

THE KIRTLAND HOUSE HUNT

A Military Spouse's Field Manual for Buying Smart in Albuquerque and Rio Rancho Without Getting Screwed.

PALOMA REYES-WHITAKER

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INTRODUCTION

Welcome to the Duke City: Why Your Last Move Was Different

The Kitchen Table at 10 PM

Maybe you're sitting at a kitchen table in base housing in Florida or Ohio. It's ten at night, and the PCS orders to Kirtland Air Force Base are fresh enough that the ink feels wet. Your laptop has three tabs open: Zillow, a school district map of Albuquerque, and a base housing waitlist that runs six months. You've been flipping between them for an hour. Every house looks either too good to be true or like a trap, and you can't tell which is which.

If that's you, I want you to hear this first: you are not behind, you are not foolish, and you are not the first person to feel this way. Almost everyone in a military family has felt it. Your orders arrived, and suddenly a thousand decisions are due at once.

I know that feeling because I've lived it eleven times. I'm an Air Force spouse of more than twenty-five years. A bio can say "moved 11 times," and the bio will be accurate. What it can't tell you is what it's like to cry in a Target parking lot in a new state because you don't know where anything is, including the peanut butter aisle. It can't tell you what it's like to try to

register a child who has an IEP in a brand-new school district in the middle of the semester. It can't tell you about living out of cardboard boxes with little colored inventory stickers on them.

That's the grief and exhaustion of this life. Nobody warns you that a PCS is a logistics problem and a loss at the same time. You're leaving friends, a routine, and a place that finally felt like yours. Then someone expects you to make the biggest financial decision of your year in a city you've never walked around.

Why a Spouse Became the Broker

I didn't get into real estate because I dreamed of it. I got into it out of spite.

On our tenth move, my husband Marcus got orders to Kirtland. The agent we were handed didn't understand VA loans and didn't know the local roads. We had a short window to find a house, and we were treated accordingly. The house we ended up with taught us several expensive lessons. Standing in that living room, sweating, I told Marcus that next time I would be the one on the other side of the transaction.

Today I'm the Qualifying Broker at Tierra & Sky Realty, an independent boutique shop with two associate brokers and a transaction coordinator. I've been licensed in New Mexico for about nine years. I carry the Military Relocation Professional designation and the CRS. I work in Albuquerque and Rio Rancho, and I make special trips out to the East Mountains for

clients who want them. My clients are active-duty families, civilian contractors at Sandia National Labs, and veterans. Most of the homes I work with fall between $280,000 and $550,000. I've also run plenty of purchases for people who couldn't be here to see the house, because the military doesn't schedule your orders around your house hunt.

I list those credentials because they matter, but they are not why I wrote this book. I wrote it because the family at that kitchen table deserves better than what we got.

Your Last Move Was Different, and This One Is Too

You may have bought or rented well in the past. You may have used an agent who did a perfectly decent job. Whatever your last move looked like, this one asks for different questions.

Here is the problem I see over and over. Many agents treat a military move as a standard transaction: find a house near the top of the budget, write an offer, and close. For a PCS family, that approach often turns the move into a financial setback. That setback can look like a payment that squeezes the family, a house that's hard to sell when the next orders drop, or a repair bill nobody warned them about. Their VA benefit, which is one of the strongest tools a family can hold, ends up treated like a burden to apologize for instead of a strength to use.

Albuquerque makes this worse because it has its own quirks, and a general-purpose agent may not know them. Here, how you get across the Rio Grande can shape your daily life more than the square footage of the house. Some homes carry

plumbing problems that don't show up in a pretty listing photo. Property taxes can behave in ways that surprise a newcomer, and I call that one tax lightning. None of this is scary once you know it exists. All of it is expensive if you find out after closing.

The thesis of this book is simple, and it's the opposite of what the panic at your kitchen table tells you. You can turn a stay in Albuquerque into a wealth-building opportunity instead of a loss. You do not need to buy at the top of your BAH to do it. You need to buy with your eyes open.



ILLUSTRATION · BrandonStephenson, PDM (flickr)

Taking Care of the People Inside the Walls

I've never been comfortable with the word "transaction." A transaction is paperwork. A home is where your kids will do homework, where the dog will claim the one patch of sun, and

where one of you will sit on the edge of the bed on the hard nights and wonder if you made the right call.

My philosophy fits in one sentence: take care of the people inside the walls, tell them the truth about the roof over their heads, and take it poco a poco until we get the keys in their hand.

I picked up that order of operations long before I had a real estate license. Looking after other military families taught me that you take care of the family first, and the paperwork follows. When someone is scared and far from home, a sales pitch is the last thing they need. They need someone who has been there to tell them the truth, calmly, in plain words, one step at a time.

That's also why I'm blunt about houses. I'll tease a house for its lime-green shag carpet, and I'll tell you flatly when a pretty kitchen is hiding bad bones. I'm gentle with people and honest about buildings, and I've found that families are better served by that combination than by a polished pitch. I have no interest in corporate talk or fake urgency. If a house is wrong for you, you'll hear it from me, even when it costs me a sale.

What You Can Control, and How to Use This Book

Here is what I would tell you at that kitchen table: the military decides where and when you move, and that can make you feel you have no control at all. Don't let urgency or panic take away the control you DO have.

You can't choose the orders. You can choose how you buy. You can protect your VA benefit. You can pick a house that works for your family now and lets you walk away clean when the next set of orders drops. You can refuse to be pressured into a house or a payment that keeps you awake at night.

The chapters ahead give you that control in pieces you can handle. We'll start with the VA loan and why the common fear of a "bad offer" is mostly a myth. I'll make the case that sometimes the smartest move is not to buy at all, and that renting for a while can be the tactical win. We'll map your life across the Rio Grande so your commute doesn't swallow your evenings. We'll look at how to spot a house that is all cosmetic flash with nothing underneath, which I call lipstick on a chupacabra. Then we'll go through negotiation, inspections, appraisals, lenders and closing day. After that comes your first days in the new house, and finally the part most buyers skip: thinking like a seller while you're still buying.

You don't have to read it all tonight. In fact, please don't. Read a chapter, put it down, and let it settle. When you're short on time or patience, go straight to the chapter that matches whatever is keeping you awake.

You don't need to master Albuquerque in a weekend. You only need to take the next step, and then the one after that. If you do, you can arrive in this city with your savings intact and your family settled, and with a house that works for you today and still pays you back when you leave.

Poco a poco, mi gente. Close a few of those tabs, and let's get you home.

CHAPTER 1

The Myth of the Bad Offer: Why Your VA Loan Is Your Superpower

The Sentence You Might Hear

Somewhere in your search, a person with a license and a confident voice may tell you that your VA loan makes your offer weaker. It might be a listing agent or a seller. It might even be the agent you hired to help you. They'll say it kindly, as if they're doing you a favor: "VA offers are tough in this market. Have you thought about going conventional?"

I want you to hear my answer before you ever hear their question. That advice is a myth, and it has cost military families a great deal of money.

I'm tired of that myth, and I'll say so from the top of Sandia Peak if I have to. Agents and sellers who call VA loans "bad offers" or "impossible to close" are repeating something left over from the 1990s. They learned it back then, nobody corrected them, and they never checked whether it was still true. Today's VA loan closes at virtually the same rate as a conventional loan, as long as you have a competent local lender. That qualifier matters, and I'll come back to it. But the headline is this: your loan is not the weak part of your offer.

The agent from my own tenth move, the one I told you about in the introduction, knew nothing about VA loans. I didn't know enough then to push back. You will.

The Math Nobody Does

Here's what bothers me most about the "bad offer" line: it's terrible arithmetic, and the people saying it never run the numbers.

In a military town like Albuquerque, a seller who turns away a VA buyer cuts out roughly 35% of the best, most reliable buyers in the pool. These are people with guaranteed government income. Their jobs don't vanish in a layoff, and their paychecks arrive on schedule. A seller who waves them off is throwing away a third of the room before the showing even starts.

Yes, it's disrespectful to the men and women at Kirtland. It's also bad business. If I were selling a house and an agent told me to ignore a third of my likely buyers because their financing was "too hard," I'd fire that agent. When you hear it said about you, you should understand what you're actually hearing. It isn't strategy. It's ignorance wearing a confident face.

The danger for you is that you believe it. You've just arrived, you're tired, and you want one thing to go right. So you start thinking about a conventional loan you don't need, or about

offering more than the house is worth to make up for the "handicap." Don't. Both moves cost you money to fix a problem that doesn't exist.

The Appraiser Is Not the Inspector

The fear underneath all of this is the VA appraisal. People imagine a government official with a white glove running a finger along the baseboards. That's not what happens.

Here's the comparison I give my clients. The home inspector is like your family doctor, checking whether the house is healthy. The appraiser is like the insurance adjuster, making sure the bank isn't overpaying. Two different jobs, two different questions.

On a VA loan, the appraiser is also looking at basic health and safety. That means no peeling lead paint on a house built before 1978, working utilities, a roof with life left in it, and handrails on the stairs. That's the kind of list a sensible person would want for their own family anyway.

Here's the part sellers don't like hearing: if a house can't pass a VA appraisal, a conventional buyer's home inspector is going to flag the same problems. The "fussy VA inspection" is mostly just the standard every buyer should be holding the house to. A seller who dreads it is telling you something about the house, not about your loan.

This also gives you a small advantage, and I'd like you to use it. A house that clears VA requirements has been checked for the basics. That's worth something to you, not just to the bank.

The Master Sergeant and the Grumpy Listing Agent

Let me show you what this looks like in practice. It was only my fourth transaction ever.

I had a young Master Sergeant PCSing to Kirtland with a pregnant wife and two toddlers. Nothing about their move was going smoothly. Their listing agent back in Florida dropped the ball. Their belongings were stuck on a truck in Texas. And the listing agent here in Albuquerque, an old-school guy, told me flat out that his seller didn't want to deal with a fussy VA inspection.

I didn't get mad. That surprises people, because they know I'm a bulldog about VA loans. But anger

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>
> PALOMA REYES-WHITAKER

wasn't going to help that family, and it wasn't going to change that man's mind. Information might.

