending the contract. That's enough.

A few reminders for the days after:

- Grief for a house you pictured yourself in is normal. Let it be sad for a day or two.
- You haven't failed. A house that fails the test fails the test, and you caught it in time, before closing.
- Back to the search, with the same standards and the same math. The next house gets the same inspection and the same questions.

There's a version of this where you love a house, hear bad news and say yes anyway because the lease is ending and you're tired. I've seen how that version goes, and I wasn't willing to watch it happen to my client.

You can love a house all you want, but the payment is the thing you'll be living with. When a house can't survive the inspection, the kindest thing either of us can do is let it go.

CHAPTER 8

The Inspection Trap: What Matters and What Doesn’t

A home inspection report is written to list everything, so it can make any house sound like it's falling apart. That's the job of the document, and it's why so many first-time buyers, and a lot of recently single ones, open it and feel the floor tilt. Some read the report and decide they should ask the seller to fix all of it. Others read it and decide the house is a disaster. Both reactions come from the same misunderstanding of what an inspection is.

A snapshot, not a warranty

An inspection is one person looking at one house on one day. The inspector sees what's visible and testable that morning. They can't promise how the water heater will behave in two winters or what's behind a finished wall. Nobody is guaranteeing the house to you, and the seller isn't either.

So when I talk to buyers before the inspection, I'm trying to change what they're looking for. I'm not hunting for a perfect house. I'm hunting for the things that could take your cash reserves down, which on one income is the thing we've been

protecting since the first chapter. Here's what I tell my buyers before we ever walk in: we are looking for the Big Five—roof, foundation, HVAC, plumbing, electrical—plus safety hazards and water intrusion.

Those are the systems that cost thousands when they fail and can't be fixed on a Saturday with a hardware-store run. A bad roof, a moving foundation, a dying furnace or air conditioner, failing plumbing or unsafe wiring will each eat a family's savings. Safety hazards and water intrusion belong on the list for a different reason: they hurt people or they quietly rot the rest of the house. I covered how to spot the early signs of water on your own walk-through. Here I only want you to know that when the inspector confirms it, it moves to the top of the conversation.

Why I won't ask for a doorknob

Everything else on the report is the normal wear of a house somebody has lived in. I tell my buyers the rest of the speech too: we are not going to ask the seller to fix a loose doorknob or a cracked outlet cover.

That isn't me being lazy on your behalf. It's strategy. A seller who receives a long repair request tends to treat the whole thing as an insult, and a seller who feels insulted gets stubborn about the items that matter. Your leverage is limited, and every small ask spends some of it. If the roof is at the end of its life and I've also asked for a sticky window latch, I've given the other side an easy way to say no to all of it.

A short, serious request looks different. It tells the seller you read the report, you know the difference between wear and danger, and you're negotiating about real problems. I'd rather save my credibility for the three items that could hurt you than spend it on thirty that annoy you.

The small stuff doesn't vanish. You'll fix it yourself, slowly, over your first year, the way every owner does. If it helps, keep a running list on your phone and knock out one item a month. Those repairs are part of owning a house, and they aren't a reason to start a fight at the closing table.

Take the cash

When the report does turn up a real problem, the next question is what to ask for. My preference is almost always the same. When we ask for a remedy, I'd rather get a lump-sum credit toward closing costs or a price reduction whenever possible.

The reason is that a seller who agrees to "fix it" gets to choose who fixes it. Sellers who want out of a transaction at the lowest cost are not hunting for the best roofer in the county. I describe the usual result as the seller hiring their brother-in-law to do the cheapest patch job imaginable. You end up with a repair that looks finished on closing day and fails after you've moved in, when the seller is gone and there's nobody to call.

With cash in hand, you pick the contractor, you get the estimate in writing, and you decide how much of the problem to solve. For a single

parent, that control matters more than it does for most. You don't have a second adult to stand at the house on a Wednesday morning and watch what the seller's repair crew actually does. A credit lets you do the job right on your schedule, or hold the money back and keep your reserves intact if the repair can wait. It's the same logic as the savings math from earlier in the book: cash in your own account beats a promise from somebody else.

The $175 I should have insisted on

Now I'll tell you where my sewer rule comes from, because it's the clearest case I know of an inspection leaving something out.

In my very first year, I had a buyer who was tight on cash. We were looking at a flip in North Linden. I trusted the seller's disclosure. I didn't push her to get a sewer scope, which is a camera run through the line from the house out to the street, because she didn't want to spend the extra $175.



