BUYING YOUR GILBERT HOME IN 2026: THE SHORT GUIDE By Tricia Manara, Broker/Owner, Manara Properties LLC

Here's my honest take after 19 years: buyers don't need more house listings, they need a plan. This guide gives you the plan in about five minutes, with real numbers, no fluff.

FIRST, FINANCING, BEFORE YOU LOOK Nothing else matters until you know what you actually qualify for. Get a mortgage pre-approval before you tour a single home, because in a balanced market the buyer with the clean pre-approval wins. Shop at least two lenders and compare rates, fees, and closing costs side by side. As of late October 2026, the 30-year fixed rate is 7.32%, down from 7.40% the week before, and 6.34% a year ago. Rates move; your plan shouldn't.

HOW MUCH HOUSE CAN I AFFORD? Pull up a chair and let's run the real numbers: down payment, monthly principal and interest, taxes, insurance, HOA, and utilities. Houses are sold on list price; budgets are built on the true monthly number. A pre-approval tells you the max a lender will give you. You and I will decide the number that keeps your life comfortable, not just the number a bank approves.

WHAT'S THE GILBERT MARKET DOING? As of late October 2026, Gilbert's median home value is about $553,000, up about 2% year over year. The Phoenix market is balanced at a Cromford Index of 98.9, homes take about 50 days to sell, and sellers are getting about 97% of list price. Balanced means you have room to negotiate terms, not just price. Some builders in Queen Creek and San Tan Valley are offering incentives like rate buydowns and $10K to $30K closing credits, so if new construction fits, we look there too.

WHAT SHOULD I ACTUALLY LOOK FOR? Location, layout, and condition, in that order. I'll point out what matters and what doesn't, what's a cheap fix and what becomes your problem later. And every home gets an inspection; you're buying the inspection, not just the photos. As your buyer's agent, I'm working for you, not the seller, from the first showing through the closing table.

HOW DO OFFERS WORK? We'll compare homes you like, check recent sold comps, and write an offer priced and structured to win without overpaying. In a balanced market there's room to negotiate repairs and terms. Every dollar is shown to you before it's committed. That's my job.

HOW DO I GET PAID? Let's be straight about it, because the rules changed and you deserve to hear it plainly. Buyer agent compensation is now something we negotiate up front, in writing, before we ever tour a home. In many transactions, the seller agrees to pay my compensation as part of the deal; if they don't, we negotiate my fee directly with you. Either way, you'll know exactly what I charge before we start. No surprises, zero drama at closing.

READY TO FIND YOUR NUMBERS? Text or call
me at 480-273-6884 and let's run the real numbers together, or book a time at
maricopacounty.yourhomeclass.com/book.

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