So I got on the phone and walked him through the VA Minimum Property Requirements, step by step. Not a speech, not a lecture, just the actual requirements, one at a time, until the scary thing turned into a short list of ordinary things. Then I did something I'd recommend to any agent working with a VA buyer: I got my own roofer out to the house to quote a minor fascia repair before the appraiser ever showed up. That way, the one thing that might have raised a flag already had a price and a plan attached.

Meanwhile, I kept my buyers calm. They were living on air mattresses at the Kirtland Inn with two toddlers and a baby on the way, and every day of uncertainty weighed on them. We closed on time. The grumpy listing agent said

> **I'm tired of that myth, and I'll say so from the top of Sandia Peak if I have to.**
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to me, "You actually know your stuff." I remember thinking, *okay, Paloma, you're built for this.*

I'm not telling you that story to brag. I'm telling you because of what it proves. The VA loan was never the obstacle in that deal. The obstacle was a seller's agent who was afraid of something he didn't understand. Once he understood it, the fear went away. A VA offer put in front of him with a prepared, knowledgeable agent was just an offer.

Years as a Key Spouse taught me what to do when someone is overwhelmed by a system they never asked to be part of: you step in and fight for them. In a deal like that one, that's all the "bulldog" thing really is.

When the Appraisal Comes In Low

Now let's talk about the scenario that scares people most. The appraiser comes back with a number lower than the price you agreed on.

First, take a breath. Poco a poco, don't freak out. A low appraisal isn't a death sentence, and on a VA loan you have a built-in safety valve. The appraiser has to issue what's called a Tidewater notice before finalizing the value, and that gives the deal 48 hours to submit supporting comparable sales. The value isn't locked yet. There's a window to make the case.

Here's how I work through it.

Check the report for factual errors. Appraisers are human, and they miss things. Did they overlook a refrigerated air conversion? Did they compare a Ridgecrest bungalow to a fixer-upper south of Kathryn? A bad comparison can drag a value down, and a good agent can spot it.

Bring better comps. That's what the 48 hours are for. I'll include any private, off-market sales I know about, because those don't always show up in the data the appraiser sees.

Go back to the table if the value truly isn't there. Sometimes the number is the number. Then it's a negotiation. You can split the difference, adjust the seller concessions, or have the buyer bring in some partial cash. Which one makes sense depends on the deal and on you, and I'd never pick for you before we see the report.

When I'm the listing agent, I try to head the problem off. I meet the appraiser or send a packet beforehand, not to be pushy, but to share the list of upgrades with dates and receipts, why we priced the house the way we did, and the comps we used. When I'm on the buyer's side, I want to know whether the listing agent will do the same. Ask. The answer tells you a lot.

Packaging Your Offer So It Reads Like Cash-Strength

You can do a few things to make a VA offer look every bit as strong as a conventional one. None of them are tricks. Think of them as a deployment workup, the way I explain the whole home-buying timeline. Getting pre-approved is your medical

readiness and gear check. House hunting is the mission. Underwriting is sitting on the tarmac waiting for clearance, where hurry-up-and-wait is the rule. A well-run workup is what makes a mission look easy from the outside.

Choose the right lender. This is the biggest lever you have, and it's why I keep saying "competent local lender." VA loans close at the same rate as conventional loans when the lender knows what they're doing and knows this market. A lender who handles VA loans only occasionally, or who has never worked a deal in Albuquerque or Rio Rancho, is the real source of the delays people blame on the loan. If it helps, ask any lender you're considering how comfortable they are with VA loans and with local deals, and pay attention to whether the answer is specific or vague. Your agent should have lenders they trust and can vouch for. Mine are people I've watched close deals.

Get your pre-approval in order before you tour. A listing agent who sees a ready, well-prepared VA buyer relaxes. A listing agent who sees a scramble gets nervous. Your readiness is your signal.

Pick a house that will pass without drama. If a house has an obvious problem with a roof, a railing, or the utilities, that's worth knowing before you write the offer. You don't need a perfect house. You need one without surprises the appraiser is required to flag.

Have an agent who can talk to the other agent. Remember my Master Sergeant? His offer was fine. What closed that deal was an agent who could speak the language of the Minimum Property Requirements to someone who was afraid of them. If a listing agent tells your agent that a VA loan is too hard or too risky, you want an agent who can respond with facts and a plan, not one who nods and suggests you switch loans.

What the Myth Is Really Costing You

The VA loan is a benefit you earned through sacrifice. It isn't a favor a seller grants you, and it isn't a burden you carry into negotiations. Agents who treat it as a handicap are telling you more about their own limits than about your offer.

You may still decide that buying right now isn't the right move. That's a real question, and a good one. We'll take it up next. But if you do buy, you won't need to apologize for your financing or pay extra to make up for it. You'll walk in holding something strong.

CHAPTER 2

Don’t Buy the House: When Renting Is the Tactical Win

Who is saying "renting is throwing money away"

The sentence usually comes from someone who loves you. A parent says it on the phone, or a buddy says it in the squadron parking lot. They mean well, and for a family that stays put for decades, there's truth in it. But a PCS family isn't staying put for decades.

I want to say something a real estate agent isn't supposed to say, so I'll say it plainly: sometimes you should not buy a house during a PCS. I only get paid when people buy or sell. Still, if your orders to Kirtland are for less than two years, or you have no cash reserves in the bank for the day a water heater dies, buying a house with zero down is a trap, not a blessing. Renting for a short tour is not failure. Sometimes it's the smartest tactical move you can make.

The phrase "throwing money away" assumes rent is the only money leaving your account. Buying has its own money leaving: on the way in, on the way out, and every month in between. Those costs don't show up on a Zillow listing. A short stay doesn't give a house enough time to earn them back.

The money that leaves on the way in and on the way out

Think of a house as a purchase with an entry fee and an exit fee. Rent has neither.

On the way in, you pay closing costs. On the way out, you pay agent commissions and title fees, and if you used your VA benefit, the funding fee has been rolled into your loan, so you carry it until you sell. Add those together and you have the amount the house must gain in value just for you to leave with what you started with. Not to profit. Just to break even.

That's the calculation almost nobody does at the kitchen table. Everyone compares the monthly payment to the monthly rent, and the entry and exit fees stay invisible. Stay four or five years and the house has time to grow into those costs. Stay a year and a half and it almost never does.

Appreciation is the other half of the math, and it's a guess. Nobody can promise you what a Rio Rancho or Albuquerque house will be worth in eighteen months. So I don't ask clients to bet that the market will bail them out. I ask them to add up the costs, then ask whether a short stay could realistically cover them. If the house would have to gain far more than this market has been giving, you're not investing. You're paying for a hope.

There's also the option people reach for when they realize selling is expensive: keep the house and rent it out when orders hit. It sounds clean. In practice you take on property management fees, and the

rent may not cover the mortgage plus every other monthly cost attached to the property. Now you're a long-distance landlord on the wrong side of the math.

Two surprises that hit short-term owners hardest

Two local quirks make this worse than it looks on paper. I'll keep them brief here, because they matter mostly as inputs to your decision.

The first is what I call tax lightning. A buyer looks up a house online and sees the current owner paying $1,800 a year in property taxes, because they've owned it since 1998 and New Mexico caps how fast their assessed value can rise. The buyer budgets for that number. Then the county resets the value to the new purchase price, and the bill can land closer to $4,200 a year. That's roughly $200 more every month, from a number nobody put in the listing. A long-term owner has time to absorb that jolt. A short-term owner pays it for a year or so and then sells.

The second is neighborhood-specific costs. In Volterra, for example, there's a PID tax assessment on top of the regular bill. That's a perfectly good place to live. It just means the true monthly cost of owning there is higher than the mortgage payment suggests, and a short tour gives you less time to spread it out.

And then there's the cushion. A zero-down VA loan is a wonderful tool, and I'll defend it all day. But zero down means your savings are the only thing standing between you and a

surprise. If the water heater fails the month after closing and your reserves are thin, the benefit you earned is suddenly working against you.

The young airman who didn't buy, and what I charged him

Here's what this looks like at a real table. A young Air Force member got orders to Kirtland for a short tour, well under two years. He called me ready to buy with zero down, and when I asked what was driving it, he gave me the line. His buddy had told him that renting is throwing money away.



ILLUSTRATION · DennisM2, CC0 (flickr)

I didn't argue. I sat down with him at Satellite Coffee, pulled out a legal pad, and wrote out the numbers: what it would cost to get into the house, what it would cost to get out of it, and how much the Albuquerque market would have to rise in that short window just to make him whole.

Then I told him flat out not to buy a house right now. Rent a nice place in Nob Hill, enjoy New Mexico, keep your savings intact, and save the VA benefit for your next permanent base.

He didn't buy. I made zero dollars, and I slept like a baby.

I'm not telling you that to look noble. I'm telling you because my job is fiduciary, not transactional. A lot of agents treat a pre-approval like play money. They hear a number and start showing houses at that number. That VA benefit was earned through sacrifice, and I take it more seriously than that. If you tie it up in a bad investment, or a house that leaves you house-poor, it can damage your financial security for years. I take your monthly budget and your ability to resell deadly seriously.

Advice that costs me a commission today has a way of earning trust I could never buy with a postcard.

A checklist for deciding whether your tour justifies buying

These aren't scores or cutoffs. They're the questions I work through with a legal pad, and you can do the same with a notebook. Weigh them yourself. For many families, the length

of the tour and the size of the cash cushion will be the two that matter most.

- **How long will you realistically be here?** If your orders are for less than two years, buying is usually hard to justify.
- **Do you have reserves for the unglamorous emergency?** If a failed water heater would be a crisis, a zero-down purchase is a trap.
- **What are the costs to buy?** Closing costs, plus any neighborhood assessment such as a PID.
- **What are the costs to sell?** Agent commissions, title fees, and the VA funding fee rolled into your loan.
- **What will the real tax bill be?** Don't budget from the seller's old number. Plan for the reset.
- **What would the house have to gain?** Add the cost to buy and the cost to sell, then ask whether appreciation over your tour could realistically cover that total. If you'd need the market to do more than it's been doing, you have your answer.
- **Is renting it out a real backup plan?** Count property management fees, and check whether the rent would cover the full monthly cost of owning.
- **What will the monthly payment do to your budget?** Being approved for an amount doesn't mean you should spend it.

