DIANA GANDY

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AUSTIN BUYER VALUE GUIDE

WHAT ACTUALLY MAKES A HOME A GOOD DEAL?

A practical way to compare price, monthly cost, condition, and tradeoffs before the lowest number wins the argument.

THE PURPOSE

Use this before you call a house a bargain. A good deal is not simply the cheapest listing. It is a home whose price, condition, carrying cost, and future usefulness make sense together.

DIRECT CONTACT

(737) 353-5523

diana@ascendgroupre.com | dgandy.com

PRICE IS A CLUE, NOT THE VERDICT

A good deal survives the second look.

The list price gets your attention. The value question starts after that: what are you buying, what will it ask of you, and how does it compare with the alternatives?

Market position

01

Compare the home with relevant recent sales and current competition. A price cut can create opportunity, but it does not automatically create value.

Monthly carry

02

Taxes, insurance, HOA or district costs, utilities, and financing can make two similarly priced homes feel very different after closing.

Condition + near-term spend

03

Roof, HVAC, foundation, drainage, plumbing, electrical, windows, and deferred maintenance matter because a low price can simply move the bill into your first year.

Future usefulness

04

Layout, lot, location constraints, renovation potential, and resale appeal matter. A bargain that stops working for you quickly can become an expensive detour.

DIANA'S READ

Buy the whole picture, not the discount.

The strongest deals are rarely the ones with one flashy number. They are the homes where price and property reality line up.

- **Price has context**
  The number makes sense against relevant comps and competition.
- **Carrying cost is understood**
  Taxes, insurance, dues, and financing are not surprises.
- **Major systems are known**
  Age and condition are factored into the decision.
- **Seller concessions have value**
  A credit or rate incentive is compared in dollars, not just marketing language.
- **The tradeoffs fit you**
  You know what you are accepting in exchange for the price.
- **You would still want it tomorrow**
  The decision works without the pressure of a “deal” label.

Compare the house, not the headline.

A polished listing can make a property feel obvious. Slow the decision down just enough to separate presentation from evidence.

Your quick deal scorecard

You do not need perfect answers before touring. You do need to know which questions could materially change the value story.

Price vs. comps How does it compare?	
Taxes + insurance Property-specific carrying cost	
HOA / district costs Recurring obligations	
Major systems Age, condition, remaining life	
Known repairs Near-term cash exposure	
Lot + location factors Things price cannot easily fix	
Resale / flexibility Will the home still make sense later?	

Diana's read: the goal is not to turn every house into a spreadsheet. It is to notice the few facts that could flip a “great deal” into an expensive compromise.

Where the useful evidence comes from

1 **Comparable sales + active competition**
Look at relevant nearby sales and current alternatives, then adjust for condition, size, lot, location, upgrades, and concessions rather than relying on one broad average.

2 **Seller disclosure + property records**
Disclosures and available records can surface known conditions, prior work, age of systems, and questions that deserve follow-up.

3 **Inspection + specialist input**
A general inspection can identify areas that may need additional evaluation. Condition matters more than cosmetic perfection.

4 **Tax, HOA, MUD / PID information**
Recurring obligations change the cost of owning the home and should be compared property by property.

5 **Property-specific insurance quote**
Insurance can vary materially by property, coverage, deductible, claims history, and insurer. A real quote beats a generic estimate.

One quiet red flag

If the deal only works when you ignore one major cost, condition issue, or location tradeoff, the discount may be paying you to accept something important.

WHY "CHEAPER" CAN COST MORE

Two prices. One better value.

This illustration is intentionally simple. It shows why the lower purchase price is only one line in the decision.

ILLUSTRATION | HOME A

$500,000 purchase price

Immediate known repairs	**$5,000**
Near-term system reserve	**$0**
Seller credit	**-$5,000**
HOA / assessments	**Lower**

SIMPLE COMPARISON TOTAL **$500K**

ILLUSTRATION | HOME B

$480,000 purchase price

Immediate known repairs	**$18,000**
Near-term system reserve	**$17,000**
Seller credit	**$0**
HOA / assessments	**Higher**

SIMPLE COMPARISON TOTAL **$515K**

$20,000 cheaper can still be the costlier choice.

And this simplified illustration does not include financing, taxes, insurance, utilities, resale, or quality-of-life tradeoffs.

THE FIVE-MINUTE DEAL TEST

Ask these before you call it a bargain.

A real deal should hold up when the excitement wears off and the numbers get specific.

1. **Why is it priced this way?**
   Competition, condition, seller motivation, location, or simply correct pricing?
2. **What will I spend soon after closing?**
   Separate cosmetic wants from likely near-term needs.
3. **What costs repeat every month or year?**
   Taxes, insurance, dues, assessments, utilities, and maintenance.
4. **What tradeoff am I being paid to accept?**
   Busy road, smaller lot, dated systems, layout, commute, or something else.
5. **Would I still want it without the word "deal"?**
   If not, the discount may be doing too much of the selling.

Illustration only. Numbers are not an estimate of any specific property. Actual repair costs, property expenses, concessions, financing, taxes, insurance, and ownership costs vary. Verify the property and transaction you are considering.

YOUR NEXT MOVE

Bring me two homes. We will compare the whole picture.

You do not need to know which one is “the deal” before you ask for help. A quick side-by-side can make the important differences much easier to see.

Price context
01

How each home sits against relevant recent sales and current competition.

Carrying-cost picture
02

Taxes, insurance, dues, assessments, and other property-specific costs to verify.

Near-term spend
03

Major systems, known repairs, deferred maintenance, and questions worth investigating.

The actual tradeoff
04

What you gain, what you give up, and whether the difference is worth the price.

BUYER PLANNING SESSION

Compare the homes before the homes decide for you.

Send me two listings you are considering. We can walk through the value questions, identify what still needs to be verified, and turn the comparison into a clearer next step.

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MAKE AN APPT

Educational consumer guide. Public resources commonly used for property due diligence include TREC seller-disclosure forms and consumer information, local property-tax records, HOA / district documents, lender disclosures, property-specific insurance quotes, and qualified inspection or specialist reports. Not legal, lending, tax, insurance, appraisal, engineering, or inspection advice.