ILLUSTRATION · Kim Siever, PDM (flickr)

Three weeks after she moved in, the tree roots in the front yard backed the main line up into the basement. It was clay tile pipe, completely collapsed. The repair cost her six thousand dollars she didn't have. I paid for half of it out of my own commission savings, because I felt so sick about it.

I was wrong, and I don't dress it up. I had let a buyer's nervousness about the budget make my decision for her, and I'd let a form stand in for an actual look at the pipe. Never trust a seller's Residential Property Disclosure form just because they look like nice people. Whether those boxes get checked "No" tells you what the seller knows or is willing to say. It tells you nothing about what's underground.

Since then, my rule has had no wiggle room: I don't care how tight the budget is—if the house was built before 1985, we are scoping the lateral line, period. On older houses, the pipe between the

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I paid for half of it out of my own commission savings, because I felt so sick about it.

GWEN ADEYEMI

house and the street is the part nobody can see and the part that can cost the most. For $175 you find out whether the biggest unseen bill in the house is waiting for you.

I push for sewer scopes and radon tests on almost everything now. If the scope turns up a problem, you're in a completely different negotiation: with a camera recording in hand, a credit request stops being an opinion.

> **Now I'll tell you where my sewer rule comes from, because it's the clearest case I know of an inspection leaving something out.**
>
> GWEN ADEYEMI

When the report is bad

Some reports are worse than a sewer line. Sometimes the news is bad enough that the real struggle isn't the seller, it's the buyer.

The report is the easy half. The harder half is telling someone you care about that the facts and their feelings are pointing in different directions, and that I'm going to keep them in separate columns even when they'd rather I didn't.

My payroll years taught me how to do that. I spent a long-time delivering hard news about numbers to people who didn't want it. My method is direct, early, and with solutions attached. I don't bury bad news under fifteen minutes of small talk. It sounds like this: the appraisal came in $8,000 low. Here are the three ways we can handle this, and here is the one I recommend. Those are two sentences of facts and a plan. The person hearing them can feel whatever they feel, and they're still holding something to act on.

When I give you bad news, my voice gets quieter and slower, because I want you to hear it. The feelings are real and I take them seriously. They just don't get a vote on what the numbers say.

When the report is bad, I lay out your options plainly so you have no reason to panic. Sometimes the answer is a credit. Sometimes it's a lower price. Sometimes, as in the chapter before this one, the answer might be to leave. What it never is, is to sign because you're tired or attached to the house.

Your inspection checklist

Print this or copy it into your phone before your first inspection. These are the items I want a single-income buyer to understand fully and weigh carefully before moving forward, side by side, and you can work through them in whatever order the house demands.

- **Roof.** Know its condition and how much life is left in it, because replacing it comes out of your pocket.

- **Foundation.** Cracks, movement and the structural findings of any engineer you bring in.
- **HVAC.** The age and condition of the furnace and air conditioning.
- **Plumbing.** Supply lines, drains and the water heater, for leaks and wear.
- **Electrical.** Wiring and the panel, for anything unsafe or outdated.
- **Safety hazards.** Anything that could hurt you or your kids, whatever it costs to fix.
- **Water intrusion.** Evidence of water getting in, past or present.
- **A sewer scope on any house built before 1985.** No exceptions for tight budgets.
- **A radon test.** I push for one on almost everything.

Everything outside that list is a conversation you can have later, on your own time, with your own money. Everything inside it is a conversation to have with the seller now, preferably in writing, preferably for a credit, and preferably before you've fallen in love with the place.

CHAPTER 9

Negotiation Without Ego: Winning the Deal Without Breaking the Bank

Most of the single parents I sit down with want to talk about one number, and it's the price at the top of the offer. I understand why. It's the biggest figure on the page, and it feels like the one place where you can be brave on behalf of your kids.

But price is only one lever on the machine. Say a buyer pushes an offer up by three thousand dollars to look stronger. That moves her monthly payment by about nineteen bucks. Nineteen dollars is real money on one paycheck, but it's not what decides whether a seller picks your offer or the one next to it. Terms are. Possession dates, inspection thresholds, appraisal gap language and closing cost credits are often worth far more to a seller than that extra three thousand, and several of them can keep money in your account on closing day.

I'm a certified negotiation expert, and the most useful thing those courses taught me runs against how most people picture the job. Negotiation is about leverage and priorities, not ego. Being a certified negotiation expert doesn't mean I

show up to a deal swinging a baseball bat. It means I figure out what the seller is actually stressed about and solve that problem, so my buyer gets the house without draining her emergency fund.

A Dumpster, a Split-Level, and Ten Minutes of Listening

It was probably my fourth transaction ever. I was working with a woman named Tasha, a nurse who worked nights at Riverside and was raising two boys on her own. We were competing against three other offers on a split-level in Sharon Woods.