If most of those answers point the same way, you've saved yourself a lot of grief. If they point toward buying, because you're here for years and you have a cushion, then

we're having a different conversation, and a good one.

Renting smart for a short tour

Choosing to rent doesn't mean choosing to be careless. A short-tour renter is protecting capital, and the same attention you'd give a purchase belongs on a lease.

Nob Hill has been my go-to suggestion for families here on a short tour. A nice townhome or apartment there lets you actually enjoy New Mexico, which is half the point of being stationed in a place you may never see again.

A few habits are worth it. Tell a prospective landlord up front that you're military and ask how they handle a tenant whose orders change. Get their answer in writing, not in a handshake. Photograph every room on move-in day so your deposit isn't a mystery on move-out day. And if a question about your lease rights is complicated, ask the base legal office or another qualified professional rather than guessing. These are small steps, but they keep the money you saved by not buying where it belongs.

If your answer is yes

Maybe your orders are for four years, and you've got savings in the bank. Then you aren't asking whether to buy. You're asking where. That question is bigger in Albuquerque than most people expect, because a few miles on the map can mean a very different life depending on a river and the bridges that cross it. That's where we're headed next.

CHAPTER 3

The Bridge Factor: Mapping Your Life Across the Rio Grande

Twelve miles, right?

Open a map of Albuquerque and look at Rio Rancho and the Westside. They sit there looking like next-door neighbors to Kirtland Air Force Base. Twelve miles, right? Easy!

No, señor.

On a map, distance is measured in miles. In Albuquerque, it's measured in minutes, and the minutes are decided by a river. The Rio Grande runs through the middle of this metro area, and only a handful of bridges cross it. Everything on the far side of the river from the base has to go through one of them, twice a day.

That is the bridge factor, and it's the most important thing online listings can't show you. Once you've bought a house, you can't move it closer to the bridge.

The handful of bridges

Learn four names now, because you'll be saying them in your car for the next few years: Paseo del Norte, Montaño, I-40, and Bridge. These are the crossings I talk about with every client who is even glancing at the west side of the river.

A handful of crossings is not many for a metro area this size, and that's the problem. When one backs up, the traffic has nowhere else to go. Here's how I put it to families: if there's one fender bender at 7:15 a.m., you are sitting there staring at the bosque for an hour. One small accident, one bridge, and the person who was going to be home by suppertime is now doing the mental math on whether to call.

Now add the Air Force schedule. If you have to be at PT by 0630, the bridge isn't an inconvenience. It's a fixed part of your family's day, and your family lives with the results.

Suppose a family buys a lovely newer house on the west side. The service member leaves in the dark, crosses the river, and comes home after dark on the days the bridges back up. The spouse is left to run the household solo for longer than anyone planned. The house is great and the neighborhood is fine, but the marriage is the part carrying the strain. Nobody puts that on a listing.

Statistics online will tell you that Rio Rancho has lower crime and newer houses for the price. Both are true, and I'm not going to argue with them. But they won't tell you

what crossing the river twice a day does to your marriage when you have to be at PT by 0630. That cost is real, even though it never appears in a spreadsheet.

I'm not telling you to avoid the west side. Plenty of families love it and decide the commute is worth it. What matters is that you decide this with your eyes open, before you fall in love with a house, not after.

Albuquerque is a patchwork quilt

I describe this city to clients as a patchwork quilt, and I mean it. The pieces are very different, and they're stitched together tightly. Here are the clusters I find myself talking about most often.

The Northeast Heights. This is the land of classic 1960s and 70s ranches with established trees. There are great school clusters around La Cueva and Eldorado, and mostly no HOAs. The thing I like most for a buyer who may sell in a few years is the very steady resale.

Ridgecrest and Nob Hill. These sit right near the base. The homes are gorgeous 1930s and 40s houses with coved ceilings and hardwood floors, a huge amount of personality, and very walkable streets. A word of warning, though: you can literally go two blocks south toward the Gibson corridor and the vibe changes completely. In this part of town, the exact street matters more than the neighborhood name. Walk it yourself before you decide.

Four Hills. It's tucked right against the mountains next to the base, with big custom homes, great views, and the Eubank Gate close by. Not every family is shopping here, but if the commute is your top priority, it deserves a look.

The Westside and Rio Rancho. Cross the river to Ventana Ranch and Taylor Ranch, or go up to Loma Colorado and Enchanted Hills in Rio Rancho. Your money buys a much newer house, refrigerated A/C, three-car garages, and master-planned communities. The price you pay for all that is the bridge commute.

The East Mountains. Tijeras and Cedar Crest aren't for everyone, and I only work there for clients who ask. If you want pine trees and don't mind a canyon drive to get to the base, they're worth a conversation. I'd be honest with you about how that drive fits into an everyday routine.

Matching the neighborhood to your family

I don't have a ranking for these places, because there isn't one. What I have is a set of questions that sort families into the right piece of the quilt. Work through them side by side, because for some families one question settles the whole thing.

- **How much commute can your household tolerate?** The base-side neighborhoods (Ridgecrest, Nob Hill, Four Hills) keep you on the base side of the river. The Westside and Rio Rancho don't. If PT, shift work, or a long deployment cycle

means one of you is already gone a lot, that may matter more than anything else on your list.

- **Do you want a newer house or one with character?** Newer is the west side: a more modern build, refrigerated A/C, a big garage. Older is the Heights ranches and the Ridgecrest and Nob Hill homes with hardwood floors and coved ceilings. Each choice has trade-offs, and we'll get into the older-home ones in the next chapter.
- **How much does the yard and the street itself matter to you?** Think about how you actually live. Do you want to be able to walk to dinner, or would you rather pull into a garage and shut the door? Do you want mature trees, or the planned feel of a newer community? Only you can answer this one.
- **Do you want an HOA or not?** The Northeast Heights mostly doesn't have them. Master-planned communities are a different story, and you should read the rules before you fall in love with anything.
- **How soon will you need to sell?** Steady resale is one of the strengths I'd point to in the Heights. If you know your exit is coming, ask about resale on every street you look at.
- **Do you want pine trees and quiet?** If so, the East Mountains are worth a drive, and the canyon drive is part of the bargain.

Maybe you go through that list and discover you're a Nob Hill person who was shopping Rio Rancho because the listings looked cheaper. Maybe you're the reverse. Either way, better to

find out now than on the Tuesday you're stuck on a bridge.

Why price per square foot will mislead you

Once you start browsing different parts of the city, you'll want some way to compare them. Most websites offer price per square foot, and most computer-generated reports lean on it. I don't. I never just hit "print" on a CMA that averages price per square foot.

Price per square foot is a terrible metric in Albuquerque. A 2,000-square-foot house with a swamp cooler, original 1978 cabinets, and polybutylene pipes in the same subdivision is worth $50,000 less than the same floor plan next door with refrigerated air, TPO roof, and copper repiping! Same size, same street, same builder's floor plan, and a $50,000 gap. If you divide price by square feet, both houses look like the same deal, and one of them is going to cost you plenty.

Now stretch that across a metro area where homes were built in the 1930s, the 1960s, and recently, on opposite sides of a river. The square footage means very little on its own. What matters is what's inside the walls and on top of the roof.

When I price a house, I pull the actual sold comps from the last 60 to 90 days. I look at what is currently active and pending, because that's your real competition. Then I adjust line by line for roof type, cooling system, lot orientation, and updates. That's slower than reading a number off a screen, but it's the only way I know to tell a good price from a flattering one.

You can use the same instinct as a buyer, even before you hire anyone. When a listing looks like a bargain, ask what's different between that house and the one down the street that costs more. The answer is usually a roof, a cooling system, or the pipes.

So take your time with the map. Once you've worked out which part of the quilt fits the way your family lives, you're ready to look at what's actually holding the house up, because that's where the most dangerous surprises in this market are hiding.

CHAPTER 4

Lipstick on a Chupacabra: Spotting Hidden Disasters

I don't start with the front door. Before I walk into any house, I look up at the roofline and the parapets, and then I look down at the bottom six inches of the stucco along the foundation.

Photos are made to sell the inside of a house. White counters, fresh flooring and matte black fixtures photograph beautifully, and all of it can be installed over a problem. Water, sun and pipes don't care what the kitchen looks like. If you're shopping from three time zones away on Zillow, that is exactly the information you don't have. Here is how I get it.

Look Up Before You Look In

On the flat-roof, pueblo-style homes you'll see all over Albuquerque, the parapet walls and the canales (the drainage spouts that carry water off the roof) tell you right away if water has been pooling up there. Stains below a canal, a spout that looks like it never drains, or a parapet with a streaked, tired look all say the roof has been holding water it should have shed.

Our sky is brutal on roofs. We don't have hurricanes, we have about 310 days of high-altitude UV sun a year. That sun bakes asphalt shingles and flat tar-and-gravel roofs to a crisp. On top of that comes the spring wind, with 60-mph gusts coming down off the Sandias. A roof that looks fine from the street can be brittle, curled and thin from years of that treatment.

A roof is also one of the biggest line items in any home's value. Earlier I told you why price per square foot misleads in this market, and the roof is a big part of the reason. Two houses with the same floor plan can sit hundreds of feet apart, and one has a roof with life left in it while the other is overdue. The listing photos won't show you which is which, but the roofline will.

Look Down at the Bottom Six Inches

Now drop your eyes to where the stucco meets the ground. If it's flaking off or bulging, you've got moisture wicking up from poor grading. Stucco cracks are common here, and a hairline crack on its own doesn't scare me. Flaking or bulging at the base tells me water has been sitting against that wall.

Here's why that matters in our soil. Our caliche clay doesn't absorb water fast. In the July and August monsoons, a house with bad drainage lets water pool right against the stem wall, and the damage is called spalling, where the surface breaks away in pieces. A seller can paint over it in an afternoon, and the water will be back at the next storm.

So walk the yard and watch where the ground leads. Does it slope toward the house or away from it? Are there low spots along the foundation? Do the downspouts and canales dump water somewhere sensible, or right at the wall? If you visit on a dry day, you're reading the evidence of a wet one, so look for stains and flaking, and don't expect to see a puddle. If you're out of state and I'm on FaceTime with you, I'll walk the perimeter slowly and point the camera at the base of the walls. It's the least glamorous video you'll ever watch, and it's often the most useful.

