

Buyer's *Guide*

Your Step-by-Step Guide to Buying a Home in the Greater Houston & Galveston Area

What's Inside

About Sandra

Real Estate Terms

Steps to Buying a Home

01 Find a Great Agent
02 Financials
What NOT to Do
03 Tour Homes
04 Make an Offer & Negotiate
05 Option & Inspection
06 Appraisal & Loan Approval
07 Schedule Your Move
08 Closing

Understanding the Option Period

Houston & Gulf Coast Buyer Essentials

Frequently Asked Questions

What My Clients Say

Let's Find Your Home — Contact



About Sandra



Hello! I'm Sandra McDuffie

REALTOR® • REAL ESTATE CONSULTANT
LICENSED RESIDENTIAL MORTGAGE BROKER • EXP REALTY, LLC

I'm a bilingual Realtor® (English/Spanish) specializing in buying, selling, and investing in residential properties across the Greater Houston Bay Area, Galveston, and the surrounding cities and counties. Guiding families through one of life's biggest decisions is the part of this work I love most.

As a licensed Realtor®, I hold myself to a high standard, and I believe in continuing my education so I can serve you better. I'm proud to hold several designations, including **ABR®** (Accredited Buyer's Representative), **SRS®** (Seller Representative Specialist), **PSA** (Pricing Strategy Advisor), and **CNE** (Certified Negotiation Expert).

I am also a **licensed Residential Mortgage Broker**, which means I can guide you through the lending process with real clarity. Financing is where most buyers feel the least sure of themselves, so I'll walk you through your loan options, pre-approval, and closing costs in plain language — and make sure the numbers make sense to you long before we ever write an offer.

My hands-on background in **construction, interior design, and staging** rounds out the picture. I look at a home with a practical eye, so I can help you tell the difference between a simple cosmetic update and a repair that will genuinely cost you — and help you see what a space could become. Together, this experience gives me a well-rounded perspective at every stage of your transaction.

I was also nominated and featured in the national and international *Top Agent Magazine*, February 2023 edition — an honor I'm truly grateful for.

I'm passionate about what I do. I am loyal, trustworthy, and fully devoted to my clients — their needs and their best interests always come first — and I deeply value the relationships I build along the way. Many of my clients tell me that by the end, they feel like they've gained a friend for life. That means everything to me.

Buying a home is one of the most important decisions you'll ever make. I'll take the time to understand your goals, explain each step in plain language, and guide you so you can make confident, well-informed decisions. Call or text me anytime with questions — my commitment is to always be available, honest, and by your side every step of the way.

Como Realtor® bilingüe, estoy aquí para guiarte con claridad y confianza en cada paso — en inglés o en español.

Real Estate Terms

A quick, plain-language reference to the words you'll hear throughout your home purchase — including a few that are specific to Texas.

Pre-Approval	A lender's preliminary review showing you have the funds to purchase up to a certain amount. It's extremely helpful once you're ready to make an offer.
Buyer Representation Agreement	A written agreement between you and me describing the services I provide and how I'm paid. In Texas this is now standard practice before I write an offer.
Offer	A written agreement between a buyer and seller to purchase a property. Also called a sales contract.
Option Period	A short, negotiated window (Texas-specific) during which you can have the home inspected and, if needed, back out of the contract for any reason.
Option Fee	A small fee paid to the seller for the right to that option period. It's typically credited toward your purchase at closing.
Earnest Money	"Good faith" money placed into an escrow account to show you're serious. It's applied toward your costs at closing.
Contingency	A condition that must be met before the sale becomes final (for example, financing or appraisal).
Home Inspection	A professional examination of the property's condition. I can recommend qualified, licensed inspectors.
Appraisal	A lender-ordered valuation based on comparable recent sales, used to confirm the loan amount aligns with the home's value.
Survey / T-47	A drawing of the property's boundaries and improvements. In Texas the seller often provides an existing survey with a signed T-47 affidavit; otherwise a new survey is ordered.
Title Search & Title Insurance	Confirms the seller legally owns the property and reveals any liens or judgments. Title insurance protects you against issues that may surface later.
Disclosures	Sellers complete a Seller's Disclosure stating what they know about the property — good or bad.
MUD	A Municipal Utility District that funds water, sewer, and drainage in many Houston-area communities. It adds a line to your property tax bill.
Homestead Exemption	A Texas property-tax break on your primary residence that lowers your taxable value and caps annual increases. File after closing.
Closing Costs	Fees paid at the end of the purchase by the buyer, seller, or both — including taxes, insurance, title, and lender charges.
Closing	The final step, handled at a title company in Texas, where funds transfer to the seller and you receive the keys.