Tasha did not have extra cash to waive the appraisal, and she could not bid twenty grand over asking. Those are the two moves buyers are told to make in a crowded field, and she had neither.

So I did something that looks too simple to be a strategy. I called the listing agent and listened. For about ten minutes he complained, and I let him. His sellers were overwhelmed. They were trying to clean out forty years of basement clutter before moving to Florida, and the work was burying them.

That was the real problem. The price was fine, and every offer on the table had some version of the price. What nobody had offered was relief. We wrote into Tasha's offer that the sellers could leave anything they didn't want behind, and that we would pay for the dumpster after closing.

Tasha got the house at asking price. That was when I realized my brain was wired for this work.

Think about what that offer did. It cost Tasha a line item, a dumpster, which is a one-time expense she could plan for. A bid twenty thousand over asking would have changed her payment for as long as she owned the place. That offer solved the sellers' problem instead of just adding money.

How to Find the Pain Point

Listening to the listing agent is the cheapest research you will ever do. Most buyers' agents read the listing, write an offer and fax it over, so a real phone call, with a real pause in it, already puts you ahead of them.

What I'm listening for is what's weighing on the seller. Sometimes it's a house full of belongings and not enough time. Sometimes it's a date they need to hit, or a date they'd rather not rush toward. Sometimes it's a fear that the deal will fall apart over small things after they've already started packing. The listing agent usually knows, and will tell you if you're willing to hear it out rather than steer the call back to your offer.

You can do some of this yourself. Ask open questions and let the answers run long.

Empathy gets treated as the soft part of negotiation, but I use it as a tool. A seller who feels understood will usually work with the buyer who understood them. And knowing what's squeezing the other side tells you which of your terms have value to them and which are just noise.

Let the Seller Keep Their Pride

A few chapters back, we sorted inspection findings into what deserves a conversation and what doesn't. Here is the negotiating side of that. You don't have to win every dollar of the inspection remedy to win the deal.

I'll hold this belief even though plenty of agents would disagree with me. Sometimes letting the seller keep their pride on three minor handyman items is what gets them to agree to a $4,000 closing cost credit that actually keeps cash in my buyer's pocket on closing day.

Think about how it looks from the seller's side. They've lived in the house, maybe for decades, and now a stranger has handed them a list of everything that's wrong with it. If the list is thirty items long, each one feels like a small insult, and the natural response is to dig in on all of them. If the list is short and the ask is clear, they have room to say yes.

So I'll give up the little things on purpose. The loose items, the cosmetic wear, the stuff you can fix on a Saturday with your own tools and your own timeline all go back to the seller as a gift, and I tell my buyers plainly that we're doing it. Then we spend our leverage on the lump-sum credit or price reduction I described in Chapter 8.

The mistake I see most often is the buyer who "wins" every repair item and loses the house. Imagine her at the table: she has won every argument, and the seller has had enough of

her. A deal that dies over a cracked outlet cover is not a victory, however right she was about the outlet cover.

Cap the Appraisal Gap Instead of Waiving It

In a hot market, the pressure to look strong gets loud. You'll hear that the only way to compete is to waive the appraisal, waive the inspection, and write a blank check for the gap between what the house appraises for and what you offered. I don't do that, and I don't let my clients do it either.

In a hot market, my job with buyers is pre-underwriting and risk control. When we write an appraisal gap, we cap it at the exact cash my client has available, and not a dollar beyond that. It is never an open-ended waiver.

Here is what that looks like in plain numbers. Suppose a buyer has set aside $5,000 beyond her emergency reserve, money she can lose without losing sleep. If the appraisal comes in short, she agrees to cover the difference up to $5,000. The seller can see that she's serious and has real money behind her offer. And she knows her worst case before she signs, because the worst case is written into the contract.

The cap should come from money that isn't your safety net. If the only way to cover the gap is to dip into the reserve we built together earlier in this book, the gap is too big for you, and I'd rather lose the house than lose that cushion.

A hot market also asks for tight inspection terms, and tight terms mean less time to think. So I do what I call "walk-and-talk" consultations during the showing, with a contractor friend of mine. We walk through the house together while we're still deciding whether to offer, and I can hear what the big-ticket concerns are before the clock starts. Then the terms we write reflect real information, not a guess.

Building Your Offer Without Overpaying

When you sit down to put an offer together, these are the levers on the table. I've set them side by side because the right mix depends on the house, the seller and your own finances.