The Gray Pipe

Next is polybutylene plumbing, the gray plastic pipe builders used from roughly 1978 to 1995. Half of Rio Rancho and the Far Northeast Heights was built in that window, so if you're shopping in either place, you will meet this pipe sooner or later.

The problem is what happens to it over time. Polybutylene gets brittle from the chlorine in our water, and it can let go without warning. A pipe that fails inside a wall doesn't announce itself with a drip under the sink. You find out when the damage is already done. Insurance companies hate this pipe, and I understand why. If your home has it, talk to an insurance agent about what that means for your coverage before you commit, not after.

That brings me to the thing I say to my buyers most often. Say a listing comes from the right years and sits in the right neighborhood, and it's been freshly updated with pretty

counters and new flooring. A cosmetic update is no proof the plumbing was touched. I tell clients plainly, right on the FaceTime call, that the granite counters are pretty but behind the walls this house is a headache. My buyers shop from Okinawa and Ramstein. They don't have time for an agent who sugarcoats a house to protect a quick commission. If a house has bad bones, I'll say so, even when saying so kills a deal I could have closed.

The Flip That Smelled Wrong

The best example I have is a flip in the Northeast Heights, one I walked through with a client. On paper and in photos it looked like a magazine: white quartz, grey LVP flooring, black fixtures. Everything buyers love. I understood why my buyers were already half in love with it.

Something felt off to me the second I smelled fresh paint mixed with a damp earth smell, the kind you should never smell in the middle of the New Mexico desert. Fresh paint has a smell of its own, and sometimes it's covering something. I went looking, and I checked behind the water heater, where the flippers had forgotten to paint. There were mud tubes.

I told my buyers, "Something is wrong here, don't fall in love." They wanted to write an offer anyway, and I understood that too, because falling in love with a house is a powerful thing. So I insisted on a specialized termite and structural inspection on day one, before we went any further. Sure enough,

subterranean termites had eaten half the sill plates on the north side of the house, and the flippers had drywalled right over the damage. My gut saved them from a total money pit.



ILLUSTRATION · exit78, CC0 (flickr)

I'm not telling you that for credit. I'm telling you because of what the story shows. Nothing on that listing was a lie. The quartz was real and the flooring was real. The seller just hadn't mentioned the one thing that mattered, and a flip is built to sell the part you can see. The inspection I insisted on is not a normal part of every purchase, and I asked for it because my nose and one unpainted corner told me to. A smell that doesn't belong, paint where there shouldn't need to be so much of it, and a spot the crew forgot are all reasons to slow down, whatever the staging looks like.

This is what I mean about lipstick on a chupacabra. The lipstick can be very well applied, and the sill plates are still the sill plates.

The Pipe Under the Yard

One more problem you can't see from any angle, and it's the advice I think is most underrated: get the sewer line scoped with a camera. Do it even on a 15-year-old house, and definitely do it on anything built before 1985.

In older Albuquerque neighborhoods like Carlisle Plaza, Netherwood Park and Mossman, you'll find old tar-paper Orangeburg pipes and clay tiles. Under the big elm trees, those pipes are collapsing. That's a quiet kind of failure with a loud bill. A $175 sewer scope during your inspection period can save you a $12,000 trenching bill in your front yard two months after move-in.

Think about what that bill would mean for a military family. You've put little or nothing down, which is

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> PALOMA REYES-WHITAKER

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>
> PALOMA REYES-WHITAKER

a wonderful thing about the VA loan, and your cash reserves are the cushion for the day something breaks. A trench across the front yard is the kind of thing that takes the whole cushion. For a few hundred dollars at most, you can find out before you own it. If the scope shows a problem, you're still in your inspection period and still have choices, including asking for repairs, renegotiating, or walking away. After closing, it's just your yard.

Your Pre-Offer Walk-Through

Here's everything above in one place. Keep it on your phone or print it. You don't need to be a contractor to use it. You need to know what to look at and be willing to slow down when something looks wrong. If it helps, put a sticky note or a phone note on anything that looks off, and bring the list to your inspector and to me.

In the yard - Look at the bottom six inches of stucco all the way around the foundation. Flaking or bulging means moisture wicking up from poor grading. - Check which way the ground slopes. Water that pools against the stem wall is how spalling starts, and the July and August monsoons will find any low spot. - Note any big trees near the front of the house. On older streets, they may be sitting over an old sewer line.

At the roofline - On flat-roof, pueblo-style homes, look at the parapet walls and the canales. Staining or poor drainage means water has been pooling up there. - On shingled and tar-and-gravel roofs, remember what 310 days of high-altitude sun does. Look for roofing that looks baked, dry or worn.

Inside and under the sinks - Check under the sinks and around the water heater for gray plastic pipe. If the house was built between roughly 1978 and 1995, assume it's possible and ask directly. - Look in the spots the crew may not have bothered with, like behind the water heater, where the paint can stop. - Trust your nose. Fresh paint mixed with a damp earth smell does not belong in this desert, and a cat-pee smell tells you something about the house's history too.

Before you commit - Ask for a sewer scope during the inspection period, even on a newer house and definitely on anything built before 1985. - If anything suggests termites or structural trouble, ask for a specialized termite and structural

inspection right away, not after you've fallen for the kitchen. - Talk to an insurance professional about any polybutylene before you write the offer.

None of these is a reason to run from every house. Plenty of homes in this market have an older roof or a few cracks and are priced fairly for them. The point is that you decide with open eyes, so that a repair becomes a number you negotiate and not a surprise you inherit.

Once the bones check out, there's a second kind of surprise waiting, the kind that has nothing to do with the walls. It's the financial and regulatory side of buying here, and it catches out-of-state buyers just as often.

CHAPTER 5

The Smell Test: Uncomfortable Truths About Selling and Buying

Three Air Fresheners and a Confession

Walk into a house with a plug-in air freshener in every outlet and you already know what the seller is trying to cover. Dogs, cigarette smoke and heavy cooking oils are the usual suspects, and the air fresheners are meant to cover up the dog. The buyer figures it out in about four seconds.

Of all the hard conversations in my work, this one comes up most. I sit people down at their own kitchen table, look them in the eye with love, and tell them straight: your nose is used to your house, mine isn't, and we cannot sell a smell. Nobody enjoys hearing it. The sellers I'm talking to usually live in the house, and they cook in it, love their dog, and have made a thousand good memories there. Their noses stopped registering the smell years ago.

A buyer's nose hasn't. A buyer walks in cold, and the first impression is made before anyone opens a closet or looks at a kitchen counter. Layering a floral scent over a smell doesn't remove it. It tells the buyer that something is being hidden, and then the buyer starts wondering what else is. In Chapter

4, I told you to trust your nose when you're the one shopping. This is the same rule from the other side of the door: your nose is the buyer's best early-warning system, and sellers who pretend otherwise are betting against it.

If you're selling, hear this from someone who's on your side. Don't mask the smell. Deal with the source, and ask your agent to be honest about what they smell when they walk through. If your agent won't say it, you're paying for a cheerleader, and you need more than that.

What Peeling Fascia Tells a Buyer

The biggest mistake I see sellers make is ignoring the little deferred maintenance things, and then getting offended when the buyer's inspector writes what I call a 60-page horror novel.

Here is what those little things look like. The fascia boards have peeling paint. The GFCI outlet in the bathroom doesn't trip when you press the test button. The swamp cooler pad is crusted with three inches of white calcium scale. None of these is a catastrophe by itself, and any handyman can fix every one of them in an afternoon.

But a buyer doesn't see three small problems. The buyer looks at all three and decides, right then, that the sellers didn't take care of anything in this house. That conclusion is the one that costs you money. A buyer who believes the visible things were neglected assumes the invisible things were too: the roof, the plumbing, the

furnace nobody has looked at in years. The buyer then negotiates against the house they imagine, which is always worse than the house you actually have.

This is the math I give sellers, and I say it with love: spend $500 on a handyman before we list, *por favor*, or it'll cost you $5,000 at the negotiation table. Whatever you pay a handyman in advance is cheap compared to what a skeptical buyer takes off the price. The repair itself is not the point. The point is what the repair prevents, which is a buyer deciding your home is a project.

As the seller, you also lose control of the story if you wait. A buyer's inspector writes down everything and has no reason to be gentle. The $500 version of this story is one where you chose what the buyer saw. In the $5,000 version, the inspector chose it for you.

The Buyer's Side: Annoyance or Red Flag?

If you're buying, the same lesson works in reverse, and it keeps you from wasting your energy on the wrong things.

Some things in a house are annoyances. The paint color you hate is one, and the dated light fixtures and the carpet that looks like it came from a 1970s rec room are others. I've been known to tease a house about its lime-green shag, and I'll tease it all the way to the closing table. Those are matters of taste, and you can fix them over time, poco a poco, as your budget allows. They don't tell you anything about how the house was cared for.

Other things are signals. A smell that someone has worked hard to cover is one. A bathroom outlet that doesn't trip, a cooler pad caked in scale, or fascia with peeling paint is another. By themselves, these are cheap fixes. What you're really looking at is how the owner treated the house when nobody was watching, and what that implies about the parts of the house you can't see. A single missed repair is just a missed repair. A house with several of them in a row is a house where maintenance was optional.

When you spot a signal, don't walk away in a panic, and don't shrug it off either. Treat it as a reason to look harder. The hidden-defect list from Chapter 4 (roof drainage, moisture at the base of the stucco, the gray pipe, the sewer line) is where you go next. Cosmetic annoyances are the price of shopping, and signs of neglect are your cue to dig. Keeping those two piles separate saves you from both overpaying and overreacting.

The Curtain Rod Fight

Now I want to talk about something that has nothing to do with houses, and everything to do with the people who buy them.

There are two ways a frightened client behaves. Some go completely radio silent and stop answering texts. Others start picking a huge fight over something tiny. I've seen a client threaten to cancel a $400,000 purchase because the seller took the curtain rods in the guest bedroom.