Steps to Buying a Home

Here's the road ahead. We'll move through these eight steps together, and I'll explain each one along the way — no rush, no pressure, and no question too small.

01 **Find a Great Agent**

02 **Financials**

03 **Tour Homes**

04 **Make an Offer & Negotiate**

05 **Option & Inspection**

06 **Appraisal & Loan Approval**

07 **Schedule Your Move**

08 **Closing**



01 Find a Great Agent

A great agent is one of your biggest assets in this process. This is one of the largest transactions of your life, and you deserve a skilled professional guiding you every step of the way — someone working with your best interests at heart and watching out for you at every turn.

CONNECT YOU WITH THE RIGHT HOME

I often have access to homes before they hit the public market, and I'll arrange showings and tours of properties that truly match your criteria.

NEIGHBORHOOD KNOWLEDGE

A local guide offers real insight into the neighborhoods, school districts, commute times, flood history, and tax rates you're weighing — details that matter enormously in the Houston area.

ATTENTION TO DETAIL

Buying a home involves a great deal of paperwork. I'll help you complete every document correctly and submit it on time, so nothing slips through the cracks.

PROFESSIONAL NEGOTIATOR

I handle the difficult conversations, help you submit a strong offer, and negotiate with the seller on your behalf.

EXPERT GUIDE

I'm here for every question along the way, offering an honest, objective opinion as you weigh the features that matter most to you.

> ### NEW: BUYER REPRESENTATION AGREEMENT
>
> Following recent nationwide changes (2024) and new Texas law effective January 1, 2026, buyers now sign a written **Buyer Representation Agreement** with their agent before the agent writes an offer — and usually before touring homes. It simply spells out the services I provide, how long we'll work together, and how I'm compensated. In most Houston-area transactions the seller still contributes toward the buyer's agent fee; we'll review exactly how it works, in writing, before you commit to anything.

02 Financials

HOW MUCH HOME CAN YOU AFFORD?

A common guideline is to spend no more than 3–5 times your annual income on a home. Online mortgage calculators are a great starting point. As you budget, don't forget added expenses like the home inspection, appraisal, insurance, and money for any improvements you'd like to make.

DO YOU NEED A DOWN PAYMENT?

While a 20% down payment is ideal, it certainly isn't required. There are many ways to put down much less — with certain loan types you may need as little as 3.5% (FHA), and some VA and USDA loans allow 0% down for those who qualify.

CREDIT CHECK

Your credit is an important factor in your mortgage approval and interest rate. While a score in the 500s can sometimes qualify, aim for 620 or above. The higher your score, the lower your rate is likely to be.

PRE-QUALIFIED VS. PRE-APPROVED

These terms are sometimes used interchangeably. Either one shows sellers you're serious and likely have the funds to purchase, and pre-approval helps you budget by pinning down what you can afford. Keep in mind pre-approval doesn't guarantee final loan approval — so during this time, don't make large purchases, change jobs, or apply for new credit.

TEXAS PROPERTY TAXES — PLAN FOR THEM EARLY

Texas has no state income tax, but property taxes are among the highest in the country — often 1.8% to well over 3% of value once you include your ISD, county, city, and any MUD (Municipal Utility District). Relocating buyers are frequently surprised by this, because it can add hundreds of dollars to the monthly payment. Two things to know:

- **Ask for the full tax rate** for any specific home before you fall in love with it — rates vary widely street to street depending on the MUD and school district.
- **File your Homestead Exemption** after closing on your primary residence. It lowers your taxable value and caps how much your assessed value can rise each year.

02 Financials, continued

DOWN PAYMENT ASSISTANCE

Many first-time and moderate-income buyers qualify for help with the down payment and closing costs. These programs can make a real difference, and I'm always happy to walk you through them. Programs worth asking your lender about include:

- **TDHCA — My First Texas Home / My Choice Texas Home:** up to 5% assistance, plus the Texas Mortgage Credit Certificate (MCC) for an annual federal tax credit.
- **TSAHC:** Homes for Texas Heroes and Home Sweet Texas grant and second-lien programs.
- **SETH** (Southeast Texas Housing Finance Corp) and various city and county programs across the Houston area.

