

THE PIERCE COUNTY FIRST-TIME BUYER'S PLAYBOOK

# Your Roadmap to Buying a Home in the South Sound

A practical, no-fluff guide from Team Farrah, your top 1% Pierce County brokers.

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**TOP 1%**  
NATIONWIDE

**\$280M+**  
IN CLOSINGS

**150+**  
VERIFIED REVIEWS

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A free guide from Team Farrah, your top 1% Pierce County real estate team.

**TOP 1% NATIONWIDE**

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# The 7-Step Pierce County Buying Process

From your first "I want to buy a house someday" thought to keys in hand, the path through Pierce County's market is predictable when you know what's coming. Here's the exact roadmap our team uses for every first-time buyer.

## Step 1 - Get Pre-Approved (Not Just Pre-Qualified)

There's a difference. Pre-qualification is a phone call. Pre-approval is a lender pulling credit, reviewing your last two years of tax returns, and issuing a letter you can hand to a seller. In Pierce County's current market, sellers will not look at offers without a real pre-approval letter. Plan on 2-5 business days for this.

## Step 2 - Define Your Real Must-Haves vs. Wants

Every buyer thinks they know what they want. Then they tour 6 houses and realize their priorities are different. Write down 3 non-negotiables (e.g., 3 bedrooms, fenced yard, under \$X commute) and 3 nice-to-haves. Stick to the non-negotiables. Compromise on the rest.

## Step 3 - Tour Smart, Not Wide

Tour 4-8 homes in your top neighborhoods before making an offer. Tour all on the same day if possible — your memory blurs after 3 houses. Take photos of every room. Note what you loved AND what you'd change. The second home you love beats the first home you settle for.

## Step 4 - Make a Strong Offer the First Time

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Your lender orders an appraisal. If it appraises at or above your offer, smooth sailing. If it appraises below, you have options: renegotiate price, pay the difference in cash, or walk. We've handled all three. Your agent's job is to know which makes sense given the specific home and market conditions.

## Step 7 - Closing

About 30 days from mutual acceptance you sit down (in person or remote) to sign about 60 pages of documents. Funds wire. Recording happens at the county. Keys are released. You're a homeowner. Plan to take that afternoon off — closings are emotional.

# Pierce County Submarkets: A Quick Cheat Sheet

Pierce County is not one market. It's a dozen. Here's how the major submarkets break down for first-time buyers in 2026:

- Tacoma** Lowest entry price, most walkability. Neighborhoods: Stadium District, Proctor, South Tacoma. Best for: first-time buyers.

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- Lakewood** Mid-tier price, larger lots, JBLM commute (10-15 min). Neighborhoods: American Lake, Oakbrook, Lakewood. Best for: families prioritizing schools.

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- University Place** Slightly higher price, top schools (UPSD), waterfront access. Best for: families prioritizing schools, professionals.

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- Puyallup / Sumner / Elmer / Burien** Mid-tier price with Sounder train access to Seattle. Newer construction available in Bonney Lake. Best for: commuters.

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- DuPont / Steilacoom** Premium pricing, newer construction (DuPont), historic + top schools (Steilacoom). Best for: military, professionals.

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- Parkland / Spanaway** Entry-tier pricing, large lots, easy I-5 access. Best for: budget-conscious buyers, VA-loan buyers.

# Common First-Time Buyer Mistakes (and How to Avoid Them)

## Falling in love with the first house you tour.

Tour at least 3-4. Your perspective shifts dramatically after the second one.

## Skipping the inspection to win a multiple-offer.

There are better ways to win. A pre-inspection (before offer) or an inspection waiver with a tight resolution period both keep you protected.

## Maxing out your pre-approval amount.

The bank tells you what you CAN borrow, not what you SHOULD borrow. Aim for a mortgage payment under 28% of gross monthly income.

## Not budgeting for closing costs.

Plan on 2-3% of the purchase price for closing costs, in addition to your down payment.

## Forgetting about the rest of the budget.

Property taxes, home insurance, utilities, lawn care, HOA dues if applicable, and an emergency fund of at least \$5,000 for unexpected repairs.

## Hiring an agent without asking the right questions.

Ask: How many transactions did you close last year? What percentage of your business is first-time buyers? Can I see your reviews? Are you available evenings and weekends?

# Ready to Start?

Team Farrah is a top 1% nationwide real estate team based in Lakewood, WA. We specialize in first-time buyers across Pierce County, with a deep focus on Tacoma, Lakewood, University Place, and the surrounding South Sound communities. We've closed over \$280 million in transactions and earned 150+ verified five-star reviews from buyers who started exactly where you are.

Your next step is a 20-minute, no-pressure conversation. We'll walk through your timeline, your budget, your priorities, and what the current market looks like in the neighborhoods you're considering. If we're a fit, we go from there. If we're not, you'll leave with a clearer picture of your path — no obligation either way.

CALL OR TEXT

**253-232-5512**

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