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Nobody actually cares that much about a $19 curtain rod from Target. When someone blows up over a curtain rod, what they're really telling me is that they are terrified of this mortgage payment and of moving their family across the country.

I see that fear because I've lived it. Eleven moves taught me that a PCS is a pile of small losses that adds up to a very big feeling. A buyer who has said goodbye to friends, found a new school, learned a new commute, and signed a loan for a number they've never carried before has very little patience left, and a curtain rod becomes the place where all that fear goes.

If this is you, I want you to know it's normal. When you notice yourself going to war over something small, stop and ask what you are actually afraid of. The answer is usually the payment, the move, or the fear of being wrong. Tell your agent that, because the real worry deserves a real answer, and an argument over a rod gives your agent nothing to work with. And if you go quiet instead, say so. Silence is information too, but a good agent shouldn't have to guess.

The same applies when you're selling. A seller who refuses a reasonable repair request is sometimes just tired. When emotions run high, I try to listen for the fear underneath before I respond to the demand on top.

Milk, Not Wine

Everything in this chapter is bad news of one kind or another. You may have to hear that your house smells, that your small repairs add up to something big, or that your own fear is steering the deal. So let me tell you how I deliver it, and how you should expect to hear it.

Bad news does not get better with age. It's not wine, it's milk, and it sours fast. A problem I know about on Monday is worse on Thursday, because by then the other side has had time to find it, imagine it, or build a story around it. So I tell you early. I tell you directly. And I never show up empty-handed.

I never call a client and just dump a problem in their lap, like announcing that the buyer's financing fell through

and then asking what they want to do about it. That's not service, it's passing the stress along. What I do instead is call you with the frustrating news about our buyer's loan after I've already done the legwork. I've spoken to their lender to get the truth, and I've called the agent who brought us our second-place offer last week to see if their buyer is still looking. Then I hand you our game plan.

The news is just as bad in both versions. But in the second one, you know the facts are checked, you know there's a backup in motion, and you have something to decide on instead of something to panic about.

When the news is personal, like a smell or a pile of neglected repairs, my voice changes. It gets quieter and slower. I drop the jokes and look you right in the eye. Then I tell you I need to take off my cheerleader hat and put on my protector hat for a minute, because you hired me to tell you the truth. After that, I lay out the facts without any fluff.

I love being the cheerleader. I'll celebrate your offer being accepted louder than anyone. But a cheerleader who only cheers isn't protecting you, and you didn't hire me to be liked for the afternoon. You hired me to be right when it counts. If your agent never takes the cheerleader hat off, ask yourself what they aren't telling you.

Once you've heard the truth about the condition of a house, you're ready for the part where you put a number on it, and that's a negotiation. Let's talk about how to do it without anyone going to war.

CHAPTER 6

The Dance, Not the War: Negotiation Without Ego

Nobody Is Filming This

Somewhere in the back of your mind there is probably an episode of a house-hunting show running on a loop. The buyer folds their arms, lowballs by a mile, mocks the paint color, and walks away with a win and a commercial break. It makes good television. It also has almost nothing to do with how a deal gets done in Albuquerque.

Other agents get way too caught up in their own ego. They treat the agent across the table like an enemy to be defeated, partly so they can brag about it at the next office meeting. We aren't on a reality TV show. When two agents get into a chest-thumping match, the only people who bleed are the buyer and the seller.

I want to say this especially to you, with your VA loan. Plenty of listing agents in the Duke City are still stuck in the last century, and they are nervous about VA financing because nobody ever explained the appraisal process to them. If you

walk in acting like a jerk *and* you're using zero-down financing, that seller has an easy excuse to bolt. You don't have to be loud. You have to be smart.

That's the whole attitude of this chapter: negotiation is a dance, mi gente, not a war. Two people are trying to move in the same direction without stepping on each other's feet, and whoever understands the music gets the better outcome.

The Phone Call Nobody Makes

A lot of agents believe negotiation means playing poker with a stone face and hiding every card. I believe you catch way more flies with honey and a phone call than with a nasty addendum.

So before I write a word of an offer, I pick up the phone. I call the other agent, I'm friendly, and I treat them with respect. Then I find out what their client actually needs. Suppose the sellers need a three-day rent-back so the movers can finish packing. Or suppose they're terrified of fixing the roof themselves. Those are not the same problem, and neither one shows up in the listing price.

Think about what the seller is going through. Someone is about to hand over a house they've lived in, and they are also trying to coordinate a move of their own. Very often what keeps them awake is not the last few thousand dollars. It's whether the timeline works and whether they'll be stuck with a repair they don't want to touch.

Once you know what the other human being is stressed about, you can build a deal where you win on the money because you solved their headache. The seller who gets the closing date they need, or who never has to think about that roof, will often give ground on price and on terms that would have been a fight otherwise. That's the trade, and it only happens if somebody asks.

Here are the kinds of things I've seen sellers care about more than buyers expect:

- A closing date that fits their own move
- Keeping the ugly shed out back instead of having to haul it away
- Not being responsible for a repair they dread

None of those costs you much. All of them can be traded for something you want, such as help with your closing costs or a seller who agrees to fix the swamp cooler. Sometimes you give the seller the date they need or let them keep the shed, and in return they pay your closing costs or deal with the cooler. That's the dance in a sentence.

When They Underestimate You

Honey is not the same as being a doormat, and I'd be lying if I said every person across the table plays nice. Almost every time I walk into a luxury listing appointment, or deal with certain top-producing agents in the Foothills, I'm seen as nothing more than the military spouse agent who deals with the base.

Once I brought a dual-military couple, both Majors with phenomenal income, to look at an $850,000 custom home near Tramway. The listing agent insisted on being there. He kept talking down to me and explained what a jumbo loan was, as if I'd never heard the term. Then he made a snide comment about how VA buyers usually don't have the cash for a house like this.

I smiled, looked him dead in the eye, and gave him facts. Under the Blue Water Navy Vietnam Veterans Act, my clients had no VA loan limit. They were putting $100,000 down anyway, by choice. And their debt-to-income ratios were stronger than his last three conventional buyers'.

The look on his face was priceless. We bought the house, and I made sure he worked for his commission.

Notice what I didn't do. I didn't raise my voice, I didn't insult him back, and I didn't make a speech about respect. I stayed calm and corrected the record with information he couldn't argue with. That's the difference between ego and confidence. Ego needs the other person to lose. Confidence only needs the facts on the table.

If you're the buyer in that room, this is also your permission to stay quiet and let your agent handle it. You don't have to defend your loan to anyone. That's what you hired somebody for.

How a Seller Reads Your Offer

Now let me show you the other side of the table, because it will change how you write your own offer. When a seller gets more than one offer, I build a side-by-side spreadsheet. My clients love it because it takes the emotion right out of the process. Every column is an offer. Every row is something that affects whether the sale will actually happen and what the seller will walk away with:

- Net proceeds to the seller after concessions
- Loan type
- Earnest money amount
- Inspection period length
- Appraisal gap coverage
- Lender reputation
- Proposed closing date

Then we sit down together, or hop on Zoom, and rank the offers two ways: "Highest Net" and "Highest Certainty to Close."

Those are two different lists, and they don't always agree. Imagine a seller with two offers on a home listed at $400,000. One has the bigger number on the first page but asks for a lot of concessions and comes from a lender nobody can reach. The other has a smaller headline price, clean terms, and a lender the seller's agent knows. On the "Highest Net" ranking, the first might win. On "Highest Certainty to Close," it's the second. A seller who has already packed boxes and

committed to a new place might care more about the second ranking. That's a judgment the seller makes with their agent, not a formula.

Here's why this matters to you as a buyer. Your offer is going to be a column in somebody's spreadsheet. A strong price is one cell. If the rest of your column is shaky, a lower offer with cleaner terms can beat you, even with the better number. Your job is to make every row easy to say yes to.

Red Flags That Cost Buyers the House

When I teach sellers how to read offers, there are four things I ask them to watch for. Read them from the other side, because these are the things that will sink you if you're careless:

- **A pre-approval letter from an out-of-state online lender with no direct phone number for the loan officer.** If I can't pick up the phone and talk to a human being who stands behind your loan, neither can the seller's agent.
- **Tiny earnest money, like $500 on a $400,000 house.** It tells the seller you're not very committed to staying in the deal.
- **A request for a 21-day inspection period.** That's a long time for a seller to sit in limbo with their house off the market.
- **A sloppy contract.** I'm talking about an agent who forgot to include the HOA addendum or the PID disclosure.

That last one deserves a second look, because it says something about the agent. If the buyer's agent is sloppy on the offer, when they're trying to impress you, imagine how messy they're going to be during escrow. The seller's agent thinks exactly that.

So when you interview an agent, ask to see how they put an offer together. A clean, complete package says you're organized, your lender is real, and you'll show up on closing day. In a bidding situation, that can be worth more than the extra bump in price you were tempted to add.

Counters That Solve Problems

When the other side counters, the instinct is to counter back harder. Try slowing down. Treat every counter-offer as information about what the seller is worried about, because it usually is.

If the seller digs in on price but mentions the closing date, you may have just found your lever. If they refuse a repair, find out whether it's the money or the hassle. Someone terrified of dealing with a roof will often say yes to a credit that lets you handle it yourself. Someone who needs three more days in the house may happily give you something real in return for them.

My approach with clients is simple:

- Make the call and learn what the other side needs.
- Decide with you which of those needs we can meet at little cost to you.

- Put those things in the offer or counter in exchange for what you want, like help with closing costs or a repaired swamp cooler.
- Keep the tone friendly, even when the number is firm.

I'm not saying every negotiation ends with everyone hugging. Sometimes the other side is stubborn, or the numbers just don't work, and I'll tell you so plainly. But you'd be surprised how often a respectful phone call finds a deal that a pile of angry addenda never would.

Once the seller says yes, though, the easy part is behind you. The inspection and the appraisal are where an accepted offer gets tested, and that's where we go next.

CHAPTER 7

Inspection Panic: What to Fix and What to Ignore

Sometime during your inspection period, a PDF lands in your inbox. It's long, it has photos with red arrows, and every page seems to say your future house is falling apart. If you're reading it from another time zone, or between packing boxes, or after the kids are finally asleep, it can feel like a verdict.