Most programs require a homebuyer education course and have income and purchase-price limits. I'm happy to connect you with lenders who specialize in them, so you can find out exactly what you qualify for.



Every buyer's financial picture is different — and that's exactly why we'll map yours out together, in plain language, before you ever step into a home.

02 What NOT to Do

Here's the part most buyers don't expect: your lender will re-check your finances right before closing — sometimes on closing day itself. Everything they approved has to still be true. So from the day you're pre-approved until the day you have keys, your job is wonderfully simple: **keep your financial picture exactly as it is.** I know how tempting it is to start furnishing the new place — let's get you to the closing table first.

PLEASE DON'T …

- **Make any large purchases.** A car, a boat, furniture. Even if you can comfortably afford it, new debt changes your debt-to-income ratio — and that can undo your approval days before closing.
- **Open new lines of credit.** Including that store card at checkout for 10% off the sofa. The furniture will still be there after you sign.
- **Make large cash deposits.** Every dollar has to be traceable — checks, ACH, or wires from a traceable source. Lenders can only count money they can document, and literal cash is the hardest to explain.
- **Accept gift money without telling us first.** Family help is wonderful and completely allowed — but it needs a gift letter and documentation. Tell your lender *before* the money moves, not after.
- **Quit your job or change how you're paid.** Don't switch from W-2 to commission-only or self-employment mid-process. Even a raise should be run past your lender first — it sounds like good news, but it changes the file.
- **Co-sign on a loan.** For anyone, for any reason, however much you love them. In your lender's eyes, that debt is now yours.
- **Make late payments.** Credit cards, car notes, student loans. One late payment at the wrong moment can change your rate — or your approval.
- **Close or pay off accounts without asking first.** It feels responsible, but closing an old card or paying off a collection can lower your score or complicate underwriting. Ask before you touch anything.
- **Move money between accounts.** Every transfer creates paperwork you'll have to document. If you need to move funds, let's talk first.
- **Go quiet on your lender.** Send documents the same day if you can. Delays are the number one reason closings get pushed.

> ### ONE MORE THING ABOUT YOUR MONEY
>
> Your **down payment** and your **closing costs** are two different things, and you'll need funds for both. Lenders also like to see your money "**seasoned**" — sitting in your account for roughly 60–90 days — so it's clearly, provably yours. If you're planning to move or receive money, let's map it out early.

None of this is meant to make you nervous. It's a short season, and the rule underneath all of it is simple: **before you make any financial move, send your lender or me a quick text.** One question now can save your closing later — and I'm here for every one of them.

03 Tour Homes

Make a list of everything you need and want in a home. Think about how many bedrooms and bathrooms you need. Do you want a big kitchen, or is a fenced yard more important? We'll tour homes together and weigh the positives and negatives of each. When you find *the* home, the next step is to make an offer and work through negotiations.

HOME SEARCHING TIPS

- Take photos on your phone at each home, and organize them by address so you can remember the details later.
- Focus on the things you can't change — the neighborhood, the lot, and the size and layout of the rooms.
- Test things as you walk through: open and close windows, run faucets, and flush toilets to make sure everything works.
- In the Houston area, notice the lot's drainage and grade, look for signs of past flooding, and check whether the community has an HOA and what the deed restrictions allow.



04 Make an Offer & Negotiate

Once you've found the home you want, the next step is to make an offer. We'll look at comparable properties in the area and decide on a strong first offer together. Many sellers price a little high expecting to negotiate, and we'll take that into account.

NEGOTIATING

After the initial offer, the seller will often come back with a counter-offer. Don't be afraid to ask for what you want — whether that's price, a new roof, repairs, or closing-cost help. You don't know what a seller is willing to do unless you ask, and that's exactly what I'm here to do on your behalf.

TEXAS CONTRACT ESSENTIALS — OPTION FEE & EARNEST MONEY

Two deposits typically accompany a Texas offer:

- **Option Fee** — a small fee paid to the seller for a negotiated Option Period (often a few days to about a week) that gives you the right to inspect the home and, if needed, terminate for any reason. It's usually credited to you at closing.
- **Earnest Money** — a larger "good faith" deposit held in escrow at the title company and applied toward your costs at closing.

