

**VELVET REALTY GROUP**

# The San Antonio Buyer Guide

A practical planning guide for first-time buyers, military families, move-up buyers, and anyone who wants to buy with more clarity in Greater San Antonio.

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# Start With The Payment, Not The House

The strongest buyers do not begin by chasing listings. They begin by understanding the monthly payment, cash needed to close, loan options, and the tradeoffs that come with each price point.

## Know your comfort number

Approval amount and comfort amount are not always the same. Taxes, insurance, HOA dues, PMI, and rate changes all affect the real payment.

## Match the loan to the plan

VA, FHA, conventional, USDA, and down payment assistance programs each solve different problems. The right fit depends on credit, income, location, timeline, and cash reserves.

## The Buyer Roadmap

- Clarify budget and payment comfort
- Choose target areas and commute limits
- Write an offer that protects your goals
- Track appraisal, title, insurance, and lending milestones
- Review credit, income, funds, and loan options
- Tour homes with resale and inspection risk in mind
- Use the option period wisely
- Close with a clear plan for ownership

## What To Compare Before You Choose A Home

A good home search is not just bedrooms, bathrooms, and square footage. In San Antonio, taxes, commute routes, school zones, builder incentives, military timelines, and insurance all matter.

**Local note:** A home that looks affordable online can feel very different after property taxes, MUD or PID fees, HOA dues, and insurance are included. Always compare the full monthly picture.

# Questions To Ask Before You Offer

- What is the seller's timeline and motivation?
- Are there repairs, age concerns, or inspection risks we should price into the offer?
- How does this neighborhood perform for resale?
- Are taxes, HOA dues, and insurance aligned with the payment plan?
- Is this home likely to appraise based on recent comparable sales?
- What terms matter besides price?

## Military, Hero, And First-Time Buyer Notes

VA buyers should review entitlement, funding fee, appraisal expectations, and PCS timing early. First-time buyers should ask about TSAHC, SETH, and other down payment assistance options before assuming they need a large down payment. Hero families should confirm rebate eligibility before counting on any credit.

## Ready To Talk Through The Numbers?

Call or text [210-880-4519](tel:210-880-4519). Velvet Realty Group can help you compare the home, the payment, the timeline, and the negotiation strategy before you commit.

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