It isn't a verdict. It's a list, and a list can be sorted.

I tell my buyers this right up front, before the inspector ever pulls into the driveway. Look, inspections are not an opportunity to rebuild a 1975 house into a 2026 new build! Every house has something wrong with it. The inspector's job is to find everything, and a thorough one will. That's the job. Yours is to decide which findings matter.

The Big Five

When a report comes back, I'm reading for five things: the roof, the HVAC, the plumbing, the electrical panel, and structure and drainage. Those are the places where a problem is expensive, hard to see, or unsafe for the people living there.

- **Roof.** It keeps water out of everything else you own.
- **HVAC.** Whether it's a swamp cooler or refrigerated air, it's the system your family lives with every summer day.
- **Plumbing.** It runs through walls and under yards, so you'll never see it until it fails.
- **Electrical panel.** I want no Federal Pacific Stab-Lok panels in a house my clients are buying. That one isn't a negotiation for me.
- **Structure and drainage.** These decide whether the house stays put and stays dry.

Everything else is noise, and I mean that kindly. We do not sweat the $20 outlet covers or the sticky closet door. A sticky door is a ten-minute job with a screwdriver, and an outlet cover is something you'll swap on a Saturday while the kids unpack. If you put those on a repair request, you aren't being thorough. You're burying the items that matter under the ones that don't. You're also telling the seller's side that you're going to nickel-and-dime every step to closing, which makes them less willing to give on the things that count.

I got into this work because I know what the paperwork does to people at ten at night. Buying a home makes smart people lose their minds a little. It's all your money and your kids' routines. My job in this stage is to absorb the chaos, filter out the noise, and hand you clear options so you can sleep. When the report reads like a novel, I'm the one who reads it twice, so you don't have to.

Sorting Every Finding Into Three Piles

Here's the practical tool. Take the report and sort each item into one of three piles. Grab a highlighter and mark each item as you go. The sorting is the point, and the reader weighs it, not a formula.

Pile one: Must Fix (safety and loan). These are the items that threaten your family's safety or your financing. Anything in the Big Five that's failing, unsafe or about to fail belongs here. So does anything a VA or FHA appraiser would flag. On the seller's side, I tell people to fix the following before we list, period: peeling paint on the exterior eaves of an older house, like a 1962 build; a cracked window pane; a missing handrail. Leaving them will kill an FHA or VA appraisal, and fixing them costs a few hundred bucks. As a buyer, you can read the same list from the other direction. If the report shows those problems, they go on your request, because they can sink your loan later. Your lender will tell you how they want it handled.

Pile two: Nice to Fix (credits). These are real findings that aren't dangerous and won't block your loan. They're worth money, but they aren't worth losing the house. This is the pile where you negotiate, and I'll cover how in a minute.

Pile three: Ignore (cosmetic). Sticky doors, outlet covers, scuffed paint, dated finishes. The same rule I give sellers applies to you. If the 1990s tile countertops are ugly but completely intact, nobody needs to spend $8,000 on cheap granite. Price the house for the older kitchen and let the buyer

pick their own quartz. When you're the buyer, you are that person. Pick your own quartz someday, on your own schedule, and don't make the seller pay for your taste.

Nothing in the first pile is about preference, and nothing in the third pile is about safety. When an item sits on the line between piles, call me and we'll talk it through. I'd rather have that conversation on a Tuesday than watch you stew about it for a week.

Credits, Escrow Payments, and Why I Skip the Scramble

When the report turns up a real repair in pile one or two, don't just demand that the seller fix it.

Whenever possible, I prefer negotiating a credit toward the buyer's closing costs, or having a licensed contractor paid straight out of escrow at closing. I'd rather that than have the seller scrambling to manage repairs while they're packing for a move.

Think about what a seller's house looks like in the middle of a move. Boxes are stacked in the hall, movers are booked, and everyone's attention is on the next house. Repair work run by a distracted seller, on a deadline, is work you'll be second-guessing right up to closing. A credit or an escrow payment takes that whole scramble off the table. The money is agreed on, the work gets done by a licensed professional, and nobody's relying on the seller's checklist. It's usually faster, and it keeps both sides focused on closing.

Credits have limits, and a credit won't repaint an eave. If your lender or appraiser needs something fixed to approve the loan, ask how to handle it before you trade it for money. Pile two is where credits shine. Pile one is where you ask your lender what has to be done.

Sellers also have feelings, even in a deal that's going fine. When a big repair request comes in, I coach my sellers not to panic or get insulted, and I'd ask the same of you on the other side. A short request with clear priorities reads as a reasonable buyer. A long one reads as an attack, and a seller who feels attacked stops giving.

The Call at 6 AM



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Sometimes the report doesn't give you a negotiation. Sometimes it gives you an answer.

I once had a couple stationed overseas in Germany. We were buying sight-unseen, with me as their eyes and our FaceTime calls as their walk-through. The house was near Four Hills, and they were under contract on what had become their dream home. In their heads they'd already decorated it for their kids.

Then the inspection came back. The house had active polybutylene plumbing, hidden behind newer bathroom vanities, so nobody would have spotted it from a listing photo

or a casual walk-through. And the sewer scope showed that the main line under the driveway had completely collapsed from tree roots.

I asked the seller to deal with it. The seller refused to fix a dime of it, because they had a cash backup offer sitting there. I want you to understand what that means. They knew exactly how strong their position was, and they used it.

So I had to call my clients at 6 AM my time and tell them we were walking away. It was awful. They were heartbroken. They had already spent $800 on inspections, and they'd already mentally moved in. I didn't have a clever script and I didn't try to talk them out of their sadness. I told them the truth and stayed on the line with them.

It hurt, but letting them buy a $25,000 plumbing disaster would have been way worse. That's the whole math of it. An $800 inspection bill is a bruise.

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Notice what the Big Five did in that story. Plumbing and a sewer line sit squarely in the list, and both failed at once. Notice, too, what saved them: the inspection was ordered, the sewer scope was run, and my buyers had set their line before they fell in love. That's what the report is for.

Know Your Walk-Away Line Before the Report Arrives

The hardest time to decide your bottom line is after you've picked out paint colors in your head. So settle it early, preferably over a calm cup of coffee and not on the night the report shows up.

Ask yourself a few plain questions, and answer them for your own family. What kind of problem are you willing to buy? What size of repair would strain your reserves if the seller won't help? What would you refuse to take on no matter how good the price looks? Your answers come from your tour

length, your savings, and how much risk lets you sleep at night. They aren't mine to set for you.

Also read your contract's inspection terms and your earnest money terms with me, well before you need them. Every contract reads a little differently, so go through yours with me or with an attorney. What I'll tell you is that your options usually shrink as the days pass. If you know what your contract says, you can decide with a clear head and not in a panic.

Walking away is not failure. For that couple, it was the best thing I could do for them, even though it didn't feel like a win for anyone that morning. A house you walk away from costs you a few hundred dollars and a bad week. A house you shouldn't have bought can cost you far more, for far longer.

Once the inspection is behind you and the repairs or credits are settled, one more gate stands between you and the keys. It's the lender and the appraiser, and that's where we go next.

CHAPTER 8

The Final Hurdle: Appraisals, Lenders, and Closing Day

Four Days Before Closing

In my first year in the business, I cried in my car in the Dion's parking lot for an hour. Nobody had died. A deal had.

My buyers told me their lender had "fully approved" them, and I believed them. I never picked up the phone to ask the loan officer what had actually been checked. We went under contract on a cute adobe-style place in the North Valley.

What the buyers held was a flimsy online pre-qualification letter. Nobody had factored in the wife's student loans. Nobody had accounted for the property tax jump that happens here after a sale. The deal fell apart four days before closing. My buyers were devastated and the sellers were furious. I sat in that parking lot knowing the whole mess traced back to one phone call I hadn't made.

Never again. Now I interrogate the lender before we even put keys in a lockbox. If a loan officer hasn't pulled full credit and looked at W-2s and LES statements, we aren't writing offers. Period.

That rule sounds harsh until you see what it protects. A pre-qualification and an approval are different animals, and sellers can't tell them apart from the outside. Neither can a lot of buyers. The letter looks official, the number looks reassuring, and nobody finds out what it's worth until the clock is almost out.

The Lender Who Never Heard of Our Flat Roofs

My second year taught me the other half of this lesson, because it isn't only buyers who get burned by a distant bank. Sellers pay for it too when the buyer's lender doesn't know our local quirks. I had a seller accept an offer from a buyer using a big national online bank that does commercials during football games. The buyer was fine. The bank was the problem.

Their underwriter sat in New Jersey. He didn't understand New Mexico community property laws. Nobody there knew how to order the required paperwork from a Rio Rancho HOA. And they couldn't understand why the house had a flat roof. We missed closing by nineteen days, and my poor seller had all her furniture on a truck heading to Arizona.

Think about what those nineteen days looked like from her side. Her life was packed and moving, and her sale was sitting in an inbox in another time zone, waiting on someone who had never heard of the house's roof style.

Now I call the lender on every single offer before my seller signs a thing. This is the red flag I raised in Chapter 6 when we talked about how sellers read an offer, and here

you can see the cost of ignoring it. A local lender has closed deals in Albuquerque and Rio Rancho and knows what a parapet is. If a problem comes up, you can reach a human being who answers for the loan.

Questions to Ask Before You Accept a Pre-Approval

You don't have to be a mortgage expert to interview a lender. You just have to ask and then listen to how they answer. These are the questions I'd want answered, in whatever order the conversation takes you:

Have you pulled my full credit, not just run a soft check? Have you looked at our W-2s and our LES statements? Did you factor in every debt we carry, including student loans? Did you account for the property tax jump that happens here after a sale, rather than the seller's old bill? Do you understand New Mexico community property rules? Can you order the HOA paperwork, including for a Rio Rancho community? Have you closed loans on flat-roofed homes here? Are you comfortable with the VA appraisal process, including what happens if the value comes in low?

Listen for specifics. A good loan officer will tell you what they have already looked at and what they still need from you. A call center hands you a letter and a link to a portal. If you get vague answers, or nobody will give you a direct line, treat that as information about how your closing will go.