- **Price.** The number everyone fixates on, and often the one that moves the least for what it costs you.
- **Possession date.** When you take the keys. Some sellers are better served by flexibility here than by a few thousand dollars.
- **Inspection terms.** How tight or loose your thresholds are, and which items you'll never bother the seller about.
- **Appraisal gap language.** A cap that matches the cash you can lose without losing sleep, never an open waiver.
- **Closing cost credits.** What you ask for, and what you're willing to trade away to get it.
- **What the seller leaves behind.** If they're drowning in belongings, taking the problem off their hands can be worth more than a bigger number.

Every one of those is a negotiating chip. Your job is to learn which ones matter to this seller, then offer the ones that cost you least and ask for the ones that protect your cash.

Before you sign, run the offer past the same question we've asked all along: can I afford this payment, and will I still have my reserve on the other side of closing? If winning the house requires you to spend what's standing between your kids and a bad month, you haven't won anything yet.

I'd rather you walk into a negotiation calm. You don't need to be the loudest buyer or the one with the biggest number. You need to be the one who actually listened, and who left the seller with an easy, comfortable choice.

CHAPTER 10

The Final Hurdle: Avoiding Last-Minute Disasters

An Accepted Offer Is Not a Closing

The day your offer is accepted, it feels like the hard part is over. You've survived the showings, the inspection and the negotiation, and you want to exhale. I understand the urge, and I'm asking you not to give in to it yet.

The weeks between a signed contract and a set of keys are the most fragile stretch of the whole transaction. Your lender is still reviewing your file, a title company is still digging through the property's history, and a lot of people you've never met are still touching your deal. You cannot control most of them. You can control one thing, which is your own financial behavior.

The rule I give every client is simple: don't change anything financial until you have the keys in your hand. Don't improve it or reorganize it, and don't try to get ahead of the move. The file your lender approved is the file that has to be there on closing day, and a small change can break it.

The Weekend at Value City Furniture

I once had to tell a sweet mom of three that we were seven days from closing on a home in Gahanna and were not going to make it.

Her lender had called me in a panic. Over the weekend she had gone to Value City Furniture and opened a $4,500 store credit line to buy bunk beds and a sectional. Her kids were about to have new rooms, and her new house was going to need furniture. It was a completely reasonable thing to want.

That credit line pushed her debt-to-income ratio half a point over the FHA limit. Her loan approval died on the spot, with a week to go.

I sat with her on the steps of her rental duplex, her kids' toys already packed in U-Haul boxes in the living room, and told her we weren't getting the keys on Friday. That is a stomach ache I never want to have again.

She hadn't been careless in any way she could have recognized. Nobody had told her that a furniture store's friendly offer at the register was a financial event, and I should have made the warning impossible to miss. A mistake like this happens in a checkout line, over a weekend, for a reason any parent would understand.

Buy the bunk beds after closing, with cash from a budget you've planned, or wait. The house comes first and the sectional can wait a month.

Your Lender Should Answer on Sunday

I believe a successful transaction rests on two things: realistic expectations on Day One, and a local lender who actually answers the phone on a Sunday afternoon and underwrites the file up front.

I care about the Sunday phone because the Value City story could have gone differently with a different habit. If she had felt free to text or call her lender before opening that account, the answer would have been a thirty-second "please don't," not a ruined closing. Your lender knows exactly where your numbers sit and how little room there is. Some lenders disappear after they hand you the pre-approval letter. Others treat the weeks to closing as part of the job.

Here is what I'd like you to do:

- Before any purchase, new account, or financial change of any size, ask your lender first. A question that turns out to be unnecessary costs you nothing.
- Don't guess about what counts. The people who get hurt are usually the ones who decided on their own that something was "too small to matter."
- Keep your phone on and answer unfamiliar calls during this period. If your lender or the title company needs a document or an explanation, a slow reply can turn a small question into a delay.

Underwriting up front matters for the same reason. When the lender has already examined the file closely

before you go under contract, there are fewer surprises waiting at the end. The point is to find problems early, when they are cheap to fix. A lender who only starts asking questions the week before closing leaves you with the worst timing.

The Sunbury Estate: Liens and a Chandelier

Not every disaster comes from your own wallet, and I want you to understand that too.

A few years ago I had what looked like an easy deal in Sunbury. Three siblings were selling their late mom's ranch, and my buyer was a single dad with a super clean pre-approval. Easy, right?

Five days before closing, the title company called. One of the brothers had a federal tax lien from a defunct landscaping business that nobody knew about, and it was attached to his one-third interest in the house. Nobody had hidden it on purpose, because nobody had known it was there.