We'll decide on appropriate amounts together to make your offer competitive while protecting you.



05 Option & Inspection

An Option Period is negotiated into your offer, giving you a set amount of time to have the property inspected and to re-negotiate with the seller if needed. It also gives you the right to back out of the agreement if you and the seller can't agree on repairs.

Plan to attend the inspection and come prepared with questions. You'll receive a written report of findings, but it's often easier to see an issue and hear the information directly from the inspector. Afterward, we'll decide which pressing issues to negotiate. Try not to be too picky — but don't let major concerns go unaddressed either.

INSPECTIONS WORTH CONSIDERING IN THE HOUSTON AREA

The general home inspection is essential, but our clay soil, humidity, and coastal climate make a few specialized inspections worth the small extra cost:

- **Foundation** — Houston's expansive "gumbo" clay soil causes slabs to shift. If the general inspector flags anything, a structural engineer's evaluation is money well spent.
- **Wood-Destroying Insects (WDI/Termite)** — a formal report; termites are common along the Gulf Coast and this report may be required for certain loans.
- **HVAC** — our long, brutal summers work systems hard; confirm age, condition, and remaining life.
- **Sewer scope & plumbing** — especially for older homes, where cast-iron pipe can corrode.
- **Roof & windstorm readiness** — important for insurability in coastal counties.

06 Appraisal & Loan Approval

APPRAISAL

Your lender will require an appraisal before finalizing the loan. The appraiser considers the neighborhood, the housing market, and the age and condition of the home to determine its value.

TITLE & SURVEY

A title search ensures the sellers truly own the property and that any liens or judgments are disclosed, and title insurance protects you going forward. In Texas, the seller often provides an existing survey along with a signed T-47 affidavit; if one isn't available or acceptable, a new survey is ordered.

LOAN APPROVAL

The loan is only fully complete after the lender issues final approval. You'll receive a final approval letter once they review your income, credit report, and employment status one more time — so keep your finances steady until closing.

INSURANCE IN THE HOUSTON & GALVESTON REGION

Insurance is required before your lender finalizes the loan, and along the Gulf Coast it deserves early attention because it affects both cost and whether a home is insurable at all:

- **Homeowners insurance** — standard coverage; get quotes early, as prior claims (via a CLUE report) and roof age can affect price and eligibility.
- **Flood insurance** — separate from homeowners and often required by lenders. Even outside a mapped high-risk zone, much of the Houston area has flooded, so it's worth pricing regardless. We'll check the FEMA flood zone and the home's flood history.
- **Windstorm / hurricane insurance** — in Galveston County and other coastal areas, wind/hail is often excluded from standard policies and must be added separately (frequently through TWIA). Budget for it early on coastal homes.

07 Schedule Your Move

Get movers scheduled as soon as possible. If you can, avoid scheduling the move and the closing on the same day. If you'll be doing renovations, start getting quotes from contractors now. And be sure to set up the transfer of utilities for closing day.

HOUSTON-AREA UTILITIES & SET-UP CHECKLIST

- **Electricity** — in deregulated areas you choose a retail provider (compare plans at Power to Choose); the local wires company is often CenterPoint Energy.
- **Water & sewer** — through your city or your MUD/water district (confirm which one serves the home).
- **Gas** — CenterPoint Energy or your local provider, where applicable.
- **Trash & recycling** — city service or a private hauler, depending on location.
- **Internet/cable**, mail forwarding (USPS), and updating your address with your bank, employer, and the DMV.
- **HOA** — set up your account and access if the community has one.



08 Closing

Closing is the final step to becoming the legal owner of your home. You'll take a final walk-through just before closing to confirm any negotiated work is complete and everything is in working order.

In Texas, closing takes place at a title company rather than with an attorney. The process involves a fair amount of paperwork and patience. Come prepared with your government-issued photo ID, a cashier's check or wired funds for any amount due, and any other documents requested by the title company or your loan officer.