I'm not asking you to be rude. I ask these questions with a smile, and good loan officers love them, because they know a prepared buyer is a buyer who closes.



ILLUSTRATION · Joshua Tree National Park, PDM (flickr)

Managing the Appraiser With Data

Now to the fear that probably brought you to this chapter. Appraisals feel like a verdict handed down by a stranger, but in most cases they are an argument made with data. The side with the better data tends to do better.

As I described in Chapter 1, if you're selling, your agent should be handing the appraiser a data packet ahead of time. Appraisers are human and they're busy. Handing them a clean

file means they don't have to guess about the new refrigerated air or the roof work.

If you're the buyer, that packet matters to you as well, because it is exactly the material you would want in hand if the number comes in short. Ask your agent whether the appraiser has received it.

When the Value Comes In Low

On a VA loan, the Tidewater notice gives us a 48-hour window, as I explained in Chapter 1, and I spend it checking the report for factual errors.

I look for the simple stuff. Did the appraiser miss the refrigerated air conversion? Were the comparable sales pulled from the wrong part of town, so the house got measured against places that look nothing like it? Errors like these are common enough that I check for them every time, and they're the easiest to fix because they're just facts.

If the report holds up and the value truly isn't there, we go back to the table with the options I laid out in Chapter 1. If your reserves are thin, please remember what we said about not draining everything for one house. A low appraisal is a conversation, and this is the one where a calm, prepared agent earns her keep.

Closing Week: Hands Off Your Credit

The biggest mistake I see buyers make isn't glamorous. Someone opens a credit card at American Furniture Warehouse to buy a sectional sofa three days before closing. I swear, I give the

"Thou Shalt Not Touch Thy Credit" speech at the very beginning, I put it in writing, and still, someone always tries to finance a refrigerator or a new truck while they're in underwriting.

I understand the temptation. You're about to have a house, and the house has empty rooms and maybe a fridge you don't love. But your approval was built on a particular picture of your finances, and between that approval and your signature on the closing papers, I want that picture to hold still. The sectional can wait three days. So can the truck. If something feels urgent, call your loan officer before you swipe or sign anything.

Before closing, do a final walk-through of the house with your agent. Make sure the repairs or credits you negotiated after the inspection actually happened, and that the house is in the condition you agreed to buy. Closing day itself is mostly signatures, and if you did the earlier work, it should feel almost boring. I mean that as the highest praise.

Then the keys are in your hand, and a new problem arrives: you're a homeowner in a city you've lived in for about five minutes. That's where we go next.

CHAPTER 9

Welcome Home: The First 48 Hours in the Duke City

You're standing in a house that is legally yours, surrounded by boxes, and you can't remember which one holds the pots. You don't know where the nearest grocery store is, who to call if something breaks, or whether the pediatrician your old base recommended has any equivalent here. The closing was the finish line you trained for, and nobody warned you that the finish line opens onto a hallway full of cardboard.

So let me say what I've learned from eleven moves of my own and years of watching other families arrive: a house is not a home until someone has slept in it, eaten in it, and found one friendly face nearby. My job doesn't end when the keys change hands. This chapter is about the first two days after that, and none of it is real estate.

When the Movers Are Late and the Closing Isn't

Military moves rarely run on schedule. A closing slips by a day. The truck is late. You drive into town with a U-Haul and three kids and find out the house isn't quite ready for you, or the furniture isn't quite arriving.

That's why I built what I call my Landing Gear program. In my garage I keep two whole sets of air mattresses, clean linens, a crockpot, and camp chairs. When a family hits one of those gaps, I drop it all off at the house with a pan of enchiladas, so nobody has to pay for a hotel on top of everything else they're already paying for.

None of this is a marketing gimmick. A family that has driven across the country with kids in the back seat doesn't need a brochure. They need somewhere flat to sleep and something warm to eat. I learned that the hard way, as a spouse, on the receiving end of moves where nobody thought of it.

If your agent isn't offering anything like this, make your own version. Ask a friend from your last base who now lives nearby, or ask your sponsor. Put an air mattress and a set of sheets in the car, not the truck, so they arrive with you. Whatever else the movers do, you sleep the first night.

The Christmas the Shipment Disappeared

Two Christmases ago, I had a family PCSing in December whose shipment was lost completely by the military movers. They closed on their house in Rio Rancho on December 22nd. Everything they owned in that city fit in the suitcases in their Honda Odyssey. No beds, no pots, and no Christmas tree for their three kids.

I couldn't un-lose a shipment. But I could make a phone call. I put out word to my past clients in the Albuquerque military

community, people who had once been exactly where this family was standing.

Within six hours, my garage was overflowing.

We showed up at their new house with air mattresses, bedding, a fully decorated tree, a slow cooker full of posole, and toys for the kids. I'll be honest about the part that still gets me: the people carrying those boxes were mostly strangers to this family. They came because they remembered what a PCS feels like. That afternoon is the proudest I've ever been of what I've built here, and it has nothing to do with a contract.

I'm not telling you this to brag. If something goes wrong on the move, and sometimes it does, a good local agent has a network, and the network is the real asset. A community of people who have each had their own hard landing will often step up before you've finished asking for help.

The Valve Nobody Had Shown Him

Not every first night is a crisis. Some are quiet, and a different kind of trouble hides inside them.

I once worked with a young Airman, no more than 22, buying his very first place with his VA entitlement. His parents weren't in the picture, and he had nobody teaching him how the world works. At the inspection on a starter home on the Westside, the inspector mentioned shutting off the main water valve in an emergency. The kid looked at me with pure panic and whispered, "Wait, the city doesn't do that for you?"

I didn't laugh, and I hope you wouldn't either. Nobody had ever told him. Why would he know? If you grew up in an apartment, or in base housing where a maintenance crew handled everything, there is no reason you'd have learned where the shutoff valve lives. That moment changed what I think my job is. It isn't just contracts and negotiations. For a lot of young service members, I'm the auntie who has to teach them how to winterize a swamp cooler, how to budget for property taxes, and why you don't plant trees right over your sewer line.

Three of those lessons are worth spelling out, because each is a small thing that can become an expensive thing if nobody mentions it.

- **The swamp cooler.** If your house has an evaporative cooler instead of refrigerated air, it needs seasonal care, including getting it ready for winter. Ask whoever sold you the house, or your agent, to show you what that involves before the season changes.
- **The tax bill.** As I described in Chapter 2, expect your property taxes to reset, so plan for the real number.
- **The yard.** Trees are lovely and roots are patient. Know where your sewer line runs before you plant anything.

You don't need to become a plumber. You need to know what you own well enough that a small problem doesn't turn into a panic, and to know whom to call before the water is running down the hallway.



ILLUSTRATION · BrandonStephenson, CC0 (flickr)

Building the Rest of the Nest

The house is only half of it. When you PCS to Albuquerque, you don't know which pediatrician takes Tricare without a three-month wait. You don't know where to get a decent haircut, where to buy roasted Hatch chiles in August, or which dog park has shade. In a new city those aren't trivial questions. They are the difference between a place you live and a place you belong.

I think of myself as my client's first friend in a new city, or their last anchor as they leave. I'm connecting them to a whole life here, not just handing them a garage door opener. That's why a client might get a text from me asking whether they've found a pediatrician yet, and why I'll tell you straight which chile roaster to visit and when to go.

You can do a version of this on your own, and military families are generally good at it. Ask your neighbors, who are usually happy to talk. Find the spouse groups tied to your squadron. Ask a local agent, who sees the city's streets, dog parks and school pickup lines every day. If you live in Rio Rancho, ask different people than you would for the Northeast Heights, because the two feel like different towns.

The exhaustion of a PCS is real, and part of it is loneliness. Friends you made over years are now a time zone away. You have to start over, and no one in the new place knows your name yet. A single useful connection in the first week does more for a family than any amount of unpacking. The kitchen can wait a day. The pediatrician should not.

Your First 48 Hours Checklist

Here's a short list for those first two days. I'm not handing you a rigid order. Work through whatever the

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>
> PALOMA REYES-WHITAKER

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moment demands, and take it poco a poco, because there's no prize for unpacking every box by Sunday.

A place to sleep and eat - Beds or air mattresses, plus clean linens - A pot or slow cooker, one set of dishes, and something for the whole family to eat - Camp chairs, if there's no furniture yet (they work fine)

Know your house - Find the main water shutoff and make sure every adult in the house knows where it is. If your inspector pointed it out, write it down. - Find out whether you have a swamp cooler or refrigerated air, and ask how to care for it through the seasons. - Look at your property tax picture and make sure the real figure is in your budget.

Utilities and emergency contacts

If it helps, set up your utility accounts in one sitting, and tape a list of emergency numbers to the inside of a kitchen cabinet: the

people to call about a water leak, a power problem, or a medical issue. That list should include a trusted neighbor, a friend from the squadron, and your agent. The goal is that nobody in the house has to search the internet at 2 a.m. for who to call.

Your people - A pediatrician who takes Tricare, and an honest answer about the wait - A haircut you don't have to apologize for - A dog park with shade, if you have a dog - A source for roasted Hatch chiles, if you're here in August (you will want them)

Only a few of these are urgent. Most are things that, handled in the first two days, mean you don't have to think about them again.

One Last Thing About Nests

I don't believe a real estate agent's job is finished at closing, and I'd rather you hear that from me than discover it when a hard moment arrives and your agent has gone silent. A nest has to be built twig by twig, and the house is only the first twig.

Someday, probably sooner than you'd like, another set of orders will drop and this nest will have to become a listing. How you set up, care for and understand the house in these first weeks decides how easy that moment is. That's where we go next.

CHAPTER 10

Thinking Like a Seller: Protecting Your Exit Strategy

The Question Nobody Asks at the Granite Countertops

There's a question I wish more of my clients would ask me, and it usually comes too late, if it comes at all: what happens to this house in three years when we get orders to leave Kirtland?

Nobody thinks about the exit strategy when they fall in love with granite countertops! They look at what their BAH will cover right now, and that is a reasonable place to start. Housing allowance sets your ceiling for the monthly payment. It says nothing about who will want to buy the house from you when the next orders drop.