That was the first surprise. The second was smaller and almost funny. The sister had promised the dining room chandelier to a cousin, and my buyer had the chandelier written into the contract. Two things were in conflict that nobody had caught. The seller had promised the chandelier to a relative, and the buyer had a contract entitling him to it.

It took six weeks of wrangling with the IRS, and I literally went to Lowe's and bought a replacement light fixture out of my own pocket to keep the whole thing from imploding.

I'm telling you this for three reasons. First, a perfect file on your side does not protect you from a problem on the other side of the table. That buyer did everything right, and the deal still stalled. Second, title problems appear late because that is when someone finally looks closely, so the surprise is not a sign that anyone failed. Third, your temperament matters more than your paperwork once something like this surfaces. A buyer who panics, threatens to sue, or demands to know whose fault it is makes the six weeks harder. A buyer who stays calm and picks up the phone makes them survivable.

A delay like that stretches whatever housing arrangement you're in, and that means paying for a place you meant to leave. This is one more reason I care so much about the cash reserve from earlier in this book. The reserve is for the surprises after closing, but it also covers the ones before it. When a lien or a legal question calls for a professional's advice, ask the title company or an attorney. I can tell you what I've seen, but I'm not the one to rule on a lien.

And the chandelier is a lesson in itself. If something in the house matters to you, put it in the contract in plain language, and then confirm at the end that it's still there. Which brings us to the end of the process.

Read the Closing Disclosure Line by Line

My biggest professional strength is financial clarity and calm. When a Closing Disclosure arrives, I can break it down to the penny so my client knows exactly what she is signing up for. Please don't treat that document as a formality to be initialed because everyone is tired and ready to be done.

When it arrives, read every line, with me beside you if you want me there. Here is what I'd check:

- Do the names, the address and the loan details match what you thought you were buying?
- Do the closing costs match what you were told at the start? If something looks different, ask what changed and why.
- How much cash is required at the table, and what does that leave in your account afterward? The answer needs to be a number you can live with, not just one you can technically cover.
- Do the credits and agreements you negotiated show up on the page where they belong?

Ask every question that comes to mind, even ones that feel embarrassing. A confusing line on the document is a real question, and the people at the table are paid to answer it. Errors found before you sign can be fixed. Errors found afterward become your problem.

The Final Walkthrough

The final walkthrough is your last look at the house before it is yours. It's usually brief, and everyone is tempted to rush it. Slow down.

You're confirming that the house is in the condition you agreed to buy. Check that anything the contract says stays, stays: fixtures, appliances, and anything else written down. Check that anything that was supposed to be repaired or credited has been dealt with the way you agreed. Turn on the faucets, run the lights, open and close the doors, and look at the places that were fine last time to be sure nothing has changed. And if you can, go down to the basement one more time.

If something is wrong, tell me before you sign. Once the papers are signed, the leverage you had is much harder to use.

Your Do Not Do List for the Last 30 Days

Print this, and put it somewhere you'll see it. If it helps, tape it to the refrigerator.

- **Do not open any new credit.** That includes store cards and financing for furniture, appliances or a car. A furniture store credit line put one family's closing a week behind her.
- **Do not make large purchases on credit or run up your balances.** Wait until the keys are yours.
- **Do not move money around or deposit large sums without telling your lender first.** A big deposit from a

relative or a transfer between accounts can raise questions, so ask before you do it.

- **Do not change anything about your job or income without calling your lender first.** Call before you accept a new position, not after.
- **Do not ignore calls or emails from your lender, the title company or me.** Respond quickly, even if the answer is "I need a day."
- **Do not sign the Closing Disclosure until you understand every line.** Bring your questions.
- **Do not skip the final walkthrough, and do not rush it.**
- **Do not assume a clean file means a clean closing.** Plan for the possibility that a delay comes from the other side, and keep your reserve intact.

None of it is complicated. The discipline is in doing it when you are tired, excited and surrounded by boxes. Get through these weeks quietly and the house will be yours.

CHAPTER 11

Taking Up Space: The Psychology of Buying Alone

A woman named Elena changed my understanding of what my job really is.

She had never had her name on a utility bill, let alone a deed. For nineteen years her ex-husband controlled every dime. When we went to look at houses in Hilliard, she kept asking me for permission to open closet doors.

Think about what that means. A closet door in a house for sale is the least risky thing a person can touch. The sellers expect it, the listing invites it, and nothing inside will bite. But she had spent nineteen years learning that decisions about space and money belonged to someone else, and her hand was still waiting for a yes.

The Job Under the Job

Somewhere in the middle of our second showing, I realized my job wasn't what I thought it was. It wasn't finding three bedrooms and a fenced yard. My job was teaching her how to take up space and make an executive decision without apologizing for it.

