


FIRST-TIME HOMEBUYER STARTER PACK

PIERCE COUNTY EDITION - 2026

CLEAR, SIMPLE GUIDANCE TO HELP YOU FEEL CONFIDENT ABOUT BUYING YOUR FIRST HOME

 CREATED BY JAMES EMERY
LOCAL REAL ESTATE AGENT,
PIERCE COUNTY, WA
IRONKEYNORTHWEST.COM

Welcome! You're in the right place.

Buying your first home is exciting, but it can also feel like a lot.

My goal with this Starter Pack is to make everything feel clearer, calmer, and way less overwhelming.

Inside, you'll find simple explanations, real numbers, and a step-by-step roadmap.

The things most first-time buyers wish they had before starting.

If you ever want help understanding your buying power or what neighborhoods fit your goals, I'm always happy to walk you through it.

You've got this, and I've got your back

What You Can Afford in Pierce County

A Realistic Snapshot

Here's a simple look at what buyers typically find in today's market.

(These are general ranges — your exact numbers depend on credit, down payment, and loan type.)

\$350k–\$450k

- Townhomes + smaller single-family homes
- Areas: Spanaway, Parkland, South Hill (select pockets)
- Great for: first-time buyers wanting affordability + space

\$450k–\$550k

- Updated single-family homes
- Areas: Puyallup, Frederickson, Tacoma (select areas)
- Great for: buyers wanting a balance of updates + location

\$550k–\$650k

- Larger homes + newer builds
- Areas: Bonney Lake, Orting, Graham
- Great for: buyers wanting more space or newer construction

Want a personalized breakdown?

I can run your numbers and show you exactly what's realistic for your budget.

5 Mistakes First-Time Buyers Make

(And How to Avoid Them)

1. Waiting too long to talk to a lender

You don't need to be "ready" — you just need clarity.

2. Looking at homes before knowing your budget

This leads to heartbreak. Start with numbers, not Zillow.

3. Underestimating closing costs

Plan for 2–3% of the purchase price. I can help you estimate yours.

4. Falling in love with a home before seeing the payment

Always check the monthly number first.

5. Not asking about first-time buyer programs

There are programs that reduce down payments, interest rates, or closing costs.

If you want, I can connect you with lenders who specialize in first-time buyers

Your Homebuying Timeline

A clear, step-by-step look at the process:

1. Quick Chat About Your Goals

What you want, where you want to be, and your ideal timeline.

2. Pre-Approval

A lender helps you understand your buying power.

3. Home Search

We explore neighborhoods, homes, and what feels right.

4. Offer + Negotiation

I help you craft a strong offer and negotiate on your behalf.

5. Inspection + Appraisal

We make sure the home is safe, sound, and worth the price.

6. Closing + Keys

Sign the final documents, get the keys, and celebrate!

You don't need to memorize any of this — I walk you through each step.

First-Time Buyer Programs You Might Qualify For

Here are common programs that help first-time buyers save money:

- ***FHA Loans***

Low down payment, flexible credit requirements.

- ***Down Payment Assistance Programs***

Washington State offers programs that help with down payment + closing costs.

- ***USDA Loans***

Zero-down options in eligible rural areas

(many parts of Pierce County qualify).

- ***VA Loans***

Zero-down for eligible veterans and active-duty service members.

If you want, I can help you explore which programs fit your situation

What Happens Next

If you're just gathering information that's perfect.

If you're starting to feel ready I'm here to help.

Here's what I can do for you next:

Show you what you can realistically afford:

- Break down monthly payments
- Send you homes that match your budget + criteria
- Connect you with trusted first-time buyer lenders
- Walk you through the process step-by-step

No pressure. No sales pitch. Just helpful guidance.

If you ever want help putting together a plan I personally
respond to every email:

James@ironkeynw.com