Think of a house the way you'd think of any piece of gear you'll eventually hand off. You judge it by whether it works for you now, and also by whether the next person can pick it up and use it without a long explanation. A home that serves your family beautifully but takes months to sell can pull you into a double mortgage, a long-distance landlord situation, or a price cut taken at the worst moment. All of that eats the wealth a VA loan could have helped you build.

So, mi gente, I'd like you to look at every house through two lenses. The first is how you will live in it. The second is whose house it becomes after you leave.

Who Will Be Standing in Your Driveway in Three Years

Your most likely buyer is someone a lot like you. Another service member, another contractor family, another spouse with a laptop open to too many tabs, arriving from somewhere else and trying to make a quick, safe decision. So I want you to shop for the house that appeals to the broadest pool of those families, not just the one that fits your quirks.

Think about where they come from. Buyers arriving from Texas or Florida often assume every house has central refrigerated air. Plenty of Albuquerque homes still run on swamp coolers, and a swamp cooler does fine in the dry weeks of late spring. Once the monsoon clouds roll in and the humidity climbs, the house can start to feel like a damp gym sock. You may be perfectly happy with one. Your future buyer, fresh off the plane, may not be.

The other thing I want you to ask about is competition, especially if you're looking in Rio Rancho. Ask whether the neighborhood is going to be flooded with builder inventory by the time you have to sell in thirty-six months. When you list, you aren't only competing against other resale homes. If a builder is still putting up houses nearby, you may be competing with brand-new ones on the next street. That's a very different market from a neighborhood that has been settled for a while.

I can't tell you from a chair at my desk how any one subdivision will look in three years. What I can do is pull what is active and pending, look at what is being built, and talk through the risk before you sign. That conversation takes twenty minutes now, and it can be worth a great deal later.

Features That Move a House in a Weekend

When I'm asked what tells me a property will sell fast, I have a short list. A house in the $300,000 to $450,000 range near Kirtland or in Loma Colorado that has these features is gone in a weekend:

- Refrigerated air.
- A roof under ten years old, with a transferable warranty.
- Clean windows and plenty of natural light.
- No carpet in the main living areas.
- A price right at or just below the last comparable sale.

Imagine two houses, both listed at $400,000. One has refrigerated air, a newer roof with a warranty that passes to the next owner, bright windows and hard flooring in the living room. The other has a swamp cooler, a roof nearing the end of its life, and carpet through the main rooms.

The first house is the kind that goes in a weekend. The second has to win over every buyer who walks in, and a buyer on a VA loan will often be doing the same math you did when you bought. Neither house is wrong to buy. The second one may even be the better fit for your family today. But you should

know on day one which kind of house you're holding, and you should price what you pay with that in mind.

The last item on the list deserves attention from the buyer's side too. A house priced right at or just below the last comparable sale is easier to sell, and that includes the day you eventually list it. If you overpay today because the kitchen looked gorgeous, you've handed your future self a harder job. Earlier I told you that price per square foot is a poor yardstick here. The features above are the better measure, because they are what the next buyer is actually shopping for.

If You Keep It: The Rental Question

Some families think about holding the house as a rental when the orders come. Sometimes it's a smart plan. Sometimes it's a fine idea that quietly bleeds money every month, and I'd rather you find out which before you buy.

As I described in Chapter 2, tax lightning is at work here too. Now apply that to a rental. A payment that looked comfortable on the old tax number can jump once the reset hits. If you plan to rent the house out from a distance, the question isn't only whether the house is nice. It's whether it will cash-flow with the real tax bill and a tenant paying the difference.

I'd like more clients to ask me whether the property tax reassessment in Bernalillo County will blow up their monthly payment next year, so that the house won't cash-flow as a rental. Run the numbers with the new tax figure, not the old

one, before you fall in love. Before you count on renting a VA-financed home, talk with your lender and a tax professional about how that works for you. Those rules are theirs to explain, not mine.

Elena, and the Exit You Don't Plan

Not every exit is a PCS. I still think about a widow named Elena, whom I helped about five years ago. Her husband had retired from the Air Force at Kirtland and passed away suddenly. They had lived in the same house near Sandia Heights for twenty years. She couldn't afford the upkeep alone, and the memories were too heavy.

We didn't just sell a house. We spent three months sorting through his old flight suits. We got her connected with the base legal office for her survivor benefits, and we found her a small townhome in Rio Rancho near her sister. Every single year on the anniversary of her closing, she brings me a batch of biscochitos.

She reminds me that we aren't moving drywall and stucco, we're moving whole lives. I carry that into every listing conversation. The sale of a house is almost never only a sale. It might follow a set of orders, a divorce, a medical diagnosis, a retirement or a death.

The house you buy now has to be sellable on the worst day as well as the best one. A house that is easy to sell gives the person on the other side of that day a little more room to

breathe. Nobody can plan for a day like Elena's, but you can choose a house that doesn't make it harder.

Your Resale and Rental Checklist

Before you write an offer, I'd go through these with you at the kitchen table. Work through them in whatever order suits you. Some of them can matter more than others for your family, and you know which ones those are.

The house itself - Does it have refrigerated air, or a swamp cooler that a buyer from Texas or Florida might hesitate over? - Is the roof under ten years old, and does the warranty transfer to the next owner? - Is there hard flooring in the main living areas, or carpet that a future buyer will want to replace?

The price - If the price is above the last comparable sale, what exactly are you paying extra for, and will the next buyer pay for it too?

The neighborhood - If it's in Rio Rancho, will builder inventory be flooding the area when you need to sell in thirty-six months? - Does the commute work for the next family at Kirtland as well as for yours? - Would a buyer who had never seen Albuquerque understand why anyone would want to live here?

If you might keep it as a rental - Have you run the payment with the reassessed tax bill, not the seller's? - Would the house still cash-flow with that number if you were hundreds of miles

away? - Have you talked with your lender and a tax professional about holding it?

The people - If life changed suddenly, could your family sell this house without it becoming the second crisis?

A house that doesn't pass every line isn't automatically a bad house. A house that fails several of them may be the wrong one for this season of your family's life, and it's far better to know that before closing than after.

In my thirties, my ambition was about proving I had my own identity. Now it's about mastery and impact, and I want to help young families build wealth so they don't retire from the service with nothing to show for it. A smart exit starts with the day you pick the house, and that's the thinking I hope you carry out of this chapter.

CONCLUSION

Take It Poco a Poco: Your Next Step

What I'd say with my hand over yours

If you were sitting across from my kitchen island right now, I'd look right at you, put my hand over yours, and talk to you the way I talk to my own family. Listen to me, mi gente: when fresh orders drop and your laptop is full of open tabs, it feels like the military decides where and when you have to move and you have no control.

That feeling is real. Orders arrive on someone else's calendar, and the Army of boxes, deadlines and tabs follows. But the decision about what you sign, what you pay, and which house you carry your family into stays with you. That is the whole book in a few lines.

You have more control than the panic is telling you. Your VA benefit isn't weak. It's a tool, and the pushback you may hear about it is usually outdated myths and plain laziness from someone else, not a flaw in the loan. Local knowledge protects you: the commute, the pipes, the roof, the tax bill that arrives after the sale. A house can look perfect and still be wrong for you, or look plain and be exactly right. Once you know where

to look, the market in Albuquerque and Rio Rancho stops being a trap and becomes a place where a family can build something.

I wrote this so that the promise on the cover could be true for you: you can go from panicked confusion to a clear plan that protects your savings and gives you a home that works now and sells easily later.

Let the clock be the clock

Nothing in this book asks you to move faster. The pace is where most of the damage gets done: a family decides on a house in a weekend because the listing sounded urgent, or accepts a payment because someone said another buyer was circling. Nobody who has your interests in mind needs you to rush.

So take it poco a poco. Make the lender call, then the next one. Walk the street at the hour you'll actually be driving it. Read the inspection report once, set it down, and come back to it. Small steps, taken calmly, get you to the keys in a way that a sprint almost never does.

As I said in the Introduction, what I'd want you to carry out of here is simple: protect your VA benefit, and don't let anyone else's deadline choose your house or your payment.

Your 20-Minute Game Plan

Here is what I'd like you to do next. Reach out, and let's get on a 20-minute strategy call over Zoom. Don't wait for your report date to be close. If it's still six months away, that is a fine time to call, and sometimes the best one, because nobody is rushing you yet and every option is still on the table.

On that call we'll look at three things: your timeline, your BAH, and your family's needs. Then we map out whether buying, renting, or waiting makes the most sense for you. I mean all three of those answers. As you've seen, sometimes the right advice from me is to skip the purchase, and I'd rather tell you that on a Zoom screen than watch you learn it the expensive way. There is no pitch attached and nothing to sign. You'll leave knowing more than when you sat down.

You'll find how to reach me on the "How to Connect With Me" page at the end of this book. It has everything you need.

A word to the sellers, too

I should say something to the other person who may be holding this book. If you're a seller in Albuquerque or Rio Rancho, and someone has told you to turn down a VA buyer, I'd ask you to read Chapter 1 before you answer. Every PCS season I see families pushed to the back of the line because of bad information, and I see local sellers leave real money on the table for the same reason. I want this book in the hands of every seller in the 505 and every inbound family at Kirtland, so that we can stop the nonsense.

Building a nest in New Mexico

I said at the start that a move like this is never only about the stucco and the square footage. When I help a family buy or sell, I know it's about trying to build a nest when your life is constantly up in the air. I haven't forgotten that, and I don't want you to, either.

Whether you buy, rent, or wait, you don't have to figure it out by yourself on a kitchen table at ten at night. Call me, bring your questions, and bring whatever is worrying you. We'll sort them out together, one at a time.

Welcome to the Duke City, mi gente. Let's get you home.

CONNECT

How to Connect With Me

If you've read this far, you're further along than when you started. Now I'd like to hear from you. Maybe you're staring at a PCS to New Mexico and the whole thing feels like too much. That's normal, mi gente, and you don't have to sort it out alone. Reach out and we'll have a first conversation. No pressure, no pitch. You tell me where you are, I'll give you the honest bottom line, and we'll work out the next step poco a poco. Your savings and your family matter to me, and I'd be glad to help you protect both.

Stop the panic, master the VA loan, and build wealth instead of losing it during your next PCS to New Mexico.

Get in touch

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