I tell you this because you may be Elena, or a version of her. Maybe the money was handled by someone else. Maybe you were the one who handled it but never felt it was fully yours. Maybe you were widowed and now you're doing a job that two people used to split. Everything in the earlier chapters of this book is technique: how to read a reserve study, how to scope a sewer line, how to cap an appraisal gap. Technique helps, but it won't carry you into the house if you don't believe you're allowed to be standing in it.

You are allowed. You can open the closet door, ask the stupid question, and open the basement door and stay down there as long as you like. And you can say "I need to think about it" to anyone who is hurrying you, including me.

I'm quiet when I first walk into a room, and I'm very polite. Aggressive agents have mistaken that for being a pushover more than once. They confuse being soft-spoken with being weak. You don't need to get louder to take up space. You need to get clearer, and the clarity comes from the math you've already done.

The Shame Nobody Puts on a Spreadsheet

Before real estate, I spent years in payroll. I saw people's numbers on a screen every pay period: garnishments, child support, tax withholdings. But in that job we never sat at a kitchen table and talked about what those numbers felt like.

Real estate taught me that. The biggest lesson was how much shame people carry around money, especially after a divorce or the death of a partner. People will hide a $400 medical collection out of sheer embarrassment, even when I'm the person trying to help them fix it.

I'm not judging that. I understand it. A collection account feels like a verdict on your character, when it's really a line item. A line item can be paid, disputed, or planned around. A secret can't. If I don't know about the collection, I can't tell you how it will show up in underwriting or what to do about it before it does.

So here is the separation I ask every client to make, the same one I make at my own table: **feelings on one side, facts on the other.** The feeling is real. Embarrassment about a divorce, a layoff, a medical bill or a credit score deserves some kindness. But the fact is only a number, and numbers are the one thing in this process that never judge you. Put them on paper and they become a to-do list.

I'll say the other half of what I've learned, because it matters just as much. Once single parents decide their kids need a stable home base, they are fiercely protective. They will move mountains. I have watched it. The capacity is already there. Sometimes it just needs a place to land.

You Don't Have to Do This Alone

Two years ago I put together a workshop at the Worthington library branch, just for divorced parents trying to figure out how child support and maintenance count toward mortgage qualification. There was no sales pitch and there were no brokerage banners. It was just me and a trusted local loan officer explaining the guidelines.

Twelve women and two men showed up.

I've thought about that room a lot. Fourteen people had given up an evening to sit in a library and ask a question many of them had been too embarrassed to say out loud to anyone. I think each of them walked in believing they were the only one. Then they looked around and saw thirteen other people with the same worry and a pen in the hand.

Over the next eighteen months, nine of those fourteen bought homes with me. I'm proud of that number, but it isn't the part that stays with me. They still have a group text where they trade lawnmowers and babysitting.



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That group text is a better safety net than anything I could have designed. One person owns a mower and the next one needs it on Saturday. Somebody's kid is sick and somebody else can cover pickup. Those are small things, and a single-income household runs on small things.

You don't need a workshop to build something like it. Start with the people already around you. If it helps, make a short list of the people you can call, and write down what each one might be able to help with:

- Someone who knows how to fix things and wouldn't mind being asked.

- Someone who can cover school pickup in a pinch.
- A person who will listen without trying to fix you.
- A lender who answers questions plainly, and a professional you can bring any number to without flinching.

The professionals are part of the network too. A good loan officer has seen every kind of income, including child support and maintenance, and you aren't going to shock one. You're allowed to hire people whose job is to be on your side of the table, and to fire the ones who make you feel small.

Success Is Not the Biggest House on the Street

I used to believe success in real estate meant a giant team, my face on billboards along I-71, and eighty closings a year with clients handed off to showing assistants. I now know that would make me miserable.

Success, to me, is doing twenty-five to thirty deals a year myself, knowing every client's kid's name, and turning my phone off at 7:00 PM to eat dinner.

I'm telling you my own definition for a reason. Everything around you pushes a scoreboard: the zip code, the square footage, the kitchen island that seats six. Nobody hands a single parent a trophy for buying the plainest house on a quiet street, and you may feel the absence of applause. You might feel it when someone from your old life asks where you ended up, or when a colleague's new build gets all the likes.

Think about what the two definitions of success are measuring. One counts how impressive the purchase looks from the curb. The other counts whether your family can eat dinner, whether the furnace failing is an inconvenience rather than a crisis, and whether you can sleep. If your measure is the second one, then the small, dry, unglamorous house you can afford is a success. It just doesn't photograph well.