WHAT TO BRING & DO

- Government-issued photo ID for every person signing.
- Cashier's check or pre-arranged wire for closing funds — always confirm wire instructions by phone with the title company to avoid fraud.
- Proof of homeowners (and, where required, flood and windstorm) insurance.
- After closing: re-key all locks, change garage door codes, and file your Homestead Exemption.

Congratulations on your new home!



Understanding the Option Period

In Texas, nearly every home purchase includes an Option Period — one of the most valuable protections you have as a buyer. It's a short, negotiated window at the very start of the contract during which you have the unrestricted right to terminate for any reason while you complete your inspections and due diligence.

WHAT THE OPTION PERIOD MEANS

When we write your offer, we negotiate two things together: an Option Period (commonly around 5–10 days) and an Option Fee that you pay for that right. During this window you can:

- Have the home professionally inspected and gather repair estimates.
- Review HOA documents, deed restrictions, survey, and the Seller's Disclosure.
- Negotiate repairs or a price adjustment with the seller.
- Decide whether to move forward — and if anything gives you pause, terminate the contract and have your earnest money refunded.

Think of the Option Period as your "free look." It's the safest time to ask questions, do your homework, and change your mind if the home isn't right for you. The option fee itself is generally not refundable, because it's what you paid for the right to walk away.

IMPORTANT: THE 3-DAY DELIVERY DEADLINE

Your Option Fee and Earnest Money must be received by the title company no later than **5:00 PM (local time) by the end of the third day** after the contract's effective (execution) date. If that third day falls on a weekend or legal holiday, the deadline moves to the next business day.

- If the funds aren't delivered on time, you can lose your option (termination) rights — even though the rest of the contract stays in effect. This is a deadline we never let slip.
- The two amounts may be paid together in one payment or separately. The title company applies the money to the option fee first, then to the earnest money.
- I'll make sure you know exactly where, how, and by when to deliver these funds so nothing is left to chance.

Option Money vs. Earnest Money

These two are easy to confuse, but they do very different jobs:

	Option Money (Option Fee)	Earnest Money
Purpose	Pays for your right to terminate the contract for any reason during the option period.	Shows the seller you're serious and committed to the purchase.
Typical amount	Smaller — a set fee we negotiate.	Larger — often around 1% of the price (negotiable).
Who holds it	Delivered to the title company.	Held in escrow by the title company.
Refundable?	Generally non-refundable — it buys your "free look."	Refundable if you terminate during the option period or under a contract contingency.
At closing	Credited toward your purchase if you close.	Applied toward your down payment and closing costs.

Bottom line: the option fee buys you time and the right to walk away; the earnest money proves your commitment and is applied to your costs at closing.



Houston & Gulf Coast Buyer Essentials

A closer look at the things that make buying here different from anywhere else. Keep this section handy — it answers the questions relocating buyers ask most.

FLOOD ZONES & FLOOD INSURANCE

This is the single most important local topic. Before you make an offer, we'll check the home's FEMA flood zone and its flood history, and note whether it sits near a reservoir or in a floodplain. Flood insurance is separate from your homeowners policy and is frequently required by lenders in higher-risk zones — but because so much of our region has flooded at some point, it's worth pricing even outside those zones. Knowing this early protects both your safety and your budget.

WINDSTORM & HURRICANE INSURANCE

In Galveston County and other coastal areas (parts of Brazoria, Chambers, and beyond), wind and hail damage is often excluded from a standard homeowners policy and must be added separately — commonly through the Texas Windstorm Insurance Association (TWIA). This coverage can be a meaningful cost, so we'll factor it in early when you're considering coastal homes.

PROPERTY TAXES, MUDS & THE HOMESTEAD EXEMPTION

With no state income tax, Texas leans on property taxes, and your total rate combines school district, county, city, and any MUD (Municipal Utility District) — common in newer suburban communities. Rates vary widely, so we always look up the specific rate for a home before you commit. After you close on your primary residence, filing your Homestead Exemption lowers your taxable value and caps annual increases; it's one of the easiest ways to save money each year.

FOUNDATIONS & OUR CLAY SOIL

The region's expansive "gumbo" clay expands and contracts with moisture, which can move a home's foundation over time. It's one of the most common inspection topics here. A general inspector will flag concerns; when warranted, a structural engineer's report gives you a clear, expert read before you decide how to proceed.