The same goes for the "not yet" answer, if that's where your numbers point. Waiting until your finances are settled isn't failure. Buying only when the math supports it is what it looks like to be in charge of your own life.

Words to Practice Before You Need Them

Confidence is partly a habit. You can practice it in the car or in the shower, before the showing instead of during it. If it helps, write a few of these on an index card and keep it in your bag:

- *I am allowed to open every door in this house.*
- *My number is my number. I don't owe anyone an apology for it.*
- *A collection account is a line item. I can deal with a line item.*
- *I can say "I need to think about it" at any point, to anyone.*
- *I can walk away from a house I like, because the house is not the plan.*
- *I'm allowed to ask for help, and I'm allowed to ask twice.*

Next to those, a few swaps in how you talk to yourself:

- Instead of "I've never done this before," try "I'm learning it step by step, and I have people helping me."
- Instead of "I'm the only one holding this up," try "I built the math so it can hold up without a miracle."
- Instead of "Everyone else seems to know what they're doing," try "Everyone else asked questions, too, or should have."
- Instead of "I should be further along," try "I'm exactly where my numbers say I am, and I can work from here."

None of this is magic. You don't talk yourself into a mortgage. But indecision, more than any bad inspection report, is what makes smart people pick the wrong house or lose a good one. It looks like paralysis, or like agreeing to whatever is easiest to avoid another hard conversation. A steady voice in your own head is a form of risk management.

Elena's story didn't end with a lesson about closets. It ended, for me, with a different understanding of my work. A home is a building, and buying one alone is also a decision about who gets to decide. That decision is yours.

You've never done this before, and plenty of people who have done it well hadn't either. Start from there, and walk through the next door as if it's yours to open.

CHAPTER 12

The Long Game: Protecting Your Future After Closing

The Keys Are the Middle, Not the End

On closing day you get keys, a folder of paper, and probably a handshake. Plenty of people assume that's where the agent waves goodbye and the relationship ends. I understand the assumption. In a lot of the business, that's how it works.

It isn't how I work, and the reason is simple. Most of my work is helping people buy, but a good share of it is listing houses, and many of those sellers are former buyers. A few years after a first place, a single parent needs to sell to move up. Years after that, the kids graduate and she wants to downsize. I also list marital homes when couples split up. So I never think of a closing as a finish line. Owning a home is a long commitment, and I'd rather be the person you call in year three than a stranger you meet again at a listing appointment.

Everything in this book was meant to get you to closing with your savings intact. This chapter is about what keeps them intact afterward.

Three Phone Calls Worth Making

You'll get a property tax bill. At some point you may also get a notice that the county has changed what it thinks your home is worth. Many homeowners pay these without reading them closely, and that's a mistake. If the value on the notice looks wrong for your house, you have the right to question it, and a bill that's too high costs you every year until somebody catches it. The rules and deadlines for a challenge are set by the county, so check them with the county or a tax professional. Don't let the county overcharge you out of habit.

Then there are repairs. A house will always ask for money, and on one income you can't afford surprises. Call when something starts to drip or hum or smell wrong, not after it has become an emergency. The basement habits from earlier chapters keep paying off here. Look at the sump pump. Look at the furnace. Look at the corners of the basement floor. If it helps, put a recurring reminder on your phone to do that walk-through a few times a year. A small bill caught early is a nuisance, and the same problem found late can eat your reserve.

The third call is about the future. Your needs will change, because kids grow, jobs shift, and a spare bedroom stops being useful. Knowing when it's time to sell is a money question and a life question at once, and you shouldn't have to answer it alone.

The Note in My Desk Drawer

There's a Christmas card taped inside my desk drawer. It's from a client named Sarah, and she didn't write in it. She had her eight-year-old son write the note instead, in big crooked pencil letters. He thanked me for finding a house where he doesn't have to share a room with his sister and where they can paint the walls blue.

The note doesn't mention the interest rate, the inspection, or the closing disclosure. What it names is a bedroom he doesn't have to share and walls he gets to paint blue. That's what the numbers in this book are for.

That is what I keep in the drawer, and it's why I stay in your corner after the paperwork is signed. A child isn't going to thank you for a good debt-to-income ratio. He's going to thank you for blue walls. Your job is to keep the budget steady so there's a house around those walls for years.



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The One Thing to Remember

You asked what single idea I'd want you to hold onto if the rest fades. Here it is: protect your cash reserves like your kids' stability depends on it, because it does.

I can negotiate the price of a house, and we can fix a leaky pipe, but we cannot negotiate with the electric company after you close. The monthly bills, the taxes, and the repairs that show up uninvited don't care how much you loved the kitchen.

Your Next Step

Take out the worksheet and fill it in with your real paycheck and your real expenses, not the numbers you wish were true. Do it even if buying still feels a year away. Especially then, because a year is exactly enough time to build a reserve, clean up a credit report, and let the divorce paperwork settle before anyone asks you to make a decision.

> **That is what I keep in the drawer, and it's why I stay in your corner after the paperwork is signed.**
>
> GWEN ADEYEMI

> **He thanked me for finding a house where he doesn't have to share a room with his sister and where they can paint the walls blue.**
>
> GWEN ADEYEMI

Then schedule a thirty-minute budget strategy call with me. It's low-pressure. You don't need a pre-approval, an offer in mind, or a house you've fallen for. We'll look at your numbers together, I'll tell you plainly where you stand, and if the honest answer is "not yet," I'll say so and tell you what to work on. I'd much rather talk someone out of a house today than meet her three years later with a leaking roof and an empty savings account.

You can reach me through the Worthington office of Buckeye Hearth Realty. Say you've finished the book and want to do the budget call. That's all the introduction I need.

You've already done the hard part, which was opening this book at all. Whenever you're ready, bring the worksheet and your questions, and we'll work through the numbers together. When you do buy, the key will open a house you can afford to stay in, and I'll still be around after closing.

CONCLUSION

Your Key to Stability

What you're holding now

By now you've seen that a mortgage is a monthly bill you pay from one paycheck, and that how big the loan could be is a separate question from what your family can carry. You have the math to tell those apart, a map of the Columbus area's odd corners, and a way to talk to yourself when the doubt gets loud. This book promises that you can stop being pushed by lenders and agents, know what you can truly afford, and close on a house without becoming its servant.

I won't go back over the chapters. If one of them still itches at you, reread it. That is what a book is for.

Why the number matters to an eight-year-old

All of this math is about people, and I think about one of them often. In Chapter 12 I told you about the note from a client's son, the one I keep close at hand. He wasn't thanking me for a good interest rate. He was glad about his own room and a wall he got to choose the color of.

Children don't see your debt-to-income ratio, but they feel what it buys: a bedroom that stays theirs, a school that doesn't change in the middle of the year, a parent who isn't staring at the ceiling at 2:00 AM. When you keep the payment modest and the savings intact, your kids pay for it in the best way, by not noticing anything at all.

What I see in you

People who come to me are often sure they're the weak link. I see the opposite. A single mom who has been keeping two kids fed, clothed, and on the honor roll on a $62,000 salary is already running a tighter ship than half the CFOs I used to work for. She can handle a lawnmower and a water filter change.

You already budget, juggle, and decide, and you do it alone. You were never lacking ability. What you lacked was someone with a

> **Tell me you finished the book, and I'll know you've already done the thinking.**
>
> GWEN ADEYEMI

> **You're capable, you're prepared, and when you're ready for the key, I'll be glad to walk up to the door with you.**
>
> GWEN ADEYEMI

payroll background to check your math, and now you have that on the page.

You also don't have to carry the rest by yourself. The group text I described in Chapter 11, where a few of my clients trade lawnmowers and babysitting, started with strangers in a library. Being a single parent doesn't have to mean being alone.

Your next step

If you remember one thing, make it the last thing I'd say across the table: buy the house that lets you keep an emergency fund in the bank and still buy pizza on Friday night.

As I described in Chapter 12, the worksheet and a low-pressure, thirty-minute budget strategy call with me are there for you whenever you want them. You don't owe me an offer, a timeline, or a commitment. Even if you think you're still a year from buying, that's

a good time to call, because a year gives us room to build the cushion before the market ever gets a say.

The "How to Connect With Me" page at the back of this book has everything you need to reach me. Tell me you finished the book, and I'll know you've already done the thinking.

You have done the hard work of checking the math, and now you can trust it. You're capable, you're prepared, and when you're ready for the key, I'll be glad to walk up to the door with you.

CONNECT

How to Connect With Me

If anything in these pages sounded like your situation, I'd like to hear about it. A first conversation is just that: no pressure and no pitch. We can look at your real take-home pay, talk through what a payment would feel like on an ordinary Tuesday, and sort out what's safe from what's trouble. If the numbers say wait, I'll tell you early, and we'll talk about what comes next. Love the house, marry the payment. I'd like to help you do both with your eyes open. And we don't panic until there's a reason to panic, so for now, you're only reading a book.

Don't let lenders qualify you for a mortgage you can't afford; use payroll-level math to buy a home that lets you sleep at night.

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