Buyer Essentials, continued

HOAS & DEED RESTRICTIONS

Houston is famous for having no traditional zoning, so deed restrictions and HOA rules do much of the work of governing what can be built and how a property can be used. Many master-planned communities have an HOA with dues and rules. During your option period we'll review the HOA documents, fees, and deed restrictions so there are no surprises.

NEW CONSTRUCTION

Our suburbs are full of new-build opportunities. If you're considering a new home, bring me with you to the builder's model from your very first visit — I can represent your interests at no cost to you, help you compare incentives, and make sure your contract and inspections protect you just as they would on a resale home.

> *Buying along the Gulf Coast comes with a few extra questions — flood zones, windstorm coverage, tax rates, and clay soil among them. None of it is anything to fear. It simply means having a local guide who checks these details for you, home by home, so you can move forward with confidence and clarity.*



Frequently Asked Questions

Do I really need flood insurance if the home isn't in a flood zone? Often, yes — or at least it's worth pricing. A large share of Houston-area flood claims come from properties outside mapped high-risk zones. We'll review the specific home's zone and history so you can make an informed choice.

Why are the property taxes so high? Texas has no state income tax, so it relies on property taxes that combine school, county, city, and MUD rates. We'll check the exact rate for any home, and your Homestead Exemption will help once it's your primary residence.

What's a MUD, and is it bad? A Municipal Utility District funds water, sewer, and drainage in many newer communities. It adds to your tax bill but also pays for infrastructure. It's simply something to factor into your monthly budget.

How much do I need for a down payment? Possibly less than you think — as little as 3.5% with FHA, and 0% with some VA and USDA loans. Down payment assistance programs may help with that and with closing costs.

What is the Option Period? A short, negotiated window early in the contract when you can inspect the home and, if needed, walk away for any reason. It's one of the strongest protections Texas buyers have.

Who handles the closing — do I need a lawyer? In Texas, a title company handles closing; an attorney isn't required. The title company manages the paperwork, funds, and transfer of ownership.

How long does buying take? From accepted offer to closing is commonly around 30–45 days with financing, though it varies. We'll map out a timeline specific to your purchase.

> *Have a question you don't see here? That's exactly what I'm here for. There are no silly questions — call or text me anytime at (346) 363-7513.*

What My Clients Say

"It took us months to finally close on a house. She took us all over the map and not once did she lose patience with us. She took her time explaining things so we knew what to expect. Incredibly knowledgeable and will go to bat for her clients."

— Eric & Kori Isbell, Deer Park, TX

"We were moving from out of state and reached out to Sandra. She responded immediately and goes above and beyond to make sure you find the perfect place for your family — and the best value for your budget."

— Kevin & Angela Hoeitama, NW Houston, TX

"I have never felt more comfortable with a Realtor. There was zero pressure and she was more concerned that our family was taken care of. She walked us through the process and made it all seem so simple."

— KC & Alizabeth Fitzgibbons, League City, TX

"Sandra explained the process in full detail, from house hunting down to closing. No pressure and no rush. She was patient with us and met all our needs and expectations. Truly highly recommended!"

— Mike & Loriann Munoz, Pasadena, TX

"Sandra is the best we ever dealt with — super patient, supportive, and very detailed. She will never give up on you or just try to sell you a house. She will go far and beyond to make sure you find your home."

— Zaid & Aya Eldabdalla, Friendswood, TX

READ MY REVIEWS

Hear from more of my amazing clients

Scan the code with your phone camera to read all of my reviews on Google. I'm truly grateful for every family who has trusted me with their move — and I'd love for you to hear from them, in their own words.

Let's Find Your Home

Serving the Greater Houston Bay Area, Galveston, and surrounding cities & counties

Follow me:

Facebook	facebook.com/realtorsandramcduffie
Instagram	instagram.com/sandramcduffie_realtor
YouTube	youtube.com/@sandramcduffie-realtor
TikTok	tiktok.com/@sandramcduffie_realtor
LinkedIn	linkedin.com/in/sandramcduffierealtor
Google Reviews	Read & leave a review →

Sandra McDuffie

REALTOR® • REAL ESTATE CONSULTANT • EXP REALTY, LLC • 2023 FEATURED TOP AGENT

(346) 363-7513 • Sandramcduffierealtor@gmail.com

www.sandramcduffierealtor.com